

<<中国支付体系发展报告.2007>>

图书基本信息

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前言

Following China Payment System Development Report (2006) , China Payment System Development Report (2007) (Report) is the second annual report released by the People's Bank of China (PBC) to the public to reflect the development status of China Payment System. Report consists of four parts. Part I reviews the development of China Payment System in 2007, and briefly describes domestic and overseas environment, major achievements and development outlook of the system. Part II analyzes in detail the operation of China Payment System in 2007 from five aspects, i.e. payment service providers, bank settlement accounts, payment instruments, payment systems and securities settlement systems. Part III especially analyzes innovations and hot topics in the field of payment and settlement. Part IV Appendices include a history of major events of China Payment System development and statistics on key payment services in 2007. Report has three characteristics. First, it highlights the concept "Extensive Payment". Report covers not only the annual work of traditional payment and settlement services providers and management institutions, including PBC and commercial banks, but also related work of registration, custody, clearing and settlement service providers in financial market, such as China Government Securities Depository Trust & Clearing Co., Ltd., China Securities Depository and Clearing Corporation Limited and China Foreign Exchange Trade System, as well as specialized clearing institutions, such as Fund Clearing Center for City Commercial Banks and Rural Credit Banks Funds Clearing Center. Therefore, it gives a broad overview of the latest developments of China's payment and settlement in 2007. Second, Report gives an in-depth and comprehensive analysis on innovations and hot topics in the field of payment and settlement. It particularly adds Part III Monographic Study which compares and analyzes such eye-catching issues as electronic bills, electronic money and application of netting to inter-bank bond market, with a view to revealing the central bank's policy orientation and attitude towards relevant issues and driving healthy development of payment services.

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内容概要

Report consists of four parts. Part I reviews the development of China Payment System in 2007 , and briefly describes domestic and overseas environment , major achievements and development outlook of the system.

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章节摘录

插图：The scale of payment transactions in the money market expanded. In 2007, due to the fastgrowing economy and brisk capital market, the spot transactions, inter-bank collateralized repos and transactions in the lending market were active, and money market expanded rapidly. HVPS provides support for DVP settlement of inter-bank bond transactions and fund settlement in the interbank lending market. Among the inter-bank DVP transactions, inter-bank spot transactions reached 28, 000, with an amount of RMB9.3 trillion yuan; the transaction volume of initial collateralized repos reached 32, 700, with an amount of RMB23.35 trillion yuan ; and the transaction volume of matured collateralized repos reached 29, 000, with an amount of RMB21.4 trillion yuan. The average monthly growth rates of the three types of payment transactions were 8.6%, 3.7% and 4. 1% respectively, and the settlement amount accounted for 98% of total DVP transactions. In 2007, HVPS handled 10, 262 inter-bank lending transactions in a total amount of RMB2.74 trillion yuan, with an average monthly growth rate of 15% and 14% respectively. Additionally, in order to support the implementation of monetary policy, HVPS provided open market operations with a fund settlement channel, and handled 339 spot bond transactions, with an amount of RMB 3.71 trillion yuan, initial collateralized repos and matured collateralized repos in the open market. HVPS business was mainly concentrated in the regions where economy was relatively developed. According to the statistics of current accounts of regional payment transactions, the top 10 regions in terms of high-value payment transactions handled a total of 237 million payment transactions in a total amount of RMB869. 59 trillion yuan, accounting for 68. 90% and 81.59% of the total respectively.

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