



China Rural Commercial Bank Market Report, 2010-2011

Jun 2011

This report

- ◆ **Analyzes the overview of China banking industry.**
- ◆ **Focuses on the development of China's rural commercial banks and operation of China's rural commercial banks.**
- ◆ **Highlights the competition of key rural commercial banks in China.**

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Abstract

The number of rural commercial banks in China has expanded rapidly, and it had reached 85 up to the end of 2010. Chinese rural commercial banks have accelerated the development particularly in 2010 when the supervision authority showed the active attitude towards the listing of rural commercial banks. At the end of 2010, the total assets of Chinese rural commercial banks registered RMB2.8 trillion, the total liabilities RMB2.6 trillion, and the after-tax profit RMB27.99 billion; meanwhile, Chinese rural commercial banks took a rising proportion in banking financial institutions from 1.15% in 2006 to 2.90% in 2010.

Total Assets of Chinese Rural Commercial Banks and Proportions in Chinese Banking Industry, 2006-2010

	2006	2007	2008	2009	2010
<i>Total Assets of Rural Commercial Banks (RMB 100M)</i>	5,038	6,097	9,291	18,661	27,670
<i>Proportion in Rural Financial Institutions (%)</i>	8.35%	8.28%	9.93%	16.45%	19.53%
<i>Proportion in Banking Financial Institutions (%)</i>	1.15%	1.16%	1.49%	2.37%	2.90%

Source: CBRC

At the end of 2010, the non-performing loan ratio of Chinese rural commercial banks turned out to be 2.34%, down 0.43 percentage point against early 2010; however, the balance of bad loans amounted to RMB28.82 billion, an increase of RMB1.71 billion from the beginning of 2010, and the rural commercial banks became the sole category that featured the rising bad loan balance among various banks in China. At the end of March 2010, the capital adequacy ratio of Chinese rural commercial banks arrived at 12%, the adequacy ratio of loan loss provision 166.4%, and the provision coverage ratio 130%.

Currently, 'system reform→ ownership enlargement→ public listing' is the major expansion approach of rural commercial banks in China. Chongqing Rural Commercial Bank went public in Hong Kong at the end of 2010; Beijing Rural Commercial Bank practiced ownership enlargement to set the stage for IPO; Guangzhou Rural Commercial Bank proclaimed to land at A-share market in 3~5 years; etc.

The development levels of Chinese rural commercial banks vary in spite of the rapid progress. The total assets of large-scale rural commercial banks like Beijing Rural Commercial Bank surpass RMB300 billion, while that of small-sized ones are merely above RMB1 billion each.

Beijing Rural Commercial Bank: in May 2011, it accomplished the capital increase of RMB13.4316 billion, and the registered capital rose to RMB9.552 billion from RMB5.075 billion. At the end of 2010, the total assets reached RMB335.8 billion; the deposit balance RMB300.8 billion; the loan balance RMB139.1 billion; and the ratio of non-performing loan 4.77%. Based on the ranking by total assets, Beijing Rural Commercial Bank is the largest rural commercial bank and No.20 commercial bank in China.

Chongqing Rural Commercial Bank: it went public in Hong Kong in 2010 and it was the first listed rural commercial bank in China. Up till the end of 2010, the total assets registered RMB285.546 billion, the total deposit RMB205.563

billion, the total loan RMB121.025 billion, and the ratio of non-performing loan 2.38%. According to the ranking by total assets, Chongqing Rural Commercial Bank is the second largest rural commercial bank and No.21 commercial bank in China.

Shanghai Rural Commercial Bank (SRCB): it owns the registered capital of RMB5 billion. At the end of 2010, the total assets rested on RMB251.329 billion, the deposit balance RMB210.994 billion, the loan balance RMB141.213 billion, and the ratio of non-performing loan 1.36%.

Concerning the ranking by total assets, SRCB is the third largest rural commercial bank in China.

Guangzhou Rural Commercial Bank: the total assets arrived at RMB211.4 billion, the deposit balance RMB178.1 billion, and the loan balance RMB106.6 billion as of 2010 year-end.

Guangzhou Rural Commercial Bank plans to develop the trans-regional operation mode by means of establishing village & town-level banks. It intends to set up 30 village & town-level banks in 2~3 years and ultimately found the holding company for village & town-level banks so as to obtain the professionalized management of village & town-level banks.

Changshu Rural Commercial Bank: at the end of 2010, the total assets hit RMB52.089 billion, the deposit balance RMB44.111 billion, the loan balance RMB26.294 billion, and the ratio of non-performing loan 0.78%. The IPO application of Changshu Rural Commercial Bank was approved by CBRC in 2011.

Chengdu Rural Commercial Bank (CDRCB): up to the end of 2010, the total assets got to RMB160.3 billion; the deposit balance RMB131.5 billion; the loan balance RMB82.6 billion; the employees 5,475; and the number of banking offices 629. In January 2011, CDRCB issued the directional offering of 4.002 billion shares, and the registered capital therefore advanced to RMB10 billion.

The report probes deeply into the 20 most influential rural commercial banks in China from the aspects of operation scale, asset quality, profitability, loan distribution, development, equity structure, etc.

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