



## Statistics

### 1. CBIRC releases main regulatory indicators of banking industry of 2018Q2

The CBIRC recently released the main regulatory indicators of the banking industry of 2018Q2

#### I. Banking industry's assets and liabilities increase steadily

The banking financial institutions had domestic- and foreign-currency assets worth 260 trillion *yuan* and domestic- and foreign-currency liabilities of 240 trillion *yuan*, a year-on-year increase of 7.0% and 6.6% respectively.

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

Banking financial institutions had the balance of agricultural loans (excluding bill financing) of 32 trillion *yuan* and the balance of loans for small and micro enterprises of 32 trillion *yuan* too, a year-on-year increase of 7.3% and 13.1% respectively.

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

Commercial banks' NPL balance was 1.96 trillion *yuan*, an increase of 182.9 billion from the end of last quarter;

Commercial banks' normal loan balance was 103.1 trillion *yuan*.

#### IV. Profit growth is basically stable

Commercial banks registered cumulative net profits of 1032.2 billion *yuan*, a year-on-year increase of 6.37%.

#### V. Adequate risk compensation capability

Commercial banks had balance of loan loss reserves of 3.50 trillion *yuan*, an increase of 103.6 billion *yuan* from the end of previous quarter; NPL provision coverage was 178.70%, down by 12.58 percentage points from the end of last quarter.

#### VI. Liquidity remains stable

Commercial banks had the liquidity ratio of 52.42%, RMB excess reserve rate of 2.19% and loan-to-deposit ratio of 72.30%, up by 1.02, 0.67 and 1.13 percentage points from the

end of last quarter respectively.

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

### **Financial market operation in July 2018**

Altogether RMB3.5 trillion bonds of various types were issued in the bond market in July. The interbank monetary market registered a transaction volume of RMB77.3 trillion, up 29.79% year-on-year and 17.88% month-on-month. The interbank bond market registered a cash bond transaction volume of RMB13.9 trillion, averaging RMB630.2 billion per day, up 44.37% year-on-year and 8.90% month-on-month. The exchange bond market saw a cash bond transaction volume of RMB533.9 billion, averaging RMB24.3 billion per day, up 13.84% year-on-year and 19.51% month-on-month. At the end of July, the interbank bond index stood at 183.53 points, up 1.97 points from the end of last month.

Shanghai Composite Index closed at 2876.40 points, up 28.98 points or 1.02% from the end of last month, while Shenzhen Component Index closed at 9178.78 points, down 200.69 points or 2.14% from the end of last month. In July, Shanghai stock market had the average daily transaction volume of 148.9 billion yuan, down by 4.75% month-on-month, and Shenzhen stock market had the average daily transaction volume of 205.1 billion yuan, up by 6.16% month-on-month.

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

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