
GLOSSARY

The glossary contains explanations of certain terms and definitions used in this prospectus in connection with us and our business. The terms and their meanings may not correspond to standard industry meaning or usage of these terms.

“average loan amount”	the aggregate outstanding loan amount of a certain type of loans divided by the number of outstanding loans of that type as of an indicated date
“bank borrowings to total equity ratio”	the bank borrowings divided by the total equity as of the indicated date and multiplied by 100%
“CAGR”	compound annual growth rate
“charge-off ratio”	impairment charge for an indicated period divided by ending balance of the gross amount of loans to customers of the same period and multiplied by 100%
“cost to income ratio”	administrative expenses of an indicated period divided by net revenue of the same period and multiplied by 100%
“GDP”	gross domestic product
“gross loan yield”	interest income from loans to customers of an indicated period divided by the average of the beginning and the ending balances of gross loan amount multiplied by 100%
“gross loans to total assets ratio”	the gross loans to customers amount divided by the total assets as of the indicated date and multiplied by 100%
“impaired loan ratio”	the aggregate amount of individually impaired loans as of an indicated date divided by the gross amount of loans to customers as of the same date and multiplied by 100%
“appraised loan-to-value ratio”	the outstanding principal amount of a loan as of the calculation date divided by the appraised value of the underlying collateral securing such loan as decided in the loan application review process and multiplied by 100%
“net interest margin”	net interest income for an indicated period divided by the average of the beginning and the ending balance of interest earning assets of the same period, which equals the sum of the ending balances of (i) loans to customers; (ii) deposit with banks; and (iii) amount due from related parties of the same period and multiplied by 100%

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“return on average assets” profit attributable to equity holders for an indicated period divided by the average of the beginning and the ending balances of total assets of the same period and multiplied by 100%

“return on average equity” profit attributable to equity holders for an indicated period divided by the average of the beginning and the ending balances of total equity of the same period and multiplied by 100%