



TSINGHUA PBCSF
清华五道口

IFR

金融科技研究院

研究报告

2024

7

138

2024

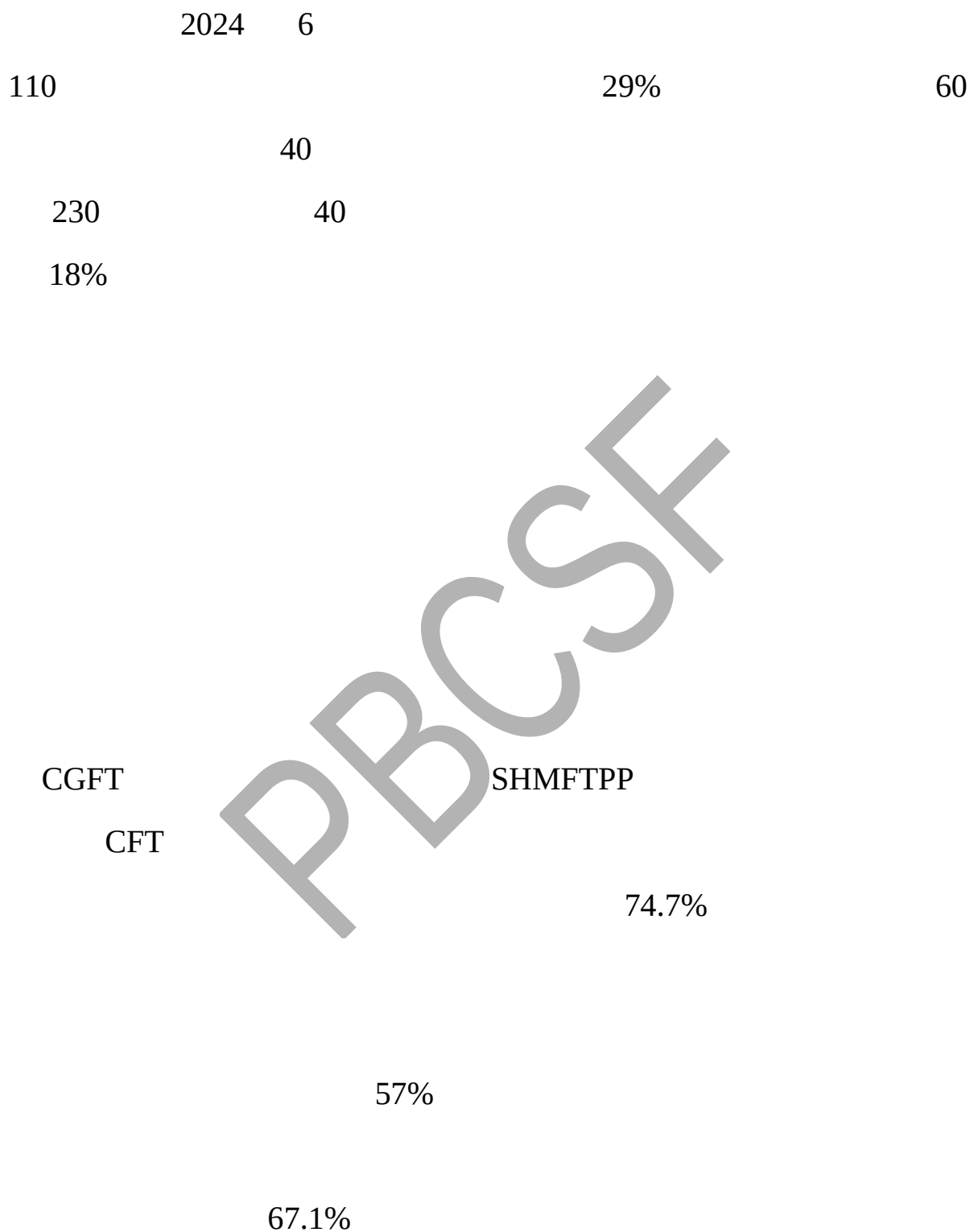
7

2

PBCSF



PBCSF



PBCSF

1.

2020 10 22

JR/T

0201 2020

2.

PBCSF

1

1

2019 08 23 FinTech 2019 2021	



PBCSF



2022 1 10	
-----------	--

1.

2017

2024

020310T 2017 9

2018

2019

2024 6

[J]. ,2023,47(12):69-74.

[J]. ,2020(01):17-23.

110

29%

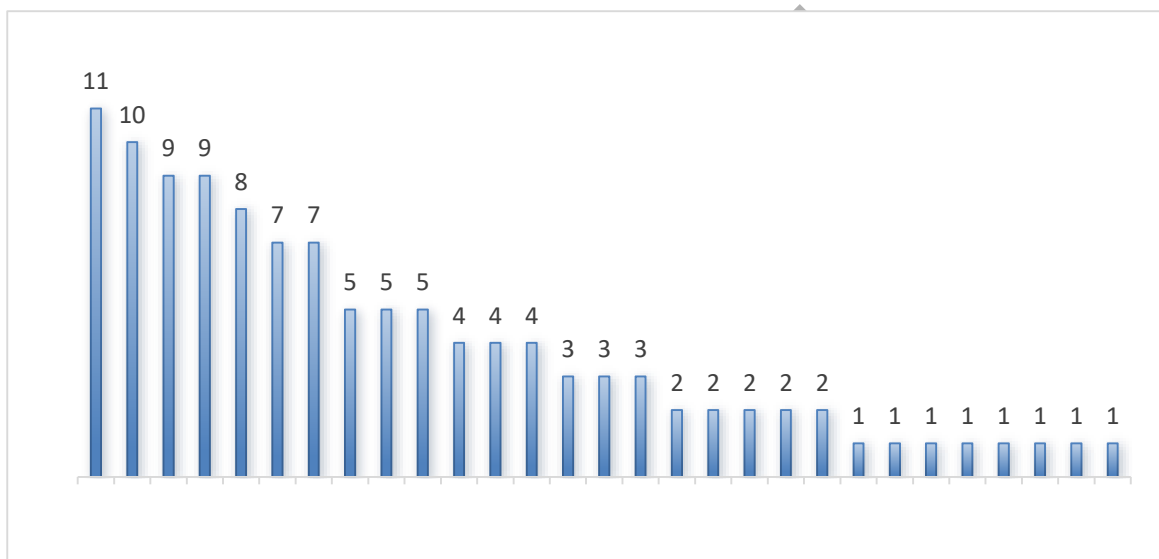
60

40

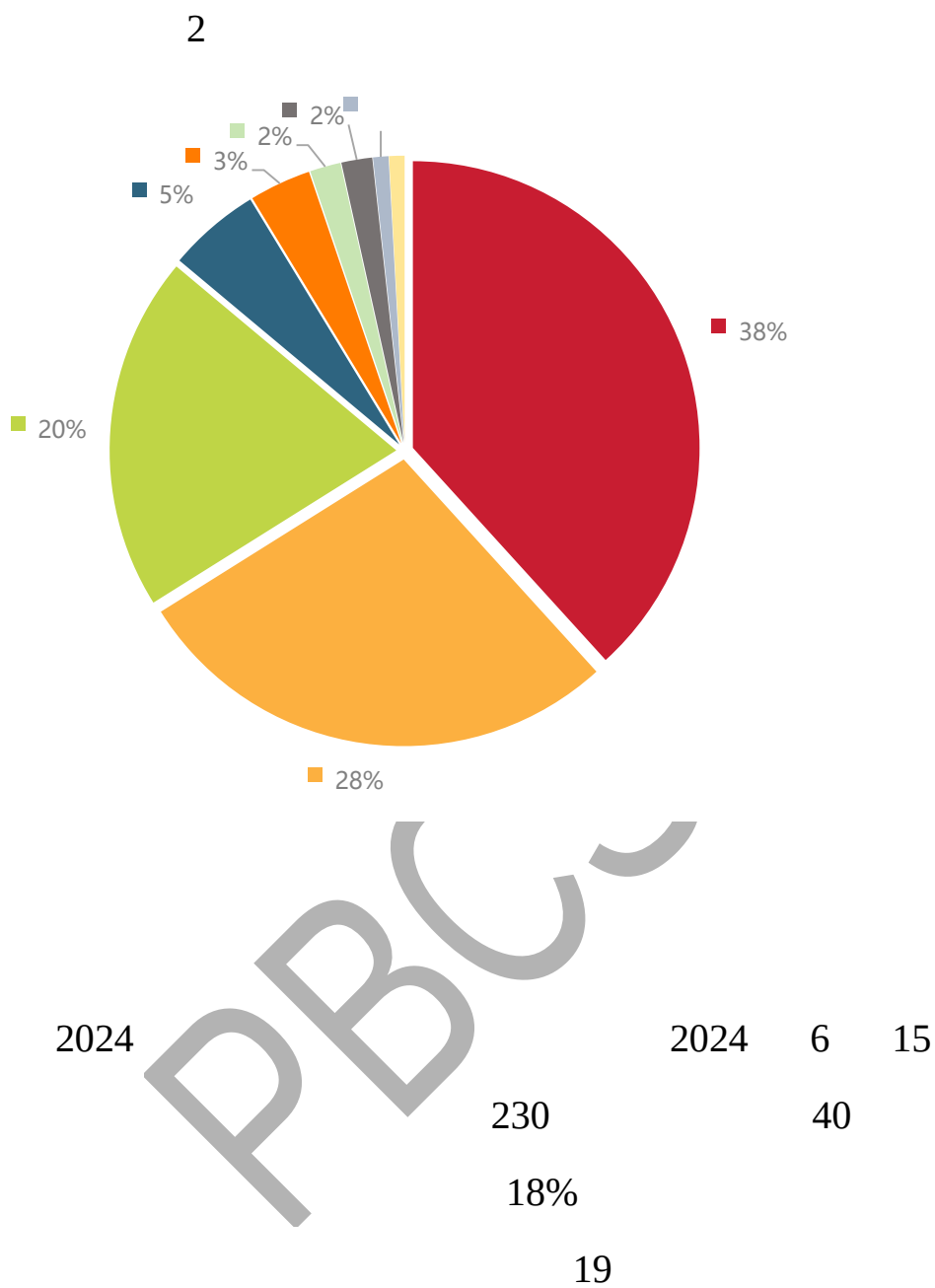
1

1

1



2



2

3

3

PBCSF

2024

100

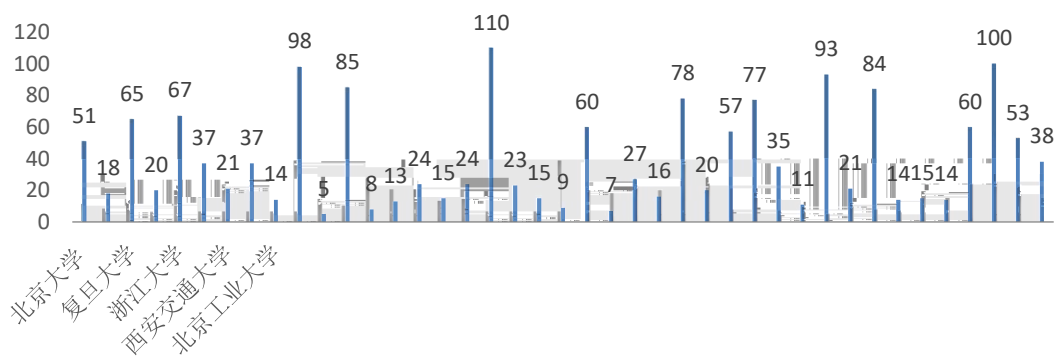
98

32

4

4

2024



2.

PBCSF

3.

PBCSF

1.

CFT

SHMFTPP

CGFT

2.

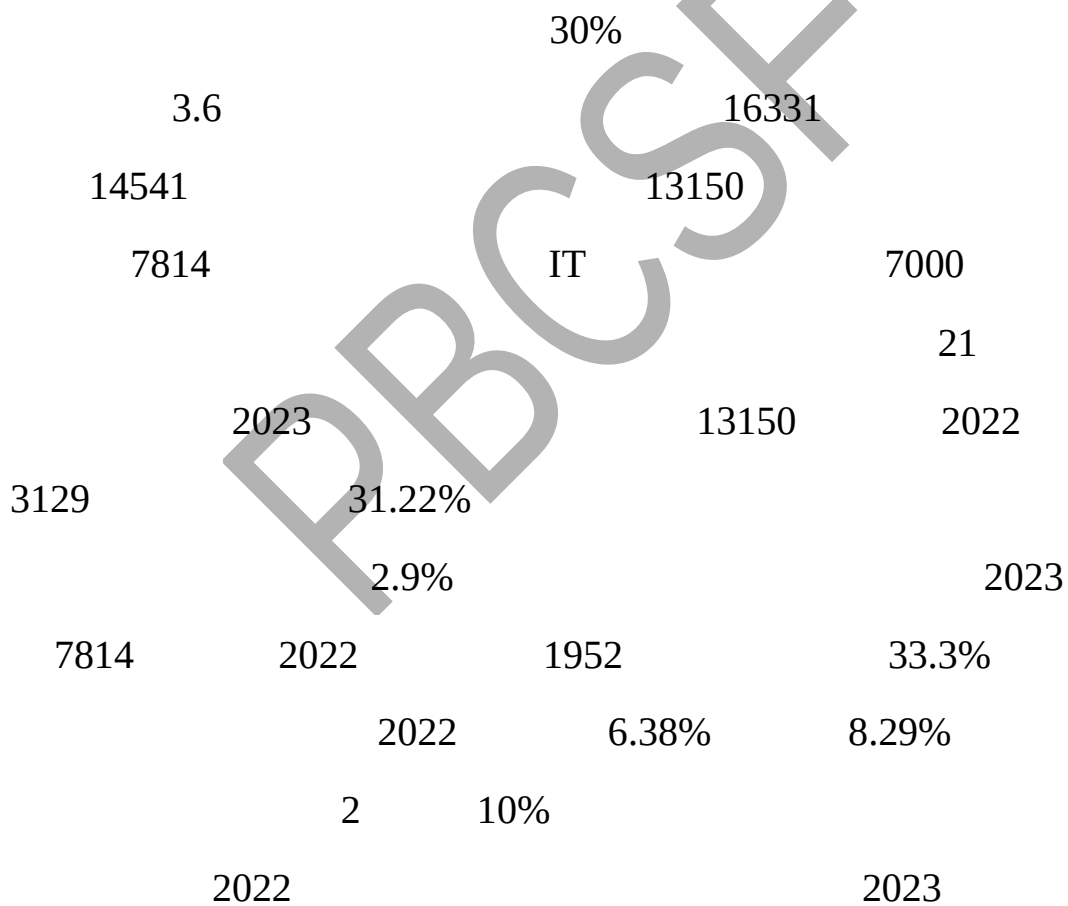
PBCSF



2024 4

9

4



.

2023

[N].

,2024-04-03(B01).

1000

16.85%

7828

13.91%

PBCSF

21

21

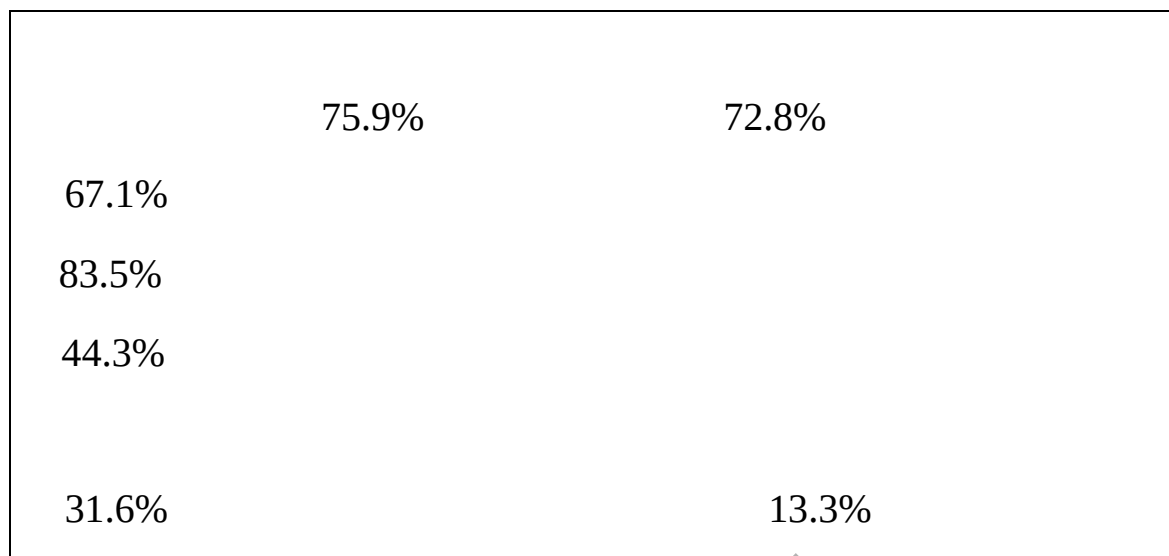
APP

12

20%

PBCSF





PBCSF

PBCSF

PBCSF

PBCSF

PBCSF

[illegible]

PBCSF

[illegible]

PBCSF

2

2024 6 15

		COT -

[illegible]

2024	6	15
------	---	----

PBCSF

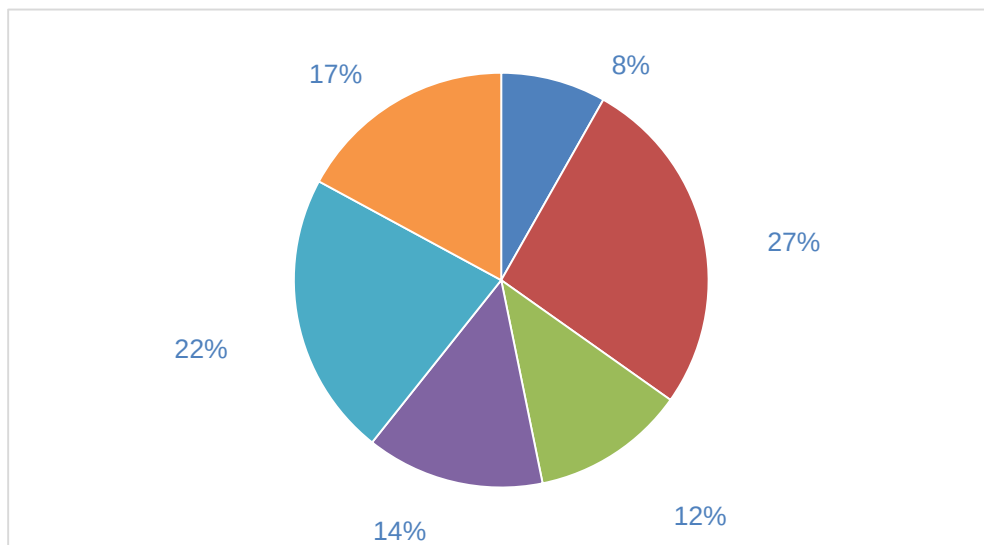
3

2024

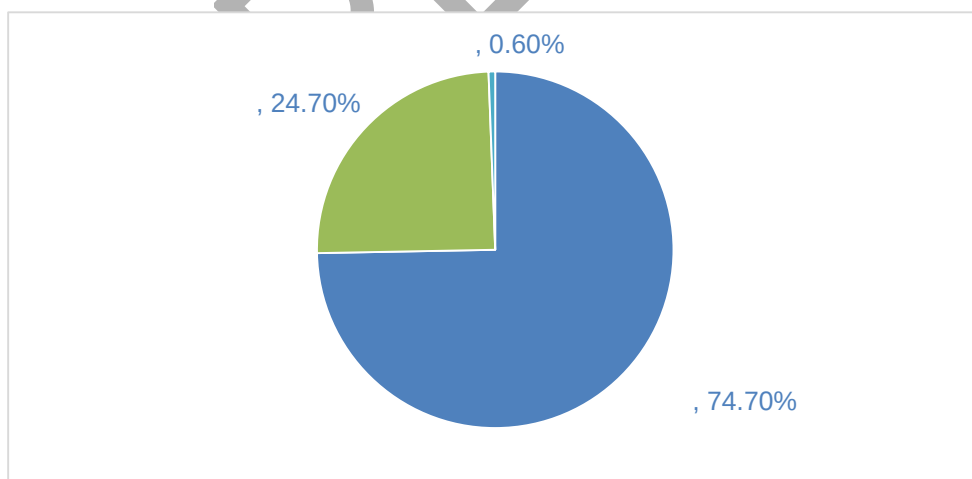
6

158

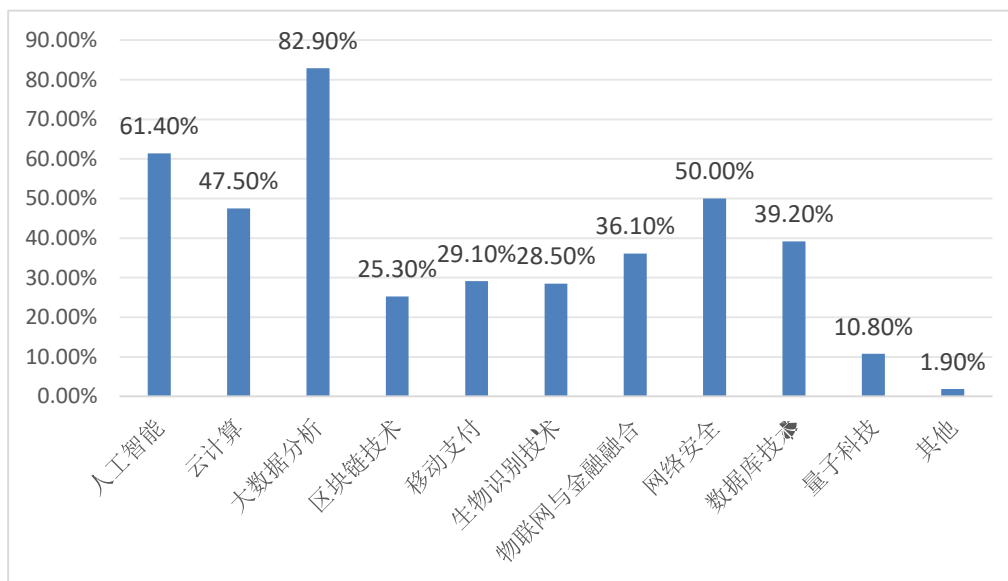
1



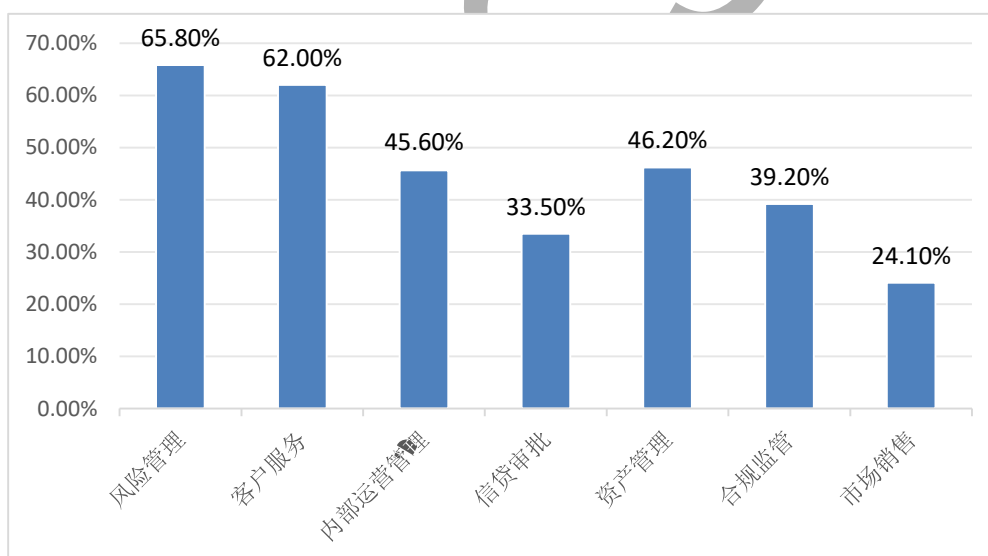
2



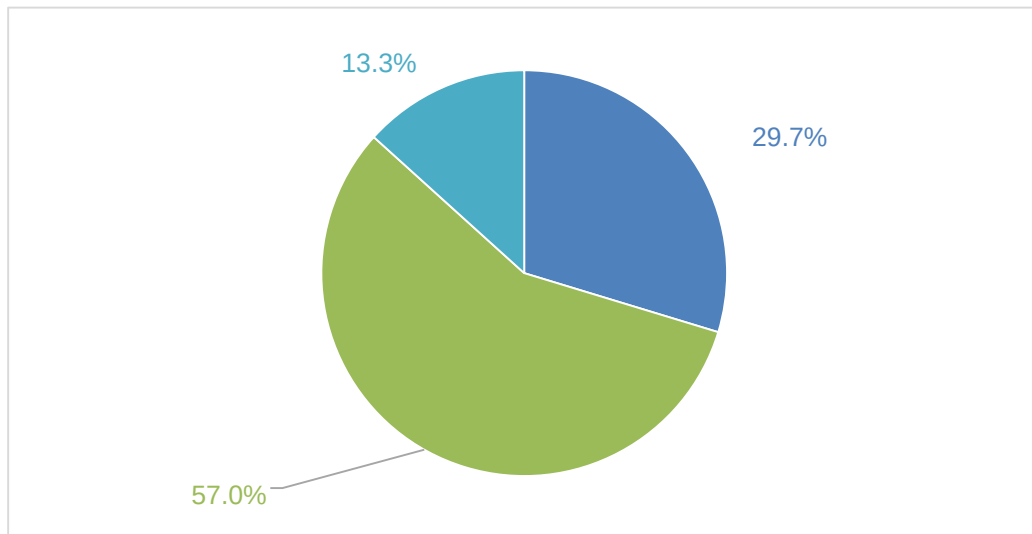
3



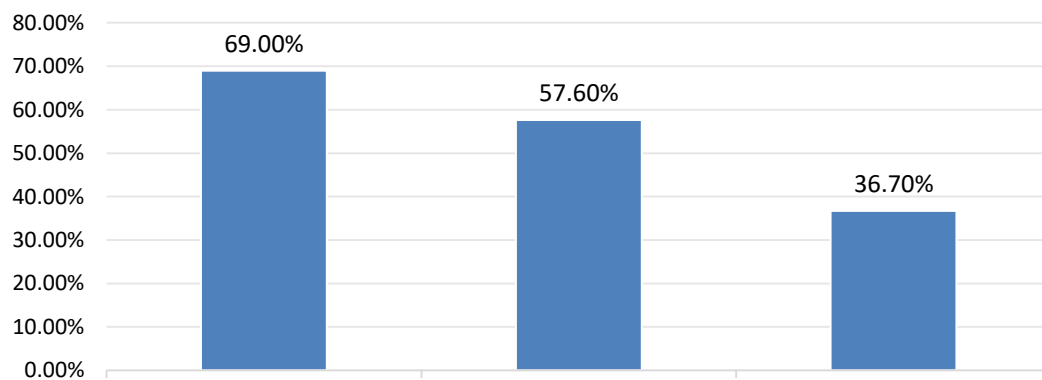
4

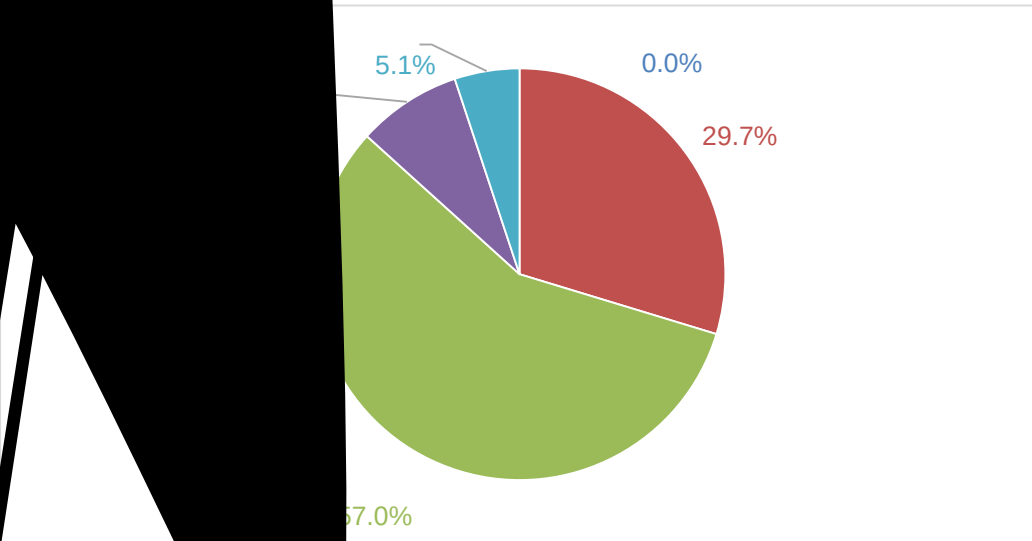


5



6

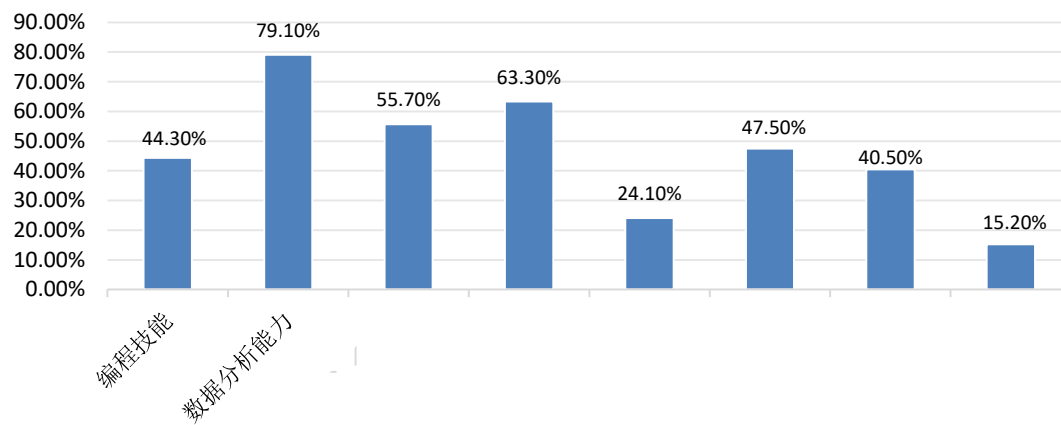




80% 5.70%

9

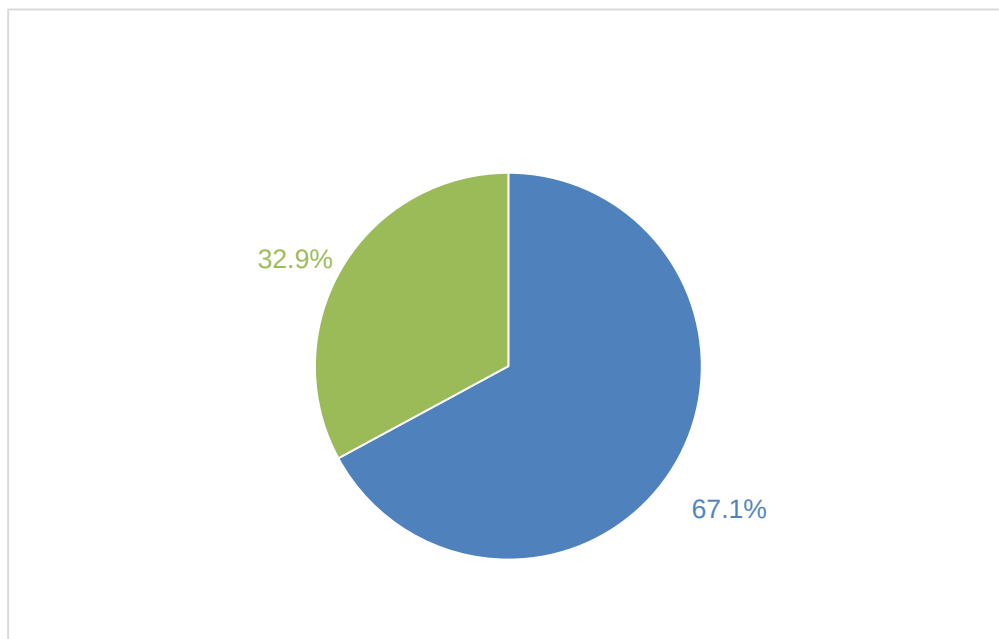
/



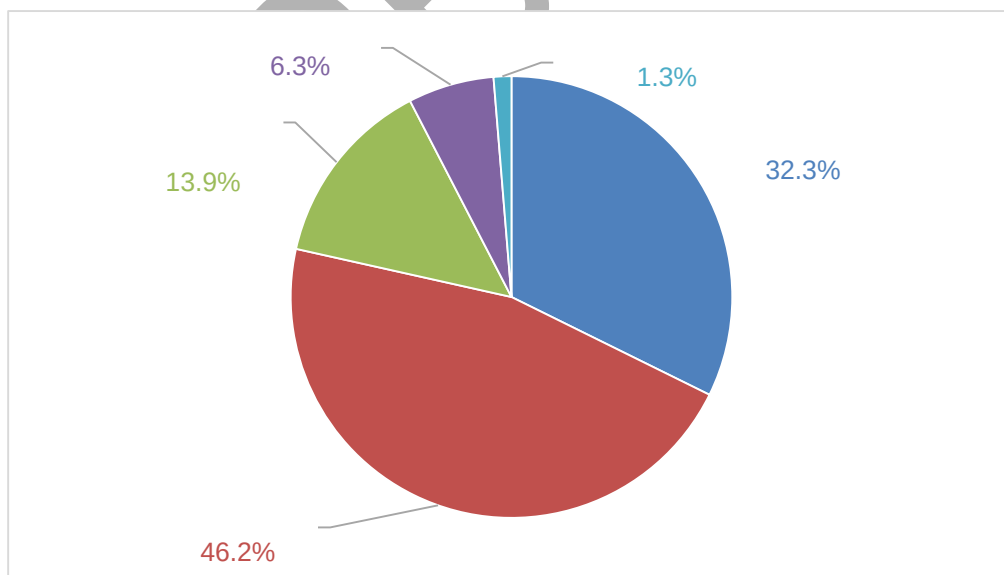
10

PBCSF

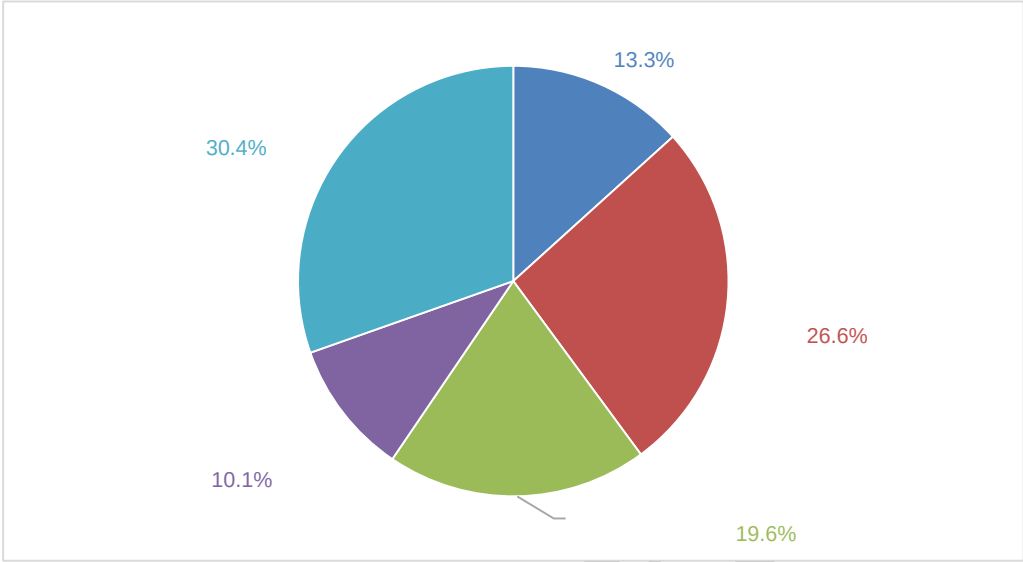
11



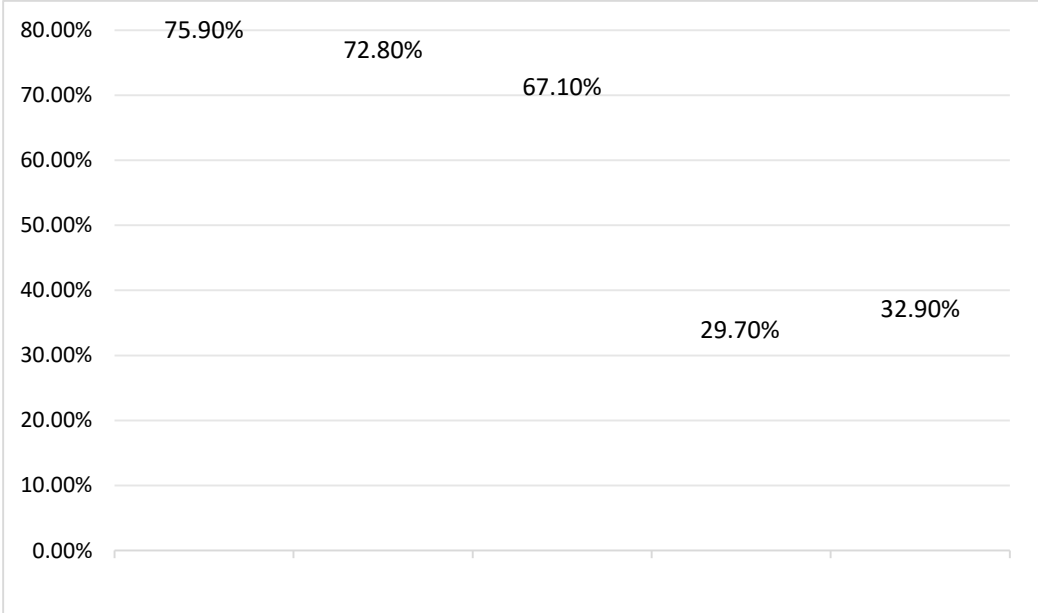
12



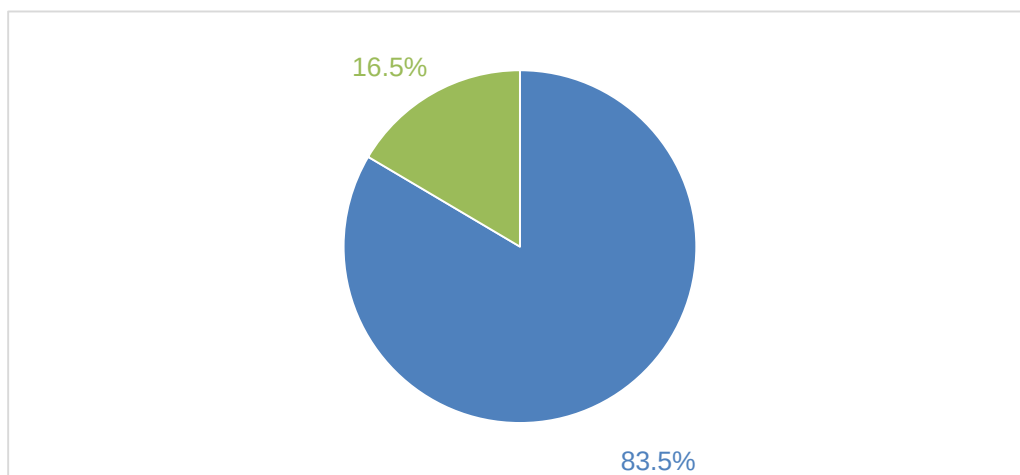
13



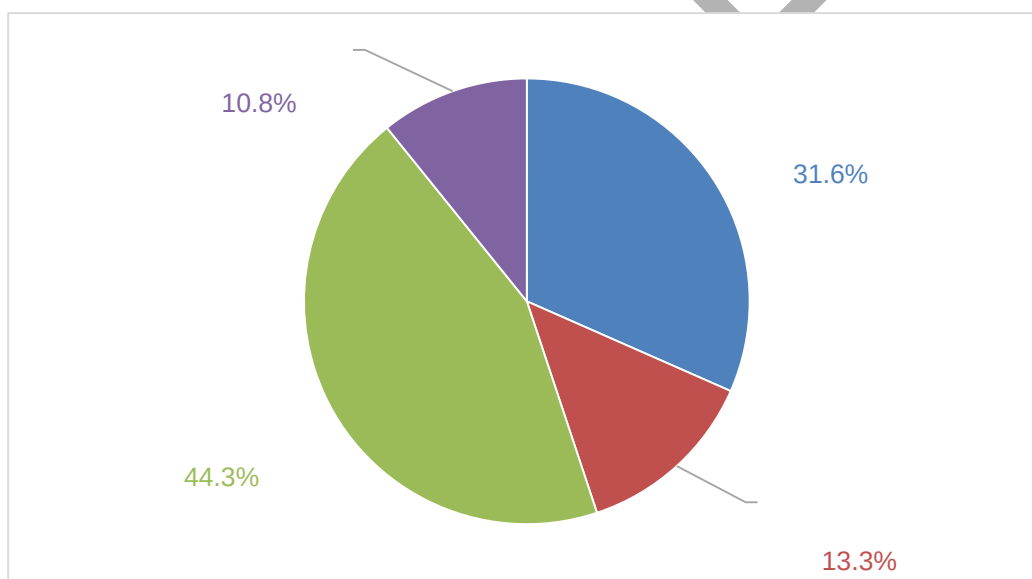
14



15



16



chenf@pbcfs.tsinghua.edu.cn
