

## 主要统计指标解释

**财政收入** 指国家财政参与社会产品分配所取得的收入,是实现国家职能的财力保证。按江苏省口径,财政总收入为公共财政预算收入、基金收入和上划中央四税之和。

**财政支出** 国家财政将筹集起来的资金进行分配使用,以满足经济建设和各项事业的需要。

**存款** 指企业、机关、团体或居民根据资金必须收回的原则,把货币资金存入银行或其他信用机构保管并取得一定利息的一种信用活动形式。根据存款对象的不同可划分为企业存款、财政存款、机关团体存款、基本建设存款、城镇储蓄存款、农村存款等科目。它是银行信贷资金的主要来源。

**贷款** 指银行或其他信用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。我国银行贷款分为流动资金贷款、固定资产贷款、城乡个体工商户贷款以及农业贷款等科目。

**保险公司** 经保险监管机构批准设立,并依法登记注册经营保险业务的公司。

**保险金额** 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** 投保人为取得保险保障,按保险合同约定向保险人支付的费用。

**赔款** 保险人对保险事故造成的损失,根据合同约定向被保险人或受益人给予的经济补偿。

**给付** 人身保险合同中,保险人向被保险人或受益人给付保险金的行为。包括死伤医疗给付、满期给付和年金给付。死伤医疗给付指因人寿保险及长期健康保险业务的被保险人在保险期内发生保险责任范围内的保险事故,保险公司按保险合同约定支付给被保险人(或受益人)的保险金。满期给付指因人寿保险业务的被保险人生存至保险期满,保险公司按保险合同约定支付给被保险人的满期保险金。年金给付指保险公司因年金保险业务的被保险人生存至规定的年龄,按保险合同约定支付给被保险人的给付金额。

## Explanatory Notes on Main Statistics Indicators

**Government Revenue** refers to income for the government finance through participating in the distribution of social products. It is the financial guarantee to ensure government functioning. In Jiangsu province, total financial revenue is the sum of general public budgetary revenue, funds budgetary revenue and four taxes turned over to central government.

**Government Expenditure** refers to the distribution and use of the funds which the government finance has raised, so as to meet the needs of economic construction and various causes.

**Deposit** is a form of credit by which enterprises, institutions, organizations or residents can put money into banks and other credit institutions for safekeeping and interest earning under the principle of withdrawal. Deposits are major sources of 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 individual in the light of the principle of unconditional repayment.

**Insurance Companies** refer to commercial insurance companies of various forms registered by law and established 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 or beneficiary for the loss of the insurance accident in accordance with the insurance contract.

**Payment** is the behavior that the insurer pays insured amount to the insurant or the beneficiary according to the personal insur-

ance contract. It includes payment for death, injury or medical treatment, payment at maturity and annuity 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. Payment at maturity refers to the payment to the insurant in accordance with the life insurance contract at the end of the insured period. Annuity payment refers to the payment to the insurant in accordance with the life insurance contract when the insurant under the annuity insurance lives to the specified age.