Definitions

In this Annual 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
"ADS(s)"	American Depositary Share(s)
"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 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 BOCHKG
"BOCCC"	BOC Credit Card (International) Limited, a company incorporated under the laws of Hong Kong 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
"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
"BOC 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
"BOC Malaysia"	Bank of China (Malaysia) Berhad, a wholly-owned subsidiary of BOCHK
"BOC Thailand"	Bank of China (Thai) Public Company Limited, a wholly-owned subsidiary of BOCHK
"Board" or "Board of Directors"	the Board of Directors of the Company
"CAS"	Chinese Accounting Standard for Business Enterprises
"CE"	Chief Executive
"CET1"	Common Equity Tier 1
"CFO"	Chief Financial Officer
"CIC"	China Investment Corporation
"CRO"	Chief Risk Officer
"CVA"	Credit Valuation Adjustment

Central Huijin* Central Huijin investment Ltd. "Chiyu Banking Corporation Limited, a company incorporated under the laws of Hong Kong." **DCE* Deputy Chief Executive. **DVA* Debit Valuation Adjustment. **EV* Economic Value Sensitivity Ratio. **FCC* the Financial Crime Compliance Department. **FIRB* Foundation Internal Ratings-based. **FIRCH* Flich Ratings. **GDP* Gross Domestic Product. **HIRDR* Hong Kong Interbank Offered Rate. **HIKRS* Hong Kong Mong Interbank Offered Rate. **HIKRS* Hong Kong Accounting Standard. **HIKRS* Hong Kong Institute of Certified Public Accountants. **HIKMA* Hong Kong Special Administrative Region of the PRC. **Or **HIKSAR Hong Kong Special Administrative Region of the PRC. **CAAP* Internal Capital Adequacy Assessment Process. **IFRS* Internal Capital Adequacy Assessment Process. **IFRS* Internal Models. **IT* Information Technology. **ICCO* the Legal & Compliance and Operational Risk Management Department. **LIGR* Liq	Terms	Meanings
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"NCB" Nanyang Commercial Bank, Limited, a company incorporated under the laws of Hong Kong "NCB (China)" Nanyang Commercial Bank (China), Limited, a company incorporated under the laws of the PRC "ORSO schemes" the Occupational Retirement Schemes under Occupational Retirement Schemes Ordinance, Chapter 426 of the Laws of Hong Kong "OTC" Over-the-counter	"mainland" or "Mainland of China"	the mainland of the PRC
"NCB (China)" Nanyang Commercial Bank (China), Limited, a company incorporated under the laws of the PRC "ORSO schemes" the Occupational Retirement Schemes under Occupational Retirement Schemes Ordinance, Chapter 426 of the Laws of Hong Kong "OTC" Over-the-counter	"Moody's"	Moody's Investors Service
"ORSO schemes" the Occupational Retirement Schemes under Occupational Retirement Schemes Ordinance, Chapter 426 of the Laws of Hong Kong "OTC" Over-the-counter	"NCB"	
Ordinance, Chapter 426 of the Laws of Hong Kong Over-the-counter	"NCB (China)"	
	"ORSO schemes"	
"PRC" the People's Republic of China	"OTC"	Over-the-counter
	"PRC"	the People's Republic of China
"PVBP" Price Value of a Basis Point	"PVBP"	Price Value of a Basis Point

Definitions

Terms	Meanings
"QDII"	Qualified Domestic Institutional Investors
"RMC"	the Risk Committee
"RMB" or "Renminbi"	Renminbi, the lawful currency of the PRC
"RMD"	the Risk Management Department
"RWA"	Risk-weighted Assets
"SFO"	the Securities and Futures Ordinance, Chapter 571 of the Laws of Hong Kong
"SME"	Small and Medium-sized Enterprise
"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