



**ANALYSIS ON INFLUENCING FACTORS OF
COMMERCIAL BANK PROFITABILITY IN CHINA**

UNDERGRADUATE THESIS

**Submitted as one of the requirements to
obtain**

Sarjana Manajemen (S.M.)

By

**Yuhang Wang
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**FACULTY OF BUSINESS
MANAGEMENT STUDY PROGRAM
PRESIDENT UNIVERSITY
CIKARANG,BEKASI**

April 13,2023

ACKNOWLEDGMENT

Things go by, and it's a dream. Everything seems like yesterday, but the fact is that I really finished my final project. It's not the last project of my life, but it's the one that impresses me the most.

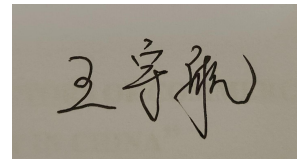
1. Heartfelt thanks to my dear mentor, Pandu Adi Cakranegara. Your help and concern for me are my greatest wealth, and my most sincere thanks and blessings to you.

2. I am grateful to my parents for their silent dedication and help. I love them as much as they love me. I am very grateful for my luck.

3. Thanks to my friends for helping me all the time, please forgive me for not being able to name you one by one here, thank you very much for your company.

4. Last but not least. I love you all, thank you for being kind, thank you.

Cikarang, Indonesia, 3rd March 2023

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Yuhang Wang

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CHAPTER I INTRODUCTION 1.1 Background of the Problem First, China's banking system is composed of the central bank, regulators, self-regulatory agencies, and banking financial institutions.

Among them, the People's Bank of China is subordinate to the State Council and is the central bank of China.

The China Banking and Insurance Regulatory Commission oversees the banking industry, and the Banking Association is the country's self-regulatory body.

And banking financial institutions are divided into policy banks, national commercial banks, national joint-stock banks, city commercial banks, rural cooperative financial institutions, foreign banks and private banks.

China's rapid economic expansion since the reform and opening up in 1978 has contributed to

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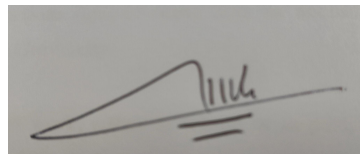
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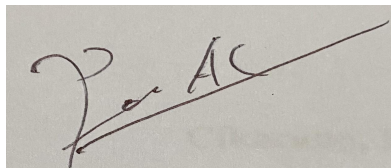
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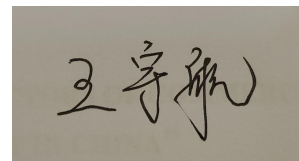
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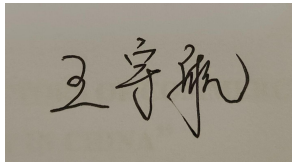
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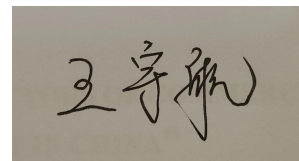
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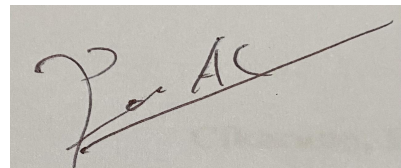
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