

信用评级公告

2022 6488

联合资信评估股份有限公司通过对龙江银行股份有限公司及其相关债券的信用状况进行跟踪分析和评估，确定维持龙江银行股份有限公司主体长期信用等级为 AA⁺，维持“19 龙江银行二级 01”（10 亿元），“19 龙江银行二级 02”（15 亿元），“20 龙江银行二级 01”（12 亿元）和“21 龙江银行二级 01”（13 亿元）信用等级为 AA，评级展望为稳定。

特此公告



2022

		AA ⁺		AA ⁺
19	01	AA		

3.

1.

2021

2.

3.

4.

5.

2021



/

2022

5	5.02%
58.68%	

"	"	2021	
"	"	13	227
		6	59
			11
		436	
			1

2009	12	22	30.80	2021	
				43.60	2019
			1		2019
			1		2020
					2021
1	2021			10	
				15	
				12	
				13	

1	20.50%
2	20.00%
3	7.97%
4	5.19%

2021 2

19	01	10	10	5	5.08%	2029	4	24
19	02	15	10	5	5.19%	2029	12	4
20	01	12	10	5	4.60%	2030	9	27
21	01	13	10	5	4.80%	2031	2	17

wind

¹ 2021 7 27

2021 12 31

2021 8

1
 2022

27.02
 4.80%

2 5.19%
 1.30%
 0.50%
 2019 1.70%

2022
 6.00% 5.80%
 3

" "

4.00%
 4.57% 2019
 7.20%
 2022

3 2021 2022

2 reW* n /P /MCID 343BDC 24344.72 341.2 5

	2021	2021	2021	2021	2022
GDP	24.80	28.15	28.99	32.42	27.02
GDP %	18.30(4.95)	7.90(5.47)	4.90(4.85)	4.00(5.19)	4.80
%	24.50(6.79)	15.90(6.95)	11.80(6.37)	9.60(6.15)	6.50
%	25.60(2.90)	12.60(4.40)	7.30(3.80)	4.90(3.90)	9.30
%	25.60(7.60)	15.00(8.20)	8.80(7.20)	4.40(5.69)	0.70
%	29.70(2.30)	7.80(2.40)	1.50(0.40)	0.40(0.65)	8.50
%	29.80(-2.0)	19.20(2.00)	14.80(3.30)	13.50(4.80)	15.60
%	33.90(4.14)	23.00(4.39)	16.40(3.93)	12.50(3.98)	3.27
%	48.78	38.51	32.88	29.87	15.80
%	29.40	36.79	32.52	30.04	9.60
CPI %	0.00	0.50	0.60	0.90	1.10
PPI %	2.10	5.10	6.70	8.10	8.70
%	12.30	11.00	10.00	10.30	10.60
%					

3				6.6%	3975.3
				5.0%	7440.9
			6.3%	2021	
					33646
					8.1%
					17889
	"	"		10.6%	
				2021	
				2021	
				34319.9	8.6%
12	1			4.8	
				24409.5	8.1%
				3.1	2021
					2.4%
				0.3	2.11%
				0.03	
		"	"	4	
			"	1	
	"	"	"		
	"	"			
		"	"		
				2021	
				2021	
				14879.2	
				6.1%	3463.0



MLF

2021 7 12

0.5

5%

2.2

2021

2021

2022 1

3 1

2021

3804

CBS

D-SIBs

D-SIBs

2021

2021

2020

15.13%

2000

2





2021

150%

2021

5

1.91%

	2018	2019	2020	2021
%	1.79	2.32	1.81	1.90
%	187.16	153.96	189.77	188.71
%	2.01	2.09	2.00	1.91
%	0.74	0.70	0.55	0.56
%	60.14	63.51	67.60	73.49
%	12.80	12.70	12.99	13.08

2021

13.08%

"

2021

" " " " " "

2021

" "

2021 7

2021 8

2021 8 12



2021 2021 " "

2021 77.18% 18.96% 3.86%

2021 2 4.81% 2021 4

2021 3.43% 5.31% 9.19% 2021

6

2019		2020		2021	
6.07%	8	6.28%	8	6.60%	8
4.60%	9	4.88%	9	4.94%	9

1
2021

2021 2021

50%

2021

	2019	2020	2021	2019	2020	2021	2020	2021
					%		%	
	783.39	861.80	994.97	77.59	76.62	80.98	10.01	15.45
	202.29	88.97	76.50	20.04	7.91	6.23	-56.02	-14.02
	226.25	262.96	233.70	22.41	23.38	19.02	16.23	-11.13
	1009.64	1124.76	1228.67	100.00	100.00	100.00	11.40	9.24

2021

2021

39.54

8%

AA

2021

33.18

2021

2021

2021

8.99

3.17

9

				%		
	2019	2020	2021	2019	2020	2021
	1133.82	1237.81	611.52	88.10	89.48	54.16
	149.83	206.93	235.22	11.64	14.96	20.83
	218.68	260.77	251.41	16.99	18.85	22.27
	765.31	770.11	124.89	59.47	55.67	11.06
	146.81	118.92	482.46	11.41	8.60	42.73
	5.72	18.01	15.72	0.44	1.30	1.39
	0.19	8.13	7.04	0.02	0.59	0.62
	--	--	11.92	--	--	1.06
	0.41	0.41	0.41	0.03	0.03	0.04
	1286.96	1383.28	1129.09	100.00	100.00	100.00
	17.43	14.06	21.46	--	--	--
	1269.53	1369.22	1107.63	--	--	--

2021

2020

2021

1

2021

2021

11

	2019	2020	2021	2019	2020	2021	2020	2021
	263.16	290.23	366.76	10.16	10.29	12.96	10.29	26.37
	971.17	1080.34	1185.37	37.50	38.30	41.89	11.24	9.72
	20.61	9.08	114.07	0.80	0.32	4.03	-55.94	1156.28
	1269.53	1369.22	1107.63	49.02	48.54	39.14	7.85	

15.26% 31.71% 2021

12

2021

12

		2019	2020	2021
/	%	12.08	17.27	15.26
/	%	28.62	33.92	31.71
/	%	10.88	6.03	4.96
/	%	/	/	11.75
/	%	/	/	77.05

2021

2021

64

2021

35

2021

2021

90

2021

90

"

"

"

"

2021

4.65

2021

2.10

19.55

0.07

5.62

2.48

2021

3.31%

8

2021

4.24

2021

13.39%

9.79%

2021

8.87% 2021

2021

15.67

2021

13

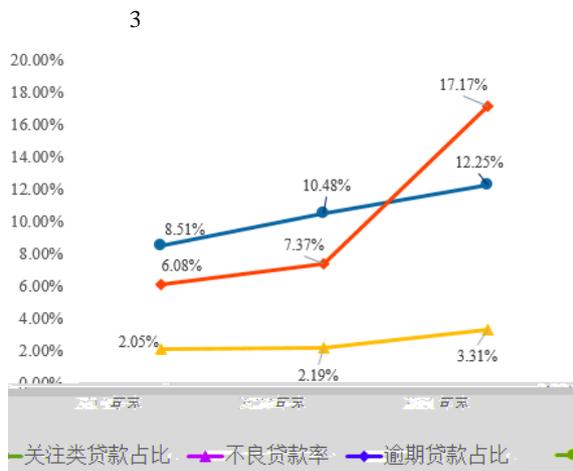
2022

224.92%
 90 11.91% 3.54%
 2022 6 137.82%
 203.54 16.28% 90

13

	2019	2020	2021	2019	2020	2021
	885.74	965.55	1020.73	89.44	87.33	84.43
	84.26	115.86	148.15	8.51	10.48	12.25
	2.96	1.91	1.91	0.30	0.17	0.16
	7.71	3.73	15.74	0.78	0.34	1.30
	9.63	18.58	22.37	0.97	1.68	1.85
	990.30	1105.63	1208.90	100.00	100.00	100.00
	20.30	24.22	40.02	2.05	2.19	3.31
*	60.14	81.37	207.22	6.08	7.37	17.17
	/	/	/	166.51	166.70	143.29
	/	/	/	3.41	3.65	4.74
* 90	/	/	/	82.33	219.43	399.86

*



3

4.03%

2021

1.94

"

"

2.00

1.50

2021

2021

1107.63

2

2021

39.14%

2021

67.98% 21.32% 10.66%

2021

27.60

2021

26.02

2021

114.07

1.90

0.89



18.67
21.46
2021
50.41
37.86%
12.20
2021
987.94
2021
445.53
35.29
15.37
225.29
220.24
7.74
AA+
2
2021
3

14





15

2019	2020	2021
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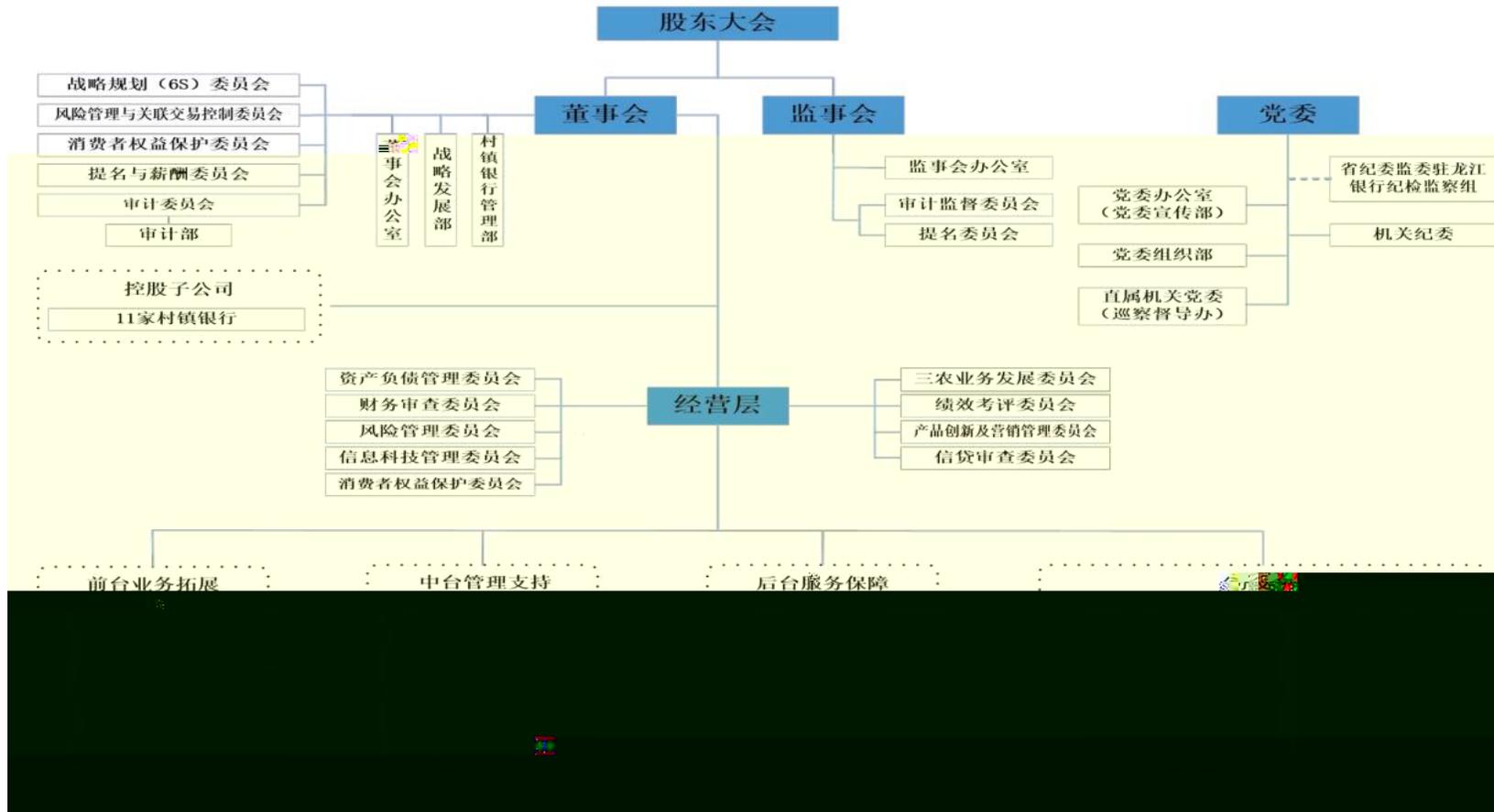


18

2021	
	50.00
/	13.13
/	3.52
/	0.14

AA+ " 19
01" " 19 02" " 20
01" " 21 01" AA

2 2021



2021				
	3220.15	2445.95	2960.46	2829.64
	1766.89	1458.07	1503.14	1185.37
	2110.61	1857.44	1998.10	2341.48
	200.48	154.47	233.07	175.86
%	1.99	1.68	1.42	3.31*
%	157.61	169.77	201.02	143.29*
%	13.12	11.01	14.22	15.20*
%	9.81	7.73	9.21	9.84*
%	108.82	-	127.32	142.14
%	0.20	0.34	0.65	0.24
%	3.10	5.56	8.49	3.89

*

Wind

5-1

CCC CC C AAA CCC AAA AA A BBB BB B
" + " " -"

AAA	
AA	
A	
BBB	
BB	
B	
CCC	
CC	
C	

5-2

5-3
