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## 中国银行制度演化研究

Research on the Bank Institution Evolution of China

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## 摘 要

党的十一届三中全会开启了我国改革开放的大幕，经过近四十年的改革开放，我国经济发展水平和人民生活水平均不断提高，可以说取得了举世瞩目的成就，而这其中就有银行部门立下的“汗马功劳”，为国民经济的飞速发展提供了强有力的金融支持。银行制度作为规范银行机构行为的规则，是银行部门有效运作的基础，但是我国银行体制改革却一直被人所诟病，特别是政府权力的过度干预使得银行制度绩效较低。在我国进一步深化经济体制改革的大背景下，银行制度在此关键时期对促进经济发展和社会稳定具有重要影响，我国银行制度应如何深化改革以确保银行部门更好地服务于经济发展，已成为我国进一步改革面临的关键问题。

我国的银行体制改革实质上是政府权力深度介入的银行制度变迁和演化，为了使银行部门充分发挥其金融职能支持我国经济体制改革，政府部门在改革过程中根据经济形势变化，推行实施了强化其金融资源控制能力的银行制度安排。与强势的政府权力相比，市场经济主体的权力处于明显不对等的地位，但政府在实施银行制度的过程中却无法忽视其影响。本文即从权力视角出发构建一个银行制度演化分析框架，并在运用这一框架分析银行制度演化历史的基础上，探寻银行制度演化的规律，以期对我国进一步深化银行制度改革有所助益。

本文研究的主要内容如下：第一章为绪论，主要论述研究背景和选题意义，并在梳理文献的基础上，阐述论文的主要研究内容和可能创新。第二章则基于权力视角提出银行制度演化分析框架，首先阐述了不同学派的制度演化理论，并分析了权力与制度演化的关系，之后则在明确银行制度内涵的基础上，提出“权力结构—银行制度行为—银行制度绩效”的分析框架。第三章至第五章则为我国各时期银行制度演化历史及其绩效分析，本文基于我国银行制度演化的关键节点将其演化阶段分为建国前时期、计划经济时期以及改革开放以来三个阶段。第三章概述了我国建国前的银行制度演化历史，并对其绩效进行分析；第四章分析我国计划经济时期的银行制度演化及其绩效，这一时期是政府权力深度干预的演化阶段，呈现出不一样的绩效。第五章重点分析了改革开放以来我国银行制度的演化

历史，并从微观和宏观两个层面对银行制度的演化绩效进行实证分析。第六章则从国际视角出发，分析国外银行制度演化历史及其对我国的启示；第七章则在总结我国银行制度演化特点的基础上，分析新形势下我国银行制度演化面临的挑战，并据之相应政策建议；第八章则是结语和研究展望。

**关键词：** 权力 银行制度 银行制度演化



## **Abstract**

The Third Plenary Session of the 11th Central Committee has begun the process of China's reform and open. After nearly forty years of reform and opening up, China's economic development level and people's living standards are improving, it can be said that our country gained the success that attract worldwide attention, and the bank sector has played a important role, all kinds of bank institutions provide a strong financial support to the rapid development of the national economy. The bank institution as the behavior rules of banks, is the basis for the effective operation of the bank sector. But the reform of China's bank institution has been criticized, especially the excessive intervention of government power makes the lower bank institution performance. In the background of China's economic reform is deepening, at this critical stage of bank institution will play a very important role in promoting economic development and social stability, China's bank system should be how to deepen the reform to ensure financial to better serve the economic development, it has become the key issues facing the further reform in china.

The essence of China's bank institution reform is the bank institution evolution which is the process of government power deeply involvement. In order to make the bank sector to fully play its all financial functions, and provide strong financial support for the reform of China's socialist market economy, the government has pursued the bank institutions which can strengthen his control ability of financial resources. Clearly, the power of market agents is not compared to the power of government, but their power cannot be ignored. From the power perspective, this paper construct a analysis framework of bank institution evolution, then use this framework summarize the principle of the bank institution evolution based on analyzing its evolution history, in order to benefit to the bank system change.

This paper mainly has the following eight chapters: Chapter one is the introduction, mainly illustrates the research background, the framework arrangement,

and the possible innovation of the paper; Chapter two construct the analysis framework of China bank institutional evolution from the power perspective, first introduce the institution evolution theory from different economic schools, then analysis the relationship of power and institution evolution, then raise the analysis framework of “Power Structure-Bank Institution Behavior-Bank Institution Performance” after clear the definition of bank institution. Chapter three to Chapter five is the analysis of the history and performance of different periods, the paper divided the bank institution evolution history into three periods based on the turning point: the period before founding the PRC, the period of planned economic, the period since reform and open. Chapter three analyzed the bank institution evolution history and performance of the period before founding the PRC. Chapter four analyzed the bank institution evolution history and performance of the planned economical period. Chapter five analyzed the bank institution evolution history and performance of the period since reform and open. Chapter six analyzed the bank institution evolution history of the classical foreign countries and summarize the lessons to our country; Chapter seven analyzed the evolution trend of China's bank institution, and put forward the principle and the power boundary of government in the bank institution evolution, then make some policy recommendations on how to choose the bank institution evolution path. The last chapter is the conclusions and outlook.

**Key words:** Power; Bank Institution; Bank Institution evolution.

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