



# 主要统计指标解释

**金融机构信贷收支表** 金融机构信贷收支表的统计范围包括中国人民银行、银行业存款类金融机构、银行业非存款类金融机构。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。中国人民银行总行根据金融机构的基层单位全面填报、并按各自系统汇总的资料，进行归并和汇总，最后得到金融机构的信贷收支表。

**各项存款** 金融机构资金来源的主要项目，包括住户存款、非金融企业存款、机关团体存款、财政性存款、非银行业金融机构存款和境外存款。

**各项贷款** 金融机构资金运用的主要项目，包括住户贷款、企（事）业单位贷款、非银行金融机构贷款和境外贷款。

**保险公司** 在中国境内的、经过保险监督管理部门批准

设立，并依法登记注册的各类商业保险公司。

**保险金额** 指保险人承担赔偿责任或者给付保险金责任的最高限额。

**保费** 指投保人为取得保险人在约定范围内所承担赔偿责任而支付给保险人的费用。

**赔款** 指保险人根据保险合同的规定，向被保险人支付的赔偿保险责任损失的金额。

**给付** 包括死伤医疗给付和满期给付。死伤医疗给付是指保险人根据人寿保险及长期健康保险合同的规定，因被保险人在保险期内发生保险责任范围内的保险事故支付给被保险人（或受益人）的金额。满期给付是指被保险人生存期满，保险人按人寿保险合同规定支付给被保险人的满期保险金额。

## Explanatory Notes on Main Statistical Indicators

**Statistical scope of balance sheet of credit funds of financial institutions and data on cash income and expenditure** cover the People's Bank of China, banking depository financial institutions, banking non-depository financial institutions. Banking depository financial institutions include banks, credit cooperatives and finance companies; Banking non-depository financial institutions include financial trust and investment companies, financial leasing companies, auto financing companies and loan companies. The grassroots units of the above financial institutions fill out the questionnaires and report to the higher authority. The higher authorities tabulate the data level by level. Finally, the Head Office of the People's Bank of China tabulates the data to obtain the national total.

**Total Deposits** are the main items of financial sources of financial institutions, which include deposits of households, deposits of non-financial enterprises, deposits of government departments & organizations, fiscal deposits, deposits of non-banking financial institutions and overseas deposits.

**Total Loans** are the main items of financial uses of financial institutions, which include loans to households, loans to non-financial enterprises and government departments &

organizations, loans to non-banking financial institutions and overseas loans.

**Insurance Companies** refers to commercial insurance companies of various forms registered by law and established in China with the approval of insurance regulatory agencies.

**Amount Insured** refers to the maximum that the insurance will get for the claim of the case insured.

**Premium** is the fee paid by the insurance to the insurer to obtain the obligation of compensation from the insurance within the agreed terms.

**Settled Claim** is the compensation paid by the insurer to the insurance in accordance with the insurance contract.

**Payment** includes payment for death, injury or medical treatment and payment at maturity. Payment for death, injury or medical treatment refers to the money paid to the insurance (or the beneficiary) in accordance with the life or health insurance contract when the insurance encounters accidents within the insured period covered in the contract. Payment at maturity refers to the payment to the insurance in accordance with the life insurance contract at the end of the insured period.