

## 釋義

在本年報中，除非文義另有所指，否則下列詞彙具有以下涵義：

詞彙	涵義
「中國銀行」	中國銀行股份有限公司，一家根據中國法例成立之商業銀行及股份制有限責任公司，其H股及A股股份分別於香港聯交所及上海證券交易所掛牌上市
「中銀(BVI)」	BOC Hong Kong (BVI) Limited，根據英屬處女群島法例註冊成立之公司，並為中銀香港(集團)有限公司之全資附屬公司
「中銀香港」	中國銀行(香港)有限公司，根據香港法例註冊成立之公司，並為中銀香港(控股)之全資附屬公司
「中銀香港(控股)」	中銀香港(控股)有限公司，根據香港法例註冊成立之公司
「中銀香港(集團)」	中銀香港(集團)有限公司，根據香港法例註冊成立之公司，並為中國銀行之全資附屬公司
「中投」	中國投資有限責任公司
「匯金」	中央匯金投資有限責任公司
「惠譽」	惠譽國際評級
「金管局」	香港金融管理局
「香港」	香港特別行政區
「香港政府」	香港特別行政區政府
「強積金」	強制性公積金
「強積金條例」	強制性公積金計劃條例，香港法例第485章(修訂)
「內地」或「中國內地」	中華人民共和國內地
「穆迪」	穆迪投資者服務
「南商(中國)」	南洋商業銀行(中國)有限公司，根據中國法例註冊成立之公司，並為本銀行之全資附屬公司
「中國」	中華人民共和國
「人民幣」	人民幣，中國法定貨幣
「認股權計劃」	中銀香港(控股)股東於2002年7月10日有條件地批准及採納的認股權計劃
「股份儲蓄計劃」	中銀香港(控股)股東於2002年7月10日有條件地批准及採納的股份儲蓄計劃
「標準普爾」	標準普爾評級服務
「聯交所」或「香港聯交所」	香港聯合交易所有限公司
「風險值」	風險持倉涉險值

## 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
"ALCO"	the Asset and Liability Management Committee
"Associates"	has the meaning ascribed to "associates" in the Listing Rules
"Board of BOCHK (Holdings)"	the Board of Directors of BOCHK (Holdings)
"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
"BOCHK"	Bank of China (Hong Kong) Limited, a company incorporated under the laws of Hong Kong and a wholly-owned subsidiary of the BOCHK (Holdings)
"BOCHK (Holdings)"	BOC Hong Kong (Holdings) Limited, a company incorporated under the laws of Hong Kong
"BOCHKG"	BOC Hong Kong (Group) 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
"BOCI-Prudential Trustee"	BOCI-Prudential Trustee Limited, a company incorporated under the laws of Hong Kong
"CAR"	Capital Adequacy Ratio, computed on the consolidated basis that comprises the positions of BOCHK and certain subsidiaries specified by the HKMA for its regulatory purposes and in accordance with the Banking (Capital) Rules
"CE"	Chief Executive
"CIC"	China Investment Corporation
"CRM"	Credit Risk Mitigation
"Central Huijin"	Central Huijin Investment Ltd.
"EAD"	Exposure at Default
"ECAI(s)"	External Credit Assessment Institution(s)
"FIRB"	Foundation Internal Ratings-Based
"Fitch"	Fitch Ratings
"FMD"	Financial Management Division
"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

## Definitions

Terms	Meanings
"HKMA"	Hong Kong Monetary Authority
"HK(SIC)-Int"	Hong Kong (SIC) Interpretation
"Hong Kong"	Hong Kong Special Administrative Region
"ICAAP"	Internal Capital Adequacy Assessment Process
"IRB"	Internal Ratings-Based
"LGD"	Loss Given Default
"Listing Rules"	the Rules Governing the Listing of Securities on The Stock Exchange of Hong Kong Limited
"Mainland" or "Mainland China"	the mainland of the PRC
"MBS"	Mortgage-backed securities
"Moody's"	Moody's Investors Service
"MPF"	Mandatory Provident Fund
"MPF Schemes Ordinance"	the Mandatory Provident Fund Schemes Ordinance, Chapter 485 of the Laws of Hong Kong, as amended
"NCB (China)"	Nanyang Commercial Bank (China), Limited, a company incorporated under the laws of the PRC and a wholly-owned subsidiary of the Bank
"ORSO schemes"	the Occupational Retirement Schemes under Occupational Retirement Schemes Ordinance, Chapter 426 of the Laws of Hong Kong
"PD"	Probability of Default
"PRC"	the People's Republic of China
"RMB" or "Renminbi"	Renminbi, the lawful currency of the PRC
"RMC"	Risk Management Committee
"Share Option Scheme"	the Share Option Scheme conditionally approved and adopted by the shareholders of BOCHK (Holdings) on 10 July 2002
"Sharesave Plan"	the Sharesave Plan conditionally approved and adopted by the shareholders of BOCHK (Holdings) on 10 July 2002
"SME(s)"	Small and medium-sized enterprise(s)
"STC"	Standardised (Credit Risk)
"STM"	Standardised (Market 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
"US"	the United States of America
"VAR"	Value at Risk