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NATIONAL STANDARD OF THE PEOPLE'S REPUBLIC OF CHINA

GB/T 46971-2026

Electronic voucher accounting data - Bank electronic statements

电子凭证会计数据 银行电子对账单

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Foreword

This document complies with the provisions of GB/T 1.1-2020 "Standardization Work Guidelines Part

1.Structure and Drafting Rules of Standardization Documents". Drafting. Please note that some content in this document may involve patents. The issuing organization of this document assumes no responsibility for identifying patents. This document was proposed by the Ministry of Finance of the People's Republic of China. This document is under the jurisdiction of the National Accounting Information Standardization Technical Committee (SAC/TC524). This document was drafted by: the Ministry of Finance of the People's

Republic of China, the State Cryptography Administration, the China Electronics Technology Standardization Institute, and the People's Liberation Army. Banks, Industrial and Commercial Bank of China Limited, China Everbright Bank Co., Ltd. The main drafters of this document are. Lin Qiyun, Wang Dong, Yang Haifeng, Mi Chuanjun, Chen Yajun, Lü Yanjing, Tang Xinchang, Li Botao, Li Chao, and Wang Long. Wei Daisen, Liu Dantong, Shi Lei, Zeng Zeng, Duan Hongyong, Wan Junjie, Chen Pei, Song Ying, Xiao Yong, Deng Gaoming, Hu Xiaofeng. Electronic vouchers, accounting data, and electronic bank statements

1 Scope

GB/T 46971-2026 is the Chinese national standard covering the bank statement as structured accounting data - the fields of each transaction, the balances and their reconciliation, the identification of the account and the bank, and the format in which the statement is delivered to a company's accounting system. First edition, issued and in force on 28 January 2026, under the Ministry of Finance. It was issued on 28 January 2026 and has been in force since 28 January 2026, as a first edition. The document is under the responsibility of the Ministry of Finance. This page is published from the official record of the 2026 edition; the clause text of a standard this recent is not yet in circulation, and the figures, limits and tables it contains are those of the document itself, delivered in full with the English translation.

This document specifies the general requirements for accounting data, structured data file requirements, data elements, and applications of electronic bank statements. Require. This document applies to the generation, exchange, archiving, and application of electronic bank statements.

2 Normative references

The contents of the following documents, through normative references within the text, constitute essential provisions of this document. Dated citations are not included. For references to documents, only the version corresponding to that date applies to this document; for undated references, the latest version (including all amendments) applies. This document.

GB/T 12406 Codes for Representing Currency

GB/T 25500 (All Parts) Extensible Business Reporting Language (XBRL) Technical Specification JR/T 0124 Coding Standards for Financial Institutions

3 Terms and Definitions

The terms and definitions defined in GB/T 25500 (all parts) and the following terms and definitions apply to this document.

3.1 Banks record account transactions, including receipts and payments, and ending balances, in electronic form over a specific period (usually one month). Purpose. General ledger data.

4.Abbreviations The following abbreviations apply to this document.

5.General Requirements When issuing electronic bank statements, accounting data should be generated according to the following requirements.

a) Generate structured accounting data files according to the requirements of Chapter 6;

b) The structured data file is embedded as an invisible attachment in the formatted document of the bank's electronic bank statement, as per Appendix A.