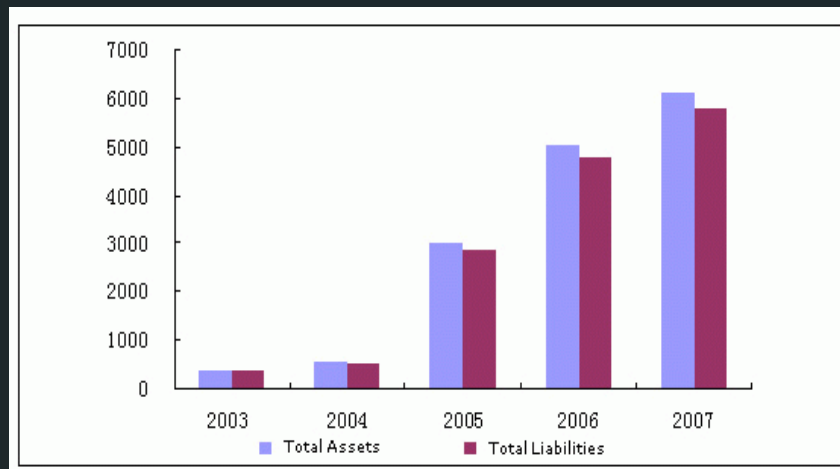


China Rural Commercial Bank Report, 2008



By the end of 2007, the total assets of China rural commercial banks have reached CNY609.67 billion, accounting for 1.16% of the total assets of banks, and the total liabilities have reached CNY576.7 billion, amounting to 1.16% of the total. Meanwhile, the value of owners' equity has stood at CNY32.96 billion; accounting for 1.09% of the total, and the post-tax profit was CNY4.28 billion, amounting to 0.96% of the total.

Total Assets & Total Liabilities of China Rural Commercial Banks, 2003-2007 (Unit: CNY100 million)



Source: China Banking Regulatory Commission

Business operation of China rural commercial banks is aimed at serving agriculture, rural areas and farmers. By the end of 2007, the outstanding loans of all rural commercial banks have reached CNY23.63 billion. In addition, China rural commercial banks are different from the majority of rural credit cooperatives, whose business operation is focused only on agriculture, rural areas and farmers, they also regard small- and medium-sized enterprises (SMEs) as their key clients to provide them with lending service. By the end of 2007, their total outstanding loans to SMEs reached CNY97.64 billion.

The total assets, liabilities and owner's equity value of China rural commercial banks continue rising, and their business operation improves gradually. The capital adequacy ratio of China rural commercial banks is also on the upward trend, but the non-performing loan ratio is on the downward trend.

The proportions of agriculture loan and small business loan of the rural commercial banks are both high, and the banks will continue to make more efforts in strengthening the development of the two kinds of loan. In December 2007, Zhangjiagang Rural Commercial Bank has obtained the approval from China Banking Regulatory Commission to be stock listed. It will be a general trend that more good quality rural commercial banks to be stock listed.

Based on the statistics of the China Banking Regulatory Commission and the State Information Center, the report makes a thorough study on the current situation, investment opportunities and risks of China's rural commercial banks, and also makes a development forecasts.

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