

金融阅读辅导：交通银行概况一 PDF转换可能丢失图片或格式，建议阅读原文

https://www.100test.com/kao_ti2020/285/2021_2022__E9_87_91_E8_9E_8D_E9_98_85_E8_c92_285283.htm 英文：About Bank of Communications(1) Founded in 1908 (Guangxu Dynasty of 34 Years) , Bank of Communications (BOCOM) is one of four oldest banks in China and one of the early note-issuing banks of China. In 1958, while the Hong Kong Branch continued to operate, the mainland business of BOCOM was merged with People ' s Bank of China and the People ' s Construction Bank of China on BOCOM ' s foundation. To operate in line with economic reforms and development, BOCOM was restructured on July 24, 1986 with approval from the State Council and began operation anew on April 1, 1987, thus becoming China ' s first state-owned shareholding commercial bank. Its head office was in Shanghai. As China ' s first national shareholding commercial bank, BOCOM has, since its restructuring, been playing two roles as the successor to a century-old national banking brand and the pioneer of China ' s banking reform. BOCOM has achieved six “ firsts ” in China ' s banking reform and development: the first to implement shareholding system for its capital and mode of ownership form. the first to command an organizational structure based on market rules and cost/return rules. the first to introduce competition into the banking industry in China. the first to introduce assets/liability ratio management and apply it for regulating business operations and risk. the first to build new bank/enterprise relationships based on two-way

0selection. and the first commercial bank to integrate banking, insurance and securities businesses. BOCOM ' s experience in reform and development paves the way for the development of shareholding commercial banks in China and exemplifies the banking reform of China. 中文：交行概况(一) 交通银行始建于1908年（光绪三十四年），是中国早期四大银行之一，也是中国早期的发钞行之一。1958年，除香港分行仍继续营业外，交通银行国内业务分别并入当地中国人民银行和在交通银行基础上组建起来的中国人民建设银行。为适应中国经济体制改革和发展的要求，1986年7月24日，作为金融改革的试点，国务院批准重新组建交通银行。1987年4月1日，重新组建后的交通银行正式对外营业，成为中国第一家全国性的国有股份制商业银行，总行设在上海。作为中国首家全国性股份制商业银行，自重新组建以来，交通银行就身肩双重历史使命，它既是百年民族金融品牌的继承者，又是中国金融体制改革的先行者。交通银行在中国金融业的改革发展中实现了六个“第一”，即第一家资本来源和产权形式实行股份制；第一家按市场原则和成本—效益原则设置机构；第一家打破金融行业业务范围垄断，将竞争机制引入金融领域；第一家引进资产负债比例管理，并以此规范业务运作，防范经营风险；第一家建立双向选择的新型银企关系；第一家可以从事银行、保险、证券业务的综合性商业银行。交通银行改革发展的实践，为中国股份制商业银行的发展开辟了道路，对金融改革起到了催化、推动和示范作用。 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