

# 2007-2008 年中国典当 行业研究报告

China Pawn Industry Report, 2007-2008

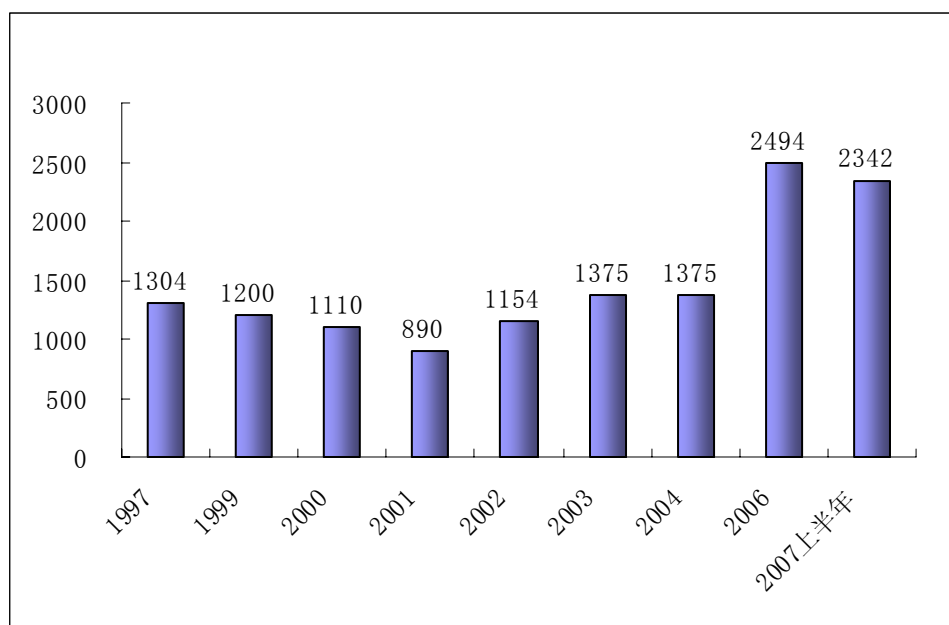
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摘要

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%。

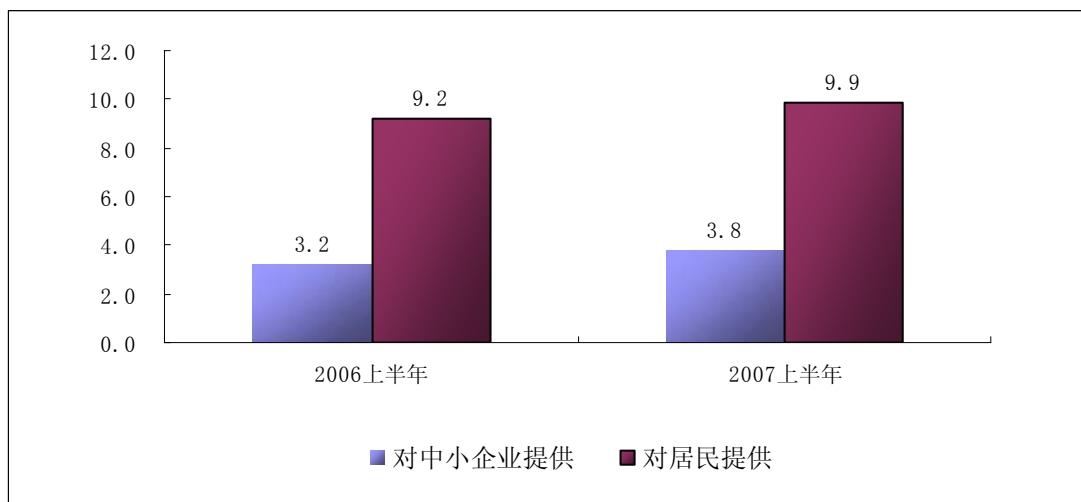
图 1997-2007 上半年典当行数量变化趋势（单位：家）



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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。

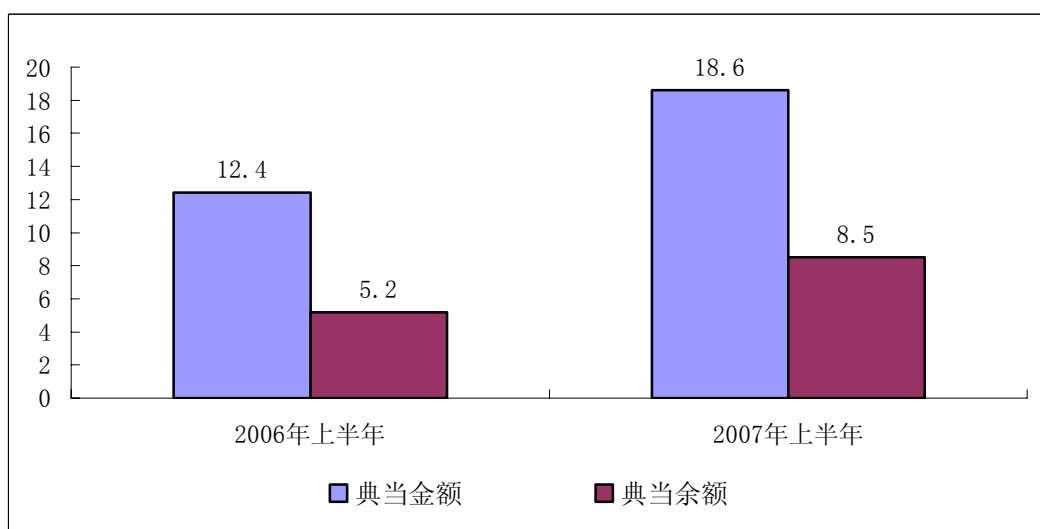
图 2006-2007 年对企业、居民提供当金变化趋势（单位：万笔）



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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）



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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。                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |
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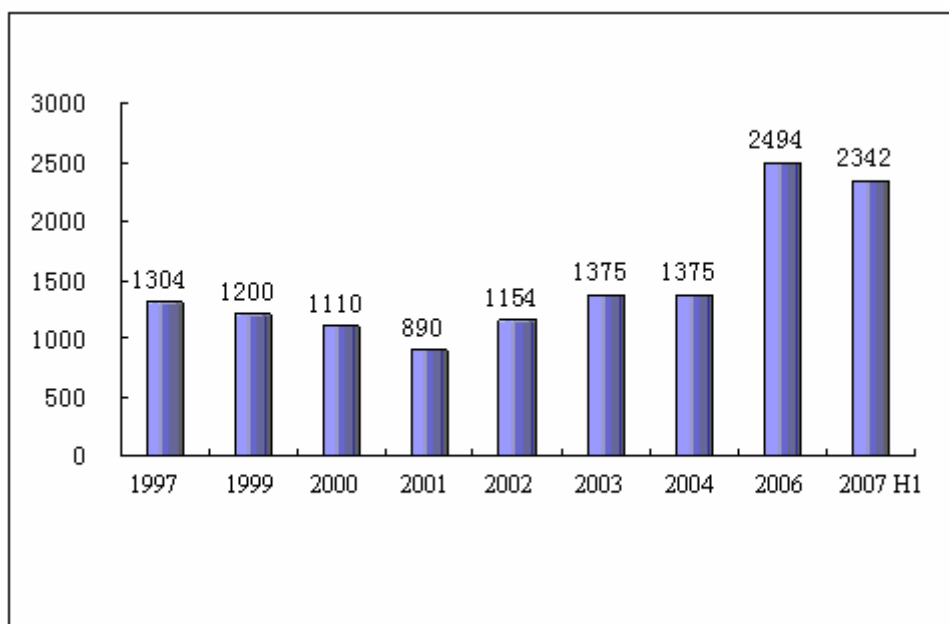
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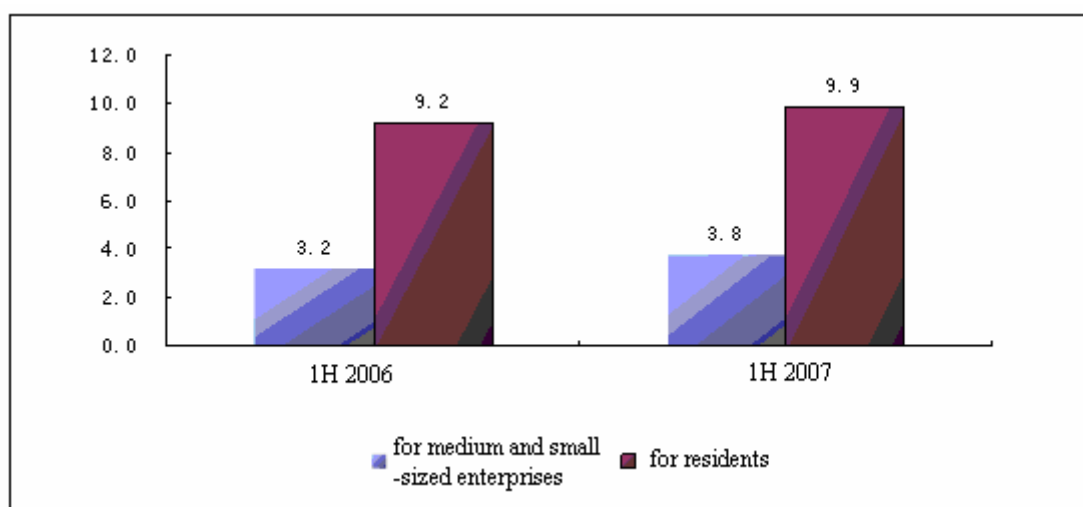
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|----------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------|---------------|
| Title    | China Pawn Industry Report, 2007-2008                                                                                                                                                                                                                                                                                                                                                                                                                                        | Pages        | 40            |
| Price    | PDF USD \$1000      Hard Copy USD \$900                                                                                                                                                                                                                                                                                                                                                                                                                                      | Release Date | February.2008 |
| Abstract | <p>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.</p> <p><b>Changing Trend of the Number of Pawnshops, 1997-H1 2007</b></p> |              |               |



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)

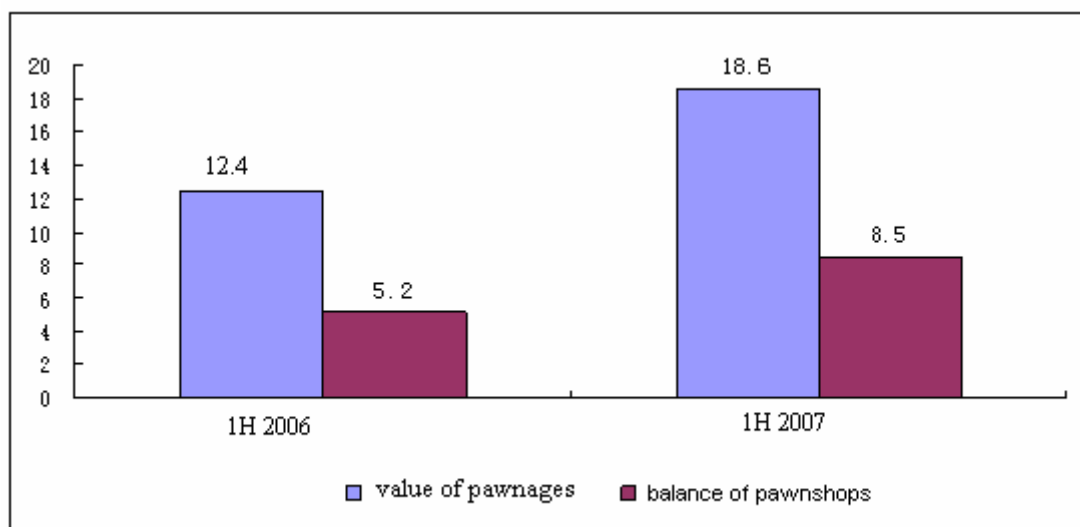


Source: ResearchInChina



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.

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