

## The financial reforms in China: from an institutional view

Yongsheng, Zhao, author

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### Abstrak

Finance is a crucial element for a China in full evolution after three decades of reform and opening up, this thesis therefore aims to analyze financial reforms in China from an institutional point of view. After attempting to decipher the puzzle between finance and growth, we discussed the reforms of financial institutions in China and the governments efforts to adopt the reforms focused on access to the CMO; We also analyzed non-performing loans (NPLs), a thorny problem for Chinese state-owned banks (SOBs) and / or enterprises (SOEs) without forgetting the theme of opening up the banking and financial sector to foreign competition. Finally, being a hot and controversial sector - a pillar of growth and a risk bubble at the same time, real estate is experiencing its specific course during its reforms from the old regime to the new mechanism in China. In fact, there are many economic and financial variables supporting the expansion of the real estate market in China.