



China Online Lending Industry Report, 2015

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STUDY GOAL AND OBJECTIVES

This report provides the industry executives with strategically significant competitor information, analysis, insight and projection on the competitive pattern and key companies in the industry, crucial to the development and implementation of effective business, marketing and R&D programs.

REPORT OBJECTIVES

- ◆ To establish a comprehensive, factual, annually updated and cost-effective information base on market size, competition patterns, market segments, goals and strategies of the leading players in the market, reviews and forecasts.
- ◆ To assist potential market entrants in evaluating prospective acquisition and joint venture candidates.
- ◆ To complement the organizations' internal competitor information gathering efforts with strategic analysis, data interpretation and insight.
- ◆ To suggest for concerned investors in line with the current development of this industry as well as the development tendency.
- ◆ To help company to succeed in a competitive market, and

METHODOLOGY

Both primary and secondary research methodologies were used in preparing this study. Initially, a comprehensive and exhaustive search of the literature on this industry was conducted. These sources included related books and journals, trade literature, marketing literature, other product/promotional literature, annual reports, security analyst reports, and other publications. Subsequently, telephone interviews or email correspondence was conducted with marketing executives etc. Other sources included related magazines, academics, and consulting companies.

INFORMATION SOURCES

The primary information sources include Company Reports, and National Bureau of Statistics of China etc.

Abstract

With the continuous expansion of scale, Chinese small and medium-sized enterprises are seeing rapid growth in capital demand, and the same is true of the individual consumption. However, these fund demands cannot be fulfilled out of different reasons. On the other hand, private capital sat idle due to less investment channels. Against this backdrop, a variety of private lending models have sprung up. Thus, with the help of internet technologies, online lending industry develops speedily as well.

Since PaiPaiDAI, China's first peer-to-peer (P2P) unsecured online petty-sum lending platform, was born in Shanghai in August 2007, China's online lending platform and its market size have swelled. According to the statistical data from Wangdaizhijia, a P2P online lending platform, the number of online lending platforms grew from 50 in 2011 to 1,964 or so in the first half of 2015. Also, the transaction size increased from RMB1 billion in 2011 to around RMB252.8 billion in 2014, and then RMB234.7 billion in the first half of 2015 with a doubled YoY expected throughout this year.

On the other hand, however, what lies behind the prosperous lending industry is a dilemma of "no threshold, no standard, and no regulation". Since 2013, the phenomenon of business close-down and bankruptcy has occurred frequently. According to incomplete statistics, the number of failed platforms in the industry reached 275 in 2014, 3.6 times that of 2013. As of June 2015, there were a total of 786 failed platforms, of which that for Jan.-Jun. 2015 amounted to 419, exceeding the full-year total in 2014.

The steady progression of online lending industry in the future will depend greatly on the introduction of relevant laws and regulations. There were no laws and regulations aiming specially at online lending in China as of the end of 2015H1.

China Online Lending Industry Report, 2015 mainly covers the followings:

Overview of online lending industry in China, including development history, policies and regulations, market size, regional pattern, interest rate structure, term structure, etc.;

Competition pattern of online lending industry in China, involving platform quantity, turnover ranking, popularity ranking, etc.;

Profile, main products, lending scale, lending popularity, fees and profit model, lending rate distribution, and platform financing of 14 online lending platforms including Shenzhen Hongling Venture Capital Investment Co., Ltd., Lufax, WenZhouDai, Weidai, Hepai Online, RenRenDai, TuanDai, JS808, and 365edai.

P2P Online Lending Scale and Loan Balance Distribution in China, 2014-2015 (RMB bn)

	Loan Balance		Lending Scale	
	2014	2015H1	2014	2015H1
Beijing	27.19	78.46	38.25	66.72
Guangdong	26.76	49.4	84.64	102.31
Shanghai	18.97	32.61	30.01	35.38
Zhejiang	8	15.43	42.04	39.48
Jiangsu	6	7.17	11.63	11.34
Shandong	3.4	4.06	9.51	8.44
Others	13.28	21.6	36.74	36.96

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