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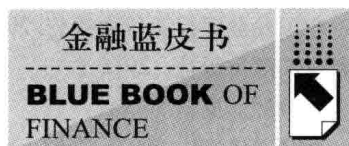
ANNUAL REPORT ON THE COMPETITIVENESS
OF CHINA'S COMMERCIAL BANKS (2014)

主 编 / 王松奇
副主编 / 刘煜辉 欧明刚



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摘 要

2013 年，是中国经济的阵痛之年，传统增长动力衰减、人口红利减小、产能过剩突出、房地产市场面临调整、地方债务和影子银行风险积聚，使得中国经济到了不得不改革其经济增长方式、调整其经济结构的关键时刻。2013 年，又是中国银行业改革的关键年，从利率市场化的推进、对影子银行的治理，到对商业银行同业业务的监管力度加大，这一系列的改革，使得银行依赖传统的业务模式变得不可持续，银行必须进行转型，从存贷款为王的时代转到优化资产结构、推动银行精细化管理上来，这加大了商业银行的经营压力。2013 年同时也是互联网金融的元年，阿里巴巴、腾讯等互联网企业均凭借自己积累的资源 and 优势，以创新型的金融服务模式进入金融服务领域，加之一系列互联网金融业务模式（如 P2P 网络贷款、网络众筹等）都对银行业造成了很大的冲击，银行业已深刻感受到互联网企业的进入所带来的冲击。

尽管中国银行业的经营环境在 2013 年发生了深刻的变化，但是这在造成困难的同时也为商业银行带来了机遇。移动互联网、大数据、云计算等新兴技术的蓬勃发展，为银行创新业务模式、提升管理精细化水平等创造了有利条件。主动资产管理时代的开启，为银行加快构建跨市场、多领域、多界面的大资管平台提供了良好机遇；多家银行创新了自身的业务模式，结合自身优势进入了互联网金融领域；一些城市商业银行开始着手赴港上市，优化了资本结构，补充了资本。种种迹象让人们看到了中国银行业的希望与方向。

但是，经过多年的高速增长，中国银行业累积的风险越来越大，依靠规模高速扩张以及高风险、高收益的定价策略推动净利息收入增



长的时代已经告一段落，商业银行势必要转变经营模式和发展方式。由于经济处于下行周期，银行的客户选择需要更加审慎，定价水平难以一直维持高位。受国家对乱收费现象整治和引导的影响，中收快速增长也有所回落，在这个过程中，结算业务占比相对较高的大行显示出更加稳健的特色。由于营业收入增长放缓，部分银行的拨备计提幅度下降。展望未来，一方面，互联网金融的冲击影响不会更加剧烈，但是由于企业经营状况短期难以改善，企业活期存款的定期化趋势可能会加剧，从而进一步影响存款成本的稳定；另一方面，银行风险偏好的保守化可能会造成贷款定价利率的小幅下降，存贷利差有小幅收紧的可能。随着 127 号文的推进以及目前关于会计穿透性原则的执行，类信贷业务的规模扩张可能会进一步放缓。

而随着实体经济面临挑战、金融改革快速推进、利率市场化进程不断加快、监管不断加强，商业银行的外部环境发生了深刻的变化，在经济运行的新常态下，银行业盈利增速普遍下滑，不良连续上升，并将持续一段时间，这也将是银行业的新常态。这些都将促使商业银行进行战略转型，向注重资本节约的精细化管理转变。

此次《银行家》研究中心研究并推出的《中国商业银行竞争力报告（2014）》，以整体行业为研究对象，以科学分析方法，在对以往评价模型不断改进的基础上，进行大量的实地调研，历经一年多时间完成，是为广大读者奉献的呕心之作。

本报告以中国的全部商业银行在 2013 年的表现为依据，包括财务方面以及核心竞争力方面的表现，利用商业银行竞争力分析框架，研究了中国银行业竞争力的基本格局，对全国性商业银行和城市商业银行的竞争力做出了评估，点评了不同商业银行的亮点、特点，提出了当前我国商业银行提升竞争力所需解决的问题。

财务分析方面，对全国性商业银行的盈利能力、资本实力、资产质量和流动性等指标的综合评价结果显示，中国工商银行、中国建设

银行、招商银行、中国农业银行、中国民生银行位列前五名。2013年，全国性商业银行的竞争力整体表现较2012年有所提升，利差的扩大使利息收入增长很快，而风险管理体系的完善和风险管理措施与技术的使用，以及银行贷款规模的增长，使全国性银行的不良资产余额和不良率都进一步下降。

核心竞争力方面，对全国性商业银行发展战略、公司治理、风险管理、信息技术、产品与服务、人力资源以及市场影响力等方面的综合评价结果显示，中国工商银行、中国建设银行、招商银行、中国银行、中国民生银行位列前五名。报告指出，商业银行越来越重视发展战略，大多数银行根据自身的情况规划了发展战略，特别是有些银行开始追求差异化经营，个人银行业务、中间业务继续转型，综合经营、海外拓展进一步扩张和优化，成为商业银行的战略选择；随着越来越多的商业银行成功上市或准备上市，银行的公司治理结构进一步完善，董事更加尽责，信息披露更加及时与全面；银行越来越重视IT建设，数据大集中、核心业务系统正在建设，IT技术正引领银行的管理创新和业务创新；银行的风险管理体系正在建设，全面风险管理体系正在形成，风险管理技术正在提高；产品与服务的创新能力正在逐步提高，跨市场产品得以开发；银行越来越重视人的因素，员工的专业素质与研发能力得以加强，人才激励机制越来越完善，对员工的培训也得以普及。

从城市商业银行的财务性指标来看，不同规模的城市商业银行（以下简称城商行）呈现出不一样的情况。其中，盛京银行、广州银行、重庆银行、包商银行、徽商银行位列前五名。城商行继续保持较好的发展态势，但盈利能力下降、不良贷款及流动性风险上升、收入结构过于集中等因素的负面影响有不同程度的显现。城商行需要加大力度推进改革创新和转型发展，积极应对不良贷款以及利率市场化对盈利能力和风险状况的影响，提高风险治理能力，改进流动性风险管理，拓展资本金补充渠道，改革业务治理体系。

Abstract

In 2013, Chinese economy endured a lot of pains such as traditional growth power attenuation, the demographic dividend decreases, prominent overcapacity, adjustment of the real estate market, the local debt, the risk accumulation of shadow banking and so on. Therefore, Chinese economy had to reform the mode of economic growth, and did some adjustment of economic structure. In 2013, it is crucial for the reform of Chinese banking. From the promotion of market-oriented interest rate reform, the governance of shadow banking, to the increasing supervision of the commercial bank business, such series of reforms made the mode which banks relied on traditional business became unsustainable. So banks must make the transformation, so as to optimize the asset structure, and transformed the traditional deposit and loan profit model to the fine management mode of optimization of assets structure, and these increased the operating pressure of commercial banks. In 2013, it is also the first year of the Internet finance. Relying on the accumulated resources and advantages, Alibaba, Tencent and other Internet companies were all entering the field of the financial services with innovative financial services models, and a series of Internet financial business model such as P2P network lending, network crowd funding and so on, were all causing a great shock on the banking industry. The banking industry had suffered the tremendous impact of Internet enterprise.

Although the business environment of Chinese banking had undergone profound changes in 2013, the difficulty also brought opportunities for commercial banks. The vigorous development of the Mobile Internet, Big

Data and Cloud Computing were all creating favorable conditions for banking business model innovation, and help banks to upgrade their innovative business models. Active asset management provided a good opportunity for banks to speed up the construction of cross market, multi fields and multi-layered interface big capital management platform. In 2013, many banking business models had been innovated, and many banks had entered the Internet financial field with their own advantages. And some city commercial banks started listing in Hong Kong so as to optimize their capital structure and more capital was proceeding with the supplementary scheme. All the signs indicate the hope and direction of Chinese banking industry.

However, after years of high-speed growth, Chinese banking accumulated more and more risks. Rely on scale rapid expansion, net interest income growth promoting by the high risk and high profit pricing strategies had come to an end, and the commercial banks had to change their management and development modes inevitably. Because of the Chinese economy is in the down cycle, the choices of bank's customers need to be more cautious, so the pricing level cannot always maintain high. Under the regulation and guidance on arbitrary charge, the rapid growth of median income also fell. In this process, large banks which have larger rate of settlement business are showing more robust features relatively. Also because of slower growth in operating income, some banks' money aside level will decline. In the future, the impact of Internet finance would not become more intense. However, the short term management status of enterprises is difficult to improve, and more enterprises will choose fixed deposits to replace the demand deposits, which will further affect the stability of the deposit cost. On the other hand, conservative risk preference of banks may also make the loan pricing interest rate down slightly, and the interest spreads of deposit and loan in the second half of the year may have a slightly tighten. With the promotion of No. 127 article and the current executing on accounting penetrating principle, the expansion



scale of similar credit business may further become slow.

With the situation of entity economy challenges, rapid promotion of financial reform, accelerating of interest rate liberalization, supervision strengthening, great changes have taken place in the external environment of commercial banks. Under the operation of the new normal economy, universal earning growth of banking industry are all decline, and the non-performing loan ratio continuous rise, which will continue for a period of time, this will also be the new normal of banking industry. All of these urge the meticulous management strategic transformation of commercial banks, and have to pay attention on capital saving.

The research center of Chinese Banker launches *Annual Report on the Competitiveness of China's Commercial Banks (2014)*, which is setting the whole industry as the research object, with the scientific analysis methods. And the research is based on the continuous improvement of previous evaluation model, through one year of research and with a large number of empirical researches that we try to provide the most authoritative works for readers. The abstract of this report mainly includes the general evaluation of Chinese Banking industry and the financial evaluation of national commercial banks.

This report is based on the operating conditions of Chinese commercial banks in 2013, using the analytical framework of competitiveness, the writer analyses the basic competitiveness pattern of Chinese commercial banks, and makes the competitiveness evaluation on national commercial banks and city commercial banks, reviews the characteristics of different banks, and puts forward problems need to be solved in the process of competitiveness enhancement of Chinese banks.

Through comprehensive evaluation on profitability, capital strength, asset quality and liquidity index of the national commercial banks, the competitive abilities of Chinese national commercial banks are generally improved on the financial index performance aspect over the last year, in which The Industrial and Commercial Bank of China, China Construction

Bank, China Minsheng Banking Corp. Ltd, industrial bank and China Merchants Bank are ranked the top five. Interest rate spreads widened makes the interest income increase rapidly. This is profited from the perfect of risk management system and the using of technical measures of risk management. And with the growth of the size of bank loans, the absolute amount of non-performing assets and the non-performing assets rate of the national banks are all further declined.

The comprehensive evaluation on development strategy, corporate governance, risk management, product and service, process bank construction, information technology and human resources and other aspects of the national commercial banks shows that The Industrial and Commercial Bank of China, China Construction Bank, China Merchants Bank, Bank of China and China Minsheng Banking Corp. Ltd are listed the top five. The report points out that the banks are paying more and more attention to the development strategy planning, and most banks has introduced development planning according to their own development, especially some banks has started to pursuit the differentiation strategy. The personal banking business and the intermediate business continues transforming, at the same time, further expansion and optimization of integrated management, overseas expansion and national expansion has became as the strategic choice of commercial banks. With more and more banks going public listed or are listing on the road, the company governance structure of banking industry will be further improved. The board of directors becomes more conscientiously, and information disclosure becomes more timely and comprehensively. The social responsibility of banks has been strengthened, and many banks fulfill their social responsibilities more actively. More and more banks attach more importance to the IT construction, data centralization, and the core business system. IT is leading the management innovation and business innovation of banking industry. The Business Process Reengineering of commercial bank is in the ascendant, and the flattening reform and



department system reform is advancing. Risk management system construction of commercial bank is in process, and the comprehensive risk management system is being formed, and risk management techniques are improving. The product and service innovative capability of Chinese commercial banks is also improved, and the cross market products have been developed. The electronic banking and online banking are been tremendously developed, and the channel construction is smoothly promoted, and the brand awareness is also strengthening. At the same time, Chinese commercial banks are paying more and more attention to the human resources construction. Banking personnel quality is improved, research and development capabilities are also enhanced, and the talent incentive mechanism is establishing and implementing, and also the staff training is strengthening.

Study from the aspect of financial index of city commercial banks, different scales of city commercial banks are showing different situations, in which Shengjing Bank, Guangzhou bank, Chongqing bank, Baoshang Bank, Huishang Bank are ranked the top five. City commercial banks continue to maintain a good development trend, however, the negative effects of profitability decline, non-performing loans, liquidity risk and concentration of income structure and other factors have different degree appeared. City commercial banks need to increase efforts to promote the innovative transformation and development, actively deal with the impact of bad loans and the interest rate liberalization on profitability and risk status, so as to improve their risk management capability, and improve the liquidity risk management level, and expand capital supplement channel, and reform their business management system.



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