URN etd-0407109-183716-1298
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Statistics This thesis had been viewed 40 times. Download 0 times.
Department
Year 2007
Semester 2
Degree Master
Type of Document Master's Thesis
Language zh-TW.Big5 Chinese
Title The Performance Evaluation and Analysis of Subsidiary Commercial Banks of Domestic Financial Holding Companies
Date of Defense 0000-00-00
Page Count 130
Keyword
Financial Holding Company
Commercial Bank
the successful elements of management performance.

Abstract
Summary
Since the implementation of "Financial Holding Company Act" in July, 2001, it has been nearly 7 years until now, which stimulates another revolution in our financial history. The Financial Holding Company Act encourages financial institutions to integrate and diversify the services they offer by efficiently enlarging their economies of scale. Most of Insurance companies, for instance, specially provide insurance service; however, the establishment of financial holding companies enables their investment in subsidiary institutions engaging in different kinds of financial services to reach cross-selling of the financial product under the holding company structure.
In addition, under holding company structure, the same financial products or service are allowed to be shared and organized under one roof with the business mechanisms of various subsidiary companies. The committee of Taishin International Bank offers a positions of CEO in charge of financial business, including provision of guarantees for the issuance of corporate bonds, underwriting of government bonds, treasury bills, corporate bonds, and corporate stocks, handling of business permitted by the Trust Business Law and relative multiple function service. Furthermore, Cathay Financial Holdings specifically integrates its subsidiary management companies to provide funds, business insurance and tax plans to banks and insurance companies for further sale. It also establishes operations and competitive regulations to encourage its employees to enhance the selling missions of the wide range of financial products and service.
As a result of the present fifteen financial holding companies in our country which majority make profits from commercial banks, the research in this work focuses on deposits, loans, bills finance, and venture capital for further interviews with famous financial holding companies, which helps the understanding the reasons of the management achievement. According to the result, the indicator of the quantification points to the scale of fund and deposit, the management credibility; however, some internal and external factors are not able to be estimated. The internal factors include the staff’s age, ability, working hours and salary and so on; the external factor covers the deco, the site and transportation of the operation offices.
The beneficial advantage of any commercial bank is not partially affected by a single reason, but through the literature and interviews, this work specifically concludes successful elements of financial holding companies with subsidiary commercial banks. Those elements include the quantification of assets, finance, management credibility and insurance management as well as those not quantified factors of the staff’s age, salary, etc. The position of the operation plays the important role of

influencing the bank management performance according to the interviewed enterprise. Compared to the past research which partially focused on the analysis of management efficiency, the findings of this work absolutely worth to be evaluated and discussed.
Advisory Committee Chou,De-Kuang - advisor

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Date of Submission 2008-07-06