



Annual Report 1997 年报

上海汽车集团财务有限责任公司

SHANGHAI AUTOMOTIVE GROUP FINACE CO., LTD.



公司外景  
Office - building

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## 公司概况

### Brief Introduction

上海汽车集团财务有限责任公司隶属于上海汽车工业（集团）总公司，是1994年5月经中国人民银行总行批准成立的非银行金融机构，是由上海汽车工业（集团）总公司和上海汽车工业销售总公司分别投资92.96%和7.04%组建的有限责任公司，是实行独立核算，自主经营，自负盈亏，具有独立法人地位的经济实体。注册资本为2亿元人民币，1000万美元。

公司实行董事长领导下的总经理负责制，下设计划信贷部、财务会计部、外汇业务部、总经理办公室、稽核室。现有职工51人，其中35岁以下职工占49%，具有大中专以上学历的职工占70%。

公司业务经营范围：对成员单位办理存款、贷款、委托贷款、票据承兑、票据贴现、委托投资、内部转帐结算、担保、信用鉴证、资信调查、经济咨询及融资租赁业务；办理同业拆借；对成员单位产品的购买者提供买方信贷；买卖和代理成员单位买卖债券；承销及代理发行成员单位企业债券；发行财务公司债券；经中国人民银行批准的其他业务。经外汇管理局批准的经营外汇金融业务：外汇存款、放款、借款、担保、外汇资信调查、咨询、见证。

公司严格按照人民银行的有关规定和经中国人民银行总行核准的章程开展业务活动，公司的经营宗旨是：遵循国家金融法律法规，适合市场经济要求，努力开展各项金融业务，积极为企业筹集和融通资金，以促进企业集团经济的发展。开业以来，公司员工艰苦创业，开拓进取，强化金融服务观念，拓展业务领域，发挥筹资、融资的金融职能，加快资金周转，提高资金利用率，为增强集团整体经济实力，促进上海汽车工业高速持续发展作出贡献。目前公司的资产规模已达146亿元人民币，在全国财务公司行业中名列前茅。

Shanghai Automotive Group Finance Co., Ltd., approved by the People's Bank of China (PBOC) and established in May, 1994, is a non-bank financial institution affiliated to Shanghai Automotive Industry (Group) Corporation (SAIC). We are independent economic entity with a capital of RMB two hundred million and USD ten million of which 92.96% is invested by SAIC, 7.04% by Shanghai Automotive Industry Sales Company.

The company consists of five departments being Credit Dept.; Accounting Dept.; Foreign Dept.; Administration Dept. and Audit Office. Our business involves: For all the subsidiaries of SAIC: RMB businesses-deposits, loans, entrusted loans, bills acceptance, discounts, entrusted investment, settlement, guarantees, credit investigation, financial lease; Foreign businesses approved by State Administration of Foreign Exchange: Fx deposits, Fx loans, Fx borrowing, Fx Guarantees, credit investigation. For purchasers of SAIC group's products: buyer credit. Other businesses: interbank loans, to issue Finance Company's bonds, to trade in bonds, to underwrite bonds and issue bonds on behalf of subsidiaries of SAIC. Other businesses approved by PBOC.

We operate strictly in accordance with regulations of PBOC and we consistently aim to provide a wide range of customers in SAIC with highly sophisticated finance services. With respect to our business performance for the year, we recorded the highest operating results ever in our core business in 1997. With the total assets of RMB 14.6 billion, we are on the top class among all finance companies in China. We'll work even harder towards achieving the highest level of customer's satisfaction and contributing more greatly to the pillar industry of China.

董事长  
Chairman



董事长  
Chairman

柳子明



## 领导成员

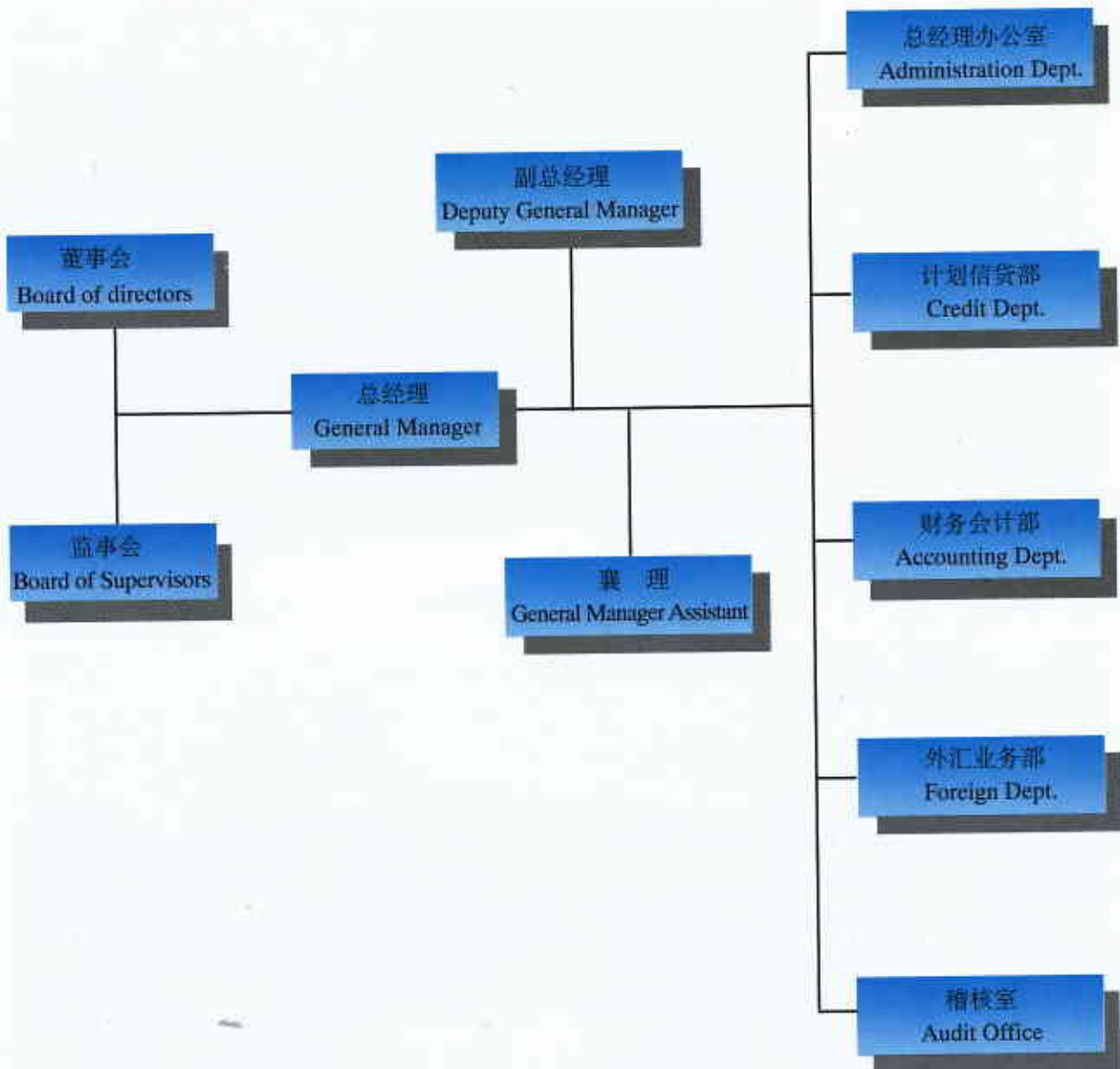
### The Presidents



- 郁子冲** 董事长 高级会计师  
Mr. Yu Zichong Chairman, Senior Accountant.
- 刘雅琴** 监事长 高级政工师  
Mrs. Liu Yaqing Chief Supervisor, Senior Political Supervisor.
- 王庆云** 董事 总经理 高级会计师  
Mrs. Wang Qingyun Director, General Manager, Senior Accountant.
- 齐鸿浩** 董事 高级会计师  
Mr. Qi Honghao Director, Senior Accountant.
- 肖国普** 董事 高级经济师  
Mr. Xiao Guopu Director, Senior Economist.
- 朱克勤** 董事 高级经济师  
Mr. Zhu Keqing Director, Senior Economist.
- 莫桂鸿** 副总经理 高级经济师  
Mr. Mo Guihong Deputy General Manager, Senior Economist.
- 忻鼎康** 监事 高级经济师  
Mr. Xin Dingkang Supervisor, Senior Economist.
- 李教齐** 监事 经济师  
Mr. Li Aoqi Supervisor, Economist.

### 组织结构

### Organization Chart





## 经营状况

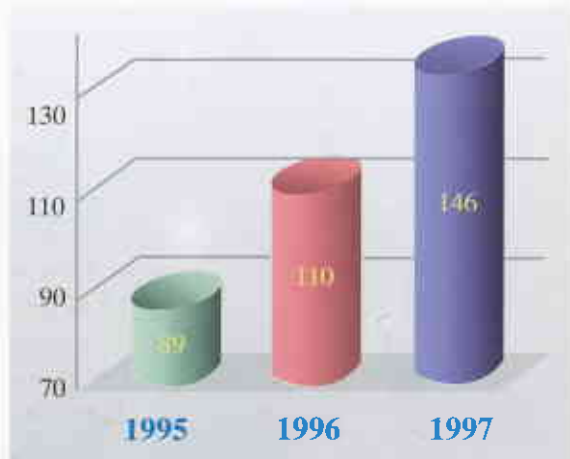
### Highlights

#### 资产规模

单位: 亿元

Total Assets

Unit:RMB hundred million

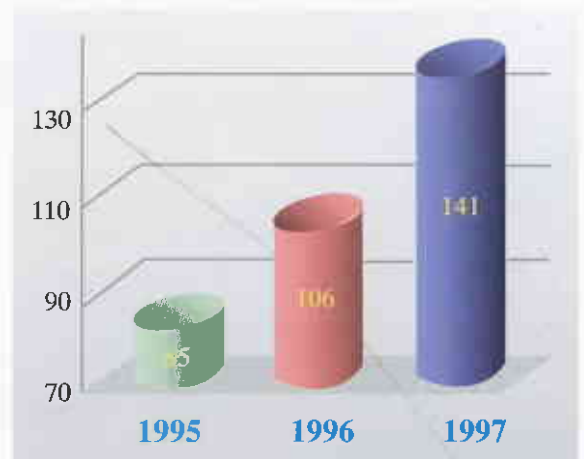


#### 存款余额

单位: 亿元

Total Deposits

Unit:RMB hundred million

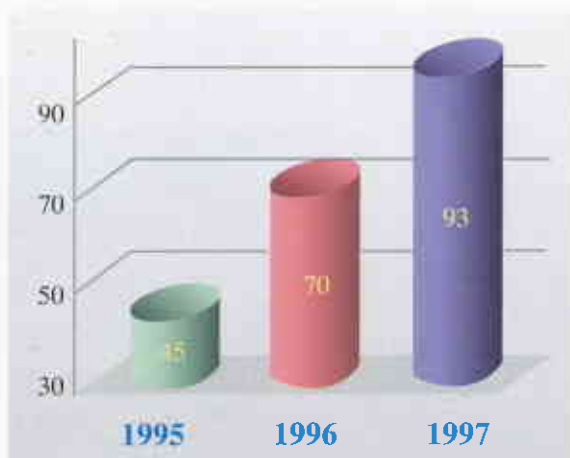


#### 贷款余额

单位: 亿元

Total Loans

Unit:RMB hundred million

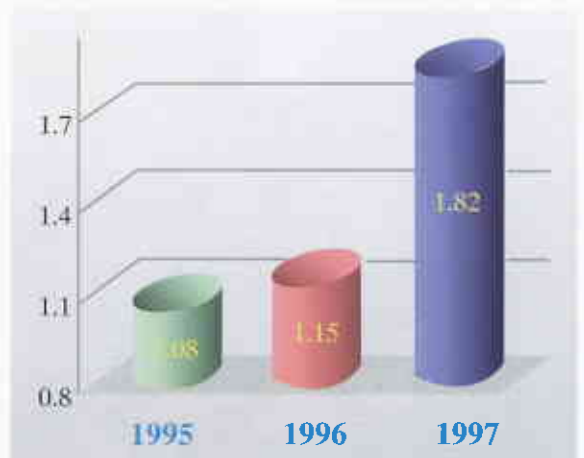


#### 利润总额

单位: 亿元

Total Profit

Unit:RMB hundred million





## 业务拓展

## Business developments

## 结算业务 Settlement Business



公司强化内部转帐结算,使集团内90%的资金通过体内循环,加快了资金周转速度,提高了资金使用效益。图为公司营业大厅。

We put business emphasis on internal settlement so that 90% of SAIC group's funds are circulated within the group, which greatly speeds up cash turnover and funds efficiency. The picture shows the Business Hall of us.

## 买方信贷 Buyer Credit



公司为客户提供买方信贷业务,支持集团企业的产品销售。97年用于支持桑塔纳轿车出租和租赁市场资金近20亿。图为上汽集团主要产品桑塔纳轿车、幸福摩托车、大通15吨载重车、上海50拖拉机和飞翼大客车。

For the purpose of supporting SAIC group's products, We provide customers with services of Buyer Credit. In 1997, We invested nearly RMB 2 billion for supporting the lending and leasing markets of Santana cars. The picture shows major products of SAIC group: the Santana cars, the Xingfu motorcycles, the Shanghai 50 tractors, the FY touring buses, the Datong heavy duty trucks (15 ton series).



### 业务拓展

## Business developments

支持集团新增长点 To support new developing aims of SAIC



上汽集团与美国通用汽车公司合作的SGM大项目，总投资15.21亿美元，总投资与注册资金差额8.21亿美元，由上汽财务公司与美国花旗银行组建银团贷款。

Shanghai General Motors Co., Ltd. (SGM), with a total investment of \$1.521 billion, is a JV established by SAIC and GM. The fund gap of \$821 million between its total investment and capital would be settled by syndicated loans led by Citi Bank N.A.Shanghai Branch and us.



United Automotive Electronic Systems Co., Ltd. (UAES), the largest automotive components project in China, has a total investment of RMB 2.668 billion. We committed ourselves with a loan up to the amount of RMB 1.468 billion for the project.

全国最大的汽车零部件项目-联合汽车电子有限公司电子喷射项目总投资26.68亿，上汽财务公司承诺贷款14.68亿。

业务拓展

Business developments

支持集团新增长点 To support new developing aims of SAIC

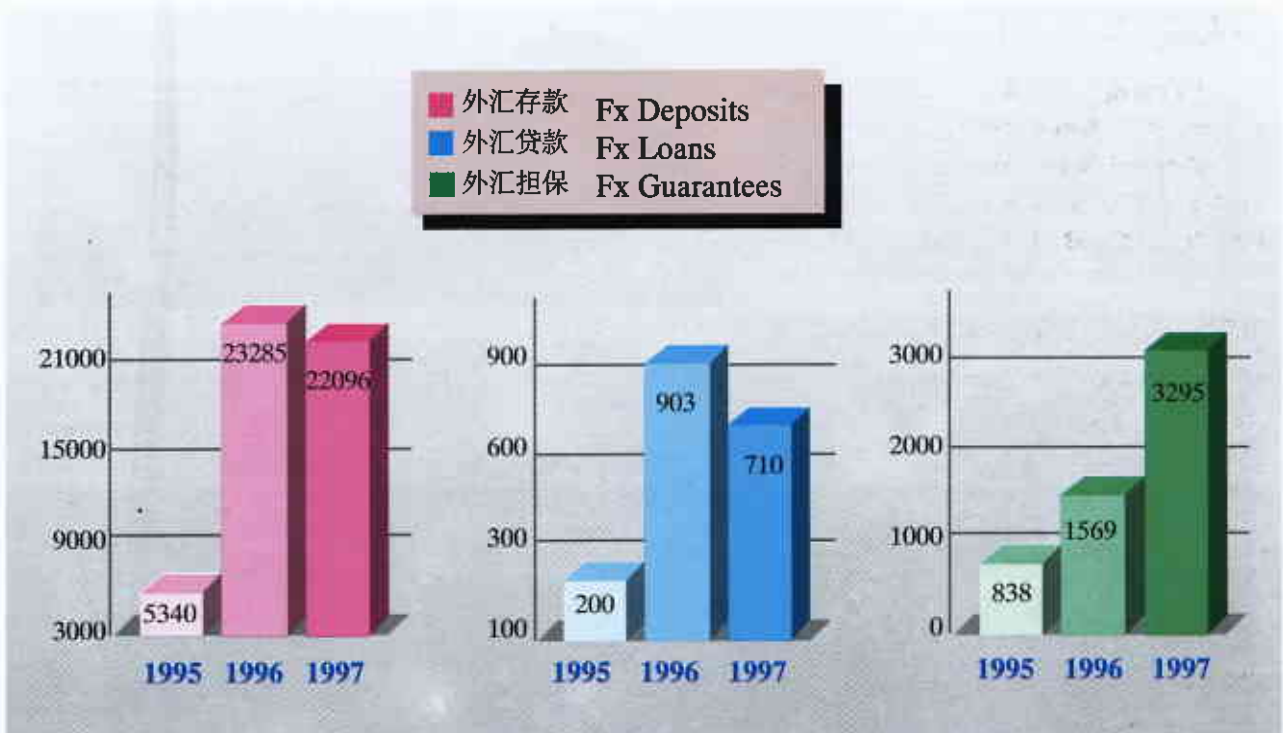


中美合资上海延锋汽车饰件有限公司彩色保险杠项目，上汽财务公司承诺贷款1.9亿。

We commit a loan of RMB 190 million to Shanghai Yan Feng Trim Co., Ltd., a Sino-US JV for its project of Color Plastic Safety Bumper.

外汇业务 Foreign Business

单位：美元万元 (Unit: in USD ten thousand)





业务交流 Business Exchange



与外资银行交流  
Exchange views with  
foreign banks

中国人民银行总行等领导在上海汽车工业活动中心召开华东地区财务公司发展座谈会。

The Development of East China's Finance Companies -- a seminar arranged by PBOC Was held in SAIC Activity Center.



现代化管理 Advanced Management



公司引进IBM AS/400小型计算机用于日常业务

We applies IBM AS/400 for operating management for the purposes of providing customers with modern financial services.

## 企业文化

### Enterprise Culture

上汽集团财务公司在抓物质文明的同时也注重精神文明建设。三年来,企业文化建设不断取得新成果,通过开展创文明单位活动,开展全员培训和岗位培训,表彰先进,军民共建,捐建希望小学,旅游,联欢会,歌咏会等文明健康活动,提高职工队伍素质,引导职工树立良好的职业道德规范、金融服务观念和团结进取的群体意识,推动企业各项管理,增强企业的凝聚力。

We consistently regards the construction of both culture and material civilization as an important task to create good image of company culture. We organized personal training in various ways. We will endeavor to enhance further our professional skills in our respective business areas and we share the joys of working together as a team.

公司援建的井岗山  
希望小学

Jin Gang Shan Hope  
School donated by us.



公司员工在进行培训  
Staff training.



资产负债表

Balance Sheet

单位：人民币万元

Unit RMB in 10 thousand yuan

	1995	1996	1997
<b>资产 ASSETS</b>			
现金及银行存款 CASH AND BANK DEPOSITS	9015	10089	352
存放中央银行款项 DEPOSITS IN THE CENTRAL BANK	335089	269834	517506
拆出资金 DUE FROM FINANCIAL INSTITUTIONS	28700	71100	
应收帐款 ACCOUNTS RECEIVABLE	540	210	986
各项贷款 LOANS	456777	708365	930494
减贷款呆帐准备 MINUS RESERVES FOR DOUBTFUL DEBTS	1483	2952	4039
委托投资 ENTRUSTED INVESTMENT	64000	41500	1000
投资 INVESTMENT	4500	4000	2000
减投资风险 MINUS RISKS ON INVESTMENT	10	10	12
无形资产 INTANGIBLE ASSETS	338	398	338
递延资产 DEFERRED ASSETS	123	190	30
固定资产 FIXED ASSETS	139	103	446
其他资产 OTHER ASSETS			14852
资产合计 TOTAL ASSETS	897728	1102827	1463953
<b>负债 LIABILITIES</b>			
各项存款 DEPOSITS	857805	1063350	1413711
借入资产 DUE TO FINANCIAL INSTITUTIONS			
其他应付款 OTHER ACCOUNTS PAYABLE	2366	1312	2393
应付利润 PROFIT PAYABLE	7286		
其他负债 OTHER LIABILITIES			2747
负债合计 TOTAL LIABILITIES	867457	1064662	1418851
<b>所有者权益 OWNER'S EQUITY</b>			
实收资本 CAPITAL	28318	28424	28424
资本公积 CAPITAL SURPLUS	28	498	1149
盈余公积 RESERVES	1925	1897	4101
未分配利润 UNDISTRIBUTED PROFIT		7346	11428
<b>负债和所有者权益合计</b>	<b>897728</b>	<b>1102827</b>	<b>1463953</b>
<b>TOTAL LIABILITIES AND OWNER'S EQUITY</b>			

## 损益表

## Income Statement

单位：人民币万元

Unit RMB in 10 thousand yuan

	1995	1996	1997
<b>一、营业收入</b> INCOME	47032	66547	90455
利息收入 INTEREST INCOME	17369	22581	49623
金融企业往来收入 INCOME FROM FINANCIAL INSTITUTIONS	27654	41923	38888
手续费收入 COMMISSION INCOME	2009	2043	1944
<b>二、营业支出</b> EXPENSES	35278	53083	68382
利息支出 INTEREST EXPENSES	33920	50569	65998
金融企业往来支出 EXPENSES TO FINANCIAL INSTITUTIONS	48	6	
营业费用 OPERATING EXPENSES	1310	2508	2384
<b>三、营业税金及附加</b> OPERATING TAX & SURCHARGES	1647	2265	4341
<b>四、营业利润</b> OPERATING PROFIT	10107	11199	17732
加：投资收益 INVESTMENT INCOME	697	339	518
<b>五、利润总额</b> TOTAL PROFIT	10804	11538	18250

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