

## Explanatory Notes on Main Statistical Indicators

### Credit Funds

refer to the monetary funds accumulated and distributed in the means of credit by the financial institutions. The sources of credit funds include various deposits, financial bonds, liabilities to international financial institutions, currency in circulation and other items. The uses of credit funds include loans, securities and investment, position for bullion and silver purchase, position for foreign exchange purchase, advances to treasury, and assets with international financial institutions.

### Deposits

refer to the credit business that financial institutions accept the money deposited by clients, and the depositor can withdraw the money at any time or at an agreed time. It include current deposits, fixed term deposits, household savings deposits, financial deposits, foreign exchange deposits and other deposits.

### Loans

refers to the credit business that financial institutions lend the funds they absorb to clients at a certain interest rate and return them at an agreed date. It include short-term loans, medium and long-term loans, financial loans, foreign exchange loans and other loans.

### Insurance Companies

refer to commercial insurance companies of various forms

registered by law and established in China with the approval of insurance regulatory agencies.

### Amount Insured

refers to the maximum that the insurer to assume compensation or to pay the insurance.

### Premium

is the fee paid by the insurant to the insurer to obtain the obligation of compensation from the insurance within the agreed terms.

### Claim

is the compensation paid by the insurer to insurant in accordance with the insurance contract.

### Payment

includes payment for death, injury or medical treatment and mature payment. Payment for death, injury or medical treatment refers to the money paid to insurant (or the beneficiary) in accordance with the life or health insurance contract when the insurant encounters accidents within the insured period covered in the contract. Mature payment refers to the mature payment to the insurant in accordance with the life insurance contract at the end of the insured period.