

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	2022. 01	2022. 02	2022. 03	2022. 04	2022. 05	2022. 06	2022. 07	2022. 08	2022. 09	2022. 10	2022. 11	2022. 12
来源方项目 Funds Sources												
一、各项存款 Total Deposits	2360690.54	2386080.47	2430955.93	2431864.69	2462241.02	2510546.99	2510993.90	2523760.96	2550054.11	2548210.07	2577756.26	2584998.23
（一）境内存款 Domestic Deposits	2345674.55	2370832.48	2416660.40	2417255.82	2447318.77	2494872.68	2494016.50	2506335.20	2532295.09	2530300.16	2559360.11	2568007.00
1.住户存款 Deposits of Households	1079150.10	1076227.28	1103202.19	1096170.29	1103563.72	1128279.72	1124900.07	1133186.19	1157130.12	1152027.04	1174574.34	1203386.77
（1）活期存款 Demand Deposits	366449.49	345201.38	351188.13	341102.64	342458.44	355957.62	349029.27	350840.12	361207.44	354605.11	365578.52	383899.58
（2）定期及其他存款 Time & Other Deposits	712700.61	731025.91	752014.06	755067.65	761105.28	772322.09	775870.79	782346.08	795922.68	797421.93	808995.82	819487.19
2.非金融企业存款 Deposits of Non-financial Enterprises	681644.41	683033.08	709617.81	708407.36	719455.82	748704.26	738285.84	747836.59	755441.25	743784.53	745760.23	746574.07
（1）活期存款 Demand Deposits	229653.82	235551.48	249725.38	242058.09	245635.15	261328.18	251814.84	255422.19	254772.34	251698.09	252143.73	254650.86
（2）定期及其他存款 Time & Other Deposits	451990.60	447481.61	459892.44	466349.27	473820.67	487376.07	486471.00	492414.40	500668.91	492086.44	493616.50	491923.21
3.机关团体存款 Deposits of Government Departments & Organizations	305890.46	312660.21	319693.83	321405.78	324866.40	328337.83	328371.41	329777.37	331806.09	333091.23	334628.72	329814.21
4.财政性存款 Fiscal Deposits	56447.88	62449.64	54024.79	54435.00	60027.16	55660.03	60523.52	57952.00	53151.50	64583.53	60902.84	50012.92
5.非银行业金融机构存款 Deposits of Non-banking Financial Institutions	222541.69	236462.26	230121.77	236837.39	239405.67	233890.85	241935.66	237583.05	234766.12	236813.83	243493.99	238219.03
（二）境外存款 Overseas Deposits	15015.99	15248.00	14295.53	14608.88	14922.25	15674.31	16977.40	17425.76	17759.02	17909.91	18396.14	16991.22
二、金融债券 Financial Bonds	125313.79	124361.61	124208.20	122675.53	123844.06	124626.63	126859.91	131312.82	133343.59	134444.57	128726.97	126587.11
三、流通中货币 Currency in Circulation	106188.87	97227.70	95141.92	95626.49	95546.86	96011.17	96509.19	97231.03	98672.06	98416.71	99740.12	104706.03
四、对国际金融机构负债 Liabilities to International Financial Institutions	5.37	5.35	5.37	4.58	4.61	4.62	4.97	5.01	5.07	5.12	5.08	5.04
五、其他 Other Items	293664.84	293542.47	284781.95	299224.34	294810.76	285395.54	293859.01	290915.81	290035.37	300505.14	298497.33	305518.09
资金来源总计 Total Funds Sources	2885863.42	2901217.60	2935093.35	2949395.64	2976447.31	3016584.96	3028226.99	3043225.64	3072110.21	3086681.61	3104725.76	3121814.50
运用方项目 Funds Uses												
一、各项贷款 Total Loans	1966521.17	1978857.03	2010110.55	2016564.32	2035448.45	2063511.81	2070301.63	2082843.52	2107581.92	2113733.70	2125869.63	2139852.67
（一）境内贷款 Domestic Loans	1960174.53	1971032.20	2002913.34	2007906.57	2026603.74	2055498.75	2061068.91	2073973.65	2098726.79	2104312.01	2115677.56	2130060.36
1.住户贷款 Loans to Households	719427.70	716058.56	723597.00	721427.41	724315.33	732838.07	734055.02	738634.62	745142.57	744962.31	747589.63	749323.11
（1）短期贷款 Short-term Loans	174189.32	171278.70	175126.22	173270.35	175110.79	179392.96	179124.30	181046.40	184083.16	183570.75	184095.49	183981.51
消费贷款 Consumption Loans	92648.75	89775.80	90643.84	89695.56	90568.40	92281.09	92434.82	93316.50	94077.04	93865.54	94060.94	93472.66
经营贷款 Operating Loans	81540.57	81502.90	84482.38	83574.79	84542.39	87111.87	86689.48	87729.90	90006.11	89705.21	90034.55	90508.85
（2）中长期贷款 Mid & Long-term Loans	545238.38	544779.86	548470.78	548157.06	549204.54	553445.11	554930.72	557588.22	561059.41	561391.57	563494.14	565341.59
消费贷款 Consumption Loans	460852.22	460226.59	461908.39	461207.48	461122.21	463025.23	463492.74	464486.57	465790.73	465607.64	466357.44	466888.14
经营贷款 Operating Loans	84386.16	84553.27	86562.39	86949.59	88082.33	90419.88	91437.98	93101.65	95268.68	95783.92	97136.71	98453.45
2.企（事）业单位贷款 Loans to Non-financial Enterprises and Government Departments & Organizations	1237888.94	1250325.98	1275122.80	1280908.49	1296254.59	1318282.65	1321159.85	1329910.04	1349085.34	1353711.27	1362548.14	1375208.05
（1）短期贷款 Short-term Loans	339579.08	343690.29	351834.19	349886.46	352528.60	359389.48	355843.12	355721.72	362276.99	360433.99	360192.76	359786.85
（2）中长期贷款 Mid & Long-term Loans	766100.65	771152.72	784598.32	787249.92	792800.87	807274.76	810733.33	818085.95	831620.31	836243.33	843610.40	855684.53
（3）票据融资 Paper Financing	100301.05	103353.49	106539.72	111687.57	118816.69	119599.81	122736.05	124327.26	123516.25	125420.81	126969.96	128090.48
（4）融资租赁 Financial Leases	29288.19	29484.06	29543.17	29440.58	29475.67	29580.48	29455.83	29378.97	29289.60	29238.85	29418.64	29474.58
（5）各项垫款 Total Advances	2619.97	2645.42	2607.40	2641.97	2632.75	2438.12	2391.51	2396.13	2382.19	2374.28	2356.38	2171.62
3.非银行业金融机构贷款 Loans to Non-banking Financial Organizations	2857.90	4647.66	4193.54	5572.67	6033.81	4378.03	5854.04	5428.99	4498.88	5638.44	5539.79	5529.20
（二）境外贷款 Overseas Loans	6346.64	7824.84	7197.20	8657.76	8844.71	8013.06	9232.72	8869.88	8855.13	9421.69	10192.06	9792.31
二、债券投资 Portfolio Investments	512109.62	515783.93	523042.82	526548.71	533657.73	550646.79	550856.25	550380.27	555960.64	560996.27	568403.24	572976.96
三、股权及其他投资 Shares and Other Investments	187037.61	186342.51	181494.18	185944.57	187026.14	182181.96	186810.90	189696.15	188241.28	191486.05	189265.37	186778.99
四、黄金占款 Position for Bullion Purchase	2855.63	2855.63	2855.63	2855.63	2855.63	2855.63	2855.63	2855.63	2855.63	2855.63	2985.10	3106.57
五、中央银行外汇占款 Foreign Exchange	213200.55	213262.43	213494.82	213318.52	213228.67	213187.48	213179.97	213157.68	213127.04	213137.49	213773.49	214712.28
六、在国际金融机构资产 Assets with International Financial Institutions	4138.85	4116.06	4095.37	4163.89	4230.70	4201.29	4222.61	4292.40	4343.71	4472.47	4428.92	4387.03
资金运用总计 Total Funds Uses	2885863.42	2901217.60	2935093.35	2949395.64	2976447.31	3016584.96	3028226.99	3043225.64	3072110.21	3086681.61	3104725.76	3121814.50

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、汽车金融公司和贷款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, as well as loan companies.

3.自2015年起，“各项存款”含非银行业金融机构存款款项，“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，对国际金融机构相关本币账户以净额反映。

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	18.50%	5.80%	10.00%	11.50%	13.50%	13.90%	13.90%	14.30%	13.60%	14.40%	14.10%	15.30%