



Impact of Characteristics of Board of Directors Towards Risk-Taking Level with Chinese Commercial Banks

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Authors' contributions

This work was carried out in collaboration between both authors. Both authors read and approved the final manuscript.

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ABSTRACT

Based on the situation that the overall economy is facing a huge shock due to COVID-19, China's banking sector plays an extremely important role as a provider of funds in the social economy and risk management is even more important. Therefore, this paper uses the Chinese commercial banks as a research sample of 730 from 2017 to 2021 and explores the moderating role of three board structure characteristics, namely, the board size, the combination of chairman and president, and the proportion of independent directors, on the relationship between banks' operation risk include market risk, credit risk and liquidity risk and risk-taking level in empirical approach method. The research findings revealed that: 1. liquidity ratio and cost-to-income ratio have a significant negative effect on the risk-taking level of commercial banks. 2. Board size has a negative moderating effect on the relationship between liquidity ratio and risk-taking level, which means that a larger board size can help reduce the effect of liquidity ratio on the risk-taking level of commercial banks. 3. Board size has a negative moderating effect on the risk-taking level of commercial banks. 4. The separation of chairman and president has a positive moderating effect on the relationship between liquidity ratio and risk-taking level, which means that having a different chairman and

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China's Capital Markets Kam C. Chan,Hung-gay Fung,Qingfeng "Wilson". Liu,2007-01-01 This book is a welcome addition to Edward Elgar s series on the Chinese economy It provides a wealth of information on the historical development and the current state of the Chinese financial system Particularly useful for readers who do not have access to the original Chinese literature are the overviews of each market and the many detailed accounts of the historical development of markets and regulations Nicolaas Groenewold Pacific Affairs *Financial Reforms in Modern China* Sun Guofeng,2016-04-29 Collected here for the first time in English this comprehensive book written by an experienced insider privy to the inner workings of China s vigorous financial reforms examines China s most important markets money bonds foreign exchange and stock and the policies that regulate them *Chinese Debt Capital Markets: An Emerging Global Market With Chinese Characteristics* Xuebin Chen,Ronald W Anderson,2024-01-23 With the deepening of China s reform and opening up and the sustained development of the Chinese economy the Chinese bond market has become an important player in the global bond market As at the end of 2022 the custodial balance of the Chinese bond market reached RMB14 48 trillion ranking second in the world and the largest bond market in Asia As a maturing emerging market in the world the Chinese bond market not only follows the general rules of global bond markets but also has some of its own characteristics To make effective investments and financing in this market a comprehensive and profound understanding of the market is required This book is the result of a joint research project Function Structure and Development of China s Debt Capital Market supported by the China National Natural Science Foundation and the Economic and Social Research Council of the United Kingdom It includes contributions by professors associate professors and postgraduates from Fudan University and the London School of Economics From the perspectives of institutional framework market functions market structure and market development the book provides a systematic and in depth analysis and exploration of the macro effects microstructure local government bond market corporate bond market debt derivatives market and market supervision and regulation of the Chinese credit bond market It is an important reference for international investors and researchers to gain a deep understanding of the evolution of the fundamental institutional framework structure and functions of the Chinese credit bond market Fiscal Policy in China (1949-2019) Yang Zhiyong,2025-08-19 This book offers a comprehensive analysis of the evolution of China s fiscal policy since 1949 It provides an in depth understanding of the contextual factors that shape its implementation and examines the transition logic between planned fiscal policy and market oriented fiscal approaches The author introduces fiscal policy focused on national economic recovery 1949 1952 planned fiscal policy 1953 1977 fiscal policy adapted to economic transition 1978 2011 and fiscal policy in the new era 2012 present With fiscal balance as the central theme he summarizes the fundamental principles and key dynamics underpinning China s fiscal policy and presents a clear framework for understanding the evolution and strategic rationale behind the country s approach to fiscal governance The title will appeal

to scholars of Chinese economy comparative economics public finance and macroeconomics *China's Non-bank Financial Institutions* Anjali Kumar,1997-01-01 Spanish excerpts from World Bank Technical Paper No 280 English Stock no 13206

The Chinese Stock Market Volume I S. Cheng,Z. Li,2014-12-15 Both quantitative and qualitative analysis is used to review China s stock market in a book containing the latest research on China s IPO market the 2006 07 market bubble the development of institutional investors the stock index futures market stock sector performance corporate governance of listed firms and China s growth enterprise market Demystifying China's Stock Market Eric Girardin,Zhenya Liu,2019-09-13 Mainstream research has rationalized China s stock market on the basis of paradigms such as the institutional approach the efficient market hypothesis and corporate valuation principles The deviations from such paradigms have been analyzed as puzzles of China s stock market Girardin and Liu explore to what extent in the perspective of Chinese cultural and historical characteristics far from being puzzles these deviations are rather the symptoms of a consistent strategy for the design development and regulation of a government dominated financial system This book will help investors observers and researchers understand the hidden logic of the design and functioning of China s modern stock market taking a political economy view The Future of China's Bond Market Mr.Alfred Schipke,Mr.Markus Rodlauer,Ms.Longmei Zhang,2019-03-13 China s bond market is destined to play an increasingly important role both at home and abroad And the inclusion of the country s bonds in global indexes will be a milestone for its financial market integration bringing big opportunities as well as challenges for policymakers and investors alike This calls for a good understanding of China s bond market structure its unique characteristics and areas where reforms are needed This volume comprehensively analyzes the different segments of China s bond market from sovereign policy bank and credit bonds to the rapidly growing local government bond market It also covers bond futures green bonds and asset backed securities as well as China s offshore market which has played a major role in onshore market development China's Macroeconomic Outlook Center for Macroeconomic Research at Xia,2019-08-08 This report is a partial result of the China s Quarterly Macroeconomic Model CQMM a project developed and maintained by the Center for Macroeconomic Research CMR at Xiamen University The CMR one of the Key Research Institutes of Humanities and Social Sciences sponsored by the Ministry of Education of China has been focusing on China s economic forecast and macroeconomic policy analysis and it started to develop the CQMM for purpose of short term forecasting policy analysis and simulation in 2005 Based on the CQMM the CMR and its partners hold press conferences to release forecasts for China s major macroeconomic variables Since July 2006 twenty six quarterly reports on China s macroeconomic outlook have been presented and thirteen annual reports have been published This report the twenty sixth quarterly report has been presented at the Forum on China s Macroeconomic Outlook and Press Conference of CQMM on February 26 2019 This conference was jointly held at Beijing by the CMR and the Economic Information Daily at Xinhua News Agency *China's Rise: Development-oriented Finance And Sustainable Development* Lixing Zou,2014-09-16

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