

## Abstract

Title: Analysis on the evaluation index of the core competitiveness of  
China's commercial banks

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In recent years, with deepening China's financial system reform, more and more Chinese commercial banks become a listed company, the market-oriented competition mechanism is deepening; at the same time, with the full liberalization of China's financial sector to foreign investment, foreign banks which have more advantages for a large number of capital structure and organization system constantly into our country, which make China's banking industry face a severe challenge and fierce competition pressure. Therefore, researching on competitiveness of China's commercial banks, choosing the scientific competitiveness evaluation index system, finding out the reasons of competitiveness of the commercial banks, and developing appropriate competitive strategy, is the current problems to be solved.

In this paper, based on the domestic and foreign literature and after the extensive bank field research, construct the index system of the core competitiveness of China's commercial banks have founded. What's more, the usage of the method of factor analysis and principal component analysis method based on data of 11 commercial banks in China, carried out a comprehensive evaluation of China's commercial bank's core competitiveness, the results of the study show that, profit

ability, risk control ability (Security), scale and financial innovation ability and other factors which constitute the core competitiveness of commercial banks.

**Key words: Commercial Bank; core competence; index system.**