



Article

Bank Profitability Analysis in China: Stochastic Frontier Approach

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Abstract: China's banking system has a relatively high level of state control, while an important task in regulating the banking system is to manage the profitability of banks. Using the stochastic frontier approach to assess the profitability of commercial banks not only allows for the bank's ability to generate profits relative to the leading banks in the industry to be assessed but also takes into account the specifics of the management technologies used and the influence of the market environment. This article analyzes the profitability of the Chinese banking system for the period 2012–2020 using the stochastic frontier approach from the position of the central bank. The specifics of the analysis from the bank's perspective imply a focus on the position of most banks regarding the level of best practices and trends in changing the overall level of profitability. Analysis may be of interest to banking regulators and researchers. In general, the Chinese banking system demonstrates a high level of profit efficiency and cost efficiency, although the dynamics of these indicators are negative. The reason for the negative dynamics is a decrease in the economic growth rate of the economy, the instability of the financial market and ongoing reforms. State-owned commercial banks are becoming highly profitable, while national joint-stock commercial banks are facing increasing competition and reducing efficiency of profitability. City and rural commercial banks maintain a high level of profitability due to state support.

Keywords: bank profitability; stochastic frontier approach; commercial bank; ROA; ROE; profit efficiency; cost efficiency

JEL Classification: G21; G31



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1. Introduction

The banking systems of developing countries tend to have a relatively high level of state control. Many scholars believe that this inhibits competition and the efficient redistribution of financial resources according to Lee et al. (2020) and Le and Ngo (2020). According to Huang et al. (2021) and Mai et al. (2022), developing countries should pursue a policy of deregulation and develop market mechanisms. However, the 2008 crisis and subsequent prolonged stagnation in the banking sector of developed countries, against the background of China's significant economic success, force a new look at the regulation of financial institutions, competently combining administrative and market methods.

One important condition that central banks observe when regulating the banking system is the need to keep commercial banks interested in making profits. Control over the profitability of credit institutions can help in understanding how effectively banks of different types and sizes function, whether they need help, and whether changes in the existing mechanisms of market regulation are necessary. Central banks evaluate the profitability of individual banks using indicators such as return on assets and return on

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and machine learning in terms of energy and sustainability grid transformation large scale integration of renewable energy and variability and flexibility of renewable sources The second section of the book provides detailed coverage of intelligent learning techniques as applied to key areas of renewable and sustainable energy including forecasting supply and demand integration energy management and optimization supported by case studies figures schematics and references This is a useful resource for researchers scientists advanced students energy engineers R D professionals and other industrial personnel with an interest in sustainable energy and integration of renewable energy sources energy systems energy engineering machine learning and artificial intelligence Explores cutting edge intelligent techniques and their implications for future energy systems development Opens the door to a range of applications across forecasting supply and demand energy management optimization and more Includes a range of case studies that provide insights into the challenges and solutions in real world applications

Statistical Theory and Method Abstracts, 1996 *INFORMS Annual Meeting*
Institute for Operations Research and the Management Sciences. National Meeting, 2007 *Advances in Data-driven Computing and Intelligent Systems* Jagdish Chand Bansal, Snehanshu Saha, Carlos A. Coello Coello, Hemant Rathore, 2025-07-26 This book is a collection of best selected research papers presented at the International Conference on Advances in Data driven Computing and Intelligent Systems ADCIS 2024 held at BITS Pilani K K Birla Goa Campus Goa India during September 20 21 2024 It includes state of the art research work in the cutting edge technologies in the field of data science and intelligent systems The book presents data driven computing it is a new field of computational analysis which uses provided data to directly produce predictive outcomes The book is useful for academicians research scholars and industry persons

Martingale Methods in Financial Modelling Marek Musiela, 2013-06-29 The origin of this book can be traced to courses on financial mathematics taught by us at the University of New South Wales in Sydney Warsaw University of Technology Politechnika Warszawska and Institut National Polytechnique de Grenoble Our initial aim was to write a short text around the material used in two one semester graduate courses attended by students with diverse disciplinary backgrounds mathematics physics computer science engineering economics and commerce The anticipated diversity of potential readers explains the somewhat unusual way in which the book is written It starts at a very elementary mathematical level and does not assume any prior knowledge of financial markets Later it develops into a text which requires some familiarity with concepts of stochastic calculus the basic relevant notions and results are collected in the appendix Over time what was meant to be a short text acquired a life of its own and started to grow The final version can be used as a textbook for three one semester courses one at undergraduate level the other two as graduate courses The first part of the book deals with the more classical concepts and results of arbitrage pricing theory developed over the last thirty years and currently widely applied in financial markets The second part devoted to interest rate modelling is more subjective and thus less standard A concise survey of short term interest rate models is presented However the special emphasis is put

on recently developed models built upon market interest rates **Solar Energy Update** ,1982-02 **Proceedings of the
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