China Guangfa Bank Co. Ltd. Sep 12

Description:
Abstract
Close relationship and technical cooperation with one of its major shareholders, Citigroup Inc. (A-/Negative/A-2), which held a 20% interest as of end-2011. A number of executive directors, including the president of CGB, and senior managers are from Citigroup. Wider net interest margin compared with peers', due to its relatively high loan exposure to small and midsize enterprises (SMEs) and a strong core deposit base. Moderate capitalization, as indicated by S&P's risk-adjusted capital ratio. CGB's 8.05% core capital ratio as of the end of 2011 is well above the regulatory requirement of 4%, but is low compared with its peers'. Asset quality remains weaker than the peer average, although it has improved steadily. Given higher exposure to SME loans and the...

Companies mentioned in this report are:
- Bank of Communications Co. Ltd.
- Bank of China Ltd.
- Industrial and Commercial Bank of China Ltd.
- China Development Bank Corp.
- China Construction Bank Corp.
- Agricultural Bank of China Ltd.
- China Merchants Bank Co. Ltd.
- Bank of Nanjing Co. Ltd.
- Standard Chartered Bank (China) Ltd.
- Hang Seng Bank (China) Limited
- Mizuho Bank (China) Ltd.
- BNP Paribas (China) Ltd.
- The Bank of East Asia (China) Limited
- Bank of Tokyo-Mitsubishi UFJ (China) Ltd.
- Sumitomo Mitsui Banking Corp. (China) Ltd.

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