

DEFINITIONS

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

| Terms | Meanings |
|---------------------------------|--|
| "ADR" | American Depositary Receipt |
| "ADS(s)" | American Depositary Share(s) |
| "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 BOCHKG |
| "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 |

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|---|---|
| "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. |
| "DCE" | Deputy Chief Executive |
| "DVA" | Debit Valuation Adjustment |
| "ECL" | Expected Credit Loss |
| "EV" | Economic Value Sensitivity Ratio |
| "FCC" | the Financial Crime Compliance Department |
| "FIRB" | Foundation Internal Ratings-based |
| "Fitch" | Fitch Ratings |
| "FVOCI" | Fair value through other comprehensive income |
| "FVPL" | Fair value through profit or loss |
| "HIBOR" | Hong Kong Interbank Offered Rate |
| "HKAS" | Hong Kong Accounting Standard |
| "HKFRS" | Hong Kong Financial Reporting Standard |
| "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 of the PRC |
| "ICAAP" | Internal Capital Adequacy Assessment Process |
| "IFRS" | International Financial Reporting Standard |
| "IMM" | Internal Models |
| "IT" | Information Technology |
| "LCO" | the Legal & Compliance and Operational Risk Management Department |

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|-----------------------------------|---|
| "LCR" | Liquidity Coverage Ratio |
| "LIBOR" | London Interbank Offered Rate |
| "Listing Rules" | the Rules Governing the Listing of Securities on The Stock Exchange of Hong Kong Limited |
| "MC" | the Management Committee |
| "MCO" | Maximum Cumulative Cash Outflow |
| "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 |
| "Moody's" | Moody's Investors Service |
| "N/A" | Not applicable |
| "NII" | Net Interest Income Sensitivity Ratio |
| "NSFR" | Net Stable Funding Ratio |
| "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 |
| "RMB" or "Renminbi" | Renminbi, the lawful currency of the PRC |
| "RMC" | the Risk Committee |
| "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 |

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| "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 |