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# 廈門大學

## 碩 士 学 位 论 文

### 改进建设银行中小企业信贷业务研究

The Study of Improving SME Credit Management in  
China Construction Bank

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## 中文摘要

商业银行已经普遍认识到在宏观调控进一步加大，大企业直接融资渠道日益通畅的今天，中小企业金融服务的重要性。在看到其符合国家重视和行业竞争发展趋势之下，我国各商业银行从设立专营机构、建立专营团队到设计独立的授信体系等方面都有了实质性的发展。本文旨在通过对案例银行的中小企业金融业务这一战略核心的实践开展情况现状和存在的问题进行动态分析，并得出结论和建议。

本文着重从实证的角度进行观察、总结、评估，对中国建设银行（以下简称建行）已经开展的小企业信贷实践予以分析，探讨发展中存在的问题，并提出解决之策。由于建行为国有大型商业银行，在银行业中具有一定的代表性；其在国内和香港两地上市，信息披露较为透明，因此对建行的研究成果不论对自身战略的达成或同业发展均具有一定的现实意义。

本文将运用比较分析法，借鉴欧美、日本等国的大型商业银行发展中小企业信贷的成功经验；在实证分析中，使用比较分析法将建设银行现状纵向与历史相比、横向与同业相比较、分析，总结其发展成果与不足之处。

本文的改进之处为在我国商业银行中小企业信贷市场进入了新的竞争局面下，即国有大型商业银行都加入中小企业信贷业务市场时，总结提出了在营销和管理实践方面的建议。本文限于作者视角、经验和研究时间的限制，某些地方的分析和论述缺少数据支持，从而削弱了实证分析的效果。本文对不良贷款的处理这一环节欠缺研究，包括发现信贷资产出现风险迹象的处理、抵押物保全措施和起诉后抵押物的执行。

本文总结：银行业是经营风险的行业，能否有效防范和控制风险是衡量银行核心竞争力的重要标尺。管理好中小企业信贷风险，是商业银行提高竞争力的关键内容。

**关键词：**中国建设银行、信贷、中小企业

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## Abstract

Commercial Banks have generally realized the importance of financial services of small and medium-sized enterprises today in macroeconomic regulation, large enterprise directly further intensify the financing channels increasingly unobstructed, and the importance of financial services of small and medium-sized enterprises .On seeing the accord with national attention and competition in the industry development trend, China's commercial Banks developed substantially from establishing specializes in institutions, establish specializes in team to design aspects of the credit system independent . This paper aims to small and medium-sized enterprises cases banks financial business which is strategy core practice implementation situation and existing problems of dynamic analysis, and draw the conclusion and suggestion.

This article emphatically sums up and carries on the observation of China construction bank assesMEnt from the perspective of positivism, in which small businesses have been conducted to analysis. This paper discusses the credit practice problems existing in the development of policy and some solutions are put forward. Because of China construction bank for large state-owned commercial bank in banking, it has certain representativeness; In the domestic market, and Hong Kong, so more transparent information disclosure of China construction bank .Research achievements has certain practical significance of whether to own or other commercial banks on both research or trade development .

This article will draw lessons from the successful development experience of large commercial banks in Europe, America, Japan and other countries of SMEs' credit using of comparative analysis. The empirical analysis will compared status of China construction bank with longitudinal and transverse history of the trade ,and will summarize the development and deficiencies of China construction bank.

The innovation of this paper is summarising and putting forward the marketing and management practices in the proposal for commercial banks in China in SMEs' credit market which is in a new competitive situation that large state-owned commercial banks are joining the SMEs' credit business market. Limited to the author perspective, experience and research time limit, some parts are lack of analyses and discusses of data, which reduces empirical analysis results. This paper lack of study on non-performing loans processing, including on signs of credit assets risk and the mortgaged property preservation measures and even treatment which after the execution of prosecution of the mortgaged property.

This thesis has the following conclusions: banking is a industry of risks operation. Preventing and controlling risk effectively is an important yardstick of the core competitiveness of a commercial bank. Good management of small and medium-sized enterprise credit risk is the key content to increase competitiveness of a commercial bank.

**Keywords: China construction bank, credit, small and medium-sized enterprises**

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