

基于参数法的中国商业银行规模经济研究与实证

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The Research on the Economy of Scale of Chinese Commercial Banks Based on Parametric Approach

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摘要 本文依据参数法理论,在平均超越对数成本函数的基础上,应用相似非相关法(ISUR)评价了中国商业银行的规模经济情况,并与随即前沿法计算的银行规模经济结果做比较,验证了使用平均成本函数评价银行规模经济优于前沿成本函数的论断,确立了商业银行规模经济研究中的函数类型选取原则。本文融合了中介法和资产法的思想,建立了包括可贷资金、营业资本两项投入和存款、贷款、投资与证券总额三项产出的指标体系,解决了中介法难以反应银行多产出经营情况和资产法不能反应银行存款情况等两个问题。在确定的超越对数成本函数模型和投入产出指标体系基础上,本文结合真实的银行财务数据,实证研究了中国4家国有商业银行和10家股份制商业银行在1998-2003年的规模经济,揭示了两类商业银行的规模经济情况和变化趋势。实证研究结果显示:在样本年度间,中国商业银行改善规模经济情况的努力已见成效,各商业银行于2001年后均存在了规模经济;股份制商业银行规模经济平均水平高于国有商业银行;国有商业银行的规模经济状况呈现逐渐好转趋势;股份制商业银行规模经济控制良好,在2002年后规模经济情况出现了轻微的起伏,但仍好于国有商业银行。

关键词: 商业银行 规模经济 参数法 前沿函数 超越对数成本函数

Abstract: Based on parametric approach in the framework of an average translog cost function, this paper estimated the scale economies of China's commercial banks with ISUR approach, compared the results of average cost function with that of frontier cost function estimated with stochastic frontier approach, validated the judgment that the veracity of results of estimating banks' scale economies with average cost function is better than that of frontier cost function and made sure the principle of selecting function type for estimating the commercial banks' scale economies. It combines the idea of the intermediation approach and the assets approach, and selects the deposits, loans, investments and securities as the production index, so it solves the problems whereas intermediation approach can not reflect the multi-product operating condition and the assets approach can not reflect the deposits condition of Chinese banks. Based on the cost function and input-output indexes system this paper estimated the scale economies of 4 State-owned commercial banks and 10 joint-stock commercial banks of China over the period from 1998 to 2003 with the real banks' financial data and displayed the conditions and trends of these two kinds banks' scale economies. The results of empirical analysis shows that Chinese commercial benefit in works for improving their scale economies condition, that all of banks have been scale economies since 2001, the average levels of scale economies of joint-stock commercial banks is better than that of State-owned commercial banks, the scale economies condition of State-owned commercial banks displays increased development trend and that of joint-stock commercial banks always was right but shows some small wave after 2002 which is still better than State-owned commercial banks.

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