新闻标题:

央行两次降准 货币政策精准有力支持实体经济

新闻内容:

2023年以来,人民银行精准有力实施稳健货币政策,加强逆周期调节,为经济回升向好创造适宜的货币金融环境。分别于3月、9月实施两次降准共计0.5个百分点,释放长期流动性超过1万亿元;综合运用再贷款再贴现、中期借贷便利(MLF)、公开市场操作等多种方式,保持流动性合理充裕;发挥结构性货币政策工具作用,引导金融机构加大对科技创新、绿色发展、普惠小微等领域的支持力度;两次降低逆回购和中期借贷便利操作利率,分别累计下降20个、25个基点,带动1年期、5年期以上贷款市场报价利率(LPR)分别累计下降20个、10个基点。截至11月末,广义货币供应量同比增长10%,社会融资规模存量同比增长9.4%。1至11月企业贷款利率为3.89%,同比下降0.3个百分点,继续保持在有统计以来的历史低位。

News Title:

Central Bank Cuts Reserve Requirement Ratio Twice, Monetary Policy Precisely and Powerfully Supports the Real Economy

News Content:

Since the beginning of 2023, the People's Bank of China has implemented a prudent and effective monetary policy, strengthening counter-cyclical adjustments to create a favorable monetary and financial environment for economic recovery. In March and September, two cuts in the reserve requirement ratio were implemented, totaling 0.5 percentage points, releasing over 1 trillion yuan in long-term liquidity. The central bank has used a combination of tools including re-lending, rediscounting, medium-term lending facilities (MLF), and open market operations to maintain ample liquidity. It has utilized structural monetary policy tools to guide financial institutions to increase support for fields like technological innovation, green development, and inclusive finance for small and microenterprises. Additionally, there were two reductions in the reverse reporate and the rates of medium-term lending facilities, cumulatively dropping by 20 and 25 basis points, respectively, leading to a cumulative reduction in the 1-year and 5-year loan prime rates (LPR) by 20 and 10 basis points, respectively. By the end of November, the broad money supply (M2) grew by 10% year-over-year, and the stock of social financing increased by 9.4% year-over-year. The interest rate for corporate loans from January to November was 3.89%, a decrease of 0.3 percentage points year-over-year, continuing to remain at a historic low since records began.

2023年央行是如何通过执行稳健货币政策来支持实体经济的? How did the central bank support the real economy in 2023 by implementing a prudent monetary policy?



GPT-4

2023年央行是如何调整流动性来满足实体经济的需要,特别是科技创新、绿色发展和小微企业的需求的?

How did the central bank adjust liquidity in 2023 to meet the needs of the real economy, especially the needs in technological innovation, green development, and small and micro enterprises?

央行在2023年实施了哪些措施以维持1至11月企业贷款利率在 统计历史低位?

What measures did the central bank implement in 2023 to maintain corporate loan rates at a historically low level from January to November?