



**China City Commercial Bank Industry
Report, 2012**

Sept. 2012

STUDY GOAL AND OBJECTIVES

This report provides the industry executives with strategically significant competitor information, analysis, insight and projection on the competitive pattern and key companies in the industry, crucial to the development and implementation of effective business, marketing and R&D programs.

REPORT OBJECTIVES

- ◆ To establish a comprehensive, factual, annually updated and cost-effective information base on market size, competition patterns, market segments, goals and strategies of the leading players in the market, reviews and forecasts.
- ◆ To assist potential market entrants in evaluating prospective acquisition and joint venture candidates.
- ◆ To complement the organizations' internal competitor information gathering efforts with strategic analysis, data interpretation and insight.
- ◆ To suggest for concerned investors in line with the current development of this industry as well as the development tendency.
- ◆ To help company to succeed in a competitive market, and

METHODOLOGY

Both primary and secondary research methodologies were used in preparing this study. Initially, a comprehensive and exhaustive search of the literature on this industry was conducted. These sources included related books and journals, trade literature, marketing literature, other product/promotional literature, annual reports, security analyst reports, and other publications. Subsequently, telephone interviews or email correspondence was conducted with marketing executives etc. Other sources included related magazines, academics, and consulting companies.

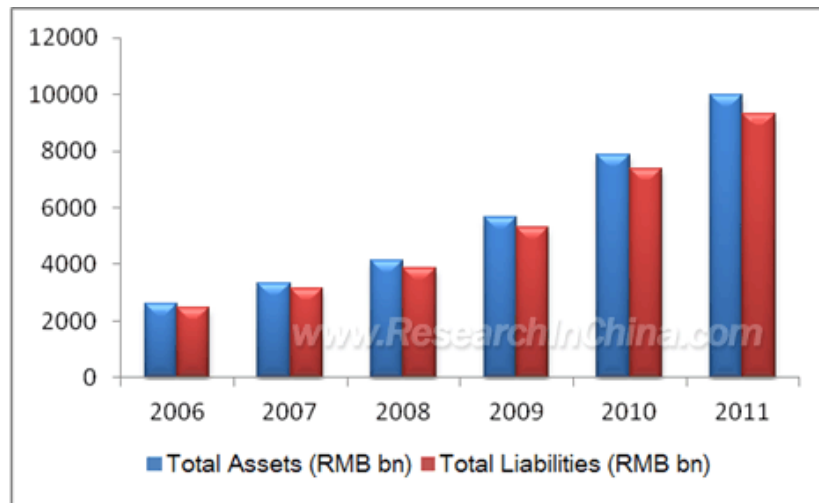
INFORMATION SOURCES

The primary information sources include China Banking Regulatory Commission, and National Bureau of Statistics of China etc.

Abstract

In 2011, Chinese city commercial bank industry continued high-speed growth. In the same year, the total assets of Chinese city commercial banks amounted to RMB11.5134 trillion, with a year-on-year rise of 15.3%, the liabilities totaled RMB10.7584 trillion, up 15.4% from a year earlier. The number of city commercial banks each with total assets of over RMB100 billion registered 27 in 2011, 8 more than that in 2010.

Assets and Liabilities of Chinese City Commercial Banks , 2006-2011



Source: China Banking Regulatory Commission;
ResearchInChina < China City Commercial Bank Industry Report, 2012 >

Impacted by complicated stake structure, limitation of non-local expansion as well as potential loan risks of financing platform, only three Chinese city commercial banks has gone public, namely Bank of Beijing, Bank of Ningbo and Bank of Nanjing. However, with the introduction of favorable IPO norms and the development of city commercial banks, 11 city commercial banks (including Shengjing Bank, Bank of Dalian, Bank of Jiangsu, Bank of Jinzhou, Bank of Shanghai, Bank of Guiyang, Bank of Chongqing, Bank of Hangzhou and Bank of Dongguan) had submitted their application for IPO as of the end of Q2 2012, and they are waiting for the approval now.

The report mainly covers the followings:

- Macroeconomic environment for the operation of Chinese city commercial banks, as well as the overview of Chinese banking industry;
- Development course, assets, liabilities, and asset quality of Chinese city commercial banks;
- Assets, liabilities, revenue structure, deposit, loan, and asset quality of 40 city commercial banks in different economic zones of China.

Bank of Shanghai: As of the end of 2011, the bank had owned more than 270 outlets. In recent years, it has slowed down its expansion in the regions outside Shanghai. At the end of 2011, the total assets reached RMB655.8 billion, much higher than the summation of RMB260.5 billion of Bank of Ningbo and RMB281.8 billion of Bank of Nanjing.

Bank of Jiangsu: As of the end of 2011, Bank of Jiangsu had set up more than 460 operating agencies, including 12 branches in Jiangsu and four branches outside Jiangsu (Beijing, Shanghai, Shenzhen and Hangzhou). In 2011, the registered capital of the bank amounted to RMB9.1 billion; the total assets valued RMB514.1 billion, 2.8 times that at its inception; net income was RMB4.18 billion, 9-fold or more of that before establishment, showing the explosive growth.

Bank of Hangzhou: By the end of 2011, Bank of Hangzhou had opened over a hundred of branches, covering the ones in Beijing, Shanghai, Shenzhen, Nanjing, Hefei, Ningbo, Zhoushan, Shaoxing, Wenzhou and other places; meanwhile, Bank of Hangzhou had established four rural banks through sole proprietorship or joint venture, and invested in Bank of Shizuishan. In 2011, the bank's assets hit RMB243.9 billion, with a year-on-year growth rate of 12.2%; the revenue footed up to RMB7.51 billion, up 49.8% year on year; and net income rose 40.8% YoY to RMB2.69 billion.

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