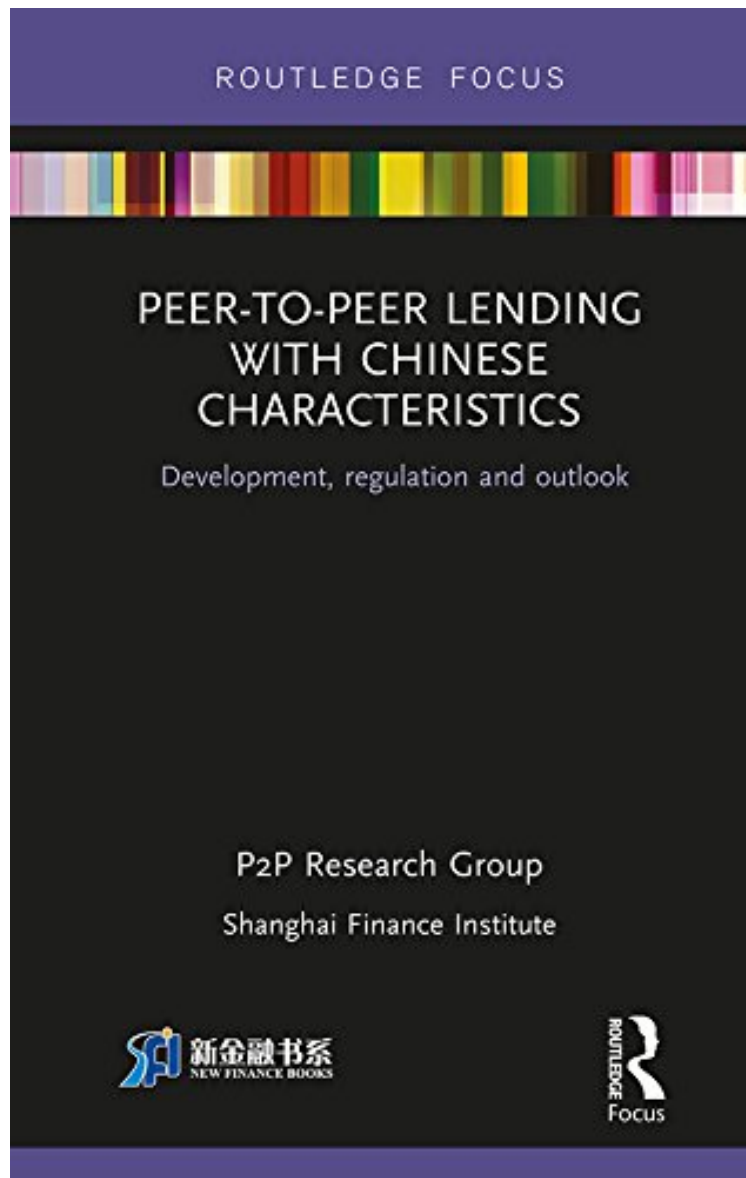


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Literature on China's finance in the West has focused on "financial repression" in its highly regulated financial markets. However, fundamental changes in China's financial system are underway and China's peer-to-peer (P2P) lending is now the largest in the world. This book uses exclusive researches, interviews and surveys to bring readers a clear picture of the rapidly developing P2P lending industry in China. It is comprised of two parts. The first part is a comprehensive analysis of China's P2P lending industry. It outlines the factors behind the meteoric rise of P2P lending in China, and also the challenges its rapid rise has posed. The second part is a panoramic survey of China's P2P lending industry with study of typical cases, which could also provide reference to the analysis in the first part. Besides, it introduces the existing relevant regulations, regulators, likely upcoming regulatory measures as well as the diverse body of new financial institutions appearing with the development of the industry, to analyse in-depth the current functioning of the industry in China and its lending practices through a large scale survey.

About the Author Shanghai Finance Institute (SFI) is a leading non-governmental, non-profit research institute dedicated to policy research in the cutting edge fields of finance. SFI was established on July 14th, 2011, and operates under the guidance of the China Finance 40 Forum (CF40), in strategic cooperation with the Shanghai Huangpu District government. Martin Chorzempa was a Fulbright Scholar and researcher at the Association of German Banks. As a Luce Scholar at Peking University and China Finance 40 Forum (CF40), he researched Chinese financial reforms. He is currently a Masters in Public Administration in International Development candidate at the Harvard Kennedy School. Kai Guo is a director at the People's Bank of China and was an economist at the International Monetary Fund. He holds a Ph.D degree in economics from Harvard University and his research interests include international finance, macroeconomics and the Chinese economy. His most recent book is *Mr. Wang's Tale of Economics* (2012), a national bestseller in economics in China. Feng Guo is a research fellow at Shanghai Finance Institute (SFI) and a postdoctoral fellow at the Internet Finance Research Center at Peking University. He received a Ph.D. in economics from Fudan University and has published extensively in leading academic journals in China. Recently he has spent much time researching China's P2P industry. Qianzheng Wang is a research associate at CF40. He earned his Bachelor of Arts in Economics from Renmin University of China, a Master of Applied Economics from City University of Hong Kong, and a Master of Economics from Simon Fraser University in Canada.