

# 联合资信评估有限公司

## 承诺书

本机构承诺出具的抚顺银行股份有限公司  
不存在虚假记载、误导性陈述或重大遗漏，  
完整性负责。

联  
二



# 信用等级公告

联合[2018] 1788号

联合资信评估有限公司通过对抚顺银行股份有限公司主体及其相关债券的信用状况进行跟踪分析和评估，确定维持抚顺银行股份有限公司主体长期信用等级为 AA<sup>-</sup>，2016年二级资本债券（10亿元）的信用等级为 A<sup>+</sup>，评级展望为稳定。

特此公告。



# 2018

AA<sup>-</sup>  
A<sup>+</sup>

2017

2018 7 20

AA<sup>-</sup>  
A<sup>+</sup>

2017 6 27

	2017	2016	2015
( )	661.80	570.51	539.36
( )	46.71	39.08	35.70
(%)	1.31	1.16	1.48
(%)	3.18	3.65	3.23
(%)	242.57	315.27	218.15
(%)	46.83	55.04	47.39
(%)	56.23	55.98	60.73
/ (%)	7.06	6.85	6.62
(%)	14.88	14.82	12.69
(%)	9.74	10.95	11.62
(%)	9.74	10.95	11.62
	<b>2017</b>	<b>2016</b>	<b>2015</b>
( )	16.18	14.16	17.06
( )	9.94	8.60	11.54
( )	7.52	4.93	7.29
(%)	37.33	36.39	26.91
(%)	1.61	1.55	2.46
(%)	1.22	0.89	1.55
(%)	17.52	13.18	20.63

AA<sup>-</sup> 2016  
A<sup>+</sup>

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# 2018

1993 6  
 39 20.00  
 1997 2 2016  
 1998 6 12 09  
 2011 5 10.00 2  
 2017

2017 24.45  
 1

1	%
1	9.28
2	6.28
3	5.73
4	4.99
5	4.99
	<b>31.27</b>

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	16
	2016 12 09
	10
	10 5
	4.50%

1.  
 1  
 2017  
 2017 75  
 1526  
 2017 661.80 2017  
 235.67 2017  
 615.09  
 432.88 46.71 GDP 82.8  
 1.31% 242.57% 6.9% 2011  
 14.88% 3  
 9.74% 2017  
 16.18 7.52

7

PMI		2017	
2017			7.0%
17.3	20.3		
7.7%		7.4%	2016
	3.1		2016
			GDP
			14.9%
			4.8%
PPP		2017	
		36.6	
	2017	10.2%	2016
			0.2
			25974
M1		9.0%	7.3%
M2			
		71.2%	
2017			
			2017
			2016
			GDP
		2017	27.8
58.8%	2016	14.2%	2016
			15.3
		2017	12.5
		63.2	18.7%
			2016
7.2%	1.3%		2016
0.9		38.2	2017
	6.0%		56.3%
	2016		2016
2017			1.3
			2017
			15.2%
		15.5%	16.6%
			2016
PPP			

2018

2018

2017

2018

2018

6.5%

	3			%/	
	2017	2016	2015	2014	2013
GDP	6.9	6.7	6.9	7.4	7.7
CPI	1.6	2.0	1.4	2.0	2.6
PPI	6.3	-1.4	-5.2	-1.9	-1.9
M2	8.2	11.3	13.3	12.2	13.6
	7.0	8.1	10.0	15.7	19.3
	10.2	10.4	10.7	10.9	13.1
	14.2	-0.9	-7.0	2.3	7.6
	28718	33523	36865	23489	2592

Wind

2013

2

2016

2.2%

58.1

3.7%

505.9

1.4%

390.4

45

2.7%

6.1 53.0 40.9 2017

88.1

2016

13.9%

181.9

2016

3.8 %

1732.2

2016

5.81%

903.3

2016

18.06%

2017

954.5





	1.75	1.65	1.59	1.55	1.42
	0.92	0.98	1.10	1.23	1.27
	12.56	13.38	14.98	17.59	19.17
	1.74	1.74	1.67	1.25	1.00
	181.42	176.40	181.18	232.06	282.70
	70.55	67.61	67.24	65.09	66.08
	13.65	13.28	13.45	13.18	12.19
	11.35	11.25	11.31	10.76	9.95
	10.75	10.75	10.91	10.56	9.95

2  
2017

2017 45  
46 ~~Wt@DWVDP~~

2018

2018 3

11

2

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2018 2

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2018 3

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2017

2017

2018 2

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2017

1

1

				3				
				2017				
						2017		
					31.09		13.47%	
	2017					151.53		
					15.63%	31.42		
		139.36				39.52		59.40
	32.19%		224.86			20.00	2017	
		20.15%					1.35	
92.38%						5.46		
				2017				
							2017	
2						289.03		
2017					89.13			
					AA <sup>+</sup>	2017		
				2017			2017	
					199.42		69.00%	
							2017	
		2017				3.39		6.10
	293.52							
67.81%								
	83.43%		18.54					
	13.53%		7.62%					
								2017



				3				
				2017				
						2017		
					615.09	2	1	
								2017
2						151.53		
2017			16.18		15.63%			24.63%
	14.27%					31.42		
	2	5			59.40			20.00
				2017				
					432.88			70.38%
								67.81%
	2017							
9.33					65.84%			
	2017		6.10					
	38.32%							
	2017			2017				
		6.44						
18.38%			6.04					
		37.33%						
						2	6	
2017			0.17					
2017						2017		
			7.52					
								2017
			2017					46.83%
1.22%	17.52%				359.35%			
					111.22%	56.23%	2	7
	2017							

4

2017	10.00	2017
	2017	
	46.71	
24.45	3.76	
7.93	8.78	

	2017	
	477.19	
72.11%	/	7.06%
	2017	

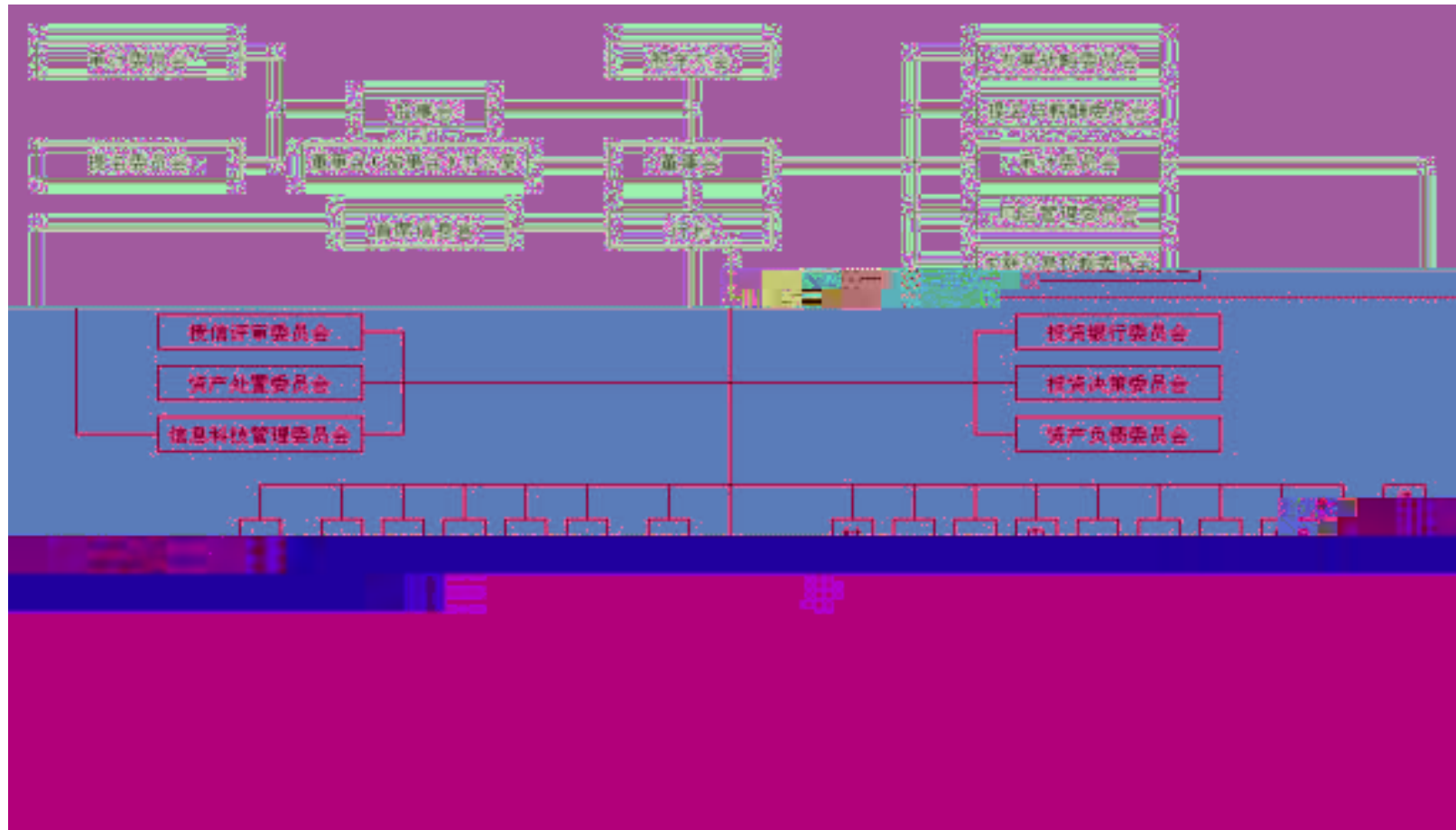
2017		14.88%
9.74%	2	8

	20.00
2017	

5

	2017	2016
5	20.00	10.00
/	3.77	1.77
/	0.38	0.43
/	2.24	3.91

1





2

1

/%

	2017		2016		2015	
	79.00	11.94	89.81	15.74	60.80	11.27
	235.67	35.61	200.99	35.23	189.88	35.20
	31.09	4.70	35.93	6.30	62.84	11.65
	289.03	43.67	218.83	38.36	205.19	38.05
	27.00	4.08	24.95	4.37	20.64	3.83
	<b>661.80</b>	<b>100.00</b>	<b>570.51</b>	<b>100.00</b>	<b>539.36</b>	<b>100.00</b>
	151.53	24.63	131.05	24.66	148.33	29.45
	432.88	70.38	372.64	70.12	322.41	64.01
	30.68	4.99	27.74	5.22	32.93	6.54
	<b>615.09</b>	<b>100.00</b>	<b>531.43</b>	<b>100.00</b>	<b>503.67</b>	<b>100.00</b>

2

%

2017	2016		2015	
	25.68		31.10	30.63
	23.55		29.42	30.23
	9.70		8.01	10.61
	7.64		7.02	7.36
	7.13		6.70	4.75
	<b>73.70</b>		<b>82.25</b>	<b>83.58</b>

3

/%

	2017		2016		2015	
	233.70	96.02	201.26	96.48	189.99	96.83
	6.51	2.67	4.92	2.36	3.32	1.69
	2.80	1.15	2.41	1.16	2.87	1.46
	0.36	0.15	0.00	0.00	0.02	0.01
	0.02	0.01	0.00	0.00	0.02	0.01
	<b>243.40</b>	<b>100.00</b>	<b>208.59</b>	<b>100.00</b>	<b>196.22</b>	<b>100.00</b>
	<b>3.19</b>	<b>1.31</b>	<b>2.41</b>	<b>1.16</b>	<b>2.91</b>	<b>1.48</b>
	<b>7.32</b>	<b>3.01</b>	<b>8.02</b>	<b>3.84</b>	<b>2.62</b>	<b>1.33</b>
		<b>242.57</b>		<b>315.27</b>		<b>218.15</b>
		<b>3.18</b>		<b>3.65</b>		<b>3.23</b>

4

/%

	2017		2016		2015	
	<b>89.13</b>	<b>30.84</b>	<b>74.28</b>	<b>33.94</b>	<b>71.74</b>	<b>34.96</b>
	25.56	8.84	8.23	3.76	10.53	5.13
	21.76	7.53	18.91	8.64	12.80	6.24
	0.39	0.14	0.40	0.18	0.41	0.20
	14.92	5.16	32.03	14.64	48.00	23.39
	26.49	9.17	14.71	6.72	-	-
	199.42	69.00	143.55	65.60	115.68	56.38
	0.48	0.17	0.47	0.21	0.46	0.22
	-	-	0.53	0.25	17.31	8.44
	<b>289.03</b>	<b>100.00</b>	<b>218.83</b>	<b>100.00</b>	<b>205.19</b>	<b>100.00</b>
		-		-		-
		<b>289.03</b>		<b>218.83</b>		<b>205.19</b>

5

/%

	2017	2016	2015
	16.18	14.16	17.06
	9.33	9.38	10.71
	0.51	0.34	0.05
	6.10	4.41	5.30
	6.44	7.89	7.47
	6.04	5.15	4.59
	0.17	2.32	1.95
	9.94	8.60	11.54
	7.52	4.93	7.29
	37.33	36.39	26.91
	1.61	1.55	2.46
	1.22	0.89	1.55
	17.52	13.18	20.63

6

	2017	2016	2015
	30.14	-35.62	114.13
	-62.43	-35.88	-69.24
	29.93	44.23	-2.01
	-3.36	-27.28	42.87
	56.68	60.04	87.32

7

%

	2017	2016	2015
	46.83	55.04	47.39
	359.35	254.13	119.51
	111.22	121.58	157.36
	56.23	55.98	60.73

8

/%

	2017	2016	2015
	46.46	39.78	36.35
	71.00	53.83	39.72
	477.19	363.28	312.89
	72.11	63.68	58.01
/	7.06	6.85	6.62
	14.88	14.82	12.69
	9.74	10.95	11.62
	9.74	10.95	11.62

3

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4-1

BB B CCC CC C AAA CCC AAA AA A BBB  
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AAA	
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4-2

4-3
