



2020

ANNUAL REPORT

年度报告





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公司简介

COMPANY PROFILE

上海汽车集团财务有限责任公司(以下简称“公司”)成立于1994年5月,是经中国人民银行批准成立的非银行金融机构。2020年末,公司注册资本人民币153.80亿元(含1000万美元),上海汽车集团股份有限公司和上海汽车工业销售有限公司分别持股98.999%及1.001%。公司根据上汽集团战略布局,持有上汽通用汽车金融有限责任公司45%的股权。

2020年,在突发新冠疫情和汽车产业大幅波动的不利情况下,公司通过创新变革,巩固产融结合优势,依然取得了优异的经营业绩。全年实现合并归母净利润51.38亿元,同比继续实现4.6%的正增长;全年合并营业收入193.01亿元;年末合并资产总额3,504.47亿元。

Shanghai Automotive Group Finance Company Limited (SAIC Finance) is a central bank-approved non-bank financial institution founded in May 1994 with a current registered capital of 15.38bn CNY (10mn USD included). SAIC Motor Corporation Limited and Shanghai Automotive Industry Sales Company Limited are our shareholding companies, owning 98.999% and 1.001% of our shares, respectively. Under the strategic arrangements of SAIC Motor Corporation, we invested in SAIC-GMAC Automotive Finance Company Limited and hold 45% of its shares.

In 2020, facing the outbreak of Covid-19 and fluctuations in the automobile industry, we managed to deliver impressive outcomes by reforming, innovating and working hand-in-hand with automakers and dealers. The consolidated annual net profit attributable to the parent company was up by 4.6% to 5.138bn CNY, the consolidated annual revenue reached 19.3bn CNY, and the year-end consolidated total assets amounted to 350.44bn CNY.

公司合并资产总额
Consolidated total assets

3,504.47 亿元

全年营业收入
Consolidated annual revenue

193.01 亿元

全年合并归母净利润
Consolidated annual net profit
attributable to the parent company

51.38 亿元



经营范围

BUSINESS SCOPE

公司经金融监管部门批准可以经营《企业集团财务公司管理办法》中规定的金融业务：

We provide the following services as stipulated by *The Regulations on Finance Companies of Corporate Groups* with the approval of regulatory authorities.

- 
- 1 对成员单位办理财务和融资顾问、信用鉴证及相关的咨询、代理业务
Providing finance and financing-related advisory services, credit investigation and other relevant consultancy and agent services for group member companies
 - 2 协助成员单位实现交易款项的收付
Assisting group member companies to make and receive payments
 - 3 经批准的保险代理业务
Providing insurance-related agent services with the approval of regulatory authorities
 - 4 对成员单位提供担保
Providing guarantee for group member companies
 - 5 办理成员单位之间的委托贷款及委托投资
Arranging for entrusted loans and entrusted investments between group member companies
 - 6 对成员单位办理票据承兑与贴现
Accepting and discounting bank drafts and commercial notes for group member companies
 - 7 办理成员单位之间的内部转账结算及相应的结算、清算方案设计
Settling internal transfers between group member companies and designing corresponding settlement and clearance plans
 - 8 吸收成员单位的存款
Taking deposits from group member companies
 - 9 对成员单位办理贷款及融资租赁
Providing loans and financing leasing for group member companies
 - 10 从事同业拆借
Inter-bank borrowing and lending
 - 11 经批准发行财务公司债券
Issuing finance company bonds with the approval of regulatory authorities
 - 12 承销成员单位的企业债券
Underwriting corporate bonds issued by group member companies
 - 13 对金融机构的股权投资
Equity investment in financial institutions
 - 14 有价证券投资
Securities investment
 - 15 成员单位产品的消费信贷、买方信贷及融资租赁
Providing consumer credit, buyer's credit, and financial leasing services for products of group member companies
 - 16 中国银行保险监督管理委员会批准的其他业务
Other services approved by China Banking and Insurance Regulatory Commission

上汽大众
SAIC VOLKSWAGEN

 上汽财务
SAIC FINANCE



年度荣誉

ANNUAL AWARDS & RECOGNITION

2020



2020年,公司获评2019年度上海市质量金奖
成为本市金融企业质量标杆。

In 2020, Shanghai Municipal People's Government granted our company the 2019 Golden Quality Award, recognizing us as a model of quality control among financial enterprises in Shanghai.

2020年度最佳财务公司称号

2020年,在由金融时报社主办,国家金融与发展实验室提供学术支持的“2020中国金融机构金牌榜·金龙奖”评选中,公司蝉联“年度最佳财务公司”称号。

In 2020, we again won the Award for Best Finance Company of the Year at the "2020 Golden Dragon Awards: Contest for Chinese Financial Institutions", an event hosted by *Financial News* and supported by the National Institution for Finance and Development, a top Chinese think tank.

2020年上汽集团 年度业绩优异企业奖

2020年,公司再次荣获上汽集团年度业绩优异企业奖,这是公司近14年第13次获得此荣誉。

In 2020, SAIC Motor granted us the Award for Outstanding Performance, the 13th time over the past 14 years.

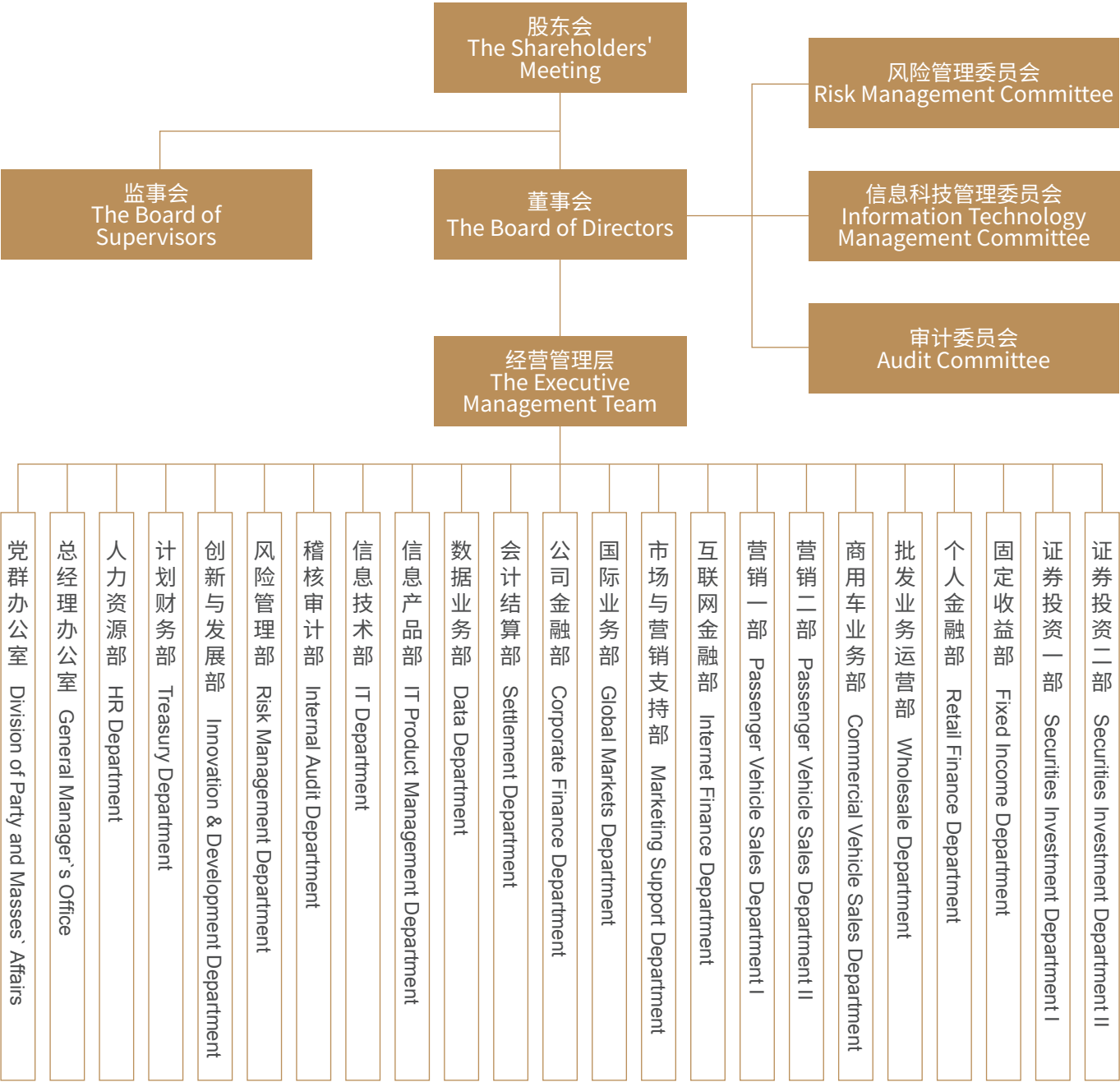


组织机构

ORGANIZATIONAL STRUCTURE

公司治理结构完善，股东会、董事会、监事会各司其职。公司实行董事会领导下的总经理负责制。董事会层面下设3个专业委员会；公司管理层面设1个党群部门和22个行政部门。公司现任董事长为上汽集团总裁王晓秋，总经理沈根伟。

Our company has established a well-structured governance system, under which the Shareholders' Meeting, the Board of Directors and the Board of Supervisors perform their respective duties effectively. The General Manager is responsible for the company's executive management under the leadership of the Board of Directors. The Board of Directors has three professional committees and the Executive Management Team has 23 departments. Mr. Wang Xiaoqiu, President of SAIC Motor serves as our Chairman, and Mr. Shen Genwei is our General Manager.



公司领导

LEADERSHIP

董事会成员	The Board of Directors
王晓秋 WANG Xiaoqiu	董事长 Chairman
卫 勇 WEI Yong	董事 Board Director
顾晓琼 GU Xiaoqiong	董事 Board Director
沈根伟 SHEN Genwei	董事 Board Director
吴 珩 WU Heng	董事 Board Director
监事会成员	The Board of Supervisors
周郎辉 ZHOU Langhui	监事会主席 Chairman
姜宝新 JIANG Baoxin	监事 Supervisor
许灵斌 XU Lingbin	监事 Supervisor
经营管理层	The Executive Management Team
沈根伟 SHEN Genwei	总经理 General Manager
许 莺 XU Ying	党委书记兼副总经理 Secretary of the Party Committee Deputy General Manager
余亚瑞 YU Yarui	党委副书记兼上汽通用汽车金融有限责任公司总经理 Deputy Secretary of the Party Committee General Manager of SAIC-GMAC
许灵斌 XU Lingbin	党委副书记兼纪委书记、工会主席 Deputy Secretary of the Party Committee Secretary of the Party Commission for Discipline Inspection Chairperson of the Trade Union
李荣荣 LI Rongrong	副总经理 Deputy General Manager

公司领导 LEADERSHIP



王晓秋
WANG Xiaoqiu

董事长
*Chairman of the Board
of Directors*



周郎辉
ZHOU Langhui

监事会主席
*Chairman of the Board
of Supervisors*

LEADERSHIP

公司领导 LEADERSHIP



沈根伟
SHEN Genwei

董事总经理

Board Director & General Manager



许 莺
XU Ying

党委书记兼副总经理

*Secretary of the Party Committee
Deputy General Manager*



余亚瑞
YU Yarui

党委副书记兼上汽通用汽车
金融有限责任公司总经理

*Deputy Secretary of the Party Committee
General Manager of SAIC-GMAC*



许灵斌
XU Lingbin

党委副书记兼纪委书记
工会主席

*Deputy Secretary of the Party Committee
Secretary of the Party Commission
for Discipline Inspection
Chairperson of the Trade Union*



李荣荣
LI Rongrong

副总经理

Deputy General Manager

LEADERSHIP

审计报告

AUDITOR'S REPORT

审计报告

众会字(2021)第 00711 号

上海汽车集团财务有限责任公司全体股东:

一、审计意见

我们审计了上海汽车集团财务有限责任公司(以下简称“上汽财务”)财务报表,包括 2020 年 12 月 31 日的合并及公司资产负债表,2020 年度的合并及公司利润表、合并及公司现金流量表、合并及公司所有者权益变动表以及相关财务报表附注。

我们认为,后附的财务报表在所有重大方面按照企业会计准则的规定编制,公允反映了上汽财务 2020 年 12 月 31 日的合并及公司财务状况以及 2020 年度的合并及公司经营成果和现金流量。

二、形成审计意见的基础

我们按照中国注册会计师审计准则的规定执行了审计工作。审计报告的“注册会计师对财务报表审计的责任”部分进一步阐述了我们在这些准则下的责任。按照中国注册会计师职业道德守则,我们独立于上汽财务并履行了职业道德方面的其他责任。我们相信,我们获取的审计证据是充分、适当的,为发表审计意见提供了基础。

三、管理层和治理层对财务报表的责任

上汽财务管理层(以下简称管理层)负责按照企业会计准则的规定编制财务报表,使其实现公允反映,并设计、执行和维护必要的内部控制,以使财务报表不存在由于舞弊或错误导致的重大错报。

在编制财务报表时,管理层负责评估上汽财务的持续经营能力,披露与持续经营相关的事项,并运用持续经营假设,除非管理层计划清算上汽财务、终止运营或别无其他现实的选择。

治理层负责监督上汽财务的财务报告过程。

四、注册会计师对财务报表审计的责任

我们的目标是对财务报表整体是否不存在由于舞弊或错误导致的重大错报获取合理保证,并出具包含审计意见的审计报告。合理保证是高水平的保证,但并不能保证按照审计准则执行的审计在某一重大错报存在时总能发现。错报可能由于舞弊或错误导致,如果合理预期错报单独或汇总起来可能影响财务报表使用者依据财务报表作出的经济决策,则通常认为

保持职业怀疑。同时,

设计和实施审计程序的基础。由于舞弊可能现由于舞弊导致的重

的并非对内部控制的

露的合理性。

获取的审计证据,就在重大不确定性得出审计报告中提请报表无保留意见。我们的导致上汽财务不能持

财务报表是否公允反

进行沟通,包括沟通

刘金文 中国注册会计师
朱会 中国注册会计师

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AUDITORS' REPORT

ZKZ (2021-02482)

To the Board of Directors of Shanghai Automotive Group Finance Co., Ltd.

I. Auditor's opinion

We have audited the financial statements of Shanghai Automotive Group Finance Co., Ltd. (hereinafter referred as "the Company"), which comprise the consolidated and the company's balance sheets as at 31 December 2020, the consolidated and the company's income statements, the consolidated and the company's cash flow statements and the consolidated and the company's statements of changes in shareholders' equity for the year then ended and notes to the financial statements. In our opinion, the accompanying financial statements were prepared in accordance with the Accounting Standards for Business Enterprises in all material aspects and give a true and fair view of the consolidated and the company's financial position of the Company as at 31 December 2020 and of the consolidated and the company's operating results and cash flows for the whole year of 2020.

II. Basis of opinions

We have conducted our audit in accordance with the Chinese Auditing Standards issued by the Chinese Institute of Certified Public Accountants. Our responsibilities under those standards are further described in the responsibilities of certified public accountants for the audit of the financial statements section of the auditors' report. We are independent of the Company in accordance with the ethical codes of Chinese certified public accountants, and we have fulfilled our other ethical responsibilities in accordance with the codes. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

III. Responsibilities of the management and governing bodies for the financial statements

The management of the Company is responsible for the preparation of the financial statements that give a true and fair view in accordance with the Accounting Standards for Business Enterprises, and also designing, implementing and maintaining the internal control system as necessary such that the financial statements are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the management is responsible for assessing the Company's ability to continue as a going concern, disclosing the matters related to the going concern basis (if applicable) and using the going concern basis of accounting unless the management either intends to

Zhonghua Certified Public A

February 20, 2021

Shanghai, China

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财务报表

FINANCIAL STATEMENTS

资产负债表 Balance Sheet		单位 _ 人民币万元 Unit_RMB in 10 thousand yuan		
		2018	2019	2020
资产 Assets				
存放央行及同业款项 DEPOSITS WITH CENTRAL BANK AND FINANCIAL INSTITUTIONS		4,603,679	4,609,030	4,664,798
应收账款 ACCOUNTS RECEIVABLE		61,774		
贷款 LOANS		22,191,711	19,631,169	21,021,026
投资 INVESTMENT		2,222,729	7,048,798	8,439,926
固定资产 FIXED ASSETS		4,829	4,835	4,644
其他资产 OTHER ASSETS		760,097	1,071,196	914,260
资产合计 TOTAL ASSETS		29,844,820	32,365,028	35,044,654
负债 Liabilities				
存款 DEPOSITS		14,155,670	16,125,089	15,897,039
应付账款 ACCOUNTS PAYABLE		178,781		
其他负债 OTHER LIABILITIES		11,483,498	11,609,290	13,941,723
负债合计 TOTAL LIABILITIES		25,817,949	27,734,378	29,838,762
所有者权益 Owner' s Equity				
实收资本 PAID-IN CAPITAL		1,538,000	1,538,000	1,538,000
资本公积 CAPITAL RESERVE		12,284	21,074	10,287
盈余公积 SURPLUS RESERVE		451,338	504,137	579,128
未分配利 UNDISTRIBUTED PROFIT		1,145,557	1,572,962	2,011,810
所有者权益合计 TOTAL OWNER'S EQUITY		4,026,871	4,630,650	5,205,892
负债和所有者权益合计 TOTAL LIABILITIES AND OWNER'S EQUITY		29,844,820	32,365,028	35,044,654

损益表 Profit & Loss Statement		单位 _ 人民币万元 Unit_RMB in 10 thousand yuan		
		2018	2019	2020
营业收入 REVENUE		1,820,461	1,911,408	1,930,098
利息收入 INTEREST REVENUE		1,448,284	1,683,038	1,721,270
投资收益 INVESTMENT INCOME		200,637	46,524	61,247
其他营业收入 OTHER REVENUE		171,540	181,845	147,581
营业支出 EXPENSES		1,022,874	1,071,460	1,041,029
利息支出 INTEREST EXPENSES		531,772	572,724	573,616
营业费用 OPERATING COSTS		336,467	393,889	409,321
其他营业支出 OTHER EXPENSES		154,635	104,847	58,092
税金及附加 TAXES & SURCHARGES		11,226	10,616	10,646
营业利润 OPERATING PROFIT		786,362	829,331	878,423
加：营业外净收入 ADD: NET NON OPERATING REVENUE		21,868	24,362	20,120
利润总额 TOTAL PROFIT		808,230	853,693	898,544



变革创新

REFORMS & INNOVATIONS

公司以重塑绩效体系为抓手,持续推动建立多层次创新管理体系,提升企业发展动能,为公司可持续发展注入活力,全年提出的创新项目数量为往年数倍。年内通过不断的技术积累,在互联网支付服务上再获得突破,助力整车厂真正实现整车全线上销售。

公司设计打造了集整车线上销售、支付、贷款管理全功能的一体化平台,可覆盖线上线下全支付场景,深度嵌入全线上汽车消费贷款模式,目前已在荣威R品牌和上汽大众ID4线上直销中进行了应用,后续将为荣威MG品牌、智己汽车和上汽奥迪线上直销提供服务,公司也成为财务公司和汽车金融行业第一家也是唯一一家真正实现“整车+金融”线上直销模式突破落地的金融企业。

For the purpose of energizing the company's growth and achieving sustainable development, we have been building a multi-level innovation management system with the focus on reinventing our performance evaluation mechanism. A host of new policies largely motivated our employees, who came up with a multiplied number of innovative initiatives in 2020.

Our technological accumulation resulted in major breakthroughs in online payment, enabling automakers to sell their vehicles completely online. We designed a one-stop online platform integrating the functions of sales, payment, and loan management. It is applicable to all online and offline payment scenarios and makes auto loan options easily accessible to our consumers. The platform has already been applied to the online direct sales of Roewe R-brand cars and SAIC Volkswagen ID.4 and is planned to serve the online sales of IM Motors, MG Cars, and SAIC Audi in the near future. We have become the first and by far the only finance company and auto finance institution to have established a real direct sales model that integrates vehicle sales and financial services.

ID.4 X



上汽奥迪



汽车金融

AUTOMOTIVE FINANCE

发展成就

Achievements

2020年,公司对外扶助经销商减负、支持整车厂布局,坚持以融促产;对内不断创新产品和服务、金融科技赋能线上业务,提升整体竞争力,最大程度稳定了汽车金融业务的基本盘。全年发放整车零售贷款近80万单;年末汽车金融融资余额(含管理资产)1,228亿元;业务已覆盖全国309个地级市3,179家经销商。

2020年末,公司一站式互联网金融服务平台“好车e贷”累计注册用户已超500万;年内平台在行业内首家推出了线上全流程金融贷款服务,实现申请贷款、合同签署、直通放款的全线上操作。以此为基础,平台逐步建立了线上撮合、线上交易、线下交付的自主引流直销模式。“好车e贷”平台商户端年内上线“经销商二网商户APP 3.0”,超过8,100家二网客户可以更方便享受厂家金融支持。



线上全流程贷款

爱车轻松贷回家

- 在线申请贷款
- 远程上传资料
- 签署电子合同
- 极速放款提车



In 2020, externally, we alleviated burdens on our dealers and supported our automaker partners to strengthen market presence, with the purpose of invigorating the manufacturers with our financial services. Internally, we innovated our products and services and empowered our online business with fin-tech. The efforts enhanced our overall competitiveness and consolidated the market share of our auto finance services. Over 2020, we made nearly 800,000 retail auto loans and the auto financing balance (including assets under management) reached 122.8 billion CNY at the end of the year; our business had covered 3,179 dealers in 309 prefecture-level cities across China.

As of the end of 2020, Haocheedai.com, our one-stop online financial service platform, had recorded an accumulative number of 5 million registered users. We were the first in the industry to provide whole-process online auto loan service, allowing consumers to file applications, sign contracts and receive loans completely online, without visiting a dealership in person. Based on this, the platform developed a direct sales model that features online matchmaking, online trading and offline delivery. We also launched a sub-dealers' version of Haocheedai app, providing more convenient financial support for our 8,100 sub-dealers across China.



汽车金融

AUTOMOTIVE FINANCE

◆ 产融协作

◆ Empowering the Automobile Industry

在年初突发疫情时,公司及时出台一系列减负特殊政策,帮助经销商复工复产;在进入常态化防控阶段后,对疫情反复地区继续给予定向支持,持续降低经销商资金压力,支持实体经济恢复。在业务层面,持续整车厂网络布局;零售业务“新减税贷”、加装贷、新能源车信贷等产品多点开花;同时加强与金融板块协同合作,全面助力集团整车销售。



In early 2020 when Covid-19 first broke out, we rolled out a host of policies to alleviate burdens on our dealers, helping them to reopen business. As disease prevention and control measures became normalized, we provided targeted support for dealers based in regions suffering from repeated outbreaks to further lower their financial pressure and support their reopening. We continued to support our automakers to increase their market presence. For example, we launched new retail financial products such as "new tax-cut loans", compound loans and NEV loans to promote vehicle sales. We also strengthened our ties with SAIC Motor's other financial enterprises to drive vehicle sales in an all-round manner.



公司金融

CORPORATE FINANCE



◇ 发展成就

◆ Achievements

2020年,公司继续坚持通过多元化、差异化的金融产品,极致化、个性化的定制服务支持集团产业链各个环节的发展,以竞争优势保持企业存款稳定,最大可能降低疫情影响,2020年全年日均存款依然保持5%的正增长。

In 2020, we supported the development of all links of SAIC Motor's industry chain by providing diversified and customized financial products and services. We leveraged our competitive edges to maintain corporate deposits stable and minimize the shock of Covid-19. As a result, the average daily deposit of the year maintained a 5% growth rate.

◇ 产融协作

◆ Empowering the Automobile Industry

年内公司再次牵头组建上汽通用200亿元银团,上汽大通50亿元银团,为集团整车企业提供现金流储备,并多方协调,克服各种困难因素在疫情期间协助完成银团提款,为企业复工复产提供最有力的保障;继续以互联网支付支持出行板块,为上海市政府和集团重点出租车出行项目“申程出行”构建小额高频支付通道;打造“好票e贴”平台,为业外一级供应商提供全线上票据贴现服务,贴现时间最快可缩短至2小时。

In 2020, we organized a 20bn-CNY syndicated loan for SAIC-General Motors and a 50bn-CNY syndicated loan for SAIC Maxus, providing cash flow reserves for our automaker partners. We coordinated with various parties to withdraw the loans against disruptions in the Covid-19 outbreak, empowering our group member companies to resume work and production. We built a low-amount-and-high-frequency payment channel for Shanghai Cab, a joint taxi-hailing program between Shanghai Municipal Government and SAIC Motor Corporation, facilitating mobility services with our online payment tools. We built an online bill-discounting platform for our direct external suppliers to discount their bills more quickly, shortening the discounting cycle to 2 hours at minimum.

投融资

INVESTMENT & FINANCING

◇ 投资

◆ Investment

2020年,面对资本市场的高波动性和高流动性,公司通过专业化、精细化的操作,在风险可控的前提下,寻找低风险、中收益产品,实现了持续稳定的投资收益。

In 2020, faced with high liquidity and volatility in the capital market, we invested in low-risk and middle-return products and generated stable returns through our professional and fine management.

◇ 融资

◆ Financing

2020年,公司抓住年中市场利率大幅走低的有利契机,再次发行100亿车贷ABS,其中优先A1级票面利率1.70%,创下汽车金融行业历史发行利率最低记录;优先A2级票面利率1.95%,也低于国有银行存单二级交易价格。

In mid-2020, as the market interest rate went low, we released auto loan asset-back securities (ABSs) with a total value of 10bn CNY. The nominal interest rate of Prime A1-Class ABSs was 1.70%, a record low in the auto finance industry; that of Prime A2-Class ABSs was 1.95%, lower than the transaction price of state-owned banks' deposit certificates in secondary markets.



◇ 股权投资

◆ Equity Investment

2020年,公司投资的合资企业——上汽通用汽车金融有限责任公司业务逆势继续保持增长,全年完成零售合同115万笔;年末汽车金融信贷资产余额1,517.2亿。

In 2020, our joint venture, SAIC-GMAC, maintained its growth momentum against downward pressure in the market, completing 1.15mn retail contracts throughout the year. As of the end of 2020, our balance of auto loan credit assets had totaled 151.72bn CNY.



风险管理

RISK MANAGEMENT

2020年,公司继续将风险控制作为发展的坚强护盾,全面提升风控水平。面对疫情的冲击,公司采取多种风控手段,多维度进行逾期管理,使汽车金融零售逾期率恢复至疫情前的正常水平;制定前中后台联动的风险应急处理机制,继续保持批发贷款零损失。此外,公司成立数据治理与数据安全团队,全面强化数据治理与数据安全工作;首创全流程内部审计信息化平台,全面提升内部审计在经营管理中的价值。

In 2020, we made all-out efforts to improve our risk control abilities to safeguard the company's development. Faced with the shock of Covid-19, we adopted a variety of risk control measures to manage overdue loans and lowered the overdue rate of retail loans to pre-Covid level. We formulated a risk emergency response mechanism that allowed the front, middle and back offices to cooperate closely, and maintained the number of bad wholesale loans at zero. In addition, we established a specialized department to improve our data governance and data security. We pioneered a full-process digital internal audit platform, attaching greater importance to internal audit in operation and management.

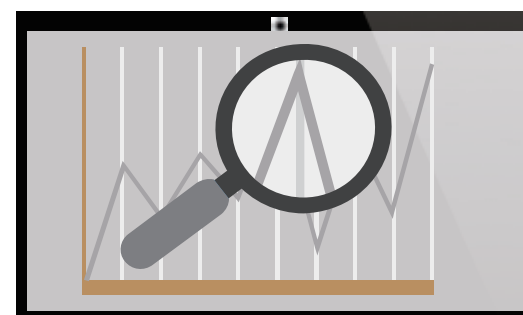


2020年度创新挑战工作



内部审计信息化工作平台项目

在国内汽车金融领域中,率先搭建全流程内部审计信息化平台
构建以汽车金融业务为核心的**全链条、自动化**查证监测系统
截至年末,已有**8个查证模型**投入使用



关键环节自动化智能校验

以风险导向为核心筛查疑点,核实并揭示相关风险
相关风险已得到了有效地控制和缓解



打破信息系统间天然壁垒

从业务管理、财务核算、资金流动、IT运维等多维度视角进行风险分析,充分揭示公司各项业务的风险全貌



动态化、持续性全天候监控

将高风险业务板块与业务环节纳入动态化、持续性的“全时域”监督的范围,实现“365天x24小时”的全天候监控

社会责任

SOCIAL RESPONSIBILITY

2020年,公司关心社会、关爱员工、关注用户,积极践行企业公民的社会责任。对社会,持续23年援建井冈山畔田希望小学,不间断开展各种资金捐助和对口支援,年内被上海市红十字会授予“人道博爱荣誉证书”;对员工,创新活动形式,丰富文化内涵,通过举办“变革创新、拓路致远”为主题的线上线下融合年会,以及“创新同行、奋斗有我”企业文化主题实践活动弘扬奋进主旋律;对用户,不断优化线上线下服务质量和效率,提升客户满意度;对受疫情影响特定客户给予多方面的政策扶持,共渡难关。



变革创新 拓路致远

2021 上汽财务总结表彰大会

In 2020, we actively fulfilled our social responsibility as a corporate citizen, caring for the public, customers, and employees. To the public, we continued our 23-year-old pairing-assistance program, offering cash and in-kind donations to Pantian Hope Primary School in Jingangshan, Jiangxi Province, and were granted an honorary medal by Shanghai Red Cross. To our employees, we renewed the form and content of our company's cultural activities to enrich their cultural life, as exemplified by our first online-plus-offline annual meeting and themed social engagement events. To our customers, we improved the quality and efficiency of our online and offline services to increase their satisfaction and rolled out supportive policies to bail out those affected by Covid-19.





上汽财务
SAIC FINANCE





上海汽车集团财务有限责任公司

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