

釋義

DEFINITIONS

在本財務報告中，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 |
| 「董事會」 | 本銀行的董事會 |
| 「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 |
| 「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 |
| 「本集團」 | 本銀行及其附屬公司 |
| 「本銀行」 | 南洋商業銀行有限公司，根據香港法例註冊成立之公司，並為中銀香港之全資附屬公司 |
| 「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 |
| 「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 |

釋義 Definitions

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

| Terms | Meanings |
|---------------------------------|--|
| "ALCO" | the Asset and Liability Management Committee |
| "Board" or "Board of Directors" | the Board of Directors of the Bank |
| "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 |
| "BOCHK" | Bank of China (Hong Kong) Limited, a company incorporated under the laws of Hong Kong |
| "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 |
| "CET1" | Common Equity Tier 1 |
| "CIC" | China Investment Corporation |
| "CRM" | Credit Risk Mitigation |
| "CVA" | Credit Valuation Adjustment |
| "Central Huijin" | Central Huijin Investment Ltd. |
| "DVA" | Debit Valuation Adjustment |
| "EAD" | Exposure at Default |
| "ECAI(s)" | External Credit Assessment Institution(s) |
| "EL" | Expected Loss |
| "EV" | Economic Value Sensitivity Ratio |
| "FIRB" | Foundation Internal Ratings-based |
| "Fitch" | Fitch Ratings |
| "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" | Hong Kong Special Administrative Region |
| "ICAAP" | Internal Capital Adequacy Assessment Process |

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Definitions

| Terms | Meanings |
|--|--|
| "IFRS" | International Financial Reporting Standards |
| "IMM" | Internal Models |
| "IRB" | Internal Ratings-based |
| "LCR" | Liquidity Coverage Ratio |
| "LGD" | Loss Given Default |
| "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 |
| "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 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 |
| "OTC" | Over-the-counter |
| "PD" | Probability of Default |
| "PRC" | the People's Republic of China |
| "PVBP" | Price Value of a Basis Point |
| "RMB" or "Renminbi" | Renminbi, the lawful currency of the PRC |
| "SME(s)" | Small and Medium-sized Enterprise(s) |
| "Standard & Poor's" | Standard & Poor's Ratings Services |
| "STC" | Standardised (Credit Risk) |
| "STM" | Standardised (Market Risk) |
| "STO" | Standardised (Operational Risk) |
| "Stock Exchange" or "Hong Kong Stock Exchange" | The Stock Exchange of Hong Kong Limited |
| "the Bank" | Nanyang Commercial Bank, Limited, a company incorporated under the laws of Hong Kong and a wholly-owned subsidiary of BOCHK |
| "the Group" | the Bank and its subsidiaries collectively referred as the Group |
| "US" | the United States of America |
| "VAR" | Value at Risk |