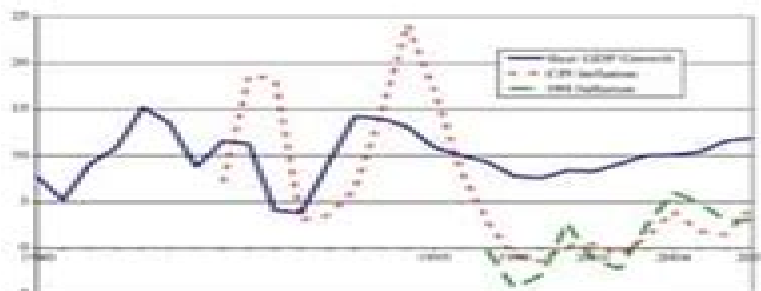


REFORMING CHINA'S FINANCIAL SYSTEM: SUSTAINING PRIVATE SECTOR GROWTH

Introduction

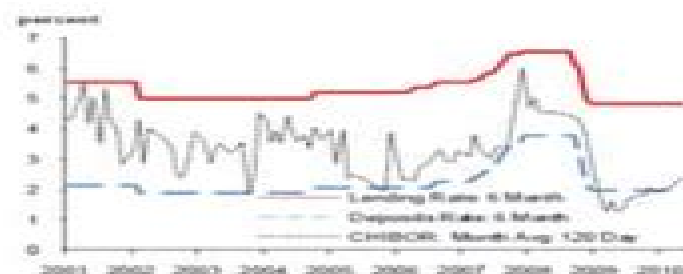
The Chinese economy has been growing exponentially for over two decades with growth rates averaging 10% since the Asian Financial Crisis of 1997. In the process, the economy has flirted with deflation (1998-99, 02-03, 08-09), high levels of inflation (2007-08, 2010-11), negative real interest rates (2008-9) and low lending rates averaging 5-6% (2010-11). The negative real interest rates signify negative real rates of return on savings for depositors and the majority of households that are responsible for a major share of China's capital account.

Fig.1 China's GDP growth



Source: CEIC and WPI

Fig.2 Interest Rates



Source: CEIC, World Bank staff estimates.

China's transition from a centrally planned to a market based economy has brought about significant changes. However, there is a common perception that the hierarchy of China's financial system has not aided this change and that deep structural problems are prevalent within the system. McKinsey Global Institute stated that the access to credit for individuals and SMEs in China is far below other developing countries (McKinsey Global Institute 2009,25). Some academics have further concurred that "China lacks [the] infrastructure of modern

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