

Annual Report 1995 年报



SHANGHAI AUTOMOTIVE GROUP FINANCE CO., LTD.
上海汽车集团财务有限责任公司

1995年经营状况

1995 Highlights

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



公司概况

Brief Introduction

上海汽车集团财务有限责任公司,隶属上海汽车工业(集团)总公司,是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90%与10%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2亿人民币,美元1000万元。

公司严格按照人民银行的有关规定和经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,适应市场经济要求,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。

公司业务经营范围:存款业务、贷款业务、投资业务、结算业务、票据承兑、贴现业务、担保信用见证业务、代理业务、经济咨询、资信调查业务、融资租赁业务、买方信贷业务、进行同业拆借业务、经外管局批准经营外汇金融业务、经中国人民银行批准,可向社会发行金融债券和经营其它金融业务。

上海汽车集团财务有限责任公司自1994年5月26日成立,7月1日正式营业以来,在上汽(集团)总公司和人民银行的领导下,依托汽车行业整体优势,在上汽集团各企业支持下,已进入良性运营,业务规模不断发展,至1995年底资产规模达89亿,存款规模85亿,各类贷款规模45亿,实现利润1亿元,充分显示了公司的强大实力和发展潜力。

上海汽车集团财务有限责任公司在改革开放的大潮中脱颖而出,随着上海汽车工业的不断发展,公司将进一步强化金融服务观念,拓展业务领域,发挥筹资,融资的金融职能,为加速资金周转,提高资金利用率,增强集团凝聚力和整体经济实力,促进上海汽车工业高速持续发展作出贡献。

Shanghai Automotive Group Finance Co., Ltd. is a non-bank financial institution authorized by the People's Bank of China. It is a subsidiary company of Shanghai Automotive Industry Group Corporation (SAIC). The total registered capital of this company is two hundred million RMB and ten million U. S. dollars, of which 90% is invested by SAIC Headquarters and 10% by Shanghai Automotive Industry Sales Company. As an economic entity of independent legal person position, the company exercises independent operations, undertakes businesses on its own, and assumes sole responsibility for its profits and losses.

The company carries out its business activities strictly in accordance with the constitutions and other relevant regulations authorized by the People's Bank of China. The operational principal of the company is: to comply with the state law, to adapt itself to the requirements from market economy, to explore every line of financial business, to raise funds for enterprises and companies, and to facilitate the development of the group economy.

The business scope of the company involves: RMB deposits and loans, investment, settlement, bill acceptance, discount, credit guarantee and L/C businesses, factorage, credit survey, consulting service, financial leasing, buyer's credit, interbank loans, business of foreign exchange authorized by the State Administration of Foreign Exchange Control, bonds-issuance, and other financial businesses approved for operation by the People's Bank of China.

The company registered on May 26th, 1994 and formally opened business on July 1st, 1995. Under the leadership of SAIC Headquarters and the People's Bank of China, relying on the wholesale advantages of automotive industry, and with the support from all enterprises under SAIC, the company develops its business scope continuously and has now been operating in normal orbit. By the end of 1995, the company had a total assets of 8.9 billion yuan, total deposits of 8.5 billion yuan, total loans of 4.5 billion yuan and a gross profit of 100 million yuan, which displays the great economic strength and potential of the company.

The company emerges from the tide of reforming and opening. With the growing development of Shanghai automotive industry. The company is determined to further strengthen its service, to expand its business scope and fully function its financing and funding capabilities so as to speed up the capital circulation and to improve the efficiency of the capital input. The company will spare no efforts to the overall strength, capability and future development of Shanghai automotive industry.



董事长
Chairman



总经理
General Manager 王欣之

董事会成员、总经理、副总经理

Board Members, General Manager and Deputy General Manager



齐鸿浩
Qi Honghao



虞连科
Yu Lianke



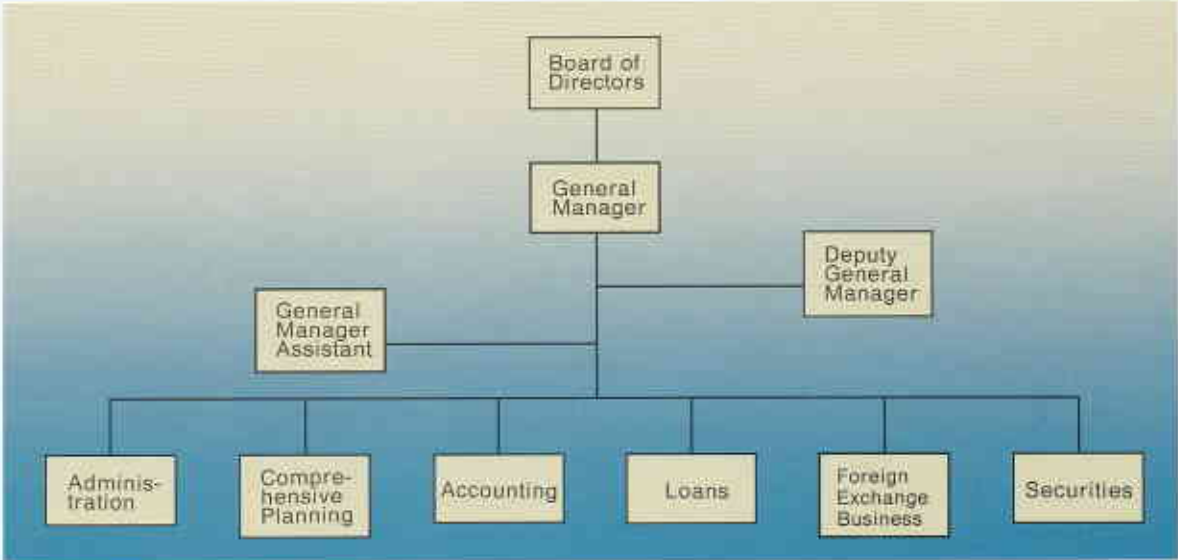
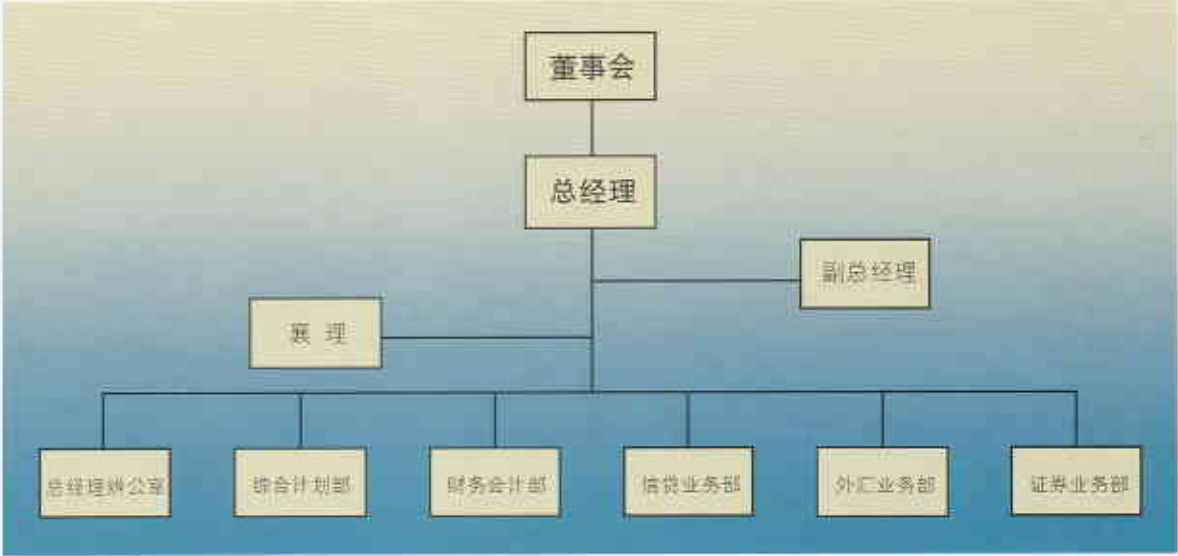
朱克勤
Zhu Keqing



莫桂鸿
Mo Guihong

叶平	董事长	高级工程师	Ye Ping	Chairman, Senior Engineer.
王庆云	董事	总经理	高级会计师	Wang Qinyun Director, General Manager, Senior Accountant.
齐鸿浩	董事	高级会计师	Qi Honghao	Director, Senior Accountant.
虞连科	董事	高级经济师	Yu Lianke	Director, Senior Economist.
朱克勤	董事	高级经济师	Zhu Keqing	Director, Senior Economist.
莫桂鸿	副总经理	高级经济师	Mo Guihong	Deputy General Manager, Senior Economist.

公司机构 Organizational Structure



经营业绩 Highlights

1. 重点保证上海大众桑塔纳轿车批量生产所需资金,1995年桑塔纳轿车顺利完成16万辆计划。
2. 支持上海易初摩托车公司生产和经营所需资金。
3. 为上海汇众汽车制造公司大通汽车15吨载重车提供融资租赁。
4. 为上海拖拉机内燃机公司提供3200万买方信贷,1995年拖拉机内销市场占有率达85%以上,资金回笼比去年同期上升34.17%,银行借款减少3615万元,由于财务公司提供买方信贷和在政策许可范围内的利率优惠减少利息支出1100万元。



1. We make it our focal point to guarantee working capitals needed by Shanghai Volkswagen for its batch production. Shanghai Volkswagen completed its production volume plan of 160000 successfully in 1995.
2. We support Shanghai-EK Chor Motorcycle Co., Ltd. greatly for capitals needed for production and management.
3. We offered accommodation lease for the sale of the 15-ton Datong truck produced by Shanghai HuiZhong Automotive Corporation.
4. We offered Buyer's Credit which amounted to RMB 32 million for Shanghai Tractor & Internal Combustion Engine Corp., which made up over 85% of the domestic sale market of tractors in 1995. Capitals withdrawn from circulation was 34.17% up compared with last year and the company's loans from banks were reduced by 36.15 million yuan. Interest Expenses were cut down by 11 million yuan because of the Buyer's Credit services and the proper preliminary interest rate offered by us.



经营业绩 Highlights

1. 为上海汽车工业销售总公司桑塔纳轿车占领出租车市场提供买方信贷13072万元,涉及11家市级出租公司,提供车辆1185辆,促进了桑塔纳轿车销售,扩大出租车市场复盖面。
2. 外汇业务部经紧锣密鼓的筹备,于1995年7月1日正式对外营业,为企业提供外汇存款、贷款、担保、进出口代理结算、外汇调剂等业务。
3. 支持上海延锋汽车饰件有限公司合资项目。
4. 承诺全国最大的汽车零部件项目—汽油机发动机管理系统(EMS)总投资与注册资本金差额的固定资产和流动资金,已完成项目评估报告。
5. 通讯员上门收单,企业财务不出门就可办理结算业务。
6. 为方便企业结算,财务公司在嘉定、安亭、中联大厦、零部件总厂、威海路、浦东汽贸等处设立服务网点。
7. 中国人民银行总行、国家体改委、国家经贸委、国家计委领导到上汽集团财务公司进行实地调查,图为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。

1. In order to support Shanghai Automotive Industry Sales Corp. and help Santana occupy taxi market, we offered 130.72 million yuan's Buyer's Credit in which 11 taxi companies were involved and 1185 cars were supplied, thus considerably promoting the sales of santana.
2. Foreign Department formally began its operation on July 1st., 1995 after tense preparation. Foreign Department engages in businesses like receiving deposits, extending loans, conducting inter-bank call-money businesses, providing guarantee etc.
3. We give great support for projects of Shanghai Yan Feng Trim Co., Ltd.
4. For EMS, the largest automotive components project in China, we commit ourselves with the fixed and current assets loans for the margin between total investment and registered capitals. The Assessment Report has been completed by now.
5. Our liaison men offered home-to-home settlement services to our customers.
6. To make settlement convenient for enterprises, we set up service offices in Jiading, Anting, Zhonglian Hotel, Components Center, Trade company etc.
7. Headoffice of the People's Bank of China, together with the State Commission for Restructuring the Economic System, the State Economic and Trading Commission, and the State Planning Commission made a spot investigation in our company. The picture shows the Symposium of Finance Companies in East-China hold in Shanghai Automotive Industry Entertainment Center.





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企业文化 Enterprise Culture

上海汽车集团财务有限责任公司在抓物质文明的同时注重精神文明建设。企业文化建设不断取得新硕果,公司透过组织多种形式业务培训,表彰先进人物,开展军民共建,开展创文明窗口活动等文明、健康的有益活动,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,推动了企业各项管理,为集团企业提供优质、文明、高效金融服务起到了积极的作用。

Shanghai Automolive Group Finance Co., Ltd. consistently regards the construction of both culture and material civilization as an important task to create good image of enterprise culture. We carried out various healthy and beneficial activities to arouse group consciousness of our people. We organized personnel training in various ways, praised merits of advanced worker, launched movement between soldiers and civilians, developed Civilization Windows. In this way, our people is gradually forming a correct view of value and team spirit.

接受革命传统教育
Education in Revolutionary Tradition



表彰先进
Prize Awarding



歌咏比赛
Singing Contest



资产负债表

Balance Sheet

1995.12.31

人民币单位: 万元
Unit: RMB in 10 thousand Yuan

	1994年	1995年
资产 ASSETS		
现金及银行存款 CASH AND BANK DEPOSITS	3,753	9,015
存放中央银行款项(或同业存款) DEPOSITS IN THE CENTRAL BANK (DUE FROM BANKS)	272,175	335,089
拆出资金 DUE FROM FINANCIAL INSTITUTIONS	75,710	28,700
应收帐款 ACCOUNTS RECEIVABLE	2,333	540
各项贷款 LOANS	305,193	456,777
委托投资 ENTRUSTED INVESTMENT	500	64,000
投资 INVESTMENT	3,336	4,500
无形资产 INTANGIBLE ASSETS		338
递延资产 DEFERRED ASSETS		123
固定资产 FIXED ASSETS	105	139
资产合计 TOTAL ASSETS	663,105	899,211
负债 LIABILITIES		
各项存款 DEPOSITS	625,485	857,805
借入资产 DUE TO FINANCIAL INSTITUTIONS	13,500	
贷款呆帐准备 RESERVE FOR DOUBTFUL DEBTS	1,055	1,483
投资风险 RISKS ON INVESTMENT		10
其他应付款 OTHER ACCOUNTS PAYABLE	984	2,366
应付利润 PROFIT PAYABLE	1,565	7,286
负债合计 TOTAL LIABILITIES	642,589	868,950
所有者权益 OWNER'S EQUITY		
实收资本 CAPITAL	20,000	28,318
资本公积 CAPITAL SURPLUS		28
盈余公积 RESERVES	516	1,925
负债和所有者权益合计 TOTAL LIABILITIES AND OWNER'S EQUITY	663,105	899,221

损益表

Income Statement

1995.12.31

人民币单位：万元

Unit: RMB in 10 thousand Yuan

	1994年	1995年
一、营业收入 INCOME	19,493	47,032
利息收入 INTEREST INCOME	8,270	17,369
金融企业 往来收入 INCOME FROM FINANCIAL INSTITUTIONS	10,561	27,654
手续费收入 COMMISSION INCOME	662	2,009
二、营业支出 EXPENSES	15,492	35,278
利息支出 INTEREST EXPENSES	10,745	33,920
金融企业 往来支出 EXPENSES TO FINANCIAL INSTITUTIONS	3,214	48
营业费用 OPERATING EXPENSES	1,533	1,310
三、营业税金及附加 OPERATING TAX & SURCHARGES	887	1,647
四、营业利润 OPERATING PROFIT	3,114	10,107
加投资收益 INVESTMENT INCOME		697
五、利润总额 TOTAL PROFIT	3,114	10804

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