

<<2011-中国银行业调查报告>>

图书基本信息

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作者：普华永道，中国银行业协会 著

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内容概要

Unless otherwise stated , the data used in this report came from the survey conducted among 50 Chinese banks and 818 bankers by China Banking Association and PwC China. The report is provided for general and information purposes only , and is not to be taken as exhaustive and does not constitute legal or investment advice. In addition , the report is not intended to cover all topics of interest. We make no warranty or guarantee , express or implied , with respect to the accuracy or integrity of the information contained in this report. Unless otherwise specified by law , China Banking Association and PwC accept no responsibility or liability for any action taken or not taken by any individual or organisation as a result of reading this report. If you would like to obtain any specific advice or receive more information on any issue discussed in this report , please get in touch with China Banking Association and PwC or consult your legal counsels or advisors for their professional opinions.

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书籍目录

Executive SummaryPart    Macroeconomic Conditions    Concerns over economic trends and operation status of business enterprises    . Tight monetary policy increases operational pressure on banks    . Slightly lower evaluation of economic policy effect    . Weakening of the real estate market and stabilization of investments in real estate developments    . Increasing concerns over residents 'consumption concept and consciousness for financial management    . Increasing concerns over continual improvement of financial ecological environment and local public service levelsPart    Development Strategies    . Attain strategic transformation of banks by developing new businesses and reducing capital consumption    . The next 3N5 years would be the optimal time frame for advancing interest rate liberalization    . Further overseas expansion of large-sized commercial banks and strong desire of city commercial banks for cross-regional operation    . Optimism in cross-border RMB trade settlement business, but various restrictive factors need to be resolvedPart    Business Development    . increasing difficulty in liability management and increased interbank competition to attract deposits are major challenges for Chinese banks    . SME Lending and Financial Advisory became top priorities in banking services provided to corporate customers    . Focus on industry sectors: advanced manufacturing industry, modern service industry, energy-efficiency and environmental protection industry    . A prudent attitude towards real estate development loans and in support of more policies for construction of affordable housing    . increasing importance of wealth management and private banking in personal financial business    . Varying priorities in developing their channelsPart    Risk Management and Internal Control    .Concerns of bankers over asset quality have notably increased, with real estate and LGFV loans being the most significant    .Risk management capabilities need further improvement as a whole and operational risk management is considered a priority by most banks    . Systemic financial risk is less likely, but the regional risk of East China is a cause for concern    . Internal control building is sustainably advanced and total coverage and compatibility becomes the keynotePart    Corporate Governance    . Enhancement of internal controls, risk management and effective incentives are the most important factors for corporate governance    . Improving satisfaction of headquarters and branches' managerial architecture    . Performance assessment of directors and supervisors mainly integrates self-evaluation and mutual evaluationPart    Process Reengineering    . Centralisation of back office processes is the priority for the process reengineering of commercial banks    . Lack of effective examination mechanism is the biggest barrier for banks' process reengineering    . Organizational restructure lays the foundation for process-oriented bankingPart    IT Governance and IT Construction    . Investments in IT have increased and network, mobile internet and other new technologies are of concerns    . Backward construction of IT talent force becomes the main restrictive factor for IT governance of banks    . Risks due to development and application of new technologies draw most concerns from bankers    . Supporting "customer-centric" business process reengineering becomes the strategic priority of banks for IT constructionPart    Human Resources    . Over the next three years, the number of employees is expected to rebound and small and medium commercial banks will show a strong demand for employees    . Branches are concerned with building of talent pool and head offices are more concerned with compensation structure.....Part    Supervision and EvaluationPart    The BankersPart    Development ProspectsAppendixInterview Notes

章节摘录

版权页：插图：As a result of the repeated increases to the deposit reserve ratio by the People's Bank of China (PBOC) and the rigid requirement on deposit-loan ratios by regulatory authorities, competition in the deposit market tends to be more intensive and liability management has become the primary problem in the operations of Chinese banks. More than 80% of bankers have responded that in 2011, the biggest challenge for banks is the “ increasing pressure for deposit-taking ”. Banks have taken various measures in response to meet the challenge of increased pressures on deposits, including vigorous developments in the wealth management business, expansion of the savings business through cross selling to both corporate and consumer clients, provision of value-added services and increases in marketing efforts. As the survey shows, 88.5% of the bankers indicate that they will increase their competitiveness in deposit business through "deposit and wealth management product innovation".

编辑推荐

《中国银行业调查报告2011(英文版)》编辑推荐：Vice Director-general & Research Fellow, Financial Research Institute, Development Research Center of the State Council Chief Economist, China Banking Association Vice Secretary-general, Macroeconomic Association of China Enterprise Annuity Qualification Appraisal Expert, the Ministry of Human Resources and Social Security Expert member, CSRC Fund Appraisal Experts Committee Expert member, CBRC Examination Committee Expert member, Expert Committee for guiding Post-doctors (China Merchants Bank and China Merchants Group) Entitled to Government Special Allowance (GSA) Vice Director, BOG Hangzhou Branch Assistant General Manager, BOC Hong Kong Director, the Development Strategies Committee of the Securities Association of China Vice Director, Economic Department of Central Government Liaison Office in Hong Kong Specialist lecturer for the Political Bureau of the CPC's Collective Study.

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