

# 年度报告

2004 Annual Report



上海汽车集团财务有限责任公司  
Shanghai Automotive Group Finance Co., Ltd.

上海市嘉定区1199号 / 200042 / 8621-62311010 (总机)  
No.1199 Kangding Road, Shanghai, PRC / 200042 / 8621-62311010

SAICFC 

上海汽车集团财务有限责任公司  
Shanghai Automotive Group Finance Co., Ltd.



SAICFEC

Contents

02 / 公司概况 / Company Profile

06 / 领导致辞 / Voice of the Top Management

10 / 组织机构 / Organization Charts

12 / 审计报告 / Audited Reports

16 / 资产负债表 / Balance Sheet

17 / 利润表 / Income Statement

19 / 结算业务 / The Settlement Business

20 / 公司金融业务 / Corporate Finance Business

22 / 财务顾问业务 / The Financial Consulting Business

23 / 合资项目 / The Joint Venture Project

24 / 内控管理 / The Internal Control Management

25 / 人本管理 / Employee Oriented Management

27 / 企业文化 / The Corporate Culture







## 公司概况

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。由上海汽车集团股份有限公司、上海汽车股份有限公司和上海汽车工业销售总公司分别投资55.78%、40.00%及4.22%组建。注册资本为10亿元（含1000万美元）。至2004年末，公司资产总额达138亿元（不含委托贷款），当年实现营业收入3.9亿元，在全国财务公司间行间名列前茅。

公司实行董事会领导下的总经理负责制，设九部一室。至2004年底，共有在岗职工93名，其中具有大学本科以上学历的占59%，具有中级以上职称的占39%。

Established in May of 1994, SAICFC is a non-bank financial institution approved by the People's Bank of China (hereinafter referred to as PBOC). It is an independent legal entity with registered capital of RMB 1 billion (including USD10 million), of which 55.78% is invested by the Shanghai Automotive Group Co., Ltd., 40% by the Shanghai Automotive Co., Ltd. and 4.22% by the Shanghai Automotive Sales Corporation. By the end of 2004, the assets of the company totaled RMB 13.8 billion (not including entrusted loans), the total turnover reached RMB 390 million, keeping itself one of the best among finance companies nationwide.

The General Manager is responsible for the operational management under the Board of Directors. The organization of the company consists of nine departments and one office. Up to the end of 2004, the total working staff was 93. About 59% of the employees have university or higher academic degrees and 39% have middle or higher-level professional titles.

公司经金融监管当局批准可以经营《企业集团财务公司管理办法》中规定的金融业务。

- 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；
- 协助成员单位实现交易款项的收付；
- 经批准的保险代理业务；
- 对成员单位提供担保；
- 办理成员单位之间的委托贷款及委托投资；
- 对成员单位办理票据承兑与贴现；
- 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；
- 吸收成员单位的存款；
- 对成员单位办理贷款及融资租赁；
- 从事同业拆借；
- 经批准发行财务公司债券；
- 承销成员单位的企业债券；
- 对金融机构的股权投资；
- 有价证券投资；
- 成员单位产品的消费信贷、买方信贷及融资租赁；
- 中国银行业监督管理委员会批准的其他业务；
- 国家外汇管理局批准的外汇金融业务。

## 公司概况

Company Profile



Approved by the supervisory authority, the company is entitled to operate all the financial businesses as stipulated by the "Management Guidelines on Finance Companies of Group Enterprises". Detailed business scope includes:

- providing financial advisory, credit investigation and other consulting services for Group Members;
- assisting Group Members to complete the fund collection and payment
- insurance agency business approved by PBOC;
- providing guarantee for Group Member;
- providing entrusted loans and entrusted investment service for Group Members;
- accepting and discounting commercial bills for Group Members;
- providing settlement services for Group Members and designing relevant settlement and liquidation projects;
- taking deposit from Group Members;
- providing loans and financing lease for Group Members;
- inter-bank borrowing;
- issuing finance company bonds approval by PBOC;
- underwriting corporate bonds issued by Group Members;
- investing in financial institutions
- investing in securities;
- providing consumer credit, buyer's credit and financing lease for products of Group Members;
- other financial services approved by CBRC;
- foreign exchange financial services approved by SAFE

SAICFC





# SAICFCC



满足用户需求 · 提高创新能力 · 集成全球资源 · 崇尚人本管理

CONCENTRATION ON PEOPLE  
INTERNATIONALIZATION IN OPERATING





## 领导致辞

Voice of the Top Management

2004年，我公司在上汽集团总公司的正确领导下，坚持“财务公司要在为集团企业提供优质服务中体现自身价值，要在为客户创造最大价值的同时求得自身最大发展空间”的经营理念，以用户满意工程为抓手，以精益管理思想为指导，在业务开拓中全面加快金融创新，进一步提升服务质量，在内部管理中引入目标管理、质量管理和效率管理，强化内控建设，改革分配制度，取得了业务经营和内控管理双丰收。

纵观全年工作，有两大显著特色。第一，以用户满意工程为抓手，本外币业务联动，信贷与结算业务联动，金融服务与投资业务联动，积极应对目前严峻行业形势的挑战，开创了金融业务新局面。第二，以精益管理思想为指导，以目标管理、质量管理和效率管理三大举措完善内部管理体系，通过高质高效的服务提升金融服务水平，推进用户满意工程，降低经营风险。

通过双管齐下，齐标并进，2004年我公司的各项业务取得长足发展，内控管理得到有效强化，在总公司年度评审中继续被评为A级单位，并且连续三届（6年）荣获“上海市文明单位”的荣誉称号。

展望2005年，金融市场和汽车行业的新变化给公司发展带来了新的机遇和挑战，面对复杂多变的外部环境，我们应势利导，确立了“优质服务与合理盈利有机结合，投资业务与传统业务不可偏废”的新定位，力争在新的一年里进一步开创财务公司各项工作新局面。

最后，我们在此对关心、指导和帮助我们财务公司发展的集团领导、监管部门、业界同行和社会各界人士表示诚挚感谢！

## 领导致辞

Voice of the Top Management



Throughout the year of 2004, under the leadership of SAIC Group, SAICFC insists the management principles of "Realization of self-value through high quality services provided to Group Members, and the maximization of self-development while creating the optimum value for customers". With the close focus on Customer Satisfaction, and the guidance of principles of continuous service improvement, SAICFC accelerated the financial innovation in accompany with business development and further improved the service quality. With the introduction of target management, quality management and efficiency management into the internal management system, SAICFC strengthened internal-control, reformed existing distribution system, and achieved great successes in both business operation and internal management.

While reviewing annual performance of 2004, there are two prominent features. One is focusing closely on Customer Satisfaction. With the successful construction of the linkage between local currency and foreign currency services, and the connection between credit and settlement businesses, as well as the cooperateon between financial service and investment businesses, SAICFC actively confronted the challenges in auto industry, and developed new phase for business. The other is the reinforcement of the guidance of continuous improvement management, and the improvement in internal management system resulted from target, quality, and

efficiency management systems. Thus SAICFC successfully enhanced the financial service through high-quality and high-efficient service, and implemented the Customer Satisfaction project and reduced operational risks.

Focusing on the two aspects mentioned above, SAICFC achieved great progress in all business areas, and effectively strengthened internal-control management as well in 2004. What's more, SAICFC was ranked as annual level-A enterprise by the SAIC Group in continuation and awarded with the title of "Shanghai Paragon Unit" for three consecutive times during 6 years.

Looking forward of the year 2005, it is believed the development in financial market and auto industry will bring new opportunities and challenges to SAICFC. To deal with the complex and ever-changing external environment, SAICFC formulated its new orientation of "combining high-quality services with reasonable profit, developing investment and traditional business at the meantime", determined to achieve greater success in the new year.

Finally, SAICFC would like to express sincere appreciation for the care, guidance and support from the SAIC Group, the supervisory authorities, colleagues in the financial industry and friends from various other industry sectors.







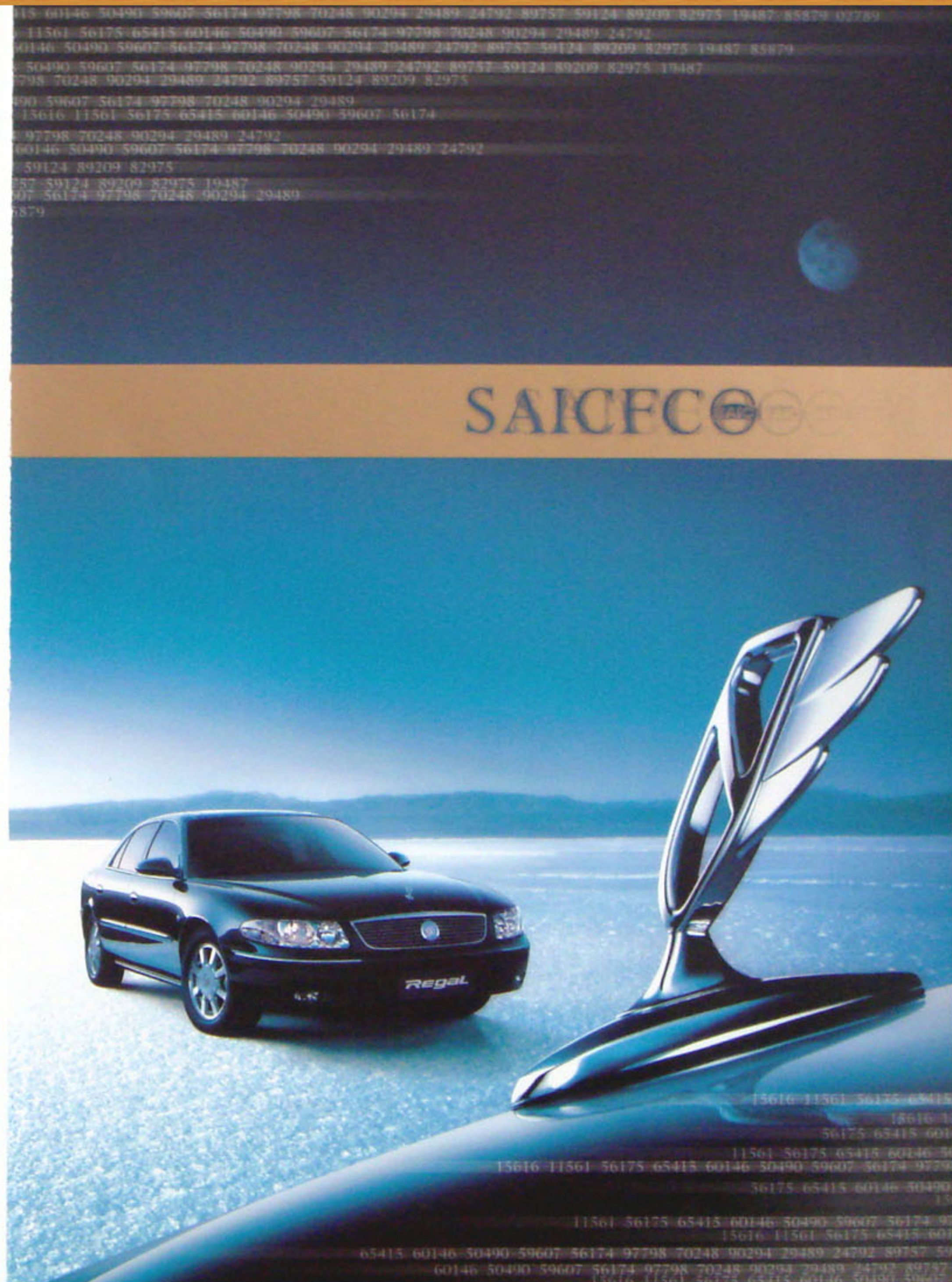
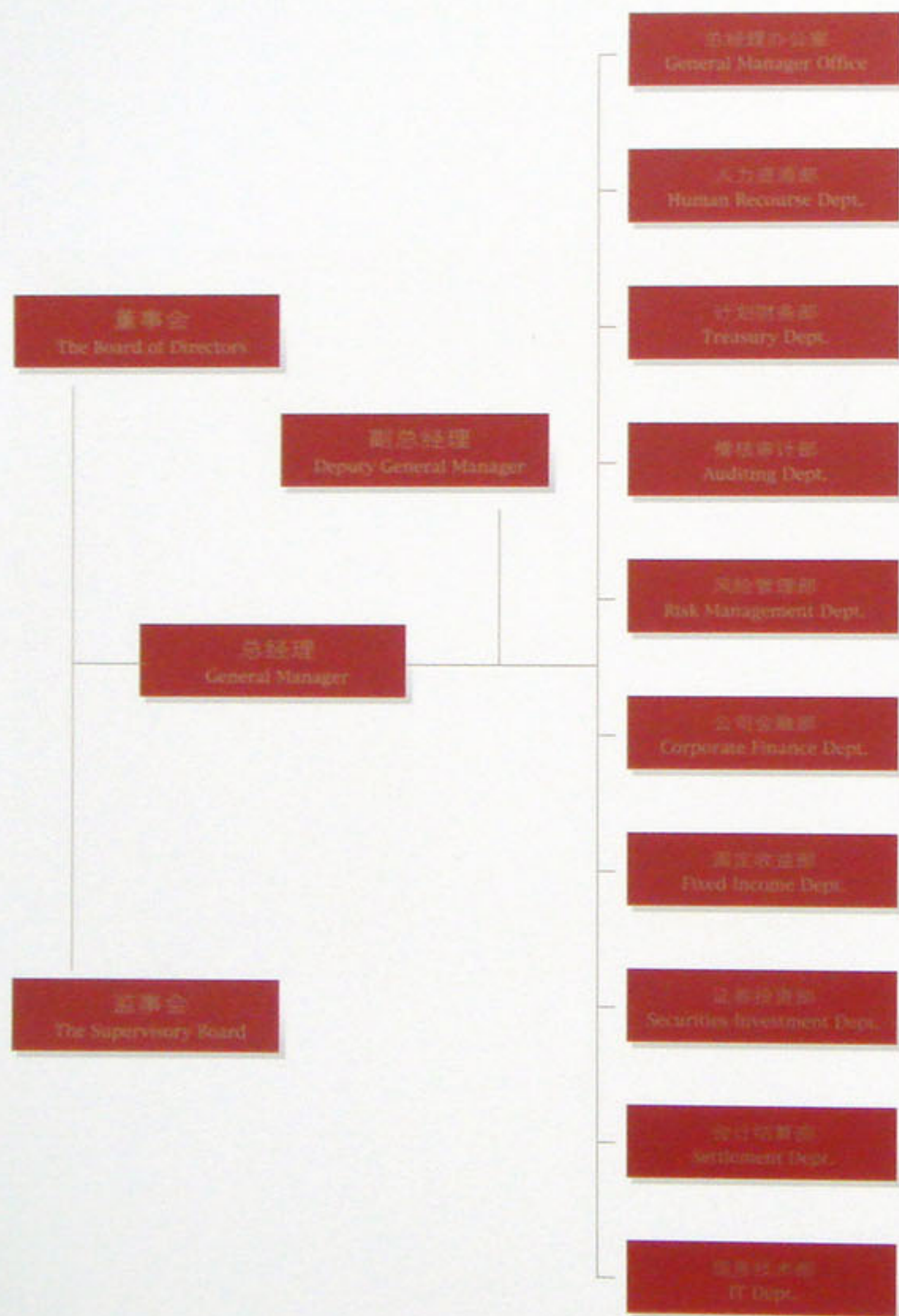
公司中层以上干部 Top and Senior Management





## 组织机构

Organizational Charts







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## 审计报告

沪众会字(2005)第YA0001号

上海汽车集团财务有限责任公司:

我们审计了后附的贵公司 2004 年 12 月 31 日的资产负债表以及 2004 年度的利润及利润分配表和现金流量表。这些会计报表的编制是贵公司管理当局的责任, 我们的责任是在实施审计工作的基础上对这些会计报表发表审计意见。

我们按照中国注册会计师独立审计准则计划和实施审计工作, 以合理确信会计报表是否不存在重大错报。审计工作包括在抽查的基础上检查支持会计报表金额和披露的证据, 评价管理当局在编制会计报表时采用的会计政策和作出的重大会计估计, 以及评价会计报表的整体反映。我们相信, 我们的审计工作为发表意见提供了合理的基础。

我们认为, 上述会计报表符合国家颁布的企业会计准则和《金融企业会计制度》的规定, 在所有重大方面公允反映了贵公司 2004 年 12 月 31 日的财务状况以及 2004 年度的经营成果和现金流量。

本报告附送:

1. 上海汽车集团财务有限责任公司 2004 年 12 月 31 日资产负债表
2. 上海汽车集团财务有限责任公司 2004 年度利润及利润分配表
3. 上海汽车集团财务有限责任公司 2004 年度现金流量表
4. 上海汽车集团财务有限责任公司 2004 年度会计报表附注

上海众华会计师事务所有限公司



中国 上海

中国注册会计师

刘文华

汪亚东

2005 年 1 月 31 日



[English Translation for Reference Only]

## AUDITORS' REPORT

HZKZ(2005)No.YA0001

Shanghai Automobile Group Financial Co., Ltd.

We have audited the accompanying Balance Sheet of Shanghai Automobile Group Financial Co., Ltd. as at 31<sup>st</sup> December 2004 and the Income Statement and the Cash Flow Statement for the year then ended. These financial statements are the responsibility of the company's management. Our responsibility is to express an audit opinion on these financial statements based on our audit.

We planned and performed our audit in accordance with 'Independent Auditing Standards for Chinese Certified Public Accountants' so as to give reasonable assurance that the accompanying financial statements are free from material misstatement. An audit includes examination, on a test basis, of evidence relevant to the amounts and disclosures in the financial statements. It also includes an assessment of the policy and significant estimates made by the management, and the disclosure of the financial statements as a whole. We believe our audit work has provide reasonable assurance for our audit opinion.

In our opinion, such financial statements are prepared in conformity with the 'Accounting Standards for enterprise', 'Accounting system for financial enterprises', and in all material aspects, present fairly the financial position of the company as at 31<sup>st</sup> December 2004, and the results of its operations and cash flows for the year then ended.

Enclosures:

1. Balance Sheet as at 31<sup>st</sup> December 2004
2. Income Statement for the year ended 31<sup>st</sup> December 2004
3. Cash Flow statement for the year ended 31<sup>st</sup> December 2004
4. Notes to the financial statements

SHANGHAI ZHONGHUA HUAYIN  
CERTIFIED PUBLIC ACCOUNTANTS  
CO., LTD.

SHANGHAI, CHINA



Chinese Certified Public Account

LIU WEN HUA  
WANG YA DONG

31<sup>st</sup> January 2005





SAICEC

enter





## 资产负债表

Balance Sheet

单位: 人民币万元	Unit: RMB in 10 thousand yuan	2002年	2003年	2004年
<b>资产</b>	<b>ASSETS</b>			
现金及银行存款	CASH AND BANK DEPOSITS	368	587	884
存放央行及同业款项	DEPOSITS WITH CENTRAL BANK AND FINANCIAL INSTITUTIONS	946,541	621,768	499,619
拆出资金	DUE FROM FINANCIAL INSTITUTIONS	14,393	0	0
应收账款	ACCOUNTS RECEIVABLE	11,343	4,590	2,629
买入返售证券	PURCHASE OF BUY-BACK SECURITIES	330,040	292,647	55,750
贷款	LOANS	158,201	450,600	238,955
委托贷款	ENTRUSTED INVESTMENT	175,046	181,986	0
减: 贷款损失准备	MINUS: RESERVES FOR DOUBTFUL DEBTS	-1,582	-9,058	-11,074
投资	INVESTMENT	539,447	479,094	577,105
委托投资	ENTRUSTED INVESTMENT	0	155,848	0
自营证券	SELF OPERATING SECURITIES	3,639	16,762	10,085
无形资产	INTANGIBLE ASSETS	757	727	0
固定资产	FIXED ASSETS	5,349	5,073	4,823
其他资产	OTHER ASSETS	0	0	428
<b>资产合计</b>	<b>TOTAL ASSETS</b>	<b>2,183,542</b>	<b>2,200,624</b>	<b>1,379,204</b>
<b>负债</b>	<b>LIABILITIES</b>			
存款	DEPOSITS	1,556,622	1,474,569	1,222,281
委托存款	ENTRUSTED DEPOSITS	199,538	349,915	2,926
拆入资金	DUE TO FINANCIAL INSTITUTION	50,000	0	0
卖出回购证券	SALE OF BUY-BACK SECURITIES	200,000	219,583	0
应付账款	ACCOUNTS PAYABLE	6,331	2,346	1,630
其他应付款	OTHER ACCOUNTS PAYABLE	10,826	1,240	509
应付利润	PROFIT PAYABLE	0	492	0
其他负债	OTHER LIABILITIES	7,673	-737	-651
<b>负债合计</b>	<b>TOTAL LIABILITIES</b>	<b>2,030,990</b>	<b>2,047,407</b>	<b>1,226,695</b>
<b>所有者权益</b>	<b>SHAREHOLDERS' EQUITY</b>			
实收资本	CAPITAL	100,000	100,000	100,000
资本公积	CAPITAL SURPLUS	15,783	15,978	16,177
盈余公积	RESERVES	19,163	22,490	25,801
一般风险准备	GENERAL RISK RESERVE	1,380	3,043	2,943
未分配利润	RETAINED EARNINGS	16,226	11,706	7,588
<b>所有者权益合计</b>	<b>TOTAL SHAREHOLDERS' EQUITY</b>	<b>152,552</b>	<b>153,217</b>	<b>152,509</b>
<b>负债和所有者权益合计</b>	<b>TOTAL LIABILITIES AND OWNER'S EQUITY</b>	<b>2,183,542</b>	<b>2,200,624</b>	<b>1,379,204</b>

## 利润表

Income Statement



单位: 人民币万元	Unit: RMB in 10 thousand yuan	2002年	2003年	2004年
<b>营业收入</b>	<b>INCOME</b>	<b>43,182</b>	<b>48,935</b>	<b>38,767</b>
利息收入	INTEREST INCOME	5,587	10,738	7,598
金融企业往来收入	INCOME FROM FINANCIAL INSTITUTIONS	9,761	10,377	7,964
手续费收入	COMMISSION CHARGE INCOME	1,148	603	556
自营证券差价收入	SELF OPERATING SECURITIES	1,936	4,372	9,831
买入返售证券收入	REVENUES OF BUY BACK SECURITIES	490	6,775	4,718
投资收益	INVESTMENT INCOME	23,282	15,972	7,901
租赁收入	LEASING INCOME	0	74	0
其他营业收入	OTHER OPERATING REVENUES	978	24	199
<b>营业支出</b>	<b>EXPENSES</b>	<b>19,388</b>	<b>33,491</b>	<b>31,436</b>
利息支出	INTEREST EXPENSES	17,919	18,180	20,561
金融企业往来支出	EXPENSES TO FINANCIAL INSTITUTIONS	227	165	4
手续费支出	OPERATING EXPENSE	88	49	95
营业费用	OPERATING EXPENSE	2,972	3,302	3,602
卖出回购证券支出	EXPENSES OF BUY BACK SECURITIES	454	4,308	1,857
其他营业支出	OTHER OPERATING EXPENSE	-2,272	7,487	5,317
<b>营业税金及附加</b>	<b>OPERATING TAX&amp;SURCHARGE</b>	<b>1,352</b>	<b>1,582</b>	<b>1,308</b>
<b>营业利润</b>	<b>OPERATING PROFITS</b>	<b>22,442</b>	<b>13,862</b>	<b>6,023</b>
加: 营业外净收入	ADD: NET NON-OPERATING REVENUES	-123	-155	97
<b>利润总额</b>	<b>TOTAL PROFITS</b>	<b>22,319</b>	<b>13,707</b>	<b>6,120</b>



2004年, 我公司进一步改造电子结算系统, 在电子结算反向平台 (公司向银行提供的操作平台) 这一技术手段上做足文章, 推出基于九恒星新系统的个性化电子收款结算业务, 在结算方面形成了独特优势。

通过我司独家开发的收款信息补录系统, 收款人能看到更多付款方信息, 有效弥补了银行系统信息不完整的缺陷, 极大迎合了大众销等业内企业的需求。

我司的电子结算系统留有开放式接口, 可根据企业的个性化需求与多家商业银行实现对接, 既方便了企业开户, 又可实现快速便捷的同行转账, 从而提高了资金周转效率。

基于电子收款结算系统的独特优势, 公司将其顺利推广到上汽集团各企业, 在去年测试期间仅有6家客户的基础上, 今年实现了大飞跃, 成功拓展到与70多家企业直连。



In 2004, SAICFC further improved the e-settlement system and made significant improvement on the e-settlement platform provided by the clients. As the result of the introduction of individualized e-settlement service for fund collection based on the new "nine-star system", SAICFC fortified its unique advantages in settlement.

Via the complementary input interface for fund collection independently developed by SAICFC, the fund payee may access more information of the payer, this helped effectively address the deficiency resulted from incomplete bank information system, which greatly met the needs of SVW Sales Corporation and other Group Members.

SAICFC's e-settlement system has an open interface for connection with many commercial banks according to clients' individualized needs. This helped clients open accounts conveniently and achieve fast and convenient intra-bank fund transfer, so as to improve fund turnover efficiency.

Relying on the special advantages of fund collection e-settlement system, SAICFC has smoothly introduced the system to over 70 SAIC Group Members, in comparison with the 6 trial clients last year, which is a tremendous progress.







2004年,在企业资金趋紧,而商业银行的信贷政策却有所紧缩,市场利率水平有所上升的情况下,我公司本着为集团提供优质服务理念,积极发挥财务公司的融资功能,继续向集团企业提供低利率贷款,不仅有效支持了企业的发展经营,而且按照集团要求充分让利给企业。对于集团内有市场前景,但目前经营较为困难的企业,我司在严控风险,在合法合规的前提下,也积极给予贷款支持,促进企业可持续发展。

In 2004, while most Group Members suffered from fund shortages, as tight credit policy of the commercial banks and higher market interest rate, SAICFC held the principle of "providing high-quality service to Group Members" and made full use of its financing function, to provide low interest rate loans to Group Members. The above policy not only supported the development of Group Members, but also shared profits as much as possible with the Group Members, according to the requirement of the SAIC Group. For Group Members with good market prospect but currently suffering operational difficulties, SAICFC also provides loans support to help achieve sustainable development of the enterprises, while maintaining tight risk control, and ensuring compliance with laws and rules.

为客户量身定制个性化综合服务方案  
Individualize integrative service proposal



向客户介绍公司金融业务  
Introduce corporate finance business



在加大对集团兄弟单位信贷支持力度的同时,我们进一步创新信贷产品,设计灵活多样的贷款模式,根据客户的实际情况,因地制宜采取循环贷款、贴现、项目贷款等多种信贷方式满足企业个性化需求。对于经营正常,因分利造成资金暂时短缺的企业,我们根据企业的特征,以循环贷款和贴现的方式解决其资金缺口。对于因新项目上马急需融资的企业,我们在对其项目进行风险评估的基础上,在央行规定范围内下浮利率,发放项目贷款。



筹备举办现金管理业务推介会  
Prepare for the cash management business presentation

While strengthening credit support for the Group Members, SAICFC created new credit products with flexible financing models according to the clients' needs. Various kinds of SAICFC products such as the used revolving loan facility, bill discounting, and project loans have been introduced to meet the individual demands of the customers. For companies with normal operation situation, but temporary fund shortages due to dividend payout, SAICFC provided revolving loans and bill discounting to meet their fund needs accordingly. For enterprises with urgent funding need for new project, SAICFC issued project loans with low interest rate within PBOC benchmark range based on careful project risk evaluation.





## 财务顾问业务

The Financial Consulting Business

2004年, 我公司继续向集团企业免费提供财务顾问服务及金融咨询服务。

**财务顾问方面** 今年, 我司财务顾问服务组受邀介入集团企业多个资产重组项目, 参与了集团下属企业八个非公改制项目, 并继续为常年签约的企业担任财务顾问。一年来仅为上汽股份和上汽销售两家公司就已提供十余个项目的顾问服务。

**信息咨询方面** 向客户每日发送国际金融市场和外汇汇率行情, 定期推出外汇市场分析周报和月报, 每季出版深受合资企业中外方经理欢迎的信息期刊, 目前, 享受免费信息服务的企业已扩大到 29 家。



财务顾问组认真研讨集团资产重组项目  
Financial advising group studies the SAIC Group privatization reform projects.

In 2004, SAICFC continuously provided free-of-charge financial advisory services and financial information consulting services to the Group Members.

In the area of advisory services, this year SAICFC's financial advising group has been invited to take part in several capital management projects and 8 privatization reform projects. Also it continued to act as the financial consultant for clients with long-term agreements. During the last year, SAICFC has provided consulting services as many as over 10 projects for SAIC-Volkswagen Sales Co., Ltd.(SVWSC) and Shanghai Automotive Co., Ltd.(SA), not to mention other companies.

With regard to information consulting, SAICFC provided customers with daily information on international financial market and foreign exchange interest rate forecast. Also, SAICFC is responsible to issue weekly and monthly analysis report on foreign exchange markets and publish quarterly information express, which were highly welcomed by joint venture's financial managers. Currently, the number of enterprises receiving our free-of-charge information services has been increased to 29.

为客户进行投资分析  
Investment analysis for customers.



开业仪式  
上汽通用汽车金融有限责任公司与客户签署了第一份贷款合同  
In the opening ceremony, GMAC-SAIC Automotive Finance Company signed the first loan contract with a customer.



经过多年艰辛谈判和筹建, 我公司与美国通用汽车金融服务公司合资创建的上汽通用汽车金融有限责任公司于 2004 年 8 月 3 日获中国银监会批准正式成立, 并于 8 月 18 日开始营业, 成为全国首家汽车金融公司。

经过最初的试运行阶段, 新公司各项业务系统和人员操作渐趋成熟, 营销力度逐步加强, 在开业短短 5 个月不到的时间内, 已受理零售车贷申请 876 笔, 放款 288 笔, 年末贷款余额达 2,764 万元。

新公司为促进集团产品销售积极发挥作用, 经过多次谈判, 与上海通用正式签订批发融资协议, 合作开展批发库存融资贷款业务。根据约定内容, 年内对 14 家别克经销商和 3 家凯迪拉克经销商总计 1,562 台库存车辆提供了库存融资服务, 累计贷款金额达 2.47 亿元。在目前疲软的市场下进一步促进了集团汽车的销售。

## 合资项目

The Joint Venture Project



中国首家汽车金融公司  
——上汽通用汽车金融有限责任公司成立  
China's first auto finance company  
The commencement of GMAC-SAIC FC.

After years of tough negotiations and preparation, GMAC-SAIC Automotive Finance Company Limited., jointly invested by SAICFC and GMAC, was approved for operation commencement by China Banking Regulatory Commission (CBRC) on August 3, 2004, and commenced business operation on August 18, 2004 as China's first Automotive Financing Company.

After the initial stage of the trial operation, the company moved towards of the benign circle with the amelioration of various business systems and operation processes, and the growing dedication on sales marketing. In less than 5 months' time since the opening, the JV has received 876 retail applications, and launched a total of 288 loans, with a total retail loan balance of 27.63 million RMB by end of 2004.

The JV also actively promoted the sale of Group member produced goods. After rounds of negotiation, the JV signed wholesale financing agreement with SGM to co-develop the dealer wholesale inventory financing business. According to the agreement, the JV provided wholesale inventory financing services with the total amount of 1562 units to vehicles to 14 Buick dealers and 3 Cadillac dealers in 2004, further supported the sales of Group products in a comparatively weak market.





## 内控管理

The Internal Control Management



审计人员按季开展业务检查  
Auditors business review quarterly



风险管理部  
每天监控投资业务规模  
指令、操作情况  
发现风险及时采取措施  
Risk Management  
department supervises  
investment business and  
takes measures against risks

Complying with the principle of "pursuing development through innovation, and continuing innovation through development", in the area of internal control management, SAICFC successively introduced the target management, quality management, and efficiency management. In March, SAICFC first launched the Target Management program for all middle-level staff, and then extended to ordinary employees in October to achieve the Target Management for all employees. In April and July, SAICFC successively launched the assignment supervision system mainly targeted at service provision within time limit and coordination system between departments in order to achieve better communication and understanding between departments and improving daily working efficiency. In August, based on the different characteristics of each department's business, SAICFC launched the remuneration and punishment methods and business-reviewing project, so as to improve service quality and reduce operation risks.

The three reform programs greatly ignited the self-initiation, creation and sense of responsibility among the employees and helped their working quality and efficiency leap to a new high level. Also, the financial service quality and risk control ability had been improved and promoted the Custom Satisfaction Project in turn.

公司遵循在改革中求发展、在发展中求改革的思路，在内部治理中先后推出目标管理、质量管理、效率管理三大改革举措。3月，公司首先在中层干部中引入和试行目标管理体系，并于10月进一步推广到普通员工，实现了全员目标管理。4月和7月，先后建立了以限时服务为主要内容的督办制度和部门协调制度，增进了部门间的沟通和了解，有效提高了日常工作效率。8月，针对各部门业务和管理工作中的不同特点，有重点性的制订了差错奖惩办法及检查方案，以差错检查为突破口，提高工作质量，降低经营风险。

通过三大改革，极大激发了广大员工的主动性、创造性和责任心，使工作质量和工作效率有了质的飞跃，并通过质量和效率的提高，进一步提升了金融服务水平，控制了经营风险，有效推动了用户满意工程。

研究负债结构和资产组合更优资产配置方案  
Work on liability structure  
and optimize asset allocation plan

## 人本管理

Employee Oriented Management



为达成人力资源的更优化配置，进一步提高工作效率，2004年，我公司继续深化人本管理工程，进行了一系列重要的干部人事制度改革。

第一，为精简管理干部队伍，吸引和留住优秀人才，公司建立了专业技术岗位制度，设立行政管理和技术专业两条系列，H型模式的干部管理体系，为员工提供了更多的发展通道和更大的发展空间。

第二，为确保公司各项经济指标和工作目标全面完成，公司在中层干部竞聘工作引入了目标管理和绩效考核办法，提出了定量和定性的目标要求，并通过年终考核对全年工作业绩作出全面评价。

第三，借用集团总公司平台，与上海著名猎头公司合作，以精干为前提，招聘引进业务发展所需的信贷、外汇、财务、电脑等领域的高级专业人才。



招聘引进专业人才  
Recruit professionals

In order to optimize the human resource allocation and further improve working efficiency, in 2004 SAICFC continually innovated the employee-oriented management approach and implemented a series of significant human resource system reforms on management officers.

Firstly, to streamline the management team and attract and keep excellent employees, SAICFC introduced the technology proficiency level system, the H-shaped managerial level system, and two series for both administration management and technology/operational positions to provide more development opportunities to employees.

Secondly, to ensure the full realization of the company's various business targets, SAICFC introduced the Target Management and Performance Assessment Method for the middle-level management officers, and established quantitative and qualitative targets to give annual comprehensive evaluation for working performance at year-end.

Thirdly, by using the platform of the SAIC Group, and cooperating with well-known headhunters, SAICFC had hired senior-level proficient talents based on the principle of "excellent", recruited high-quality professionals in the areas of credit, foreign exchange, finance, and IT.



2004年，财务公司成立十周年。公司借此契机，以开展凝聚力工程为抓手，动员全体员工为公司未来发展和业务创新献计献策，进一步发掘全体干部员工的积极性和创造性。通过开展十周年成果回顾展、“我与公司同成长”征文、优秀合理化建议评选、十周年庆祝大会及文艺汇演等一系列活动，增强集体凝聚力，进一步培养了员工的团队精神。



The year of 2004 is the 10th anniversary of SAICFC. Taking this opportunity, SAICFC had focused on the Cohesion Project, encouraged all employees to make strategies for its future development and business innovation, as well as further explored the creation and self-initiation of all employees. Through activities such as 10th anniversary achievement reviewing, composition with main theme of "Co-Development with SAICFC", excellent suggestions collection for company development, the 10th anniversary Ceremony and Performing and so on, the company successfully increased the cohesion and further fostered the teamwork spirit among its employees.

载歌载舞庆十周年  
Performing in the 10th anniversary ceremony



参加集团组织的五一职工健身长跑  
Taking part in the running for the Labor's Day organized by the Group





SAICFC

