

BEC中级阅读：分食中国金融业的外资银行 PDF转换可能丢失图片或格式，建议阅读原文

[https://www.100test.com/kao\\_ti2020/491/2021\\_2022\\_BEC\\_E4\\_B8\\_AD\\_E7\\_BA\\_A7\\_E9\\_c67\\_491303.htm](https://www.100test.com/kao_ti2020/491/2021_2022_BEC_E4_B8_AD_E7_BA_A7_E9_c67_491303.htm) 它们来了，它们看到了--而且，虽然它们还未征服整个市场，但外资银行在中国的钱柜正叮当作响。来自监管机构的数据显示，今年前五个月，在华外资银行的利润增长折算成年率达到了43%；不过总额依然很小，75家银行共盈利4亿美元。 They came, they saw - and while they have yet to conquer, foreign banks cash tills in China are ringing. In the first five months of this year, overseas banks profits in the country grew by an annualised 43 per cent, according to regulators. although the total is still small at just \$400m shared among 75 banks.自去年年底以来，胜利者和"小角色"之间的差距已然加大--当时，中国针对那些希望从事人民币业务的外资银行实施了新的标准。资本金的要求并不繁重，但额外一级的管理要求却让很多银行停住了脚步：到目前为止，只有12家外资银行在中国完成了法人注册。 The gap between winners and bit-players has widened since the end of last year, when China implemented new criteria for banks wanting to conduct local-currency services. The capital requirements were not especially onerous, but the extra layer of administration served to deter many: so far, just a dozen have incorporated. 包括花旗集团(Citigroup)在内已经完成注册的西方银行，都在大力扩展分行网络--花旗集团的第20家分支机构将于周四开业。它们大量增设网点的部分目的在于吸引富有的个人客户。这些客户通常都有自己的公司，因此也会带来企业银行业务。其它一些银行将重点

放在为跨国公司提供服务。作为日本最大的银行，三菱UFJ金融集团(Mitsubishi UFJ)在中国的业务有85%至90%倚赖日资公司。但这两类银行都开始重视本地客户，反映出中国3亿到4亿个人客户的潜力--这其中或许有5千万到1亿客户属于中等或中等以上收入水平。Western banks that have done so, including Citigroup, are rolling out more branches - the US bank opens its 20th on Thursday - in part to woo wealthy individuals. The latter often run their own companies and so bring corporate business too. Other banks concentrate on servicing multinationals. Mitsubishi UFJ, Japan's top lender, relies on Japanese companies for around 85-90 per cent of its China activity. But both camps have an eye on local customers, reflecting the pool of 300m-400m individuals, maybe 50m-100m of whom are in the middle-income bracket or higher. 这些数字无疑是诱人的，除去高昂的启动成本，外资银行正处于某种类似于"甜蜜点"(sweet spot)的状态。事实将证明，最近刚刚完成资本结构调整的本地大型银行一旦开发出更加成熟的产品，将带来强大的竞争。当前中国很有吸引力的利差水平是利率管制的因果，因此不会维持太长时间。外资银行还受益于存贷比宽限期，使得它们发放的贷款占存款的比例可以超过规定的75%。因此，除非外资银行能够吸收到大量人民币存款，否则在宽限期结束后，它们的雄心可能会受到限制。行业巨头应该能微笑着出线，但小规模在华外资同行估计会落败出局。 The numbers are undoubtedly enticing, but high start-up costs aside, foreign banks are enjoying something of a sweet spot. Competition from the big local banks, only recently recapitalised, will prove formidable as they develop

greater product sophistication. The current attractive interest rate spreads are a symptom of regulated rates - and thus have a limited shelf life. Foreign banks are also benefiting from a grace period allowing them to make loans beyond the stipulated 75 per cent of deposits. So unless banks are able to attract sizeable local currency deposits, ambitions could be crimped when that waiver ends. The industry's giants should be able to emerge smiling, but expect several of their smaller rivals in China to fall by the wayside. 100Test 下载频道开通，各类考试题目直接下载。详细请访问 [www.100test.com](http://www.100test.com)