

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

are the form of credit by which enterprises, institutions, organizations or households can put money into banks and other credit institutions for safekeeping and interest earning under the principle of free withdrawal. According to different depositors, deposits are divided into enterprise deposits, treasury deposits, urban and rural savings deposits, rural deposits, entrust and other deposits. Deposits are major sources of credit funds of banks.

Loans

are the 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 industry loans, agriculture loans, commerce loans, construction loans, loans to private and individuals, township enterprises loans, medium & long term loans, entrust 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.