

## Abbreviations used in this Report

80% SFGS	80% guarantee product under the SME Financing Guarantee Scheme
AI	Authorized Institutions
ALCO	Asset and Liability Committee
BHKMC	Bauhinia HKMC Limited 深圳經緯盈富融資擔保有限公司
BLRs	Best Lending Rates
CAR	Capital Adequacy Ratio
CC	Credit Committee
Code	Corporate Governance Code
Code of Conduct	Code of Conduct for the HKMC's staff
CRC	Corporate Risk Management Committee
CSA	Credit Support Annex
CSR	Corporate Social Responsibility
DIP	Debt Issuance Programme
Directors	Directors of The Hong Kong Mortgage Corporation Limited
Financial Secretary	The Financial Secretary of the Government
FSI	The Financial Secretary Incorporated
Government	The Government of the Hong Kong Special Administrative Region
Group	The Company and its subsidiaries and subsidiary undertakings
Guidelines	Guidelines on Capital Adequacy Ratio
HA	Hong Kong Housing Authority
HIBORs	Hong Kong Interbank Offered Rates
HKASs	Hong Kong Accounting Standards
HKFRSs	Hong Kong Financial Reporting Standards
HKMA	Hong Kong Monetary Authority
HKMC/Corporation/Company	The Hong Kong Mortgage Corporation Limited 香港按揭證券有限公司
HKSAR	Hong Kong Special Administrative Region
HMML	HKMC Mortgage Management Limited 香港按揭管理有限公司
HS	Hong Kong Housing Society
ISM	Information Security Manual
LTV	Loan-to-value
MBS	Mortgage-backed securities
MFS	Microfinance Scheme
MIP	Mortgage Insurance Programme
Moody's	Moody's Investors Service, Inc.
MPP	Mortgage Purchase Programme
MTN	Medium Term Note
NGOs	Non-governmental organisations
ORC	Operational Risk Committee
PLIS	Premium Loan Insurance Scheme
RBIP	Retail Bond Issuance Programme
RMP	Reverse Mortgage Programme
S&P	Standard & Poor's
SFGS	SME Financing Guarantee Scheme
SMEs	Small and medium enterprises
TAC	Transaction Approval Committee