

2013 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是 1994 年 5 月经中国人民银行批准成立的非银行金融机构，注册资本金人民币 30 亿元（含 1000 万美元），由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投资 98.592% 及 1.408% 组建。2013 年末，公司资产总额 910.45 亿元，全年净利润在 2010-2012 年实现 26%-86% 高速增长的基础上又增长 27%，达 19.62 亿元，再创历史新高。

公司现任董事长谷峰，总经理沈根伟。公司实行董事会领导下的总经理负责制，设十八个部门，即总经理办公室、人力资源部、计划财务部、风险管理部、稽核审计部、公司金融部、国际业务部、创新与市场部、乘用车业务部、商用车业务部、授信审批部、批发业务运营部、个人金融部、固定收益部、证券投资一部、证券投资二部、会计结算部、信息技术部。2013 年末共有在编职工 454 名。

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：

- （一）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；
- （二）协助成员单位实现交易款项的收付；
- （三）经批准的保险代理业务；
- （四）对成员单位提供担保；
- （五）办理成员单位之间的委托贷款及委托投资；
- （六）对成员单位办理票据承兑与贴现；
- （七）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；
- （八）吸收成员单位的存款；
- （九）对成员单位办理贷款及融资租赁；
- （十）从事同业拆借；
- （十一）经批准发行财务公司债券；
- （十二）承销成员单位的企业债券；
- （十三）对金融机构的股权投资；
- （十四）有价证券投资；
- （十五）成员单位产品的消费信贷、买方信贷及融资租赁；
- （十六）自身结售汇业务和对集团成员单位的即期、远期结售汇业务；
- （十七）中国银行业监督管理委员会批准的其他业务；
- （十八）国家外汇管理局批准的其他外汇金融业务。







Approved by People's Bank of China ("PBOC"), Shanghai Automotive Group Finance Corporation Limited ("SAIC Finance") was established in May 1994 as a non-bank financial institution. SAIC Finance's registered capital is RMB 3 billion (including USD 10 million). Currently SAIC Finance is 98.592% owned by SAIC Motor Co., Ltd. and 1.408% owned by Shanghai Automotive Industry Sales Co., Ltd. By the end of 2013, SAIC Finance's total asset reached RMB 91.045 billion. The company reported a net profit of RMB 1.962 billion for 2013, representing a 27% growth following the rapid 26%-86% growth during 2010-2012.

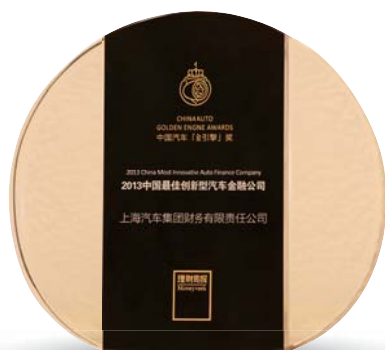
Mr. Gu Feng is SAIC Finance's Chairman of the Board and Mr. Shen Genwei serves as the company's General Manager. SAIC Finance adopts a corporate governance structure under which the General Manager takes the responsibility of managing the operations under the leadership of the Board. SAIC Finance currently has 18 departments including the General Manager's Office, HR Department, Treasury Department, Risk Management Department, Internal Audit Department, Corporate Finance Department, Global Markets Department, Innovation and Market Department, Passenger Vehicle Business Department, Commercial Vehicle Business Department, Credit Approval Department, Wholesale Department, Retail Finance Department, Fixed Income Department, Securities Investment Department I, Securities Investment Department II, Settlement Department and IT Department. By the end of 2013, SAIC Finance had a total of 454 employees.

According to the Administrative Rules for Commercial Group Enterprise Finance Company SAIC Finance can provide the following services upon approval by the regulatory authority:

1. Providing finance and funding related advisory services, credit investigation and other relevant consulting and agent services to group member companies;
2. Fund settlement for transactions entered into by group member companies;
3. Providing insurance related agent services with approval from relevant regulators;
4. Providing guarantee to group member companies;
5. Arranging for entrusted loans / entrusted investment transactions between group member companies;
6. Accepting or discounting bank drafts / commercial notes for group member companies;
7. Fund settlement between group member companies and designing fund settlement / clearance plans and processes for group member companies;
8. Taking deposits from group member companies;
9. Providing loans and financial leasing services to group member companies;
10. Inter-bank borrowing / lending transactions;
11. Issuing finance company bond upon approval by relevant regulators;
12. Underwriting corporate bond issued by group member companies;
13. Equity investment in financial institutions;
14. Securities investment;
15. Providing consumer loan, buyer's credit and financial leasing services for the products manufactured by group member companies;
16. Foreign currency conversion for SAIC Finance and foreign currency related spot and forward transactions for group member companies;
17. Other services as approved by China Banking Regulatory Commission ("CBRC");
18. Other foreign currency related services as approved by State Administration of Foreign Exchange ("SAFE").

年度荣誉

HONOR OF THE YEAR



上汽财务公司在《21世纪经济报道》旗下《理财周报》主办的“2013 中国汽车金融年会暨 2013 中国汽车金引擎奖颁奖典礼”上，当选全国三家“2013 最佳创新型汽车金融公司”之一。

SAIC Finance was named one of the three "2013's Best Innovation-Based Finance Companies" at the "2013 China Automotive Finance Annual Conference and 2013 China Automotive Industry Golden Engine Award Ceremony", an event organized by Financial Weekly, a member of the 21st Century Business Herald.



上汽财务公司在金融时报社和中国社会科学院金融研究所联合举办的“2013 中国金融机构金牌榜‘金龙奖’颁奖盛典”上，荣获全国唯一“年度最佳创新财务公司”称号。

SAIC Finance was the sole recipient of the "Best Innovation-Based Finance Company of the Year" title at the "2013 China Financial Institution Golden Dragon Award Ceremony", an event jointly organized by Financial Times and China Social Science Financial Research Institute.

2013 年，上汽财务公司工会被授予“上海市模范职工之家”荣誉称号。

In 2013, SAIC Finance Labor Union received the "Home of the Employees" award from Shanghai municipal labor union organization.



2013 年，上汽财务公司再次荣获“上汽集团业绩优异奖”，这是公司近七年第六次获此荣誉。

In 2013, SAIC Finance again received the "SAIC Group Excellent Performance Award", it is the 6th time for SAIC Finance to receive the honor In recent 7 years.



上汽财务公司凭借 2013 年的出色业绩，位居静安区经济贡献百强企业第四名，并再次成功入榜上海市纳税百强企业名单。

With excellent 2013 business performance, SAIC Finance ranked No.4 on the top 100 companies list for making economic contribution to the Jing-an district. Additionally SAIC Finance was also on Shanghai's top 100 tax paying companies list for a second time.



高管人员

SENIOR MANAGEMENT OFFICERS



胡茂元

监事会主席 / 高级经济师 / 高级工程师

Hu Maoyuan

Chairman of Supervisory Board / Senior Economist / Senior Engineer



谷峰
董事长 / 高级会计师

Gu Feng
Chairman of the Board of Directors / Senior Accountant

高管人员

SENIOR MANAGEMENT OFFICERS



沈根伟

董事 / 总经理 / 高级经济师

Shen Genwei

Board Director / General Manager / Senior Economist



余亚瑞

党总支副书记 / 高级会计师

Yu Yarui

CCP Deputy General Secretary / Senior Accountant

高管人员

SENIOR MANAGEMENT OFFICERS

胡茂元

监事会主席 / 高级经济师 / 高级工程师

Hu Maoyuan

Chairman of Supervisory Board / Senior Economist / Senior Engineer

谷峰

董事长 / 高级会计师

Gu Feng

Chairman of the Board of Directors / Senior Accountant

薛建

董事 / 高级政工师

Xue Jian

Board Director / Senior Political Affairs Specialist

顾晓琼

董事 / 高级会计师

Gu Xiaoqiong

Board Director / Senior Accountant

沈根伟

董事 / 总经理 / 高级经济师

Shen Genwei

Board Director / General Manager / Senior Economist

夏军

董事 / 高级经济师

Xia Jun

Board Director / Senior Economist

朱宪

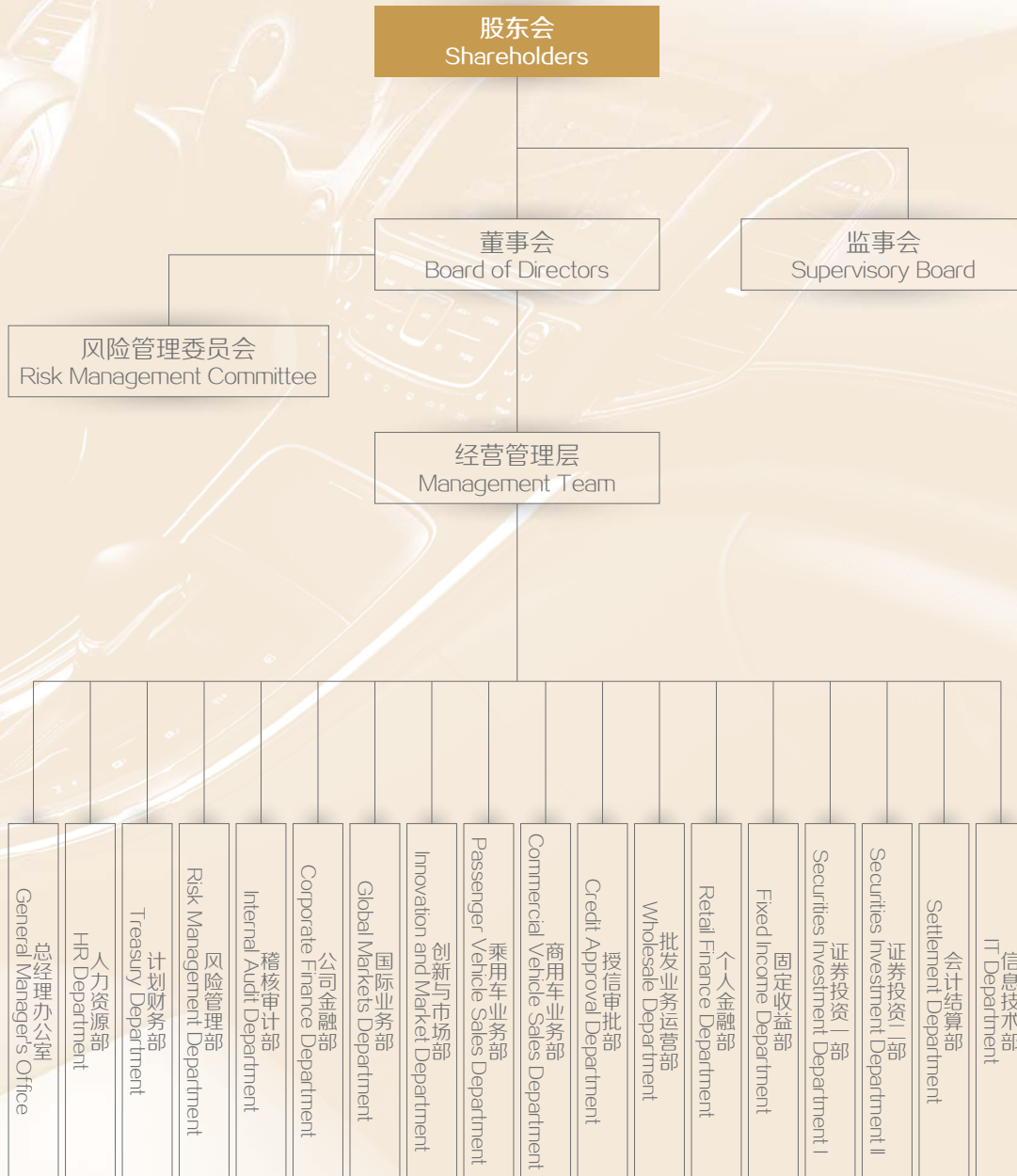
监事 / 高级会计师

Zhu Xian

Supervisor / Senior Accountant

组织机构

ORGANIZATIONAL STRUCTURE



审计报告

AUDITOR'S REPORT

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审计报告

众会字(2014)第 0018 号

上海汽车集团财务有限责任公司董事会:

我们审计了后附的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2013年12月31日的资产负债表,2013年度的利润表、现金流量表和股东权益变动表以及财务报表附注。

一、管理层对财务报表的责任

编制和公允列报财务报表是上汽财务管理层的责任,这种责任包括:(1)按照企业会计准则的规定编制财务报表,并使其实现公允反映;(2)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。

二、注册会计师的责任

我们的责任是在实施审计工作的基础上对财务报表发表审计意见。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。中国注册会计师审计准则要求我们遵守职业道德规范,计划和实施审计工作以对财务报表是否不存在重大错报获取合理保证。

审计工作涉及实施审计程序,以获取有关财务报表金额和披露的审计证据。选择的审计程序取决于注册会计师的判断,包括对由于舞弊或错误导致的财务报表重大错报风险的评估。在进行风险评估时,我们考虑与财务报表编制相关的内部控制,以设计恰当的审计程序,但目的并非对内部控制的有效性发表意见。审计工作还包括评价管理层选用会计政策的恰当性和作出会计估计的合理性,以及评价财务报表的总体列报。

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、审计意见

我们认为,上汽财务财务报表在所有重大方面已按照《企业会计准则》的规定编制,公允反映了上汽财务2013年12月31日的财务状况以及2013年度的经营成果和现金流量。

众华会计师事务所(特殊普通合伙)

中国注册会计师

吴焕明



中国注册会计师

朱会



中国, 上海

二〇一四年二月一日

总经理签字:

董事长签字:



Zhonghua
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AUDITORS' REPORT

ZKZ(2014) 0018

To the Board of Directors of SHANGHAI AUTOMOTIVE GROUP FINANCE CO.,LTD.

We have audited the accompanying financial statements of SHANGHAI AUTOMOTIVE GROUP FINANCE CO.,LTD. ("the Company"), which comprise the balance sheet as at 31 December 2013, the income statement, statement of changes in equity and the cash flow statement for the year then ended.

Management's Responsibility for the Financial Statements

Management is responsible for the preparation and fair presentation of these financial statements in accordance with China Accounting Standards and Accounting Regulations for Enterprises. This responsibility includes: designing, implementing and maintaining internal control relevant to the preparation and fair presentation of financial statements that are free from material misstatement, whether due to fraud or error, selecting and applying appropriate accounting policies, and making accounting estimates that are reasonable in the circumstances.

Auditor's Responsibility

Our responsibility is to express an opinion on these financial statements based on our audit. We conducted our audit in accordance with Auditing Standards of Chinese Certified Public Accountants. Those standards require that we comply with ethical requirements and plan and perform the audit to obtain reasonable assurance whether the financial statements are free from material misstatement.

An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the financial statements. The procedures selected depend on the auditor's judgment, including the assessment of the risks of material misstatement of the financial statements, whether due to fraud or error. In making those risk assessments, the auditor considers internal control relevant to the entity's preparation and fair presentation of the financial statements in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the entity's internal control. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of accounting estimates made by management, as well as evaluating the overall presentation of the financial statements.

We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

Opinion

In our opinion, the financial statements present fairly, in all material respects, the financial position of the Company as of 31 December 2013, and of its financial performance and its cash flows for the year then ended in accordance with China Accounting Standards and Accounting Regulations for Enterprises.

Zhonghua Certified Public Accountants LLP

Audit partner: Huanming Wu

Audit manager: Liangmin Zhu

Shanghai, China

1 February 2014



资产负债表

BALANCE SHEET

单位：人民币万元 Unit: RMB in 10 thousand yuan

		2011	2012	2013
资产	ASSETS			
存放央行及同业款项	DEPOSITS WITH CENTRAL BANK AND FINANCIAL INSTITUTIONS	2,682,228	2,537,993	4,852,206
应收帐款	ACCOUNTS RECEIVABLE	4,535	4,543	7,595
贷款	LOANS	1,751,786	2,449,077	3,300,617
投资	INVESTMENT	2,377,596	2,722,214	922,743
固定资产	FIXED ASSETS	4,022	3,995	3,752
其他资产	OTHER ASSETS	151	6,720	17,608
资产合计	TOTAL ASSETS	6,820,318	7,724,542	9,104,521

负债	LIABILITIES			
存款	DEPOSITS	5,667,777	6,733,927	7,719,283
应付帐款	ACCOUNTS PAYABLE	13,040	33,748	48,071
其他负债	OTHER LIABILITIES	626,221	324,265	587,717
负债合计	TOTAL LIABILITIES	6,307,038	7,091,940	8,355,071

所有者权益	OWNER'S EQUITY			
实收资本	PAID-IN CAPITAL	300,000	300,000	300,000
资本公积	CAPITAL RESERVE	25,590	31,134	39,947
盈余公积	SURPLUS RESERVE	66,431	147,450	157,220
未分配利润	UNDISTRIBUTED PROFIT	121,259	154,018	252,283
所有者权益合计	TOTAL OWNER'S EQUITY	513,280	632,602	749,450
负债和所有者权益合计	TOTAL LIABILITIES AND OWNER'S EQUITY	6,820,318	7,724,542	9,104,521

损益表

PROFIT & LOSS STATEMENT

		单位 _ 人民币万元 Unit_ RMB in 10 thousand yuan		
		2011	2012	2013
营业收入	INCOME	320,734	383,407	515,970
利息收入	INTEREST INCOME	197,636	296,082	292,525
投资收益	INVESTMENT INCOME	116,512	80,067	212,882
其他营业收入	OTHER OPREATING REVENUES	6,586	7,258	10,563
营业支出	EXPENSES	162,367	190,764	249,961
利息支出	INTEREST EXPENSES	98,590	137,013	167,863
营业费用	OPERATING EXPENSE	33,797	38,192	45,777
其他营业支出	OTHER OPERATING EXPENSE	29,980	15,559	36,321
营业税金及附加	OPERATING TAX&SURCHARGE	9,444	11,387	19,304
营业利润	OPERATING PROFITS	148,923	181,256	246,705
加：营业外净收入	ADD: NET NON OPERATING REVENUES	143	4,425	5,233.00
利润总额	TOTAL PROFITS	149,066	185,681	251,938





SAIC  FORD Mondeo

汽车金融板块

AUTOMOTIVE FINANCE BUSINESS

[业务成就]

2013 年，公司汽车金融总信贷规模达 361 亿，同比增长 44.60%，其中零售业务累计放款 23.34 万笔，同比增长 64%，批发业务累计拷车 89.31 万辆，同比增长 30%，业务规模及增速在专营本集团汽车品牌业务的金融公司中排名第一。公司资产质量继续优中求优，批发业务始终保持零逾期；零售业务 30 天以上逾期率仅为银行、汽车金融公司平均水平的 1/3 至 1/4。

[Business achievements]

In 2013 SAIC Finance's automotive finance business scale has reached RMB 36.1 billion, representing a 44.6% growth. A total of 893.1 thousand units of wholesale vehicles were financed representing a 30% growth compared with 2012. SAIC Finance is now the No.1 automotive finance company in terms of business scale and growth rate in financing products manufactured by group member companies. The asset quality continues to maintain at a very high level with continued zero wholesale delinquency and very low retail delinquency (over 30 days) at between 1/3 to 1/4 that of the market average for banks and finance companies.



[产融协作]

公司对自主品牌加强支持，覆盖荣威、MG、大通、上依红四大品牌，并已成为上汽乘用车、上依红等厂商最主要的终端融资供应商。对合资品牌则深化服务，快速上线大众、斯柯达进口车业务；同时继续与整车厂开展联合促销，全年共推出 400 多项促销活动。

[Cooperation with Manufacturers]

SAIC Finance provides strong support to SAIC Group's self-developed vehicle brands including Roewe, MG, Maxus and SAIC-Iveco Hongyan. SAIC Finance has now become the primary end user finance provider for SAIC passenger vehicle brands and SAIC-Iveco Hongyan. Additionally the company has also deepened cooperation with joint venture manufacturers and rapidly deployed resources to meet the finance needs of SVW and Skoda imported vehicles. Meanwhile, SAIC Finance continues to work closely with manufacturers in joint market campaigns and a total of over 400 promotion campaigns were successfully launched in 2013.

[创新发展]

公司运用“人脸自动识别技术”，自主研发了新型远程面签系统，这是金融行业首次成功开发的远程类电子签名系统；独家开发了“车贷E管家”，在国内首次实现了公司客户通过移动平台直接参与金融公司运营的模式（移动B2B），填补了汽车金融行业运营管理方式的空白。

[Business Innovation]

SAIC Finance successfully introduced facial recognition technology into the business and developed a new remote customer signature system which became the industry's first remote electronic signature system using the technology. Additionally the company developed a car loan e-management system which became China's first mobile platform to enable direct corporate customer involvement in operations and created a new operational model for the finance industry.



公司金融板块

CORPORATE FINANCE

[业务成就]

2013 年公司日均存款较上年增长 22.11%，存款峰值近 900 亿元，连续五年实现存款每年增长 100 亿的跨越式发展。同时公司结算业务继续稳定发展，结算笔数同比增加 39%。

[Business Achievements]

In 2013 the average daily deposit balance increased by 22.11% compared with the year before and during peak days the deposit outstanding balance reached close to RMB 90 billion. It is the fifth consecutive year for SAIC Finance to achieve over RMB 10 billion growth in deposit amount. In the meantime, the company's settlement business continues to grow steadily. The total number of settlement transactions increased by 39% compared with the year before.

[产融协作]

公司始终立足为集团产业布局服务，2013 年成为上汽通用五菱新一轮银团贷款的牵头行；并运用资金池产品将服务延伸至异地，配合集团企业战略布局。

[Cooperation with Manufacturers]

SAIC Finance is committed to supporting SAIC Group's industry strategy for business development. In 2013 SAIC Finance was appointed the lead arranger for the new SAIC GM Wuling's syndicate bank facility. SAIC Finance also successfully used fund pooling tools to extend service to other cities in order to support SAIC Group's business development strategy.

[创新发展]

公司是业内首家获准对经销商签发电子票据的财务公司，也是首批以直联方式加入人行大额支付系统进行电子商业汇票线上资金清算试点的财务公司之一。2013 年公司通过电票有力支持了集团主业的发展，同时使电票的流转获得了重大突破，并获得金融监管机构的高度评价。

[Business Innovation]

SAIC Finance is the first finance company to acquire the license to issue electronic notes to dealers. We are also one of the first few finance companies to gain direct access to PBOC's settlement platform for fund settlement of commercial notes. In 2013 the company provided strong support via the use of electronic notes to SAIC Group for business development. We also achieved major breakthrough in the distribution and circulation of electronic notes and received highly positive comments from financial regulators.





投融资板块

INVESTMENT AND FUNDING



【投资】

2013 年公司准确把握年初波段机会，在固定收益业务上及时获利了结；在 6 月份市场钱荒时，公司保持了充足的现金流，抓住高收益率同业存放配置机遇实现超额收益；下半年债券市场惨烈下跌时，公司早以空仓应对，再次避免损失。

【Investment】

In the beginning of 2013 SAIC Finance timely seized a market opportunity for the fixed income business to make a profit. In June the market experienced a sudden shrink of liquidity while the company maintained sufficient liquidity throughout the period of time and even achieved higher returns on cash deposits with other financial institutions. In the second half of the year the bond investment market experienced a dramatic downturn. SAIC Finance timely made the sell decision and successfully avoided losses on bond investment.

【融资】

公司首单资产证券化产品发行后运行良好，在入池产品未做优化选择的情况下，2013 年累计违约率保持汽车金融行业最低水平。大公国际、联合资信、中债资信均大幅上调其信用等级 2-3 档，使其成为市场上跟踪评级上调最多的资产证券化产品。

【Funding】

After the successful issuance of the company's first asset backed securities ("ABS") transaction, the ABS asset pool continues to perform well. Even when there isn't any special criterion applied for pool selection, the assets maintained the industry's lowest level of delinquency in 2013. Rating agencies such as Dagong Credit Rating, Lianhe Credit Rating and China Credit Rating all raised the product's rating by 2-3 grades. SAIC Finance's ABS product has become the one receiving the most rating upgrades in the market.

【股权投资】

公司投资的中国第一家专营汽车消费信贷的金融企业——上汽通用汽车金融公司，2013 年各项业务继续稳步增长，年末公司服务的信贷资产总余额已超人民币 450 亿元，全年实现净利润 16.33 亿元，同比增长 15%。

[Equity Investment]

The SAIC Finance invested subsidiary, GMAC-SAIC Automotive Finance Co., Ltd. ("GMAC-SAIC"), is China's first automotive finance company. In 2013 GMAC-SAIC maintained stable growth and by end of the year the outstanding balance of total serviced credit asset reached over RMB 45 billion. GMAC-SAIC's 2013 net profit is RMB 1.633 billion representing a 15% growth compared with the year before.



风险管理

RISK MANAGEMENT

2013年,公司RFID合格证远程监控保管箱“单元格结构”获国家级发明专利,该项目已累计获得包括两项发明专利在内的五项国家级专利;公司设计完成了信贷风险压力测试方案和压力测试模型,并开展了买方信贷和消费信贷风险压力测试,为风险防控提前做好准备;公司自主设计开发的全新内控测评系统完成测试,把内控测评工作的管理水平提上了一个新台阶;此外,公司还完成了由直接驻点向第三方外包驻点模式的切换。以上种种措施为公司风控向精细化发展打下了基础,为业务发展保驾护航。





In 2013 SAIC Finance developed a new RFID remote QC storage device based on a special designed "cell structure" which received a national patent recently. The project has already received 5 national patents including 2 invention patents. The company also completed the design of a credit risk stress test plan as well as a test model and successfully applied the stress test to the buyer's credit and consumer loan portfolio. Additionally a newly developed internal control evaluation system was developed which brings our internal control evaluation management to a new level. The company also completed the transition from self-administered dealer on-site control model to the new outsourced on-site control model. All these new technologies and measures have laid solid foundation for the company to further fine-tune risk control processes to better support the development of business.

人本管理

HUMAN BASED MANAGEMENT

2013年末，公司在册员工已达454人。人员的快速增长，对公司人本管理提出了更高的要求。为了培训员工技能，高效助推人才成长，公司全年共组织各类培训40场，其中重点开展了汽车金融营销团队分层次的系列培训、公司金融营销阶梯式系列培训、汽车金融销售培训生成长计划培训，及覆盖公司10个部门的提升客户服务质量的培训。同时，公司对外加强与同行单位交流，传递财务公司人才理念，对内开展“十佳员工”、“服务明星”评比，激发员工爱岗敬业、奋勇争先的工作热情和干劲。

By end of 2013, SAIC Finance had a total of 454 employees. The rapid growth in staff number has brought new requirements to the company's human based management. In order to improve work related skills of the employees, the company organized a total of 40 training sessions on various topics in 2013. Several key training programs were successfully delivered such as the course designed for automotive finance marketing team, training sessions on corporate finance marketing, automotive finance sales trainee program and customer service quality improvement training for 10 departments, etc. Meanwhile, the company enhanced communication and exchange with industry peers to share human resource management philosophies and ideas. Several internal events such as the "10 Best Employee Selection" and the "Service Star Award" were also successfully organized to stimulate employees' motivation and passion for work.





企业文化

CORPORATE CULTURE



2013 年，公司大力推进具有上汽财务特色的企业文化建设工作。对外立足企业形象提升，通过制作企业形象片、改版外网、推出官方微信、举办全国融资经理精英挑战赛推进企业品牌形象建设；对内通过完善制度建设、加强员工关怀、开展业务竞赛等活动有效提高团队的凝聚力和战斗力。公司举办了首届员工家庭才艺秀、员工家庭趣味运动会，搭建起公司与员工家庭沟通的桥梁，增强员工的归属感。外勤家属 24 小时生活服务热线、外勤家庭活动日、外勤太太俱乐部则重点关怀外勤团队，解决其后顾之忧。而新建“爱心妈咪小屋”，举办青年交友活动、退休职工重阳节活动都体现出公司全方位的人文关怀。

In 2013 we greatly enhanced corporate culture building based on the special characteristics of the company. To promote our corporate image externally we prepared a new corporate image video, redesigned the company website and launched an official company micro blog. Additionally a national dealer finance manager skill competition was successfully organized. Internally we improved our policies and procedures, placed more attention on meeting employee needs and organized work-related skill competition to improve teamwork spirit. An employee family show and family sports games were also organized to create a bridge between the company and employees' families to improve team members' sense of belonging. A 24-hour service hot line was introduced for our field team members. Additionally the field team family day and the field staff wife club were also organized to provide care and support to field based staff. A new "loving mother hut", youth social events and the retiree Chongyang festival event were also successfully organized in 2013.



核心价值观

CORE COMPANY VALUE

在为集团企业提供优质服务中体现自身的价值，
在为客户创造最大价值的同时求得自身最大的发展空间。

We will realize our own value through providing high-quality services
to our customers and we will achieve the most room
for our own development through creating maximum value for our customers.





20%

17%

14%

10%

6%

荣威550



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