



**China Automotive Finance Industry Report,  
2018-2023**

**January 2019**

## **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**

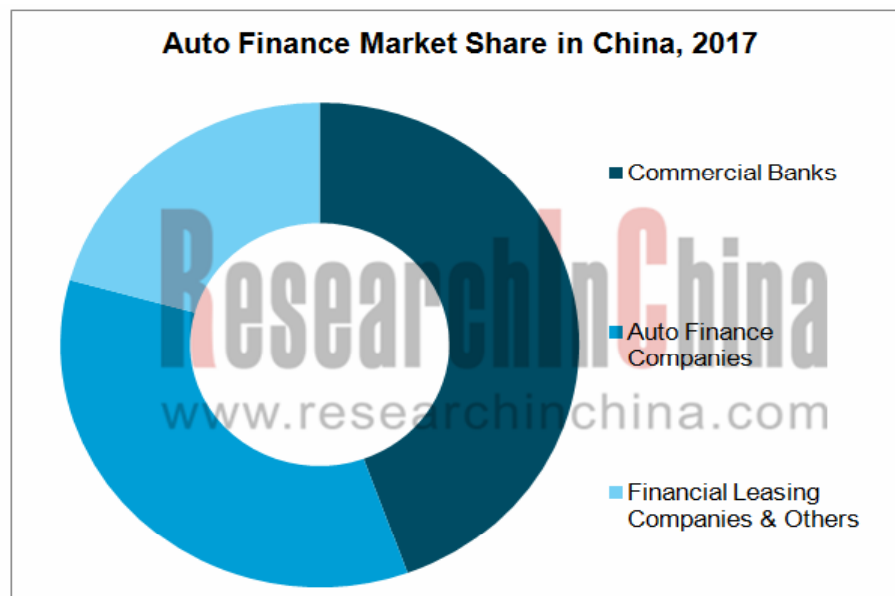
The primary information sources include Company Reports, and National Bureau of Statistics of China etc.

## Abstract

Auto finance sees a rising penetration rate in China over the recent years, to about 40% in 2017, a gap with 70% in the developed countries, but China is chasing faster. It is anticipated in the upcoming several years that the auto finance penetration in China will be climbing progressively and will rise to 58% in 2023 under the impetus of favorable policies and a change in consumer spending habits.

The Chinese auto finance market is booming with the participation of professional car rental companies, automakers, dealerships, banks and so forth, with the estimated market size posting RMB1.2 trillion with a year-on-year increase of 2.6% in 2018, and projected to grow at a rapid rate in the next five years and to reach RMB1.6 trillion in 2023.

In Chinese auto finance market, there co-exist auto finance companies, commercial banks, auto financial leasing companies, internet auto finance firms, etc., among which commercial banks takes a lion's share of the market but get increasingly squeezed, while auto finance companies seize a growing market share and held 34.8% in 2017.



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## Cases of Capitals into Internet Auto Finance, 2015-2018

No.	Time	Event
1	Jan 2015	yiche.com, Tencent and JD.COM jointly funded Yixin Capital focusing on auto financing Internet platforms. Yixin car loan auto financing platform provides online services to car purchasers and O2O operating services to financial institutions through operating Yiche car loan channel, JD Finance car loan channel, etc.
2	Mar 2015	Alibaba and SAIC Investment Management (a wholly-owned subsidiary of SAIC Group) each invested RMB500 million to set up an internet car fund totaling about RMB1 billion.
3	May 2015	China Grand Auto and autohome.com.cn achieved strategic cooperation on exploring the mix and reform of car distribution service industry in the era of "Internet +" through complementing each other's advantages and integration of resources.
4	Jul 2015	Alibaba announced to open the "CheMiaoDai" service portal on Alibaba wireless APP sides e.g. mobile.tmall.com and m.taobao.com by working with myxiaodai.cn as well as Dongfeng Nissan, Dongfeng Citroen and other automakers. The service allows the buyer's phone to submit the loan application online, with loan credit line (up to RMB200,000) obtained in half an hour as well as one-year zero interest rate discount.
5	Dec 2015	China Grand Auto and Alibaba jointly launched the used-car O2O integrated transaction service center and would open used-car integrated service centers in 23 provinces and cities across the country.
6	Mar 2016	Guazi expanded to used-car finance and users can enjoy customized car financial services on Guaizi.com.
7	Apr 11, 2016	To explore the Internet auto finance business, Wuhu Yaxia Automobile Corporation announced to establish a financial information service company with Tuhu.cn Corporation. The primary business of the joint venture is preliminarily set as: to provide supply chain finance business in view of Tuhu offline stores across the country, to provide consumer installment loan in view of Tuhu.cn network terminal clients, and other financial information technology services.
8	Apr 25, 2016	Pang Da Automobile Trade Co., Ltd. and JD Finance held a strategic cooperation signing ceremony, the two sides pledged to jointly launch "DingCheBao" product. After opening the service, the user can deposit down payment and enjoy the interests much higher than demand deposit income.
9	Aug 2016	Tencent, JD, Baidu, and Yiche strategically invested a total of RMB6.5 billion into Yixin Capital.
10	2016	UCAR launched Shenzhou Shandai, a one-stop auto financial service platform, to provide users with auto financial services including used-car finance and car mortgage loan, and users can submit applications online.
11	Aug 2017	Yibugouche, a brand under PPMoney Wanhui, brought its C-end-oriented APP on application markets. On mobile client, Yibugouche sets online car-selection, online application and online pre-qualification channels, and users can assess affordability via initial credit calculation and choose auto models online.
12	Jun 2018	Yixin Group announced to invest Yusheng at a price of \$260 million, thus integrating the related assets of its internet auto finance platform taoche.com with Yusheng. In future, Yusheng will develop under taoche brand.

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The dealership-grown auto finance companies and internet platforms will enjoy more and more market shares in the wake of the marketing channels closer to consumer demand, the friendlier product design, the loosening of financing channels and the perfection of personal credit system, to break the monopoly of commercial banks.

**Used Car Finance:** The used car trade has grown steadily in China with the enforcement of policies like the Several Opinions on Facilitating Easy Trade of Used Cars over the past two years. From January to September of 2018, a total of 10.14 million used cars were traded in China, an upsurge of 12.9% year on year and being far higher than the growth rate of new car sales. The huge used car market provides opportunities for used car finance.

Used car finance had a penetration rate of just 8% in China in 2016, and it rose to 10% in 2017 under the drive of the increasingly perfect used car evaluation system, the changing consumer attitudes as well as the policies such as the Guidance for Strengthening Financial Support for New Consumer Fields. As estimated, the penetration of used car finance will be 13% in 2018 and up to 25% in 2023.

**Automobile internet finance:** Being incentivized by policies like the Guidance for Facilitating the Healthy Development of Internet Finance, the traditional automakers and dealerships have begun to optimize the original auto finance procedures and experience, whilst internet giants like Baidu, Alibaba, Tencent and JD (BATJ) as well as internet finance portals are aggressively attempting at auto internet finance. In future, the conventional auto finance services will be changed to be offered online instead of offline, and the automobile internet finance grows a trend.

China Automotive Finance Industry Report, 2018-2023 highlights the following:

- Global automotive finance industry (overview, development environment, status quo, auto finance development in countries, competitive landscape, etc.);
- China automotive finance industry (overview, development environment, development course, status quo, market size, competitive pattern, auto finance companies' operation, development tendencies, etc.);
- Auto finance market segments in China (automobile financial leasing, used car finance, automobile internet finance);
- 14 OEM-related auto finance companies, 5 dealership-grown auto finance companies, and 10 other auto finance related firms.

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