

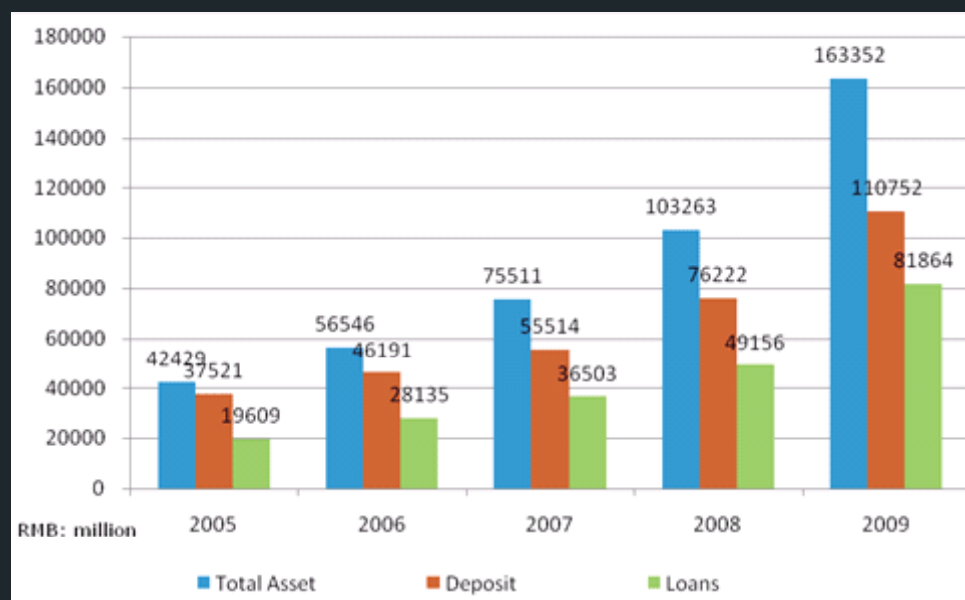
Company Study of Bank of Ningbo, 2009-2010



Bank of Ningbo Co., Ltd. (hereinafter referred to as “Bank of Ningbo”), established on April 10th 1997, is a shareholding commercial bank. By the end of 2009, Bank of Ningbo had owned 5 branches, respectively in Shanghai, Hangzhou, Nanjing, Shenzhen and Suzhou, 1 head office banking department and 83 sub-branches. It ranked No.432 in the Global Top 1000 Banks and No.22 among the Chinese Top 100 Banks in 2009. On July 19th 2007, Bank of Ningbo was successfully listed in Shenzhen Stock Exchange (stock code: 002142)

At the end of 2009, the total assets of the Bank reached RMB163.352 billion, the deposits RMB110.752 billion, the loans RMB81.864 billion; the capital adequacy ratio was 10.75%, the core capital adequacy ratio 9.58%; the non-performing loan ratio 0.79%, the provision coverage ratio 170.06%; and its net profit hit RMB1.457 billion.

Total Assets, Deposits and Loans of Bank of Ningbo, 2005-2009



Source: Bank of Ningbo; ResearchInChina

In 2010, the Bank plans to set up two or three new branches in Beijing, Wuxi and Chengdu optionally. In general, a new branch will cost RMB20 million to RMB40 million, and it will take 18 months to reach break-even point and gain profit. Besides, the Bank will pay wages to newly-hired personnel.

- Plan of Bank of Ningbo on Establishing Branches

Branch	Shanghai Branch	Hangzhou Branch	Nanjing Branch	Shenzhen Branch	Suzhou Branch	Wenzhou Branch	Beijing / Wuxi / Chengdu Branch
Date	May, 18, 2007	Feb. 2, 2008	Jun. 27, 2008	Nov. 12, 2008	Mar. 27, 2009	Dec. 2009	2010

Source: Bank of Ningbo; ResearchInChina

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