Summary: Kunming City Commercial Bank Feb 06

Description:
Kunming City Commercial Bank (KCCB) is not rated by Standard & Poor's Ratings Services. This analysis is a general credit comment based on publicly available information. It is published here as part of a review of China's banking sector. KCCB, like most city commercial banks in China, has seen rapid growth in assets in recent years. The bank's capitalization is inadequate, and its profitability is heavily constrained by its weak asset quality and unsatisfactory provisioning. KCCB was established in 1996 in Kunming, the capital of moderately developed Yunnan province in western China. Most of the bank's clients are local small and midsize enterprises. At the end of 2004, it had total assets of Chinese renminbi (RMB) 20.54 billion. Meanwhile, KCCB...

Companies mentioned in this report are: China (People's Republic of )
Action: Review

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This product consists of a Summary Analysis: Bi-annual (at least). An abbreviated analysis containing Standard & Poor’s issuer credit ratings as of the time the article was published. The analysis includes a rating rationale - the basis on which the rating was assigned - and an outlook section if the issuer is not on CreditWatch. Financial statistics are not included.

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