

年度

2012
Annual Report

报告





SAIC



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COMPANY PROFILE

公司简介

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。2012 年末，公司资产总额达 772.45 亿元，当年实现营业收入 32.64 亿元，净利润 15.43 亿元，同比增长 27%，再创历史新高。自 2010 年以来，公司已连续 3 年保持两位数增长。

公司现任董事长刘榕，总经理沈根伟。公司实行董事会领导下的总经理负责制，设十九个部门，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、营销一部、营销二部、营销三部、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。

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。







COMPANY PROFILE



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 2012, SAIC Finance's total asset reached RMB 77.245 billion. The company reported a total revenue of RMB 3.264 billion and a net profit of RMB 1.543 billion for 2012, representing a 27% growth with a new record set. The company also has maintained double digit growth for 3 consecutive years since 2010.

Mr. Liu Rong 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 19 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, Sales Department I, Sales Department II, Sales Department III, 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 2012, SAIC Finance had a total of 392 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").

HONOR OF THE YEAR

年度荣誉

上汽财务公司被大公国际、联合资信等国内权威评级机构一致评定为 AAA 最高主体信用评级，成为全国首家获得最高资质评级的财务公司。

SAIC Finance became the first finance company in China to receive the highest rating ("AAA") from several well respected rating agencies such as Dagong Global Credit Rating Co., Ltd. and China Lianhe Credit Rating Co., Ltd.

在《金融时报》和中国社科院金融研究所联合举办的“2012 中国金融机构金牌榜‘金龙奖’”评选中，上汽财务公司再度摘得“年度最佳财务公司”桂冠，连续两年蝉联该项殊荣。

SAIC Finance received the "Finance Company of the Year" award during the 2012 China financial institution "Golden Dragon Award" selection organized by Financial Times and China Social Science Research Institute Finance Research Center. SAIC Finance has won this prize for two consecutive years since 2011.

2012 年上汽财务公司再度蝉联“上汽集团业绩优异奖”，公司总经理被授予个人金牌，这已是上汽财务公司第 5 次获此奖项。In 2012 SAIC Finance received the "SAIC Group Excellent Performance Award" and the company general manager also received the gold medal from SAIC Group. This is the 5th time for SAIC Finance to receive this award.





上汽财务公司凭借 2012 年的出色业绩，成功入榜“2012 年度上海市税收收入百强企业”名单。

With the excellent results achieved in the year, SAIC Finance became one of Shanghai's "2012 Top 100 Tax Income Commercial Enterprises".

上汽财务公司在上海市静安区年度经济贡献企业排名中位列三甲，获得了静安区政府的高度肯定，并参加了区政府举办的“2012 中国上海静安区年度经济贡献百强企业颁奖盛典”。

SAIC Finance was among the top 3 companies making the most economic contribution to the local community and received high praises from Jingan district government. SAIC Finance was hence invited to participate in the "2012 Jingan District Top 100 Economic Contribution Company Award Ceremony".



上汽财务公司总经理荣膺金融业“2012 年上海领军人才”、“2012 年沪上十大金融创新人物”称号。

The General Manager of SAIC Finance received several titles in recognition of his personal achievements in the finance industry including "2012 Shanghai Person of Leadership" and "Shanghai 2012 Top 10 Financial Innovation Individual".

SENIOR MANAGEMENT OFFICERS

高管人员



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



刘榕

董事长
高级会计师

Liu Rong

Chairman of the Board of Directors
Senior Accountant

SENIOR MANAGEMENT OFFICERS

高管人员



沈根伟

董事
总经理
高级经济师

Shen Genwei

Board Director
General Manager
Senior Economist



张晓俊

党总支副书记
经济师

Ben Zhang

CCP Deputy General Secretary
Economist

SENIOR MANAGEMENT OFFICERS

高管人员

胡茂元
Hu Maoyuan

监事会主席 / 高级经济师 / 高级工程师
Chairman of Supervisory Board / Senior Economist / Senior Engineer

刘榕
Liu Rong

董事长 / 高级会计师
Chairman of the Board of Directors / Senior Accountant

薛建
Xue Jian

董事 / 高级政工师
Board Director / Senior Political Affairs Specialist

谷峰
Gu Feng

董事 / 高级会计师
Board Director / Senior Accountant

沈根伟
Shen Genwei

董事 总经理 / 高级经济师
Board Director / General Manager / Senior Economist

夏军
Xia Jun

董事 / 高级经济师
Board Director / Senior Economist

朱宪
Zhu Xian

监事 / 高级会计师
Supervisor / Senior Accountant

张晓俊
Ben Zhang

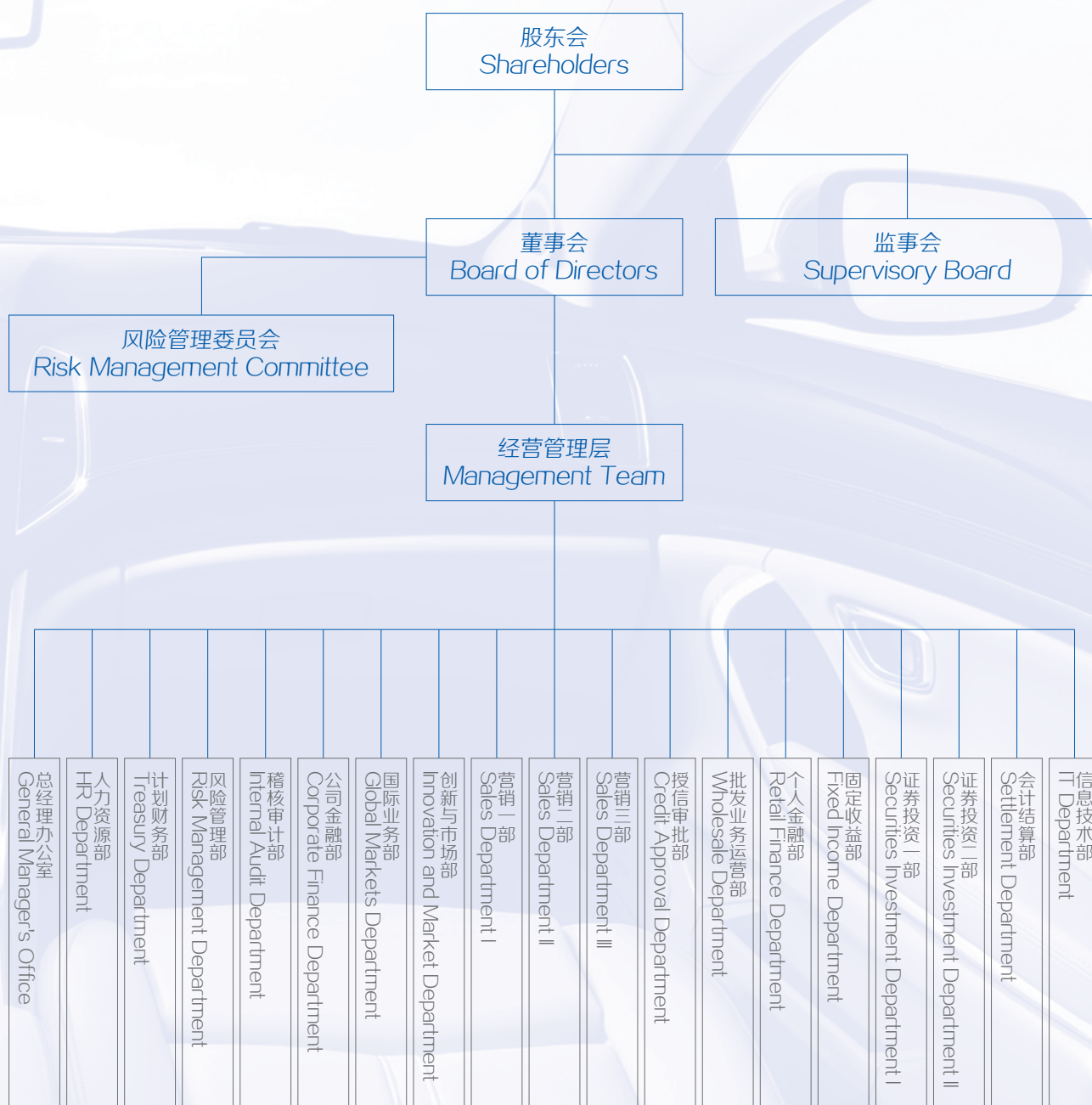
党总支副书记 / 经济师
CCP Deputy General Secretary / Economist

严冬银
Yan Dongyin

监事 / 会计师
Supervisor / Accountant

ORGANIZATIONAL STRUCTURE

组织机构



AUDITOR'S REPORT

审计报告

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审 计 报 告

沪众会字(2013)第 0068 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 2012 年 12 月 31 日的资产负债表,2012 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 2012 年 12 月 31 日的财务状况以及 2012 年度的经营成果和现金流量。

上海众华沪银会计师事务所有限公司

中国注册会计师

吴映明



中国注册会计师

朱颖



中国, 上海

二〇一三年二月一日

总经理签字:

董事长签字:



Zhonghua
Certified Public Accountants

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AUDITORS' REPORT

HZKZ(2013) 0068

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 2012, 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 2012, 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

Audit partner: Huanming Wu

Audit manager: Liangmin Zhu

Shanghai, China

1 February 2013



BALANCE SHEET

资产负债表

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

2010 2011 2012

资产	ASSETS			
存放央行及同业款项	DEPOSITS WITH CENTRAL BANK AND FINANCIAL INSTITUTIONS	3,047,328	2,682,228	2,537,993
应收帐款	ACCOUNTS RECEIVABLE	22,133	4,535	4,543
贷款	LOANS	869,951	1,751,786	2,449,077
投资	INVESTMENT	2,544,956	2,377,596	2,722,214
固定资产	FIXED ASSETS	4,245	4,022	3,995
其他资产	OTHER ASSETS	153	151	6,720
资产合计	TOTAL ASSETS	6,488,766	6,820,318	7,724,542
负债	LIABILITIES			
存款	DEPOSITS	5,525,367	5,667,777	6,733,927
应付帐款	ACCOUNTS PAYABLE	9,534	13,040	33,748
其他负债	OTHER LIABILITIES	486,474	626,221	324,265
负债合计	TOTAL LIABILITIES	6,021,375	6,307,038	7,091,940
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	25,847	25,590	31,134
盈余公积	SURPLUS RESERVE	57,145	66,431	147,450
未分配利润	UNDISTRIBUTED PROFIT	84,399	121,259	154,018
所有者权益合计	TOTAL OWNER'S EQUITY	467,391	513,280	632,602
负债和所有者权益合计	TOTAL LIABILITIES AND OWNER'S EQUITY	6,488,766	6,820,318	7,724,542

PROFIT & LOSS STATEMENT

损益表

		单位 _ 人民币万元	Unit _ RMB in 10 thousand yuan		
			2010	2011	2012
营业收入	INCOME		195,773	320,734	383,407
利息收入	INTEREST INCOME		107,278	197,636	296,082
投资收益	INVESTMENT INCOME		71,098	116,512	80,067
其他营业收入	OTHER OPREATING REVENUES		17,397	6,586	7,258
营业支出	EXPENSES		87,629	162,367	190,764
利息支出	INTEREST EXPENSES		63,451	98,590	137,013
营业费用	OPERATING EXPENSE		17,158	33,797	38,192
其他营业支出	OTHER OPERATING EXPENSE		7,020	29,980	15,559
营业税金及附加	OPERATING TAX&SURCHARGE		6,280	9,444	11,387
营业利润	OPERATING PROFITS		101,864	148,923	181,256
加：营业外净收入	ADD:NET NON OPERATING REVENUES		118	143	4,425
利润总额	TOTAL PROFITS		101,982	149,066	185,681



ROEWE 荣威

SAIC



FINANCIAL





AUTOMOTIVE FINANCE BUSINESS

汽车金融板块

截至 2012 年 12 月末，公司批发业务贷款余额同比增长 30%，零售合同同比增长 42%，业务增速在业内主要汽车金融公司中继续保持第一。在业务高速增长的同时，批发业务始终保持零损失，零售业务的逾期率远低于行业平均水平。

2012 年，公司与上海大众、上汽乘用车继续深化战略合作关系，携手整车厂、各分销中心及经销商，在全国范围内推出 300 余个促销活动，进一步提升了车贷品牌影响力，并开发了“无忧无率”、“驾梦者”、“易享贷”、“五三二”等消费信贷新品，满足不同客户群的个性化需求。

另外，公司还定制研发了与汽车金融系统高度整合的影像系统，并于 2012 年 9 月份正式上线，使个人汽车消费信贷从申请至审批的平均时间比 2011 年提高了 46%。

By the end of 2012, wholesale loan outstanding balance grew 30% and retail new volume also grew 42% compared with the year before. SAIC Finance maintained No.1 position in terms of growth rate among major automotive finance companies in the industry. While achieving very high growth rate, SAIC Finance maintained zero wholesale loss rate and the retail delinquency was also kept at a level much lower than the industry average. In 2012 SAIC Finance deepened cooperative relationship with Shanghai Volkswagen and SAIC Passenger Vehicle Company. Together with the manufacturers and sales centers as well as dealers, over 300 sales promotion campaigns were successfully launched. These campaigns helped improve the brand influence of SAIC Finance's automotive loan products and many new consumer loan products were introduced during the campaigns to meet the needs of various customer groups.

SAIC Finance developed a new imaging system which is integrated into the existing automotive finance system. The new imaging system was put to use starting September 2012 and with the introduction of this new tool retail application average approval turnaround time was reduced by 46% compared with 2011.



CORPORATE FINANCE BUSINESS

公司金融板块

[公司金融业务]

2012 年，公司全年日均存款再臻高峰，同比增长 24%。面对严峻的宏观经济形势，公司双管齐下，一方面以推进电票业务为契机，继续深化银企合作；另一方面密切跟踪集团内重点企业动向，主动为上海通用、上海大众等公司的重大项目提供优质服务，赢得客户好评。

[Corporate Finance]

In 2012 a new record was set for average daily deposit outstanding balance, which grew by 24% compared with the year before. Facing challenging macroeconomic condition, SAIC Finance expanded the use of the E-notes platform for clients and strengthened relationship with key business partners. Additionally SAIC Finance actively pursued new business opportunities by offering high-quality services to key clients such as Shanghai GM, Shanghai Volkswagen, etc. for their major commercial projects and won high praises from these clients.

[国际业务]

面对激烈的国际业务市场竞争，公司一方面全面推进远期结售汇、远期外汇买卖等新业务的营销，以新业务拓展市场；另一方面，通过本外币联动，争取集团内企业的传统结售汇项目，并根据结售汇市场情况，及时调整交易价格，最大限度让利于集团企业，促进集团整体效益的提升。

[International Business]

Facing fierce market competition, SAIC Finance introduced several new services such as forward foreign currency conversion and forward foreign currency buying/selling, etc. to explore new market segments. Additionally the company also actively pursued business opportunities related to traditional foreign currency conversion services and timely adjusted pricing strategies according to market trends to provide maximum returns to group member companies and promoted the profitability growth for the entire SAIC group.





INVESTMENT & FUNDING

投融资板块

[投资]

在国家大力推进利率市场化的环境下，公司紧跟央行调控思路，加大各类固定收益类产品配置力度，既满足了资金流动性的要求，又创造了丰厚的收益，有效提高了资产收益率，收益率比肩同行先进水平。

[Investment]

With the government stepping up the efforts to promote interest rate liberalization, SAIC Finance closely followed market trends and increased fixed income products' weighting in the portfolio to generate higher returns while maintaining the portfolio liquidity at an ideal level. The effort effectively increased our investment's ROA to a level on par with any top players in the industry.

[融资]

2012年11月27日，公司正式发行了业内首单资产证券化产品——“2012上元一期个人汽车抵押贷款资产支持证券”，并于2013年1月7日在银行间交易市场成功上市，再创财务公司行业先河。这一融资渠道的有效拓展，为公司汽车金融业务的持续、高速发展提供了有力的资金保障。

[Funding]

On November 27, 2012 SAIC Finance became the first domestic finance company to successfully issue a securitization transaction—— "2012 1st SAIC Finance Personal Automotive Mortgage Loan Securitization". The transaction was successfully listed on the inter-bank market on January 7, 2013, achieving a significant breakthrough for the industry. The successful exploration of this new channel provides strong funding support for the rapid and sustainable growth of the automotive finance business.



[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，2012 年各项业务稳步增长，至 12 月末公司服务的信贷资产总余额已超人民币 400 亿元，全年实现净利润 14.16 亿元，同比增长 17%。

[Equity Investment]

The SAIC Finance invested subsidiary, GMAC-SAIC Automotive Finance Co., Ltd. ("GMAC-SAIC"), is China's first automotive finance company. In 2012 GMAC-SAIC maintained stable growth and by the end of the year the outstanding balance of the company's total serviced credit asset reached over RMB 40 billion. GMAC-SAIC's 2012 net profit was RMB 1.416 billion representing a 17% growth compared with the year before.





RISK MANAGEMENT

风险管理



2012 年，公司自主研发的 RFID 合格证程监控系统，共获得 4 项国家专利，利用该技术实现了对车辆合格证的全天候远程监控；同时公司在总结原有驻点管理经验的基础上，积极推进经销商驻点外包管理。以上举措取得了显著成效，在 2012 年下半年，多家经销商出现紧急风险事项，公司凭借有效的风控措施，信贷资产丝毫无损。

凭借完善的内控管理体系，2012 年，公司在人民银行上海分行货币信贷政策导向效果综合评估中获得 AAA 等级的最高评价，在集团“企业内部审计环境调研”及内控体系测评中双获最高分。

In 2012 the RFID vehicle QC remote monitoring system developed by SAIC Finance received 4 national patents. The new technology allows the company to achieve full-time remote monitoring over vehicle QCs. Meanwhile SAIC Finance also actively pursued outsourcing solutions for dealer on-site control activities based on past on-site control experience. These efforts achieved remarkable results and during the second half of 2012, SAIC Finance successfully brought several emergent dealer situations under control without any losses.

With the implementation of a comprehensive internal control and risk management system, SAIC Finance received the highest AAA rating during the 2012 credit policy effect evaluation administered by the Shanghai branch of People's Bank of China.



HUMAN BASED MANAGEMENT

人本管理

2012 年末，公司在册员工达 392 人，比上年同期增加 63 人。为了更有效的推进人本管理，公司颁布了《员工职业发展管理办法》，构建全新的职业发展体系，为员工提供更加明确的职业发展路径，努力做到人尽其才。同时，公司建立了从员工到高管的多层次、形式丰富的培训体系，并运用多媒体课件丰富公司网络培训课程资源，有效提升了各级员工的专业素质和管理水平。

公司还继续组织“十佳员工”评选，以他们健康向上，奋发进取的正能量激发全体员工成长。

By the end of 2012 SAIC Finance had a total of 392 employees, exceeding the 2011 employee number by 63. In order to promote human-based management, SAIC Finance announced the "Rules for Employee Career Development" to establish a new career development platform and to provide career paths for employees to best utilize their talent. Meanwhile the company also established a multi-layered and highly diversified training system incorporating many multimedia and web-based programs to improve the professional ability and management skill of the employees.

The company also organized a "top 10 employees" selection to encourage the spirit of constant learning and improvement among the employees.



上汽财务2012年度
十佳员工







CORPORATE CULTURE

企业文化

2012年，公司成立企业文化建设领导小组，由总经理亲自挂帅，全面推进与深植企业文化建设。

在企业品牌建设方面，公司借助网络互动平台，全新建立了上汽财务“My Point”积分网站和上汽财务微博，有效加强了与社会公众的良性互动；公司还在全国范围内举行了首届融资经理精英挑战赛，共吸引1200位来自全国各地的融资经理精英同台竞技，有力推广了企业的知名度和美誉度。

在凝聚力建设方面，公司举行了各类活动，如年会“一战到底”擂台赛、A级员工“创新铿锵行”、第二届职工运动会、外勤团队家庭日活动等；公司还开设了员工新食堂，新建了员工活动室，进一步提升了员工的幸福感和归属感。

In 2012 a team dedicated to the building of our corporate culture was established. The team is headed by the general manager of the company to drive the development of the corporate culture.

For the purpose of building a strong brand, the company successfully utilized web-based interactive platforms and established the "My Point" website and the SAIC Finance micro blog to encourage positive interactions between the company and the public. The company also organized the 1st national dealer finance manager elite competition which attracted 1200 finance managers from around the country to participate, greatly enhancing SAIC Finance's brand awareness and reputation.

In order to promote teamwork spirit, the company organized many events such as the annual dinner "Fight to the End" competition, A-class employee "innovation Tour", the 2nd employee sports games, field team family day, etc. A new canteen and an entertainment room were also built to improve employee satisfaction and sense of belonging.



SAIC Finance

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.







上海汽车集团财务有限责任公司

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