Table 11: Savings Deposits and Loans in Renminbi and Foreign Currencies of All Financial Institutions, 2004

100 million yu		
Item	Year-end figure	increase over the beginning of the year
Savings deposits	5601.18	825.65
Of which: By enterprises	1391.53	203.66
By urban and rural households	3556.67	435.10
Of which: Deposits in Renminbi	5500.47	830.70
Loans	4355.08	552.47
Of which: Short-term	2380.27	249.16
Medium and long-term	1810.81	303.41
Of which: Loans in Renminbi	4258.03	533.52

Actively effects was gained in directively finance from the capital market. At the end of the year, the number of internal listed companies in Hunan rose to 45, an increase of 6 listed companies, the number of external listed companies rose to 2. In 2004, funds rose directively through the capital market were 8.39 billion yuan, up by 45.4 percent over the previous year. Of which, the funds of listed companies rose directively through the capital market were 5.18 billion yuan, up by 166 percent over the previous year. In 2004, the volum of business of the four futures companies amounted to 219.74 billion yuan.

The insurance industry gained steady development. The insurance premium of all the insurance organs of the province reached 11.57 billion yuan, up 11.4 percent over the previous year. Of this total, the premium of property insurance was 2.48 billion yuan, up by 23.8 percent; the premium from health and unforeseen accident insurance was 0.47 billion yuan, up by 19.2 percent; health and casualty insurance premium was 0.65 billion yuan, up by 23.2 percent; and life insurance premium was 7.97 billion yuan, up by 6.8 percent. The compensation payment reached 2.76 billion yuan, up by 28.5 percent. Of which, the compensation payment from health and unforeseen accident insurance was 1.29 billion yuan, up by 19.2 percent; the compensation payment of property insurance was 1.48 billion yuan, up by 37.9 percent.

## IX. Science, Technology and Education

The fruitful results of science and technology emerged continually and newly breakthrough was acquired in science and technology. In 2004, a total of 943 scientific research results were achieved, 147 fruitful results of science and technology gained science and technology progress award by HUNNAN province. Of which, 15 fruitful results won the firist prize, the second award 52, the third prize 80. A total of 19,370 technology transfer contracts were signed, involving a transaction value of 4.08 billion yuan. Some of 7,693 patent applications were received, of while, 3,281 patents were authorized. The value-added of high-tech enterprises was 38.83 billion yuan, with an increase of 27.9 percent. By the end of 2004, there were 17 key labs at the ministerial level, six national (ministerial) technical centers, and 22 technical centers at the province level.

New progress was made in geological prospecting and mapping. In 2004, Surveying and mapping departments published 1,572 kinds of maps and 454 kinds of surveying books. Surveying and mapping departments published