

China Guarantee Industry Report, 2009



As of the end of 2008, there had been 4,247 credit guarantee institutions serving SMEs in China, with the guarantee capital of RMB200 billion; the total amount of guarantee for SMEs' loans had reached RMB1.75 trillion, involving 907,000 companies. It is expected that at the end of 2009, there would be over 4,800 credit guarantee institutions serving SMEs in China, with the total guarantee funds of over RMB250 billion; and a cumulative capital of RMB2.6 trillion would be guaranteed for 1.15 million enterprises.

The total fundraising of guarantee agencies hit RMB222.5 billion in 2008, a 25.4% YoY rise, much lower than that in 2006 and 2007. In 2009, the number of guarantee agencies as well as the guarantee capital collected by them tended to rise, but the growth rate slowed down gradually, which was similar to 2008.

Quantity and Growth Rate of Chinese Guarantee Agencies, 2005-2009



Source: ResearchInChina

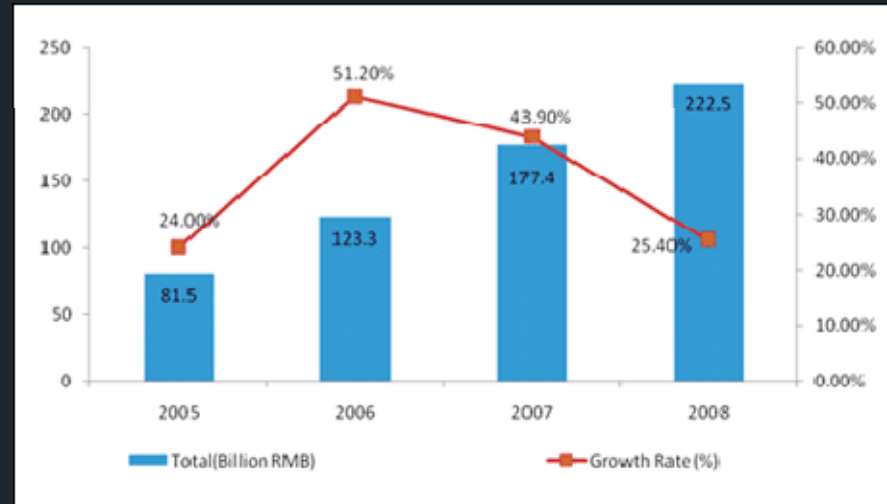
The factors which promote the development of guarantee industry in the future:

- The central and provincial & municipal governments grant risk subsidies and tax benefits to powerful guarantee agencies.
- Chinese enterprises still have huge demand for guarantee business.

The factors which hamper China guarantee industry:

- The global financial crisis has not only increased the risks of guarantee agencies when they provide guarantee for SMEs, but also brought about some pressure on them when they raise funds.
- The Government has issued a series of regulatory policies to limit the development of unqualified guarantee agencies.

Amount and Growth Rate of Guarantee Capital Collected by Chinese Guarantee Agencies, 2005-2008



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