

# 春秋鸟—— 严智龙当代水墨

严智龙 著



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阳春三月，一直以金融创新和投资理财研发见长的中国银行江西省分行将以“春秋鸟·墨——严智龙当代水墨艺术展”拉开新一轮艺术金融探索的序幕。此次，邀请到中国银行江西省分行钟鼎礼副行长、中国银行江西省分行财富管理与私人银行部刘隽副总经理、艺术家严智龙、评论家陈米欧以及汉皇·神鸟文化艺术传播有限公司董事长丁美麟做客财富。艺术与金融的碰撞究竟会激发何种种新的思潮和市场机遇？让我们进入艺术与金融对话探寻一二：

陈米欧（评论家）：这次中国银行与相关单位联合举办“春秋鸟·墨——严智龙当代水墨艺术展”是基于怎样的金融服务考量，本次活动的核心意义何在？

刘隽（中国银行江西省分行财富管理与私人银行部副总经理）：在新时代下的消费艺术市场，政府提倡以人民为中心的创作导向，随着居民家庭财富的增加、广大社会民众的艺术素养和艺术文化消费需求亟待优秀的艺术作品的社会效益和经济效益推动，我行秉承“担当社会责任，做最好的银行”的宗旨，针对服务各层面客户的金融需求举办本次活动，为中行客户及广大社会大众提供文化艺术与金融相结合的创新服务。

一方面，客户将对中行的金融产品、增值服务、产品实力、服务品质、理念有更加全面、全新的认识，从艺术金融的新模式中收获更加丰富的家庭资产配置与配套资源。另一方面，我行将通过这一重要的实践向市场推出更有市场竞争力的艺术金融服务与产品，探索财富与消费金融的新的商业模式，助推艺术金融的健康发展。

陈米欧（评论家）：谈到艺术金融，不知道我们邀请的客户代表如何认识，对这次艺术展活动有什么期待呢？

丁美麟（汉皇·神鸟文化艺术传播有限公司董事长）：站在客户的角度，我自己个人对艺术品也有所涉猎，参与过一些拍卖会 and 展览，对于艺术金融我最关注的是两个领域是如何结合的，艺术金融如何给我们客户或者说消费者带来什么样的投资理财机遇和家庭资产增值？

钟鼎礼（中国银行江西省分行副行长）：本次艺展所传达的主旋律由于金融平台的搭建更加鲜明。艺术品与金融的结合其实在发达国家早已出现，艺术品资产证券化也是司空见惯的现象。现在，艺术品投资与股票、房地产投资并列成为企业和居民家庭的三大投资，一般占据企业和家庭总资产的5%-25%。

我国的艺术金融虽然起步晚但也在积极和快速的发展，通常是走艺术品金融化模式来进行“联姻”。金融机构，比如中行，有着丰富的客户资源和雄厚的渠道品牌，担当社会责任，意味着一家企业所追求的社会效益，为大众提供最佳服务的能力；同时，艺术文化行业也亟需金融业的支持为其创新转型提供资源和新的商业发展模式，从而将金融的商业模式应用到艺术文化领域，发展出如艺术品资产化模式、信托模式、基金模式、资本化模式等等，为银行的客户、社会消费者带来文化品鉴精神盛宴的同时也兼及一定的投资机遇和资产增值。

而提到艺术与金融，人们往往关注点在艺术品本身的金融化，而忽略了艺术家们。我行将聚焦到这片蓝海，根植于服务艺术家，以人为本，服务客户，以客为尊，选择眼光长远、踏实理性的艺术市场参与者，着力培育和激发消费主体，让普通消费者可以以艺术品理财的形式参与到市场当中享受艺术金融发展的红利。

陈米欧（评论家）：刚才钟行长谈到银行不仅关注艺术品本身的金融化，也要服务艺术家，那么严老师认为艺术与金融的结合对艺术家的艺术发展有何益处？

严智龙（艺术家）：任何艺术都源于劳动，又栖身于生活之中，服务于人，或人之“灵魂”。没有哪一类艺术愿悬于“庙堂”之幽暗处，孤芳自恋，从而自掩其应有的世间光芒。因此，艺术的本意一定是建构文化，影响世界。这一切的前提是实现艺术效能的社会化。可如何实现艺术的社会广泛接受呢？在这个商业变革的时代，金融引领市场花样翻新，金融的力量无疑同样是艺术社会化的重要渠道。艺术只有广泛的走进寻常百姓家，成为普罗大众生活的伴侣，艺术的社会文化生态才能真正形成。艺术的心灵抚慰和品格养成才能深入人心，在精神层面滋补每一个灵魂。艺术家的影响正是这深入人心的文化价值。金融有力的加速了艺术向文化转换。

陈米欧（评论家）：既然艺术要向金融借力来达到更高追求，那么艺术家在适应金融市场的同时如何忠实于艺术创造初衷，如何信守艺术品质，借力发力，创造出更多更好的艺术品服务于人民，服务于正在全面提升文化软实力的中国？

严智龙（艺术家）：价值是衡量一切事物可行与否的判断核心尺度。艺术家的价值来自艺术的原创性，原创艺术品的市场化就是艺术优质配置的社会化过程。金融能强化艺术的优质配给。艺术家只有不断以优秀的艺术品示人，才能更好地得到社会与市

# 金融创新引领艺术品 理财新趋势

## ——一场艺术与金融的对话

场的回报，金融的助推将更见成效。

丁美麟（汉皇·神鸟文化艺术传播有限公司董事长）：是的，我非常同意严老师的观点，在市场中还是要靠作品说话的，毕竟我们投资也好、收藏也好，仍然是看重作品本身的。但是银行关注到好的作品或者艺术家之后如何去帮我们客户实现这个资源的价值，艺术品理财到底怎么做，我也想请教钟行长。

钟鼎礼（中国银行江西省分行副行长）：艺术品理财其实是一个相对大的概念，我们可以从客户需求和专业市调入手，在严谨的风控体系下探究较高收益的艺术品投融资金融产品，汇聚艺术的智慧，搭建集艺术投资收藏交流为一体的增值服务平台。譬如本次活动中首发的长城艺术卡和中银艺术荟网络平台为例，这是我行重点打造的“一网两卡”明星产品：以借记卡、信用卡、网络金融立体式媒介，升级传统业务渠道；与中银国际等实力金融机构合作，将艺术品收藏主享贷、文化艺术品消费分期、艺术品理财产品等投融资产品嵌入到艺术品理财中。除此之外，客户还可享受艺术品个性化定制、艺术展览、艺术鉴赏、“中银创艺创富大课堂”等中银增值服务体验，轻松掌握艺术品市场和艺术金融动态，持续且深入地参与到投资市场中，获得艺术品理财的更多附加价值，实现的不仅仅是货币持有的时间价值，使企业和家庭的资产负债表更健康、更理性、更专业！

陈米欧（评论家）：通过三位的对话，让我们了解到艺术金融的发展和内涵，也让我们对此次展览活动有了更深层次的理解。青鸟殷勤为探看，与当代水墨邂逅，“春秋鸟·墨——严智龙当代水墨艺术展”，你绝对不能错过这场艺术盛宴！

此文摘自《江西日报》











# Financial Innovation Ushering in a New Trend of Artworks Investment

## —A Dialogue on Art and Finance

In March, 2016, Bank of China Jiangxi Branch, which is known for financial innovation and development of new investment approaches, will herald an exploration of art finance with the exhibition of “Spring and Autumn Birds & Ink: Exhibition of Yan Zhilong’s Ink Art.”

This time we have invited several guests to Fortune to conduct a dialogue on art and finance: Zhong Dingli, Vice President of Bank of China, Jiangxi Branch; Liu Jun, deputy General Manager of Wealth Management Department, Bank of China Jiangxi Branch; Yan Zhilong, a famous artist; Chen Mi’ou, well-known critic; and Ding Meilin, President of HKing • Holybird Cultural Media Co., Ltd. So what kind of new ideas or market opportunities will emerge when art meets finance? Now, let us find out more from the dialogue on art and finance.

Chen Mi’ou (Critic): We know that this time Bank of China works together with other related organizations to hold the exhibition of “Spring and Autumn Birds & Ink: Exhibition of Yan Zhilong’s Ink Art” , so what is your consideration on financial service, and what is the significance of this activity?

Liu Jun (Deputy General Manager of Wealth Management Department, Bank of China Jiangxi Branch): In consumer art market of a new era, the government calls for people-centered creation. As residents become richer, we need more good artworks to create social and economic benefits, which will improve the public’s ability of appreciating art and promote their demand on art and culture products. Under the principle of “Shouldering Social Responsibility and Striving for Excellence” , Bank of China Jiangxi Branch organizes this exhibition to meet the financial needs of different customers, so as to provide innovative service with a combination of culture, art and finance for our clients and the public.



On the one hand, customers will have a comprehensive and new understanding of our financial products, value-added services, quality of products and service as well as our ideas, obtaining diversified allocation of household assets and supporting resources from the new models of art finance. On the other hand, we will launch more competitive services and products for art finance on this exhibition, seeking new business patterns of wealth and consumer finance to facilitate a sound development of art finance.

Chen Mi'ou (Critic): Well, as for art finance, I'm wondering what do our customers representatives think about it, or what do you expect from this art exhibition?

Ding Meilin (President of HKing · Holybird Cultural Media Co., Ltd.): From the perspective of a customer, I know something about art works and have involved in some auctions or exhibitions. For art finance, what I concern most is how did these two fields integrate, and what kind of investment opportunity and appreciation of assets it will create for our clients or consumers?

Zhong Dingli (Vice President of Bank of China, Jiangxi Branch): The theme of this exhibition becomes more distinct after we established financial platform. Integration of art works and finance, actually, has appeared in developed countries long ago, and securitization of artwork asset is commonplace as well. Currently, investment on artworks, stock and the investment in real estates are the top three investing approaches for corporations and households, accounting for 5% to 25% of their total assets.

Art finance in China started late but now is developing proactively and rapidly, usually by transforming artworks into financial products,

which is a combination of the two. Financial institutions, such as Bank of China, boast of rich customer resources and outstanding channels and brands. They shoulder social responsibility, which indicate their social benefits and their ability to provide best service for the public. Meanwhile, art or cultural industry also asks for support from financial industry, for resources of innovation and restructuring as well as new models developing business. In this way, financial business models can be used in art or cultural field, deriving models including artworks as asset, credit, fund, or capital, through which bank clients and consumers will experience a spiritual feast of cultural appreciation as well as win some investment opportunity or added-value.

When it comes to art and finance, people tend to pay more attention to financialization of artworks itself but ignore artists. Our bank will focus on artists and aim to serve them under principles of putting people first, providing service for customers and respecting them. We will choose long-sighted, practical and rational participants of art market, striving to cultivate and encourage consuming subject, so that average consumer can get involved in the market and benefit from the development of art finance through investing in artworks.

Chen Mi'ou: Vice President Zhong just mentioned that banks should not only focus on turning artworks into financial products, but also should work to serve artists. So Mr. Yan, in your opinion, how will the combination of art and finance help an artist to improve his art?

Yan Zhilong (Famous artist): Any art stems from one's hard work, and at the same time, dwells in life, serves people, or becomes one's soul. No art works would like to stay in a dark corner of a temple, indulging in self-admiration, and thus loses its brilliance in the world. So purpose of art is to build culture and then make a difference in the

world. However, before achieving this, we have to make art beneficial to all. But how can art be widely accepted by the society? In this age, business embraces changes, and finance leads the market to something new. Undoubtedly, the power of finance is the most important channel for art to be socialized. Only when art becomes a part of ordinary households and a companion in people's lives can it be endowed with social and cultural ecology. And as a result, art's nature of soothing one's heart and cultivating character can find its way into people's hearts. Influence of artists lies in a popular, cultural value. In this sense, finance greatly promoted art to transform into culture.

Chen Mi'ou: Since art pursues greater ideals with the help of finance, then when adapting to financial market, how should artists stick to their original purpose of art creation, how should they guarantee quality of their works, and how should they take advantage of finance to create better artworks for people and for our nation's goal to improve its cultural soft power in a comprehensive manner?

Yan Zhilong: Value is the core measurement which determines whether a work is feasible. And value of an artist comes from originality of his art, marketization of original artworks is a process in which art is put into the society in a optimal way. Finance can promote art to be allocated reasonably. Only by displaying excellent works can artists win more rewards from the society and the market, and finance will do better in boosting them.

Ding Meilin: That's true. I can't agree more with Mr. Yan. In the market, it all depends on works. After all, either we invest or collect, we care about the work itself. However, when the bank finds some good works or artists, it will help our clients to realize their values. As for how to invest in artworks, I hope Vice President Zhong can share some ideas with us.

Zhong Dingli: Artworks investment, in fact, is a comparatively big concept. We can start from figuring out customers needs and conducting professional market research, then we explore high-yield investment or products of artworks under strict risk control system, so we can gather wisdom of art and build up a service platform for added value, which is an integration of art investment, collection and communication. For example, the Great Wall Art Card and Network Platform of Art of Bank of China, which will be launched on the

exhibition, are our star products referred to as "One Network and Two Cards." Moreover, we will upgrade traditional business channels by providing debt card, credit card and three-dimensional media of e-finance; we will cooperate with big financial institutions such as Bank of China International, to integrate loans for artwork collection, installments for consuming cultural or art products, portfolios of artwork and other financing or investing products into artwork investment.

Besides, our clients are entitled to customization of artworks, art exhibition or appreciation, as well as added value experience of "Lecture on How to Create Art and Wealth", through which clients will know what happens in artwork market or art finance effortlessly. As a result, they can get involved in investment market constantly and deeply, obtaining added value from investing in artworks. So we will not only provide time value by holding money for our customers, but will help companies or households to have more healthy, rational and professional balance sheets.

Chen Mi'ou: Through this dialogue we have learned about the development and connotation of art finance, and gained a deeper understanding of this exhibition. So let the bluebird send messages for us, let us meet contemporary ink paintings. "Spring and Autumn Birds & Ink: Exhibition of Yan Zhilong's Ink Art," a feast of art you can not afford to miss!

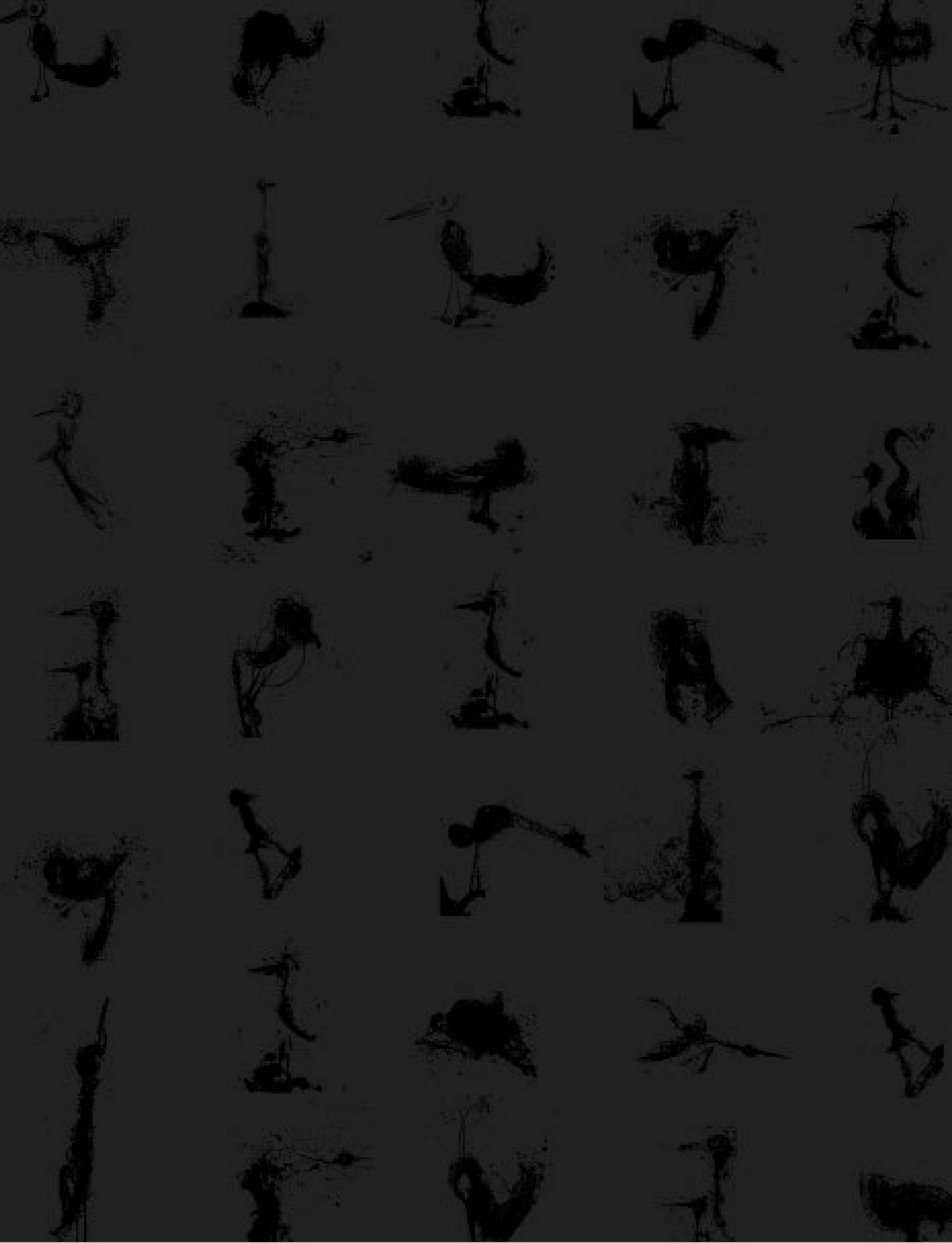
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纸本水墨

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