

China Zheshang Bank Co Ltd (601916:SHH) - Strategic SWOT and Financial Insights - A 360 Review of Opportunities, Challenges and Risk, Corporate and ESG Strategies, Competitive Intelligence, Financial and Operational KPI's, and Recent Trends

Company Report | 2025-12-24 | 64 pages | Quintel Research

AVAILABLE LICENSES:

- Single User Price \$150.00
- Multi User Price \$175.00
- Enterprise User Price \$195.00

Report description:

Report Summary

China Zheshang Bank Co Ltd Strategic SWOT Analysis and Financial Insights - A 360 Review of Opportunities, Challenges and Risk, Corporate and ESG Strategies, Competitive Intelligence, and Recent Trends Report is a comprehensive and easily accessible overview of China Zheshang Bank Co Ltd's business operations. It provides a detailed analysis of the company's financial and strategic standing, as well as its position in the industry compared to competitors. The report includes several key features to facilitate decision-making and provide insights into the company's performance.

The report begins with in-depth information about China Zheshang Bank Co Ltd including key insights, business segments, key executives, locations, products and services, historical events, corporate strategy, and management discussions. This section provides a solid foundation for understanding the company's key attributes.

Next, the report assesses China Zheshang Bank Co Ltd's strategic standing through various analyses. The ESG spotlight evaluates the company's environmental, social, and governance performance, providing insights into its sustainability efforts and ethical practices. The SWOT analysis examines the company's internal strengths and weaknesses, as well as external opportunities and threats. Additionally, By integrating these strategic analyses, the report offers a comprehensive understanding of China Zheshang Bank Co Ltd's overall strategic standing and supports informed decision-making and strategic planning.

The report also covers China Zheshang Bank Co Ltd's financial analysis basis of latest income statement, balance sheet, and cash flow statement. Key financial ratios related to profitability, asset turnover, credit, market, and long-term solvency are outlined,

Scotts International. EU Vat number: PL 6772247784

tel. 0048 603 394 346 e-mail: support@scotts-international.com

www.scotts-international.com

providing guidance for investment decisions. Furthermore, the report compares China Zheshang Bank Co Ltd's financial parameters with those of its competitors, offering a unique analysis of the competitive landscape. This information helps manage the business environment and improve sales activities by gaining insight into competitors' operations.

Finally, the report includes recent news and deal activities undertaken by China Zheshang Bank Co Ltd enhancing awareness of the company's business trends, growth perspectives, and more.

Key Highlights

China Zheshang Bank Co. Ltd. (CZBank), founded on August 18, 2004, is one of China's twelve nationwide joint-stock commercial banks and is headquartered in Hangzhou, Zhejiang Province. It is also the 13th bank in China to achieve an A+H dual listing. Rooted in Zhejiang yet expanding steadily nationwide and abroad, CZBank has grown into a modern commercial bank known for its strong profitability, prudent risk management, and customer-centered intelligent operations. In the first half of 2025, CZBank recorded operating income of RMB 33,265 million and net profit of RMB 7,667 million. As of June 2025, total assets reached RMB 3,350,000 million, supported by RMB 1,890,000 million in customer loans. Total liabilities stood at RMB 3,140,000 million, including customer deposits of RMB 2,070,000 million. The bank maintained healthy indicators, with a non-performing loan ratio of 1.36% and a capital adequacy ratio of 12.31%. CZBank operates 369 outlets across 22 provinces, municipalities, autonomous regions, and Hong Kong, covering key economic zones such as the Yangtze River Delta and the Greater Bay Area. In The Banker's Top 1000 World Banks 2025, it ranked 82nd globally by tier-one capital and holds an AAA corporate credit rating from China Chengxin International.

China Zheshang Bank Co Ltd in the News:-

Scope

- Tactical Analysis:- Various strategic frameworks to gain insights into a China Zheshang Bank Co Ltd's competitive position and operational environment. These analytical tools assist in identifying competitive advantages, potential risks, and areas for improvement and efficiency, enabling companies to make informed tactical decisions.
- Business Strategy:- Contributes to shaping the China Zheshang Bank Co Ltd's overall direction, goals, and decision-making processes, ensuring long-term success and alignment with stakeholder expectations.
- Financial Position:- Provide valuable information on the financial performance and investor sentiment surrounding the company. Indicating the level of confidence and expectations in the company's future prospects. These components collectively contribute to understanding the financial health and market perception of the company.
- Company Fundamentals:- These fundamentals offer valuable insights into the company's history, operations, leadership, and geographical presence, aiding in a comprehensive understanding of the organization.
- Competitive Landscape:- An identification of the China Zheshang Bank Co Ltd's main competitors, providing insights into the competitive landscape it operates in.

Reasons to Buy

- Comprehensive Understanding of the China Zheshang Bank Co Ltd's internal and external factors through SWOT analysis, Financial Analysis, and Competitors Benchmarking.
- Strive Strategic Decision Making with various analyses and identifying potential customers and suppliers.
- Mitigate Risk with help of thorough analysis of internal and external factors. Furthermore, develop strategies and contingency plans to address these challenges and minimize their impact on business operations.

Scotts International. EU Vat number: PL 6772247784

tel. 0048 603 394 346 e-mail: support@scotts-international.com

www.scotts-international.com

- Competitive Benchmarking will help to gain a competitive advantage by understanding industry trends, customer preferences, and best practices.
- Financial Performance Evaluation provides crucial insights into key financial ratios and trends, supporting better financial decision-making and resource allocation.
- Valuable insights from the report enable investors and partners to make informed decisions regarding potential Collaborations, Investments, or Partnerships with the company.

Additionally, available deep-dive analysis on the company China Zheshang Bank Co Ltd:

- China Zheshang Bank Co Ltd PESTLE Analysis
- China Zheshang Bank Co Ltd Value Chain Analysis
- China Zheshang Bank Co Ltd Porter's Five Forces Analysis
- China Zheshang Bank Co Ltd VRIO Analysis
- China Zheshang Bank Co Ltd BCG Analysis
- China Zheshang Bank Co Ltd Segmentation, Targeting and Positioning (STP) Analysis
- China Zheshang Bank Co Ltd Ansoff Matrix Analysis

Table of Contents:

Table of Contents	2
Tables	5
Charts	6
China Zheshang Bank Co Ltd - Key Company Facts	7
China Zheshang Bank Co Ltd - Company Description	8
China Zheshang Bank Co Ltd - Top Executives	9
China Zheshang Bank Co Ltd- Head Office & Locations	10
Head Office - Country	10
China Zheshang Bank Co Ltd - Products and Services	11
Products	11
Services	12
China Zheshang Bank Co Ltd - Company's Mission and Vision	13
Mission	13
China Zheshang Bank Co Ltd - Corporate Strategy	14
China Zheshang Bank Co Ltd - Business Description	18
Corporate Banking	19
Retail Banking	20
Treasury Operations	20
Other Business	21
China Zheshang Bank Co Ltd - ESG Spotlight	23
Environment	23
Social	24
Corporate Governance	25
China Zheshang Bank Co Ltd - SWOT Analysis	26
Overview	26
Strengths	28
Weaknesses	30
Opportunities	32
Threats	34

Scotts International. EU Vat number: PL 6772247784

tel. 0048 603 394 346 e-mail: support@scotts-international.com

www.scotts-international.com

China Zheshang Bank Co Ltd - Financial Deep Dive	36
Share Price Trend - Sep-2024to Dec-2025 (Average Share Closing Price)	36
Profit and Loss Statement	38
Summary of Profit and Loss Statement	38
Balance Sheet	40
Summary of Balance Sheet	40
Cash Flow Statement	42
Summary of Cash Flow Statement	42
Key Financial Ratio Analysis	44
China Zheshang Bank Co Ltd - Ratio Charts	45
Activity Ratio Charts	45
Growth Ratios Charts	46
Leverage Ratio Charts	47
Liquidity Ratio Charts	48
Profitability Ratio Charts	49
Competing Players	50
Snapshot of Competing Players	51
Bank of Ningbo Co., Ltd	51
Key Company Facts	51
Company Description	51
Snapshot of Competing Players	52
China Merchants Bank Co Ltd	52
Key Company Facts	52
Company Description	52
Snapshot of Competing Players	53
China Minsheng Banking Corp. Ltd. (CMBC)	53
Key Company Facts	53
Company Description	53
Snapshot of Competing Players	54
Industrial Bank Co., Ltd	54
Key Company Facts	54
Company Description	54
Snapshot of Competing Players	55
Shanghai Pudong Development Bank Co. Ltd	55
Key Company Facts	55
Company Description	55
Appendix	56
Definitions	56
SWOT Analysis	56
PESTLE Analysis	56
Value Chain Analysis	56
ESG Spotlight	56
Financial Deep Dive	56
Financial Ratios -	57
Activity Ratios	57
Growth Ratios	58
Leverage Ratios	59

Scotts International. EU Vat number: PL 6772247784

tel. 0048 603 394 346 e-mail: support@scotts-international.com

www.scotts-international.com

Liquidity Ratios	60
Market Ratios	61
Profitability Ratios	61
Research Methodology	62
Disclaimer	63
Contact Us	63

Scotts International. EU Vat number: PL 6772247784

tel. 0048 603 394 346 e-mail: support@scotts-international.com

www.scotts-international.com

China Zheshang Bank Co Ltd (601916:SHH) - Strategic SWOT and Financial Insights - A 360 Review of Opportunities, Challenges and Risk, Corporate and ESG Strategies, Competitive Intelligence, Financial and Operational KPI's, and Recent Trends

Company Report | 2025-12-24 | 64 pages | Quintel Research

To place an Order with Scotts International:

- Print this form
- Complete the relevant blank fields and sign
- Send as a scanned email to support@scotts-international.com

ORDER FORM:

Select license	License	Price
	Single User Price	\$150.00
	Multi User Price	\$175.00
	Enterprise User Price	\$195.00
		VAT
		Total

*Please circle the relevant license option. For any questions please contact support@scotts-international.com or 0048 603 394 346.

** VAT will be added at 23% for Polish based companies, individuals and EU based companies who are unable to provide a valid EU Vat Numbers.

Email*	<input type="text"/>	Phone*	<input type="text"/>
First Name*	<input type="text"/>	Last Name*	<input type="text"/>
Job title*	<input type="text"/>		
Company Name*	<input type="text"/>	EU Vat / Tax ID / NIP number*	<input type="text"/>
Address*	<input type="text"/>	City*	<input type="text"/>
Zip Code*	<input type="text"/>	Country*	<input type="text"/>
		Date	<input type="text" value="2026-03-04"/>

Scotts International. EU Vat number: PL 6772247784

tel. 0048 603 394 346 e-mail: support@scotts-international.com

www.scotts-international.com

Signature

An empty rectangular box with a thin black border, intended for a signature.