

An Analysis on Chinese Commercial bank's X-efficiency

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Bank operation is something like a black box. With the same inputs, different banks come out with extraordinarily different financial products and services. X-efficiency represents a comprehensive reflection of different banking resource allocation. The external factors that affect the X-efficiency of Chinese commercial bank include the difference in respect of ownership, economic circumstance, and market structure of the banking industry, etc., while the internal elements mainly include the capital adequacy, the proportion of non-performing loans, the proportion of risk assets, the staff quality, the stimulating scheme and productivity, etc. As another type of indicator that evaluates the bank performance, the ability of profit earning and cost control is greatly correlated with efficiency.



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