2007-2008 年中国典当行业研究报告

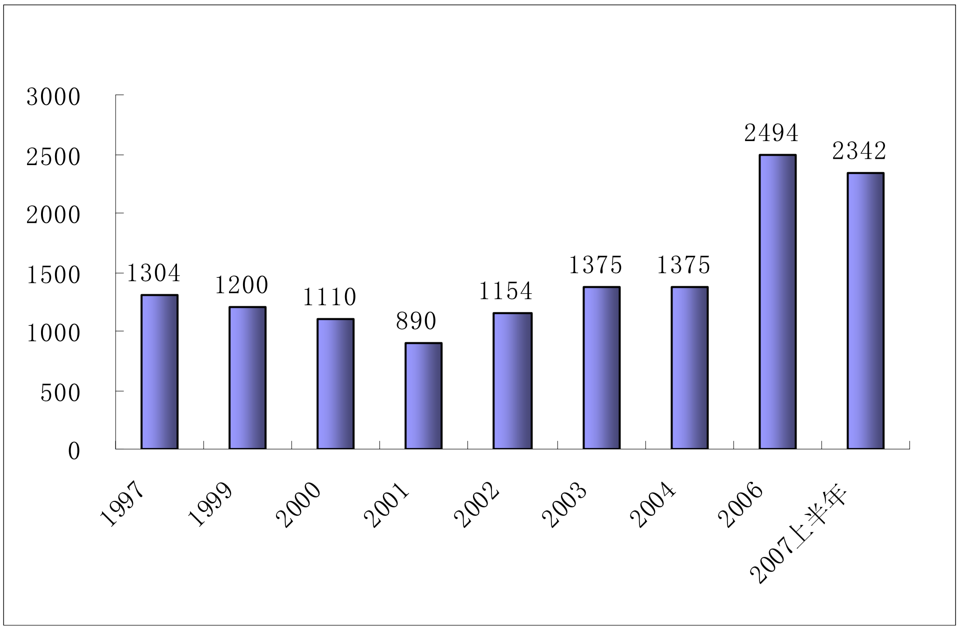
China Pawn Industry Report, 2007-2008

序号	B317	报告名称	2007-2008 年典当行业研究报告				
字数	1.2 万	图表数量	20	报告页数	40	完成时间	2008 年 1 月
语种	中文	电子版价格（RMB)		3500	纸质版价格(RMB)		3000
语种	英文	PDF (USD)		$1000	Hard Copy (USD)		$900

摘要

我国典当业正处于快速、健康发展阶段。2005 年 4 月《典当管理办法》实施以来，2005 年典当总额达到 800 亿元，2006 年达到 960 亿。截止 2007 年 06 月底，典当行业资产总额达到 862 亿元，同比增加 12.7%。

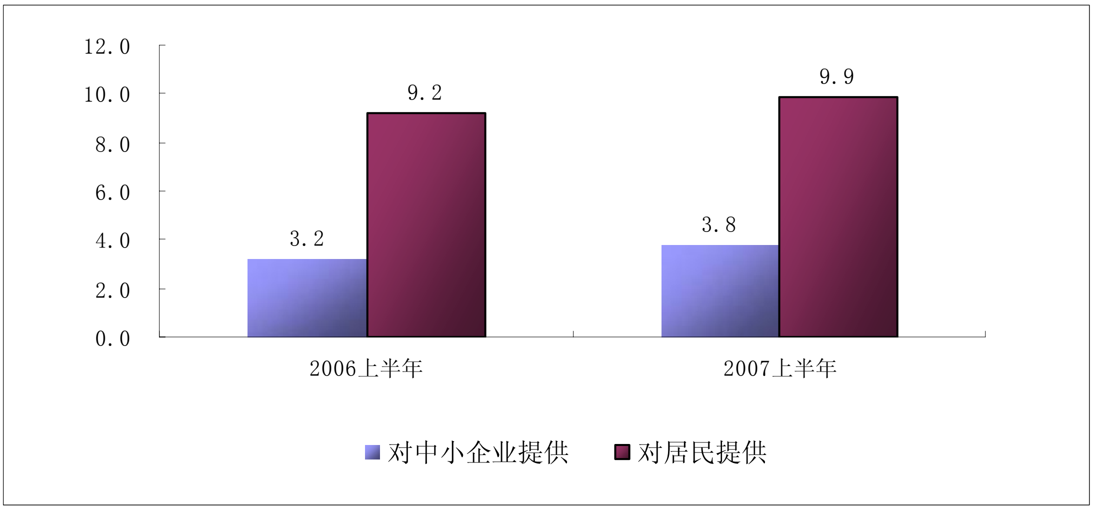
图 1997-2007 上半年典当行数量变化趋势（单位：家）



整理：水清木华研究中心

从经营对象看,中小企业和民营经济成为典当业主要服务对象。2007 年上半年累计为中小企业提供当金 3.8 万笔，同比增加 18%，典当金额 222 亿元；对居民提供当金 9.9 万笔，同比增加 8%，涉及典当金额 199 亿元。

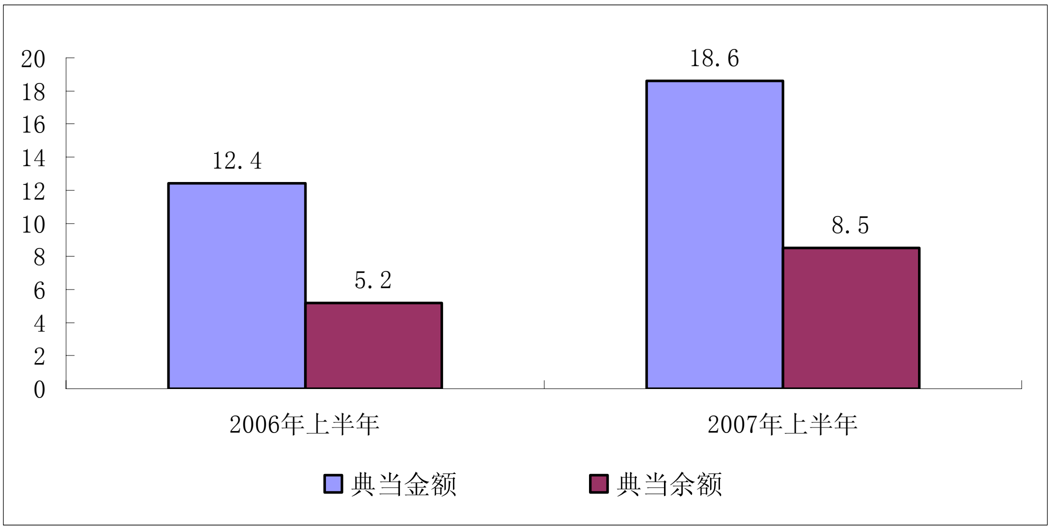
图 2006-2007 年对企业、居民提供当今变化趋势（单位：万笔）



整理：水清木华研究中心

以北京市为例，2007 年上半年北京市 75 家已开业的典当行实现典当总额 18.6 亿元，同比增长 50.4%。2007 年上半年累计典当余额 8.5 亿元，同比增长 66.4%，利息及综合费率 7648 万元，上缴税金 1.41 亿元，税后利润 1213 万元，从业人员 800 人。

图 2006-2007 年北京典当金额、典当余额变化趋势（单位：亿元 RMB）



整理：水清木华研究中心

2008 年国家实行紧缩的货币政策，中小企业融资将会进一步倾向于典当行业。随着典当业务的进一步创新和国家政策的逐步宽松，典当行业在为中小企业解决融资困难方面将会做出更大的贡献。但

	是典当行业在进行业务拓展的同时，要加大自我风险控制意识，控制在经营、流通以及评估中出现的风险。
正文目录	

如何申请购买报告

1, 请填写《研究报告订购协议》(http://www.pday.com.cn/research/pday_report.doc)，注明单位名称、联系人、联系办法（含传真和邮件）、申请报告名称，然后签字盖章后传真到：86-10-82601570。

2, 研究中心在签订协议后，将回复传真给您。

3, 会员或客户按照签订的协议汇款到以下帐户：

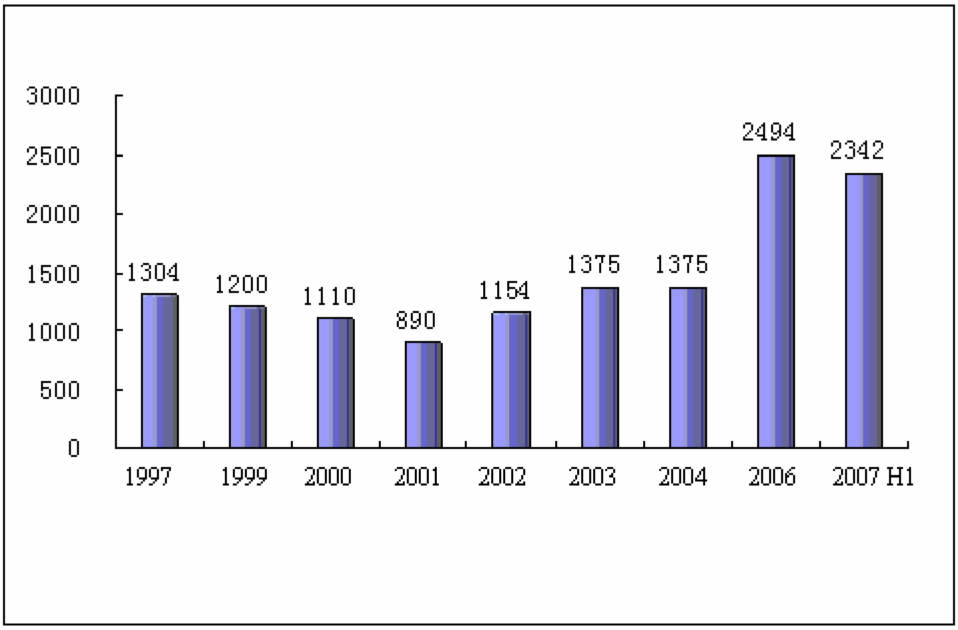
开户行：交通银行世纪城支行 帐号：110060668012015061217

户名：北京水清木华科技有限公司

4，研究中心在收到会员或客户汇款凭证的传真确认后，按时提供信息服务资料或研究报告的文档。

电话：86-10-82601561、82601562、82601563 传真：86-10-82601570

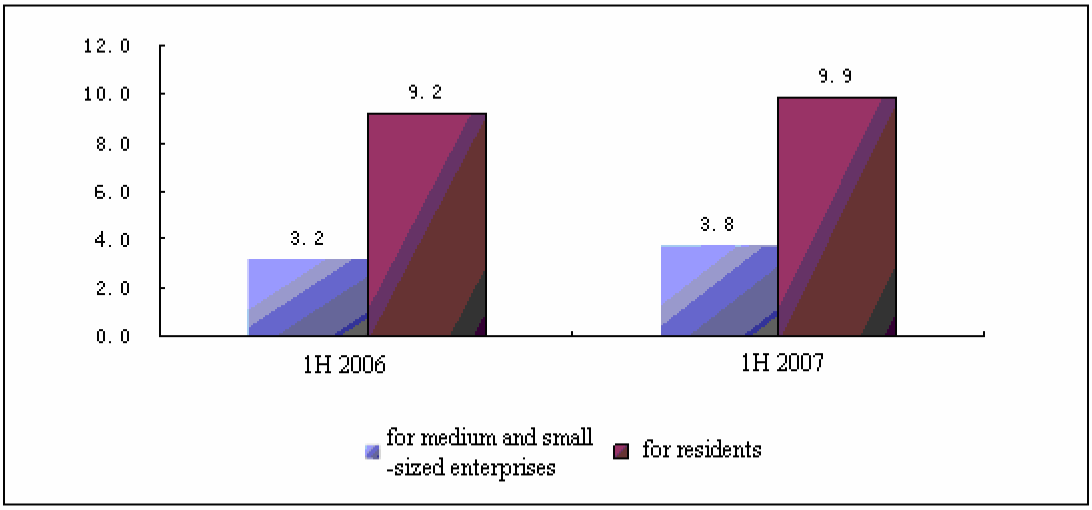
Title	China Pawn Industry Report, 2007-2008	Pages	40
Price	PDF USD $1000 Hard Copy USD $900	Release Date	February.2008
Abstract	China pawn industry is in the process of developing in a fast and healthy way. Since the implementation of “Measures on Administration of Pawn Industry” in April of 2005, the transactions of pawn totaled CNY80 billion in 2005 and it reached CNY96 billion in 2006. By the end of June of 2007, the total assets of the pawn industry have reached CNY86.20 billion, up 12.7% year on year. **Changing Trend of the Number of Pawnshops, 1997-H1 2007**		



Source: ResearchInChina

From the perspective of business, medium- and small-sized enterprises and private companies are the target clients of the pawn industry. In the first half of 2007, the pawn industry provided 38,000 transactions for the medium and small-sized enterprises, up 18% year on year, with the value of pawnages reaching CNY22.2 billion, and provided 99,000 transactions for the residents, up 8% year on year, with the value standing at CNY19.9 billion.

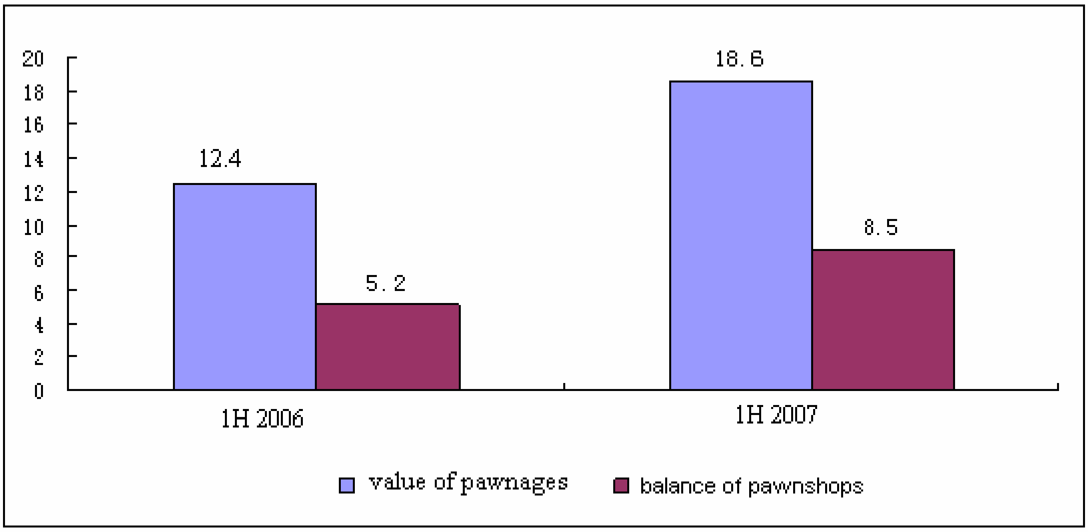
Transactions Provided for Enterprises & Residents, 2006-2007 (unit: 10,000)



Source: ResearchInChina

Taking Beijing as an example, in the first half of 2007, the combined value of 75 pawnshops totaled CNY1.86 billion, up 50.4% year on year and the accumulated balance of the 75 pawnshops reached CNY850 million, up 66.4% year on year, among which, CNY76.48 million went to the interest and the comprehensive expenses and CNY141 million was for tax payment. And the combined profits after tax were CNY12.13 million in the 75 pawnshops with a total 800 employees.

Value of pawnages and Balance of Pawnshops in Beijing, 2006-2007 (unit: CNY 100 million)



Source: ResearchInChina

Due to a tighter monetary policy to be carried out by the government in 2008, the medium- and small-sized enterprises will be further inclined to pawnbrokers for fundraising. With the launch of more innovations in pawn business and gradual relaxation of state policies, pawn industry will play a bigger role in solving the financing problems for medium- and small-sized enterprises. However, while focusing on the expansion of business, pawn industry should raise the self-awareness of risk control and tighten the control over risks in the process of operation, circulation and assessment.

Contents

	5.2 Business 5.3 Opportunities 5.3 Risks
Selected Charts	YOY growth of sales in pawn industry, 2006-2007 Changing trend of the number of pawnshops, 1997-H1 2007 Changing trend of monetary amount provided for enterprises and residents in pawn business, 2006-2007 Comparison between direct financing and indirect financing, 1998-2006 Proportions of chattel mortgage, real estate mortgage and rights pledge, 1H 2007 Operational process of pawn Pawn of civilian goods Pawn of house property Pawn of automobiles Pawn of stocks Monthly yield of financing by pledge of shares as collateral security in 2006-2007 Value of pawnages and balance of pawnshops in Beijing, 2006-2007 Proportions of chattel mortgage and real estate mortgage in Beijing, 1H 2007 Changing trend of value of pawnages in Shanghai, 2001-2007 Changing trend of value of pawnages in Zhejiang, 2001-2007 Changing trend of value of pawnages in Wuhan, 2001-2007 Changing trend of transactions provided for medium and small-sized enterprises in Urumqi, 2005-2006 Changing trend of interval ratio of registered capital of pawn industry in Sichuan, 2006 Organization structure of Oriental Pawn Co., Ltd. Annual adjustment to reserve requirement ratio by China’s central bank