



# 主要统计指标解释

**信贷资金** 指金融机构以信用方式积聚和分配的货币资金。金融机构信贷资金的来源有各项存款、金融债券、对国际金融机构负债、流通中现金、其他项目等；信贷资金的运用有各项贷款、有价证券及投资、黄金占款、外汇买卖、财政借款及在国际金融机构中的资产等。

**存款** 指企业、机关、团体或居民把货币资金存入银行或其他信贷机构保管，可随时或按约定时间支取款项，并取得一定利息的一种信用活动形式。根据存款对象或性质的不同可划分为住户存款、非金融企业存款、政府存款、非银行金融机构存款等科目。它是银行信贷资金的主要来源。

**贷款** 指银行或其他信贷机构根据资金必须归还的原则，按一定利率，为企业、个人等提供资金的一种信用活动形式。我国银行贷款分为短期贷款、中长期贷款、融资租赁、票据融资、各项垫款、境外贷款等。

**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

**Credit Funds** refer to the monetary funds accumulated and distributed in the means of credit by the financial institutions. The sources of credit funds include various deposits, financial bonds, liabilities to international financial institutions, currency in circulation, other items. The uses of credit funds include loans, securities and investment, position for bullion purchase, foreign exchange trading, advances to treasury, and assets with international financial institutions.

**Deposit** is a form of credit by which enterprises, institutions, organizations or households can put money into banks and other credit institutions for safekeeping and interest earning and can withdraw anytime or at appointed time. According to different depositors, deposits are divided into household deposits, non financial enterprise deposits, government deposits, non banking financial institutions deposits. Deposits are major sources of the credit funds of banks.

**Loan** is a form of credit by which banks and other credit institutions provide funds at certain interest rate to enterprises and individuals in the light of the principle of unconditional repayment. Loans from Chinese banks include short-term loan,

medium-term and long-term loans, financial lease, bill financing, various money advanced, foreign loans.

**Insurance Companies** refer 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 insurant will get for the claim of the case insured.

**Premium** is the fee paid by the insurant 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 insurant in accordance with the insurance contract.

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