金融机构人民币信贷收支表

Summary of Sources And Uses of Credit Funds of Financial Institutions（in RMB）

单位：亿元

Unit:100 Million Yuan

项目 Item	2023.01	2023.02	2023.03	2023.04	2023.05	2023.06	2023.07	2023.08	2023.09	2023.10	2023.11	2023.12
来源方项目 Funds Sources												
一、各项存款 Total Deposits	2653915.86	2681999.00	2739076.14	2734467.18	2749085.32	2786204.53	2774993.33	2787610.76	2810037.37	2816483.21	2841754.85	2842623.30
（一）境内存款 Domestic Deposits	2636332.04	2664473.44	2721314.92	2717441.67	2731196.18	2768381.32	2757337.98	2769639.07	2790453.40	2796089.66	2821678.59	2824092.55
1.住户存款 Deposits of Households	1265275.07	1273200.73	1302280.16	1290293.78	1295657.80	1322386.57	1314293.53	1322170.58	1347449.22	1341080.40	1350169.15	1369894.58
（1）活期存款 Demand Deposits	396348.74	379553.56	386219.68	371355.33	370076.03	384261.12	375019.09	373900.92	383735.56	377405.48	380039.75	390265.95
（2）定期及其他存款 Time & Other Deposits	868926.33	893647.17	916060.48	918938.45	925581.77	938125.45	939274.44	948269.67	963713.66	963674.92	970129.40	979628.62
2.非金融企业存款 Deposits of Non-financial Enterprises	738366.29	751236.14	777323.16	775915.03	774521.81	795170.50	779848.68	788738.51	790706.16	782053.88	784540.77	787756.22
（1）活期存款 Demand Deposits	240330.61	245103.82	257099.29	250140.11	247728.94	259402.74	248648.13	248978.31	245136.80	244100.41	244852.54	248676.14
（2）定期及其他存款 Time & Other Deposits	498035.67	506132.32	520223.87	525774.92	526792.87	535767.76	531200.55	539760.21	545569.36	537953.47	539688.23	539080.07
3.机关团体存款 Deposits of Government Departments & Organizations	326924.62	334876.34	341880.25	343461.65	347654.92	351238.00	350401.64	353345.02	355731.92	357661.07	359250.69	353260.97
4.财政性存款 Fiscal Deposits	56840.80	61398.30	52986.64	58014.72	60384.07	49888.25	58965.86	58878.32	56750.59	70411.12	67118.35	57937.13
5.非银行业金融机构存款 Deposits of Non-banking Financial Institutions	248925.26	243761.93	246844.70	249756.49	252977.59	249698.00	253828.27	246506.63	239815.51	244883.19	260599.63	255243.66
（二）境外存款 Overseas Deposits	17583.82	17525.56	17761.22	17025.51	17889.13	17823.21	17655.35	17971.69	19583.97	20393.55	20076.26	18530.74
二、金融债券 Financial Bonds	123353.25	121832.26	124853.57	126973.08	129818.87	133071.84	133753.22	133997.34	132843.33	132276.78	134345.98	138622.35
三、流通中货币 Currency in Circulation	114601.30	107602.58	105591.30	105904.46	104756.71	105419.20	106129.68	106515.36	109253.22	108565.35	110225.18	113444.64
四、对国际金融机构负债 Liabilities to International Financial Institutions	4.97	5.03	5.01	5.02	5.07	5.12	5.08	5.12	5.13	5.13	5.08	5.08
五、其他 Other Items	309839.30	316915.44	302719.13	320518.33	321786.77	312687.11	332931.78	341446.14	344735.71	358983.08	346698.67	355858.26
资金来源总计 Total Funds Sources	**3201714.69**	**3228354.31**	**3272245.14**	**3287868.07**	**3305452.74**	**3337387.80**	**3347813.10**	**3369574.71**	**3396874.77**	**3416313.55**	**3433029.76**	**3450553.63**
运用方项目 Funds Uses												
一、各项贷款 Total Loans	2197455.14	2215575.67	2254455.10	2261643.47	2275271.41	2305766.69	2309226.18	2322806.64	2345924.92	2353309.12	2364196.44	2375905.37
（一）境内贷款 Domestic Loans	2187392.88	2205743.51	2244861.16	2251422.86	2264256.37	2294723.42	2297264.69	2310317.32	2333856.43	2340762.04	2351701.43	2362900.87
1.住户贷款 Loans to Households	760231.86	762313.16	774754.82	772343.70	776015.23	785610.62	783604.01	787526.00	796171.68	795826.05	798751.06	800920.93
（1）短期贷款 Short-term Loans	189620.16	190837.96	196931.80	195676.60	197664.55	202602.33	201267.52	203587.92	206798.83	205746.23	206340.24	207033.62
消费贷款 Consumption Loans	97507.05	97284.42	99144.16	98806.09	99747.59	101471.73	101047.21	102277.52	103062.61	102986.23	103538.06	103540.96
经营贷款 Operating Loans	92113.11	93553.54	97787.64	96870.51	97916.96	101130.60	100220.31	101310.40	103736.22	102760.00	102802.18	103492.66
（2）中长期贷款 Mid & Long-term Loans	570611.70	571475.20	577823.02	576667.11	578350.68	583008.29	582336.50	583938.09	589372.86	590079.82	592410.81	593887.32
消费贷款 Consumption Loans	470226.47	469762.59	472449.87	470339.18	470300.70	471959.93	470899.19	470952.90	474195.98	474635.15	475773.83	475897.07
经营贷款 Operating Loans	100385.24	101712.61	105373.15	106327.93	108049.99	111048.36	111437.31	112985.18	115176.88	115444.67	116636.98	117990.24
2.企（事）业单位贷款 Loans to Non-financial Enterprises and Government Departments & Organizations	1421925.55	1438021.74	1465077.09	1471915.87	1480474.06	1503307.95	1505686.01	1515174.43	1531911.25	1537074.34	1545295.66	1554231.58
（1）短期贷款 Short-term Loans	374367.14	380152.30	390940.31	389841.64	390191.89	397625.57	393840.88	393439.64	399128.02	397357.88	399063.30	398388.39
（2）中长期贷款 Mid & Long-term Loans	891232.36	902359.91	922968.75	929637.70	937335.70	953326.39	956037.93	962481.77	975023.01	978851.38	983311.48	991853.39
（3）票据融资 Paper Financing	123963.52	122974.81	118287.57	119567.62	119987.56	119166.97	122763.84	126236.21	124735.80	127911.84	130003.93	131500.14
（4）融资租赁 Financial Leases	30157.44	30368.12	30774.36	30810.01	30866.22	31165.11	31036.05	31024.18	31079.54	31074.37	31090.69	30823.91
（5）各项垫款 Total Advances	2205.09	2166.61	2106.10	2058.89	2092.69	2023.91	2007.30	1992.64	1944.88	1878.87	1826.27	1665.74
3.非银行业金融机构贷款 Loans to Non-banking Financial Organizations	5235.47	5408.60	5029.25	7163.29	7767.09	5804.85	7974.67	7616.89	5773.49	7861.65	7654.71	7748.35
（二）境外贷款 Overseas Loans	10062.26	9832.16	9593.94	10220.62	11015.03	11043.27	11961.49	12489.32	12068.49	12547.08	12495.01	13004.50
二、债券投资 Portfolio Investments	584396.00	592956.57	598314.88	603119.25	606017.17	611310.66	613520.12	621893.78	631656.51	643703.38	650343.07	654241.43
三、股权及其他投资 Shares and Other Investments	196137.21	195980.10	193823.71	197372.52	198373.17	194494.11	199191.73	198833.74	192779.10	191758.59	190180.43	191322.48
四、黄金占款 Position for Bullion Purchase	3169.49	3270.77	3349.50	3385.10	3455.76	3539.95	3633.25	3750.44	3855.33	3953.79	4009.97	4052.88
五、中央银行外汇占款Foreign Exchange	216249.25	216182.12	217893.63	217895.06	217822.22	217733.71	217824.72	217673.89	218095.08	219002.12	219763.93	220453.85
六、在国际金融机构资产 Assets with International Financial Institutions	4307.61	4389.08	4408.33	4452.67	4513.01	4542.69	4417.11	4616.22	4563.83	4586.55	4535.92	4577.62
资金运用总计 Total Funds Uses	**3201714.69**	**3228354.31**	**3272245.14**	**3287868.07**	**3305452.74**	**3337387.80**	**3347813.10**	**3369574.71**	**3396874.77**	**3416313.55**	**3433029.76**	**3450553.63**

注：1.本表机构包括中国人民银行、银行业存款类金融机构、银行业非存款类金融机构。

1.Financial institutions in this table include PBC, banking depository financial institutions and banking non-depository financial institutions.

2.银行业存款类金融机构包括银行、信用社和财务公司。银行业非存款类金融机构包括信托投资公司、金融租赁公司、汽车金融公司、贷款公司、消费金融公司、理财公司和金融资产投资公司等银行业非存款类金融机构。

2.Banking depository financial institutions include banks, credit cooperatives and finance companies. Banking non-depository financial institutions include financial trust and investment corporations, financial leasing companies, auto-financing companies, loan companies, consumer finance companies, wealth management companies, as well as financial asset investment companies.

3.自2015年起，“各项存款”含非银行业金融机构存放款项，“各项贷款”含拆放给非银行业金融机构款项。

3.As of 2015, deposits of non-banking financial institutions are covered in total deposits and loans to non-banking financial institutions are covered in total loans.

4.自2017年起，对国际金融组织相关本币账户以净头寸反映。

4.As of 2017, RMB accounts with international financial organiztions are calculated on a net basis.

5.2021年8月份，由于IMF进行SDR分配，我国SDR持有量增加，按8月末SDR兑人民币汇率折合人民币2679亿元,计入8月末“在国际金融机构资产”科目。

5.The increase of SDR holdings was due to the general SDR allocation conducted by the IMF in August 2021, which amounts to 267.9 billion RMB based on the latest SDR exchange rate. The increased amount is recorded in the " Assets with International Financial Institutions" account.

6.自2022年12月起，“流通中货币”含流通中数字人民币。12月末流通中数字人民币余额为136.1亿元。修订后，2022年各月末M1、M2增速无明显变化，修订后“流通中货币”增速如下：

6.From December 2022,e-CNY in Circulation is covered in Currency in Circulation.The amount of e-CNY in Circulation at end December 2022 is RMB 13.61 billion. After applying the new method, M1 and M2 growth rates remain unchanged, Currency in Circulation growth rates in 2022 are updated correspondingly:

	2022.01	2022.02	2022.03	2022.04	2022.05	2022.06	2022.07	2022.08	2022.09	2022.10	2022.11	2022.12
流通中货币 Currency in Circulation	18.5%	5.8%	10.0%	11.5%	13.5%	13.9%	13.9%	14.3%	13.6%	14.4%	14.1%	15.3%