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专利质押贷款环境下的专利价值决定因素研究

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The determinants of patent value in the environment of patent pledge loan

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摘要 专利质押贷款是金融衍生产品的创新,也是缓解中小企业融资难问题的重要举措,但如何确定专利价值直接关系到专利质押贷款理论的发展及其应用。目前,在专利质押贷款环境下,研究专利价值的决定因素的文献并不多见。本文以我国2004-2010年176份专利质押贷款数据为样本,分析专利属性、企业属性以及其他控制变量对专利价值的影响。研究结果表明,质押状态下的专利属性仍是决定其价值的关键因素,企业属性能体现贷款风险的高低,它对专利质押贷款额度有着显著影响。

关键词: 专利质押贷款 专利价值 中小企业融资 质押贷款风险

Abstract: Patent pledge loan is an innovation for financial derivative product, and has become the most important measure for mitigating the SME's financing difficulties. However, the literatures describing the determinants of patent value in the environment of patent pledge loan are very rare. By analyzing a dataset of 176 patent pledge loans with 618 patents involved from 2004 to 2010 in China, how patent attributes, firm specific characteristics, and other control variables relate to patent collateral value is examined. The results show that patent specific attributes remain key factor for determining patent collateral value. Firm specific characteristics could reveal the risk level and have a significant effect on the amount of credit.

Keywords: [patent pledge loan](#) [patent value](#) [SME financing](#) [pledged loan risk](#)

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