

# A-Share Listed Banks - Profiles and Financial Data

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## Abstracts

Banking is an integral part of China's finance system. Chinese banks can be categorized into three groups: the central bank, commercial banks and policy banks. Finance services are provided at commercial banks.

By the end of Q4 2016, total assets in both local and foreign currencies of Chinese banking institutions amounted to CNY 232.3 trillion, a YOY increase of 15.8%. Large commercial banks held CNY 86.6 trillion, accounting for 37.3% and increasing by 10.8% YOY. Joint-stock commercial banks held CNY 43.5 trillion, accounting for 18.7% and increasing by 17.5% YOY.

Total liabilities in both local and foreign currencies of Chinese banking institutions were CNY 214.8 trillion, a YOY increase of 16%. Large commercial banks held CNY 79.9 trillion, accounting for 37.2% and increasing by 11% YOY. Joint-stock commercial banks held CNY 40.8 trillion, accounting for 19% and increasing by 17.7% YOY.

In 2016, net profits of commercial banks were CNY 1,649 billion, up by 3.54% YOY, which was a 1.11 percentage point increase. The average return on assets in Q4 was 0.98%, down by 0.12 percentage points. The average return on capital was 13.38%, down by 1.6 percentage points.

The Chinese economy will keep growing at over 6% per year, benefitting the banking sector. Forced by external changes, China's banking sector will adopt diversified strategies.

In this report, CRI analyzes 25 commercial banks listed in A-share market in China.

The report is composed of two parts: the first part is enterprise profiles and the second part is the operation status of these enterprises in the recent decade (presently 2006 to

2016, we will update it to the latest as time goes by).

The operation status is demonstrated from the following perspectives: (1) financial indexes, such as earnings per share, book value per share (BPS), sales per share, net cash flow per share, return on net worth and debt to asset ratio; (2) indexes on the income statement, such as revenue, operating profit, net profit and EBIT; (3) indexes on the income statement, such as revenue, operating profit, net profit and EBIT; (4) indexes on the balance sheet, such as liquid asset, fixed asset, current liability, non-current liability, capital reserve and shareholders' equity.

### (1) Financial Indexes

Earnings per Share

Book Value per Share (BPS)

Sales per Share (SPS)

Net Cash Flow per Share from Operations

Net Cash Flow per Share (CNY)

Return on Net Worth

Net Profit Margin on Total Assets

Return on Invested Capital (ROIC) (%)

Gross Profit Margin on Sales (%)

Net Profit Margin on Sales (%)

EBIT Margin (%)

EBITDA Margin (%)

Debt to Asset Ratio (%)

Total Asset Turnover (times)

Cash/Operating Income Received from Sales of Goods or Services

YOY Growth Rate of Operating Revenue (%)

YOY Growth Rate of Operating Profit (%)

YOY Growth Rate of Net Profit Attributable to Shareholders of Parent Company (%)

## (2) Summary of Income Statement

Gross Revenue (CNY, million)

Total Operating Costs (CNY, million)

Revenue (CNY, million)

Operating Profit (CNY, million)

Total Profit (CNY, million)

Net Profit (CNY, million)

Net Profit Attributable to Shareholders of Parent Company (CNY, million)

Non-recurring Items (CNY, million)

Net Profit Deducting Non-recurring Items (CNY, million)

R&D Costs (CNY, million)

Earnings Before Interest and Tax (EBIT) (CNY, million)

Earnings Before Interest, Taxes, Depreciation and Amortization (EBITDA) (CNY, million)

### (3) Summary of Balance Sheet

Liquid Asset (CNY, million)

Fixed Asset (CNY, million)

Long-term Equity Investment

Total Assets (CNY, million)

Liquid Liability (CNY, million)

Non-current Liability (CNY, million)

Total Liability (CNY, million)

Capital Reserve (CNY, million)

Surplus Reserve (CNY, million)

Undistributed Profit (CNY, million)

Shareholders' Equity (CNY, million)

Equity Attributable to Shareholders of Parent Company (CNY, million)

### (4) Summary of Cash Flow Statement

Cash Received from Sales of Goods and Services (CNY, million)

Cash Flow from Operations (CNY, million)

Cash Paid to Purchase Fixed Assets, Intangible Assets and Other Long-term Assets (CNY, million)

Cash Paid for Investments (CNY, million)

Cash Flow from Investments (CNY, million)

Cash Received from Investors (CNY, million)

Cash Received from Borrowings (CNY, million)

Cash Flow from Financing (CNY, million)

Net Increase of Cash and Cash Equivalents (CNY, million)

Cash and Cash Equivalents, End of Period (CNY, million)

Depreciation and Amortization (CNY, million)

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- 4 China Merchants Bank Co., Ltd. (600036.SH)
- 5 Wuxi Rural Commercial Bank Co., Ltd. (600908.SH)
- 6 Bank of Jiangsu Co., Ltd. (600919.SH)
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