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The determinants of bank profitability: does the category of bank matter in China?

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Abstract

In recent years, there was an important reform in China's banking system during the developing process, which made the major commercial banks at home and abroad partially privatize. This paper used the panel data of banks over 2010-2018 period, investigated the influence of bank ownership towards bank performance, which was defined as profitability. In this study, researcher paid a specific attention on state-owned commercial banks (SOCBs) and foreign ownership. The Big-Five Commercial banks were chosen as the state-owned commercial banks. Also, some internal and external factors were also explored related to the bank profitability. Through the analysis to the data, results of the research which illustrated the relationship between ownership and bank profitability were given.

Key words: China, banking system, reform, profitability, panel data, ownership

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1 Introduction

Commercial banks play an important role in the economic resource allocation of countries around the world (Ongore, 2013). During the great economy transition process to Socialist market economy in China, the banking system in China has played a vital and significant role. During the financial storm caused by economy recession from western countries during 2007-2008, Chinese banks played their role that enabled China to fight against the economy recession, and stimulated the sustainable rapid economic growth over the next years through their lending activities. However, the progress of Chinese banks was not such effortless, but had been experienced a complicated and gradual process during 40 years. Finally, it accomplished the substantial achievement. Till now, the government intends to keep the bank system under the state control but not under the market force, in order to make the banking system represent one of the economic strategic sector. Even so, in 2006 and then in 2010, China's banks set the world largest Initial Public Offering consequently. Further, China has the largest system of banking over the world. There were more than 16 Commercial banks on the stock exchanges, directly competed with western banks (Marigliano, 2017). Therefore, it was necessary to explore the further characteristics related to bank system in China.

In the previous studies related to banking system, although the definition of profitability is different among studies, researcher has empirically well explored the determinants of profitability (Vong, 2014). Regarding to the determinants, many studies focus on the internal factors, like capital ratio, liquidity creation (SAHYOUNI & Wang, 2018).

Among determinants that effect the bank profitability, ownership is one that has relationship with the profitability. Some researcher had explored this topic, like Demirgüç-Kunt and Huizinga (2000) explored the relationship between bank ownership and bank profitability. However, there are differences, for those research focus on much earlier time period, which were from 1988 to 1995 and from 1995 to 2002. Furthermore, the data of banks they used was too few, and the main focus of them was foreign ownership, not the ownership between state-owned and private banks. When researcher estimated the effect from ownership to the bank profitability, we followed the method of Berger et al. (2004). It is shown that the profitability of state-owned banks is lower than private bank, and it is because of lower net interest margin, higher non-performing loans as well as higher operational cost, which mostly due to more employee hired by state-owned banks. Meanwhile, foreign banks in developing countries tend to have higher profitability than domestic banks, which is mainly because the lower overhead costs. For those developed country, the profitability between state-owned bank and private bank does not have significant difference, while state-owned banks have higher operational cost. It's also shown that the profitability of foreign bank is higher than domestic bank in developed country (Micco, Panizza & Yañez, 2004).

In this research, the determinants of bank profitability in China's banks were the main things explored by researcher. Among all the determinants, bank ownership was the focused one to discuss. Besides, other determinants were also mentioned. The research was divided into five parts. Firstly, introduction part is given to give a brief introduction about the whole research, which is related to the ownership of banks and the determinants of bank profitability. The second part is literature review. In this part, vast literature was

mentioned related to banking system in China, the effect of bank ownership towards bank profitability, and the literature of determinants of bank profitability. The third part is methodology, mainly introducing the research design, which is retrospective comparative study design. The fourth part is data and analysis, which focuses on data related to different determinants. The fifth part is outcome and finding, to examine the result and empirical findings from this research. The last part is limitation part, claim the shortcomings and limitations of this study.

2 Literature review

After decades of communism and state ownership, in order to come into the global economics and supportive of transforming into a more open system, China's banking system is experiencing a generational program of reforming. This program started at the early 1980s, and it keeps continuing till today (Banton, 2019). There is a two-tier ownership structure in China's banking sector, which include state-owned banks and private banks(domestic and foreign) (Dong, Meng, Firth & Hou, 2014).

The banking system in China was once single, and the People's Bank of China (Kenton, 2019), its chief bank, it was a major entity approved to do business in that nation. In the mid-1990s, China promulgated a law designating the five major specialized Banks -- Agricultural Bank of China, Bank of China, China Construction Bank, Bank of Communications and Industrial & Commercial Bank of China -- as state-owned commercial Banks, responsible for managing their businesses and risks under prudent regulations (Turner, Tan & Sadeghian, 2019). These five specialized banks are the five largest state-owned commercial banks (also called the Big Five) (Dong, Meng, Firth & Hou, 2014). Bank ownership in China can be divided into state-owned bank and private bank (including domestic private bank and foreign bank) (Boateng, Huang & Kufuor, 2015). Compared with the state-owned bank, the private bank was controlled by private shareholders, and the banks are likely to hire some who have the ability to maximum the wealth of the shareholders (Dong, Meng, Firth & Hou, 2014).

Since the reform and opening up, with the acceleration of the pace of China's financial system reform, the banking system has undergone great changes. State-owned commercial banks no longer dominate the market, after which a number of small and medium-sized

joint-stock commercial banks emerged. These joint-stock commercial banks initially realized ownership. The joint-stock property rights system, which is separated from the management rights, basically forms a corporate governance structure with clear property rights and clear responsibilities, and a modern financial enterprise system. Its assets are small, management level is low, monitoring costs are low, and operating efficiency is high. It is a financial institution in China. The fastest-growing and most dynamic group in the organizational system (Yao & Mao, 2009). There are many empirical studies on the operational efficiency of commercial banks (Sherman & Gold, 1985). These studies generally use the four major state-owned commercial banks and 10 joint-stock commercial banks as research samples. It is concluded that the operating efficiency and financial status of joint-stock commercial banks are better than those of the four major state-owned commercial banks.

City commercial bank is also one of the primary banks in Chinese banking system. Before city commercial bank was started, there were primarily urban credit cooperatives in 1970s. Because of the unreasonable management, a big amount of NPL existed among them. Later in 1995, the central bank, the People's Bank of China decided to save those urban credit cooperatives from bankruptcy. All urban credit cooperatives, some rural credit cooperatives and local financial institutions set up in cities and towns have been ordered to combine into a new joint-stock company, which was called City Commercial Bank. The city commercial Banks took all the bad loans from the city credit cooperatives, but local public funds were injected into the city commercial Banks as capital (Sun, Harimaya & Yamori, 2013). Thus, the CCBs have more diversified shareholders, including individuals, state-owned enterprises, private enterprises, institutional investors and the treasury of local

governments. It was examined that the share that SOE owned was averagely one-fourth (Zhang, Wang & Qu, 2012). Therefore, CCBs have less state intervention and can have relatively better governance of the company when they are comparing to SOCBs, e.g., the Big Four (Ferri, 2009). Ferri (2009) have studied the performance of 20 CCBs from three province, and found that the performance of those CCBs was better than the Big Four.

In recent years, the government encourages domestic investors to set up privately invested commercial Banks, in order to solve the long-term financing difficulties of those private enterprises, especially small and medium-sized in China (Lu, 2016). Meanwhile, there was a bunch of foreign banks opening their subsidiaries in China, including Standard Chartered Bank, HSBC Holdings, Citigroup and Bank of East Asia, wanting to enter into one of the world's retail banking markets & biggest consumer underscored by an increasingly wealthy Chinese population (Zhang, 2017).

A number of prior researches had been done to explore the connection between the ownership of bank and bank profitability, though most of them were focus on countries outside China, such as Vietnam (Son, Thanh Tu, Cuong, Ngoc & Khanh, 2015), Croatia (Kraft and Tirtiroglu, 1998; Jemric and Vujcic, 2002), Kenya (Kiruri, 2013), Poland (Nikiel and Opiela, 2002; Weill, 2003). Those studies brought a mixed result which was about the relationship between the profitability and bank ownership. For instance, the research about Vietnamese banks got the conclusion that ownership concentration and proportion of private ownership are positively correlated with Vietnamese banks profitability. What's more, Kiruri summarized that if the foreign ownership is higher in a commercial bank, it would lead to a higher profitability while lower foreign ownership would lead to a lower performance in Kenya. And higher state ownership would bring commercial banks in

Kenya lower profitability. Therefore, as the ownership of the state rises in commercial banks, the profitability of the bank falls.

The determinants of bank profitability have been widely studied for many years by different researcher. Many of the research, follow the Short (1979) & Bourke (1989) to try to decide the aspects that influence the profits of the bank. At some countries, they used panel info or crossing-sectional info for one nation for analyzing. For example Goddard & Athanasoglou et al (2008) explored the relationship between operational efficiencies and bank profitability. Pasiouras & Kosmidou (2007) also studied about the operational efficiencies, as well as the adequacy of capital. Berger, Hanweck, & Humphrey (1987), Alper & Anbar (2011), extensively explored the asset size of a bank related to the bank profitability. Dietrich & Wanzenried (2011) found the relationship between deposit growing and bank profitability. Those researches have various results in various datasets, time periods, nations and environments. Moreover, there are several shared aspects which affect the bank's profitability. The parameters that show the profitability are generally applied as equity return, margin of net interest and average assets return, which were regarded as internal factors. The determinants of internal include bank specific variables. For instance, Alper & Anbar (2011) explored the result that the banks' asset size has a positive influence on profitability of banks. And it means the larger banks achieve a higher profitability. These internal variables show the variables of macroeconomics. In general, adequacy of capital and operational efficiency variables serve as internal determinants on profitability about bank. (Kosmidou, 2007 & 2011; Pasiouras Bourke, 1989).

On the other hand, there were also external determinants, which were defined as inflation, GDP growth and per capita GDP. Researcher examined a positive relationship among GDP growth, inflation, and banks' profitability (Demirguc-Kunt & Huizinga, 1999; Athanasoglou et al., 2008). What's more, empirical proof was given that the annual deposits growing had a major negative influence towards the profitability of bank in Swiss (Wanzenried & Dietrich, 2011). In addition, an empirical proof by several researcher that the bank with the best performance is that who has maintained a high level of capital against assets. (Abreu & Mendes, 2002; Bourke, 1989; Abreu & Mendes, 2002; Pasiouras & Kosmidou, 2007; Ben Naceur & Goaid, 2008). They clarified the relationship with the observation that banks with higher rates of capital are likely to have lower funding costs because of lower future costs of bankruptcy. Also, there was powerful proof which showed the level of operational efficiencies as calculated by overhead costs to total assets had a positive influence on bank profitability (Athanasoglou et al., 2008; Goddard et al., 2009).

3 Methodology

3.1 Research Design

This study will employ a retrospective comparative study design that aims at pointing out the determinants of profitability of the banking sector in China based on the annual data various databases that trace back to the post-reform era of China for different banks. The data for State Owned Commercial Banks (SOCBs), the City Commercial Banks (CITY), and the Joint Stock Commercial Banks (JSCBs) for the past nine years. These banks differ in their ownership structures. Fitch, Independent Community Bankers of America (IBCA) and Bureau van Dijk (BvD) maintain the BankScope database that will provide extensive annual data on the banking sector of China based on the selected establishments. The database will provide internal determinants of the performance of the banks for the past nine years between from 2010 to 2018. This will be micro-bank level panel data comprised of financial statements including balance sheets and income statements of the types of banks selected for this study in China.

The study will evaluate and compare the performance of the banks categorized according to their ownership structure in from the micro bank-level panel data as previous researchers including Kosmidou (2008), Abbasoglu et al. (2007) and Sufian and Habibullah (2009) did using the return on assets (ROA). This variable signifies the efficiency of management and its capability in the conversion of the assets of banks into net profits. Its mathematical derivation from the annual statements is the division of the net profit (after tax) by the value of the entirety of assets in a company. The performance along the lines of this variable is dictated by unpredictable and random economic and political

weathers of a bank's operating environment. The ROA is independent of high equity factors making it an accurate and sensitive measure for profitability and the revenue generation realized from available assets (Rivard & Thomas, 1997).

Other asset-based ratios that would be evaluated include the interest margin, non-interest income, overhead costs and loan loss provisioning. All these ratios would be instrumental in figuring out the profitability of the selected bank in China. The overhead costs against the assets measures the cost of personnel and infrastructure including salaries, benefits and maintenance of office facilities of different branches. The non-interest income which may include guarantee fees, commissions, the net gains from investment security sales, service charges and profit from foreign exchange, is analyzed as a measure of the diversification of the bank's business portfolio.

Another data source that would compound the results of the studies would be the IMF Financial Statistics (IFS) database. It would provide macroeconomic variables that decipher the state of the post-reformist Chinese business environment vis-à-vis the population it serves. These variables opens up the analysis to the geographically-specific, opportunistic and subjective (or plainly arbitrary) regulatory ecosystem and operational nuances of a market such as technology among others. The health of the economy and the marketplace that forms the bank environment is a function of the natural log of the GDP, the money supply growth and the annual inflation rate. The GDP quantifies the economic activity within an economy while the inflation rate determines the revenues and costs that a bank incurs. The money supply is an indicator of the price levels and may influence the

nominal GDP. All these variables are traceable from the data at the IMF IFS that records their history annually.

The study design required the traceability of the variables in unison to correlate them to each other in the right temporal instances. The internal factors correlated to the external factors should depict the profitability of the environment as per the Chinese perspective of the banking industry. This study will be crucial in positioning the health of the Chinese banking sector for new entrants.

3.2 Variable description

Researcher used multiple linear regression to study the effects of NII, CR, OC, GDP, and IR on ROA, focusing on the four values: Significance F, R Square, P-value and coefficients. Significance F: To check if the results are reliable (statistically significant). This value should be less than 0.05.

R Square: how much of the variation in ROA is explained by the independent variables. The closer to 1, the better the regression line (read on) fits the data.

P-value: p-values should be below 0.05. P-value determines the significance of the variable. Generally, the smaller the P-value, the stronger the significance of the variable.

Coefficients: The coefficient represents the magnitude of the influence of the variable on the dependent variable. The larger the absolute value of the coefficient, the greater the impact. If the independent variable changes by ΔX , the amount of change in the dependent variable is coefficient * ΔX . So, if the coefficient is positive, then the dependent and independent variables are positively correlated. Vice versa.

NII: Non-interest income / total assets, of which: non-interest income = operating income - net interest income. Non-interest income is one of the bank's income items, and its growth will definitely increase the company's profitability.

CR: CR stands for the leverage ratio of a bank. From an economic point of view, the greater the leverage ratio of a bank, the stronger its profitability, because banks can issue bonds to support business growth.

OC: OC represents the proportion of period expenses to total revenue. In theory, the larger this indicator is, the smaller the ROA should be.

GDP and IR: These two figures represent the economic cycle and the level of economic development. Their high absolute values indicate that the economy is in a stage of rapid development, and all subjects in the economic environment should have higher profitability.

3.3 Regression Functions

The OLS model should estimate the coefficients based on the following formula:

$$\text{Profitability} = \alpha_0 + \beta_1 \text{NII} + \beta_2 \text{CR} + \beta_3 \text{OC} + \beta_4 \text{GDP} + \beta_5 \text{IR} + \varepsilon$$

Industrial and Commercial Bank of China

$$\text{ROA} = 28.1283\text{NII} + 0.06207\text{CR} - 4.5835\text{OC} - 8.4551\text{GDP} - 1.7655\text{IR} + 2.24372$$

Bank of China

$$\text{ROA} = -6.8411\text{NII} - 0.0086\text{CR} - 5.3018\text{OC} - 2.3576\text{GDP} - 0.9391\text{IR} + 3.08466$$

China Merchants Bank:

$$\text{ROA} = -85.559\text{NII} - 0.0643\text{CR} - 0.505\text{OC} - 8.458\text{GDP} - 4.6133\text{IR} + 3.96634$$

Everbright Bank:

$$\text{ROA} = -63.146 - 85.559\text{NII} - 0.0643\text{CR} - 0.505\text{OC} - 8.458\text{GDP} - 4.6133\text{IR} + 3.96634$$

Bank of Beijing:

$$\text{ROA} = -180.9\text{NII} + 0.02421\text{CR} - 0.50053\text{OC} - 12.742\text{GDP} + 0.84174\text{IR} + 3.5537$$

Bank of Ningbo:

$$\text{ROA} = -51.157\text{NII} - 0.0167\text{CR} + 2.53236\text{OC} - 1.285\text{GDP} - 0.0678\text{IR} + 0.84933$$

3.4 Data and Statistics

The collection of the data was succeeded by empirical estimations that have been utilized in a number of notable researchers including that of Weller (1999), Claessens, Dimirguc-Kunt and Huizinga (2000) and Sabi (1995). It involved the reduction of the form equation of all the internal determinants of the profitability of a bank. The equation is estimated using Ordinary Least Square (OLS). The middle estimator that bears more consistency (though less efficient) when the OLS on the pooled data is reproducible. This methodology has the merit of controlling for incidence of excluded variables that vary with time, and may have significant correlations to the utilized explanatory variables.

As discussed before, the ROA would indicate the economic and political environment that a bank operates. The ROE, would be indicative of a bank's utilization of the shareholders' investments. The ROA is relatively lower for intermediaries in the financial sector, most of them tend to depict their competitiveness through the ROE; therefore, they employ their leverage to raising it (Hassan & Bashir, 2003).

The non-interest income against total assets is testament to the diversification of a bank's portfolio into non-conventional banking activities. It is crucial in various regression models that correlate off-balance sheet business to fixed variables. The overhead costs relative to the total assets has an inverse relationship to the profitability of a bank. In some

cases, however, the overhead costs indicate a positive relationship with a bank's profitability if it they increased payroll spending corresponds to the productivity of the human resource capital. In China where the direction of this variable is unknown, it would be wise to find the direction of the correlation before developing strategies to increase profitability.

An alternative measure that would be essential in obtaining the risk position of a bank in China is the book value of the equity of the investors as a proportion of the total assets. This ratio compares a bank's profitability to its capitalization. The coefficient of this variable is likely to be negative with a low ratio of capital, suggesting a high risk environment for a particular bank (Berger, 1995). Alternatively, a low capital ratio may suggest the low cost of capital translating to relatively higher levels of profitability (Molyneux, 1993). According to Berger's (1995) proposition of a positive relationship of the capital ratio with profitability, high capitalization is expected to relieve the strain expected no future financial distress, increasing revenues and warding off bankruptcy and other eventualities. After all, a robust capital structure is crucial for a bank in economies that are still stabilizing. The strength in capitalization shields companies from unpredictable and random occurrences in financial upheavals and providing a safety net for depositors in questionable macroeconomic environments.

As for the macroeconomic variables, the GDP would be indicative of the dynamics of supply and demand. In the banking sense, loans and deposits would be the significant services that are driven by this variables. The GDP either correlates positively or negatively to the demand and supply of these services. Besides, inflation as a marker of macroeconomic variables is indicative of the cost of labor and other indirect impacts such

as fluctuation in interest rates and asset valuation. These have a significant effect on the profitability of banks. The impact of inflation banking profitability is dependent on the predictability of the inflation. If it is anticipated, interest rates are adjusted to lead to a faster increase in revenues than costs, and the banks end up with higher profitability. Unanticipated inflation allows the costs to overwhelm revenues, resulting in a slippage in profitability. Lastly, the money supply factors significantly into the nominal GDP. Central bank policy and subjective household and bank behaviors determine this variable. It is indicative of the market size and can determine the profitability of a bank (Mamatzakis & Remoundos, 2003).

4 Results and Discussions

4.1 Potential Outcomes

The regression analysis of the explanatory variables against bank profitability should indicate significant relationships between them as they are empirically ascertained by numerous researchers. The model for the comparison should remain considerably stable throughout the testing of various regressions. If the R^2 exceeds 80 percent and the F-statistics remain significant within 1 percent, the explanatory power of the framework should be empirically viable.

The coefficient of diversification based on the ratio of non-interest income to the total assets, a significant positive correlation is expected. The non-interest revenues of income that are fee-based are potent supplements of income that have significant bearings on the profitability of a bank. Canals (1993) estimated similar correlations in relation to bank performance. The volatility of the non-interest activities have been reported to off-set their gains due to the considerable exposure relative to conventional income-generating banking activities (Stiroh & Rumble, 2006). However, in this case, notable changes in profitability are expected to be instigated by non-interest income.

The ratio of overhead costs against the total assets is expected to follow a negative correlation as estimated by Sufian and Habibullah (2009). This implies that high payroll and operational expenses translate to reductions in the profit of banks that operate within the Chinese marketplace. Sufian and Habibullah (2009) posit that the incompetent management of expenses is a primary indicator of poor performance in profitability. In China, the surgical management of costs is necessary to increase profitability in the banking sector. Besides, the Chinese banking sector is yet to saturate its human resources

to levels that it competes by quality; therefore, spending on human resource correlates negatively to the profitability of the bank.

Empirical evidence supports that the level of capitalization of a bank is positively correlated to the profitability of a bank in China (Berger, 1995). Therefore, JCSBs are better positioned if they offer attractive positions for investors for them to chip in more capital. The results of this study are likely to be in line with the past findings of Berger (1995) as the instability of the reforming Chinese market requires the funding of the bank to be versatile and affordable in case of bankruptcy. The leverage and risk of a bank is reflected from the capital ratio. It determines a bank's borrowing costs. Therefore, the profitability of a bank is likely to be secure and optimal if it remains high.

The ROA versus the GDP should mirror Hassan and Bashir's (2003) that these two indicators rise and dip synchronously. Moreover, inflation and profitability are likely to correlate positively and significantly in the Chinese banking sector. However, the inflation must have been anticipated in order for the banks to adjust interest rates accordingly to maintain the revenue streams related to costs. These estimates are supported by numerous findings and practice guidelines. The inflation and its impact on the profitability of the financial sector can be estimated with the constructs of the quantity theory of money that predicts its effect on the nominal GDP and levels of prices. It is likely to vary negatively relative to the profitability of the banks in China.

The results of this study would undergo various tests for robustness. The sensitivity of the data would be verified by standalone regression of all the categories of banks to find the significance of each explanatory variable to determine the qualitative robustness of the coefficients of the baseline regression model. The comparison of these re-estimates will

compare the sign, retention of significance and the order of magnitude as in the baseline regression even if it is at different levels. These sensitivity analyses would also be crucial in determining the level of significance of each variable in the disparate banking categories.

4.2 Data analysis

4.2.1 Industrial and Commercial Bank of China

From the regression equation of ICBC, it can be found that different independent variables have different effects on corporate profits. First of all, the impact of non-interest income on ROA is a large positive number, which is 28.13, indicating that when the proportion of non-interest income to total assets increases by one unit, ROA will increase by 28.13 units in the same direction. The result is in line with economic assumption. Because non-interest income is one of the bank's revenue items, its growth will definitely increase the company's profitability. CR stands for the leverage ratio of a bank. From an economic point of view, the greater the leverage ratio of a bank, the stronger its profitability, because banks can issue bonds to support business growth. Statistically, the coefficient of CR is 0.06, which is consistent with economic assumptions. OC represents the proportion of period expenses to total revenue. Intuitively, the larger this indicator is, the smaller the ROA should be. From the statistical results, the regression coefficient is -4.58. This result shows that the assumption is correct. ICBC can strengthen cost management and improve profitability. It is puzzling that the regression coefficients between GDP, IR and ROA are negative. These two numbers represent the economic cycle and the level of economic development. Their high absolute values indicate that the economy is in a rapid development stage and all are in an economic environment. The main body should have higher profitability, and the banking industry should be a procyclical industry. The reason may be that the banking industry is an important means of stimulating the economy. The government will reduce the bank's profit by reducing the bank's loan interest rate to stimulate the economy, and thus obtain a smaller ROA. Statistically speaking, these

results are still not significant, indicating that these variables are not particularly convincing in explaining the profitability of joint-stock banks. Future research may consider introducing more variables. In addition, all the regression results are not significant statistically. The P-value is larger and the t-value is smaller. The specific values are shown in the table. The reason may be the need to introduce more explanatory variables or increase the years of data used for regression, which may make the results better.

Industrial and Commercial Bank of China						
SUMMARY OUTPUT						
<i>Regression Statistics</i>						
Multiple R	0.9780746					
R Square	0.9566299					
Adjusted R Square	0.8843464					
Standard Error	0.0454182					
Observations	9					
<i>ANOVA</i>						
	<i>df</i>	<i>SS</i>	<i>MS</i>	<i>F</i>	<i>Significance F</i>	
Regression	5	0.13650046	0.0273	13.2344	0.02947882	
Residual	3	0.006188429	0.00206			
Total	8	0.142688889				
	<i>Coefficients</i>	<i>Standard Error</i>	<i>t Stat</i>	<i>P-value</i>	<i>Lower 95%</i>	<i>Upper 95%</i>
Intercept	2.2437201	2.079447031	1.079	0.35961	-4.37400838	8.8614487
NII	28.128344	48.24046454	0.58309	0.60077	-125.394345	181.65103
CR	0.0620738	0.045957926	1.35067	0.26965	-0.08418486	0.2083324
OC	-4.5835228	4.000689616	-1.1457	0.33503	-17.3155027	8.1484571
GDP	-8.4550824	3.946428248	-2.1425	0.12157	-21.0143784	4.1042136
IR	-1.7655484	2.125468773	-0.8307	0.46709	-8.52973863	4.9986419

Table 1: Data output of ICBC

4.2.2 Bank of China:

The regression results show that the regression coefficient of Bank of China's NII is negative, -6.84, which is not in line with expectations, indicating that Bank of China is different from commercial banks in that its profit items are mainly interest income. CR is also negative, indicating that Bank of China has no way to improve profitability by borrowing foreign debt. However, the coefficient of Bank of China's OC is a positive number, which is in line with expectations. Commercial banks

should strengthen the control of management costs to improve ROA. The coefficient between GDP and inflation remains negative.

Bank of China								
SUMMARY OUTPUT								
<i>Regression Statistics</i>								
Multiple R	0.9924679							
R Square	0.9849925							
Adjusted R Square	0.95998							
Standard Error	0.0208165							
Observations	9							
<i>ANOVA</i>								
	<i>df</i>	<i>SS</i>	<i>MS</i>	<i>F</i>	<i>Significance F</i>			
Regression	5	0.085322239	0.01706	39.38	0.00615817			
Residual	3	0.001299983	0.00043					
Total	8	0.086622222						
	<i>Coefficients</i>	<i>Standard Error</i>	<i>t Stat</i>	<i>P-value</i>	<i>Lower 95%</i>	<i>Upper 95%</i>	<i>Lower 95.0%</i>	<i>Upper 95.0%</i>
Intercept	3.0846602	0.433513647	7.11549	0.00571	1.70502629	4.4642941	1.70503	4.46429
NII	-6.8410766	13.14408718	-0.5205	0.63871	-48.6714282	34.989275	-48.671	34.9893
CR	-0.0085506	0.016108011	-0.5308	0.63232	-0.05981343	0.0427123	-0.0598	0.04271
OC	-5.3017596	0.79245493	-6.6903	0.00681	-7.82370482	-2.779814	-7.8237	-2.7798
GDP	-2.3575774	1.299469892	-1.8143	0.16728	-6.49307058	1.7779157	-6.4931	1.77792
IR	-0.9390824	1.076861143	-0.8721	0.44736	-4.36613521	2.4879703	-4.3661	2.48797

Table 2: Data output of BOC

4.2.3 China Merchants Bank

Using the same analytical thinking as ICBC, we have reached the following conclusions. The non-interest income of China Merchants Bank has a negative impact on ROA, 85.56, which shows that China Merchants Bank relies more on interest income for profit. China Everbright Bank, which is also a joint-stock bank, has the same conclusions as China Merchants Bank in this regard. Therefore, China Merchants Bank should increase the proportion of interest income in the overall income structure, so as to improve the overall ROA. The coefficient of CR is also negative, -0.06, which shows that it is difficult for China Merchants Bank to improve profitability by increasing the leverage ratio. The coefficient of OC is -0.51. This result is more optimistic. Everbright Bank can improve ROA by reducing management costs. The coefficient between GDP and inflation remains

negative. From a statistical point of view, the regression results of all variables are still not statistically significant.

China Merchants Bank:								
SUMMARY OUTPUT								
<i>Regression Statistics</i>								
Multiple R	0.8801517							
R Square	0.774667							
Adjusted R Square	0.399112							
Standard Error	0.1032105							
Observations	9							
ANOVA								
	<i>df</i>	<i>SS</i>	<i>MS</i>	<i>F</i>	<i>Significance F</i>			
Regression	5	0.109864997	0.02197	2.06273	0.29258007			
Residual	3	0.031957225	0.01065					
Total	8	0.141822222						
	<i>Coefficients</i>	<i>Standard Error</i>	<i>t Stat</i>	<i>P-value</i>	<i>Lower 95%</i>	<i>Upper 95%</i>	<i>Lower 95.0%</i>	<i>Upper 95.0%</i>
Intercept	3.9663392	1.101663429	3.60032	0.03675	0.46035453	7.472324	0.4603545	7.47232395
NII	-85.558902	55.30192082	-1.5471	0.21957	-261.554296	90.436491	-261.5543	90.4364913
CR	-0.0643306	0.051110627	-1.2587	0.29719	-0.22698745	0.0983262	-0.2269875	0.0983262
OC	-0.5049953	2.181018691	-0.2315	0.83179	-7.44597013	6.4359796	-7.4459701	6.43597962
GDP	-8.4579563	8.317127253	-1.0169	0.38406	-34.9267672	18.010855	-34.926767	18.0108546
IR	-4.6133285	4.630242369	-0.9963	0.39252	-19.3488262	10.122169	-19.348826	10.1221692

Table 3: Data output of China Merchants Bank

4.2.4 China Everbright Bank

Everbright Bank and China Merchants Bank are also joint-stock banks. The regression results of many variables show the same characteristics. For example, non-interest income NII and leverage ratio CR also have a negative regression coefficient of -63.15, and the reason has been analyzed. However, the sign of OC's regression coefficient is inconsistent with economic logic. The regression coefficient of OC is 1.08, which shows that increasing the proportion of Everbright Bank's management expenses can increase profitability. Everbright's management expenses may reflect the investment in management, and banks can improve ROA by improving management efficiency. GDP and inflation rates show the same record. From a statistical point of view, the regression results of all variables are still not statistically significant.

China Everbright Bank								
SUMMARY OUTPUT								
<i>Regression Statistics</i>								
Multiple R	0.8782379							
R Square	0.7713018							
Adjusted R Square	0.3901382							
Standard Error	0.1215479							
Observations	9							
<i>ANOVA</i>								
	<i>df</i>	<i>SS</i>	<i>MS</i>	<i>F</i>	<i>Significance F</i>			
Regression	5	0.149478294	0.0299	2.02355	0.29812965			
Residual	3	0.044321706	0.01477					
Total	8	0.1938						
	<i>Coefficients</i>	<i>Standard Error</i>	<i>t Stat</i>	<i>P-value</i>	<i>Lower 95%</i>	<i>Upper 95%</i>	<i>Lower 95.0%</i>	<i>Upper 95.0%</i>
Intercept	2.1736847	1.171060817	1.85617	0.16044	-1.55315344	5.9005229	-1.5531534	5.90052289
NII	-63.146352	68.93622261	-0.916	0.42721	-282.532178	156.23948	-282.53218	156.239475
CR	-0.017114	0.049115632	-0.3484	0.75053	-0.17342189	0.1391938	-0.1734219	0.13919383
OC	1.0808942	3.332586318	0.32434	0.76698	-9.52488284	11.686671	-9.5248828	11.6866712
GDP	-7.1318246	7.143051173	-0.9984	0.39165	-29.8642014	15.600552	-29.864201	15.6005522
IR	-10.99944	5.875469645	-1.8721	0.15793	-29.6978069	7.6989265	-29.697807	7.69892647

Table 4: Data output of China Everbright Bank

4.2.5 Bank of Beijing

The coefficient of non-interest income of Bank of Beijing is still negative, and this bank should increase ROA by increasing the proportion of interest income. The coefficient of CR is positive, 0.02, which indicates that Bank of Beijing can support profitability by increasing the leverage ratio. The coefficient of management expenses is -5.01, which indicates that the Bank of Beijing should strengthen the control of management costs to improve ROA. The coefficient of GDP is still negative. Fortunately, the coefficient of the inflation rate is positive, which is consistent with the prediction. From a statistical point of view, the regression results of Bank of Beijing data are relatively good, and the correlations of NII, OC, and GDP are all significant, which indicates that these indicators have a certain explanatory effect on the change of ROA.

Bank of Beijing SUMMARY OUTPUT								
<i>Regression Statistics</i>								
Multiple R	0.9888279							
R Square	0.9777806							
Adjusted R Square	0.9407483							
Standard Error	0.028329							
Observations	9							
ANOVA								
	<i>df</i>	<i>SS</i>	<i>MS</i>	<i>F</i>	<i>Significance F</i>			
Regression	5	0.105947963	0.02119	26.4035	0.01102146			
Residual	3	0.002407592	0.0008					
Total	8	0.108355556						
	<i>Coefficients</i>	<i>Standard Error</i>	<i>t Stat</i>	<i>P-value</i>	<i>Lower 95%</i>	<i>Upper 95%</i>	<i>Lower 95.0%</i>	<i>Upper 95.0%</i>
Intercept	3.5537035	0.490553524	7.24427	0.00543	1.99254326	5.1148638	1.9925433	5.11486376
NII	-180.8959	41.06824494	-4.4048	0.0217	-311.593386	-50.19842	-311.59339	-50.198418
CR	0.0242095	0.015168843	1.596	0.20876	-0.0240645	0.0724836	-0.0240645	0.07248355
OC	-5.0053145	0.81397468	-6.1492	0.00865	-7.59574517	-2.414884	-7.5957452	-2.4148837
GDP	-12.741989	3.505117706	-3.6353	0.03586	-23.8968384	-1.587141	-23.896838	-1.5871406
IR	0.8417371	2.0294289	0.41477	0.70619	-5.61681141	7.3002856	-5.6168114	7.3002856

Table 5: Data output of Bank of Beijing

4.2.6 Bank of Ningbo:

The coefficients of NII and CR of Bank of Ningbo are both negative, the reason has been explained in the previous analysis. The regression coefficient of OC is 2.53, which indicates that the increase in management costs will increase the company's profitability. The regression coefficients of GDP and inflation are still negative. Statistically speaking, all regression results are still not significant.

Bank of Ningbo SUMMARY OUTPUT								
<i>Regression Statistics</i>								
Multiple R	0.8285806							
R Square	0.6865458							
Adjusted R Square	0.1641222							
Standard Error	0.0979846							
Observations	9							
ANOVA								
	<i>df</i>	<i>SS</i>	<i>MS</i>	<i>F</i>	<i>Significance F</i>			
Regression	5	0.063085933	0.01262	1.31416	0.43759233			
Residual	3	0.028802956	0.0096					
Total	8	0.091888889						
	<i>Coefficients</i>	<i>Standard Error</i>	<i>t Stat</i>	<i>P-value</i>	<i>Lower 95%</i>	<i>Upper 95%</i>	<i>Lower 95.0%</i>	<i>Upper 95.0%</i>
Intercept	0.8493338	1.372422908	0.61886	0.57983	-3.51832844	5.216996	-3.5183284	5.21699598
NII	-51.51749	38.02010492	-1.355	0.26842	-172.514432	69.479452	-172.51443	69.4794524
CR	-0.0167318	0.028382764	-0.5895	0.59697	-0.1070584	0.0735949	-0.1070584	0.07359485
OC	2.5323624	3.609762066	0.70153	0.5335	-8.95551151	14.020236	-8.9555115	14.0202364
GDP	-1.2850245	3.706933401	-0.3467	0.75174	-13.082141	10.512092	-13.082141	10.512092
IR	-0.0678398	5.791954833	-0.0117	0.99139	-18.500425	18.364745	-18.500425	18.3647455

Table 6: Data output of Bank of Ningbo

4.3 Summary and Discussion

From the above regression results, it can be seen that the regression results of the five independent variables are larger than expected, which is embodied in the opposite sign or insignificant in statistical significance. The specific reasons may have the following aspects. First, the length of the time series is 9 years, and the length is small, which may affect the accuracy of the regression results. Second, the number of explanatory variables is too small, and many more explanatory variables have not been included in the model. Third, simple linear models are not suitable for explaining and predicting the profitability of banks.

From the above analysis, it can be seen that the impact of different explanatory variables on different ownership of banks is uniquely worthy of attention. Firstly, the sensitivity of NII to all types of banks is relatively strong, that is, the absolute value of the regression coefficient is high. For urban and rural banks, the regression of Beijing Bank is more optimistic, especially the statistics of the regression coefficients of NII, OC and GDP are very good. Secondly, GDP and IR have negative coefficients for all three kinds of banks that have been explored in this research. Maybe it is because the government stimulate economy by cutting the interest rate, which may decrease the performance of banks.

5 Implication and limitation

5.1 Implication

In order to find effective approach to improve the profitability of banks, the findings of this study show some implications to Chinese government, managers of banks and regulatory authority. First of all, in order to rise to the occasion of the new era of global finance, the policy maker should give the domestic bank system more support, for example, properly reduce the tax ratio for Chinese commercial banks. Secondly, for bank managers, more attention should be given to those facts that have effects to the profitability of bank, for example, make a good management of operational cost, hire more top talents and properly reduce the cost of human resource to increase the bank profitability. Thirdly, it is suggested for government to stabilize the capital market and give banks better environment to develop. Last but not least, for the entire bank industry in China, inflation rate should be controlled in a certain extent by efficient monetary and fiscal policies.

As for Chinese commercial banks with different ownership, there are several policies should be considered as follow: (1) for those state-owned commercial banks, the government should reduce the extent of support and influence. (2) The government should encourage private banks and joint-stock commercial banks to attract more diversified financial activities. (3) More preferential policies should be given to city commercial banks, to support those city commercial banks operate and developed. For example, the developing speed of Ningbo bank has been rapid these years. Thus, city commercial banks are very potential and need more support.

5.2 Limitation

However, in this study, there were several limitations. Firstly, some of the results were from empirical data and historical statistic. Secondly, besides the ownership of the bank in China, researcher only studies several determinants that effect bank profitability, there should be far more relative determinants. Thirdly, the research of this study was not such deep with plenty of related data. In further study of this topic, more other determinants should be studied and more data should be used to analyze.

6 References

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7 Appendix

按前期 孰低原则 列报	2020-12-31	2019-12-31	2019-09-30	2018-12-31	2017-12-31	2016-12-31	2015-12-31	2014-12-31	2013-12-31	2012-12-31	2011-12-31	2010-12-31	2009-12-31
	年报	年报	三季报	年报	年报								
利润总额	87,952,005.00	82,607,410.00	64,694,200.00	77,378,900.00	72,650,200.00	67,589,100.00	69,764,700.00	65,889,200.00	58,963,700.00	53,694,500.00	47,521,400.00	38,082,100.00	30,945,400.00
利息净收入	6.47	6.76	12.11	6.51	7.49	-3.12	5.88	11.75	9.81	12.99	24.79	23.06	-0.10
利息成本	41,170,642.86	39,019,833.33	31,209,800.00	37,118,700.00	36,466,000.00	31,937,600.00	33,811,200.00	29,928,000.00	25,399,100.00	22,948,700.00	20,421,400.00	16,935,400.00	14,346,000.00
营业利润	42,317,047.06	39,772,443.75	31,515,400.00	37,241,300.00	36,464,100.00	36,327,900.00	36,323,500.00	36,161,200.00	33,853,700.00	30,868,700.00	27,231,100.00	21,542,600.00	16,724,800.00
净利润	33,451,920.00	31,593,688.00	25,268,800.00	29,872,300.00	28,745,100.00	27,910,600.00	27,772,000.00	27,628,600.00	26,396,500.00	23,869,100.00	20,844,500.00	16,602,500.00	12,935,000.00
归属于母公司股东的净利润	5.88	6.13	5.04	4.06	2.90	0.40	0.48	5.01	10.11	14.53	26.10	28.43	16.10
扣除非经常性损益后的净利润	120,400.00	213,700.00	208,600.00	208,600.00	216,100.00	266,400.00	143,600.00	111,200.00	95,000.00	105,700.00	78,700.00	91,600.00	19,600.00
研发支出	5.24	4.08	2.89	0.55	0.03	0.03	4.91	10.08	14.70	26.10	28.73	15.65	15.65
资产减值损失	58,096,700.00	54,131,400.00	48,341,600.00	47,750,400.00	44,128,000.00	38,691,600.00	34,854,300.00	32,854,300.00	34,854,300.00	32,854,300.00	27,339,800.00	25,844,200.00	2,584,200.00
公允价值变动损益	60,041,400.00	55,833,600.00	50,211,000.00	49,448,000.00	45,633,300.00	40,050,200.00	36,083,000.00	34,083,000.00	36,083,000.00	34,083,000.00	28,861,600.00	24,861,600.00	8,861,600.00
资产处置收益	24,907,200.00	25,351,500.00	24,988,700.00	24,361,900.00	19,540,100.00	19,625,800.00	16,070,400.00	15,287,900.00	13,630,000.00	11,630,000.00	10,083,800.00	8,465,600.00	8,465,600.00
公允价值变动损益	2,892,200.00	2,912,400.00	2,924,000.00	3,007,700.00	2,418,900.00	2,418,900.00	2,891,900.00	2,891,900.00	2,891,900.00	2,891,900.00	2,891,900.00	2,891,900.00	2,891,900.00
资产总计	3,042,638,100.00	2,769,954,000.00	2,608,704,900.00	2,415,716,500.00	2,210,978,000.00	2,060,995,300.00	1,891,775,200.00	1,754,211,700.00	1,547,868,800.00	1,345,861,200.00	1,178,505,300.00	1,043,800,000.00	867,500,000.00
负债合计	7.90	6.18	8.08	8.68	7.76	8.95	7.84	13.34	15.00	14.20	10.78	10.78	10.78
所有者权益	2,775,575,300.00	2,535,465,700.00	2,394,598,700.00	2,125,610,200.00	2,040,926,100.00	1,907,264,900.00	1,763,928,900.00	1,641,375,800.00	1,451,904,500.00	1,263,696,500.00	1,101,611,900.00	943,300,000.00	746,800,000.00
归属于母公司股东的权益	267,062,800.00	234,488,300.00	214,105,600.00	198,116,300.00	180,051,900.00	153,730,400.00	127,846,300.00	112,845,900.00	95,761,300.00	82,165,700.00	67,895,400.00	53,899,400.00	43,899,400.00
归属于母公司股东的权益	17.11	9.52	8.01	10.07	10.07	16.89	20.15	13.26	17.59	16.61	21.74	21.74	11.71
资本公积	15,196,800.00	15,196,800.00	15,196,800.00	15,196,800.00	15,196,800.00	15,196,800.00	14,487,400.00	10,802,300.00	12,832,400.00	12,832,400.00	12,283,900.00	10,215,600.00	10,215,600.00
盈余公积	26,223,900.00	26,172,000.00	23,270,300.00	20,503,100.00	17,804,000.00	15,075,200.00	11,387,000.00	9,806,300.00	7,442,000.00	6,000.00	3,100.00	23,000.00	8,000.00
未分配利润	136,824,700.00	120,666,800.00	109,754,400.00	94,066,300.00	78,198,800.00	65,023,600.00	51,194,900.00	37,234,100.00	31,333,400.00	20,115,700.00	11,793,100.00	11,793,100.00	11,793,100.00
现金流量表													
经营活动产生的现金流量	137,520,700.00	72,413,300.00	77,096,400.00	23,921,100.00	113,176,400.00	20,145,700.00	-194,700.00	53,350,800.00	34,811,300.00	27,817,600.00	27,817,600.00	40,386,200.00	40,386,200.00
投资活动产生的现金流量	2,568,200.00	3,501,400.00	488,000.00	3,244,100.00	3,548,600.00	4,462,300.00	3,248,500.00	1,870,700.00	1,140,500.00	1,140,500.00	1,140,500.00	1,305,700.00	1,305,700.00
筹资活动产生的现金流量	189,443,400.00	217,183,800.00	263,324,000.00	249,269,300.00	200,716,000.00	110,917,800.00	123,974,700.00	105,849,000.00	138,569,700.00	197,771,800.00	197,771,800.00	155,937,600.00	155,937,600.00
现金流量净额	-64,488,800.00	-73,174,500.00	-48,923,800.00	-46,893,200.00	-66,696,100.00	-46,679,100.00	-16,416,100.00	-16,416,100.00	-5,673,300.00	-15,958,600.00	-15,958,600.00	-58,518,400.00	-58,518,400.00
汇率变动对现金的影响	5,700.00	12,500.00	79,200.00	152,000.00	32,300.00	139,300.00	95,500.00	60,000.00	3,100.00	3,100.00	23,000.00	23,000.00	23,000.00
现金及现金等价物净增加额	16,878,300.00	-3,592,400.00	8,183,500.00	-5,078,600.00	-3,873,200.00	-2,634,400.00	-6,546,500.00	-4,927,900.00	3,600,500.00	404,600.00	404,600.00	-1,628,700.00	-1,628,700.00
期末现金余额	92,897,900.00	-1,080,700.00	33,096,100.00	-25,189,000.00	44,703,400.00	3,686,200.00	-24,424,500.00	35,333,900.00	31,933,700.00	11,957,700.00	11,957,700.00	-19,789,700.00	-19,789,700.00
期初现金余额	243,890,300.00	150,952,300.00	152,033,000.00	118,936,800.00	144,129,800.00	99,426,400.00	95,740,200.00	110,164,700.00	84,830,800.00	53,897,100.00	40,939,400.00	40,939,400.00	40,939,400.00
汇率变动对现金的影响	1,944,700.00	1,702,200.00	1,702,200.00	1,869,400.00	1,697,600.00	1,509,300.00	1,338,600.00	1,218,800.00	1,121,800.00	1,009,500.00	904,300.00	904,300.00	904,300.00
关键比率													
ROE(摊薄)(%)	12.64	13.16	9.48	12.78	13.45	14.13	15.49	18.02	20.61	21.20	21.77	20.13	19.08
ROE(加权)(%)			10.72	13.79	14.35	15.24	17.10	19.96	21.92	23.02	23.44	22.79	20.14
扣除非经常性损益后的ROE(摊薄)(%)	9.44	12.68	13.35	14.01	15.34	17.92	20.53	21.12	21.66	20.03	18.95	18.95	18.95
ROA(%)	1.01	1.04	0.87	1.11	1.14	1.20	1.30	1.40	1.44	1.45	1.44	1.32	1.20
ROIC(%)													
摊薄毛利率(%)													
摊薄净利率(%)		39.06	38.61	39.57	41.29	39.81	41.93	44.60	44.45	43.86	43.86	41.80	41.80
EBITDA Margin(%)													
资产回报率(%)	91.22	91.53	91.79	91.79	91.79	91.89	92.54	93.24	93.57	93.81	93.89	94.24	94.24
资产周转率(倍)	0.02	0.03	0.03	0.03	0.03	0.03	0.03	0.03	0.03	0.03	0.03	0.03	0.03
摊薄总资产收益率/营业收入(%)													
每股指标													
EPS(基本)	0.71	0.82	0.79	0.77	0.77	0.77	0.78	0.75	0.68	0.60	0.48	0.39	0.39
EPS(摊薄)	0.71	0.82	0.79	0.77	0.77	0.77	0.78	0.74	0.67	0.59	0.48	0.39	0.39
EPS(稀释)	0.94	0.89	0.71	0.82	0.79	0.77	0.78	0.74	0.67	0.59	0.48	0.39	0.39
扣除非经常性损益后的EPS	7.64	6.96	6.79	6.30	5.73	5.19	4.80	4.23	3.63	3.12	2.74	2.35	2.02
每股净资产	1.82	2.17	2.04	1.90	1.96	1.86	1.68	1.54	1.36	1.09	0.93	0.93	0.93
每股现金流量净额	3.86	2.03	2.16	0.67	3.18	0.37	-0.01	1.53	1.00	0.80	1.11	1.11	1.11
每股现金流量净额CPS	2.61	-0.03	0.93	-0.71	1.25	0.10	-0.70	1.01	0.91	0.34	-0.59	-0.59	-0.59
P/E(TTM)	6.46	6.33	7.80	5.65	5.89	6.17	4.86	6.30	7.33	9.49	15.41	15.41	15.41
P/B(LV)	6.26	6.63	6.62	6.59	7.94	5.67	5.92	5.26	6.96	8.96	11.51	16.40	16.40
P/B(MRQ)	0.74	0.81	1.04	0.80	0.91	1.12	0.99	1.29	1.55	1.80	2.70	2.70	2.70
P/S(TTM)	2.38	2.46	3.18	2.28	2.35	2.69	2.17	2.76	3.26	4.09	5.96	5.96	5.96
其他													
员工总数(人)	439,150	449,296	453,048	461,749	466,346	462,282	441,903	427,356	408,859	397,339	389,827	389,827	389,827
货币币种	CNY	CNY											
报告币种	CNY	CNY											
特殊汇率													
利率类型	期末汇率	期末汇率											

Table 1: ROA of ICBC

报告期末 报表类型	2018-12-31	2017-12-31	2016-12-31	2015-12-31	2014-12-31	2013-12-31	2012-12-31	2011-12-31	2010-12-31
	年报 合并报表								
资产：									
现金及存放中央银行款项	337,257,600.00	361,387,200.00	335,078,800.00	305,965,300.00	352,362,200.00	329,400,700.00	317,494,300.00	276,215,600.00	228,299,900.00
存放同业和其他金融机构款项	38,464,600.00	37,007,400.00	27,005,800.00	21,155,900.00	30,427,300.00	30,636,600.00	41,193,700.00	31,748,600.00	18,394,200.00
贵金属	18,129,200.00	23,871,400.00	22,009,100.00	11,461,900.00	9,595,000.00	6,182,100.00	5,535,800.00	3,897,100.00	1,022,600.00
拆出资金	57,780,300.00	47,753,700.00	52,741,500.00	47,223,400.00	47,850,500.00	41,161,800.00	22,451,300.00	16,051,600.00	6,491,300.00
金融投资	80,534,700.00	44,093,800.00	47,447,500.00	34,927,200.00	34,682,800.00	37,255,600.00	22,167,100.00	15,210,800.00	1,298,600.00
其中：交易性金融资产	80,534,700.00	44,093,800.00	47,447,500.00	34,927,200.00	34,682,800.00	37,255,600.00	22,167,100.00	15,210,800.00	1,298,600.00
可供出售金融资产									
以公允价值计量且其变动计入当期损益的金融资产	451,918,200.00								
其他权益工具投资	143,016,300.00								
持有至到期投资		149,645,300.00	174,228,700.00	144,419,500.00	118,828,800.00	100,080,000.00	92,093,900.00	84,010,500.00	90,479,500.00
衍生金融资产	7,133,500.00	8,901,300.00	9,445,200.00	7,887,000.00	2,404,800.00	2,502,000.00	1,475,600.00	1,746,000.00	1,333,200.00
买入返售金融资产	73,404,900.00	98,663,100.00	75,562,700.00	99,633,300.00	46,846,200.00	33,190,300.00	54,457,900.00	34,943,700.00	26,222,700.00
持有待售资产									
应收利息									
应收款项									
合同资产									
发放贷款及垫款	1,504,613,200.00	1,389,296,600.00	1,276,733,400.00	1,165,281,200.00	1,076,875,000.00	968,141,500.00	858,328,900.00	759,401,900.00	662,337,200.00
代理业务资产									
长期股权投资	2,912,400.00	3,244,100.00	3,007,700.00	2,418,500.00	2,891,900.00	2,851,500.00	3,528,400.00	3,275,000.00	4,032,500.00
应收款项类投资	354,218,400.00	297,304,200.00	287,035,300.00	256,639,000.00	256,639,000.00	262,440,000.00	257,656,200.00	242,478,500.00	231,278,100.00
固定资产	25,352,900.00	24,568,700.00	24,361,900.00	19,540,100.00	19,623,800.00	16,070,400.00	13,287,900.00	11,630,000.00	10,583,900.00
在建工程	3,508,100.00			2,610,100.00	2,480,400.00	2,484,100.00	2,260,400.00	1,605,400.00	1,027,000.00
无形资产									
商誉									
递延所得税资产	5,837,500.00	4,839,200.00	2,839,800.00	2,106,600.00	2,475,800.00	2,886,000.00	2,278,900.00	2,193,800.00	2,171,200.00
投资性房地产									
其他资产	20,091,000.00	33,501,200.00	36,823,200.00	34,700,400.00	26,319,300.00	26,527,900.00	26,000,300.00	14,993,300.00	12,246,200.00
资产总额(特殊报表科目)									
资产总额(会计平衡项目)									
资产总计	2,769,954,000.00	2,608,704,300.00	2,413,726,500.00	2,220,978,000.00	2,060,995,300.00	1,891,775,200.00	1,754,221,700.00	1,547,686,800.00	1,345,862,200.00
负债：									
同业和其他金融机构存放款项	132,824,600.00	121,460,100.00	151,669,200.00	178,826,700.00	110,677,600.00	86,709,400.00	123,262,300.00	109,149,400.00	92,236,900.00
向中央银行借款	48,100.00	45,600.00	54,500.00	21,000.00	63,100.00	72,400.00	113,300.00	10,000.00	5,100.00
拆入资金	48,624,900.00	49,194,800.00	50,010,700.00	47,759,300.00	43,246,300.00	40,216,100.00	25,418,200.00	24,979,600.00	12,563,300.00
交易性金融负债	8,740,000.00	42,594,800.00	36,675,200.00	30,392,700.00	58,938,500.00	55,360,700.00	31,974,200.00	17,197,300.00	667,000.00
衍生金融负债	7,357,300.00	7,855,600.00	8,996,000.00	7,682,600.00	2,419,100.00	1,916,800.00	1,326,100.00	1,261,700.00	1,056,400.00
卖出回购金融资产	51,480,100.00	104,633,800.00	58,930,600.00	33,719,100.00	38,095,700.00	29,930,400.00	23,776,400.00	20,625,400.00	8,488,800.00
吸收存款	2,140,893,400.00	1,922,634,900.00	1,782,530,200.00	1,628,193,900.00	1,555,660,100.00	1,462,082,500.00	1,364,291,000.00	1,226,121,900.00	1,114,555,700.00
应付职工薪酬	3,363,600.00	3,314,200.00	3,286,400.00	3,171,700.00	2,814,800.00	2,452,900.00	2,501,300.00	2,381,900.00	2,030,500.00
应交税费	9,567,800.00	8,255,000.00	6,355,700.00	7,523,400.00	7,227,800.00	6,705,100.00	6,816,200.00	6,104,600.00	4,091,700.00
应付利息									
应付款项									
合同负债									
持有待售负债									
代理业务负债									
应付债券	61,784,200.00	52,694,000.00	35,793,700.00	30,662,200.00	27,959,000.00	25,301,800.00	23,218,600.00	20,416,100.00	10,041,000.00
递延所得税负债	121,700.00	43,300.00	60,400.00	99,500.00	45,100.00	42,000.00	55,200.00	10,300.00	31,800.00
预计负债									
其他负债	36,524,600.00	55,845,200.00	59,404,900.00	54,538,800.00	42,493,000.00	40,083,000.00	34,822,100.00	19,503,700.00	16,811,500.00
负债总额(特殊报表科目)	34,135,400.00	26,027,400.00	21,842,700.00	18,335,200.00	17,624,800.00	13,055,800.00	3,800,900.00	4,142,600.00	1,116,800.00
负债总额(会计平衡项目)									
负债合计	2,535,465,700.00	2,394,598,700.00	2,215,610,200.00	2,040,926,100.00	1,907,264,900.00	1,765,928,900.00	1,641,375,800.00	1,451,904,500.00	1,265,696,500.00
所有者权益(或股东权益)：									
股本	35,640,700.00	35,640,700.00	35,640,700.00	35,640,700.00	35,349,500.00	35,139,000.00	34,962,000.00	34,908,400.00	34,901,900.00
其他权益工具	8,605,100.00	8,605,100.00	8,605,100.00	7,937,500.00	3,442,800.00				
其中：优先股	7,937,500.00	7,937,500.00	7,937,500.00	7,937,500.00	3,442,800.00				
永续债	667,600.00	667,600.00							
资本公积	15,196,800.00	15,195,200.00	15,199,800.00	15,196,300.00	14,487,400.00	10,802,300.00	12,852,400.00	12,639,500.00	12,282,000.00
减：库存股									
其他综合收益	-1,187,500.00	-6,205,800.00	-2,173,800.00	-465,500.00	-2,454,800.00				
盈余公积	26,172,000.00	23,270,300.00	20,502,100.00	17,804,000.00	15,075,200.00	12,387,000.00	9,806,300.00	7,442,000.00	5,378,200.00
未分配利润	120,666,600.00	109,754,400.00	94,066,300.00	78,198,800.00	65,023,600.00	51,194,900.00	37,254,100.00	31,333,400.00	20,115,700.00
一般风险准备	27,906,400.00	26,489,200.00	25,134,900.00	24,635,600.00	22,162,200.00	20,294,000.00	18,907,100.00	10,430,100.00	9,307,100.00
外币报表折算差额						-2,403,800.00	-1,282,200.00	-1,079,200.00	58,100.00
未确认的投资损失									
股东权益总额(特殊报表科目)									
股东权益总额(会计平衡项目)									
归属于母公司所有者的权益	233,000,100.00	212,749,100.00	196,975,100.00	178,947,400.00	153,085,900.00	127,413,400.00	112,499,700.00	95,674,200.00	82,043,000.00
少数股东权益	1,488,200.00	1,356,500.00	1,141,200.00	1,104,500.00	644,500.00	432,900.00	346,200.00	108,100.00	122,700.00
所有者权益合计	234,488,300.00	214,105,600.00	198,116,300.00	180,051,900.00	153,730,400.00	127,846,300.00	112,845,900.00	95,782,300.00	82,165,700.00
负债及股东权益总额(特殊报表科目)									
负债及股东权益总额(会计平衡项目)									
负债及股东权益总计	2,769,954,000.00	2,608,704,300.00	2,413,726,500.00	2,220,978,000.00	2,060,995,300.00	1,891,775,200.00	1,754,221,700.00	1,547,686,800.00	1,345,862,200.00
货币币种	CNY								
原始币种	CNY								
转换汇率	1	1	1	1	1	1	1	1	1
利率类型	期末汇率								
税率	25.0000	25.0000	25.0000	25.0000	25.0000	25.0000	25.0000	25.0000	25.0000
税率说明									
审计意见(境内)	标准无保留意见								
审计意见(境外)	标准无保留意见								
披露原因									
披露说明									
原始报表	点击浏览								
公告日期	2019-03-29	2018-03-28	2017-03-31	2016-03-31	2015-03-27	2014-03-28	2013-03-28	2012-03-30	2011-03-31
数据来源	公司公告								

Table 2: Balance sheet of ICBC

报告期	2018-12-31		2017-12-31		2016-12-31		2015-12-31		2014-12-31		2013-12-31		2012-12-31		2011-12-31		2010-12-31	
	年报	半年报																
营业收入	77,378,900.00		72,650,200.00		67,589,100.00		69,764,700.00		65,889,200.00		58,963,700.00		53,694,500.00		47,521,400.00		38,082,100.00	
利息净收入	57,251,800.00		52,207,800.00		47,184,600.00		50,786,700.00		49,352,200.00		44,333,500.00		41,782,800.00		36,276,400.00		30,374,900.00	
利息收入	94,809,400.00		86,159,400.00		79,148,000.00		87,177,900.00		84,987,900.00		76,711,100.00		72,143,900.00		58,958,000.00		46,276,200.00	
减：利息支出	37,557,600.00		33,951,600.00		31,963,400.00		36,391,200.00		35,635,700.00		32,377,600.00		30,361,100.00		22,681,600.00		15,901,300.00	
手续费及佣金净收入	14,530,100.00		13,962,500.00		14,497,300.00		14,339,100.00		13,249,700.00		12,232,600.00		10,606,400.00		10,155,000.00		7,284,000.00	
手续费及佣金	16,234,700.00		15,866,600.00		16,471,400.00		16,167,000.00		14,687,800.00		13,455,000.00		11,988,100.00		10,907,700.00		7,800,800.00	
减：手续费支出	1,704,600.00		1,904,100.00		1,974,100.00		1,827,900.00		1,418,100.00		1,222,400.00		981,700.00		752,000.00		516,800.00	
投资收益	1,882,100.00		1,192,700.00		1,002,000.00		1,040,900.00		492,000.00		307,800.00		470,700.00		833,700.00		327,500.00	
其中：对联营	508,900.00		295,000.00		260,400.00		235,000.00		215,700.00		209,700.00		265,200.00		244,400.00		214,600.00	
净敞口套期收益																		
公允价值变动净收入	-692,000.00		-84,000.00		416,800.00		279,600.00		68,000.00		-15,100.00		-37,100.00		-21,100.00		10,800.00	
汇兑净收益	-881,000.00		-37,900.00		320,400.00		189,400.00		367,300.00		659,300.00		409,500.00		140,000.00		73,500.00	
其他收益																		
其他业务收入	5,287,900.00		5,409,100.00		4,168,000.00		3,129,000.00		2,360,000.00		1,445,600.00		462,200.00		137,400.00		11,400.00	
资产处置收益																		
营业支出	40,260,200.00		36,466,000.00		31,557,600.00		33,811,200.00		29,928,000.00		25,259,100.00		22,948,700.00		20,421,400.00		16,633,400.00	
税金及附加	778,100.00		746,500.00		1,731,900.00		4,232,000.00		4,135,100.00		3,744,100.00		3,506,600.00		2,887,500.00		2,148,400.00	
管理费用	18,504,100.00		17,772,300.00		17,515,600.00		17,781,300.00		17,626,100.00		16,528,000.00		15,333,600.00		13,959,800.00		11,657,800.00	
其他资产减值损失	16,159,400.00		12,776,900.00		8,789,400.00		8,699,300.00		5,672,900.00		3,832,100.00		3,374,900.00		3,112,100.00		2,798,800.00	
信用减值损失																		
其他业务成本	4,818,600.00		5,170,300.00		3,520,700.00		3,097,600.00		2,493,900.00		1,154,900.00		734,000.00		462,000.00		28,400.00	
加：营业利润差额(特殊报表科目)																		
营业利润	37,118,700.00		36,184,200.00		36,031,500.00		35,953,500.00		35,961,200.00		33,704,600.00		30,745,800.00		27,100,000.00		21,448,700.00	
加：营业外收入	252,900.00		380,500.00		360,100.00		439,200.00		306,200.00		291,000.00		276,700.00		245,100.00		235,700.00	
减：营业外支出	130,500.00		100,600.00		63,700.00		69,200.00		106,200.00		141,900.00		153,800.00		114,000.00		141,800.00	
其中：非流动资产处置净损失																		
加：利润总额差额(特殊报表科目)																		
利润总额	37,241,300.00		36,464,100.00		36,327,900.00		36,323,500.00		36,161,200.00		33,853,700.00		30,868,700.00		27,231,100.00		21,542,600.00	
减：所得税	7,369,000.00		7,119,000.00		8,417,300.00		8,551,500.00		8,532,600.00		7,557,200.00		6,999,600.00		6,386,600.00		4,940,100.00	
加：未确认的投资损失																		
加：净利润差额(特殊报表科目)																		
净利润	29,872,300.00		28,745,100.00		27,910,600.00		27,772,000.00		27,628,600.00		26,296,500.00		23,869,100.00		20,844,500.00		16,602,500.00	
减：少数股东损益	104,700.00		140,200.00		85,700.00		58,900.00		47,500.00		31,600.00		15,900.00		18,000.00		86,900.00	
归属于母公司所有	29,767,600.00		28,604,900.00		27,824,900.00		27,713,100.00		27,581,100.00		26,264,900.00		23,853,200.00		20,826,500.00		16,515,600.00	
加：其他综合收益	2,780,900.00		-4,137,800.00		-1,751,500.00		2,040,500.00		3,256,700.00		-3,662,900.00		-117,800.00		-795,100.00		-407,200.00	
综合收益总额	32,653,200.00		24,607,300.00		26,159,100.00		29,813,500.00		30,883,300.00		22,633,600.00		23,751,300.00		20,049,400.00		16,195,300.00	
减：归属于少数股	155,100.00		34,400.00		42,500.00		110,100.00		73,100.00		-3,900.00		26,800.00		12,600.00		63,700.00	
归属于母公司普通	32,498,100.00		24,572,900.00		26,116,600.00		29,703,400.00		30,812,200.00		22,637,500.00		23,724,500.00		20,036,800.00		16,131,600.00	
每股收益																		
基本每股收益	0.8200		0.7900		0.7700		0.7700		0.7800		0.7500		0.6800		0.6000		0.4800	
稀释每股收益	0.8200		0.7900		0.7700		0.7700		0.7800		0.7400		0.6700		0.5900		0.4800	
显示币种	CNY																	
原始币种	CNY																	
币种	CNY																	
期末汇率	5.0000		5.0000		5.0000		5.0000		5.0000		5.0000		5.0000		5.0000		5.0000	
披露日期	2019-03-29		2018-03-28		2017-03-31		2016-03-31		2015-03-27		2014-03-28		2013-03-28		2012-03-30		2011-03-31	
数据来源	公司公告																	

Table 3: Income statement of ICBC

报告期	2020-12-31		2019-12-31		2019-09-30		2018-12-31		2017-12-31		2016-12-31		2015-12-31		2014-12-31		2013-12-31		2012-12-31		2011-12-31		2010-12-31		2009-12-31					
	年报	半年报	年报	半年报	三季报	半年报	年报	半年报																						
营业收入	55,098,816.67		52,223,500.00		41,693,300.00		50,410,700.00		48,327,800.00		43,963,000.00		47,432,100.00		45,633,100.00		40,750,800.00		36,609,100.00		32,816,600.00		27,681,700.00		23,219,800.00		17,171,000.00		12,164,000.00	
利息净收入	5.51		5.90		10.69		10.69		10.69		10.69		10.69		10.69		10.69		10.69		10.69		10.69		10.69		10.69		10.69	
利息收入	21,137,400.00		23,888,300.00		21,334,600.00		22,848,300.00		22,222,800.00		26,961,900.00		23,037,600.00		23,841,000.00		19,531,700.00		17,849,300.00		15,962,700.00		13,465,800.00		10,855,800.00		8,115,800.00		6,115,800.00	
利息支出	25,523,160.00		24,649,800.00		21,443,100.00		22,964,300.00		22,290,300.00		22,241,200.00		23,137,100.00		23,147,800.00		15,111,000.00		13,111,000.00		11,877,300.00		10,684,400.00		8,115,800.00		6,115,800.00		4,115,800.00	
手续费及佣金净收入	18,868,248.00		18,868,248.00		17,124,600.00		19,245,500.00		18,498,800.00		18,405,100.00		17,941,700.00		17,719,800.00		16,974,400.00		14,974,600.00		13,051,900.00		10,969,100.00		8,534,900.00		6,534,900.00		4,534,900.00	
手续费及佣金	4.31		4.63		4.11		4.45		4.76		4.67		4.57		4.08		3.36		3.36		3.36		3.36		3.36		3.36		3.36	
减：手续费支出	15,876,900.00		15,876,900.00		14,124,700.00		17,240,700.00		16,457,800.00		16,457,800.00		17,084,000.00		16,699,500.00		15,661,000.00		12,418,100.00		10,441,800.00		8,441,800.00		6,441,800.00		4,441,800.00		2,441,800.00	
投资收益	87,400.00		133,700.00		213,700.00		231,200.00		2,073,700.00		119,800.00		123,800.00		117,800.00		86,500.00		117,800.00		117,800.00		104,400.00		176,900.00		176,900.00		176,900.00	
其中：对联营及合	15,870,000.00		17,884,800.00		17,009,500.00		14,364,100.00		14,364,100.00																					

报告期	2018-12-31	2017-12-31	2016-12-31	2015-12-31	2014-12-31	2013-12-31	2012-12-31	2011-12-31	2010-12-31
报表类型	合并报表								
营业收入	50,410,700.00	48,327,800.00	48,363,000.00	47,432,100.00	45,633,100.00	40,750,800.00	36,609,100.00	32,816,600.00	27,681,700.00
利息净收入	35,970,600.00	33,838,900.00	30,604,800.00	32,865,000.00	32,110,200.00	28,358,500.00	25,696,400.00	22,806,400.00	19,396,200.00
利息收入	68,790,000.00	62,261,600.00	56,613,900.00	61,505,600.00	60,268,000.00	51,899,500.00	50,652,800.00	41,310,200.00	31,353,300.00
减：利息支出	32,819,400.00	28,422,700.00	26,009,100.00	28,640,600.00	28,157,800.00	23,541,000.00	24,956,400.00	18,503,800.00	11,957,100.00
手续费及佣金收入	8,720,800.00	8,869,100.00	8,866,400.00	9,241,000.00	9,124,000.00	8,209,200.00	6,992,300.00	6,466,200.00	5,448,300.00
手续费及佣金支出	9,999,700.00	10,080,000.00	9,831,900.00	10,090,500.00	9,853,800.00	8,858,500.00	7,519,800.00	7,001,800.00	5,921,400.00
减：手续费及佣金支出	1,278,900.00	1,210,900.00	965,500.00	849,500.00	729,800.00	649,300.00	527,500.00	535,600.00	473,100.00
投资净收益	1,867,900.00	1,215,500.00	4,514,800.00	1,066,600.00	365,800.00	249,000.00	434,500.00	1,898,000.00	927,700.00
其中：对联营企业和合营企业的投资收益	211,000.00	116,200.00	89,700.00	233,400.00	131,900.00	109,200.00	61,300.00	51,600.00	102,900.00
净敞口套期收益									
公允价值变动净收益	65,400.00	228,900.00	183,400.00	26,400.00	268,400.00	202,500.00	262,600.00	436,700.00	131,700.00
汇兑净收益	-457,400.00	-233,400.00	622,100.00	1,005,700.00	985,300.00	598,400.00	617,400.00	-905,100.00	-66,100.00
其他收益									
其他业务收入	4,243,400.00	4,408,800.00	3,571,500.00	3,227,400.00	2,779,400.00	3,133,200.00	2,605,900.00	2,114,400.00	1,843,900.00
资产处置收益									
营业支出	27,562,200.00	26,104,900.00	26,361,900.00	24,594,500.00	22,541,200.00	19,531,700.00	17,849,300.00	15,962,700.00	13,465,400.00
税金及附加	474,400.00	467,600.00	981,000.00	2,673,400.00	2,622,400.00	2,396,500.00	2,292,500.00	1,858,100.00	1,441,400.00
管理费用	14,161,000.00	13,696,300.00	13,582,000.00	13,421,300.00	13,038,700.00	12,474,700.00	11,614,300.00	10,851,100.00	9,455,500.00
其他资产减值损失		8,816,100.00	8,907,200.00	5,927,400.00	4,838,100.00	2,351,000.00	1,938,700.00	1,935,500.00	1,299,300.00
信用减值损失	9,914,300.00								
其他业务成本	2,997,400.00	3,124,900.00	2,891,700.00	2,372,400.00	2,042,000.00	2,309,500.00	2,003,800.00	1,318,000.00	1,269,200.00
加：营业利润总额(特殊报表科目)									
营业利润	22,848,500.00	22,222,900.00	22,001,100.00	23,037,600.00	23,091,900.00	21,219,100.00	18,759,800.00	16,853,900.00	14,216,300.00
加：营业外收入	180,900.00	164,500.00	292,300.00	192,500.00	131,600.00	109,300.00	69,800.00	64,800.00	73,000.00
减：营业外支出	65,100.00	97,100.00	52,200.00	73,000.00	75,700.00	50,700.00	62,300.00	54,300.00	74,800.00
其中：非流动资产处置净损失									
加：利润总额总额(特殊报表科目)									
利润总额	22,964,300.00	22,290,300.00	22,241,200.00	23,157,100.00	23,147,800.00	21,277,700.00	18,767,300.00	16,864,400.00	14,214,500.00
减：所得税	3,720,800.00	3,791,700.00	3,836,100.00	5,215,400.00	5,428,000.00	4,903,600.00	4,192,700.00	3,832,500.00	3,245,400.00
加：净利润总额(特殊报表科目)									
净利润	19,243,500.00	18,498,600.00	18,405,100.00	17,941,700.00	17,719,800.00	16,374,100.00	14,574,600.00	13,031,900.00	10,969,100.00
减：少数股东损益	1,234,900.00	1,257,900.00	1,947,300.00	857,200.00	760,300.00	683,000.00	609,000.00	613,700.00	527,300.00
归属于母公司所有者的净利润	18,008,600.00	17,240,700.00	16,457,800.00	17,084,500.00	16,959,500.00	15,691,100.00	13,965,600.00	12,418,200.00	10,441,800.00
加：其他综合收益	3,313,200.00	-3,607,400.00	239,600.00	1,329,700.00	617,000.00	-1,181,500.00	548,000.00	-601,100.00	-375,700.00
综合收益总额	22,556,700.00	14,891,200.00	18,644,700.00	19,271,400.00	18,336,800.00	15,192,600.00	15,122,600.00	12,430,800.00	10,593,400.00
减：归属于少数股东的综合收益总额	1,562,100.00	822,400.00	2,337,800.00	1,054,300.00	820,300.00	442,300.00	720,500.00	466,800.00	457,600.00
归属于母公司普通股股东综合收益总额	20,994,600.00	14,068,800.00	16,306,900.00	18,217,100.00	17,516,500.00	14,750,300.00	14,402,100.00	11,964,000.00	10,135,800.00
每股收益									
基本每股收益	0.5900	0.5600	0.5400	0.5600	0.6100	0.5600	0.5000	0.4400	0.3900
稀释每股收益	0.5900	0.5600	0.5400	0.5600	0.5800	0.5400	0.4800	0.4300	0.3900
显示币种	CNY								
原始币种	CNY								
转换汇率	1	1	1	1	1	1	1	1	1
利率类型	期末汇率								
税率	25.0000	25.0000	25.0000	25.0000	25.0000	25.0000	25.0000	25.0000	25.0000
税率说明									
审计意见(境内)	标准无保留意见								
审计意见(境外)	标准无保留意见								
披露项目									
披露说明									
原始报表	点击浏览								
公告日期	2019-03-30	2018-03-30	2017-04-01	2016-03-31	2015-03-26	2014-03-27	2013-03-27	2012-03-30	2011-03-25
数据来源	公司公告								
单位：万元，CNY									
数据来源：Wind									

Table 6: Income statement of BOA

报告期	2018-12-31	2017-12-31	2016-12-31	2015-12-31	2014-12-31	2013-12-31	2012-12-31	2011-12-31	2010-12-31
报表类型	年报								
报表类型	合并报表								
资产：									
现金及存放中央银行款项	36,657,500.00	35,370,300.00	38,162,000.00	32,675,500.00	35,418,500.00	31,264,300.00	28,547,800.00	22,866,575.30	18,574,469.30
存放同业和其它金融机构款项	4,100,500.00	4,475,400.00	23,263,000.00	8,631,100.00		6,715,300.00	4,701,900.00	10,526,295.10	5,327,479.40
贵金属	2,362,800.00	4,055,200.00							
拆出资金	9,668,500.00	14,881,600.00	12,630,500.00	13,236,100.00	13,273,300.00	12,429,100.00	13,597,900.00	8,174,562.30	2,383,309.30
金融资产	22,273,700.00	2,419,600.00	783,400.00	563,700.00	437,700.00	1,249,000.00	2,945,300.00	2,272,663.30	2,239,711.70
其中：交易性金融资产	22,273,700.00	2,419,600.00	783,400.00	563,700.00	437,700.00	1,249,000.00	2,945,300.00	2,272,663.30	2,239,711.70
债权投资									
其他债权投资									
其他权益工具投资									
以摊余成本计量的金融资产	92,398,900.00								
以公允价值计量的金融资产	15,435,400.00								
可供出售金融资产		41,454,700.00	42,513,100.00	22,249,500.00	13,855,900.00	11,184,900.00	9,180,100.00	5,440,276.50	7,714,216.00
持有至到期投资		34,461,700.00	25,750,000.00	15,231,200.00	11,169,700.00	10,592,000.00	9,582,400.00	8,398,450.10	8,779,273.60
衍生金融资产	1,521,200.00	451,300.00	495,000.00	162,500.00	108,200.00	187,000.00	167,700.00	226,179.30	302,504.00
买入返售金融资产	3,777,300.00	9,144,100.00	6,700,000.00	15,304,500.00	28,668,200.00	16,918,200.00	23,072,600.00	20,694,090.60	17,003,690.70
持有待售资产									
应收利息		2,857,600.00	2,533,900.00	1,854,600.00	1,462,100.00	1,307,400.00	1,014,000.00	609,991.20	413,862.80
应收款项									
合同资产									
发放贷款及垫款	236,127,800.00	198,081,800.00	175,164,400.00	147,542,400.00	127,143,000.00	114,213,800.00	99,733,100.00	86,878,223.20	76,055,523.60
代理业务资产									
长期股权投资						9,900.00	9,900.00	9,912.50	9,912.50
应收款项类投资		51,457,600.00	62,767,800.00	52,342,700.00	33,391,100.00	26,269,900.00	26,120,700.00		
固定资产	1,824,100.00	1,492,900.00	1,422,800.00	1,264,600.00	1,304,300.00	1,262,900.00	1,186,900.00	1,081,027.30	1,014,146.20
在建工程									
无形资产	126,500.00	109,200.00	95,000.00	84,600.00	92,200.00	76,300.00	66,000.00	53,013.10	39,208.30
商誉	128,100.00	128,100.00	128,100.00	128,100.00	128,100.00	128,100.00	128,100.00	128,100.00	128,100.00
递延所得税资产	1,079,400.00	759,600.00	562,200.00	392,300.00	309,400.00	401,500.00	245,400.00	185,670.80	130,624.30
投资性房地产									
其他资产	1,918,200.00	1,607,200.00	3,477,000.00	5,099,600.00	2,913,700.00	7,299,000.00	7,629,700.00	5,789,530.10	8,278,993.50
资产总额(特殊报表科目)	6,333,300.00	5,636,400.00	5,556,000.00						
资产总额(会计平衡项目)									
资产总计	435,733,200.00	408,824,300.00	402,004,200.00	316,771,000.00	273,701,000.00	241,508,600.00	227,929,500.00	173,334,560.70	148,395,034.20
负债：									
同业和其它金融机构款项	49,009,100.00	57,744,700.00	83,035,400.00	54,106,600.00	50,718,700.00	43,860,400.00	52,756,100.00	27,062,708.20	19,721,446.80
向中央银行借款	26,719,300.00	23,250,000.00	18,700,000.00	1,484,000.00	3,004,000.00				
拆入资金	15,203,700.00	10,679,800.00	9,550,100.00	6,030,500.00	3,674,400.00	5,081,700.00	2,320,500.00	2,736,197.90	1,821,391.30
交易性金融负债	35,400.00							4,647,797.10	3,346,954.90
衍生金融负债	1,434,900.00	655,200.00	436,800.00	139,100.00	78,100.00	246,500.00	186,100.00	306,248.70	296,042.60
卖出回购金融资产	4,041,100.00	4,558,100.00	4,119,500.00	5,887,300.00	5,177,200.00	6,316,400.00	7,428,500.00	4,060,896.90	1,267,872.40
吸收存款	257,196,100.00	227,266,500.00	212,088,700.00	199,384,300.00	178,533,700.00	160,527,800.00	142,694,100.00	117,880,032.90	102,971,061.10
应付职工薪酬	802,800.00	841,200.00	777,600.00	1,121,700.00	966,800.00	814,900.00	740,500.00	625,682.80	518,699.30
应交税费	566,600.00	493,200.00	450,100.00	639,200.00	382,900.00	260,500.00	317,400.00	253,411.30	166,298.40
应付利息		4,020,600.00	3,597,600.00	3,061,200.00	2,995,000.00	2,094,900.00	1,841,400.00	1,262,521.60	855,609.20
应付款项									
合同负债									
持有待售负债									
代理业务负债									
应付债券	44,044,900.00	44,539,600.00	41,250,000.00	21,006,100.00	8,967,600.00	4,224,700.00	5,270,000.00	1,600,000.00	1,600,000.00
递延所得税负债									
预计负债	225,800.00	31,700.00	41,500.00	44,600.00	42,400.00	32,600.00	1,700.00	1,711.80	4,251.80
其他负债	4,206,200.00	4,200,100.00	3,090,100.00	1,461,700.00	1,211,900.00	2,743,000.00	2,941,000.00	3,282,388.20	7,681,136.20
负债总额(特殊报表科目)									
负债总额(会计平衡项目)									
负债合计	403,485,900.00	378,280,700.00	376,897,400.00	294,366,300.00	255,752,700.00	226,203,400.00	216,497,300.00	163,719,597.40	140,248,764.00
所有者权益(或股东权益)									
股本	5,248,900.00	5,248,900.00	4,667,900.00	4,667,900.00	4,667,900.00	4,627,700.00	4,043,500.00	4,043,479.00	4,043,479.00
其它权益工具	3,510,800.00	3,510,800.00	2,994,700.00	1,996,500.00					
其中：优先股	2,994,700.00	2,994,700.00	2,994,700.00	1,996,500.00					
永续债									
资本公积	5,353,300.00	5,353,300.00	3,336,500.00	3,336,500.00	3,336,500.00	2,870,700.00	2,025,800.00	2,032,816.70	1,990,122.70
盈余公积									
其它综合收益	165,500.00	-184,500.00	50,900.00	392,900.00	22,200.00				
盈余公积	2,437,100.00	2,105,400.00	1,795,100.00	1,496,400.00	1,205,000.00	919,900.00	656,000.00	422,562.60	243,368.60
未分配利润	10,029,600.00	9,216,400.00	7,055,700.00	6,432,000.00	5,275,600.00	3,879,500.00	1,886,200.00	1,716,893.20	696,319.40
一般风险准备	5,403,600.00	5,225,700.00	5,144,700.00	4,027,100.00	3,390,300.00	2,986,100.00	2,806,300.00	1,387,664.90	1,163,157.00
外币报表折算差额									
未确认的投资损失									
股东权益总额(特殊报表科目)									
股东权益总额(会计平衡项目)									
归属于母公司所有	32,148,800.00	30,476,000.00	25,045,500.00	22,349,300.00	17,897,500.00	15,283,900.00	11,417,800.00	9,603,416.40	8,136,446.70
少数股东权益	98,500.00	67,600.00	61,300.00	55,400.00	50,800.00	21,300.00	14,400.00	11,546.90	9,823.50
所有者权益合计	32,247,300.00	30,543,600.00	25,106,800.00	22,404,700.00	17,948,300.00	15,305,200.00	11,432,200.00	9,614,963.30	8,146,270.20
负债及股东权益总额(特殊报表科目)									
负债及股东权益总额(会计平衡项目)									
负债及股东权益总计	435,733,200.00	408,824,300.00	402,004,200.00	316,771,000.00	273,701,000.00	241,508,600.00	227,929,500.00	173,334,560.70	148,395,034.20
货币币种	CNY								
原币币种	CNY								
币种	CNY								
利率类型	期末汇率								
税率	5.0000	5.0000	5.0000	5.0000	5.0000	5.0000	5.0000	5.0000	5.0000
税率说明									
审计意见(境内)	标准无保留意见								
审计意见(境外)	标准无保留意见								
披露原因									
披露说明									
原始报表	点击浏览								
公告日期	2019-03-29	2018-03-29	2017-03-31	2016-03-30	2015-03-28	2014-03-31	2013-04-02	2012-04-19	2011-04-12
数据来源	公司公告								

Table 8: Balance sheet of China Everbright Bank

报告期	2018-12-31	2017-12-31	2016-12-31	2015-12-31	2014-12-31	2013-12-31	2012-12-31	2011-12-31	2010-12-31
报表类型	合并报表	合并报表	合并报表						
营业收入	11,024,400.00	9,185,000.00	9,403,700.00	9,315,900.00	7,853,100.00	6,530,600.00	5,991,600.00	4,607,255.30	3,552,998.50
利息净收入	6,104,300.00	6,095,000.00	6,528,800.00	6,645,900.00	5,825,900.00	5,086,200.00	5,026,300.00	3,944,023.60	3,042,206.90
利息收入	16,856,700.00	16,034,300.00	14,345,000.00	14,190,700.00	13,392,600.00	12,008,200.00	10,397,100.00	7,788,459.30	5,415,552.90
减：利息支出	10,752,400.00	9,939,300.00	7,816,200.00	7,544,800.00	7,566,700.00	6,922,000.00	5,370,800.00	3,844,435.70	2,373,346.00
手续费及佣金净收入	3,689,400.00	3,077,400.00	2,811,200.00	2,630,100.00	1,915,700.00	1,495,200.00	947,900.00	697,311.90	470,852.80
手续费及佣金收入	3,955,200.00	3,302,500.00	2,993,200.00	2,774,500.00	2,044,500.00	1,576,200.00	999,400.00	738,107.60	508,089.30
减：手续费及佣金支出	265,800.00	225,100.00	182,000.00	144,400.00	128,800.00	81,000.00	51,500.00	40,795.70	37,236.50
投资净收益	1,091,900.00	-21,200.00	-24,600.00	31,100.00	-11,700.00	-47,500.00	-36,100.00	-13,308.90	44,668.90
其中：对联营企业和合营企业的投资收益									
净敞口套期收益									
公允价值变动净收益	2,200.00	-272,600.00	21,300.00	4,100.00	130,000.00	-52,400.00	20,100.00	-104,257.60	-46,613.90
汇兑净收益	72,400.00	246,400.00	33,800.00	-7,200.00	-21,000.00	36,700.00	20,800.00	76,025.20	36,030.10
其他收益	12,400.00	10,600.00							
其他业务收入	51,800.00	49,400.00	33,200.00	11,900.00	14,200.00	12,400.00	12,600.00	7,461.10	5,853.70
资产处置收益									
营业支出	6,925,400.00	5,126,900.00	5,410,000.00	5,391,900.00	4,011,500.00	3,102,100.00	2,840,500.00	2,192,537.90	1,854,877.50
税金及附加	116,500.00	102,500.00	288,500.00	709,600.00	656,100.00	560,700.00	455,100.00	344,813.40	243,075.70
管理费用	3,173,600.00	2,931,700.00	2,705,700.00	2,507,000.00	2,341,600.00	2,062,200.00	1,795,600.00	1,472,004.90	1,259,034.70
其他资产减值损失		2,057,000.00	2,393,100.00	2,165,200.00	1,020,900.00	463,300.00	579,500.00	369,807.80	349,139.70
信用减值损失	3,574,400.00								
其他业务成本	52,500.00	35,700.00	22,700.00	10,100.00	12,900.00	15,900.00	10,300.00	5,911.80	3,627.40
加：营业利润差额(特殊报表科目)									
营业利润	4,099,000.00	4,058,100.00	3,993,700.00	3,924,000.00	3,841,600.00	3,428,500.00	3,151,100.00	2,414,717.40	1,698,121.00
加：营业外收入	14,200.00	16,800.00	32,800.00	20,500.00	24,000.00	22,100.00	15,400.00	12,615.00	20,238.10
减：营业外支出	28,000.00	10,300.00	8,500.00	8,700.00	10,200.00	8,500.00	7,500.00	6,194.00	7,300.50
其中：非流动资产处置净损失									
加：利润总额差额(特殊报表科目)									
利润总额	4,085,200.00	4,064,600.00	4,018,000.00	3,935,800.00	3,855,400.00	3,442,100.00	3,159,000.00	2,421,138.40	1,711,056.60
减：所得税	713,100.00	903,500.00	979,200.00	978,100.00	962,600.00	766,700.00	797,000.00	612,626.20	431,687.00
加：未确认的投资损失									
加：净利润差额(特殊报表科目)									
净利润	3,372,100.00	3,161,100.00	3,038,800.00	2,957,700.00	2,892,800.00	2,675,400.00	2,362,000.00	1,808,512.20	1,279,369.60
减：少数股东损益	6,200.00	6,600.00	5,900.00	4,900.00	4,500.00	3,900.00	2,900.00	1,723.40	346.80
归属于母公司所有者的净利润	3,365,900.00	3,154,500.00	3,032,900.00	2,952,800.00	2,888,300.00	2,671,500.00	2,359,100.00	1,806,788.80	1,279,022.80
加：其他综合收益	277,600.00	-235,400.00	-342,000.00	370,700.00	405,200.00	-353,500.00	-7,000.00	42,694.00	-85,592.90
综合收益总额	3,643,500.00	2,919,100.00	2,690,900.00	3,323,500.00	3,293,500.00	2,318,000.00	2,352,100.00	1,849,482.80	1,193,429.90
减：归属于少数股东的综合收益总额	6,300.00	6,600.00	5,900.00	4,900.00	4,500.00	3,900.00	2,900.00	1,723.40	346.80
归属于母公司普通股股东综合收益总额	3,637,200.00	2,912,500.00	2,685,000.00	3,318,600.00	3,289,000.00	2,314,100.00	2,349,200.00	1,847,759.40	1,193,083.10
每股收益									
基本每股收益	0.6100	0.6400	0.6300	0.6300	0.6200	0.6600	0.5800	0.4500	0.3600
稀释每股收益	0.5500	0.5900	0.6300	0.6300	0.6200	0.6600	0.5800	0.4500	0.3600
显示币种	CNY	CNY	CNY						
原始币种	CNY	CNY	CNY						
转换汇率	1	1	1	1	1	1	1	1	1
利率类型	期末汇率	期末汇率	期末汇率						
税率	25.0000	25.0000	25.0000	25.0000	25.0000	25.0000	25.0000	25.0000	25.0000
税率说明									
审计意见(境内)	标准无保留意见	标准无保留意见	标准无保留意见						
审计意见(境外)	标准无保留意见	标准无保留意见	标准无保留意见						
披露项目									
原始报表	点击浏览	点击浏览	点击浏览						
公告日期	2019-03-29	2018-03-29	2017-03-31	2016-03-30	2015-03-28	2014-03-31	2013-04-02	2012-04-19	2011-04-12
数据来源	公司公告	公司公告	公司公告						
单位：万元，CNY									

数据来源：Wind.com.cn

Table 9: Income statement of China Everbright Bank

报告期末	2018-12-31	2017-12-31	2016-12-31	2015-12-31	2014-12-31	2013-12-31	2012-12-31	2011-12-31	2010-12-31
报表类型	合并报表								
资产：									
现金及存放中央银行款项	49,338,200.00	61,641,900.00	59,752,900.00	58,434,200.00	65,478,500.00	51,723,900.00	47,139,200.00	40,830,400.00	29,495,500.00
存放同业和其它金融机构款项	10,016,000.00	7,691,800.00	10,301,300.00	6,377,900.00	5,598,600.00	3,885,000.00	28,087,000.00	6,304,600.00	2,896,100.00
贵金属	663,800.00	930,900.00	298,100.00	1,609,900.00	1,522,200.00	663,300.00	2,300.00		
拆出资金	31,341,100.00	15,462,800.00	20,025,100.00	18,569,300.00	12,408,500.00	14,804,700.00	10,342,000.00	13,138,100.00	5,891,700.00
金融投资	167,139,900.00	6,479,600.00	5,597,200.00	5,908,100.00	4,019,000.00	2,322,300.00	2,548,900.00	1,553,000.00	1,522,900.00
其中：交易性金融资产	33,030,200.00	6,479,600.00	5,597,200.00	5,908,100.00	4,019,000.00	2,322,300.00	2,548,900.00	1,553,000.00	1,522,900.00
可供出售金融资产	91,501,100.00								
其他债权投资	42,107,000.00								
其他权益工具投资	401,500.00								
以摊余成本计量的金融资产									
以公允价值计量且其变动计入其他综合收益的金融资产									
可供出售金融资产		38,310,100.00	38,913,800.00	29,955,900.00	27,852,600.00	28,926,500.00	28,469,600.00	27,517,300.00	27,168,300.00
持有至到期投资		55,821,800.00	47,706,400.00	35,313,700.00	25,943,400.00	20,892,700.00	17,541,700.00	14,558,600.00	9,761,400.00
衍生金融资产	3,422,000.00	1,891,600.00	868,800.00	1,017,600.00	931,500.00	592,500.00	197,500.00	188,700.00	173,800.00
买入返售金融资产	19,938,600.00	23,255,000.00	20,896,500.00	34,392,400.00	34,498,000.00	31,890,500.00	10,896,500.00	7,397,500.00	17,654,700.00
持有待售资产									
应收利息		2,872,600.00	2,625,100.00	2,493,400.00	2,356,000.00	1,769,900.00	1,300,900.00	1,085,200.00	758,800.00
应收款项									
合同资产									
发放贷款及垫款	374,994,900.00	341,461,200.00	315,164,900.00	273,944,400.00	244,875,400.00	214,833,000.00	186,332,500.00	160,437,100.00	140,216,000.00
代理业务资产									
长期股权投资	887,100.00	507,900.00	371,200.00	278,600.00	148,400.00	142,400.00	110,300.00	114,300.00	113,000.00
应收款项类投资		57,224,100.00	52,874,800.00	71,606,400.00	40,875,200.00	23,541,500.00	3,222,100.00	2,208,500.00	722,500.00
固定资产	5,544,400.00	4,918,100.00	4,308,800.00	3,081,300.00	2,650,400.00	2,330,400.00	1,928,700.00	1,624,200.00	1,503,800.00
在建工程									
无形资产	915,000.00	725,500.00	391,400.00	359,500.00	329,200.00	299,600.00	285,100.00	260,500.00	263,000.00
商誉	995,400.00	995,400.00	995,400.00	995,400.00	995,300.00	995,300.00	995,800.00	959,800.00	959,800.00
递延所得税资产	5,837,400.00	5,012,000.00	3,101,000.00	1,602,000.00	1,029,100.00	806,400.00	499,500.00	433,700.00	370,600.00
投资性房地产	206,100.00	161,200.00	170,100.00	170,800.00	168,400.00	170,100.00	163,800.00	171,000.00	194,600.00
其他资产	3,333,000.00	2,400,300.00	2,896,900.00	1,387,000.00	1,503,200.00	1,049,900.00	982,700.00	714,600.00	585,200.00
资产总额(特殊报表科目)									
资产总额(会计平衡项目)									
资产总计	674,572,900.00	629,763,800.00	594,231,100.00	547,497,800.00	473,182,900.00	401,639,900.00	340,809,900.00	279,497,100.00	240,250,700.00
负债：									
同业和其它金融机构存放款项	47,082,600.00	43,911,800.00	55,560,700.00	71,156,100.00	69,744,000.00	51,418,200.00	25,869,200.00	20,569,900.00	20,301,100.00
向中央银行借款	40,531,400.00	41,483,800.00	33,010,800.00	6,260,000.00	2,000,000.00				
拆入资金	20,395,000.00	27,273,400.00	24,887,600.00	17,877,100.00	9,460,300.00	12,513,200.00	10,981,500.00	6,748,400.00	4,557,300.00
交易性金融负债	4,414,400.00	2,661,900.00	2,357,600.00	2,022,700.00	1,336,900.00	2,189,100.00	685,400.00	472,400.00	135,300.00
衍生金融负债	3,657,000.00	2,185,700.00	1,115,200.00	757,500.00	1,024,600.00	823,500.00	274,500.00	146,900.00	182,100.00
卖出回购金融资产款	7,814,100.00	12,562,000.00	16,294,200.00	18,565,200.00	6,698,800.00	15,316,400.00	15,795,300.00	4,206,400.00	3,343,900.00
吸收存款	442,756,600.00	406,434,500.00	380,204,900.00	357,169,800.00	330,443,800.00	277,527,600.00	253,244,400.00	222,006,000.00	189,717,800.00
应付职工薪酬	847,500.00	802,000.00	704,800.00	652,400.00	606,800.00	511,900.00	405,600.00	332,000.00	327,000.00
应交税费	2,041,100.00	2,670,100.00	1,952,300.00	1,282,000.00	1,165,600.00	872,200.00	667,900.00	711,200.00	497,200.00
应付利息		3,650,100.00	3,624,600.00	3,907,300.00	4,534,900.00	3,098,800.00	2,406,500.00	1,608,000.00	1,036,900.00
应付款项									
合同负债	560,700.00								
持有待售负债									
代理业务负债									
应付债券	42,492,600.00	29,647,700.00	27,508,200.00	25,150,700.00	10,615,500.00	6,893,600.00	7,711,100.00	4,616,700.00	3,628,500.00
递延所得税负债	121,100.00	107,000.00	89,700.00	86,700.00	77,100.00	77,000.00	81,300.00	86,400.00	92,400.00
预计负债	566,500.00								
其他负债	6,931,800.00	8,034,600.00	6,584,300.00	6,434,500.00	3,967,800.00	3,802,800.00	2,647,100.00	1,491,800.00	3,035,600.00
负债总额(特殊报表科目)									
负债总额(会计平衡项目)									
负债合计	620,212,400.00	581,424,600.00	553,894,900.00	511,322,000.00	441,676,900.00	375,044,300.00	320,769,800.00	262,996,100.00	226,850,100.00
所有者权益/或股东权益									
股本	2,522,000.00	2,522,000.00	2,522,000.00	2,522,000.00	2,522,000.00	2,522,000.00	2,157,700.00	2,157,700.00	2,157,700.00
其它权益工具	3,406,500.00	3,406,500.00							
其中：优先股	3,406,500.00	3,406,500.00							
永续债									
资本公积	6,752,300.00	6,752,300.00	6,752,300.00	6,752,300.00	6,752,300.00	6,197,600.00	3,754,500.00	3,766,500.00	3,619,700.00
减：库存股									
其它综合收益	672,500.00	-474,100.00	295,100.00	608,600.00	43,000.00				
盈余公积	5,368,200.00	4,615,900.00	3,970,800.00	3,400,900.00	2,869,000.00	2,350,200.00	1,861,800.00	1,432,500.00	1,088,000.00
未分配利润	27,436,100.00	24,106,300.00	19,911,000.00	16,328,900.00	13,856,200.00	11,110,700.00	8,491,900.00	7,350,800.00	4,906,300.00
一般风险准备	7,854,200.00	7,092,100.00	6,783,800.00	6,467,900.00	5,397,900.00	4,634,700.00	3,919,500.00	1,879,400.00	1,681,200.00
外币报表折算差额						-173,600.00	-126,500.00	-115,000.00	-52,600.00
未确认的投资损失									
股东权益总额(特殊报表科目)						-95,100.00	-26,100.00	27,800.00	300.00
股东权益总额(会计平衡项目)									
归属于母公司所有者权益	54,011,800.00	48,021,000.00	40,235,000.00	36,080,600.00	31,440,400.00	26,546,500.00	20,032,800.00	16,499,700.00	13,400,600.00
少数股东权益	348,700.00	318,200.00	101,200.00	95,200.00	65,600.00	49,100.00	7,300.00	1,300.00	
所有者权益合计	54,360,500.00	48,339,200.00	40,336,200.00	36,175,800.00	31,506,000.00	26,595,600.00	20,040,100.00	16,501,000.00	13,400,600.00
负债及股东权益总额(特殊报表科目)									
负债及股东权益总额(会计平衡项目)									
负债及股东权益总计	674,572,900.00	629,763,800.00	594,231,100.00	547,497,800.00	473,182,900.00	401,639,900.00	340,809,900.00	279,497,100.00	240,250,700.00
货币币种	CNY								
原始币种	CNY								
转换汇率	1	1	1	1	1	1	1	1	1
利率类型	期末汇率								
税率	5.0000	5.0000	5.0000	5.0000	5.0000	5.0000	5.0000	5.0000	5.0000
税率说明									
审计意见(境内)	标准无保留意见								
审计意见(境外)	标准无保留意见								
披露原因									
原始报表	点击浏览								
公告日期	2019-03-23	2018-03-24	2017-03-25	2016-03-31	2015-03-19	2014-03-29	2013-03-29	2012-03-29	2011-04-01
数据来源	公司公告								

Table 11: Balance sheet of China Merchants Bank

报告期	2018-12-31	2017-12-31	2016-12-31	2015-12-31	2014-12-31	2013-12-31	2012-12-31	2011-12-31	2010-12-31
	年报	年报							
报表类型	合并报表	合并报表							
营业收入	24,855,500.00	22,089,700.00	20,902,500.00	20,147,100.00	16,586,300.00	13,260,400.00	11,336,700.00	9,615,700.00	7,137,700.00
利息净收入	16,038,400.00	14,485,200.00	13,459,500.00	13,672,900.00	11,200,000.00	9,891,300.00	8,837,400.00	7,630,700.00	5,707,600.00
利息收入	27,091,100.00	24,200,500.00	21,548,100.00	23,472,200.00	22,283,400.00	17,349,500.00	15,010,100.00	12,124,500.00	8,451,300.00
减：利息支出	11,052,700.00	9,715,300.00	8,088,600.00	9,799,300.00	11,083,400.00	7,458,200.00	6,172,700.00	4,493,800.00	2,743,700.00
手续费及佣金净收入	6,648,000.00	6,401,800.00	6,086,500.00	5,341,900.00	4,469,600.00	2,918,400.00	1,973,900.00	1,562,800.00	1,133,000.00
手续费及佣金	7,304,600.00	6,990,800.00	6,600,300.00	5,779,800.00	4,854,300.00	3,136,500.00	2,116,700.00	1,692,400.00	1,240,900.00
减：手续费	656,600.00	589,000.00	513,800.00	437,900.00	384,700.00	218,100.00	142,800.00	129,600.00	107,900.00
投资收益	1,263,600.00	620,500.00	1,195,300.00	712,700.00	576,200.00	561,500.00	341,900.00	218,300.00	131,700.00
其中：对联营	95,900.00	99,800.00	32,100.00	13,600.00	15,800.00	8,800.00	3,100.00	6,300.00	6,400.00
净敞口套期收益									
公允价值变动净收入	109,100.00	37,500.00	-251,100.00	131,600.00	30,800.00	-57,500.00	12,500.00	4,900.00	-5,500.00
汇兑净收益	353,800.00	193,400.00	285,700.00	239,800.00	246,700.00	89,100.00	129,600.00	151,600.00	135,600.00
其他收益									
其他业务收入	442,600.00	351,300.00	126,600.00	48,200.00	63,000.00	37,600.00	41,400.00	37,400.00	35,300.00
资产处置收益									
营业支出	14,194,700.00	13,035,700.00	13,130,700.00	12,722,300.00	9,309,400.00	6,469,300.00	5,426,000.00	4,954,400.00	3,841,300.00
税金及附加	213,200.00	215,200.00	636,200.00	1,192,900.00	1,042,500.00	837,900.00	755,500.00	609,100.00	415,300.00
管理费用	7,711,200.00	6,877,200.00	5,853,800.00	5,574,100.00	5,065,600.00	4,556,500.00	4,080,100.00	3,479,800.00	2,848,100.00
其他资产减值损失		5,992,600.00	6,615,900.00	5,926,600.00	3,168,100.00	1,021,800.00	558,300.00	835,000.00	550,100.00
信用减值损失	6,082,900.00								
其他业务成本	186,600.00	150,700.00							
加：营业利润差额(特殊报表科目)									
加：营业利润差额(会计平衡项目)									
营业利润	10,660,800.00	9,054,000.00	7,771,800.00	7,424,800.00	7,276,900.00	6,791,100.00	5,910,700.00	4,661,300.00	3,296,400.00
加：营业外收入	26,400.00	34,300.00	138,600.00	97,000.00	81,000.00	63,100.00	52,200.00	38,600.00	47,000.00
减：营业外支出	37,500.00	20,300.00	14,100.00	13,900.00	14,800.00	11,700.00	7,100.00	7,700.00	9,100.00
其中：非流动资产处置净损失									
加：利润总额差额(特殊报表科目)									
加：利润总额差额(会计平衡项目)									
利润总额	10,649,700.00	9,068,000.00	7,896,300.00	7,507,900.00	7,343,100.00	6,842,500.00	5,955,800.00	4,712,200.00	3,334,300.00
减：所得税	2,567,800.00	2,004,200.00	1,658,300.00	1,706,100.00	1,738,200.00	1,668,300.00	1,428,600.00	1,099,500.00	757,400.00
加：未确认的投资损失									
加：净利润差额(特殊报表科目)									
加：净利润差额(会计平衡项目)									
净利润	8,081,900.00	7,063,800.00	6,238,000.00	5,801,800.00	5,604,900.00	5,174,200.00	4,527,200.00	3,612,700.00	2,576,900.00
减：少数股东损益	25,900.00	48,800.00	29,900.00	32,200.00	13,800.00	-100.00	400.00	-200.00	
归属于母公司所有	8,056,000.00	7,015,000.00	6,208,100.00	5,769,600.00	5,591,100.00	5,174,300.00	4,526,800.00	3,612,900.00	2,576,900.00
加：其他综合收益	911,700.00	-769,100.00	-313,100.00	560,500.00	866,500.00	-667,100.00	-74,700.00	111,900.00	-158,200.00
综合收益总额	8,967,700.00	6,245,900.00	5,895,000.00	6,330,100.00	6,457,600.00	4,507,200.00	4,452,500.00	3,724,600.00	2,418,700.00
减：归属于少数股	28,200.00	48,900.00	30,300.00	32,400.00	13,900.00	-100.00	400.00	-200.00	
归属于母公司普通	8,939,500.00	6,197,000.00	5,864,700.00	6,297,700.00	6,443,700.00	4,507,300.00	4,452,100.00	3,724,800.00	2,418,700.00
每股收益									
基本每股收益	3.1300	2.7800	2.4600	2.2900	2.2200	2.3000	2.1000	1.6700	1.2300
稀释每股收益	3.1300	2.7800	2.4600	2.2900	2.2200	2.3000	2.1000	1.6700	1.2300
显示币种	CNY	CNY							
原始币种	CNY	CNY							
转换汇率	1	1	1	1	1	1	1	1	1
利率类型	期末汇率	期末汇率							
税率	25.0000	25.0000	25.0000	25.0000	25.0000	25.0000	25.0000	25.0000	25.0000
税率说明									
审计意见(境内)	标准无保留意见	标准无保留意见							
审计意见(境外)	标准无保留意见	标准无保留意见							
保留说明									
保留说明									
原始报表	点击浏览	点击浏览							
公告日期	2019-03-23	2018-03-24	2017-03-25	2016-03-31	2015-03-19	2014-03-29	2013-03-29	2012-03-29	2011-04-01
数据来源	公司公告	公司公告							

Table 12: Income statement of China Merchants Bank

报告期	2018-12-31	2017-12-31	2016-12-31	2015-12-31	2014-12-31	2013-12-31	2012-12-31	2011-12-31	2010-12-31
报表类型	年报	年报	年报						
资产：	合并报表	合并报表	合并报表						
现金及存放中央银行款项	21,490,100.00	18,471,400.00	16,628,500.00	15,318,200.00	18,800,700.00	17,068,672.30	14,692,300.90	12,598,446.50	10,419,687.90
存放同业和其它金融机构款项	4,235,600.00	8,720,000.00	21,093,500.00	26,595,300.00	9,962,600.00	11,784,034.40	6,088,942.70	11,419,338.30	4,143,684.30
贵金属	35,500.00	12,400.00	34,400.00	5,500.00			1,667.10		
拆出资金	6,878,700.00	6,340,600.00	7,238,000.00	8,895,300.00	7,450,500.00	5,638,836.20	7,409,981.70	9,673,284.60	2,255,666.70
金融投资	4,915,600.00	4,291,100.00	4,095,200.00	1,652,200.00	1,336,000.00	1,322,122.40	704,069.40	536,062.80	1,671,766.80
其中：交易性金融资产	4,915,600.00	4,291,100.00	4,095,200.00	1,652,200.00	1,336,000.00	1,322,122.40	704,069.40	536,062.80	1,671,766.80
债权投资									
其他债权投资									
其他权益工具投资									
以摊余成本计量的金融资产									
以公允价值计量且其变动计入其他综合收益的金融资产									
可供出售金融资产	23,429,000.00	18,425,500.00	17,702,600.00	12,794,100.00	10,970,600.00	9,643,079.20	9,498,305.50	8,630,350.10	7,838,829.70
持有至到期投资	22,858,100.00	22,609,500.00	20,843,100.00	14,756,200.00	12,009,900.00	10,833,125.60	9,705,504.50	8,857,296.40	6,410,809.70
衍生金融资产	26,200.00	20,600.00	21,000.00	13,700.00	5,300.00	8,988.40	3,031.70	2,222.50	2,659.80
买入返售金融资产	4,900,100.00	6,307,200.00	8,264,300.00	13,872,200.00	13,317,900.00	12,374,770.50	8,848,794.50	2,322,864.20	6,511,465.80
持有待售资产									
应收利息	1,639,400.00	1,395,800.00	1,271,700.00	1,096,700.00	898,100.00	761,950.80	700,535.40	507,315.90	283,895.60
应收款项									
合同资产									
发放贷款及垫款	121,864,500.00	103,902,300.00	86,795,500.00	74,791,700.00	65,471,800.00	56,885,223.00	48,344,528.80	39,607,691.80	32,760,280.40
代理业务资产									
长期股权投资	232,500.00	176,000.00	163,900.00	212,400.00	177,900.00	190,638.40	135,516.00	120,633.60	117,755.50
应收款项类投资	41,690,900.00	39,139,900.00	25,014,100.00	12,707,900.00	10,587,600.00	5,892,103.30	5,031,121.00	857,674.30	467,693.70
固定资产	1,579,900.00	1,159,900.00	873,400.00	713,300.00	604,600.00	520,041.90	368,944.00	211,926.80	193,552.50
在建工程									
无形资产	55,700.00	57,800.00	59,700.00	60,800.00	62,300.00	54,712.30			
商誉									
递延所得税资产	1,288,400.00	1,213,800.00	844,800.00	507,300.00	362,000.00	385,595.70	215,653.40	142,085.10	99,661.70
投资性房地产	38,800.00	36,700.00	50,100.00	24,000.00	34,100.00	35,874.80	34,562.80	23,039.80	23,209.90
其他资产	727,500.00	700,000.00	640,100.00	474,100.00	391,800.00	276,615.90	213,433.20	140,634.90	120,430.40
资产总额(特殊报表科目)									
资产总额(会计平衡项目)	257,286,500.00	232,980,500.00	211,633,900.00	184,490,900.00	152,443,700.00	133,676,384.50	111,996,892.60	95,649,867.60	73,321,050.40
负债：									
商业和其它金融机构存放款项	36,092,900.00	29,830,000.00	34,611,000.00	38,970,900.00	31,320,300.00	31,509,846.10	24,119,974.30	16,804,386.80	5,508,527.00
向中央银行借款	6,411,200.00	5,350,000.00	4,302,100.00	1,003,500.00	2,011,500.00				
拆入资金	6,855,200.00	4,953,300.00	3,476,900.00	3,846,900.00	2,408,300.00	2,189,657.00	2,148,923.60	2,039,777.00	1,602,469.50
交易性金融负债									
衍生金融负债	15,400.00	13,700.00	23,000.00	9,600.00	3,100.00	10,387.20	3,285.80	1,933.60	1,191.80
卖出回购金融资产款	2,133,400.00	3,117,200.00	5,113,900.00	4,660,800.00	5,952,700.00	2,985,270.00	3,893,598.50	7,209,464.60	3,974,175.00
吸收存款	138,600,600.00	126,869,800.00	115,090,400.00	102,230,000.00	92,281,300.00	83,447,986.70	71,377,246.50	61,424,118.10	55,772,433.60
应付职工薪酬	293,100.00	276,200.00	190,900.00	115,100.00	38,900.00	33,293.30	49,681.70	59,675.40	39,832.30
应交税费	219,900.00	305,500.00	335,600.00	222,400.00	152,900.00	121,755.00	123,979.90	114,068.80	23,791.40
应付利息	2,095,800.00	1,861,100.00	1,489,100.00	1,427,400.00	1,377,500.00	1,100,983.00	790,354.40	583,123.80	346,300.50
应付款项									
合同负债									
持有待售负债									
代理业务负债									
应付债券	40,560,200.00	39,834,000.00	30,176,500.00	17,463,900.00	5,678,300.00	3,989,800.10	1,997,225.30	1,996,217.30	1,647,073.70
递延所得税负债								1.30	2.20
预计负债	2,400.00	2,400.00	6,600.00	2,300.00	2,300.00	3,910.70	3,941.60	3,930.70	4,041.30
其他负债	4,593,000.00	2,895,900.00	2,440,000.00	2,856,700.00	1,602,200.00	452,884.60	319,609.60	369,797.90	144,523.90
负债总额(特殊报表科目)									
负债总额(会计平衡项目)	237,873,100.00	215,309,100.00	197,256,000.00	172,809,500.00	142,829,300.00	125,845,773.70	104,827,821.20	90,606,515.30	69,064,362.00
所有者权益(或股东权益)：									
股本	2,114,300.00	2,114,300.00	1,520,600.00	1,267,200.00	1,056,000.00	880,016.00	880,016.00	622,756.20	622,756.20
其它权益工具	1,784,100.00	1,784,100.00	1,784,100.00	487,200.00					
其中：优先股	1,784,100.00	1,784,100.00	1,784,100.00	487,200.00					
永续债									
资本公积	4,388,500.00	4,388,500.00	2,623,600.00	2,612,800.00	2,612,800.00	2,238,248.10	2,582,449.90	1,590,507.30	1,566,926.60
盈余公积									
其它综合收益	164,600.00	-234,400.00	-33,400.00	158,700.00	1,000.00				
盈余公积	1,563,700.00	1,364,600.00	1,180,100.00	1,004,500.00	837,000.00	681,073.20	544,545.30	428,238.00	338,691.40
未分配利润	6,161,600.00	5,211,900.00	4,530,300.00	3,825,200.00	3,269,900.00	2,413,506.90	1,819,774.90	1,712,339.40	1,230,015.50
一般风险准备	3,068,200.00	2,855,400.00	2,606,700.00	2,299,500.00	1,813,600.00	1,598,557.00	1,334,892.50	684,493.20	496,208.70
外币报表折算差额									
未确认的投资损失									
股东权益总额(特殊报表科目)									
股东权益总额(会计平衡项目)	19,413,400.00	17,671,400.00	14,377,900.00	11,681,400.00	9,614,400.00	7,830,610.80	7,169,071.40	5,043,352.30	4,256,688.40
归属于母公司所有者权益合计	19,245,000.00	17,484,400.00	14,212,000.00	11,655,100.00	9,590,300.00	7,811,401.20	7,161,678.60	5,038,334.10	4,254,598.40
少数股东权益	168,400.00	187,000.00	165,900.00	26,300.00	24,100.00	19,209.60	7,392.80	5,018.20	2,090.00
所有者权益合计	19,413,400.00	17,671,400.00	14,377,900.00	11,681,400.00	9,614,400.00	7,830,610.80	7,169,071.40	5,043,352.30	4,256,688.40
负债及股东权益总额(特殊报表科目)									
负债及股东权益总额(会计平衡项目)	257,286,500.00	232,980,500.00	211,633,900.00	184,490,900.00	152,443,700.00	133,676,384.50	111,996,892.60	95,649,867.60	73,321,050.40
显示币种	CNY	CNY	CNY						
原始币种	CNY	CNY	CNY						
转换汇率	1	1	1	1	1	1	1	1	1
利率类型	期末汇率	期末汇率	期末汇率						
税率	25.0000	25.0000	25.0000	25.0000	25.0000	25.0000	25.0000	25.0000	25.0000
税率说明									
审计意见(境内)	标准无保留意见	标准无保留意见	标准无保留意见						
审计意见(境外)									
编制原因									
原始报表	点击浏览	点击浏览	点击浏览						
公告日期	2019-04-25	2018-04-27	2017-04-26	2016-04-27	2015-04-28	2014-04-29	2013-04-26	2012-04-24	2011-04-09
数据来源	公司公告	公司公告	公司公告						

Table 14: Balance sheet of Bank of Beijing

报告期	2018-12-31	2017-12-31	2016-12-31	2015-12-31	2014-12-31	2013-12-31	2012-12-31	2011-12-31	2010-12-31
报表类型	年报	年报	年报	年报	年报	年报	年报	年报	年报
报表类型	合并报表	合并报表	合并报表	合并报表	合并报表	合并报表	合并报表	合并报表	合并报表
资产：									
现金及存放中央银行款项	8,845,737.40	9,019,382.10	9,337,671.50	6,618,944.00	7,095,393.80	6,219,481.60	4,549,381.40	4,158,244.50	3,156,055.50
存放同业和其他金融机构款项	925,199.30	2,955,069.20	1,702,792.40	1,419,997.60	3,044,760.00	3,896,459.10	3,322,296.10	3,893,278.00	799,615.60
贵金属	755,443.00	84,357.30	26,958.60	154,047.50		3,315.90			
拆出资金	241,776.00	204,599.40	670,251.90	138,114.30	286,659.60	54,800.00	666,750.90	100,000.00	30,000.00
金融投资	13,476,674.30	14,648,190.10	827,631.00	703,989.10	887,897.90	117,890.80	178,441.50	198,019.40	35,329.20
其中：交易性金融资产	13,476,674.30	14,648,190.10	827,631.00	703,989.10	887,897.90	117,890.80	178,441.50	198,019.40	35,329.20
债权投资									
其他债权投资									
其他权益工具投资									
以摊余成本计量的金融资产									
以公允价值计量且其变动计入其他综合收益的金融资产									
可供出售金融资产	22,103,384.60	21,884,277.50	28,055,171.90	24,925,794.10	12,010,902.60	9,035,545.70	5,720,190.10	2,651,820.50	432,476.30
持有至到期投资	7,011,820.00	6,078,278.80	3,937,070.10	3,267,151.20	1,656,910.10	1,594,995.70	1,698,769.70	1,755,533.70	983,834.20
衍生金融资产	3,025,717.30	3,133,375.20	1,393,954.20	353,756.40	129,314.00	719,345.30	337,527.40	168,763.00	224,955.60
买入返售金融资产	370,348.30	109,696.80	1,973,160.40	1,098,060.00	1,707,900.10	3,953,785.00	3,571,210.50	335,532.40	8,302,154.70
持有待售资产									
应收利息	607,166.20	415,645.50	396,330.10	276,514.50	301,504.70	247,430.90	155,276.80	132,783.60	59,938.90
应收款项									
合同资产									
发放贷款及垫款	41,159,161.50	33,219,930.80	29,278,834.10	24,839,910.50	20,474,987.80	16,730,217.00	14,256,462.90	12,074,193.30	10,019,445.40
代理业务资产									
长期股权投资						1,325.00	1,325.00		1,325.00
应收款项类投资	11,942,765.80	9,527,897.20	9,957,631.50	7,123,113.20	7,155,484.40	3,608,354.00	2,230,641.20	213,774.70	1,931,653.80
固定资产	518,516.60	481,095.90	351,782.00	342,025.80	335,201.90	239,206.80			136,595.70
在建工程	118,462.80	127,805.20	224,120.40	159,804.20					
无形资产	34,699.60	34,296.30	28,790.30	24,424.50	20,864.20	14,759.60	8,789.80	8,864.10	9,222.40
商誉									
递延所得税资产	566,844.80	465,106.40	116,612.50	75,124.50	76,924.50	86,771.20	122,513.20	62,835.20	64,454.90
投资性房地产	3,924.00	4,672.60	1,659.80	1,655.90	1,659.60	1,660.90	1,473.80	2,205.10	22,413.60
其他资产	134,694.00	810,567.90	221,618.40	124,038.00	224,896.60	251,915.60	292,826.60	157,320.50	126,436.00
资产总额(特殊报表科目)									
资产总额(合并平衡项目)	111,642,335.50	103,204,244.20	88,502,041.10	71,646,465.30	55,411,261.80	46,777,260.10	37,353,658.90	26,049,763.70	26,327,433.20
负债：									
商业和其他金融机构存放款项	2,121,497.30	2,729,243.50	4,458,046.10	6,863,250.90	8,663,433.50	8,998,690.60	4,454,361.80	1,617,546.40	736,804.50
向中央银行借款	1,550,000.00	250,000.00	2,600,000.00	170,000.00	20,000.00				
拆入资金	5,394,380.30	9,460,609.60	3,483,283.40	2,020,060.70	1,407,198.10	1,301,500.30	2,220,324.00	1,192,412.80	880,538.90
交易性金融负债	1,185,609.20	543,087.50	633,091.80	18,268.20	127,210.00				
衍生金融负债	2,756,486.20	3,516,891.80	1,216,426.70	335,529.60	130,348.80	722,883.90	335,748.80	188,333.30	224,600.40
卖出回购金融资产款	2,693,011.60	4,598,879.00	6,345,121.50	4,649,769.00	2,815,513.20	3,713,983.30	5,545,849.20	2,306,779.30	7,277,201.90
吸收存款	64,672,137.50	56,525,390.40	51,140,498.40	35,568,563.40	30,653,182.90	25,527,832.70	20,757,727.00	17,673,665.60	14,582,797.90
应付职工薪酬	224,818.00	199,610.90	186,305.30	149,597.70	109,876.80	101,889.40	62,403.10	42,390.90	28,400.60
应交税费	74,044.20	303,586.30	126,018.90	89,981.20	79,513.40	68,390.60	59,669.40	65,510.10	36,034.40
应付利息	1,028,778.80	837,588.90	716,050.20	619,587.60	558,762.70	496,144.90	305,574.20	179,099.40	110,707.60
应付款项									
合同负债									
持有待售负债									
代理业务负债									
应付债券	20,843,734.80	17,149,944.20	11,298,465.90	14,405,676.70	5,065,539.10	1,846,624.60	1,047,415.00	747,422.20	746,790.00
递延所得税负债				612.20	387.10	0.30	83,924.30	47,107.20	59,244.00
预计负债									
其他负债	932,118.40	1,333,277.50	1,339,720.40	2,217,528.10	2,380,925.40	1,427,130.70	268,666.10	118,089.80	56,649.10
负债总额(特殊报表科目)	42,732.40	35,537.40	30,060.90	28,308.10	2,949.60				
负债总额(合并平衡项目)	103,519,348.70	97,483,647.00	83,463,429.80	67,136,733.40	51,994,840.60	44,225,071.30	35,141,962.90	24,178,357.00	24,739,769.30
所有者权益(或股东权益)：									
股本	520,855.50	506,973.20	389,979.40	389,979.40	324,982.90	288,382.10	288,382.10	288,382.10	288,382.10
其他权益工具	1,623,297.80	671,994.50	482,469.10	482,469.10					
其中：优先股	1,481,157.80	482,469.10	482,469.10	482,469.10					
永续债									
资本公积	1,121,920.50	877,990.60	994,823.60	994,823.60	1,059,820.10	716,287.30	788,912.50	788,912.50	782,705.40
溢价									
其他综合收益	68,931.60	-107,413.60	75,702.70	131,288.30	30,913.00		1,013.10	9,861.10	
盈余公积	594,286.40	485,714.90	394,674.90	318,112.40	253,195.70	197,084.40	148,630.30	107,948.90	75,413.80
未分配利润	3,244,799.30	2,587,805.20	2,021,453.60	1,677,891.90	1,354,726.10	1,062,924.40	834,764.60	551,817.40	344,057.20
一般风险准备	913,830.00	785,859.70	668,696.90	505,580.10	405,471.90	285,991.10	149,993.40	124,484.70	97,105.40
外币报表折算差额									
未确认的投资损失									
股东权益总额(特殊报表科目)									
股东权益总额(合并平衡项目)	8,087,921.10	5,708,924.50	5,027,800.20	4,500,144.80	3,409,109.70	2,550,669.30	2,211,696.00	1,871,406.70	1,587,663.90
归属于母公司所有者权益合计	35,065.70	11,672.70	10,811.10	9,587.10	7,311.50	1,519.50			
少数股东权益	8,122,986.80	5,720,597.20	5,038,611.30	4,509,731.90	3,416,421.20	2,552,188.80	2,211,696.00	1,871,406.70	1,587,663.90
负债及股东权益总额(特殊报表科目)									
负债及股东权益总额(合并平衡项目)	111,642,335.50	103,204,244.20	88,502,041.10	71,646,465.30	55,411,261.80	46,777,260.10	37,353,658.90	26,049,763.70	26,327,433.20
显示币种	CNY	CNY	CNY	CNY	CNY	CNY	CNY	CNY	CNY
原油币种	CNY	CNY	CNY	CNY	CNY	CNY	CNY	CNY	CNY
转换汇率	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
利率类型	期末汇率	期末汇率	期末汇率	期末汇率	期末汇率	期末汇率	期末汇率	期末汇率	期末汇率
税率	25.0000	25.0000	25.0000	25.0000	25.0000	25.0000	25.0000	25.0000	25.0000
税率说明									
审计意见(境内)	标准无保留意见	标准无保留意见	标准无保留意见	标准无保留意见	标准无保留意见	标准无保留意见	标准无保留意见	标准无保留意见	标准无保留意见
审计意见(境外)									
披露原因									
披露说明									
原油披露	点击浏览	点击浏览	点击浏览	点击浏览	点击浏览	点击浏览	点击浏览	点击浏览	点击浏览
公告日期	2019-03-30	2018-03-29	2017-04-28	2016-04-26	2015-04-28	2014-04-26	2013-04-24	2012-04-26	2011-04-27
数据来源	公司公告	公司公告	公司公告	公司公告	公司公告	公司公告	公司公告	公司公告	公司公告
单位：万元，CNY									
数据来源：Wind									

Table 17: Balance sheet of Bank of Ningbo

报告期	2018-12-31		2017-12-31		2016-12-31		2015-12-31		2014-12-31		2013-12-31		2012-12-31		2011-12-31		2010-12-31	
	年报	半年报	年报	半年报														
报表类型	合并报表		合并报表															
营业收入	2,895,030.40		2,531,432.00		2,364,501.70		1,951,622.40		1,535,675.00		1,276,147.90		1,034,183.60		796,613.30		591,191.80	
利息净收入	1,912,025.30		1,638,897.80		1,706,041.90		1,561,671.40		1,335,468.10		1,125,868.90		921,557.20		683,298.80		511,456.70	
利息收入	4,287,120.80		3,652,425.00		3,375,353.40		3,183,106.20		2,817,547.00		2,349,489.00		1,783,975.20		1,455,460.20		907,182.70	
减：利息支出	2,375,095.50		2,013,527.20		1,669,311.50		1,621,434.80		1,482,078.90		1,223,620.10		862,418.00		772,161.40		395,726.00	
手续费及佣金净收	579,416.40		539,993.70		604,961.50		398,979.00		248,504.30		161,933.60		98,176.20		71,913.10		48,833.10	
手续费及佣金	632,992.10		637,550.20		670,915.50		440,048.10		269,664.90		179,882.80		114,190.50		84,959.60		59,714.30	
减：手续费及	53,575.70		47,556.50		66,254.00		41,070.10		21,160.60		17,649.20		16,014.30		13,046.50		10,856.20	
投资净收益	507,265.60		334,468.80		94,283.20		39,844.70		16,494.10		12,079.90		3,365.10		10,104.90		-3,243.20	
其中：对联营企业和合营企业的投资收益																		
净敞口套期收益																		
公允价值变动净收	626,282.40		-555,975.90		158,397.20		24,050.60		14,868.00		-15,418.20		15,307.60		-21,873.50		-10,433.90	
汇兑净收益	-749,630.60		520,506.40		-201,268.80		-76,159.90		-83,013.50		-11,437.80		-8,649.00		47,059.80		21,969.90	
其他收益	4,066.10		1,353.40															
其他业务收入	3,094.10		3,055.20		2,386.70		3,236.60		3,354.00		3,121.50		4,426.50		6,110.20		22,584.20	
资产处置收益	10,511.10		-867.40															
营业支出	1,738,448.90		1,513,441.50		1,399,168.50		1,149,819.40		833,017.30		670,144.80		529,728.80		412,156.40		312,949.10	
税金及附加	20,008.40		24,747.20		56,389.60		105,718.30		86,682.60		77,127.10		68,271.50		55,173.50		36,636.50	
管理费用	996,390.60		876,663.50		810,052.30		664,050.00		492,468.30		444,866.80		352,939.50		289,790.70		225,500.30	
其他资产减值损失	720,740.70		610,806.90		532,094.00		378,085.70		252,115.00		148,005.20		107,635.00		63,626.60		36,580.10	
信用减值损失																		
其他业务成本	1,309.20		1,223.90		632.60		1,965.40		1,751.40		145.70		882.80		3,563.60		14,232.20	
加：营业利润差额(特殊报表科目)																		
营业利润	1,154,581.50		1,017,990.50		965,333.20		801,803.00		702,657.70		606,003.10		504,454.80		384,456.90		278,242.70	
加：营业外收入	1,429.20		2,951.70		9,342.20		4,183.90		2,014.90		3,398.30		7,185.40		21,377.00		17,812.70	
减：营业外支出	6,255.60		4,608.80		4,467.60		4,494.10		3,983.40		4,163.50		1,836.10		2,305.80		1,255.00	
其中：非流动资产处置净损失					26.30		24.40		234.80									
加：利润总额差额(特殊报表科目)																		
利润总额	1,149,755.10		1,016,334.40		965,207.80		801,492.80		700,689.20		605,137.90		509,804.10		403,528.10		294,800.40	
减：所得税	27,691.50		80,762.70		182,933.60		144,793.70		137,276.20		120,411.40		102,990.40		78,177.10		62,601.80	
加：未确认的投资损失																		
加：净利润差额(特殊报表科目)																		
净利润	1,122,063.60		935,571.70		782,274.20		656,699.10		563,413.00		484,726.50		406,813.70		325,351.00		232,198.60	
减：少数股东损益	3,428.00		2,214.50		1,232.50		2,265.80		666.40		19.40							
归属于母公司所有	1,118,635.60		933,357.20		781,041.70		654,433.30		562,746.60		484,707.10		406,813.70		325,351.00		232,198.60	
加：其他综合收益	276,353.20		-283,131.70		-55,594.10		100,385.10		103,521.00		-73,638.20		-8,848.00		16,068.20		-6,331.60	
综合收益总额	1,398,416.80		652,440.00		726,880.10		757,084.20		666,934.00		411,088.30		397,965.70		341,419.20		225,867.00	
减：归属于少数股	3,436.00		2,199.10		1,224.00		2,275.60		649.20		19.50				0.00		0.00	
归属于母公司普	1,394,980.80		650,240.90		725,456.10		754,808.60		666,284.80		411,068.80		397,965.70		341,419.20		225,867.00	
每股收益																		
基本每股收益	2.1500		1.8000		1.9500		1.6800		1.8900		1.6800		1.4100		1.1300		0.9100	
稀释每股收益	2.0400		1.7900		1.9500		1.6800		1.8900		1.6800		1.4100		1.1300		0.9100	
币种	CNY		CNY															
原始币种	CNY		CNY															
特殊汇率	1		1		1		1		1		1		1		1		1	
利率类型	期末汇率		期末汇率															
税率	5.0000		5.0000		5.0000		5.0000		5.0000		5.0000		5.0000		5.0000		5.0000	
税说明																		
审计意见(境内)	标准无保留意见		标准无保留意见															
审计意见(境外)																		
披露原因																		
原始报表	点击浏览		点击浏览															
公告日期	2019-03-30		2018-03-29		2017-04-28		2016-04-26		2015-04-28		2014-04-26		2013-04-24		2012-04-26		2011-04-27	
数据来源	公司公告		公司公告															

Table 18: Income statement of Bank of Ningbo

