

ABBREVIATIONS USED IN THIS REPORT

ALCO	–	Asset and Liability Committee
BLRs	–	Best Lending Rates
Cagamas	–	Cagamas Berhad
CAR	–	Capital-to-Assets Ratio
Code	–	Corporate Governance Code
DIP	–	Debt Issuance Programme
FSI	–	Financial Secretary Incorporated
GMR	–	Gross Mortgage Rates
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
HK SAR	–	Hong Kong Special Administrative Region
HSLs	–	Home Starter Loan Scheme
ICO	–	Insurance Companies Ordinance
ISM	–	Information Security Manual
JV	–	Cagamas HKMC Berhad
LTV	–	Loan-to-Value
MBS	–	Mortgage-Backed Securities
MGP	–	Mortgage Guarantee Programme
MIP	–	Mortgage Insurance Programme
Moody's	–	Moody's Investors Service, Inc
MPP	–	Mortgage Purchase Programme
MTN	–	Medium Term Note Programme
PIPS	–	Portfolio Information Processing System
RBIP	–	Retail Bond Issuance Programme
S&P	–	Standard & Poor's
SCFBK	–	Standard Chartered First Bank Korea Limited
SCHLS	–	Sandwich Class Housing Loan Scheme
SPE	–	Special Purpose Entity
TLC	–	Transferable Loan Certificates