

# China City Commercial Bank Report, 2009



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The city commercial banks in China emerged in 1980s when city credit unions were reorganized. Up to the end of 2008, China had had 136 city commercial banks, with total assets exceeding RMB4 trillion. In addition, the total assets had hit RMB4.49 trillion as of Q12009, accounting for 6.5% in the total assets of financial institutions in banking industry, and the net assets had reached RMB277.2 billion.

In comparison with state-owned commercial banks and shareholding commercial banks, China's city commercial banks are of small scale. Among over 60 city commercial banks mentioned in the report, the total assets of Bank of Beijing, the largest city commercial bank, hit RMB417 billion in 2008, and the number of city commercial banks with over RMB100 billion of total assets accounted for 10%, and the average total assets was RMB50 billion.

With the successful listing of Bank of Ningbo and Bank of Beijing, many city commercial banks have successively renamed, carried out the trans-regional development and applied for going public. The report makes an in-depth analysis on their strategies in recent years, such as 40 city commercial banks have renamed, 35 banks have extended to other regions, 15 banks have or prepared for going public, 32 banks have introduced strategic investors; and does a comparison among over 60 key city commercial banks in China.

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