## Abbreviations used in this Report

80% SFGS Als ALCO BLRs CAR CC Code Code of Conduct CRC CSA CSR DIP Directors FCI **Financial Secretary Financial Statements** Food Truck Scheme **FVOCI FVPL** Government Group Guidelines HΑ HIBORS HKASS **HKFRSs HKICPA** HKMA HKMC/Corporation/Company HKMCA HKMCI HKSAR HKSAs HMML HS IΑ IBNR IFC IFS LAS MBS MFS MIP Moody's MPP MTN NGOS ORC. PLIS RMP S&P SFGS **SMEs** SPPI TAC

80% guarantee product under the SME Financing Guarantee Scheme Authorized Institutions Asset and Liability Committee **Best Lending Rates** Capital Adequacy Ratio Credit Committee Corporate Governance Code of the HKMC Code of Conduct for the HKMC's staff Corporate Risk Management Committee Credit Support Annex Corporate Social Responsibility Debt Issuance Programme Directors of the Corporation Expected credit losses The Financial Secretary of the Government Audited consolidated financial statements of the Company for the year ended 31 December 2017 Hong Kong Food Truck Pilot Scheme Fair value through other comprehensive income Fair value through profit or loss The Government of the Hong Kong Special Administrative Region The Company and its subsidiaries and subsidiary undertakings Guidelines on Capital Adequacy Ratio Hong Kong Housing Authority Hong Kong Interbank Offered Rates Hong Kong Accounting Standards Hong Kong Financial Reporting Standards Hong Kong Institute of Certified Public Accountants Hong Kong Monetary Authority The Hong Kong Mortgage Corporation Limited 香港按揭證券有限公司 HKMC Annuity Limited 香港年金有限公司 HKMC Insurance Limited 香港按證保險有限公司 Hong Kong Special Administrative Region Hong Kong Standards on Auditing HKMC Mortgage Management Limited 香港按揭管理有限公司 Hong Kong Housing Society Insurance Authority Incurred But Not Reported International Finance Corporation Infrastructure Financing and Securitisation Life Annuity Scheme Mortgage-backed securities Microfinance Scheme Mortgage Insurance Programme Moody's Investors Service, Inc. Mortgage Purchase Programme Medium Term Note Non-governmental organisations **Operational Risk Committee** Premium Loan Insurance Scheme Reverse Mortgage Programme S&P Global Ratings SME Financing Guarantee Scheme Small and medium enterprises Solely payment of principal and interest Transaction Approval Committee