

## Explanatory Notes on Main Statistical Indicators

**Deposit** is a form of credit activity that enterprises, public institutions, groups or residents save their money, on a reclaimable basis, in banks or other credit institutions and receive certain interest. In terms of depositors, there are non-financial enterprise deposit, fiscal deposit, government agency deposit, household deposit, non-bank financial institution deposit and so on, which constitute a main source of bank funds for extending credit.

**Loan** is a form of credit activity that banks or other credit institutions provide funds which must be repaid for enterprise and individuals at a given interest rate. In China, bank loans are classified as short-, medium-, and long-term loans, entrusted and trust loans, and others.

**Premium Income** means the income of insurance premium of original insurance contracts confirmed by insurance companies. It is the price paid by policy holders to the insurer for the right to receive compensation (claim settlement) for any

economic loss caused by agreed dangerous accidents pursuant to relevant provisions in the insurance contract. There are property insurance and life insurance incomes.

**Insurance Indemnity Payments** refer to indemnity, insurance money, and claim settlement, etc. paid by the insurance company to the insurant (or beneficiary) as agreed in the insurance contract, including indemnity payment, claim settlement for medical costs of death and injury, maturity payment and annuity payment.

**Stock Market Turnover** means the transaction amount of stocks traded by Beijing securities sales departments in Beijing Stock Exchange, Shanghai Stock Exchange and Shenzhen Stock Exchange, by the end of the statistical period.

**Funds Turnover** means the transaction amount of funds traded by Beijing securities sales departments in Beijing Stock Exchange, Shanghai Stock Exchange and Shenzhen Stock Exchange, by the end of the statistical period.