

# China City Commercial Bank Report, 2009

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## Abstracts

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.

## Contents

### **1. DEVELOPMENT OVERVIEW OF CITY COMMERCIAL BANKS IN CHINA, 2009**

- 1.1 Overall Size
- 1.2 Development Trend
  - 1.2.1 Renaming
  - 1.2.2 Trans-regional Operation
  - 1.2.3 Going Public
  - 1.2.4 Reorganization
  - 1.2.5 Strategic Investors

### **2 PAN-PEARL RIVER DELTA**

- 2.1 Ping An Bank
  - 2.1.1 Overview
  - 2.1.2 Key Financial Indices, 2008
  - 2.1.3 Developments since 2008
- 2.2 Bank of Dongguan
  - 2.1.1 Overview
  - 2.2.2 Key Financial Indices, 2008
  - 2.2.3 Developments since 2008
- 2.3 Fuzhou City Commercial Bank
  - 2.1.1 Overview
  - 2.3.2 Key Financial Indices, 2008
  - 2.3.3 Developments since 2008
- 2.4 Quanzhou City Commercial Bank
  - 2.4.1 Overview
  - 2.4.2 Key Financial Indices, 2008
  - 2.4.3 Developments since 2008
- 2.5 Liuzhou City Commercial Bank
  - 2.5.1 Overview
  - 2.5.2 Key Financial Indices, 2008
  - 2.5.3 Developments since 2008
- 2.6 Zhanjiang Commercial Bank
  - 2.6.1 Overview
  - 2.6.2 Key Financial Indices, 2008
  - 2.6.3 Developments since 2008
- 2.7 Guangxi Beibu Gulf Bank

- 2.7.1 Overview
- 2.7.2 Key Financial Indices, 2008
- 2.7.3 Developments since 2008
- 2.8 Guilin City Commercial Bank
  - 2.8.1 Overview
  - 2.8.2 Key Financial Indices, 2008
  - 2.8.3 Developments since 2008

### **3. YANGTZE RIVER DELTA**

- 3.1 Bank of Shanghai
  - 3.1.1 Overview
  - 3.1.2 Key Financial Indices, 2008
  - 3.1.3 Developments since 2008
- 3.2 Bank of Hangzhou
  - 3.2.1 Overview
  - 3.2.2 Key Financial Indices, 2008
  - 3.2.3 Developments since 2008
- 3.3 Bank of Nanjing
  - 3.3.1 Overview
  - 3.3.2 Key Financial Indices, 2008
  - 3.3.3 Developments since 2008
- 3.4 Shaoxing City Commercial Bank
- 3.5 Bank of Ningbo
  - 3.5.1 Overview
  - 3.5.2 Key Financial Indices, 2009
  - 3.5.3 Competitive Advantages
  - 3.5.4 Developments since 2008
- 3.6 Bank of Wenzhou
  - 3.6.1 Overview
  - 3.6.2 Key Financial Indices, 2008
- 3.7 JiaXing City Commercial Bank
- 3.8 Bank of Nanchang
  - 3.8.1 Overview
  - 3.8.2 Key Financial Indices, 2008
- 3.9 Huzhou City Commercial Bank
- 3.10 Bank of Jiangsu
  - 3.10.1 Overview
  - 3.10.2 Key Financial Indices, 2008

- 3.10.3 Developments since 2008
- 3.11 Taizhou City Commercial Bank
  - 3.11.1 Overview
  - 3.11.2 Key Financial Indices, 2008
- 3.12 Huishang Bank
  - 3.12.1 Overview
  - 3.12.2 Key Financial Indices, 2009
  - 3.12.3 Developments since 2008
- 3.13 Zhejiang Chouzhou Commercial Bank
- 3.14 Bank of Jiujiang
  - 3.14.1 Overview
  - 3.14.2 Key Financial Indices, 2008
  - 3.14.3 Developments since 2008
- 3.15 Zhejiang Tailong Commercial Bank
  - 3.15.1 Overview
  - 3.15.2 Key Financial Indices, 2008
- 3.16 Bank of Ganzhou
  - 3.16.1 Overview
  - 3.16.2 Key Financial Indices, 2008
- 3.17 Shangrao City Commercial Bank
  - 3.17.1 Overview
  - 3.17.2 Developments since 2008

## **4 NORTHEAST CHINA**

- 4.1 Bank of Dalian
  - 4.1.1 Overview
  - 4.1.2 Key Financial Indices, 2008
  - 4.1.3 Developments since 2008
- 4.2 Bank of Harbin
  - 4.2.1 Overview
  - 4.2.2 Key Financial Indices, 2008
  - 4.2.3 Developments since 2008
- 4.3 Anshan City Commercial Bank
- 4.4 Shijiazhuang City Commercial Bank
- 4.5 Bank of Yingkou
  - 4.5.1 Overview
  - 4.5.2 Key Financial Indices, 2008
  - 4.5.3 Developments since 2008

- 4.6 Daqing City Commercial Bank
- 4.7 Panzhihua City Commercial Bank
- 4.8 Shengjing Bank
  - 4.8.1 Overview
  - 4.8.2 Key Financial Indices, 2008

## **5 WEST CHINA**

- 5.1 Xi'an City Commercial Bank
  - 5.1.1 Overview
  - 5.1.2 Key Financial Indices, 2008
- 5.2 Nanchong City Commercial Bank
  - 5.2.1 Overview
  - 5.2.2 Key Financial Indices, 2008
- 5.3 Guiyang City Commercial Bank
  - 5.3.1 Overview
  - 5.3.2 Key Financial Indices, 2008
- 5.4 Urumqi City Commercial Bank
- 5.5 Bank of Ningxia
  - 5.5.1 Overview
  - 5.5.2 Key Financial Indices, 2008
- 5.6 Baoshang Bank
  - 5.6.1 Overview
  - 5.6.2 Key Financial Indices, 2008
- 5.7 Bank of Chengdu
  - 5.7.1 Overview
  - 5.7.2 Key Financial Indices, 2008
- 5.8 Bank of Chongqing
  - 5.8.1 Overview
  - 5.8.2 Key Financial Indices, 2008
- 5.9 Bank of Lanzhou
- 5.10 Yichang City Commercial Bank
- 5.11 Fudian Bank
- 5.12 Karamay City Commercial Bank
  - 5.12.1 Overview
  - 5.12.2 Key Financial Indices, 2008
- 5.13 Mianyang City Commercial Bank

## **6 CIRCUM-BOHAI-SEA REGION**

- 6.1 Bank of Tianjin
  - 6.1.1 Overview
  - 6.1.2 Key Financial Indices, 2008
- 6.2 Bank of Beijing
  - 6.2.1 Overview
  - 6.2.2 Key Financial Indices, 2008
- 6.3 Qilu Bank
  - 6.3.1 Overview
  - 6.3.2 Key Financial Indices, 2008
- 6.4 Bank of Rizhao
  - 6.4.1 Overview
  - 6.4.2 Key Financial Indices, 2008
- 6.5 Qishang Bank
  - 6.5.1 Overview
  - 6.5.2 Key Financial Indices, 2008
- 6.6 Bank of Langfang
- 6.7 Yantai Bank
  - 6.7.1 Overview
  - 6.7.2 Key Financial Indices, 2008
- 6.8 Linshang Bank
  - 6.8.1 Overview
  - 6.8.2 Key Financial Indices, 2008
- 6.9 Chengde City Commercial Bank
- 6.10 Weihai City Commercial Bank
  - 6.10.1 Overview
  - 6.10.2 Key Financial Indices, 2008
- 6.11 Jining City Commercial Bank
- 6.12 Cangzhou City Commercial Bank
- 6.13 Bank of Qingdao
  - 6.13.1 Overview
  - 6.13.2 Key Financial Indices, 2008
- 6.14 Dezhou City Commercial Bank
  - 6.14.1 Overview
  - 6.14.2 Key Financial Indices, 2008
- 6.15 Dongying City Commercial Bank
  - 6.15.1 Overview
  - 6.15.2 Key Financial Indices, 2008
- 6.16 Laishang Bank

6.16.1 Overview

6.16.2 Key Financial Indices, 2008

## **7 CENTRAL CHINA**

7.1 Bank of Changsha

7.1.1 Overview

7.1.2 Key Financial Indices, 2008

7.2 Hankou Bank

7.2.1 Overview

7.2.2 Key Financial Indices, 2008

7.3 Jincheng Commercial Bank

7.3.1 Overview

7.3.2 Key Financial Indices, 2008

7.4 Commercial Bank of Zhengzhou

7.4.1 Overview

7.4.2 Key Financial Indices, 2008

7.5 Deyang City Commercial Bank

7.5.1 Overview

7.5.2 Key Financial Indices, 2008

7.6 Datong City Commercial Bank

7.6.1 Overview

7.6.2 Key Financial Indices, 2008

7.7 Bank of Luoyang

7.7.1 Overview

7.7.2 Key Financial Indices, 2008

## Selected Charts

### SELECTED CHARTS

Season-end Main Indices of City Commercial Banks in China  
Non-Performing Loans of City Commercial Banks, 2009  
List of the Renamed City Commercial Banks in China, 1998-2009  
Trans-regional Operation of Some City Commercial Banks  
Listing & Listing Preparations of Some City Commercial Banks  
Strategic Investor Introduction of Some City Commercial Banks  
Main Accounting Data of Ping An Bank, 2006-2008  
Supplemental Financial Indices of Ping An Bank, 2006-2008  
Business Segmentations of Bank of Dongguan  
Main Accounting Data of Fuzhou City Commercial Bank, 2006-2008  
Main Profit Indices of Fuzhou City Commercial Bank , 2008  
Supplemental Financial Indices of Fuzhou City Commercial Bank, 2008  
Deposit and Loan Balances of Quanzhou City Commercial Bank , 2006-2008  
Main Profit Indices of Quanzhou City Commercial Bank , 2008  
Supplemental Financial Quality Indices of Quanzhou City Commercial Bank, 2008  
Operation Objectives of Quanzhou City Commercial Bank, 2008 vs. 2009  
Total Assets and Deposit & Loan Balance of Quanzhou City Commercial Bank,  
2006-2008  
Shareholder Structure of Guangxi Beibu Gulf Bank  
Total Assets and Total Liabilities of Guangxi Beibu Gulf Bank , 2007-2008  
Deposit and Loan Balance of Guangxi Beibu Gulf Bank, 2007-2008  
Supplemental Financial Quality Indices of Guangxi Beibu Gulf Bank, 2008  
Total Assets and Assets Profit Ratio of Guilin City Commercial Bank , 2008  
Deposit and Loan Balance of Guilin City Commercial Bank , 2006-2008  
Main Financial Performance Indices of Guilin City Commercial Bank , 2008  
Total Deposit and Loans of Bank of Hangzhou, 2006-2008  
Main Financial Indices of Bank of Hangzhou, 2006-2008  
Profits of Bank of Hangzhou, 2008  
Key Financial Data of Bank of Hangzhou, 2008  
Total Assets and Total Loans of Bank of Nanjing, 2006-2008  
Total Profit and Net Profit of Bank of Nanjing, 2006-2008  
Supplemental Financial Data of Bank of Nanjing, 2006-2008  
Net Profit of Shaoxing City Commercial Bank, 2005-2008  
Deposit and Loan Balance of Shaoxing City Commercial Bank , 2005-2008  
Main Accounting Data of Bank of Ningbo, 2008-2009



Supplemental Financial Data of Bank of Ningbo, 2006-2009  
Main Accounting Data of Bank of Wenzhou, 2006-2008  
Main Supervision Indices of Bank of Wenzhou , 2006-2008  
Total Assets and Total Loans of JiaXing City Commercial Bank , 2006-2008  
Total Assets of Bank of Nanchang, 2006-2008  
Deposit Balance of Bank of Nanchang, 2006-Feb, 2009  
Main Accounting Data of Huzhou City Commercial Bank, 2006-2008  
Main Supervision Indices of Huzhou City Commercial Bank , 2006-2008  
Main Accounting Data of Bank of Jiangsu, 2007-2008  
Main Accounting Indices of Bank of Jiangsu, 2007-2008  
Main Accounting Data of Taizhou City Commercial Bank, 2008  
Main Supervision Indices of Taizhou City Commercial Bank, 2008  
Total Assets of Taizhou City Commercial Bank , 2006-2008  
Deposit and Loan Balance of Taizhou City Commercial Bank , 2006-2008  
Distribution of Huishang Bank  
Total Assets of Huishang Bank, 2006-2009  
Total Deposit and Loans of Huishang Bank , 2006-2009  
Total Assets of Zhejiang Chouzhou Commercial Bank , 2006-2008  
Total Assets of Bank of Jiujiang , 2005-2008  
Total Deposit and Loan of Bank of Jiujiang , 2005-2008  
Main Accounting Data of Zhejiang Tailong Commercial Bank, 2006-2008  
Supplemental Financial Data of Zhejiang Tailong Commercial Bank, 2006-2008  
Main Supervision Indices of Zhejiang Tailong Commercial Bank, 2006-2008  
Total Assets and Deposit & Loan Balance of Bank of Ganzhou, 2006-2008  
Bad Loan Ratio and Capital Adequacy Ratio of Bank of Ganzhou , 2006-2008  
Developments of Shangrao City Commercial Bank, 2007-2009  
Main Accounting Indices of Bank of Dalian, 2006-2008  
Supplemental Accounting Data of Bank of Dalian, 2006-2008  
Supplemental Financial Indices of Bank of Dalian, 2006-2008  
Total Assets of Bank of Harbin , 2006-2008  
Total Profits of Bank of Harbin, 2006-2008  
Financial Data of Anshan City Commercial Bank, 2002-2008  
Main Accounting Data of Shijiazhuang City Commercial Bank, 2007-2008  
Main Operation Performance of Shijiazhuang City Commercial Bank , 2007-2008  
Main Financial Indices of Shijiazhuang City Commercial Bank, 2007-2008  
Total Assets of Bank of Yingkou, 2006-2008  
Deposit and Loan Balance of Bank of Yingkou , 2006-2008  
Bad Loan Ratio and Capital Adequacy Ratio of Bank of Yingkou, 2006-2008  
Total Assets of Panzhihua City Commercial Bank , 2005-2008

Deposit and Loan Balance of Panzhihua City Commercial Bank , 2005-2008  
Part of Accounting Data of Shengjing Bank, 2006-2009  
Main Accounting Data of Xi'an City Commercial Bank, 2006-2008  
Supplemental Financial Indices of Xi'an City Commercial Bank, 2006-2008  
Total Assets and Deposit & Loan Balance of Nanchong City Commercial Bank ,  
2007-2008  
Net Profit of Nanchong City Commercial Bank , 2007-2008  
Bad Loan Ratio and Capital Adequacy Ratio of Nanchong City Commercial Bank,  
2007-2008  
Total Assets and Deposit & Loan Balance of Guiyang City Commercial Bank,  
2006-2008  
Main Accounting Data of Bank of Ningxia, 2006-2008  
Supplemental Financial Indices of Bank of Ningxia, 2006-2008  
Total Assets and Deposit & Loan Balance of Baoshang Bank , 2006-2008  
Bad Loan Ratio of Baoshang Bank , 2006-2008  
Total Assets and Deposit & Loan Balance of Bank of Chengdu, 2006-2008  
Net Profits of Karamay City Commercial Bank , 2007-2008  
Total Assets and Net Assets of Karamay City Commercial Bank , 2007-2008  
Total Assets of Mianyang City Commercial Bank, 2006-2008  
Main Accounting Data of Bank of Tianjin, 2007-2008  
Main Accounting Data of Bank of Tianjin, 2006-2008  
Supplemental Financial Indices of Bank of Tianjin, 2006-2008  
Main Accounting Data of Bank of Beijing, 2006-2008  
Supplemental Financial Indices of Bank of Beijing, 2006-2008  
Main Accounting Data of Qilu Bank, 2006-2008  
Supplemental Financial Data of Qilu Bank, 2006-2008  
Main Accounting Data of Bank of Rizhao, 2006-2008  
Supplemental Financial Indices of Bank of Rizhao, 2006-2008  
Deposit and Loan Balance of Qishang Bank , 2007-2008  
Operating Profit of Qishang Bank , 2007-2008  
Main Accounting Data of Yantai Bank, 2006-2008  
Supplemental Financial Indices of Yantai Bank, 2006-2008  
Deposit and Loan Balance of Linshang Bank, 2007-2008  
Total Assets and Deposit & Loan Balance of Chengde City Commercial Bank,  
2006-2008  
Total Assets and Deposit & Loan Balance of Weihai City Commercial Bank , 2006-2008  
Deposit and Loan Balance of Cangzhou City Commercial Bank, 2006-2008  
Total Assets and Deposit & Loan Balance of Bank of Qingdao , 2006-2008  
Total Assets and Deposit & Loan Balance of Dezhou City Commercial Bank, 2006-2008

Total Assets and Deposit & Loan Balance of Dongying City Commercial Bank ,  
2006-2008

Total Assets and Deposit & Loan Balance of Laishang Bank , 2006-2008

Total Assets and Deposit & Loan Balance of Bank of Changsha, 2006-2008

Main Accounting Data of Hankou Bank, 2007-2008

Supplemental Accounting Data of Hankou Bank, 2007-2008

Supplemental Financial Indices of Hankou Bank, 2007-2008

Main Accounting Data of Jincheng Commercial Bank, 2008

Supplemental Financial Indices of Jincheng Commercial Bank, 2008

Total Assets and Deposit & Loan Balance of Commercial Bank of Zhengzhou,  
2006-2009

Bad Loan Ratio and Capital Adequacy Ratio of Commercial Bank of Zhengzhou,  
2006-2008

Total Assets and Deposit & Loan Balance of Deyang City Commercial Bank ,  
2006-2008

Main Accounting Data of Datong City Commercial Bank, 2006-2008

Supplemental Financial Indices of Datong City Commercial Bank, 2006-2008

Total Assets and Net Profit of Bank of Luoyang , 2007-2008

Deposit and Loan Balance of Bank of Luoyang , 2007-2008

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