

DEFINITIONS

In this Annual Report, unless the context otherwise requires, the following terms shall have the meanings set out below:

Terms	Meanings
“ADR”	American Depositary Receipt
“ADSS”	American Depositary Shares
“ALC”	Anti-money Laundering Committee
“ALCO”	Asset and Liability Management Committee
“Associate”	has the meaning ascribed to “associate” in the Listing Rules
“ATM”	Automated Teller Machine
“Board” or “Board of Directors”	the Board of Directors of BOC Hong Kong (Holdings) Limited
“BOC”	Bank of China, a state-owned commercial bank established under the laws of the PRC
“BOC (BVI)”	BOC Hong Kong (BVI) Limited, a company incorporated under the laws of the British Virgin Islands and a wholly owned subsidiary of BOCHK
“BOC Cayman”	the Cayman Islands Branch of Bank of China
“BOC-CC”	BOC Credit Card (International) Limited, a company incorporated under the laws of Hong Kong and a wholly owned subsidiary of BOCHK
“BOC Group Trustee”	BOC Group Trustee Company Limited, a company incorporated under the laws of Hong Kong, in which the Group and BOCI hold equity interests of 66% and 34%, respectively
“BOCHK”	Bank of China (Hong Kong) Limited (formerly known as Po Sang Bank Limited), a company incorporated under the laws of Hong Kong and a wholly owned subsidiary of the Company
“BOCHK Charitable Foundation”	Bank of China (Hong Kong) Limited Charitable Foundation (formerly known as the “Bank of China Group Charitable Foundation”), a charitable foundation being established in July 1994
“BOCHKG”	BOC Hong Kong (Group) Limited, a company incorporated under the laws of Hong Kong and a wholly owned subsidiary of BOC
“BOC Insurance”	Bank of China Group Insurance Company Limited, a company incorporated under the laws of Hong Kong and an indirect wholly owned subsidiary of BOC
“BOC Investment”	Bank of China Group Investment Limited, a company incorporated under the laws of Hong Kong and a wholly owned subsidiary of BOC
“BOC Life”	BOC Group Life Assurance Company Limited, a company incorporated under the laws of Hong Kong and a wholly owned subsidiary of BOC Insurance
“BOC Shanghai”	the Shanghai Branch of Bank of China
“BOC Shenzhen”	the Shenzhen Branch of Bank of China
“BOCI”	BOC International Holdings Limited, a company incorporated under the laws of Hong Kong and a wholly owned subsidiary of BOC
“BOCI Asia”	BOCI Asia Limited, a company incorporated under the laws of Hong Kong and a wholly owned subsidiary of BOCI
“BOCI Capital”	BOCI Capital Limited, a company incorporated under the laws of Hong Kong and a wholly owned subsidiary of BOCI
“BOC Markets”	the Hong Kong Branch of Bank of China
“BOCI-Prudential Manager”	BOCI-Prudential Asset Management Limited, a company incorporated under the laws of Hong Kong, in which BOCI Asset Management Limited, a wholly owned subsidiary of BOCI, and Prudential Corporation Holdings Limited hold equity interests of 64% and 36%, respectively
“BOCI-Prudential Trustee”	BOCI-Prudential Trustee Limited, a company incorporated under the laws of Hong Kong, in which BOC Group Trustee and Prudential Corporation Holdings Limited hold equity interests of 64% and 36%, respectively
“BOCI Securities”	BOCI Securities Limited, a company incorporated under the laws of Hong Kong and an indirect wholly owned subsidiary of BOCI
“CAR”	Capital Adequacy Ratio
“CEPA”	Closer Economic Partnership Arrangement
“CFO”	Chief Financial Officer
“CRO”	Chief Risk Officer
“Chiyu”	Chiyu Banking Corporation Limited, a company incorporated under the laws of Hong Kong, in which BOCHK holds an equity interest of 70.49%
“Company”	BOC Hong Kong (Holdings) Limited, a company incorporated under the laws of Hong Kong

Terms	Meanings
“EFBNs”	Exchange Fund Bills and Notes
“Group”	the Company and its subsidiaries collectively referred as the Group
“HIBOR”	Hong Kong Interbank Offered Rate
“HKMA”	Hong Kong Monetary Authority
“HKSA”	Hong Kong Society of Accountants
“HKSAR Government”	Hong Kong Special Administrative Region Government
“Hua Chiao”	Hua Chiao Commercial Limited (formerly known as Hua Chiao Commercial Bank Limited), a company incorporated under the laws of Hong Kong, in which BOC holds an equity interest of 93.64%
“IAS”	International Accounting Standards
“IASB”	International Accounting Standards Board
“ICBC”	Industrial and Commercial Bank of China
“IPO”	Initial Public Offering
“IT”	Information Technology
“Listing Rules”	The Rules Governing the Listing of Securities on the Stock Exchange of Hong Kong Limited
“The Mainland” or “Mainland China” or “The Mainland of China”	The mainland of the PRC
“MPF”	Mandatory Provident Fund
“MPF Scheme”	Mandatory Provident Fund Scheme
“MPF Schemes Ordinance”	the Mandatory Provident Fund Schemes Ordinance, Chapter 485 of the Laws of Hong Kong, as amended
“MSCI Hong Kong Index”	Morgan Stanley Capital International Hong Kong Index
“Nanyang”	Nanyang Commercial Bank, Limited, a company incorporated under the laws of Hong Kong and a wholly owned subsidiary of BOCHK
“NBCE”	Non-bank Chinese Entities
“NPL”	Non-performing Loan
“ORSO schemes”	the Occupational Retirement Schemes under Occupational Retirement Schemes Ordinance, Chapter 426 of the Laws of Hong Kong
“Other Schemes and Plans”	Plan and any other share option schemes and savings-based share option plans of any company in the Group
“Perento”	Perento Limited, a company incorporated under the laws of Hong Kong and a wholly owned subsidiary of BOCHK
“POWL”	Public Offering Without Listing
“PRC”	The People’s Republic of China
“RCC”	Risk Control Committee
“RMB” or “Renminbi”	Renminbi, the lawful currency of the PRC
“RMC”	Risk Management Committee
“RMD”	Risk Management Department
“RTGS”	Real Time Gross Settlement System
“SARS”	Severe Acute Respiratory Syndrome
“SBUs”	Strategic Business Units
“SFO”	the Securities and Futures Ordinance, Chapter 571 of the Laws of Hong Kong
“Share Option Scheme”	the Share Option Scheme (previously known as 2002 Share Option Scheme) conditionally approved and adopted by the shareholders of the Company on 10 July 2002
“Sharesave Plan”	the Sharesave Plan (previously known as 2002 Sharesave Plan) conditionally approved and adopted by the shareholders of the Company on 10 July 2002
“Sin Chiao”	Sin Chiao Enterprises Corporation Limited, a company incorporated under the laws of Hong Kong and a wholly owned subsidiary of BOCHK
“SME”	the Small and Medium-Sized Enterprise
“SSAPs”	Statements of Standard Accounting Practice
“Stock Exchange” or “Stock Exchange of Hong Kong”	The Stock Exchange of Hong Kong Limited
“VaR”	Value at Risk
“Zhong Gang”	Zhong Gang (Cayman) Company Limited, a company incorporated under the laws of the Cayman Islands and a wholly owned subsidiary of BOC