



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, other items. The uses of credit funds include loans, securities and investment, position for bullion purchase, foreign exchange trading, advances to treasury, and assets with international financial institutions.

Deposit is a form of credit by which enterprises, institutions, organizations or households can put money into banks and other credit institutions for safekeeping and interest earning and can withdraw anytime or at appointed time. According to different depositors, deposits are divided into household deposits, non financial enterprise deposits, government deposits, non banking financial institutions deposits. Deposits are major sources of the credit funds of banks.

Loan is a form of credit by which banks and other credit institutions provide funds at certain interest rate to enterprises and individuals in the light of the principle of unconditional repayment. Loans from Chinese banks include short-term loan, medium-term and long-term loans, financial lease, bill financing, various money advanced, foreign loans.

Loan Prime Rate The announcement of the people's Bank of China ([2019] No. 15) was issued on August 17, 2019, which decided to reform and improve the formation mechanism of Loan Prime Rate. Since August 20, 2019, before 9:00 on the 20th of each month (postponed in case of holidays), the LPR quotation bank shall submit the quotation to the national

interbank lending center in the form of adding points to the open market operating interest rate according to the bank's loan interest rate to the best customers. The national interbank lending center shall make an arithmetic average after removing the highest and lowest quotation, The LPR is calculated by rounding to the nearest integer multiple of 0.05% and announced at 9:30 on the same day. Each bank shall price in the newly issued loans with mainly reference to the Loan Price Rate, and adopt the Loan Price Rate as the pricing benchmark in the floating rate loan contract.

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 insured will get for the claim of the case insured.

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

Settled Claim is the compensation paid by the insurer to the insured in accordance with the insurance contract.

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