

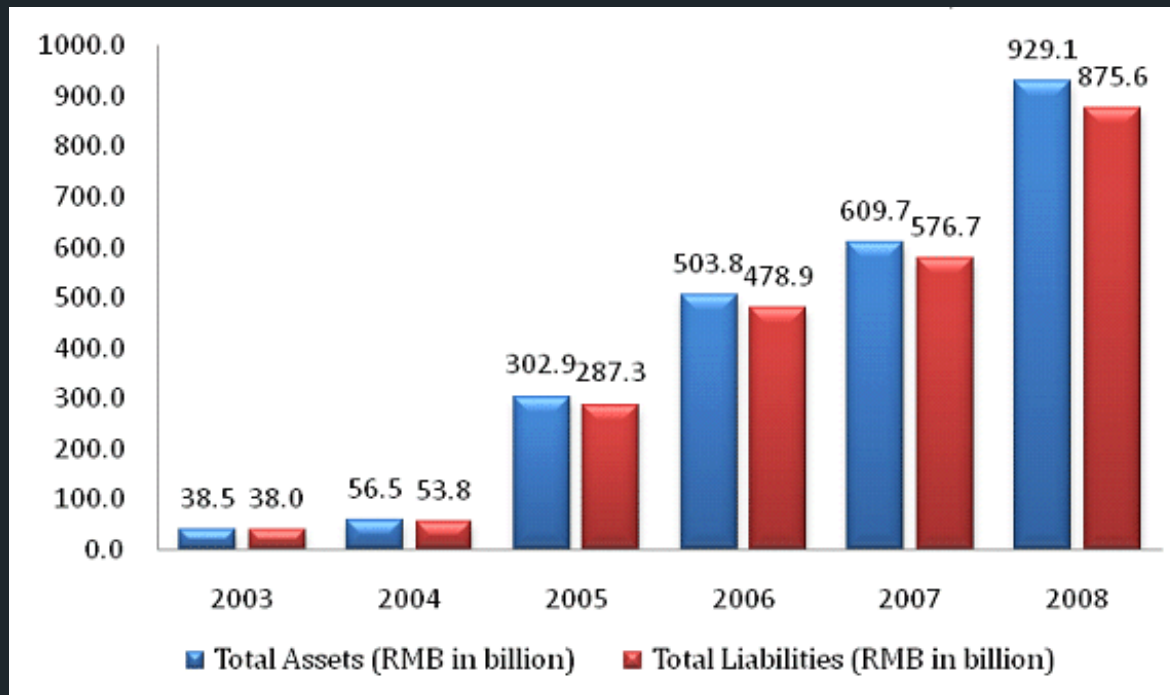
China Rural Commercial Bank Industry, 2009



As of Sep 2009, China has had 27 rural commercial banks. The total assets rose by 22.4 times to RMB929.05 billion in 2008 from RMB38.48 billion in 2003. The profit after tax increased to RMB7.32 billion in 2008 from RMB90 million in 2003.

In order to support the development of small and medium enterprises as well as local economy effectively, China issued a series of measures to reform rural financial system. The scale of rural commercial banks will be further expanded. On the other hand, rural commercial banks provide diversified, comprehensive, high-quality credit service for local economy, so that management and operation are standardized, the ability to resist risks is enhanced markedly, the support on agriculture is strengthened, and service is greatly improved. HSBC, ANZ and Rabobank have aimed at China rural financial market and are optimistic about its future development.

Total Assets and Total Liabilities of China Rural Commercial Banks, 2003-2008



Source: CBRC; ResearchInChina

Based on the data issued by China Banking Regulatory Commission, the People's Bank of China and the National Bureau of Statistics of China, as well as some key data from annual reports of rural commercial banks, the report analyzes the status quo of China rural commercial banks profoundly, forecasts the future development trends, and discusses investment opportunities.

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