

Annual Report on The Competitiveness of  
China's Commercial Banks

# 中国商业银行 竞争力报告

■ 主编 王松奇 ■ 副主编 刘煜辉 欧明刚

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## 摘 要

2014 年，对于商业银行乃至整个金融业来讲都是多事之秋的一年，同样也是改革动力与创新机遇并存的一年。利率市场化的浪潮愈演愈烈，从起初逐步放开存贷款浮动区间到存款保险的推出，后来又郑重宣布取消商业银行存贷比，无不反映了“把决定权交给市场”的强劲呼声；另外，经济结构调整下的去库存、去产能、去杠杆，特别是随着股市“融配资”的高涨热情和随后股市的大幅下泄，使我国商业银行风险逐步暴露开来。与信托、证券、基金等机构协同而生的银行隐性风险逐步显性化已经成为一个不得不面对的事实，这就需要监管机构更加审慎的监管力度；特别是已经存在的混业经营市场对分业监管的改革呼声高昂。对于商业银行来说，要在利率市场化、坏账风险增加、直接融资市场比例上升以及互联网金融多重冲击下站稳脚跟，需要积极调整自身定位以不致失去市场。

我们看到，银行的利益相关者已经不再简单，银行的所作所为也与信托、证券、基金、保险等混为一体，资金可以通过金融创新在金融市场内自由流动，不同行业之间的监管篱笆已经形同虚设。银行的风险也可以传导到信托、证券、基金、保险等机构，从而引发更大规模的金融危机。尽管 2014 年银行监管部门围绕推动银行业深化改革和深化监管改革作出很多努力，但监管的分割

使效用大大降低。金融监管的目标应当是在危机之前将系统风险降至尽可能低，使得危机爆发后的危害降至尽可能小，现有监管体制已经无法实现这一目标。

面对越来越严酷的市场竞争，以及以前风险的集中爆发，商业银行需要适时调整经营方式。大型商业银行和中小型银行由于资产规模和市场范围不同，二者所面对的经济环境也不太一样。两类银行应该相互补充发展，在各自的领域做深做透，在做好风险审慎的同时获得盈利。

我国已处在金融混业的前夜。但与此相配套的金融混业监管法规及金融监管体制还没有。在这种情况下，金融混业的风险将被隐藏起来，不利于整个金融体系和国民经济的正常运行。建立健全的金融混业与监管体系是市场发展所需。越晚建立，类似“钱荒”、“债灾”、“股灾”等监管真空引致的事件将再次发生。商业银行要确立审慎经营理念，帮助企业修复资产负债表，从而在国家经济结构转型中发挥正向积极的作用。

《银行家》研究中心研究并推出的“2015 中国商业银行竞争力评价报告”，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基础上，通过大量实地调研，历经一年多时间，为广大读者奉献的“呕心”之作。本次报告摘要部分包括中国银行业总体评价和全国性商业银行财务评价。本报告以2014年中国商业银行业的经营状况为依据，利用竞争力分析框架，分析了中国商业银行竞争力的基本格局，对全国性商业银行和城市商业银行的竞争力作了评价，点评了不同银行的特点，提出了中国银行业竞争力提升中需要解决的问题。

在对全国性商业银行盈利能力、资本实力、资产质量和流动性等指标的综合评价中，中国全国性商业银行的竞争能力在财务

性指标的表现来看有了明显的改善。中国工商银行、中国建设银行、中国农业银行为五家大型银行排名的前三名，招商银行、上海浦东发展银行、兴业银行、中国民生银行、恒丰银行分列全国性股份制银行的前五名。以全国性商业银行为代表的中国银行业积极推进改革创新，资产负债规模稳步增长，存贷款增速有所放缓，资本实力不断增强，资本充足水平稳步提升，利润增速进一步放缓，流动性水平总体平稳，但不良贷款余额和不良贷款率增长幅度有所扩大，资产质量的压力进一步上升。各类银行业金融机构，继续围绕公司、业务、风险、行业等方面深化治理体系改革，不断优化银行业金融机构治理体系；紧跟时代脉搏，从电子银行服务渠道、高附加值非信贷业务、负债产品等方面，加大金融创新力度。银行业金融机构投资主体进一步多元化，民营银行试点取得历史性突破，一批以民资主导的金融租赁公司、消费金融公司、财务公司和村镇银行成功设立，广覆盖、差异化、高效率的银行业机构体系进一步完善。

在对全国性商业银行发展战略、公司治理、风险管理、产品与服务、流程银行建设、信息技术和人力资源等方面的综合评价中，中国工商银行、中国建设银行、中国银行为五家大型银行排名的前三名，招商银行、中信银行、平安银行、中国民生银行、兴业银行分列全国性股份制银行的前五名。

总体来看，城商行受人才、系统、流程、资源等多种因素的限制，在改革创新转型方面落后于国有大型商业银行和全国性股份制商业银行。城商行需要付出更多的努力和资源来改善自己，提升自己应对新常态下复杂经济金融形势和市场竞争的能力。2014年，城商行资产负债规模增速低于2013年，但仍然高于银行业平均水平，城商行资产负债规模在银行业金融机构中的占比继

续增长，其中 3 家城商行资产规模超过 1 万亿元；不良贷款增长有所加速，但资产质量、风险抵偿能力仍保持在较好水平；资本金补充压力较大，但资本金和流动性保持充足；盈利水平继续增长，但增幅继续下降，盈利能力有所下降。

# Abstract

2014 was troubled time for Chinese commercial banks and the financial industry, and also the momentum for reform and innovation opportunities was coexisted in this year. The wave of interest rate liberalization intensified, which was beginning from gradual liberalization of deposit and loan floating interval to the introduction of deposit insurance, then solemnly announcement of the abolition of the commercial bank loan, all of these were reflecting the a strong voice of financial marketization. On the other hand, the De – stocking, DE – Capacity, and De – leverage under the situation of economic structure adjustment, and especially along with the surging enthusiasm in stock market and subsequent stock market sharply discharged, all of these made commercial banks of China to exposure their risks. The implicit risks of commercial banks that was along with the development of trust, securities, funds and other institutions had become emerge. So our regulatory agencies needed to be more cautious. The market also should reform its separate supervision because the mixed operation market had already formed. For commercial banks in China, under the situation of interest rate liberalization, the risk of bad debts, the growing proportion of direct financing market and the impact of the Internet Financial, banks need to actively adjust their developing strategy so as to get more core competencies.

We have already found that stakeholders of banks are no longer simple,



and bank's actions also mixed into the activities of trust, securities, funds, insurance and others financial institutions. The capital can free flow in the financial market through financial innovation, and regulatory fence between different industries has been non-existent. And the Banking risks can also be transmitted to the trust, securities, funds, insurance and other institutions, thus triggering a more massive financial crisis. Although in 2014, the banking regulatory authorities has made a lot of efforts on deepen reform and deepen regulatory reform around banking industry promotion, the division of the regulatory made the effect greatly reduced. The goal of financial supervision should focus on the reduction of the risk of the system as low as possible before the crisis, so as to reduce the possibility of crisis, and the existing regulatory system has been unable to achieve this goal.

In the face of increasingly severe market competition, as well as the outbreak of the previous risks, commercial banks need to adjust the operating ways in a timely manner. Due to their developing scales and the market scope, large commercial banks and small-medium banks should do some research on their different economic environment. Also, these two kinds of banks should complement each other, and to do a depth development and innovation in their respective areas.

China has been in the eve of the mixed operation management of financial industry. However, we merely have no financial supervision system and the financial supervision system. In this kind of situation, the risk of financial mixed operation will be hidden, which was not conducive to the development of the entire financial system and the normal operation of the national economy. The establishment of a sound financial mixed and regulatory system is the requirement of the market development. Otherwise, similar to debt disaster, crash disaster, Stock crash and other regulatory vacuum induced events will

happen again. Commercial banks should establish prudent management concept, and try their best to help enterprises to repair the balance sheet, so as to play a positive role in the transformation of national economic structure.

The research center of Chinese Banker launches the competitiveness evaluation report of Chinese commercial banks in 2015, 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 2014, 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, Agricultural Bank of China, China Merchants Bank, and Shanghai Pudong Development Bank are ranked the top five. 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, Bank of China, China Merchants Bank, and China Citic Bank are listed the top five.

The national commercial banks as the representative of the Chinese banking industry that can actively promote the Chinese financial reform and innovation. In this field, steady growth in the size of assets and liabilities, deposit and loan growth has slowed, capital strength continues to increase, capital adequacy level steadily, profit growth further slowed down, the overall level of liquidity, however, non – performing loans and non – performing loan ratio growth rate was increased, asset quality pressure was also improved. Various banking financial institutions, continue to deepen the reform around the governance system, business, risk, industry and so on, they continue to optimize the banking financial institutions management system, and improved their electronic banking services, high value – added non credit business, debt products and so on, they also increased financial innovation continuously. The banking financial institutions had made some further diversification on their investment subjects, the private bank pilot made a historic breakthrough, leading a group of private capital financial leasing companies, consumer finance companies, finance companies and rural banks successfully set up. The banking institutions have made a further, wide coverage, differences and efficient improvement.

The personnel, systems, processes, resources and other factors restricted the development of city commercial banks, so they lagged behind the state – owned large commercial banks and national joint – stock commercial banks in the reform, innovation and transformation. These banks need to do more efforts and resources to enhance their ability and improve their products and services, so as to cope with the complex economic and financial situation and market competition under the new normal. In 2014, the growth of assets and liabilities scale of city commercial banks was lower than that of 2013, but this index was

still higher than the average level of the banking industry. And the proportion of assets and liabilities scale of city commercial banks in the banking financial institutions continued growth, in which three city commercial banks' assets had developed over 1 trillion Yuan. At the same time, their non – performing loan growth has accelerated, but their asset quality and risk compensation ability remained at a good level. The capital supplementary pressure was larger, but the capital and liquidity maintained adequate. Also the profitability levels continued to grow, but the growth rate continued to decline, which means that profitability of city commercial banks was declined.

# 《中国商业银行竞争力报告（2015）》

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