Definitions

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

ABS Asset-backed Securities *ADR* American Depositary Receipt *ADS09* American Depositary Share(s) *ALCO* the Asset and Liability Management Committee *ATT* Additional Tier 1 *ATM* Automated Teller Machine *Associates* has the meaning ascribed to "associates" in the Listing Rules *BoC* Bank of China Limited, a Joint stock commercial bank with limited liability established under the laws of the PRC, the Hishares and A shares of which are listed on the Hong Kong Stock Exchange and the Shanghai Stock Exchange respectively *BOC (BVI)* BOC Hong Kong (BVI). Limited, a company incorporated under the laws of the British Virgin Islands and a wholly-owned subsidiary of BOCHKG *BOCCC* BOC Credit Card (International) Limited, a company incorporated under the laws of Hong Kong and a wholly-owned subsidiary of BOCHKG *BOCHK Charitable Foundation* *BOCHK Charitable Foundation* Bank of China Group Insurance Company Limited, a company incorporated under the laws of Hong Kong and a wholly-owned subsidiary of BOC BOCHKG *BOCHK Charitable Foundation* Bank of China Group Limited, a company incorporated under the laws of Hong Kong and a wholly-owned subsidiary of BOC BOCHKG* *BOCHKG* BOCHKG* BOCHRG* BOCHONG Kong (Group) Limited, a company incorporated under the laws of Hong Kong and a wholly-owned subsidiary of BOC* *BOCHKG* BOCHONG Kong And a wholly-owned subsidiary of BOC* BOCHRG* BOCHONG Kong And a wholly-owned subsidiary of BOC* BOCH Charitable Foundation formerly known as the 'Bank of China (Hong Kong) Limited, a company incorporated under the laws of Hong Kong and a wholly-owned subsidiary of BOC* *BOCH* *BOCH* Bank of China (Hong Kong) Limited, a company incorporated under the laws of Hong Kong and a wholly-owned subsidiary of BOC* *BOCH* Bank of China (Hong Kong) Limited, a company incorporated under the laws of Hong Kong, in which BOC (International Holdings Limited, a wholly-owned subsidiary of BOC* *BOCH* BoCH* Bank* *BOCH* Bank* Boling* Bank* Bank* *BOCH* Bank* Bank* Bank* Bank* Bank* Bank*	Terms	Meanings
"ALCO" the Asset and Liability Management Committee "AT1" Additional Tier 1 "ATM" Automated Teller Machine "Associates" has the meaning ascribed to "associates" in the Listing Rules "BOC" Bank of China Limited, a joint stock commercial bank with limited liability established under the laws of the PRC, the 1 shares and A shares of which are listed on the Hong Kong Stock Exchange and the Shanghai Stock Exchange respectively "BOC (BVI)" BOC Hong Kong (BVI) Limited, a company incorporated under the laws of the British Virgin Islands and a wholly-owned subsidiary of BOCHKG "BOCCC" BOC Credit Card (International) Limited, a company incorporated under the laws of Hong Kong and a wholly-owned subsidiary of BOCHKG "BOCHK Charitable Foundation" Bank of China Group Insurance Company Limited, a company incorporated under the laws of Hong Kong and a wholly-owned subsidiary of BOC "BOCHK Charitable Foundation" Bank of China (Hong Kong) Limited Charitable Foundation (formerly known as the "Bank of China Group Insurance Company Limited, a company incorporated under the laws of Hong Kong and a wholly-owned subsidiary of BOC "BOCHKC" BOC Hong Kong (Group) Limited, a company incorporated under the laws of Hong Kong and a wholly-owned subsidiary of BOC "BOCHK" or "the Bank" Bank of China (Hong Kong) Limited, a company incorporated under the laws of Hong Kong and a wholly-owned subsidiary of BOC "BOCH Bank" Bank of China (Hong Kong) Limited, a company incorporated under the laws of Hong Kong and a wholly-owned subsidiary of BOC "BOCI-Prudential Manager" BOCI International Holdings Limited, a company incorporated under the laws of Hong Kong, in which BOC Asset Management Limited, a wholly-owned subsidiary of BOC "BOCI-Prudential Trustee" BOCI-Prudential Asset Management Limited, a company incorporated under the laws of Hong Kong, in which BOC Asset Management Limited, a wholly-owned subsidiary of BOC "BOCI-Prudential Trustee" BOCI-Prudential Trustee Limited, a company incorporated under the laws of Hong Kong, in which BOC G	"ABS"	Asset-backed Securities
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"CFO" Chief Financial Officer "CIC" China Investment Corporation	"CE"	Chief Executive
"CIC" China Investment Corporation	"CET1"	Common Equity Tier 1
'	"CFO"	Chief Financial Officer
"CRM" Credit Risk Mitigation	"CIC"	China Investment Corporation
	"CRM"	Credit Risk Mitigation

Terms	Meanings
"CRO"	Chief Risk Officer
"CVA"	Credit Valuation Adjustment
"Central Huijin"	Central Huijin Investment Ltd.
"Chiyu"	Chiyu Banking Corporation Limited, a company incorporated under the laws of Hong Kong, in which BOCHK holds an equity interest of 70.49%
"DCE"	Deputy Chief Executive
"DVA"	Debit Valuation Adjustment
"EAD"	Exposure at Default
"ECAI(s)"	External Credit Assessment Institution(s)
"EL"	Expected Loss
"ETF"	Exchange Traded Fund
"EV"	Economic Value Sensitivity Ratio
"FIRB"	Foundation Internal Ratings-based
"Fitch"	Fitch Ratings
"GDP"	Gross Domestic Product
"HIBOR"	Hong Kong Interbank Offered Rate
"HKAS(s)"	Hong Kong Accounting Standard(s)
"HKFRS(s)"	Hong Kong Financial Reporting Standard(s)
"HKICPA"	Hong Kong Institute of Certified Public Accountants
"HK(IFRIC)-Int"	Hong Kong (IFRIC) Interpretation
"HKMA"	Hong Kong Monetary Authority
"Hong Kong" or "Hong Kong SAR" or "HKSAR"	Hong Kong Special Administrative Region
"ICAAP"	Internal Capital Adequacy Assessment Process
"IFRS"	International Financial Reporting Standards
"IMM"	Internal Models
"IRB"	Internal Ratings-based
"IT"	Information Technology
"LGD"	Loss Given Default
"LIBOR"	London Interbank Offered Rate
"LSC"	Legal Services Centre
"Listing Rules"	the Rules Governing the Listing of Securities on The Stock Exchange of Hong Kong Limited
"MBS"	Mortgage-backed Securities
"MC"	the Management Committee
"MPF"	Mandatory Provident Fund
"MPF Schemes Ordinance"	the Mandatory Provident Fund Schemes Ordinance, Chapter 485 of the Laws of Hong Kong, as amended
"Mainland" or "Mainland of China"	the mainland of the PRC
"Medium Term Note Programme"	the medium term note programme was established by BOCHK on 2 September 2011

Definitions

Terms	Meanings
"Moody's"	Moody's Investors Service
"NCB"	Nanyang Commercial Bank, Limited, a company incorporated under the laws of Hong Kong and a wholly-owned subsidiary of BOCHK
"NCB (China)"	Nanyang Commercial Bank (China), Limited, a company incorporated under the laws of the PRC and a wholly-owned subsidiary of NCB
"OR&CD"	the Operational Risk & Compliance Department
"ORSO schemes"	the Occupational Retirement Schemes under Occupational Retirement Schemes Ordinance, Chapter 426 of the Laws of Hong Kong
"OTC"	Over-the-counter
"PD"	Probability of Default
"PRC"	the People's Republic of China
"PVBP"	Price Value of a Basis Point
"QDII"	Qualified Domestic Institutional Investors
"RC"	the Risk Committee
"RMB" or "Renminbi"	Renminbi, the lawful currency of the PRC
"RMD"	the Risk Management Department
"RQFII"	Renminbi Qualified Foreign Institutional Investors
"RWA"	Risk-weighted Assets
"SC"	Steering Committee
"SFO"	the Securities and Futures Ordinance, Chapter 571 of the Laws of Hong Kong
"SME(s)"	Small and Medium-sized Enterprise(s)
"STC"	Standardised (Credit Risk)
"STM"	Standardised (Market Risk)
"STO"	Standardised (Operational Risk)
"Standard & Poor's"	Standard & Poor's Ratings Services
"Stock Exchange" or "Hong Kong Stock Exchange" or "Stock Exchange of Hong Kong"	The Stock Exchange of Hong Kong Limited
"the Company"	BOC Hong Kong (Holdings) Limited, a company incorporated under the laws of Hong Kong
"the Group"	the Company and its subsidiaries collectively referred as the Group
"US"	the United States of America
"VAR"	Value at Risk