

## Statistics

### CBIRC releases main regulatory indicators of banking industry in 2018Q3

#### I. Assets and debts of the banking industry increase steadily

At the end of 2018Q3, the banking financial institutions in China had RMB264 trillion assets and RMB243 trillion debts in Chinese and foreign currencies, up 7.0% and 6.6% year-on-year respectively. Joint-stock commercial banks had RMB43 trillion debts in Chinese and foreign currencies, taking up 17.5% of the total and up 3.4% year-on-year.

#### II. Banking industry continues to strengthen financial services

At the end of 2018Q3, banking financial institutions had RMB33 trillion balance of agriculture-related loans (excluding bill financing), up 6.6% year-on-year. The balance of loans for small and micro enterprises (including loans to small and micro enterprises, individually-owned businesses and small and micro entrepreneurs) stood at RMB33 trillion, of which inclusive loan with the household credit quota of RMB10 million or less increased by 19.8% year-on-year. Loans of credit card consumption and affordable housing projects increased by 27.2% and 39.8% year-on-year respectively, each 14.9 and 27.5 percentage points higher than the average growth rate of all loans.

#### III. Quality of credit assets remains stable

At the end of 2018Q3, commercial banks' NPL balance stood at RMB2.03 trillion, an increase of RMB75.1 billion from the end of last quarter; their NPL rate was 1.87%, 0.01 percentage point higher from the end of last quarter.

At the end of 2018Q3, commercial banks' normal loan balance stood at RMB106.5 trillion, including RMB103.0 trillion normal loans and RMB3.5 trillion special-mentioned loans.

#### IV. Profit growth is basically stable

In the first three quarters of 2018, commercial banks registered accumulative net profits of RMB1511.8 billion, up 5.91% year-on-year, a growth rate that was 1.49 percentage point lower from a year earlier. The average ROA and ROE of commercial banks was 1.00% and 13.15% respectively, down 0.03 and 0.55 percentage point from the end of last quarter each.

#### V. Risk compensation capability is adequate

At the end of 2018Q3, commercial banks' loan loss reserve balance was RMB3.67 trillion, an increase of RMB175.5 billion from the end of last quarter, and the NPL

provision coverage and total loan provision coverage was 180.73% and 3.38% respectively, up 2.03 percentage points and 0.05 percentage point each from the end of last quarter.

#### VI. Liquidity remains stable

At the end of 2018Q3, commercial banks' liquidity ratio was 52.94%, up 0.52 percentage point from the end of last quarter; RMB excess reserve ratio was 1.89%, down 0.29 percentage point from the end of last quarter; and loan-to-deposit ratio (RMB, domestic) was 73.55%, up 1.25 percentage point from the end of last quarter

[\(CBIRC News\)](#) (Currently Available in Chinese)

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