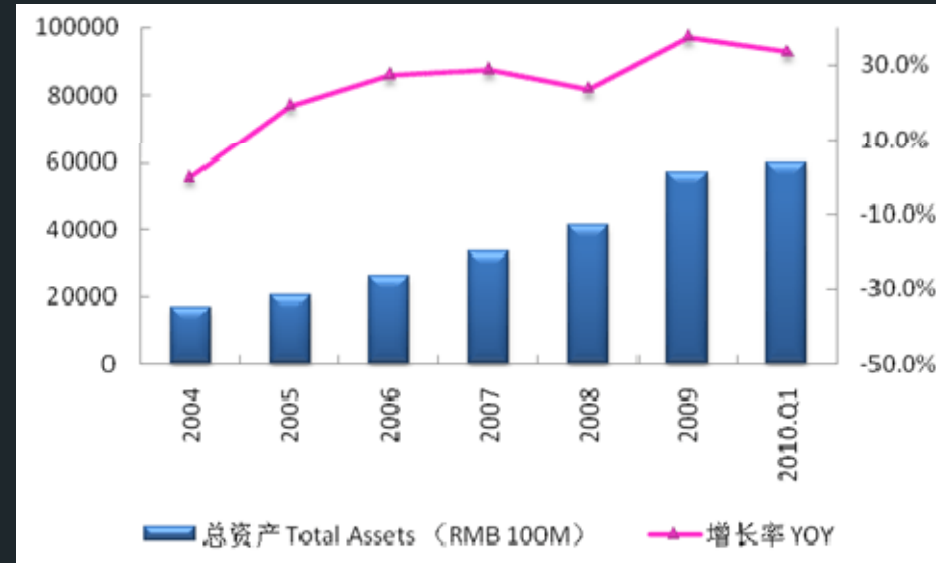


China City Commercial Bank Report, 2009-2010



During 2003-2009, along with the compliance of corporate governance, large-scale introduction of foreign capital, trans-regional development, mergers and acquisitions, and entry of strategic investors, the total assets of Chinese city commercial banks have been increased to RMB5.68 trillion in 2009 from the RMB1.46 trillion in 2004, with an annual average compound growth rate up to 31.2%. As of Q1 2010, the total assets of Chinese city commercial banks amounted to RMB5.99 trillion, up 33.5% over the same period last year.

Assets of China City Commercial Banks, 2004-2010



Source: China Banking Regulatory Commission (CBRC); ResearchInChina

Up till the end of 2009, there were more than 140 city commercial banks in China, of which, 14 banks, including Ping An Bank, Bank of Shanghai and Shengjing Bank, each possessed assets exceeding RMB100 billion, over 70 banks each had total assets of RMB10-100 billion, and more than 50 banks each held total assets of less than RMB10 billion. City commercial banks might encounter a “tripolar” future, namely, becoming national banks, becoming regional banks or community banks, being merged or going bankrupt.

Development Orientation of City Commercial Banks by Size of Assets

	Assets	Representative	Development Orientation
Echelon I	>RMB100 billion	Bank of Beijing, Bank of Shanghai, Bank of Jiangsu, Ping An Bank, Bank of Ningbo, Huishang Bank, etc.	1. Becoming national banks 2. Becoming regional banks
Echelon II	RMB10-100 billion	Baoshang Bank, Qilu Bank, Bank of Jiujiang, Bank of Ningxia, Guangxi Beibu Gulf Bank, etc.	1. Becoming regional banks 2. Becoming community Banks
Echelon III	<RMB10 billion		1. Becoming community banks 2. Being merged or going bankruptcy

Source: ResearchInChina

From small to large, local to nationwide, China city commercial banks have gradually expanded their assets and business scope, and will play a more important role in the economic development while highlighting the following characteristics in their operations: 1) giving priority to SMEs; 2) pursuing differentiated development; 3) promoting intermediary businesses based on financial management services; 4) continuing the penetration into county-level economies and setting up more rural banks.

Casting light on the current development, operation and financial index of over 60 city commercial banks in China, this report can serve as an important reference for grasping the development trend of Chinese city commercial banks.

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