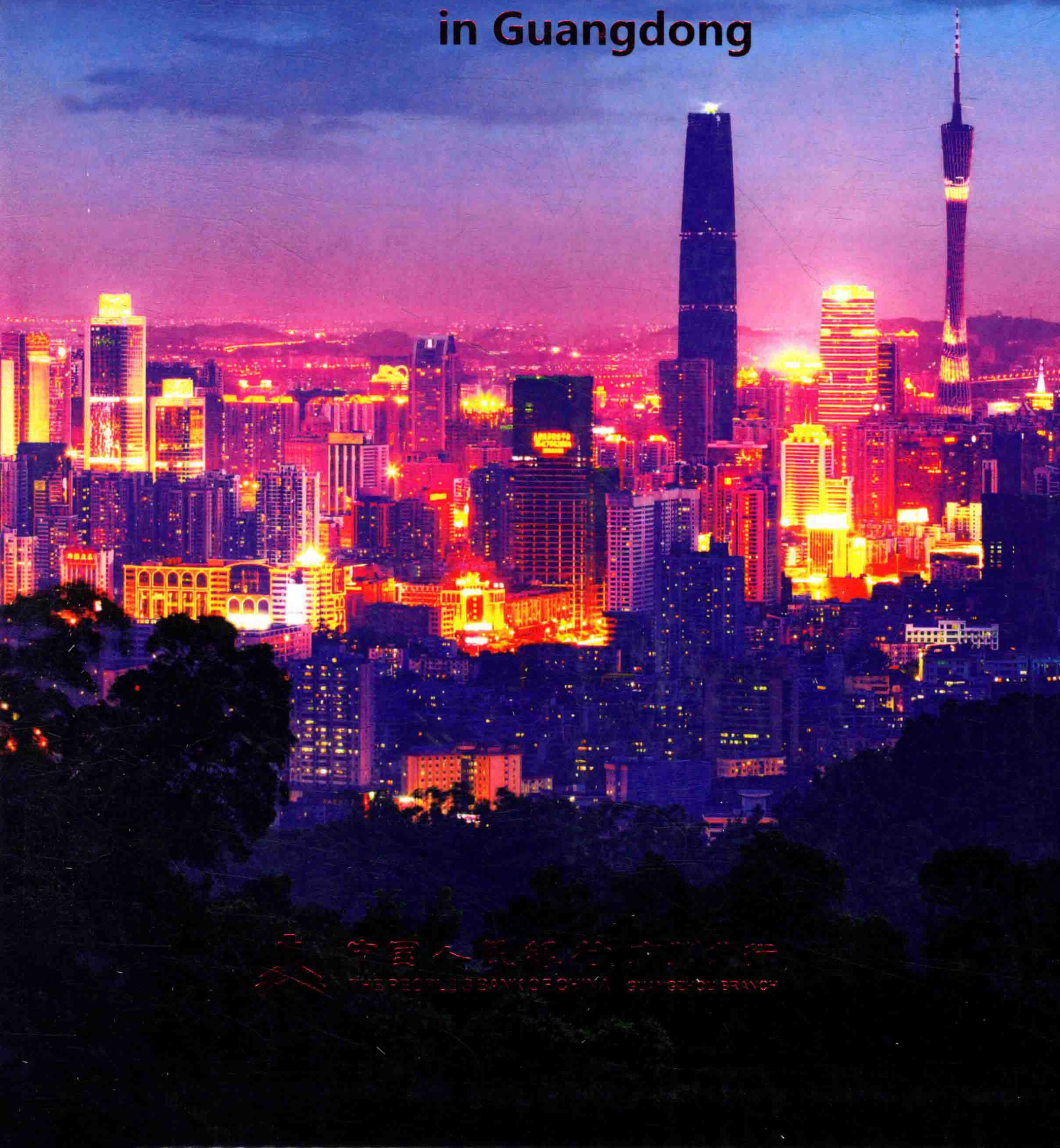


广东金融业概览

2012 Overview of
the Financial Sector
in Guangdong



中国人民银行
THE PEOPLE'S BANK OF CHINA

GUANGDONG BRANCH

广东金融业概览

2012 Overview of
the Financial Sector
in Guangdong

常州大学图书馆
藏书章



中国人民银行广州分行
THE PEOPLE'S BANK OF CHINA GUANGZHOU BRANCH





Overview of the Financial Sector in Guangdong 2012

广东金融业概览

2012



中国人民银行广州分行
THE PEOPLE'S BANK OF CHINA GUANGZHOU BRANCH

序

历经三十余载的艰辛探索，绘就广东金融的绚烂画卷。党的十一届三中全会以来，广东紧紧把握全球经济一体化和国内改革开放这一历史契机，率先推进以市场化为取向的金融体制改革，基本建立了与社会主义市场经济体制相适应的区域金融组织体系、市场体系和调控监管体系。近年，广东以开拓的精神推进金融改革和创新，以开阔的视野推进金融对外开放与合作，实现了金融业跨越式的大发展。经过改革和重组，广东金融的格局发生了深刻变化，金融生态环境不断优化，金融集聚、辐射和服务机能不断强化，存贷款余额、上市公司数量、保费收入、支付系统业务量、结售汇总额、跨境人民币结算金额等主要金融总量指标保持国内领先地位，金融业增加值占第三产业增加值和地区生产总值的比重逐步上升。作为具有先导功能的服务产业，金融业在经济转型升级中的促进作用进一步加强，对社会民生事业的保障功能逐步显现，为广东有效应对国际金融危机冲击、促进经济社会全面协调可持续发展做出了积极贡献。

踏上科学发展的全新征程，再谱广东金融的华彩篇章。当前，广东经济社会发展进入新阶段、面临新任务，全省上下深入贯彻科学发展观，以解放思想为引领，以改革开放为动力，以实施《珠江三角洲地区改革发展规划纲要（2008-2020年）》为主轴，加快转型升级，建设幸福广东。新时期广东经济社会发展的新形势，对金融业在经济发展、民生服务、社会管理等领域发挥更大作用提出了新要求。站在新的历史起点上，全省金融系统正以深入贯彻第四次全国金融工作会议精神为契机，全力推动珠三角金融产业带建设，带动东西两翼和粤北地区金融服务水平的整体提升，努力开创金融强省建设新局面，为广东经济社会加快发展、率先发展、协调发展提供更加强有力的金融保障。



为汇集金融领域的总体状况、展示广东金融的斐然业绩，向金融同业、境外同行和社会各界通报广东金融改革发展的新动向，中国人民银行广州分行将按年度编写《广东金融业概览》，回顾过往广东金融运行情况，展望未来广东金融发展图景，内容涵盖大广东、大金融和大市场，贯穿银行、证券、保险等金融领域。希望《广东金融业概览》能够成为各界人士了解广东金融、研究广东金融的参考读本。期待更多有识之士共同参与到广东金融业新一轮改革创新的事业中来，为实现广东金融科学发展的历史新跨越贡献智慧和力量。

是为序。

中国人民银行广州分行行长
2012年6月

Preface


For more than three decades, Guangdong has been a forerunner in arduous reform of the financial sector and made significant and laudable achievements. After the Third Plenary Session of the 11th Central Committee of the Communist Party of China in 1978, Guangdong was quick to capture the historic opportunity of economic globalization and domestic reform and opening-up, and became a national leader in market-oriented reforms of the financial system. A regional financial system compatible with the socialist market economy of China has thus been established, comprising financial institutions, markets and supervisors. For all these years, the financial sector of Guangdong has never ceased its endeavors to reform and innovate with pioneering spirits and to promote international cooperation with wider visions. Astounding advances have thereby been made, leading to profound structural changes, better financial eco-environment and stronger role as hub of financial institutions and services. National leading positions have been maintained in many headline financial aggregates such as total deposits and outstanding loans, number of listed companies, premium income, turnover of the payment and settlement systems, total value of foreign exchange sales and purchases and of cross-border RMB business. Value added of the financial industry steadily increases its shares in that of the tertiary industry and in regional GDP. As a service industry embedded with guiding functions to other sectors of the economy, the financial industry has played an important part in promoting economic transformation and upgrading and responding to shocks of the global financial crisis. It also helps Guangdong improve people's well-being and achieve comprehensive, coordinated and sustainable socio-economic developments.

The financial sector of Guangdong has now embarked on a new journey of scientific development. Yet, new challenges arise. To face up to these challenges and build a happier Guangdong at the same time, Guangdong is set to quicken its pace of economic transformation and upgrading. To this end, Guangdong will implement the scientific

approach to development and the *Planning Program of Reform and Development in the Pearl River Delta (2008-2020)* through ideological liberation and further reform and opening-up. This new phase of socio-economic development calls for a strengthened role of the financial sector in promoting economic development, people's livelihood and social management. At this historic moment and as inspired by the fourth National Financial Work Conference in January 2012, the financial sector is sparing no efforts to construct an industrial chain of finance in the Pearl River Delta, to uplift overall financial services in eastern, western and northern Guangdong, to build Guangdong into a province of financial strength and to support rapid, first-mover and coordinated socio-economic development.

With an aim to give a comprehensive picture of the status quo and remarkable achievements of the financial sector of Guangdong and to communicate new trends and developments in financial reforms to financial professionals, overseas counterparts and all social circles, the People's Bank of China Guangzhou Branch will compile annually *Overview of the Financial Sector in Guangdong* starting from 2012. The book gives both a review and an outlook of the performance of the financial sector that covers all financial markets and industries including banking, securities and insurance in the whole Guangdong province. It is sincerely hoped that the book will help interested readers better understand and study the financial sector of Guangdong. We look forward to meeting more interested parties in the new round of financial reform and innovation and joining hands with them to contribute our wisdom and strength to the scientific development of the financial sector. Together we will write another glorious page in the financial history of Guangdong.

So concludes the preface.



Luo Bochuan

President

The People's Bank of China Guangzhou Branch

June 2012

《广东金融业概览（2012）》编辑委员会

主 编：罗伯川

副 主 编：李丹儿

执行主编：刘云生 张铁强

编 委：张 劲 麦延厚 谢端纯 陈可嘉 谭志洪

李 波 许其捷 缪铁文 林 辉 何志群

张志东 徐宏练 甄润赞 范林纯

统 稿：何伟刚 钟晓玲

撰 稿：黄桂良 郑海燕 刘 华 朱伟彬 汤克明

郑楚琳 叶 茂 安 康 罗月乔 曾志坚

王盛夏 李 剑 杨晓艳 朱珊珊 张雅岚

参 编：高文艺 张清山 李程枫 陈 军 刘春晓

刘志刚 陈志刚 柯红霞 陈 馥 何达之

贾 茜 黄 珊 汪义荣 石冠飞 陈元富

周海涛 刘晓嵘 黎国雄 张 浩 苏基溶

孙 犇 戈志武 黄孝平 李 宁 陈莉虹

方铭贤 刘太活 王翠萍

Editorial Board of *Overview of the Financial Sector in Guangdong 2012*

Chief Editor: LUO Bochuan

Deputy Chief Editor: LI Dan'er

Executive Editors: LIU Yunsheng ZHANG Tieqiang

Members: ZHANG Jin MAI Yanhou XIE Duanchun

CHEN Kejia TAN Zhihong LI Bo XU Qijie

MIAO Tiewen LIN Hui HE Zhiqun ZHANG Zhidong

XU Honglian ZHEN Runzan FAN Linchun

Editors: ZHONG Xiaoling HE Weigang

Authors: HUANG Guiliang ZHENG Haiyan LIU Hua

ZHU Weibin TANG Keming ZHENG Chulin

YE Mao AN Kang LUO Yueqiao ZENG Zhijian

WANG Shengxia LI Jian YANG Xiaoyan

ZHU Shanshan ZHANG Yalan

Contributors: GAO Wenyi ZHANG Qingshan LI Chengfeng CHEN Jun

LIU Chunxiao LIU Zhigang CHEN Zhigang KE Hongxia

CHEN Fu HE Dazhi JIA Xi HUANG Shan WANG Yirong

SHI Guanfei CHEN Yuanfu ZHOU Haitao LIU Xiaorong

LI Guoxiong ZHANG Hao SU Jirong SUN Ben GE Zhiwu

HUANG Xiaoping LI Ning CHEN Lihong FANG Mingxian

LIU Taihuo WANG Cuiping

目录

contents

contents

目录

*The book gives both a review and an outlook of the performance of
the financial sector that covers all financial
markets and industries including banking ,
securities and insurance in the whole Guangdong province.*

回顾过往广东金融运行情况
展望未来广东金融发展图景

回顾与展望

2012：广东金融业回顾与展望.....	001
----------------------	-----

综合篇

广东金融运行报告.....	018
广东金融稳定报告.....	040
广东金融法治报告.....	058

专题篇

广东社会融资结构分析.....	068
广东县域金融发展情况.....	078
广东房地产金融运行情况.....	088
广东跨境收支情况.....	100
广东跨境人民币结算业务开展情况.....	110
广东省国库资金运行情况.....	122
广东支付体系建设与运行情况.....	134
广东社会信用体系建设情况.....	146
粤港澳金融合作情况.....	158

大事记

广东金融大事记（2011）.....	164
--------------------	-----

附录

广东主要经济指标.....	178
广东主要金融指标.....	179
广东各类金融机构分布情况.....	180
广东支付体系发展核心指标.....	181
广东跨境收支指标.....	183
广东跨境人民币业务指标.....	184
广东金融业机构一览表.....	185

专栏

- 专栏1 国内银行业表外融资业务(070)
- 专栏2 国内债券市场主要融资工具(070)
- 专栏3 房地产贷款的构成(089)
- 专栏4 差别化住房信贷政策要点(091)
- 专栏5 跨境人民币结算政策要点(110)
- 专栏6 全国性支付系统建设情况及主要功能(134)
- 专栏7 广东PBOC2.0标准金融IC卡项目进展情况(135)
- 专栏8 非金融机构支付服务(136)
- 专栏9 企业和个人征信系统(147)
- 专栏10 以信用建设破解中小企业融资难的实践模式(148)

图

- 图1 2010-2011年各月广东银行业金融机构人民币存款变化情况(020)
- 图2 2010-2011年各月广东银行业金融机构人民币贷款变化情况(020)
- 图3 2010-2011年各月广东金融机构在银行间市场交易情况(022)
- 图4 2011年广东金融机构和企业 在银行间市场发行各类债券情况(022)
- 图5 2010-2011年各月广东银行承兑汇票签发量变化情况(023)
- 图6 2010-2011年各月广东票据贴现业务量变化情况(023)
- 图7 2010-2011年各月广东金融机构在银行间市场交易利率变化情况(024)
- 图8 2010-2011年各月广东票据市场利率变化情况(025)
- 图9 2006-2011年广东法人银行机构核心资本充足率加权平均数(041)
- 图10 2005-2011年广东银行业金融机构资产质量情况(041)
- 图11 2008-2011年广东银行业金融机构贷款损失准备情况(042)
- 图12 2005-2011年广东银行业金融机构盈利情况(042)
- 图13 2009-2011年各季度广东银行业金融机构新增存款情况(043)
- 图14 2005-2011年广东法人证券公司和期货公司资产利润率(043)
- 图15 2005-2011年广东法人证券公司和期货公司财务杠杆比例(044)
- 图16 2005-2011年广东保险业保费收入情况(044)
- 图17 2006-2011年广东产险公司综合赔付率、应收保费率和寿险公司退保率(045)
- 图18 2005-2011年广东产险公司各项准备情况(045)
- 图19 2005-2011年广东寿险公司各项准备情况(046)
- 图20 2011年广东社会融资结构(068)
- 图21 2010-2011年广东银行业金融机构表外业务新增融资(069)
- 图22 2010-2011年广东其他渠道新增融资(071)