

《商业银行突围》书评

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随着金融证券化的发展，银行不再是社会经济中唯一重要的金融媒介，各银行的盈利模式也将不同程度的受到影响，“脱媒”则对中小规模银行提出更大的挑战。全书大量引用成熟市场金融机构案例，深刻阐述以证券化为主导的金融环境下，专业化银行以及建立在专业化基础上的新型全能银行的经营优劣势，对国内各类型银行的战略发展方向具备一定启示作用。

BOOK COMMENT

In the moment of the securitization of financial market, commercial banks are not the only finance service group any longer, therefore, the original banking business model is about to be affected, especially to Mid-cap or small-cap banks. In the book, a large number of financial institutions case are cited and deeply analyzed, to explain the advantage and disadvantage of professional specialized banking and new all-embracing banking, which based on specialization business. To some extent, they are in role of guidance to direct strategic development for various domestic banks.