

Yashil IQTISODIYOT va TARAQQIYOT

Ijtimoiy, iqtisodiy, siyosiy, ilmiy, ommabop jurnal

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- 08.00.03 Sanoat iqtisodiyoti
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CHINESE COMMERCIAL BANKS EXPERIENCE IN ASSET DIVERSIFICATION

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Abstract: Diversification is an important strategy for banks to remain competitive. Recent studies show that relative capital is considered an important determinant of bank competitiveness. The purpose of this study is to examine the impact of diversity and relational capital on the performance of Chinese commercial banks.

Key words: commercial banks, ROA, ROE, diversification, banks assets, HHI, capital.

Annotatsiya: Diversifikatsiya banklar uchun raqobatbardoshlikni saqlab qolishda muhim strategiya hisoblanadi. Oxirgi tadqiqotlar shuni ko'rsatadiki, nisbiy kapital bank raqobatbardoshligining muhim omili hisoblanadi. Ushbu tadqiqotning maqsadi xilma-xillik va nisbiy kapitalning Xitoy tijorat banklari faoliyatiga ta'sirini o'rganishdir.

Kalit so'zlar: tijorat banklari, ROA, ROE, diversifikatsiya, bank aktivlari, HHI, kapital.

Аннотация: Диверсификация является важной стратегией сохранения конкурентоспособности банков. Недавние исследования показывают, что относительный капитал считается важным фактором, определяющим конкурентоспособность банков. Целью данного исследования является изучение влияния разнообразия и реляционного капитала на эффективность китайских коммерческих банков.

Ключевые слова: коммерческие банки, ROA, ROE, диверсификация, банковские активы, HHI, капитал.

INTRODUCTION

Since its entry into the World Trade Organization (WTO) in 2000, the Chinese government has pursued liberalization policies that allow foreign financial institutions to participate in domestic financial markets. In recent years, the Chinese government has implemented a number of financial policy reforms aimed at strengthening the financial system. These reforms include raising interest rates and eliminating the loan-to-deposit ratio. In light of dynamic financial markets, commercial banks should use this opportunity to expand their banking operations. Conversely, banks can earn significant profits from normal banking activities as a result of intense market competition.

In order to improve operational sustainability and growth, Chinese commercial banks are seeking to expand their banking activities, particularly by incorporating asset management activities into their banking portfolios to generate profits. Commercial banks engage in risk-free or low-risk businesses such as underwriting mutual funds and government bonds and marketing insurance products.

LITERATURE REVIEW

Businesses must develop and maintain partnership capital to win customer and brand loyalty, satisfaction, market image, goodwill, negotiating power and strategic partnerships. Gaughan, Duran, and Draghici (2014) believe that relative capital is one of the factors that determine bank competitiveness¹. Within the knowledge

1 Gogan, M. L., Duran, D. C., & Graghici, A. (2014). The impact of relational capital on competitiveness of organizations. *Network Intelligence Studies*, 2(2), 233-240.



economy, relationship capital includes all intangible assets associated with external stakeholders. It serves as an important driver of competitive advantage, ultimately influencing the performance and value of organizations. Thus, the relative capital of commercial banks significantly affects competitiveness in the market, especially in terms of developing customer relationships and promoting financial products in the market.

Previous empirical studies show that diversification affects firm performance. The study aims to address the research gap by examining the impact of diversity and interconnected capital on the performance of Chinese commercial banks.

Diversification is a critical business strategy for commercial banks to increase profitability and reduce risk. Non-interest earning activities refer to various banking services that are not affected by interest rates. These services include low or no risk financial activities such as foreign exchange trading and remittance transactions, as well as higher risk financial activities such as letter of credit, letter of guarantee, commercial bill guarantee, banker's acceptance and forward foreign exchange transactions. In addition, commercial banks also act as intermediaries in the sale of insurance products for the insurance business and mutual fund products for the securities investment sector to earn brokerage fees and commissions.

Previous studies have shown that the presence of non-interest income or diversification of bank income has a beneficial effect on bank performance. In addition, the study categorizes the banks included in the sample into five different banking groups: bank holding companies, commercial banks, cooperative banks, investment banks and savings banks. The non-interest income of a cooperative bank has a positive impact on the bank's profitability (ROA), while the non-interest income of a savings bank has a negative impact on the bank's profitability (ROA). In addition, investment banks' income from sources other than interest has a beneficial effect on banks' profitability, as measured by return on assets (ROA)². Ferreira, Zanini, and Alves (2019) used a data set consisting of 1019 observations from several types of Brazilian banks, including commercial banks, investment banks, and development banks, over the period 2003–2014. They use panel data methods to study the impact of bank income diversification on both risk and return. Empirical evidence shows that there is a positive correlation between a bank's non-interested income (NII), income concentration (HHI) and company performance (ROA)³.

RESEARCH METHODOLOGY

In the implementation of these research works, widely used methods in scientific research methodology were used. In the process of scientific analysis, these scientific research methods, in particular, observation, generalization, grouping, comparison, analysis, and synthesis and analysis methods were widely used.

ANALYSIS AND RESULTS

Further, in the course of the study, the following hypothesis is put forward.

1. Diversification has a positive effect on the bank's performance. Kale et al. (2000) believe that relational capital involves the level of mutual trust, respect and friendship that arises from close interactions between internal and external partners and is the core theme of relational capital⁴.

Chen et al (2004) define relational capital. as an intangible asset based on developing, maintaining and developing high quality relationships with any organization, individual or group that affects the business, including customers, suppliers, employees, government, partners, competitors and any other stakeholders⁵ De Klerk and Sapienza (2006) define relational capital as the extent to which the exchange involves trust, social interaction, and shared norms or goals. In other words, the key issue in achieving competitiveness is the ability to convert these intangible assets into value and use this value in the market⁶.

2. The combination of relational capital and diversification has a beneficial effect on bank performance.

3. The relationship between relative capital and diversification has a U-shaped effect on bank performance.

2 Lee, C.C, Yang, S. J, and Chang, C.H. (2014). Non-interest income, profitability, risk in banking industry: A cross-country analysis. North American Journal of Economic and finance, 17, 48 -67.

3 Ferreira, J.H.L, Zanini, F.A.M. and Alves, T.W., Bamnk. (2019). revenue diversification: Its impact on its risk and return in Brazilian banks. Accounting and Finance Review, 30(79), 91-106.

4 Kale, p, Singh, H. (2000). Learning and protection of proprietary assets in strategical alliances: Building relational capital. Strategic Management Journal, 21, 217-317.

5 Chen, J., Zhue, Z. and Zie, H.Y. (2004). Measuring intellectual capital: a new model and empirical study. Journal of Intellectual Capital, 5(1), 195-212

6 De Clercq, D., & Sapienza, H. J. (2006). Effects of relational capital and commitment on venture capitalists' perception of portfolio company performance. Journal of Business Venturing, 21, 326 -347.

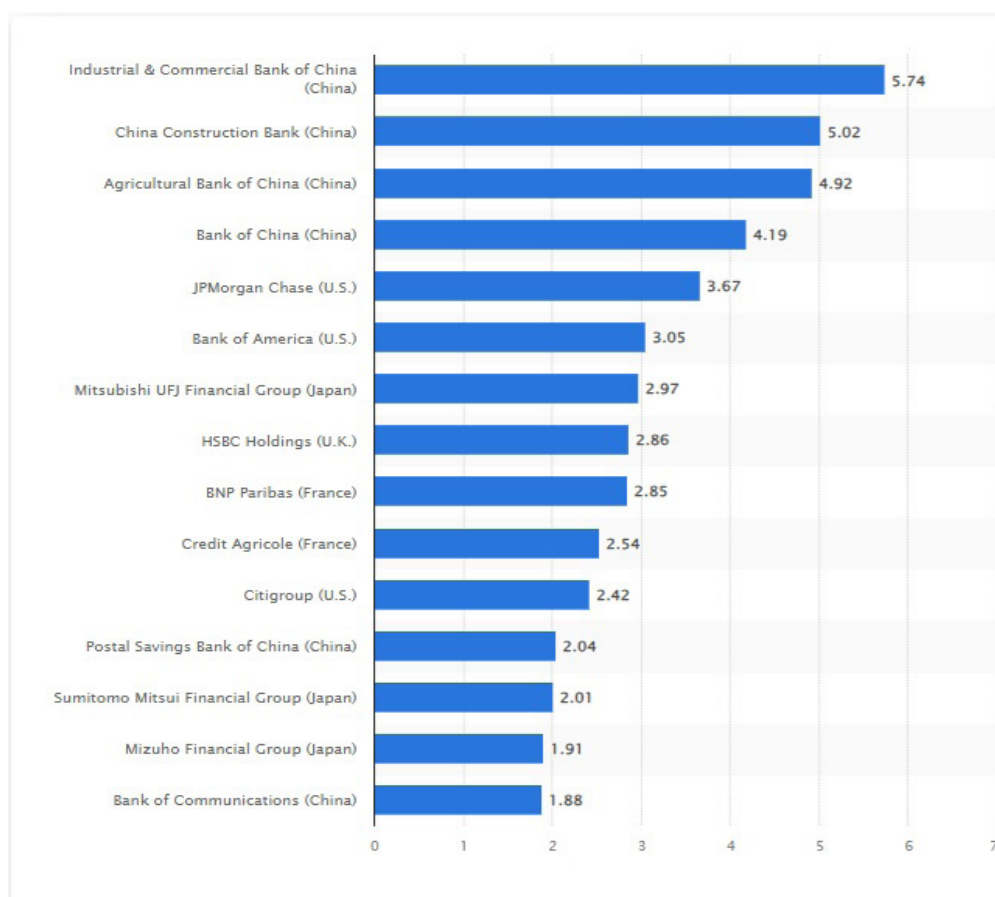


Figure 1. Largest banks in the world as of December 2022 by assets⁷.

The Chinese banking system truly has the largest banks in the world in terms of banking assets. These banks include Industrial and Commercial Bank of China (ICBC), China Construction Bank, Agricultural Bank of China and Bank of China. They are key players not only in the Chinese market, but also have significant influence on the global economy due to their scale and large customer base.

Item	2023			2022		
	Average balance	Interest income/expense	Average yield/cost (%)	Average balance	Interest income/expense	Average yield/cost (%)
Assets						
Loans and advances to customers	25,006,605	951,845	3.81	22,246,265	900,063	4.05
Investment	10,266,019	338,267	3.30	8,975,046	297,106	3.31
Due from central banks ⁽²⁾	3,230,841	53,815	1.67	2,991,645	45,425	1.52
Due from banks and other financial institutions ⁽²⁾	2,172,554	61,112	2.81	1,867,047	36,080	1.93
Total interest-generating assets	40,676,019	1,405,039	3.45	36,080,003	1,278,674	3.54
Non-interest-generating assets	2,510,696			2,549,781		
Allowance for impairment losses on assets	(776,831)			(682,871)		
Total assets	42,409,884			37,946,913		
Liabilities						
Deposits	31,141,446	589,688	1.89	27,364,627	480,083	1.75
Due to banks and other financial institutions ⁽²⁾	4,058,487	103,529	2.55	3,794,532	70,732	1.86
Debt securities and certificates of deposit issued	1,508,148	56,809	3.77	1,132,767	35,874	3.17
Total interest-bearing liabilities	36,708,081	750,026	2.04	32,291,926	586,689	1.82
Non-interest-bearing liabilities	2,065,143			2,029,137		
Total liabilities	38,773,224			34,321,063		
Net interest income		655,013			691,985	
Net interest spread			1.41			1.72
Net interest margin			1.61			1.92

Figure 2. Average return on interest-bearing assets and average cost of interest-bearing liabilities⁸

⁷ <https://www.statista.com/statistics/269845/largest-banks-in-the-world-by-total-assets/>

⁸ INDUSTRIAL AND COMMERCIAL BANK OF CHINA LIMITED. Annual report 2023.



If we analyze 2023, Industrial and Commercial Bank of China (ICBC) has achieved a significant improvement in the quality of development. The Bank's return on investment, return on profit margin and cost to income ratio were 0.87%, 10.66% and 28.28% respectively, these figures are relatively good, indicating the effective management of the bank. The bank achieved significant quantitative growth. Net profit rose to 365.1 billion yuan, and assets, deposits and loans increased by more than 10%, reaching a record level, demonstrating the bank's successful performance and ability to attract and retain customers. One of the bank's important achievements is the successful prevention and control of risks. The non-performing loan ratio decreased by 2 bps. to 1.36%, the provision for non-performing loans increased to 213.97%, and the capital adequacy ratio reached 19.10%, remaining at a relatively high level.

Overall, the results for 2023 indicate the bank's successful performance, its financial stability and ability to adapt to changing market conditions.

CONCLUSION

Asset diversification is a vital strategy for developed countries' commercial banks to manage risk, optimize returns, and gain a competitive edge in financial markets. Through a thorough review of various asset diversification strategies, it is evident that these banks face unique challenges but also reap substantial benefits. By diversifying their assets across different classes and regions, banks can mitigate risks associated with economic fluctuations and sector-specific crises. Additionally, diversification enables banks to optimize returns by capitalizing on varying market conditions and opportunities. Overall, asset diversification plays a crucial role in enhancing the resilience and profitability of developed countries' commercial banks in an increasingly complex and dynamic financial landscape.

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