



China Banking Intermediary Business Report, 2011

Oct. 2011

This report

- ◆ **Analyzes the development of intermediary business of foreign banking industry and China banking industry**
- ◆ **Focuses on the Sub-sectors of intermediary business**
- ◆ **Highlights the intermediary business of major Chinese banks.**

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Abstract

In H1 2011, the operating revenue of China's 16 listed banks reached RMB 1.09 trillion, of which intermediary business revenue amounted to RMB218.691 billion, up 45.96% YoY and sharing 20.18% of total revenue. In H1 2011, Industrial and Commercial Bank of China (ICBC) continued to stand first for its intermediary business revenue of RMB 53.791 billion; while Huaxia Bank, Bank of Beijing and Shanghai Pudong Development Bank enjoyed fairly high YoY growth rate of more than 80%.

In H1 2011, the operation of intermediary business in China's banking characterizes the two as follows:

Firstly, intermediary business of China's banking features high degree of concentration. In H1 2011, intermediary business revenue of the top five banks accounted for 83.9% of the total, and that of the top ten banks made up 96.6% of the total. However, with the mushroom progression of small and medium-sized banks in recent years, the industry concentration decreased slightly over the same period of previous years in H1 2011.

Operating Revenue and YoY Change of Intermediary Business of 16 Listed Banks in China, H1 2010 –H1 2011

(RMB mln)	H1 2010	H1 2011	YoY Change (%)
ICBC	36,889	53,791	45.80%
China Construction Bank	33,642	47,671	41.70%
Agricultural Bank of China	22,459	37,136	65.40%
Bank of China	28,306	34,974	23.60%
Bank of Communications	7,125	10,044	41.00%
China Merchants Bank	5,346	8,163	52.70%
China CITIC Bank	2,529	3,898	54.10%
SPD Bank	1,825	3,298	80.70%
China Minsheng Banking Corp., Ltd.	4,509	7,919	75.60%
Industrial Bank Co., Ltd.	2,133	3,792	77.80%
China Everbright Bank	2,544	3,801	49.40%
Huaxia Bank	802	1,527	90.50%
Shenzhen Development Bank	750	1,188	58.40%
Bank of Beijing	474	894	88.60%
Bank of Ningbo	260	250	-3.90%
Bank of Nanjing	236	345	45.90%
Total	149,829	218,691	45.96%

Secondly, intermediary business revenue of equity banks grows faster than that of state-owned banks. In H1 2011, the growth rate of intermediary business revenue of equity banks in China reached 64.34%, while that of state-funded banks only registered 42.98%. Therefore, intermediary business revenue of equity banks saw a proportion rise to 15.4% in H1 2011 from 11.3% in 2007.

This report digs into the intermediary business of China's major banks and analyzes revenue structure and growth of intermediary business as well as unique intermediary businesses of different banks in detail.

ICBC: In H1 2011, the bank realized service charge and commission income of RMB53.791 billion, up 45.8% YoY, of which gross settlement business revenue arrived at RMB13.582 billion and bank card business revenue reached RMB8.058 billion. Revenue from these two intermediary businesses ranks first in market segment.

China Construction Bank: In H1 2011, the bank achieved service charge and commission income of RMB47.671 billion, up 41.7% YoY, of which revenue from agency business hit RMB7.92 billion, and that from trust business got to RMB4.531 billion, with revenue from these two intermediary businesses topping the market segment.

Agricultural Bank of China: In H1 2011, the bank's service charge and commission income soared to RMB37.136 billion, up 65.4% YoY, of which consulting business revenue attained RMB12.736 billion and stood first in market segment, followed by China Construction Bank whose consulting business revenue reached RMB 10.39 billion, together making up 82.4% of the total revenue from consulting business.

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