

Financial Highlights

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

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.