Abbreviations used in this Report

AI	-	Authorized institution	HKDPB	-	Hong Kong Deposit Protection Board
AML	-	Anti-money-laundering	HKFRSs	-	Hong Kong Financial Reporting Standards
APEC	-	Asia-Pacific Economic Co-operation	HKICPA	-	Hong Kong Institute of Certified Public
ASEAN	-	Association of Southeast Asian Nations			Accountants
BCR	-	Banking (Capital) Rules	HKMA	-	Hong Kong Monetary Authority
BIS	-	Bank for International Settlements	НКМС	-	Hong Kong Mortgage Corporation Limited
BLR	-	Best lending rate	HKSAR	-	Hong Kong Special Administrative Region
CAAP	-	Capital adequacy assessment process	IASB	-	International Accounting Standards Board
CAMEL	-	Capital adequacy, Asset quality, Management,	iBond	-	Inflation-linked retail bond
		Earnings and Liquidity	ILAS	-	Investment-linked assurance scheme
CAR	-	Capital adequacy ratio	IP0	-	Initial public offering
CCASS	-	Central Clearing and Settlement System	IRB	-	Internal ratings-based approach
CCR	-	Counterparty central risk	approach		
CEPA	-	Closer Economic Partnership Arrangement	IMM approach	– า	Internal models approach
CFT	-	Counter-terrorist-financing	ISC	_	Investment Sub-Committee
CHATS	-	Clearing House Automated Transfer System	LCR	_	Liquidity coverage ratio
CLS	-	Continuous Linked Settlement	MA	_	Monetary Authority
СМІМ	-	Chiang Mai Initiative Multilateralisation	MPF	_	Mandatory Provident Fund
СМИ	-	Central Moneymarkets Unit	MPFA	_	Mandatory Provident Fund Schemes Authority
CSDs	_	Central Securities Depositories	NFC	_	Near field communication
CSSO	_	Clearing and Settlement Systems Ordinance	NSFR	_	Net stable funding ratio
DPS	-	Deposit Protection Scheme	OCI	_	Office of the Commissioner of Insurance
DvP	_	Delivery-versus-Payment	OECD	_	Organisation for Economic Co-operation and
EFAC	_	Exchange Fund Advisory Committee			Development
EFBN	_	Exchange Fund Bills and Notes	OTC	_	Over-the-counter
EMEAP	_	Executives' Meeting of East Asia-Pacific	PBoC	-	People's Bank of China
		Central Banks	PvP	_	Payment-versus-Payment
F/CY	-	Foreign currency	QIS	_	Quantitative impact study
FS	-	Financial Secretary	RMB	_	Renminbi
FSB	-	Financial Stability Board	RMC	_	Risk Management and Compliance Division
FSTB	_	Financial Services and the Treasury Bureau	RTGS	_	Real Time Gross Settlement
G20	_	Group of Twenty	SFC	_	Securities and Futures Commission
GDP	_	Gross Domestic Product	SRP	_	Supervisory review process
GSC	_	Governance Sub-Committee	ТМА	_	Treasury Markets Association
G-SIBs	_	Global systemically important banks	TR	_	Trade repository
HIBOR	_	Hong Kong Interbank Offered Rate	VaR	_	Value-at-Risk