

Abbreviations used in this Report

AIs	Authorized Institutions
ALCO	Asset and Liability Committee
BHKMC	Bauhinia HKMC Corporation Limited
BLRs	Best Lending Rates
CAR	Capital Adequacy Ratio
CEO	Chief Executive Officer
CRC	Corporate Risk Management Committee
CSR	Corporate social responsibility
Code	Corporate Governance Code
Code of Conduct	Code of conduct
DIP	Debt Issuance Programme
EPA	Enduring Power of Attorney
FSI	The Financial Secretary Incorporated
Financial Secretary	The Financial Secretary of the Government
Government	The Government of the Hong Kong Special Administrative Region
Group	The Company and its subsidiaries
Guidelines	Guidelines on the Capital Adequacy Ratio
HIBORs	Hong Kong Interbank Offered Rates
HKASs	Hong Kong Accounting Standards
HKFRSs	Hong Kong Financial Reporting Standards
HKICPA	Hong Kong Institute of Certified Public Accountants
HKMA	Hong Kong Monetary Authority
HKMC/Corporation/Company	The Hong Kong Mortgage Corporation Limited
HKSAR	Hong Kong Special Administrative Region
HMML	HKMC Mortgage Management Limited
HSBC	The Hongkong and Shanghai Banking Corporation Limited
ICO	Insurance Companies Ordinance
ISM	Information Security Manual
LTV	Loan-to-value
MBS	Mortgage-backed securities
MBS Programme	US\$3 Billion Bauhinia Mortgage-backed Securitisation Programme
MF Scheme	Microfinance Scheme
MIP	Mortgage Insurance Programme
MPP	Mortgage Purchase Programme
MTN	Medium Term Note
Moody's	Moody's Investors Service, Inc
NGOs	Non-governmental organisations
ORC	Operational Risk Committee
RBIP	Retail Bond Issuance Programme
RMP	Reverse Mortgage Programme
S&P	Standard & Poor's
SFGS	SME Financing Guarantee Scheme
80% SFGS	80% guarantee products under the SME Financing Guarantee Scheme
SMEs	Small and medium-sized enterprises
TAC	Transaction Approval Committee
The HKMA Survey	HKMA's Monthly Residential Mortgage Survey
WCAG	Web Content Accessibility Guidelines