



# 2023 年度报告 ANNUAL REPORT

上海汽车集团财务有限责任公司  
SHANGHAI AUTOMOTIVE GROUP FINANCE COMPANY LIMITED

中国上海康定路1199号 | 200042 | +86 21 62311010 (总机)  
1199 Kangding Road, Shanghai, China | 200042 | +86 21 62311010

[WWW.SAICFINANCE.COM](http://WWW.SAICFINANCE.COM)

- 01 COMPANY PROFILE  
公司简介
- 02 BUSINESS SCOPE  
经营范围
- 06 ORGANIZATIONAL STRUCTURE  
组织机构

- 07 LEADERSHIP  
公司领导
- 12 AUDITOR'S REPORT  
审计报告
- 14 FINANCIAL STATEMENTS  
财务报表

- 18 AUTOMOTIVE FINANCE  
汽车金融
- 24 CORPORATE FINANCE  
公司金融
- 26 INVESTMENT  
投资业务

- 28 COMPLIANCE AND RISK CONTROL  
合规风控
- 30 SOCIAL RESPONSIBILITY  
社会责任

# CONTENTS



# COMPANY PROFILE

## 公司简介

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4月，是经中国人民银行批准成立的非银行金融机构。2023年末，公司注册资本人民币153.80亿元（含1,000万美元），上海汽车集团股份有限公司（以下简称“上汽集团”或“集团”）和上海汽车工业销售有限公司分别持股98.999%及1.001%。

Shanghai Automotive Group Finance Company Limited (SAIC Finance), founded in April 1994, is a non-bank financial institution approved by the People's Bank of China. As of end-2023, the company had a registered capital of 15.380bn CNY, including 10mn USD. SAIC Motor Corporation Limited (SAIC Motor) holds a 98.999% stake in our company and Shanghai Automotive Industry Sales Company Limited 1.001%.

2023年，面对宏观经济、产业发展、外部竞争等诸多不利因素的挑战，公司继续坚持以融促产，服务集团主业，聚焦集团战略，保持定力，顶住压力，全年依然实现合并归母净利润57.02亿元；完成合并营业收入193.02亿元；年末合并资产总额达3,011.37亿元。

In 2023, facing challenges from various unfavorable factors such as macroeconomic conditions, industrial development, and external competition, SAIC Finance continued to promote production through financing and served SAIC Motor's main business. Focusing on SAIC Motor's strategy, SAIC Finance managed to maintain stability and withstand pressure. Our consolidated annual net profit attributable to the parent company was 5.702bn CNY; our consolidated annual operating income stood at 19.302bn CNY; the consolidated total assets as at end-2023 reached 301.137bn CNY.



# BUSINESS SCOPE

## 经营范围

公司经国家金融监督管理总局批准，可以经营的金融业务范围如下：

With the approval of the National Financial Regulatory Administration, we provide the following financial services:



# BUSINESS SCOPE



**01** 吸收成员单位存款  
Taking deposits from group member companies.

**02** 办理成员单位贷款  
Providing loans for group member companies.

**03** 办理成员单位票据贴现  
Discounting bank drafts and commercial drafts for group member companies.

**04** 办理成员单位资金结算与收付  
Handling settlement, payment and receipt of funds between group member companies.

**05** 提供成员单位委托贷款、债券承销、非融资性保函、财务顾问、信用鉴证及咨询代理业务  
Providing group member companies with services including entrusted loans, bond underwriting, non-financial letters of guarantee, financial advisory, credit authentication and consulting agency.

**06** 从事同业拆借  
Operating inter-bank borrowing and lending.

**07** 办理成员单位票据承兑  
Accepting commercial drafts from group member companies.

**08** 办理成员单位产品买方信贷和消费信贷  
Handling buyer credit and consumer credit for products of group member companies.

**09** 从事固定收益类有价证券投资  
Engaging in fixed income investments in securities.

**10** 从事套期保值类衍生产品交易  
Engaging in hedging financial derivatives deals.

**11** 国家金融监督管理总局批准的其他业务  
Other businesses approved by the National Financial Regulatory Administration.

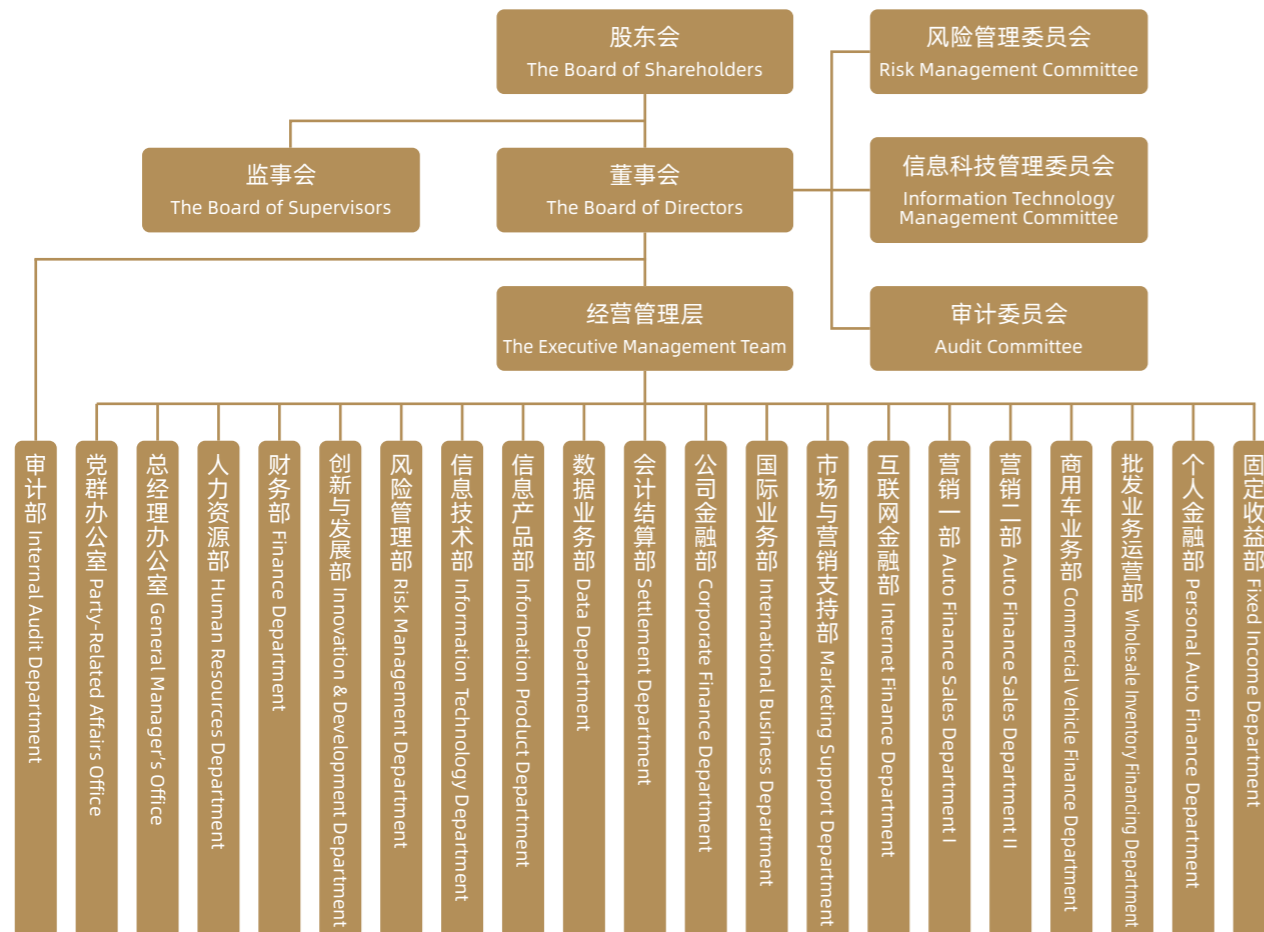


# ORGANIZATIONAL STRUCTURE

## 组织机构

公司治理结构完善，股东会、董事会（下设 3 个专门委员会）、监事会各司其职。公司共设有 21 个部门，实行董事会领导下的总经理负责制。公司现任董事长（上汽集团总裁）王晓秋，总经理姜春迪。

SAIC Finance has established a well-structured corporate governance framework, with the Board of Shareholders, the Board of Directors (with 3 specialized committees), and the Board of Supervisors performing their respective duties. SAIC Finance has 21 departments and implements general manager responsibility system under the leadership of the Board of Directors. Mr. WANG Xiaoqiu, President of SAIC Motor, serves as our Chairman of the Board, and Mr. JIANG Chundi works as our General Manager.



# LEADERSHIP

## 公司领导

### 董事会成员 The Members of the Board of Directors

王晓秋	董事长	WANG Xiaoqiu	Chairman of the Board of Directors
卫勇	董事	WEI Yong	Board Director
顾晓琼	董事	GU Xiaoqiong	Board Director
吴珩	董事	WU Heng	Board Director
姜春迪	董事	JIANG Chundi	Board Director

### 监事会成员 The Members of the Board of Supervisors

周郎辉	监事会主席	ZHOU Langhui	Chairman of the Board of Supervisors
姜宝新	监事	JIANG Baoxin	Supervisor
许灵斌	监事	XU Lingbin	Supervisor

### 经营管理层 The Executive Management Team

姜春迪	总经理	JIANG Chundi	General Manager
许莺	党委书记	XU Ying	Secretary of the Party Committee
许灵斌	党委副书记兼纪委书记、工会主席	XU Lingbin	Deputy Secretary of the Party Committee Secretary of the Party Commission for Discipline Inspection Chairwoman of the Trade Union
李荣荣	副总经理	LI Rongrong	Deputy General Manager

LEADERSHIP  
公司领导



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



姜春迪

JIANG Chundi

董事、总经理

Board Director & General Manager



许莺

XU Ying

党委书记

Secretary of the Party Committee



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

Chairwoman of the Trade Union



李荣荣

LI Rongrong

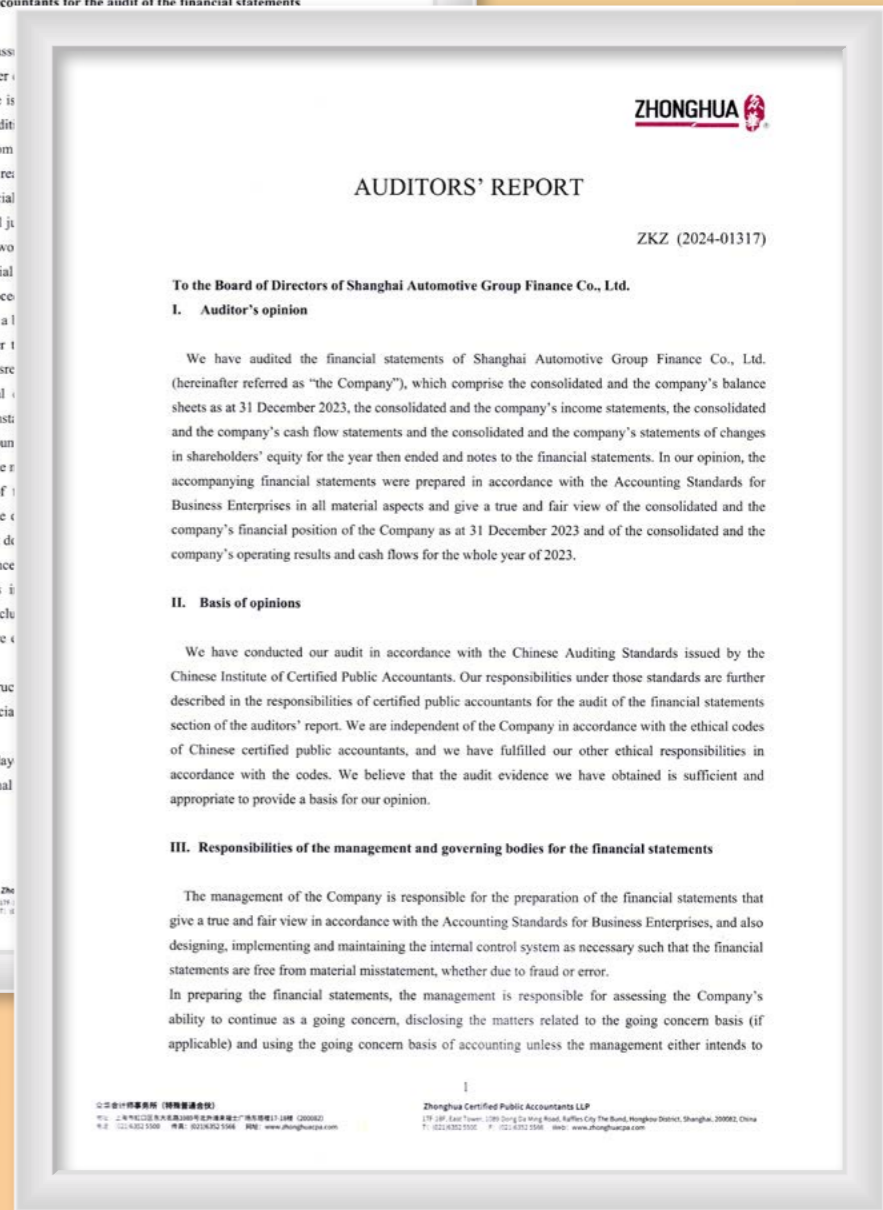
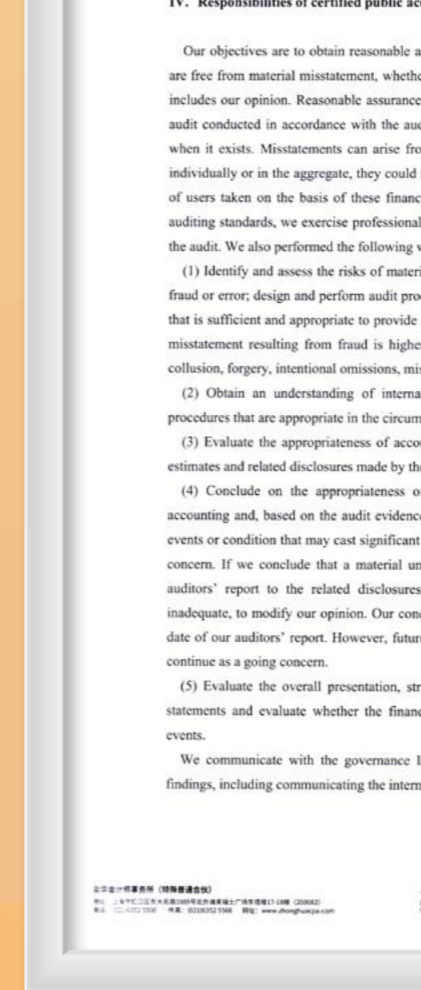
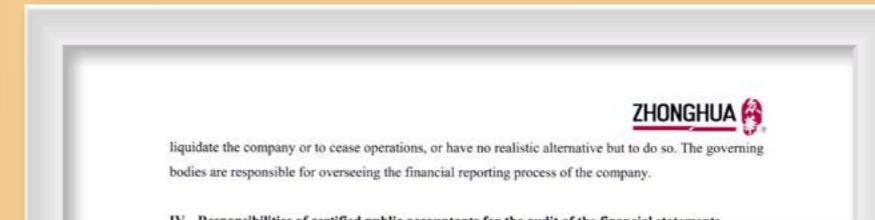
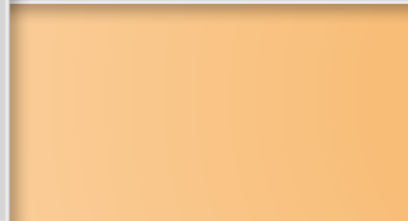
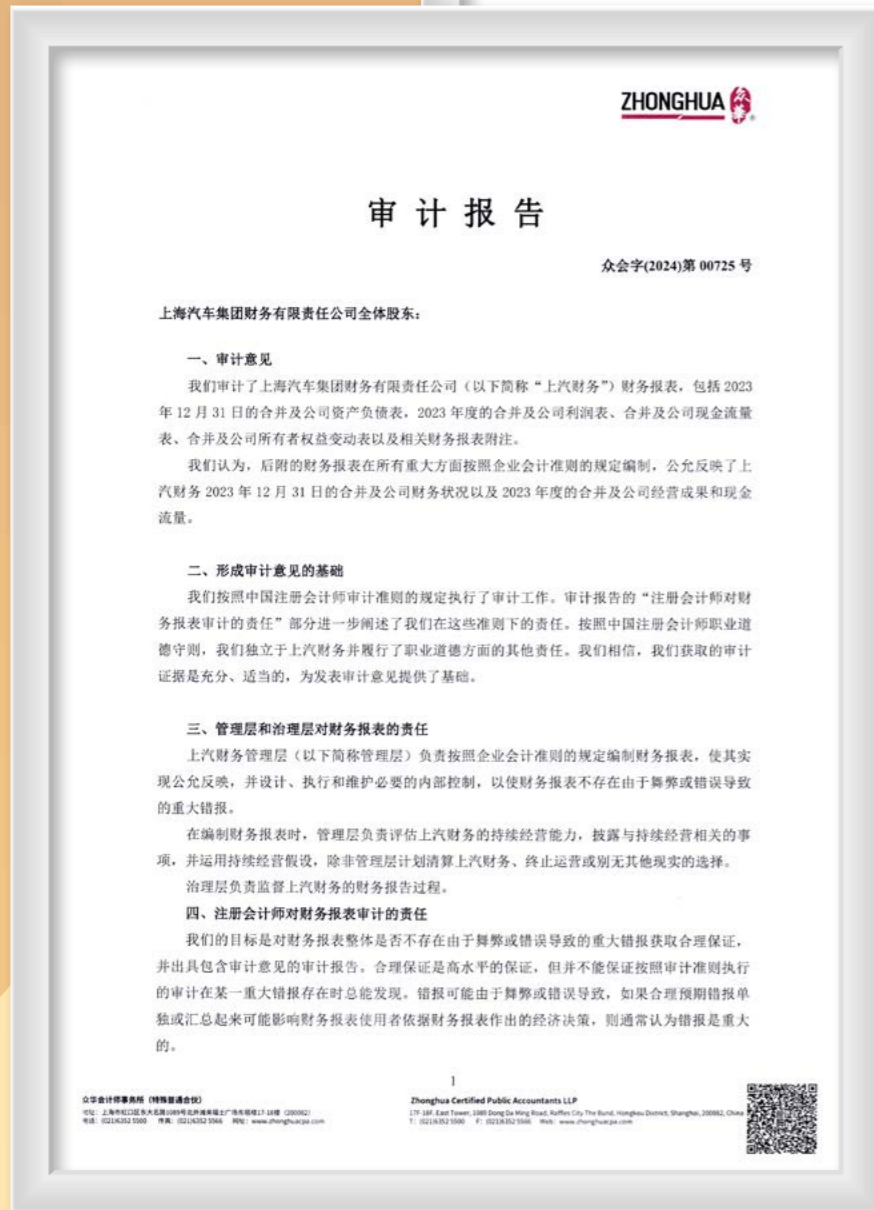
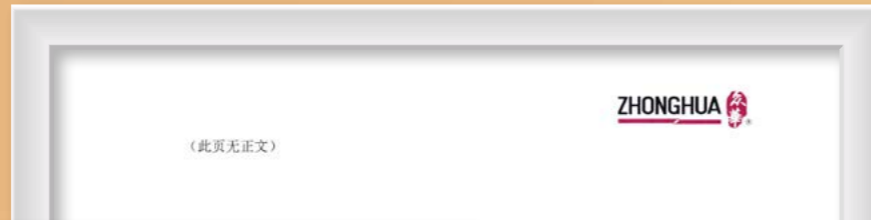
副总经理

Deputy General Manager



# AUDITOR'S REPORT

## 审计报告



# FINANCIAL STATEMENTS

## 财务报表

### 损益表 PROFIT & LOSS STATEMENT

单位：人民币万元 Unit: 10,000 CNY

	2021	2022	2023
营业收入 Operating Income	2,063,894	2,268,852	1,930,155
其中：利息收入 Including: Interest Income	1,769,469	2,065,319	1,723,949
投资收益 Investment Return	208,317	156,608	150,795
其他营业收入 Other Operating Income	86,109	46,925	55,410
营业支出 Operating Expenses	1,122,864	1,238,177	936,884
其中：利息支出 Including: Interest Expenses	530,250	521,719	439,325
其他运营成本 Other Operating Expenses	592,614	716,458	497,559
税金及附加 Taxes & Surcharges	9,730	9,510	8,051
营业利润 Operating Profit	931,301	1,021,165	985,220
加：营业外净收入 Add: Net Non-Operating Income	18,134	15,272	16,719
利润总额 Total Profit	949,435	1,036,437	1,001,938

### 资产负债表 BALANCE SHEET

单位：人民币万元 Unit: 10,000 CNY

资产 ASSETS	2021	2022	2023
存放央行及同业款项 Deposits with the Central Bank and Financial Institutions	3,839,833	4,620,835	2,982,006
应收账款 Accounts Receivable	-	-	-
贷款 Loans	21,696,312	21,584,544	17,775,362
投资 Investments	8,631,258	4,798,340	7,952,392
固定资产 Fixed Assets	4,653	4,265	5,969
其他资产 Other Assets	1,087,277	1,402,750	1,397,945
资产合计 Total Assets	35,259,332	32,410,734	30,113,674
负债 LIABILITIES	2021	2022	2023
存款 Deposits	16,141,592	13,660,311	13,983,867
应付账款 Accounts Payable	-	-	-
其他负债 Other Liabilities	13,449,545	12,686,804	9,425,477
负债合计 Total Liabilities	29,591,137	26,347,115	23,409,344
所有者权益 OWNERS' EQUITY	2021	2022	2023
实收资本 Paid-in Capital	1,538,000	1,538,000	1,538,000
资本公积 Capital Reserve	20,185	18,975	23,501
盈余公积 Surplus Reserve	630,986	690,404	747,164
未分配利润 Undistributed Profit	2,326,129	2,592,181	3,104,240
所有者权益合计 Total Owners' Equity	5,668,195	6,063,619	6,704,330
负债和所有者权益合计 Total Liabilities & Owners' Equity	35,259,332	32,410,734	30,113,674



# AUTOMOTIVE FINANCE

## 汽车金融

### Achievements 成就

2023年，面对汽车产业波动和不对称的市场竞争，公司以高效服务+多层次组合策略进行应对，维护合理市场份额，全年零售信贷放款近52万单；年末业务已覆盖全国超过310个地级市的3,600余家经销商。公司在全球客户满意度调查权威机构J. D. Power 中国汽车金融满意度调研中获得库存融资满意度年度第一，零售信贷满意度年度第三。

In 2023, withstood the fluctuating automotive industry and asymmetric market competition, SAIC Finance maintained reasonable market shares and achieved approximately 520,000 retail credit loan transactions in a year through highly efficient services and multilayer combined strategy. The business covered more than 3,600 dealers in 310 prefecture-level cities by the end of the year. SAIC Finance achieved No. 1 in Floor Planning and No. 3 in Retail Credit - Captive Companies over 2023 China Dealer Financing Satisfaction Study, which was conducted by J.D. Power - a global customer satisfaction study authority.



公司打造的“好车e贷”一站式线上金融服务平台，年末累计注册用户总数已超过835万，年内总浏览量达到1.4亿人次。平台通过站内传播和外部垂直媒体引流助力新车宣导，全年上汽集团品牌车型内容的曝光量达300万人次。

Our one-stop online financial service platform, Haocheedai.com, recorded a cumulative number of 8.35 million registered users by the end of 2023, and the annual total page views reached up to 140 million. The platform assisted in the promotion of new vehicles through internal communication and external vertical media, and the exposure of SAIC Motor's vehicle types reached 3 million times throughout the year.

# AUTOMOTIVE FINANCE

## 汽车金融

### Cooperation 协作

公司全力支持上汽集团内智己汽车、飞凡汽车、大众 ID、上汽奥迪等新赛道品牌发展，为集团转型发展提供全方位、个性化的汽车金融服务。同时，公司坚持以多元化的举措扶助集团品牌经销商运营，精准分层管理提升其流动性；推广特色金融产品提升其盈利性；政策优化为经销商二级网点建设提供便利性。

SAIC Finance fully supported the development of "New Track" brands including IM MOTORS, RISING AUTO, Volkswagen ID, SAIC Audi. To facilitate the transformation development of SAIC Motor, SAIC Finance provided full and personalised automotive financial services. Meanwhile, using the diversified measures, SAIC Finance devoted to support the operation of brand distributors: improved their mobility through precise hierarchical management; promoted the distinctive financial products to enhance profitability; optimised policies to provide convenience for the development of secondary distributors.



### Innovation 创新



2023 年，数字化转型围绕“发力营销、迭代批发、重构零售”赋能汽车金融业务发展，实现客户经理营销管理效能、批发业务承载能力和零售业务自动审批效率大幅提升。

In 2023, digital transformation empowered the development of automotive finance business emphasising "promoting marketing, iterating wholesales, and restructuring retail", to improve the efficiency in marketing and management of the customer managers, the carrying capacity of wholesale business, and automatic approval efficiency for retail business.



# CORPORATE FINANCE

## 公司金融

### Cooperation 协作

2023年，公司紧密围绕上汽集团转型发展的总体战略，为集团各成员企业提供多元金融支持。持续通过银团和票据业务协助企业降低融资成本，年内智己汽车50亿元银团完成签约，新电票业务系统签约超170家。协助集团企业提升外币资产管理能效，助力国际业务发展。提升互联网支付功能，满足集团新赛道品牌、整车电商平台和移动出行平台的个性化业务需求。

In 2023, adhering to SAIC Motor's general strategy of transformation and development, SAIC Finance provided diversified financial support to our member companies. By continuously reducing financing costs through syndicated loan and draft business, SAIC Finance signed a 5bn CNY syndicated loan contract for IM MOTORS within the year, and signed with over 170 companies for the new Electronic Commercial Draft Business System. SAIC Finance assisted the member companies in improving the management efficiency of foreign currency assets, which boosted the development in international business. SAIC Finance optimised internet payment to meet the personalized business needs of the "New Track" brands, e-commerce platform for vehicles and mobility platform.

### Innovation 创新

公司搭建境内本外币跨行资金管理平台，通过账户授权模式下的数据级交互，实现成员企业在境内各主要合作银行人民币及外币账户的查询、转账等功能；并为特定用户量身定制了“账户驾驶舱”功能，通过可视化图谱将资金信息一点式输出，协助企业提升财务管理效率。

SAIC Finance has established an inter-bank funds platform for the management of domestic and foreign currencies, which enabled member companies to check and transfer in RMB and foreign currency accounts in major domestic cooperating banks in China through data level interaction under account authorization mode. And tailored to specific users, the "account cockpit" function was designed to output fund information in a one-stop manner through visual graphs, helping companies improve financial management efficiency.



# INVESTMENT

## 投资业务

2023年，资本市场大幅波动，投资操作难度加大。公司一方面严格遵守监管要求，调整投资范围，清理高风险产品，另一方面在严格控制风险的前提下，通过多元化投资，把握时机，精选产品，踏准节奏，波段操作，依然保持了超越市场的投资收益水平。

In 2023, the capital market experienced significant fluctuations, making the investment operations more difficult. On one hand, SAIC Finance strictly complied with regulatory requirements, adjusted investment scope, and liquidated high-risk products. On the other hand, while strictly controlling risks, through diversified investment, investment timing, products selection, accurate pace, and band operation, it still maintained a level of investment returns that exceeded the market.







## COMPLIANCE AND RISK CONTROL 合规风控

2023年，公司不断强化业务风险管理，批发业务推进经销商风险标签体系建设和贷后分层管理；零售业务贷前审批和贷后催收两手抓，提升资产质量。根据监管规定，持续完善数据治理体系，提升数据安全能力。加强公司治理体系建设，修订包括《公司章程》在内的各项制度，持续落实各项监管要求。

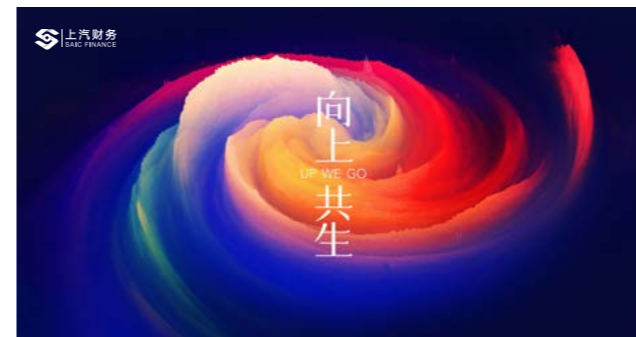
In 2023, SAIC Finance continuously strengthened risk management by boosting the establishment of dealer risk labelling system for wholesale business and clarifying post-loan hierarchical management, and also by improving asset quality to enhance pre-loan approval and post-loan collection for retail business. According to the regulations, SAIC Finance continuously improved the data governance system and enhanced data security management capabilities. SAIC Finance intensified establishment of the corporate governance system by revising each and every rule and regulation in the Articles of Association and implemented the regulatory requirements.

# SOCIAL RESPONSIBILITY

## 社会责任

2023年，公司继续从爱用户、爱员工、爱社会等多维度践行社会责任工作。

对用户，聚焦客户需求及痛点，提供全方位的金融服务方案；通过数字化转型，全面提升客户体验和满意度；坚持以人为本，服务至上，保护金融消费者合法权益。对员工，将“成长关爱、健康关爱、外勤关爱、女工关爱”四个关爱工程品牌化、机制化，营造企业正能量，提升员工满意度和归属感。对社会，紧密围绕上汽集团新能源发展战略，优化绿色金融产品方案和政策，促进新能源汽车销售；连续26年持续援建井冈山畔田希望小学，针对性做好捐助工作，扩大受益群体覆盖面。



In 2023, SAIC Finance continued to take social responsibility by caring for the customers, employees, society, and other respects.

To customers, SAIC Finance concentrated on the needs and difficulties of customers and provided comprehensive financial solutions; comprehensively improved customer experience and satisfaction through digital transformation; adhered to the guideline of people-oriented, service-oriented and protected the legitimate rights and interests of financial consumers.

To employees, SAIC Finance branded and institutionalized the four Care Projects - Growth Care, Health Care, Field Service Care and Female Employees Care to create positive energy for the corporation and improve satisfaction and sense of belonging for the employees.

To society, SAIC Finance was dedicated to optimising green financial product solutions and policies, promoting the sales of new energy vehicles based upon new energy development strategy made by SAIC Motor. SAIC Finance continued our 26-year-long assistance to Pantian Hope Primary School in Jinggangshan, Jiangxi Province, and kept targeted donations and expanded the coverage of beneficiaries.

