

Financial Highlights

	2016 HK\$'000	2015 HK\$'000	2014 HK\$'000
FOR THE YEAR			
Net interest income	490,642	590,328	650,955
Profit attributable to shareholders	603,984	725,152	745,973
Loan purchases	205,771	336,520	245,353
Debts issuance ¹	16,175,123	13,961,322	13,919,406
Net premiums written	367,562	271,251	281,766
AT YEAR END			
Loan portfolio, net	9,533,961	11,502,312	15,571,649
Debt securities issued	34,233,467	33,463,211	33,270,129
Mortgage insurance — risk-in-force ²	14,104,839	11,304,749	11,056,805
OTHER STATISTICS			
Net interest margin	1.0%	1.2%	1.3%
Capital adequacy ratio	21.3%	21.9%	23.5%
Cost-to-income ratio	30.8%	25.7%	24.3%
Return on assets	1.1%	1.4%	1.4%
Return on shareholders' equity	6.8%	8.1%	8.4%

¹ For debts with tenor of one year and above.

² The risk-in-force excludes exposure that has been covered by quota-share reinsurance arrangement.