

存款类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	2024.01	2024.02	2024.03	2024.04	2024.05	2024.06	2024.07	2024.08	2024.09	2024.10	2024.11	2024.12
来源方项目 Funds Sources												
一、各项存款 Total Deposits	2904408.88	2913455.24	2961638.01	2923464.63	2940534.20	2964003.15	2955015.27	2978617.06	3015818.80	3021975.93	3044275.47	3029717.31
（一）境内存款 Domestic Deposits	2884792.73	2893585.89	2941596.36	2902842.93	2919608.05	2943685.96	2934066.15	2958282.71	2997825.16	3004844.06	3025995.26	3011181.16
1.住户存款 Deposits of Households	1395215.87	1427226.67	1455453.22	1437033.60	1441202.28	1462616.50	1459297.09	1466411.08	1488432.58	1482726.16	1490575.91	1512506.40
（1）活期存款 Demand Deposits	396694.87	398069.88	403889.98	387529.40	390151.58	400811.72	392004.57	391492.67	398742.05	393623.29	397447.74	413658.35
（2）定期及其他存款 Time & Other Deposits	998521.00	1029156.78	1051563.24	1049504.20	1051050.70	1061804.78	1067292.52	1074918.41	1089690.53	1089102.87	1093128.17	1098848.05
2.非金融企业存款 Deposits of Non-financial Enterprises	796063.77	766256.65	787096.97	768389.30	760276.89	770103.21	752150.67	755669.05	763189.70	755849.81	763165.88	781222.25
（1）活期存款 Demand Deposits	252092.70	236143.08	246410.59	218568.06	208172.81	215065.92	198719.87	194624.17	194839.54	191609.09	196159.72	210937.66
（2）定期及其他存款 Time & Other Deposits	543971.07	530113.57	540686.38	549821.24	552104.09	555037.29	553430.81	561044.88	568350.15	564240.72	567006.17	570284.59
3.机关团体存款 Deposits of Government Departments & Organizations	356605.63	356094.87	364133.66	363737.08	364942.68	368558.28	367140.60	367527.13	370862.90	373801.15	375887.32	370165.50
4.财政性存款 Fiscal Deposits	66540.81	62743.55	55082.19	56062.80	63696.00	55502.91	61956.34	67543.21	65185.15	71149.19	72557.14	55812.16
5.非存款类金融机构存款 Deposits of Non-depository Financial Institutions	270366.65	281264.15	279830.33	277620.15	289490.18	286905.06	293521.44	301132.24	310154.83	321317.75	323809.01	291474.85
（二）境外存款 Overseas Deposits	19616.14	19869.35	20041.66	20621.71	20926.15	20317.19	20949.11	20334.35	17993.64	17131.87	18280.21	18536.15
二、金融债券 Financial Bonds	141770.04	142818.50	141381.76	144614.35	146644.13	150862.98	153796.92	152175.97	154001.51	152335.50	154414.13	153654.16
三、流通中货币 Currency in Circulation	121398.54	121009.93	117210.50	117310.55	117062.72	117736.77	118840.46	119472.57	121830.00	122447.04	124180.26	128194.16
四、对国际金融机构负债 Liabilities to International Financial Institutions	5.09	5.10	5.11	5.11	5.12	5.11	5.07	5.05	5.08	5.11	5.13	5.13
五、其他 Other Items	32940.20	342005.68	337250.84	384223.70	385486.84	379623.82	390193.00	393384.91	377351.28	389564.92	380836.91	417060.83
资金来源总计 Total Funds Sources	3497422.76	3519294.45	3557486.22	3569618.35	3589733.00	3612231.84	3617850.75	3643655.58	3669006.64	3686328.47	3703711.87	3728631.59
运用方项目 Funds Uses												
一、各项贷款 Total Loans	2425718.95	2440940.92	2471510.29	2480284.84	2489787.32	2510460.09	2513217.53	2522382.20	2538091.31	2543436.57	2550619.08	2561580.66
（一）境内贷款 Domestic Loans	2412186.03	2426646.00	2472762.57	2464680.59	2473300.09	2493238.96	2494633.42	2503855.56	2520665.16	2525133.85	2531048.53	2541034.20
1.住户贷款 Loans to Households	792121.13	786815.75	796223.54	791065.04	791691.19	797199.41	794942.67	796897.11	801607.26	802961.64	805568.09	808892.35
（1）短期贷款 Short-term Loans	202468.84	197983.33	202728.74	199098.12	199094.13	201273.09	198868.32	199499.20	201935.80	202148.04	201648.79	201986.85
消费贷款 Consumption Loans	95835.46	92061.29	92898.00	91074.29	90829.09	91248.60	90194.58	90668.48	91515.44	92418.31	92325.47	92050.52
经营贷款 Operating Loans	106633.38	105922.04	109830.75	108023.84	108265.04	110024.50	108673.74	108830.72	110420.36	109729.73	109323.32	109936.32
（2）中长期贷款 Mid & Long-term Loans	589652.29	588832.42	593494.79	591966.92	592597.06	595926.31	596074.35	597397.91	599671.46	600813.01	603919.30	606905.51
消费贷款 Consumption Loans	468964.99	467544.68	469278.96	467500.10	467030.64	468388.02	468396.25	468943.05	469903.21	471060.10	473868.27	475822.32
经营贷款 Operating Loans	120687.30	121287.73	124215.84	124466.82	125566.42	127538.29	127678.10	128454.85	129768.25	129752.90	130051.03	131083.19
2.企（事）业单位贷款 Loans to Non-financial Enterprises and Government Departments & Organizations	1559682.23	1575160.26	1598358.80	1606833.08	1614130.67	1630117.90	1631556.55	1640146.83	1654991.57	1656551.80	1659493.19	1664148.12
（1）短期贷款 Short-term Loans	411799.35	417104.87	426874.54	422852.33	421619.05	428355.21	422867.41	421143.66	425674.89	423825.35	423645.96	423493.02
（2）中长期贷款 Mid & Long-term Loans	1024072.72	1037017.48	1053002.61	1057098.73	1062121.71	1071807.14	1073172.69	1078052.53	1087697.36	1089412.17	1091528.00	1091938.50
（3）票据融资 Paper Financing	121766.99	119011.34	116480.50	124880.90	128453.25	128060.20	133646.60	139097.40	139783.54	141477.55	142679.66	147194.59
（4）融资租赁 Financial Leases	338.50	316.02	293.46	273.41	255.36	224.99	208.69	193.75	178.90	165.86	153.68	141.06
（5）各项垫款 Total Advances	1704.66	1710.55	1707.69	1727.72	1681.30	1670.36	1661.16	1659.48	1656.88	1670.87	1485.89	1380.96
3.非存款类金融机构贷款 Loans to Non-depository Financial Institutions	60382.67	64669.99	62694.24	66782.47	67478.23	65921.65	68134.20	66811.62	64066.33	65621.01	65987.25	67993.73
（二）境外贷款 Overseas Loans	13532.93	14294.92	14233.71	15604.25	16487.23	17221.13	18584.10	18526.64	17426.15	18302.72	19570.55	20546.46
二、债券投资 Portfolio Investments	661254.13	666635.80	675184.06	673167.99	682492.19	686412.50	689172.21	706302.87	718231.24	728839.39	740836.97	753780.37
三、股权及其他投资 Shares and Other Investments	180426.05	180784.70	179300.38	184894.03	186346.81	184599.01	185006.04	184901.23	182882.85	184496.62	183030.93	184383.22
四、黄金占款 Position for Bullion Purchase	4099.83	4156.20	4181.74	4192.60	4192.60	4192.60	4192.60	4192.60	4192.60	4192.60	4223.42	4284.69
五、中央银行外汇占款 Foreign Exchange	221332.16	222180.64	222681.72	222450.22	222260.78	221899.72	221549.32	221230.64	220966.47	220733.04	220344.35	219918.95
六、在国际金融机构资产 Assets with International Financial Institutions	4591.63	4596.19	4628.04	4628.44	4653.30	4667.92	4713.05	4646.05	4642.17	4630.26	4657.12	4683.71
资金运用总计 Total Funds Uses	3497422.76	3519294.45	3557486.22	3569618.35	3589733.00	3612231.84	3617850.75	3643655.58	3669006.64	3686328.47	3703711.87	3728631.59

注：1.本表机构包括中国人民银行、银行业存款类金融机构。

1. Financial institutions in this table include PBC and banking 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。

2. Banking depository financial institutions include banks, credit cooperatives and finance companies.

3.自2015年起，“各项存款”含非存款类金融机构存放款项，“各项贷款”含拆放给非存款类金融机构款项。

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