中国建设银行股份有限公司

财务指标分析

Analysis on the Financial Indicators of China Construction Bank

摘 要

我国经济组成部分较为重要的就是金融业，而银行是金融业的核心。因此，准确评估我国商业银行的业务管理水平，提升其核心竞争力，是银行业应该关注的问题。本文是以国有商业银行之一建设银行的财务指标为对象来展开研究。

我国金融业进步的速断加快，银行规模逐渐扩大，这也意味着中国银行业具有巨大的发展空间。财务指标分析是现代商业银行重要的财务管理方法之一，在商业银行的日常管理过程中起着重要作用。本文将以中国建设银行为例，对其各项财务指标进行全面分析，先搜集中国建设银行各项近五年的财务指标进行纵向分析，主要从偿债能力指标，营运能力指标、盈利能力指标、发展能比指标四个方面对比，分析得出中国建设银行近几年的发展状况。之后再与其他国有商业银行进行横向对比，主要对比盈利性、安全性、流动性、成长性，找出建设银行的优点和不足之处，主要是改善建设银行的不良贷款率和提高金融创新的能力，从而进一步的提高建设银行的经营能力优化人力资源的配资。最后是探讨如何通过业务的调整和管理的创新来进一步的对财务指标进行改善。

关键词：建设银行 财务分析 财务指标

Abstract

The most important part of China's economy is the financial industry, and banks are the core of the financial industry. Therefore, accurately assessing the business management level of China's commercial banks and enhancing their core competitiveness are issues that the banking industry should pay attention to. This article takes the financial indicators of Construction Bank, one of the state-owned commercial banks as the object, to conduct research.

The rapid progress of China's financial industry is accelerating, and the scale of banks is gradually expanding, which also means that China's banking industry has huge room for development. The analysis of financial indicators is one of the important financial management methods of modern commercial banks, and plays an important role in the daily management process of commercial banks. This article will take China Construction Bank as an example to conduct a comprehensive analysis of its various financial indicators, first collecting the financial indicators of China Construction Bank for the past five years for longitudinal analysis, mainly from debt solvency indicators, operating ability indicators, profitability indicators 4. Comparing the four aspects of the development comparability index and analyzing the development status of China Construction Bank in recent years. Later, it will conduct a horizontal comparison with other state-owned commercial banks, mainly comparing profitability, safety, liquidity, and growth, to find out the advantages and disadvantages of CCB, mainly to improve CCB's non-performing loan ratio and improve financial innovation. Ability to further improve the operating capacity of CCB and optimize the allocation of human resources. Finally, it discusses how to further improve financial indicators through business adjustment and management innovation.

Key Words: Construction Bank Financial Analysis Financial Indicators

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