

1. Record Nr.	UNINA9910967321503321
Autore	Podpiera Richard
Titolo	Progress in China's Banking Sector Reform : : Has Bank Behavior Changed? // Richard Podpiera
Pubbl/distr/stampa	Washington, D.C. : , : International Monetary Fund, , 2006
ISBN	9786613826336 9781462339723 1462339727 9781452735016 1452735018 9781283513883 1283513889 9781451908671 1451908679
Edizione	[1st ed.]
Descrizione fisica	1 online resource (25 p.)
Collana	IMF Working Papers
Soggetti	Banks and banking - Government ownership - China Banks and banking - State supervision - China Bank loans - China Credit - Management - China Corporate governance - China Banking Banks and Banking Banks and banking Banks Commercial banks Depository Institutions Finance Industries: Financial Services Loans Micro Finance Institutions Mortgages Nonperforming loans State-owned banks China, People's Republic of

Lingua di pubblicazione	Inglese
Formato	Materiale a stampa
Livello bibliografico	Monografia
Note generali	"March 2006."
Nota di bibliografia	Includes bibliographical references.
Nota di contenuto	""Contents""; ""I. INTRODUCTION""; ""II. REFORMS IN TWO PILOT BANKS""; ""III. REFORMS IN OTHER BANKS AND DEPOSIT-TAKING INSTITUTIONS""; ""IV. CREDIT RISK AND BANK LENDING DECISIONS""; ""V. CONCLUSIONS AND ISSUES GOING FORWARD: CREATING THE INCENTIVES AND INFRASTRUCTURE FOR BANKS TO OPERATE EFFICIENTLY""; ""- APPENDIX""
Sommario/riassunto	Substantial effort has been devoted to reforming China's banking system in recent years. The authorities recapitalized three large state-owned banks, introduced new governance structures, and brought in foreign strategic investors. However, it remains unclear the extent to which currently reported data reflect the true credit risk in loan portfolios and whether lending decisions have started to be taken on a commercial basis. We examine lending growth, credit pricing, and regional patterns in lending from 1997 through 2004 to look for evidence of changing behavior of the large state-owned commercial banks (SCBs). We find that the SCBs have slowed down credit expansion, but that the pricing of credit risk remains undifferentiated and banks do not appear to take enterprise profitability into account when making lending decisions. Controlling for several factors, we find that large SCBs have continued to lose market share to other financial institutions in provinces with more profitable enterprises. The full impact of the most recent reforms will become clear only in several years, however, and these issues should be revisited in future research.

2. Record Nr.	UNIORUON00348990
Autore	REICH-RANICKI, Marcel
Titolo	Anbruch der Gegenwart : Deutsche Geschichten, 1900-1918 / hrsg. von Marcel Reich-Ranicki
Pubbl/distr/stampa	München, : Deutscher Taschenbuch Verlag, 1980
ISBN	34-230-1526-8
Descrizione fisica	534 p. ; 18 cm.
Disciplina	838
Soggetti	Letteratura tedesca - Antologie
Lingua di pubblicazione	Tedesco
Formato	Materiale a stampa
Livello bibliografico	Monografia