

The People's Bank of China

Annual Report 1996

中國人民銀行

1996 年年报

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中国人民银行行长 戴相龙

Mr. Dai Xianglong

Governor of the People's Bank of China

行 长 致 辞

1996年是令人欣慰的一年。经过三年多的努力,中国以治理通货膨胀为首要任务的宏观调控基本达到预期目标。当年通货膨胀率仅为6.1%,主要金融指标的执行结果令人满意,特别是M1、M2的年增长率分别为18.9%和25.3%,实现了年初预定目标,使“九五”计划有了一个良好的开局。

1996年中国人民银行的各项工作取得显著成效。货币政策工具的运用有了较大改进,贷款在投向上体现了优化经济结构的目标,在规模管理上实现了均衡适度,伴随通胀率的下降,两次调低利率,调整了货币的流动性,开办国债公开市场业务,放开同业市场利率。金融监管工作也明显得到加强,依法吊销和查处一批非银行金融机构和金

融违纪典型、整治了几个有严重风险的信托投资公司、金融体制改革进一步深化,实现了经常项目下人民币可兑换。

1997年,中国人民银行将继续实施适度从紧的货币政策,确保通货膨胀率低于6%,M1年增长率控制在18%,M2年增长率要控制在23%以内。要加快改进金融调控方式,改革存款准备金制度,扩大银行同业市场的交易品种和数量,扩大中央银行公开市场的交易量,扩大中央银行贴现与再贴现业务。要继续整顿金融秩序,加强金融监管,切实防范和化解金融风险。要继续深化金融体制改革,改善金融机构的经营管理,提高银行业的盈利水平,发挥金融业在经济结构调整中的作用,保持国民经济持续、快速、健康的发展。

戴相龍

Address by the Governor

The year 1996 was encouraging. After more than three years' efforts, China largely attained the anticipated targets of the macroeconomic adjustment program aimed primarily at curbing inflation. In 1996, inflation dropped to 6.1%, and the development of major financial indicators was satisfactory, with M1 and M2 growing by 18.9% and 25.3%, respectively in 1996. All the indicators fell in the range set at the beginning of the year, signaling a brilliant kickoff of the Ninth Fiveyear Plan.

The People's Bank of China (PBC) made remarkable achievements during the year on a number of fronts. Significant improvement was made in the utilization of monetary policy instruments. Loans went into areas that were in line with the goal of improving economic structure. Credit ceilings have been evenly assigned to relevant banks. In response to the decline in inflation, the PBC cut interest rates twice in a row, which led to the rise in the liquidity ratio. The PBC also initiated the open market operations of government securities and liberalized the interest rates in the inter-bank market. As part of the efforts to strengthen financial supervision, the PBC revoked the licenses of those non-bank financial institutions that had violated financial regulations and discipline, and took forceful measures against those trust and investment companies involved in high-risk activities. In addition, with the deepening of financial system ref



orm, China accomplished the convertibility of Renminbi (RMB) under current account.

Looking ahead, the PBC will continue to implement the moderately tight monetary policy in 1997, keeping the growth of M1 at 18%, M2 lower than 23% respectively and inflation lower than 6%. In order to improve the way of financial adjustment, the PBC will introduce reforms in reserve requirement system, take steps to increase the variety and volume of trade in the inter-bank market, expand open market operations, and extend discount and re-discount business. The PBC will also strive to further improve financial order and reinforce financial supervision, focusing on the prevention and settlement of financial risks. Financial system reform will be pushed ahead, with priorities given to the improvement of management and profitability of financial institutions, thereby enhancing the role of the financial sector in economic restr

ucturing and ensuring the sustained, rapid and healthy development of the national economy.

戴相龍



中国人民银行副行长 陈元
*Mr. Chen Yuan, Deputy Governor
 of the People's Bank of China*



中国人民银行副行长 殷介炎
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中国人民银行副行长 尚福林
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*Mr. Zhou Xiaochuan, Deputy Governor
 of the People's Bank of China*

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一九九六年宏观经济金融运行

与

一九九七年货币政策

1996年,中国经济继续保持健康、快速发展势头,既做到了物价上涨率的大幅度回落,又保持了国民经济的适度快速发展,实现了宏观调控的预定目标。

一九九六年经济、金融运行状况

总供给增加较多。1996年国内生产总值完成67795亿元,增长9.7%。粮食获历史最好收成,总产量达到4800亿公斤,油料2200万吨,为历史上第二个高产年。棉花产量420万吨,肉类总产量5800万吨。水产品2800万吨。工业增加值完成28580亿元,增长12.7%。

——固定资产投资规模基本适度。全年全社会完成固定资产投资23660亿元,比上年增长18.2%,其中:国有经济投资12359亿元,增长13.4%;集体经济投资3490亿元,增长6.1%;城乡居民个人投资3330亿元,增长30.1%;其它各种经济类型投资4481亿元,增长37%。基本建设投资8399亿元,增长13.4%,比上年回落1.6个百分点,更新改造投资3745亿元,增长13.5%,上升0.4个百分点,房地产建设投资3825亿元,增长21.5%,回落1.8个百分点。

——国内消费稳定增长。全年社会消费品零售总额24614亿元,比上年增长19.4%。其中:城市消费品零售额比上年增长20.1%,农村地区消费品零售额增长18.3%,集市贸易全年成交额14695亿元,比上年增长28.8%。

——对外贸易持续发展,利用外资进一步扩大。外贸进出口总额2899亿美元,比上年增长3.2%。其中:出口1511亿美元,增长1.5%,进口1388亿美元,增长5.1%,顺差123亿美元。全年实际利用外资金额552.7亿美元,比上年增长14.2%,其中:外商直接投资423.5亿美元,增长12.2%。外商投资结构进一步改善,基础设施、基础产业和支柱产业项目以及资金、技术密集型项目增加。

——通货膨胀率稳步回落。1996年全年商品零售物价增长6.1%,比上年回落8.7个百分点,消费品价格指数增长8.3%,比上年回落了8.8个百分点,达到了93年以来的最低水平。

——经济体制改革稳步推进,对外开放继续扩大。建立现代企业制度试点工作全面展开,优化资本结构试点,企业兼并破产、分流人员和分离社会职能等方面取得积极进展。新的财税体制继续完善,顺利实施了进出口税制三项重大改革,加强了预算外资金管理。投资体制改革出台了固定资产投资项

目资本金制度和建设项目法人责任制,以职工养老保险和失业保险为重点的社会保障制度改革取得了较大进展。医疗保障制度改革试点范围扩大。

——金融体制改革进一步深化。城市合作银行稳步发展;农村金融体制改革全面展开;统一了银行间同业拆借市场,改进了国债发行方式,首次开办了国债公开市场业务;实现了经常项目下人民币可兑换,比原来承诺的时间提前了三年多。中国人民银行正式加入国际清算银行。中国人民保险公司已完成财产险、人寿险、再保险分设,组成中保(集团)公司。

——金融运行平稳,宏观调控目标基本实现。广义货币(M2)76095亿元,增长25.3%,实现了年初计划增长25%左右的目标;狭义货币(M1)28515亿元,增长18.9%,基本达到计划增长18%的目标;流通中现金8802亿元,全年投放现金917亿元,比上年增长11.6%。全部金融机构存款年末余额68600亿元,增长27.5%,其中:城乡储蓄存款38521亿元,增长30%。全部金融机构贷款年末余额61156亿元,增长21%。国家外汇储备达到1050亿美元,跃居世界第二位,比上年增加315亿美元,人民币汇率稳定。

——经济、金融运行中的主要问题是:在经济总量平衡状况明显改善的情况下,结构性矛盾日益突出。“大而全、小而全”和盲目重复建设问题相当严重,制约着国民经济整体素质和效益的提高。农业基础脆弱的状况没有根本改变,物价涨幅回落的基础还不很稳固。部分国有企业生产经营困难,经济效益低下。中国政府已经注意到了这些问题,采取了一系列措施并将继续努力,解决经济生活中的突出矛盾,促进国民经济持续、快速、健康发展。

一九九七年经济运行趋势 与货币政策

1997年,中国将继续推进经济体制改革和

经济增长方式的转变,继续实行适度从紧的财政、货币政策。加强和改善宏观调控。保持国民经济发展的良好势头。在新的一年里,中国政府对农业投入的力度将加大,农业基础地位将得到加强;固定资产投资将保持一定规模,投资率在32%左右;消费需求将趋活跃,增幅会有所上升;进出口总额将超过3000亿美元,进出口大体平衡;汇率继续保持稳定;预计物价上涨幅度为5.6%,涨幅低于上年;GDP增长8%左右。

为保持币值稳定,促进经济适度快速发展,中国人民银行将继续实行适度从紧的货币政策,加强总量控制,保持货币供应量适度增长。预计广义货币增长21—23%,狭义货币增长18%左右。加快改进金融调控方式,改善存款准备金制度;逐步扩大全国银行间同业拆借市场的交易品种和数量;推广使用商业汇票,扩大中央银行贴现与再贴现业务;发挥利率杠杆作用。继续整顿金融秩序,加强金融监管,防范和化解金融风险。坚持实行分业经营、分业管理,改善银行的经营状况,提高盈利水平。

1997年将继续深化金融体制改革,进一步扩大对外开放。按照合作制原则规范对农村金融机构的管理。加快商业银行改革步伐,提高国有独资商业银行资本充足率,建立国有商业银行监事会。加快城市合作银行的组建步伐,进行少数农村合作银行的试点工作。坚持以间接融资为主,逐步提高直接融资的比例。积极推进信托公司的重组兼并,规范发展信托公司业务。支持大型企业集团成立财务公司。组建国家再保险公司。稳步发展外资金融机构,支持我国有条件的金融机构到境外设立机构,扩展海外业务。进一步加强中国人民银行与香港金融管理局、内地金融界与香港金融界的相互联系与合作,促进香港平稳过渡,保持和增强香港的国际金融中心地位,促进两地经济发展和社会进步。

Macroeconomic Development in 1996 and Monetary Policy for 1997

China succeeded in sustaining the healthy and rapid economic growth momentum in 1996 and achieved the preset macroeconomic objectives, with inflation falling sharply while national economy developing at a moderately fast pace.

Economic and Financial Developments in 1996

- Aggregate supply increased substantially. GDP registered at RMB ¥6,780 billion in 1996, up 9.7% from the year before. The grain harvest reached a record high of 480 million ton; the yield of edible oil was 22 million ton, the second highest in history; the cotton crop got to 4.2 million ton; meat production totaled 58 million ton; the produce of aquatic product came to 28 million ton. The industrial production on value-added basis jumped to RMB ¥2,858 billion, an increase of 12.7% over 1995.

- Fixed asset investment was made on a proper scale. The fixed asset investment for the year as a whole totaled RMB ¥2,366 billion, 18.2% higher than the previous year. Of which, investment by state-owned entities was RMB ¥1,236 billion, increasing by 13.4%; investment by collectively-owned entities was RMB ¥349 billion, increasing by 6.1%; investment by urban and rural households was RMB ¥333 billion, increasing by 30.1%; investment by other entities was RMB ¥448 billion, increasing by 37%. In terms of destination, capital construction investment was RMB ¥840 billion, an increase of 13.4%, 1.6 percentage points lower than 1995; technological renovation investment was RMB ¥375 billion, an increase of 13.5%, 0.4 percentage point higher than the previous year; real estate investment was RMB ¥383 billion, an increase of 21.5%, 1.8 percentage points lower than the year before.

- Domestic consumption grew steadily. Retail sales of consumer goods reached RMB ¥2,461 billion, 19.4% higher than 1995. Of which, urban sales rose by 20.1%, while sales in rural areas registered an 18.3% increase. The turnover in trade transactions increased by 26.8% to reach RMB ¥1,470 billion.

- Foreign trade continued to expand and capital inflow increased. The total volume of foreign trade amounted to US \$ 289.9 billion, 3.2% higher than 1995. Of which, exports was US \$ 151.1 billion, increasing by 1.5%; imports was US \$ 138.8 billion, increasing by 5.1%, leading to a trade surplus of US \$ 12.3 billion.

The actual use of foreign capital grew by 14.2% and reached US \$ 55.3 billion, of which, US \$ 42.4 billion took the form of foreign direct investment, equivalent to a 12.2% increase. More foreign capital made its way to infrastructure, basic and pillar industries as well as capital-and technology-intensive projects, resulting in the improvement of the investment structure.

- Inflation slipped to the lowest level since 1993. The retail price index rose by 6.1%, 8.7 percentage points lower than 1995. The consumer price index rose by 8.3%, 8.8 percentage points lower than 1995.

- Economic system reform proceeded steadily, and economic opening continued to expand. The pilot scheme aimed at establishing modern enterprise system rolled into action on a full scale and tangible progress was made in capital structure optimization, mergers and bankruptcy, arrangement of redundant workers and separation of social functions from enterprises. The new fiscal and tax system was further improved. Three major reforms were successfully introduced in export & import taxation system. The management of extrabudgetary funds was strengthened. In terms of fixed asset investment, a capital requirement system and a legal person responsibility system were put in place. The social security system reform focusing on pension fund and unemployment insurance also moved ahead. The scope for the pilot scheme of medical system reform was enlarged.

- Financial system reform was deepened; The urban united banks developed steadily; rural financial system reform was well under way; inter-bank market was unified; the way of government bond placement was improved; open market operations of government securities were initiated; currency convertibility was achieved under current account, three years ahead of the original schedule; the People's Insurance Company of China Group was established after the separation between life insurance, property insurance and re-insurance. In addition, the PBC became a full member of the Bank for International Settlements in 1996.

- Financial situation was stable in 1996, and the objectives for macro control were largely achieved. Broad money (M2) reached RMB ¥7610 billion, an increase of 25.3%, broadly in line with the 25% target set at the beginning of the year. Narrow money (M1) amounted

to RMB ¥2852 billion, growing by 18.9% as compared with the 18% target. Currency in circulation reached RMB ¥880 billion, with an input of RMB ¥92 billion made throughout the year, 11.6% higher than that of the previous year. Deposits of all financial institutions grew by 27.5%, reaching RMB ¥6860 billion at the year-end, of which, urban and rural savings deposits rose by 30% and reached RMB ¥3852 billion. Outstanding loans of all financial institutions added up to RMB ¥6116 billion at the year-end, a 21% increase over the end of 1995. The state foreign exchange reserves jumped by US\$ 31.5 billion and reached US\$ 105 billion, ranking the second in the world. The exchange rate of RMB remained stable against the US dollar.

• Major problems in the economic and financial system can not be neglected. Despite marked improvement in the balanced development of economic aggregates, structural impediments become increasingly salient. The problem of industrial entities, large and small, engaging in developing into all-round players, as well as the prevalence of duplicated construction, became so severe that it hindered the improvement of efficiency of the national economy. The base of agriculture remained fragile, which meant the decline in inflation was not solidly based. Some of the state-owned enterprises were plagued by the problem of low efficiency. The Chinese government adopted an array of measures and would take further steps to tackle these problems, so as to promote the sustained, rapid and healthy development of the national economy.

Macroeconomic trend and monetary policy in 1997

In 1997 China will go ahead with the economic structural reform and the transformation of economic growth mode while pursuing the moderately tight fiscal and monetary policy and improving the macroeconomic adjustment, so as to sustain the favorable growth trend of the national economy. The Chinese government will increase investment in agriculture and strengthen the fundamental role of agriculture in the economy. The fixed asset investment will be kept at an appropriate level, with investment ratio standing at around 32%. Consumers demand is expected to be stronger. Total exports and imports will hopefully exceed US\$ 300 billion and the two will basically be in balance. Exchange rate for RMB will continue to be stable. By estimates, GDP will grow by about 8%, and prices will increase by 5-6%. In order to maintain currency stability and support a moderately fast pace of economic development, the PBC will tighten the control over monetary aggregates

and allow a reasonable growth of money supply by sticking to the moderately tight monetary policy. Broad and narrow money are estimated to increase by 21-23% and 18%, respectively. The PBC will also step up its efforts in improving financial adjustment by reforming the reserve requirement system, increasing the variety and volume of trade in the nation-wide inter-bank market, extending the use of negotiable instruments, expanding the central banks discount and re-discount business and giving full play to the interest rate instruments. The central bank will also continue to streamline the financial order and strengthen financial supervision with the aim to prevent and resolve financial risks. The principle of separation between investment business and commercial business will be upheld. Commercial banks will be called to improve their operation and profitability.

Plans have also been made to deepen financial reform and enhance financial openness in 1997. Measures will be taken to restructure the rural financial institutions in order to resume their cooperative feature. The commercial banking reform will be expedited. The increase of the capital adequacy ratio and establishment of supervisory boards are also envisaged for the state-owned commercial banks. The founding of urban united banks will be accelerated while pilot scheme will be activated to set up rural united banks. Indirect financing will remain to be the mainstay, but the proportion of direct financing is to be raised. Trust and investment companies will be further restructured and merged in order to make them develop their business in a regulation-based manner. The central bank will be supportive to the establishment of finance companies by conglomerates. Furthermore, state re-insurance company will be set up. In the process of introducing more foreign financial institutions, support will be given to qualified domestic financial institutions in their attempt to set up affiliates abroad and expand foreign business. The PBC will strengthen collaboration with the Hong Kong Monetary Authority (HKMA) and facilitate cooperation between financial communities in the Mainland and Hong Kong, thus contributing to the smooth transition of Hong Kong, the consolidation of its status as an international financial center, as well as the prosperity of the country as a whole.

货币和银行统计

MONEY AND BANKING STATISTICS

宏观经济指标

Macroeconomic Indicators

货币当局资产负债表

Balance Sheet of Monetary Authorities

国有商业银行资产负债表

Balance Sheet of State Commercial Banks

其他商业银行资产负债表

Balance Sheet of Other Commercial Banks

农村信用社资产负债表

Balance Sheet of Rural Credit Cooperatives

城市信用社资产负债表

Balance Sheet of Urban Credit Cooperatives

财务公司资产负债表

Balance Sheet of Finance Companies

存款货币银行资产负债表

Balance Sheet of Deposit Money Banks

货币概览

Monetary Survey

特定存款机构资产负债表

Balance Sheet of Specific Depository

Institutions

银行展览



宏观经济指标 (单位:亿元)

MACROECONOMIC INDICATORS (in 100 million of Yuan)

I 绝对额 Absolute Figures

项目/年 Items/Year	1991	1992	1993	1994	1995	1996
职工总数(万人) No. of Employees(10,000)	14508	14792	14849	14849	14900	14845
国内生产总值/2 GDP/2	20188	24363	31380	43800	57733	67795
职工工资总额 Total Wages	3324	3839	4916	6650	8100	9080
社会消费品零售总额 Retail Sales of Consumer Goods	8246	9705	12237	16053	20598	24614
国家财政收入/3 Fiscal Budget Rev.	3611	4153	5088	5218	6242	7367
国家财政支出/3 Fiscal Budget Exp.	3814	4390	5287	5793	6823	7914
固定资产投资 Fixed Assets Invest.	5509	7855	12458	15926	19445	23660
出口总额(10亿美元) Exports (bn. USD)	71.84	84.94	91.76	121.00	148.80	151.10
进口总额(10亿美元) Imports (bn. USD)	63.79	80.59	103.95	115.70	132.10	138.80
国家银行各项贷款 Credit by State Banks	18044	21616	26461	31603	39393	47434
零售物价总指数 Retail Price Index	103	105	113	122	115	106

1. 统计范围未包括台湾、香港、澳门地区 Taiwan, Hong Kong and Macao are not included in the statistics.

2. 国内生产总值绝对额按当年价格计算, 增减变动按可比价格计算 The absolute figures of GDP are based on current prices and the growth based on comparable prices.

3. 从1994年起, 国家财政收入和支出不包括债务收入和支出 From 1994, total fiscal budget revenues and expenditures do not include government debt finance.

宏观经济指标 (同比增长%)

MACROECONOMIC INDICATORS (Growth Rate, %)

I 比上年增减变动% Growth							
项目/年 Items/Year	1991	1992	1993	1994	1995	1996	
职工总数(万人) No. of Employees(10,000)	3.19	1.96	0.39	0.00	0.34	-0.37	
国内生产总值/2 GDP/2	8.00	13.60	13.40	11.80	10.20	9.70	
职工工资总额 Total Wages	12.63	18.51	24.80	35.27	21.70	12.10	
社会消费品零售总额 Retail Sales of Consumer Goods	13.73	17.70	26.09	31.18	26.60	19.40	
国家财政收入/3 Fiscal BudgetRev.	9.01	15.02	22.52	2.55	19.62	18.02	
国家财政支出/3 Fiscal BudgetExp.	10.47	15.11	20.45	9.56	17.78	15.99	
固定资产投资 Fixed Assets Invest.	23.81	42.59	58.60	27.84	18.80	18.20	
出口总额(10 亿美元) Exports(bn. USD)	15.70	18.23	8.03	31.87	22.98	1.55	
进口总额(10 亿美元) Imports(bn. USD)	19.57	26.34	28.99	11.30	14.17	5.07	
国家银行各项贷款 Credit by State Banks	18.97	19.79	22.42	19.43	24.65	20.41	
零售物价总指数 Retail PriceIndex	2.90	5.40	13.00	21.70	14.80	6.10	

货币当局资产负债表(单位:亿元)

BALANCE SHEET OF MONETARY AUTHORITIES (in 100 million of Yuan)

项目/年月	Items/Quarters	1996.03	1996.06	1996.09	1996.12
国外资产(净)	Foreign Assets (Net)	7329.4	7887.8	8729.1	9562.2
外汇	Foreign exchange	7176.8	7712.6	8536.8	9330.0
黄金	Gold	12.0	12.0	12.0	12.0
国际金融机构资产(净)	Assets with international financial institutions (Net)	140.6	163.2	180.3	220.2
对中央政府债权	Claims on Central Government	1582.8	1582.8	1582.8	1582.8
对存款货币银行债权	Claims on Deposit Money Banks	11451.1	10936.5	11174.7	14518.4
对非货币金融机构债权	Claims on Non-monetary Financial Institutions	174.2	120.9	119.0	117.7
对非金融部门债权	Claims on Non-financial Sectors	680.1	674.9	668.4	658.7
储备货币	Reserve Money	21513.6	21349.6	22509.2	26888.5
发行货币	Currency issue	8844.7	8343.4	9135.3	9434.8
对金融机构负债	Liabilities to financial institutions	10052.9	10261.6	10434.9	14354.9
缴存准备金	Required reserves	5628.7	6063.8	6501.1	7612.4
存款货币银行	Deposit money banks	5487.6	5917.7	6327.2	6544.7
在人行存款	Deposits with the People's Bank	4424.2	4197.8	3933.8	6742.5
存款货币银行	Deposit money banks	3964.5	3694.8	3443.9	6657.7
非金融机构存款	Deposits of non-financial institutions	2616.0	2744.6	2939.0	3098.8
债券	Bonds	0.0	0.0	0.0	0.0
中央政府存款	Deposits of Central Government	963.2	1132.6	1400.4	1225.4
自有资金	Own Capital	369.7	369.7	368.8	366.8
其他(净)	Other Items (Net)	-1628.9	-1649.0	-2004.4	-2040.9

货币当局资产负债表(同比增长 %)

BALANCE SHEET OF MONETARY AUTHORITIES (Growth Rate, %)

项目/年月	Items/Quarters	1996.03	1996.06	1996.09	1996.12
国外资产(净)	Foreign Assets (Net)	46.8	48.2	45.0	43.4
外汇	Foreign exchange	48.3	48.5	46.0	43.3
黄金	Gold	0.0	0.0	0.0	0.0
国际金融机构资产(净)	Assets with international financial institutions(Net)	-0.7	38.3	11.2	50.7
对中央政府债权	Claims on Central Government	0.0	0.0	0.0	0.0
对存款货币银行债权	Claims on Deposit Money Banks	11.2	9.5	7.7	26.1
对非货币金融机构债权	Claims on Non-monetary Financial Institutions	-44.2	-39.7	-35.2	-35.2
对非金融部门债权	Claims on Non-financial Sectors	-8.1	-9.3	-4.2	-3.1
储备货币	Reserve Money	22.3	23.4	20.3	29.5
发行货币	Currency issue	13.0	9.8	14.8	10.0
对金融机构负债	Liabilities to financial institutions	28.3	33.9	22.8	48.4
缴存准备金	Required reserves	32.4	33.3	31.8	45.1
存款货币银行	Deposit money banks	32.9	34.1	32.5	28.1
在人行存款	Deposits with the People's Bank	23.5	34.7	10.4	52.3
存款货币银行	Deposit money banks	23.7	38.8	15.5	68.7
非金融机构存款	Deposits of non-financial institutions	35.8	34.7	30.8	23.3
债券	Bonds				
中央政府存款	Deposits of Central Government	5.8	-24.4	13.3	25.9
自有资金	Own Capital	39.1	40.1	-0.6	-1.2
其他(净)	Other Items (Net)	93.3	35.3	37.5	21.7

国有商业银行资产负债表(单位:亿元)

BALANCE SHEET OF STATE COMMERCIAL BANKS (in 100 million of Yuan)

项目/年月	Items/Quarters	1996.03	1996.06	1996.09	1996.12
国外资产(净)	Foreign Assets (Net)	-341.5	-671.1	-330.3	-341.0
储备资产	Reserve Assets	8130.3	8371.9	8473.7	10195.9
准备金	Required reserves	4778.5	5127.9	5464.5	5446.4
在人行存款	Deposits with the People's Bank	2893.6	2794.1	2520.6	4343.4
库存现金	Cash in vault	458.2	449.9	488.6	406.1
中央银行债券	Central bank bonds	0.0	0.0	0.0	0.0
对中央政府债权	Claims on Central Government	799.3	932.9	984.5	967.1
对其他部门债权	Claims on Other Sectors	38232.1	40754.3	41484.3	44477.4
对非货币金融机构债权	Claims on Non-monetary Financial Institutions	342.4	338.6	346.8	332.1
对非金融部门负债	Liabilities to Non-financial Sectors	35799.7	38448.4	40300.5	42402.1
活期存款	Demand deposits	11017.1	11852.4	12423.0	13512.3
定期存款	Time Deposits	2403.8	2777.2	2979.4	3168.0
储蓄存款	Savings deposits	22310.7	23754.6	24840.7	25684.2
其他存款	Other deposits	67.5	64.2	57.4	37.6
对中央银行负债	Liabilities to Central Bank	11080.6	10615.9	10831.6	14088.5
对非货币金融机构负债	Liabilities to Non-monetary Financial Institutions	141.7	125.2	130.7	144.8
债券	Bonds	172.2	172.6	151.5	280.5
所有者权益	Owner's Equity	1691.2	1817.6	2001.7	2010.4
实收资本	Paid-in capital	1821.2	1820.0	1826.8	1926.5
其他(净)	Other Items (Net)	-1722.8	-1817.6	-2457.0	-3294.8