

# Financial Highlights

|   | 2017<br>HK\$'000  | 2016<br>HK\$'000 | 2015<br>HK\$'000 |
|---|-------------------|------------------|------------------|
| <b>FOR THE YEAR</b>                             |                   |                  |                  |
| Net interest income                             | <b>507,578</b>    | 490,642          | 590,328          |
| Profit attributable to shareholders             | <b>806,395</b>    | 603,984          | 725,152          |
| Loan purchases                                  | <b>315,793</b>    | 205,771          | 336,520          |
| Debts issuance <sup>1</sup>                     | <b>17,856,470</b> | 16,175,123       | 13,961,322       |
| Net premiums written                            | <b>417,076</b>    | 367,562          | 271,251          |
| <b>AT YEAR END</b>                              |                   |                  |                  |
| Loan portfolio, net                             | <b>7,829,441</b>  | 9,533,961        | 11,502,312       |
| Debt securities issued                          | <b>34,840,706</b> | 34,233,467       | 33,463,211       |
| Mortgage insurance — risk-in-force <sup>2</sup> | <b>17,588,701</b> | 14,104,839       | 11,304,749       |
| <b>OTHER STATISTICS</b>                         |                   |                  |                  |
| Net interest margin                             | <b>1.1%</b>       | 1.0%             | 1.2%             |
| Capital adequacy ratio                          | <b>21.0%</b>      | 21.3%            | 21.9%            |
| Cost-to-income ratio                            | <b>26.8%</b>      | 30.8%            | 25.7%            |
| Return on assets                                | <b>1.6%</b>       | 1.1%             | 1.4%             |
| Return on shareholders' equity                  | <b>8.6%</b>       | 6.8%             | 8.1%             |

<sup>1</sup> For debts with tenor of one year and above.

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