

MINISTRY OF EDUCATION OF THE REPUBLIC OF BELARUS
STATE EDUCATIONAL INSTITUTION
"SCHOOL OF BUSINESS OF BELARUSIAN STATE UNIVERSITY"

Chair of Innovative Management

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**FINANCIAL ESTIMATION OF BANKING INDUSTRY'S PERFORMANCE
AND SOCIAL RESPONSIBILITY**

Master`s thesis

specialty 1-26 80 04 "Management"
(profile "Financial Management")

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GENERAL CHARACTERISTICS OF THE WORK

Master's thesis on the topic: FINANCIAL ESTIMATION OF BANKING INDUSTRY'S PERFORMANCE AND SOCIAL RESPONSIBILITY: 65 pages, 2 figure, 8 tables, 1 appendices.

China's banking system has undergone gradual reform since 1978, with a view to improving efficiency and resource allocation. Recent reforms have focused on allowing banks to list some shares on domestic and foreign exchanges, greater foreign equity participation in Chinese banks, and the establishment of new rural financial institutions.

Keywords: performance measures, bank reforms, foreign ownership, listing, corporate governance

The current Master research investigated the association between corporate social responsibility (CSR) and financial performance (FP), and discussed the driving motives of banks to engage in CSR. Three motives, namely, strategic choices, altruism, and greenwashing, suggest that the relationship between CSR and FP is positive, non-negative, and non-existent, respectively.

This study aimed also to investigate the impact of bank-specific factors which include the liquidity, credit, capital, operating expenses and the size of commercial banks on their performance, which is measured by return on average assets (ROAA) and return on average equity (ROAE). while other three types of banks compete for customer business to some degree. Our finding may be indicative of some success of the recent reform aimed at improving rural financial services by creating new types of financial institutions in the country side. Efficiency significantly improves performance but off-balance-sheet activities are insignificant, perhaps because Chinese banks remain focused on traditional bank services. Real GDP growth rates and unemployment also register significant effects.