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reports on banking development

银行业发展问题研究报告

郭庆平 主编



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前 言

郭庆平

发展是硬道理，发展中的问题更为人们所关注。2003 年是中国银行业发展史上不平凡的一年，银行监管体制改革、国有商业银行股份制改造、农村信用合作社体制改革等重大金融改革举措相继出台，银行业发展中的问题为国内外高度关切和重视。《银行业发展问题研究报告》以华北地区中的津冀晋蒙为视角，以银行业改革与发展进程中的问题为调查研究对象，记录了人民银行天津分行辖区干部职工调查与思考的心迹。

调查研究工作是我们党的优良传统，也是人民银行的工作特色和优势。在银行业监管体制改革中，中国人民银行的职能进行了重大调整，制定和执行货币政策、维护金融稳定、提供金融服务，这些重大职能更具有宏观性、社会性和挑战性。2003 年 12 月 27 日，十届全国人大常委会第六次会议通过了《关于修改〈中华人民共和国中国人民银行法〉的决定》，并于 2004 年 2 月 1 日起施行，标志着人民银行事业进入新的发展阶段。人民银行分支行作为中央银行的派出机构，在新的发展阶段和新的历史时期，调查研究工作的地位和作用更加突出和重要。

人民银行分支行在履行职能中，要把握经济金融运行的规律性，增强金融宏观调控的前瞻性，提高贯彻执行货币政策的有效性，离不开调查研究；维护金融稳定，防范和化解系统性金融风险，要建立系统性金融风险监测指标体系，掌握金融风险的演变态势，并及时加以处置，离不开调查研究；通过提供金融服务，观察支付清算系统社会资金的流量、流向变化，揭示货币流通的变化轨迹，透视外汇市场的风云变幻，分析国库资金拨付及其对经济增长的影响等等，离不开调查研究；关注

物价走势，促进经济增长，在支持地方经济发展中拥有发言权，在金融系统和社会公众中树立权威和形象，离不开调查研究；作为分支行领导干部要理论联系实际，改进工作作风，解决实际问题，提高决策的科学性，离不开调查研究，可以说，调查研究工作是更好地履行中央银行职能的有效工作方法和重要手段，同时也是培养人才、锻炼队伍、提高素质的有效途径。

中国人民银行天津分行在职能调整中，进一步加强了调查研究工作，整合资源，落实责任，完善机制，在组织方式上进行创新，组织开展了重点调研课题、专题调研工作，并取得了一批成果。同时，把政务信息和政策调研工作有机地结合起来，通过调查研究，发掘深层次、有价值的信息资源，提高了政务信息工作的质量和水平，为履行中央银行职能提供了支持和服务。

本书编辑了中国人民银行天津分行 2003 年重点调查课题 60 项，并从分支行领导干部调研报告和分行组织的专题调研报告中选编 13 篇结集而成，从一个侧面反映了分行辖区人民银行调研工作的新成果。在重点课题调研工作中，崔扬同志作了大量的组织工作，各课题组成员深入调查、精心撰写，付出了辛勤劳动；本书的出版，得到经济科学出版社的大力支持，在此一并表示感谢。由于地区差异和发展的不平衡性，调研课题所反映的情况还有一定的局限性，还有不少问题需进一步深入调查，加之作者和编者水平有限，书中难免有缺点和错误，敬请读者批评指正。

当前，我国银行业改革与发展处在一个关键时期，长期积累的各类矛盾和问题亟待研究解决，金融改革任重而道远。坚持科学的发展观指导银行业工作，就是要促进经济金融的协调发展，在支持经济发展的同时，重视防止通货膨胀和金融风险。实践在发展，认识也在深化，认识世界、改造世界的调查研究工作也就不会停歇。丰富多彩的经济金融生活，为我们提出了大量的调研课题，需要为之求解、为之探索，在改革中促进银行业的可持续发展。希望有更多的优秀调研成果问世。

二〇〇四年三月 于天津

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第一章

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