

# DEFINITIONS

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

| Terms                           | Meanings   |
|---------------------------------|--|
| "ABS"                           | Asset-backed Securities  |
| "ADR"                           | American Depositary Receipt  |
| "ALCO"                          | the Asset and Liability Management Committee   |
| "AT1"                           | Additional Tier 1  |
| "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 H 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 BOCHK  |
| "BOCG Insurance"                | 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 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   |
| "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 the Company   |
| "BOCI"                          | BOC International Holdings Limited, a company incorporated under the laws of Hong Kong and a wholly-owned subsidiary of BOC  |
| "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 BOC International Holdings Limited, 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 Company Limited and Prudential Corporation Holdings Limited hold equity interests of 64% and 36% respectively  |
| "BOCG Life"                     | BOC Group Life Assurance Company Limited, a company incorporated under the laws of Hong Kong, in which the Group and BOCG Insurance hold equity interests of 51% and 49% respectively  |
| "Board" or "Board of Directors" | the Board of Directors of the Company  |
| "CAS"                           | China Accounting Standards for Business Enterprises  |
| "CE"                            | Chief Executive  |
| "CET1"                          | Common Equity Tier 1   |
| "CFO"                           | Chief Financial Officer  |

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|---|--|
| "CIC"                                     | China Investment Corporation   |
| "CORMD"                                   | the Compliance and Operational Risk Management Department  |
| "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   |
| "EV"                                      | Economic Value Sensitivity Ratio   |
| "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  |
| "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  |
| "IT"                                      | Information Technology   |
| "LCR"                                     | Liquidity Coverage Ratio   |
| "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  |

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|---|---|
| "Medium Term Note Programme"  | the medium term note programme was established by BOCHK on 2 September 2011   |
| "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 |
| "ORSO schemes"  | the Occupational Retirement Schemes under Occupational Retirement Schemes Ordinance, Chapter 426 of the Laws of Hong Kong       |
| "OTC"   | Over-the-counter  |
| "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  |
| "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<br>"Hong Kong Stock Exchange" or<br>"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   |