



# Banking & Financial Services

## 银行及金融服务行业

### HOT JOBS 2019

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#### 银行 Banking

公司银行客户经理  
风险管理负责人  
支行行长  
大数据业务负责人  
金融市场  
运营  
业务拓展总监  
产品经理  
风险建模专家  
FA  
股权投资及并购  
控股集团投资总监  
基金经理  
海外投资经理  
精算师  
分公司负责人  
海外投资  
银行保险

Corporate Banking RM  
Credit Risk Management Lead  
Sub-Branch manager  
Big Data Lead  
Finance Marketing  
Operation  
BD Director  
Product Manager  
Risk Modeling Expert  
FA  
Equity Investment & Merger  
Holding Group Investment Director  
Fund Manager  
Overseas Investment Manager  
Actuary  
Branch GM  
Overseas Investment  
Banking Insurance

#### 金融科技及互联网金融 Fintech & Internet Finance

#### 证券、基金、PE、VC Securities/Fund/PE/VC

#### 保险 Insurance

# Banking & Financial Services

## 银行及金融服务行业

In 2018, against the backdrop of “deleveraging” and the “trade war”, the financial sector has undergone another round of adjustments and upgrades. The regulatory authorities have relaxed restrictions on foreign investments holding shares in financial institutions. Large banks have focused on developing financial management services and regulations in addition to strengthening internal supervision. Liquidity pressures also challenge a small portion of banks. In the internet finance industry, good companies win and the bad companies lose.

The outlook in the traditional non-banking financial sector, influenced by the Sino-US trade war and tightening regulations, remains bleak. The securities business has shrunk, and several organizations have downsized their operations. There have been fewer PE/VC investments compared to previous years causing lower rates of employee turnover. Tighter regulations have been imposed on insurance and asset management services. Overall, the active investment industry faces a huge downward pressure.

Though the blockchain industry has encountered a bottleneck period, the fintech industry still has huge potential for growth, with BATJ (Baidu, Alibaba, Tencent and JD) and world-famous PE/VC institutions actively engaging themselves in China's fintech market. Technology is imperceptibly influencing the traditional finance industry and bringing about fundamental changes to the niche market.

Most finance professionals work in China's financial centers, such as Beijing, Shanghai and Shenzhen. However, an increasing number of banks and securities dealers have established branches in second tier and third tier cities where economies are experiencing rapid growth.

The hottest jobs are those related to sales, product design and development and risk control. Big data and strategy jobs are the fastest growing jobs in the past two years, accompanying overall improvements in the finance industry.

2018年金融行业在“金融去杠杆”和“贸易战”两个特殊大环境下，行业经历了又一轮的洗牌和升级：监管放宽外资机构、持股金融机构的限制；大型银行发力理财业务并加强理财业务规范，加强银行内部监管；小部分银行面临流动性压力过大的危机；互联网金融行业优胜劣汰。

非银传统金融领域，中美贸易战背景下的大盘萎靡不振和强监管环境，导致券商业务相对收缩，人才需求较小，部分机构实行了裁员。PE/VC领域投资热度相比往年有所下降，行业人才流动性降低；保险及资管业务面临强监管，主动投资面临巨大下行压力。

另一个不可忽视的中期大趋势是金融科技的兴起，虽然区块链遭遇了阶段性的瓶颈，但是BATJ及国际知名PE/VC机构积极布局国内的金融科技市场，科技正在慢慢渗透传统金融行业，并在某些细分领域带来质的改变和新行业的洗牌。

在人才分布上，大部分金融人才依然集聚在北上深等金融中心，但金融机构向二三线新兴城市的渗透趋势也不可忽视，越来越多的银行及券商等机构在新兴地区建立分支或扩大招聘规模，这与这些地区的经济成长性密不可分。

热门职位主要集中在：销售类岗位、产品开发设计类岗位、风控类岗位，值得一提的是大数据及战略岗位，是近两年需求呈快速增长的领域，这与金融行业整体升级趋势也相关联。



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Senior Consultant

# Salary Insight 2019

## 2019 薪酬预测

### Banking 银行

Job Title	职位名称	Years of Experience	Salary Per Annum 2019 (CNY)
Director, Relationship Manager, Corporate Banking	企业银行 客户总监	15+	1.5M-2.5M
VP, Relationship Manager, Corporate Banking	企业银行客户副总裁	10+	700K-1.2M
Director, Sales, Global Market/ Financial Market	金融市场 销售总监	15+	1.8M-3M
VP, Sales, Global Market/ Financial Market	金融市场 副总裁	10+	800K-1.5M
Product Manager, Trade/Cash	贸易/现金 产品经理	10+	900K-1.8M
VP/ED, Operations Head, Trade/Cash	贸易/现金业务运营负责人	15+	1.2M -2.3M
Compliance VP	合规副总裁	10+	800K-1.2M
VP, Risk Management Corporate Banking	企业银行 风险管理副总裁	10+	700K-1.2M
Risk Management Lead, Retail Banking	零售银行 风险管理中心负责人	15+	700K-1.2M
General Manager, Retail Banking	零售银行 部门总经理	15+	1.8M-3M
Sub-Branch Manager, Retail Banking	个人银行 支行行长	10+	500K-900K
Product Manager, Retail Banking	零售银行 产品经理	8+	500K-800K
Strategy Manager , Retail Banking	零售银行 战略规划经理	10+	800K-1.5M
Big Data Lead	大数据业务负责人	20+	2M-3.2M

### Fintech&Internet Finance 金融科技及互联网金融

Job Title	职位名称	Years of Experience	Salary Per Annum 2019 (CNY)
BD Director	业务拓展总监	10+	800K-2M
BD Manager	业务拓展经理	5+	400K-800K
Key Account Manager	大客户经理	5+	400K-700K
Product Manager	产品经理	8+	500K-900K
Operations Head	运营负责人	12+	900K-1.5M
Client Services Manager	客户服务经理	8+	400K-700K
Block Chain API Sales	区块链渠道销售	5+	400K-1M
Data Mining Expert	数据挖掘专家	15+	1M-1.8M
Risk management Director	风险总监	15+	900K-1.5M
Marketing & Brand Director	市场营销及品牌总监	10+	600K-1M
Regional Sales Head	区域营销负责人	10+	580K-1M

# Salary Insight 2019

## 2019 薪酬预测

### Securities, Fund, PE, VC, Trust 证券、基金、PE、VC、信托

Job Title	职位名称	Years of Experience	Salary Per Annum 2019 (CNY)
Investment Banking MD	投行董事总经理	10+	1.5M-2.2M
Investment Banking VP	投资银行副总裁	10+	600K-900K
Fund Manager	基金经理	8+	1.5M-3M
Investment Manager	投资经理	12+	300K-800K
Other Stock Investment	其他股票投资	10+	1M-2M
Industry Analyst	行业分析师	7+	600K-1.2M
Innovation Business VP	创新业务副总裁	8+	600K-850K
Trust Dept. GM	信托部门总	12+	1.2M-4.2M
Sales and trade Deputy Director	市场营销副总监	8+	780K-980K
Regional Channel GM	区域渠道总经理	10+	700K-1.2M
Branch Manager	营业部经理	10+	600K-900K
Senior Product Manager	产品高级经理	8+	450K-760K
Risk Management	风险管理	10+	600K-1M

### Insurance 保险

Job Title	职位名称	Years of Experience	Salary Per Annum 2019 (CNY)
Bancassurance Dept. GM	银行保险部门 总经理	10+	1M-1.8M
Bancassurance Regional Head	银行保险 区域负责人	10+	700K-1.2M
Personal Insurance Dept. GM	寿险/财险部门 总经理	15+	1M-1.5M
Life Insurance Branch GM	寿险分公司 总经理	10+	800K-1.8M
Group Insurance Dept. GM	团险部门 总经理	12+	900K-2M
Credit Rating Manager	信用评级经理	10+	400K-900K
Senior Investment Manager	高级投资经理	8+	600K-900K
Actuary	精算师	8+	520K-800K
Underwriting	核保	10+	500K-850K
Claims Settlement	理赔	8+	280K-400K

The finance industry are facing challenges due to structural changes, the need to improve asset quality, technical revolution, and developing a diverse business model.

整体金融行业仍然面临结构化转型的挑战，包括风险质量提升和科技化改革，并向更多元化的金融业态发展。