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中国 金融统计

China Financial
Statistics (下册)

主编 苏宁

 中国金融出版社

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Editor - in - chief Su Ning



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第二部分

Part II

金融统计主要指标时间序列表

Time Series of Major Financial Indicators

第二部分编制说明

一、资料编制的基本原则

编者在统一、规范、准确的基础上,科学组织金融机构主要统计指标,合理设置统计数据属性,按照先后顺序形成时间序列表,对特别指标、特定事件给出专栏注释,充分突出科学、实用、连续的特点。

金融机构信贷收支主要指标时间序列表分为“金融机构、国家银行、政策性银行、国有商业银行、其他商业银行、农村信用社”六类主要机构,选取“各项存款、企业存款、储蓄存款、流通中货币、各项贷款、农业贷款、中长期贷款、有价证券及投资”等主要指标加工而成,设置“期末余额”、“比上期增减额”和“比去年同期增长(%)”三种属性,其项目含义和涵盖的机构范围与本书第一部分的信贷收支统计一致。

- 期末余额:为存量概念,反映该统计指标期末的数据存量。本表中,1990年以前为年末存量,1990年起为月末存量。

- 比上期增减额:为流量概念,反映统计指标当期的变化情况。本表中,1990年以前为年度数据增减额,1990年起为月度数据增减额。由于自1993年之后引入了年初结转的制度做法,1993年之后各年度的1月份比上期增减额即为比年初增减额。

- 比去年同期增长(%):为同比增幅,反映该统计指标自去年同期以来的变化幅度。

在同比增长幅度的计算方法上,本书以计算期当年的统计口径对基期的数据进行可比调整之后进行同比增长幅度的计算,即以“计算期期末余额”为分子,以“按照计算期统计口径调整后的基期期末余额”作为分母计算。在基期到计算期之间发生不良贷款剥离或者票据置换时,在计算增速时以“基期期末的余额数”作为分母,“计算期期末余额数+基期到计算期之间发生的剥离数”作为分子计算。

二、金融统计制度各年度主要调整说明

- 1978—1989年 汇兑在途资金不在“各项存款”中反映。
- 1985年 停用“基本建设存款”指标,将其数据并入“企业存款”中。
- 1988年 增设“金融债券”项目,将其数据从“其他类存款”中调出,将“乡镇企业贷款”数据从“农业贷款”项下调至“流动资金贷款”项下。
- 1990年 将邮政储蓄存款纳入“城镇储蓄存款”项下。
- 1994年 “农业存款”项目不包括农村信用社转存款及缴存准备金存款;“其他存款”中的某些项目调入“企业存款”等项目内。
- 1997年 (1)扩大了统计范围,将各商业银行所属房地产信贷部、国际业务部和信用卡部等部门数据并入表中。(2)将“部队存款”从“机关团体存款”中调出。(3)拆分“信托类存款”项目为“信托存款”和“委托存款”两项。(4)“金融债券”仅反映金融机构所发行的被金融系统以外各部门所持有的金融债券数值。(5)调整“有价证券及投资”归属:一是将金融机构之间交叉持有的有价证券投资数据轧差反映,二是将非银行金融机构的信托投资、自营证券部分并入。

● **1998 年** (1) 自 3 月起, 财政预算外存款被列为一般性存款, 因此, 在金融机构、国家银行信贷收支表中, 将“财政预算外存款”从“财政存款”项下调出。银行类信贷收支表中, 将“财政预算外存款”、“机关团体存款”从“财政存款”项下调至“其他存款”项内。(2) 自 4 月起, 金融机构、国家银行、国有商业银行信贷收支表中, “保函垫款”从“其他”项中调至“其他短期贷款”内。(3) 中国工商银行“申购新股冻结款”自本年起到“活期储蓄”中调入“同业存放”项内。

● **1999 年** (1) 金融机构信贷收支表中的“各项存款”中增加财务、信托、租赁公司的“租赁保证金”数据。(2) 年末, 中国工商银行、中国银行、中国建设银行、国家开发银行进行不良资产剥离和划转, 相关报表的“余额”为剥离后的实际数据, “比年初增减额”为“本年余额增减数”与“本年剥离数”之和。

● **2000 年** (1) 河南、湖北、江苏等省的部分城市信用社更名为农村信用社, 从 2 月起, 各省的部分农村基金会并入农村信用社, 致使农村信用社数据发生较大变化。(2) 中国工商银行将在“储蓄存款”项内的“证券清算资金”自 2000 年 1 月 1 日起改为归入“同业存放”项下的“证券公司存放”。(3) 中国工商银行、中国农业银行、中国银行、中国建设银行、国家开发银行的不良资产剥离和划转工作在不断进行, 相关报表的“余额”为剥离后的实际数据, “比年初增减额”为“本年余额增减数”与“本年剥离数”之和。

● **2001 年** (1) 将交通银行和中信实业银行数据从国家银行数据调入其他商业银行数据中。(2) 将“贴现”从“短期贷款”中调出, 调入到新增设项目“票据融资”中。(3) 将“各项垫款”从“短期贷款”中调出, 调入新增设项目“各项垫款”项下。(4) 将“逾期类贷款”数据按其来源分别返还到“各项贷款”的分类项目中。

● **2002 年** (1) 从本年开始, 将外资银行纳入金融统计体系中。(2) 由于信托投资公司关闭机构较多, 相关报表数据变化较大。(3) 在金融机构和国家银行信贷收支表中, 各金融机构的“贴现及转贴现”与人民银行的“再贴现”数据加总后反映在“票据融资”项目中, 计入“各项贷款”。(4) 中国建设银行和中国工商银行进行了会计制度改革, 这两家机构报送的 2001 年年末数据于 2002 年年初结转数据差异较大。(5) 考虑到信托投资公司的市场退出因素, 相关信贷收支表中余额数据为剔除市场退出机构后的实际数据, 增减额数据为包含退出机构的可比数据。

● **2003 年** (1) 将“证券公司股票质押贷款”从“其他类短期贷款”中调至“拆放同业”项下, 这一调整引起各金融机构“各项贷款”和“同业往来”数据变动。(2) 调整各汇总类信贷收支表中“金融债券”项目的归属关系, 将并表机构之间相互持有的金融债券予以轧差。(3) 中国工商银行和中国建设银行政策性住房委托贷款并账, 引起“各项贷款”和“同业往来”数据变动。(4) 农村信用社自本年起细化投资类会计科目, 在金融机构信贷收支表中, 将投资其他金融机构的金融性债券数据轧差。

● **2004 年** (1) “票据融资”、“其中: 贴现”项目仅反映各金融机构直贴的票据和从其他金融机构买入的买断式转贴现票据, 不再扣减“再贴现”。(2) 在国有商业银行、政策性银行和农村信用社信贷收支表中, “邮政储汇局定期存款”计入“各项存款”内。(3) 在金融机构和国家银行信贷收支表中, 将“财政预算外存款”计入“各项存款”下的财政存款项目, 在其余各信贷收支表中“财政预算外存款”不再计入“各项存款”, 而计入“代理财政性存款”项目。(4) 中国建设银行将财政预算内基本建设资金地质勘探费存款从“财政预算外存款”调至“企业活期存款”中, 将土地储备贷款自“房地产开发企业流动资金贷款”调入“其他地产开发贷款”, 致使“建筑业贷款”和“基本建设贷款”发生变化。(5) 6 月, 中国银行、中国建设银行和交通银行进行了不良贷款剥离和划转。

● **2005 年** (1) 终止“其他长期负债”项下的“住房公积金存款”, 将其纳入“其他存款”项下。(2) 5 月、6 月, 中国工商银行进行了不良贷款剥离和划转。(3) 本年有 53 家农村信用社改制为农村商业银行或者农村合作银行, 导致相关数据有较大变动。

三、主要指标解释

● **各项存款**: 金融机构资金来源的主要项目, 包括企业存款、财政存款、储蓄存款、农业存款、其他存款等。

● **企业存款**: 金融机构吸收的各种所有制形式、各行业企业单位的存款, 有活期存款与定期存款之分。

● **财政存款**: 1998—2003 年期间, 指中国人民银行和金融机构代理的各项财政预算内存款, 1998 年之前和 2004—2005 年还包含了财政预算外存款。

● **储蓄存款**: 金融机构吸收的城镇居民和农户的个人储蓄存款, 有活期储蓄存款与定期储蓄存款之分。

● **农村(业)存款**: 农村集体单位、乡镇企业、各种专业户和承包户的生产周转金、积累基金等, 主要是中国农业银行和农村信用社吸收的农业企业存款。1994 年之前指标名称为“农村存款”。从 1994 年开始, 该指标内涵未变, 改称为“农业存款”。

● **流通中货币**: 由中国人民银行发行的、扣除金融机构库存现金之外的全部流通中纸币、硬币之和。

● **各项贷款**: 金融机构资金运用的主要项目, 包括短期贷款、中长期贷款、信托贷款、票据融资和各项垫款等。

● **短期贷款**: 金融机构发放的期限在 1 年以下(含 1 年)的用于流动资金的贷款, 包括工业贷款、商业贷款、建筑业贷款、农业贷款、乡镇企业贷款、私营企业及个体贷款、其他短期贷款等。

在主要指标时间序列表中, 将 1978 年之前国家银行发放的所有贷款均作为短期贷款。1978 年之后, 将流动资金贷款作为短期贷款, 将固定资产(金)贷款作为中长期贷款。

● **中长期贷款**: 金融机构发放的期限在 1 年以上的用于基本建设、技术改造等的贷款, 包括基本建设贷款、住房开发贷款, 以及技术改造贷款和其他中长期贷款。

1998—2005 年, 将中期流动资金贷款并入中长期贷款项下的其他中长期贷款项目中。

● **票据融资**: 商业票据的贴现和转贴现形成的资金运用。

2001 年之前, 票据融资包含在其他短期贷款指标中。从 2001 年起, 票据融资在各项贷款下单列。

● **有价证券及投资**: 金融机构购买的以生息为目的的各类有价证券, 如自营投资、信托投资、长期投资等。

1994 年之前, 有价证券及投资指标数据由有价证券和投资两项归并而成。

四、汇总类机构涵盖范围

● **金融机构**: 包括国家银行、其他商业银行、城市商业银行、农村商业银行、城市信用社、农村信用合作社、农村合作银行、外资银行、财务公司、信托投资公司、金融租赁公司。

● **国家银行**: 包括中国人民银行、政策性银行、国有商业银行、邮政储汇局。

● **政策性银行**: 包括国家开发银行、中国进出口银行、中国农业发展银行。

● **国有商业银行**: 包括中国工商银行、中国农业银行、中国银行、中国建设银行。

● 其他商业银行：交通银行、中信实业银行、光大银行、华夏银行、广东发展银行、深圳发展银行、招商银行、上海浦东发展银行、福建兴业银行、民生银行、恒丰银行、浙商银行。

具体各表所涵盖机构范围及各家机构并入的时间详见第一部分相关报表的附加注释。

五、其他说明

对于年度间金融统计制度变化引起的统计项目内涵发生较大变化的，如果确实无法进行可比口径调整，在同比增长栏的相应位置以“—”代替，表示不可比。

Compilation Instructions for Part II

1. Basic Principles

Throughout the compilation process, all data are processed consistently and accurately; indicators are chosen scientifically and the attributes of each indicator are designed on a reasonable basis. Tables are compiled over time and notes are written for specific indicators and events. These characters make the material sound, practical and continuous.

Time series of major indicators extracted from the statements of sources and uses of credit funds include six categories of institutions, financial institutions, state banks, policy banks, state – owned commercial banks, other commercial banks and rural credit cooperatives, which include total deposits, deposits by enterprises, savings deposits, currency in circulation, total loans, loans to agricultural sector, medium and long – term loans and securities and investments. Three attributes are designed, which are balance, changes compared with previous period and increase rate year – on – year. The definitions, conceptual coverage and institutions covered are consistent with those noted in other parts of this book.

- Balance at the End of the Period: Stock concept, measuring the amount of the indicator at the end of each period. End – of – year data are provided prior to 1990, and end – of – month data are provided from 1990 on.
- Changes Compared with Previous Period: Flow concept, measuring the changes during the reporting period. Before 1990, the change were measured on an annual basis for each year. From 1990 onward, monthly flow data were presented. With the implementation of the opening balance adjustment from 1993, monthly flow data for each January since then reflected the changes over the opening balances of each year.
- Increase Rate Year – on – year (%): Relative growth data, reflecting percentage changes compared with the same period of previous year. Before 1990, annual change was presented yearly, and subsequent to 1990, annual change was presented monthly.

The method used to calculate the increase rate year – on – year (%) in this part is based on a comparable basis. The data at base period are adjusted on a consistent basis with the method applicable during the current period. The numerator is the balance at the end of the current period, and the denominator is the balance at the end of base period adjusted to be consistent with the method applicable during the current period. When non – performing loans were transferred to asset management companies or replaced by special bills between the base period and the current period, the balance at the end of base period is taken as the denominator. The balance at the end of current period was adjusted to include the balance of loans transferred or replaced between the base period and the current period, and this amount was taken as numerator for the calculation.

2. Major Changes in Financial Statistical Framework

- 1978 – 1989 Funds in the process of remittance were not included in total deposits.

- 1985 Capital construction deposits were removed, which became part of deposits by enterprises.
- 1988 Financial bonds became a separate item, which were previously part of other deposits; loans to village and township enterprises were removed from loans to agricultural sector to working capital loans.
- 1990 Post savings deposits began to be included in urban savings deposits.
- 1994 Re-deposits and required reserves by rural credit cooperatives were excluded from deposits by agricultural sectors; some components of other deposits were reclassified into deposits by enterprises and others.
- 1997 (i) The coverage of data collection was extended to include data of real estate credit businesses, international businesses, credit card businesses and other businesses of commercial banks; (ii) deposits by the army became separated from deposits by government agencies and organizations; (iii) trust deposits were split into trust deposits and designated deposits; (iv) financial bonds only reflected bonds issued by financial institutions and held by non-financial sectors; (v) securities and investments were adjusted to reflect the net position of securities cross-held among financial institutions and trust investments and proprietary securities held by non-bank financial institutions.
- 1998 (i) As of March, extra-budgetary fiscal deposits were treated as ordinary deposits. Therefore, in the statement of sources and uses of credit funds of state banks and the statement of sources and uses of credit funds of financial institutions, extra-budgetary fiscal deposits were separated from fiscal deposits since March, 1998. In the statement of sources and uses of credit funds of banking institutions, extra-budgetary deposit and deposits by government agencies and organizations were transferred from fiscal deposits to other deposits; (ii) in the statements of sources and uses of credit funds of financial institutions, sources and uses of credit funds of state banks and sources and uses of credit funds of state-owned commercial banks, advance under letter of guarantee were transferred from other loans to other short-term loans since April, 1998; (iii) in the reporting form of Industrial and Commercial Bank of China, deposits frozen for new shares application were transferred from demand deposits to due to banks and other financial institutions since 1998.
- 1999 (i) In the statement of sources and uses of credit funds of financial institutions, security deposits for leases of finance corporations, trust and investment companies and financial leasing companies were included in total deposits; (ii) the non-performing assets of the Industrial and Commercial Bank of China, Bank of China, Construction Bank of China and State Development Bank were transferred to asset management companies at the end of 1999. The balances in the reporting forms of these institutions reflected the balances remaining after the NPLs transfer, while the amount in the changes within the year reflected the sum of actual movement in the balances and the NPLs transferred.
- 2000 (i) Some Urban credit cooperatives in Henan Province, Hubei Province and Jiangsu Province were renamed as rural credit cooperatives. For all the provinces, some of local cooperative foundations were merged into rural credit cooperatives since February, 2000. Such changes led to large changes of data on rural credit cooperatives; (ii) as of January 1, 2000, the Industrial and Commercial Bank of China reclassified security clearing fund, which was formerly under savings deposits, into deposits by security companies, a sub-item of due to banks and other financial institutions; (iii) the transfer of non-performing assets in the Industrial and Commercial Bank of China, Agricultural Bank of China, Bank of China, China Construction Bank