

Abbreviations Used in this Report

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| ALCO | - | Asset and Liability Committee |
| BCP | - | Business Continuity Plan |
| Cagamas | - | Cagamas Berhad |
| CAR | - | Capital-to-Assets Ratio |
| CEO | - | Chief Executive Officer |
| Code | - | Corporate Governance Code |
| C-rate | - | Composite Interest Rate |
| DIP | - | Debt Issuance Programme |
| FSI | - | Financial Secretary Incorporated |
| GDP | - | Gross Domestic Product |
| HIBOR | - | Hong Kong Interbank Offered Rate |
| 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 | - | The Hong Kong Mortgage Corporation Limited |
| HKSAR | - | Hong Kong Special Administrative Region |
| HSLs | - | Home Starter Loan Scheme |
| ICO | - | Insurance Companies Ordinance |
| IIDS | - | Integrated Information Delivery System |
| IT | - | Information technology |
| JV | - | Joint venture company |
| LDS | - | Loyalty Discount Scheme |
| LTV | - | Loan-to-Value |
| MBS | - | Mortgage-Backed Securities |
| MIP | - | Mortgage Insurance Programme |
| MIPS | - | Mortgage Insurance Processing System |
| Moody's | - | Moody's Investors Service, Inc |
| MTN | - | Medium Term Note Programme |
| PIPS | - | Portfolio Information Processing System |
| RBIP | - | Retail Bond Issuance Programme |
| RBPS | - | Risk-Based Pricing Scheme |
| S&P's | - | Standard & Poor's |
| SCFBK | - | Standard Chartered First Bank Korea Limited |
| SCHLS | - | Sandwich Class Housing Loan Scheme |
| SPE | - | Special Purpose Entity |
| TLC | - | Transferable Loan Certificates |