

AboutBankofCommunications(6)交行概况 PDF转换可能丢失图片或格式，建议阅读原文

[https://www.100test.com/kao\\_ti2020/128/2021\\_2022\\_AboutBanko\\_c92\\_128533.htm](https://www.100test.com/kao_ti2020/128/2021_2022_AboutBanko_c92_128533.htm) Sound financial status While carrying on its tradition in the past 18 years, BOCOM has been constantly innovating and serving the community in good faith with high-quality services. We have kept growing in economic terms and we positioned to take the lead in the industry in China. In 2004, BOCOM set a record high in business results, with both total assets and total deposits exceeding RMB 1 trillion and bad assets dropping to within 3%. In the first half of 2005, BOCOM's business results once again reached a new level of achievement. At the end of June 2005, BOCOM's capital adequacy ratio reached 11.29%, of which the core capital adequacy ratio was 8.68%. total assets reached RMB 1,292.5 billion, representing an increase of 63 times over RMB 20.1 billion at the time of reorganization. Balances of various deposits reached RMB 1,147.5 billion. Also in the first half of 2005, BOCOM recorded an after-tax profit of RMB 4.605 billion and has now been developed into the fifth largest commercial bank in China, trailing only the four state-owned banks. In terms of total assets, BOCOM ranked 89 among 1,000 large banks across the world, consolidating its place within the top 100 global banking institutions. 良好的财务状况 交通银行始终坚持继承与创新并重，以诚信立行，以服务取胜，不断开拓，锐意进取，自身规模不断扩大，综合实力日益增强，财务状况在国内同业中居于领先水平。2005年，交通银行抓住境外成功上市后品牌和市场形象提升的有利

时机，加快业务拓展步伐，经营活力充分显现，各项业务实现健康快速协调发展。截至2005年末，交通银行资本充足率与核心资本充足率分别达到11.20%和8.78%，资产规模达到14,234.4亿元，较重新组建初期的201亿元增长70倍；存贷款总额分别达到12,208.4亿元和7,713.7亿元；实现税后利润92.5亿元；资产回报率（ROA）和股东权益回报率（ROE）分别达到0.65%和11.13%。不良贷款率为2.37%。交通银行现为中国第五大商业银行；按总资产排名，位列世界1000家大银行的89位，已跻身全球银行百强行列。BOCOM's history of excellence is a testament to the tradition of its century-old banking pedigree and continues to serve BOCOM well as it sets off to a new journey. BOCOM is speeding up its strategic transformation toward a first-class modern banking enterprise. We are ready to share our century of service excellence with you and will honor our commitment in providing you with better services, creating shareholder value and making greater contributions to the community. 深厚的文化底蕴铸就了交行百年的辉煌，百年交行已启动新的航程。交通银行正加快推进战略转型，朝着创办一流现代金融企业的目标迈进！“交流融通，诚信永恒”是交通银行与您的共同心声，交通银行将为此不懈努力，为客户提供更好的服务，为股东创造更多的价值，为社会做出更大的贡献！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)