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## 成本效率实证研究(1999-2010)——基于SFA方法应用



二维码 (扫一扫试试)

### The Empirical Study on the Cost Efficiency of Chinese Commercial Banks(1999-2010) - Based on SFA Method Application

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中文关键词: [成本效率](#) [随机前沿分析\(SFA\)](#) [商业银行](#) [参数法](#)

English Keywords: [cost-efficiency](#) [stochastic frontier analysis \(SFA\)](#) [commercial banks](#) [parameter method](#)

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作者	单位
<a href="#">徐辉</a>	<a href="#">北京理工大学 管理与经济学院, 北京 100081</a>
<a href="#">李健</a>	<a href="#">北京理工大学 管理与经济学院, 北京 100081</a>

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中文摘要:

以1999-2010年12年间国内14家商业银行样本数据为基础,基于随机前沿效率分析原理,利用参数估计SFA(Stochastic Frontier Approach)分析法,评估金融改革以来银行成本效率的分布及演化趋势。研究表明:(1)样本期内银行整体成本效率呈先改善后趋于平稳态势,近年来无明显波动。(2)国有商业银行成本效率下降显著,无效率项影响明显;股份制商业银行成本效率除个别银行外,大多数呈改善趋势;国有与股份制银行之间成本效率差异呈扩大趋势,应予以重视。(3)未能发现资产规模、权益与银行成本效率之间的显著性相关关系。(4)国有商业银行成本效率存在明显改善空间,内部治理和运营管理改革有待进一步强化。

English Summary:

This paper uses Stochastic Frontier Analysis(SFA) to provide domestic evidence on cost efficiency of state-owned and joint-stock banks, and evaluate the distribution and evolutionary trend of cost-efficiency after China financial reform. Our dataset consists of 168 observations from 14 commercial banks during the period 1999-2010. The results suggest:(1)Sample banks' overall cost-efficiency keeps changing from improvement to stability trend in the sample period, with no obvious fluctuation. (2)State-owned banks are associated with lower cost-efficiency and inefficiency factor impact much more; joint-stock commercial banks' cost-efficiency maintains higher level in common and shows the trend of improving. The cost-efficiency gap between state-owned banks and joint-stock banks has expanded overtime.(3)Significant relationship of cost-efficiency with assets scale and equity is not found.(4)Room for improvement exists in cost-efficiency of state-owned banks,