



2019

年度报告
Annual Report

国投财务有限公司

SDIC FINANCE
CO.,LTD

服务集团 创新发展
Serving the Group
Innovative Development



地址:北京市西城区阜成门北大街2号18层

邮编:100034

电话:010-83325117

传真:010-83325073

网址:www.sdicfinance.com

Add: 18/F,No 2 Fuchengmen North street, Xicheng District, Beijing

Postcode:100034

Tel: (86-10) 83325117

Fax: (86-10) 83325073

Web:www.sdicfinance.com



不忘初心
牢记使命

REMAIN TRUE TO OUR
ORIGINAL ASPIRATION AND
KEEP OUR MISSION FIRMLY IN MIND.

P.01

董事长致辞
Message from the Chairman

P.03

领导班子
Message from the Chairman

P.05

公司简介
Company Profile

P.09

经营业绩
Operating results

P.07

组织机构
organization

P.13

业务介绍
Business
Introduction

P.27

金融服务
Financial
Services

P.31

风险管理
Risk Management

P.32

公司建设
Company building

P.37

平台管理
Party building style

P.39

党建风采
Party building style

P.43

企业文化
company culture

P.47

重大事件
financial report

P.40

财务报告
financial report

国投财务董事长
李旭荣

董事长致辞

MESSAGE FROM THE CHAIRMAN

国投财务有限公司自2008年成立以来,始终坚持党的领导,加强党的建设,深入推进党建经营融合;始终坚持“服务集团创新发展”的宗旨,不断提升金融服务能力和经营管理水平;始终坚持合规底线,守住风险红线,对标行业先进,努力打造精品财务公司;实现了党的建设、业务经营和金融服务三丰收,各项工作不断迈上新台阶,为集团改革转型发展做出了重要的贡献。

“苍山如海从头像,催马扬鞭更奋蹄”。站在新的起点,公司将“不忘初心、牢记使命”,继续高举习近平新时代中国特色社会主义思想伟大旗帜,以更加坚定的信念、更加饱满的热情、更加务实的作风,着力提升能力、强化服务,突出整合资源、优化协同,强化审慎经营、防范风险,扎实推进“四个平台”建设,积极努力协助集团提高资金效率、降低资金成本、支持产业升级、提升竞争优势,为国投集团加快建成具有全球竞争力的世界一流资本投资公司做出新的更大贡献。

最后,我代表公司董事会、经营班子向一直以来支持和帮助公司发展的各级领导、各位朋友、合作伙伴们,表示衷心的感谢!向工作在公司各个岗位、勤勉敬业的全体员工致以崇高的敬意!

SDIC Finance Co., Ltd. is a non-bank financial institution approved by the China Banking Regulatory Commission at the end of 2008 and issuing financial licenses. It was established on February 11, 2009 with the approval of the State Administration for Industry and Commerce. The company's registered capital is RMB 5 billion, and its registered location is 18th Floor, Building 2, Fuchengmen North Street, Xicheng District, Beijing.

The company consists of National Development and Investment Group Co., Ltd., Yalong River Hydropower Liangshan Co., Ltd., China Investment Capital Holdings Co., Ltd., SDIC Yunnan Dachao Shan Hydropower Co., Ltd., SDIC Taikang Trust ech Investmevelopment are contrage funds centrally, improve the efficiency of capital use, reduce the cost of capital use, and realize the integration of production and finance. The company bases itself on the group, strengthens its services, both internally and externally, optimizes synergy, promotes the accelerated development of the group's industry, and enhances the group's competitive advantage.

At the end of 2017, the company's assets were 27.308 billion yuan, liabilities were 20.317 billion yuan, and owner's equity was 6.991 billion yuan. A total profit olized in the year, which saved 836 million yuan in cost for the group; a total of 5.555 billion yuan was saved in 9 years.

The company will continue to adapt to the macroeconomic situation and changes in the operating environment, to meet the needs of the group's devete, continue to improve the level of management and financial services, and strive to achieve the vision of "a group-oriented, industry-leading, outstanding boutique financial company" .

领导班子

LEADING TEAM

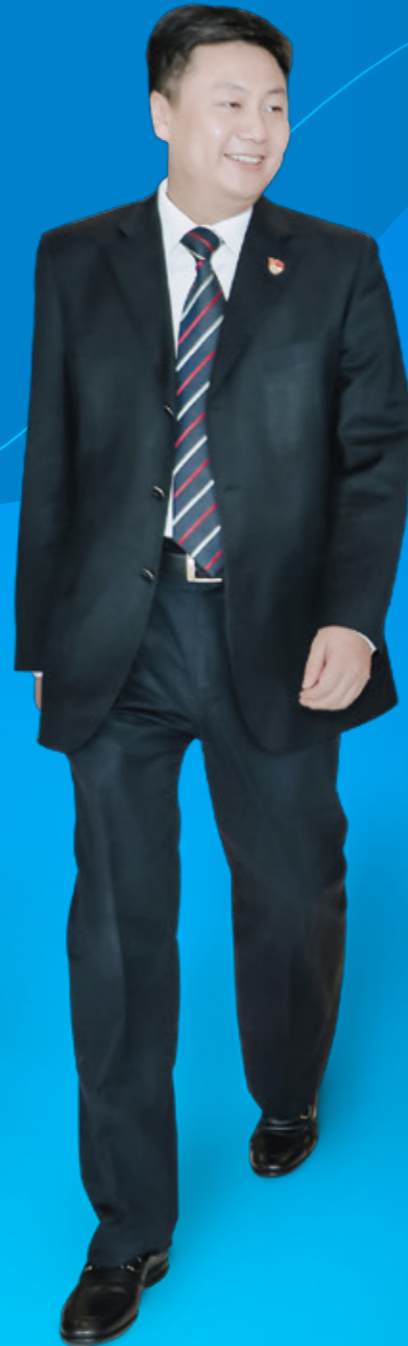
郭芳丽
副总裁

Guo Lifang
Deputy GERAL Manager



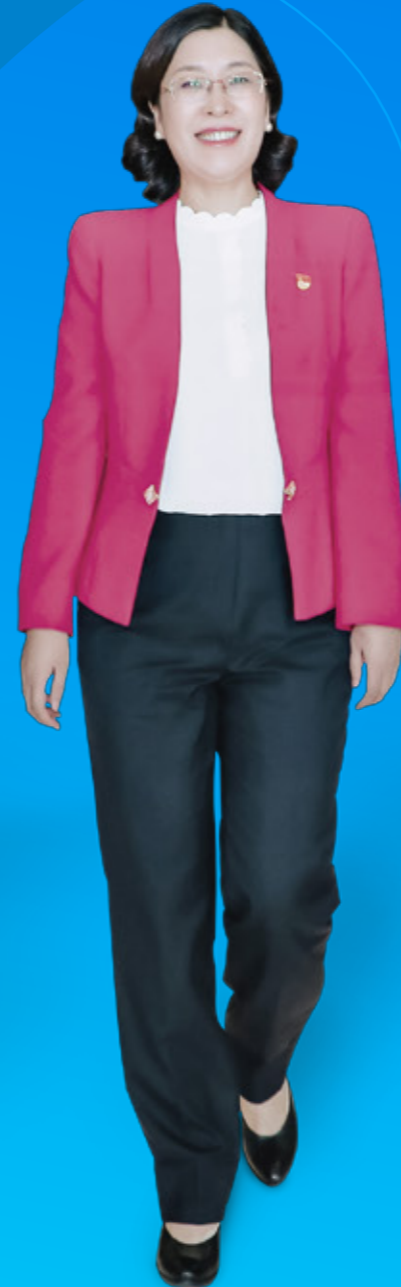
赵良
副总裁

Zhao Liang
Deputy GERAL Manager



李旭荣
董事长

Li Xurong
Chairman Of The Board Of Directors



陆俊
总裁

Lu Jun
President



代中平
副总裁

Dai Zhongping
Deputy GERAL Manager



公司简介

CORPORATE
PROFILE



2009
公司注册创立
Company Registration



50
公司注册资本
Company registered capital



273.08
公司资产
Company assets

国投财务有限公司是2008年底经中国银行业监督管理委员会批准设立,并核发金融许可证的非银行金融机构,于2009年2月11日经国家工商行政管理总局核准注册成立。公司注册资本为50亿元人民币,注册地点为北京西城区阜成门北大街2号楼18层。

公司由国家开发投资集团有限公司、雅砻江水电凉山有限公司、国投资本控股有限公司、国投云南大朝山水电有限公司、国投泰康信托有限公司、国投高科技投资有限公司、厦门华夏国际电力发展有限公司、国投甘肃小三峡发电有限公司、国投交通控股有限公司和国投电力控股股份有限公司共同出资组建,并由国家开发投资集团有限公司控股。公司通过提供综合性的金融产品和服务,旨在加强国投集团资金集中管理能力,提高资金使用效率,降低资金使用成本,实现产融结合。公司立足集团、强化服务、内外并举、优化协同,推动加快集团产业发展,提升集团竞争优势。

2019年底,公司资产总额344.02亿元,负债总额270.48亿元,所有者权益73.54亿元,当年实现利润总额6.22亿元,为股东分红3.74亿元,为集团节约财务费用8.47亿元;十一年间,累计实现利润总额47.55亿元,为股东分红22.59亿元,为集团节约财务费用74.05亿元。

公司将不断适应宏观经济形势和经营环境变化、适应集团发展需要,积极探索、锐意创新,持续提升经营管理与金融服务水平,努力实现“面向集团的、行业一流的卓越精品财务公司”的愿景目标。



SDIC Finance Co., Ltd. is a non-bank financial institution approved by the China Banking Regulatory Commission at the end of 2008 and issuing financial licenses. It was established on February 11, 2009 with the approval of the State Administration for Industry and Commerce. The company's registered capital is RMB 5 billion, and its registered location is 18th Floor, Building 2, Fuchengmen North Street, Xicheng District, Beijing.

The company consists of National Development and Investment Group Co., Ltd., Yalong River Hydropower Liangshan Co., Ltd., China Investment Capital Holdings Co., Ltd., SDIC Yunnan Dachao Shan Hydropower Co., Ltd., SDIC Taikang Trust ech Investmevelopment Gansu Xiaosanxia Power GDIC Transportation Holdings Co., Ltd. and SDIC Power Holdings Co., Ltd. jointly invested and established, and are contrage funds centrally, improve the efficiency of capital use, reduce the cost of capital use, and realize the integration of production and finance. The company bases itself on the group, strengthens its services, both internally and externally,

optimizes synergy, promotes the accelerated development of the group's industry, and enhances the group's competitive advantage.

At the end of 2017, the company's assets were 27.308 billion yuan, liabilities were 20.317 billion yuan, and owner's equity was 6.991 billion yuan. A total profit olized in the year, which saved 836 millioh the approval of the State Administration for Industry and Commerce. The company's registered capital is RMB 5 billio yuan in cost for the group; a total of 5.555 billion yuan was saved in 9 years.

The company will continue to ato meet the needs of the group's devete, continue to improve the level of management and financial services, and strive to achieve the vision of "a group-oriented, industry-leading, outstanding boutique financial company".

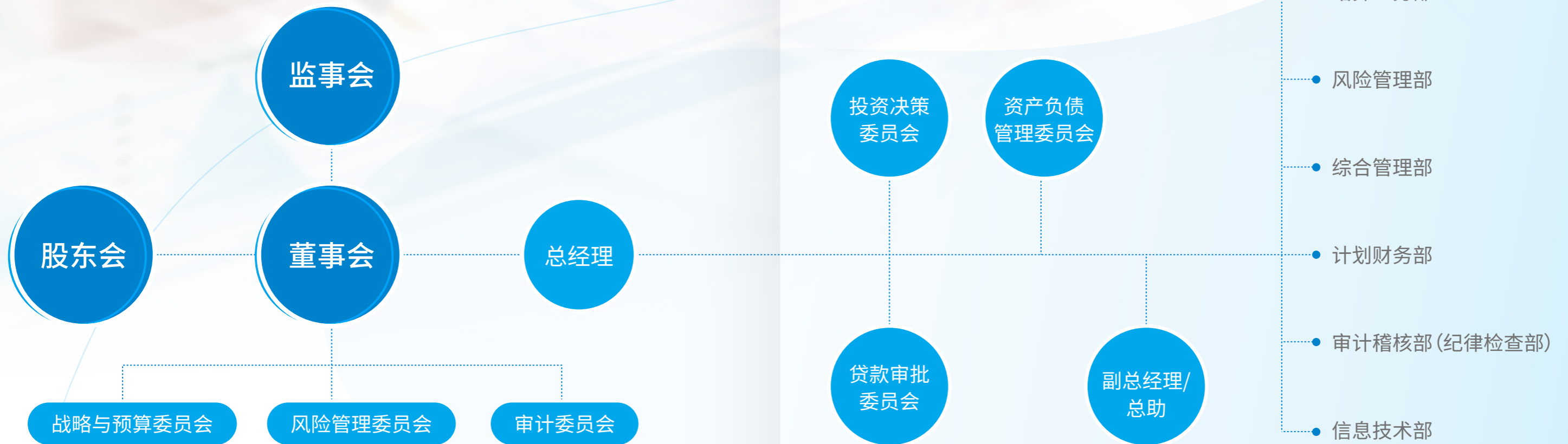


组织机构

MESSAGE FROM THE CHAIRMAN

公司设立了股东会、董事会和监事会。在董事会下设战略与预算委员会、风险管理委员会审计委员会；公司设贷款审批委员会、投资决策委员会和资产负债管理委员会。公司内设9个部门，分别为综合管理部、计划财务部、结算业务部、客户服务部、资金运营部、金融市场部、风险管理部、审计稽核部（纪律检查部）和信息技术部。2013年，设立全资子公司国投保险经纪有限公司，注册资本5000万元，致力于为集团和成员企业提供优质专业的保险经纪服务。

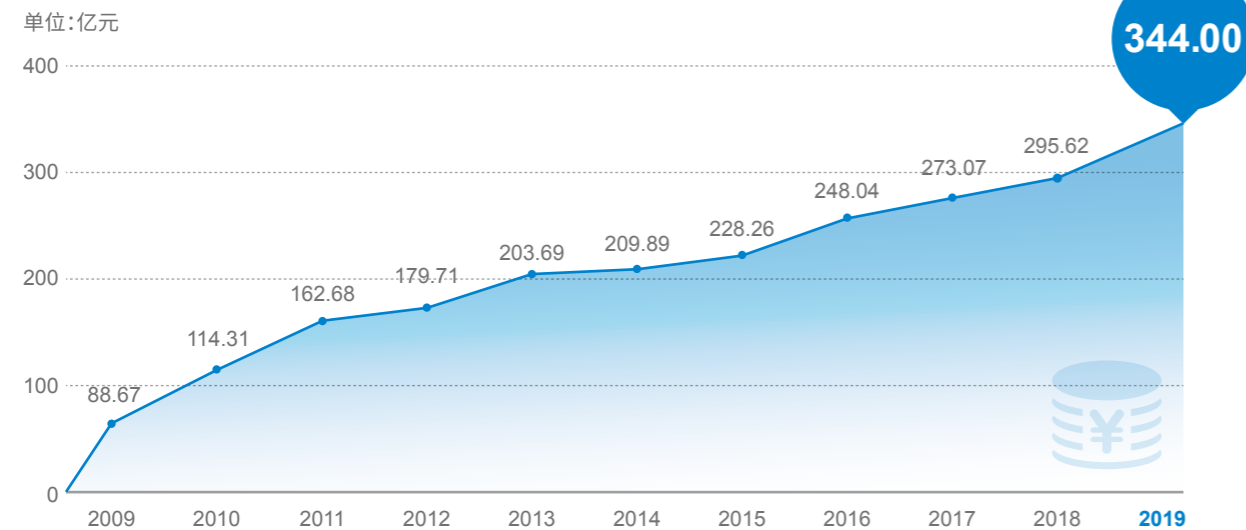
SDIC Finance Co., Ltd. is a non-bank financial institution approved by the China Banking Regulatory Commission at the end of 2008 and issuing financial licenses. It was established on February 11, 2009 with the approval of the State Administration for Industry and Commerce. The cial licenses. It was established on February 11, 2009 with the approval of the State Adminiecompany's registered capital is RMB 5 billion, and its registered location is 18th Floor, Building 2, Fuchengmen North Street, Xicheng District, Beijing.



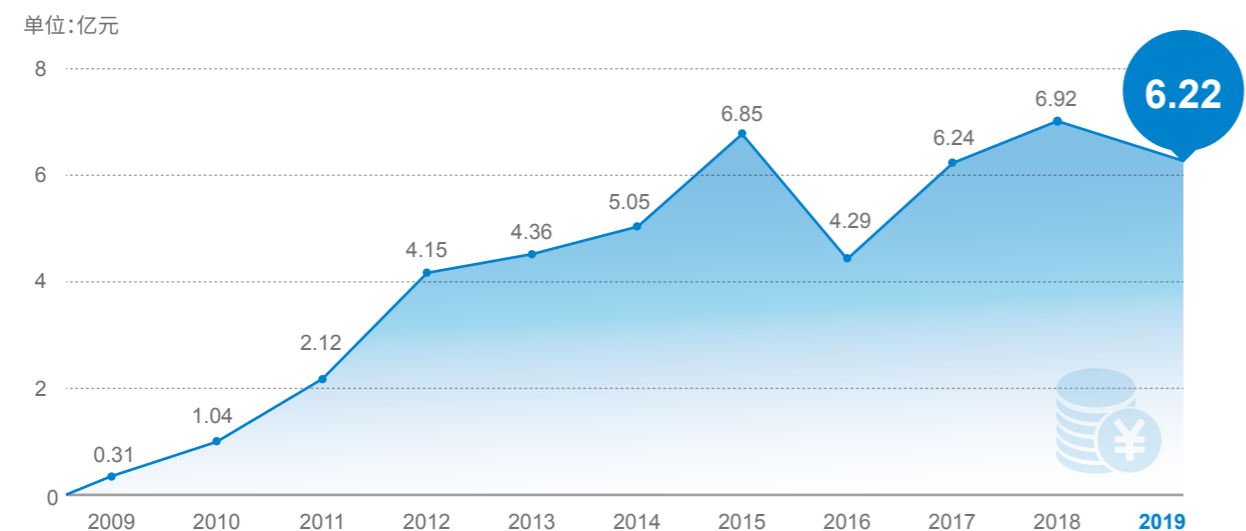
经营业绩

MESSAGE FROM THE
CHAIRMAN

资产 Assets



利润 Profit



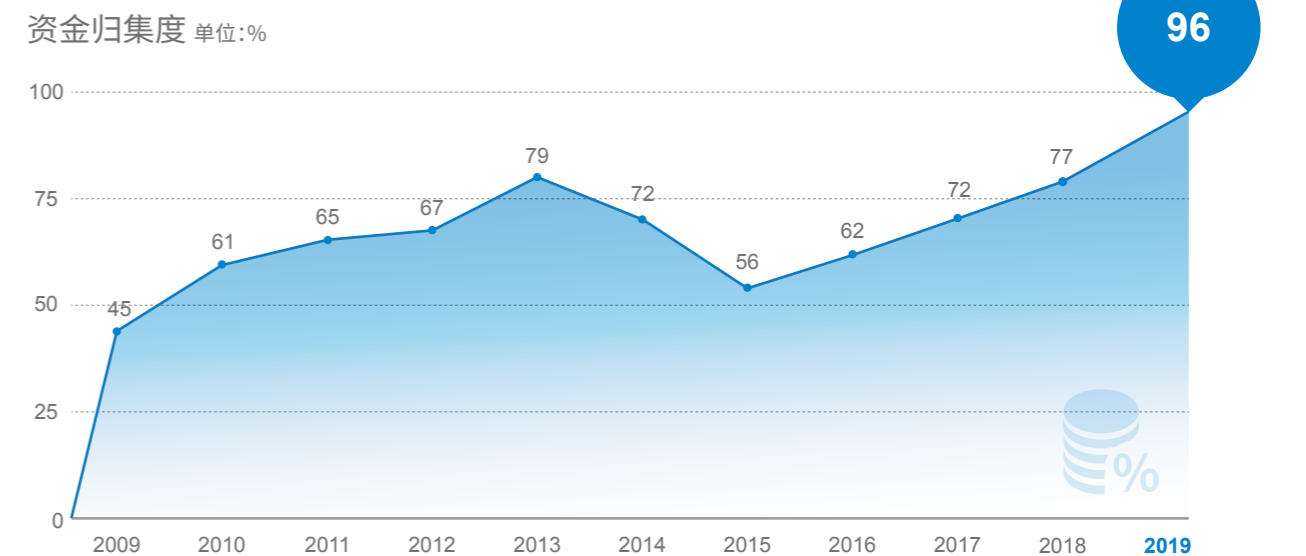
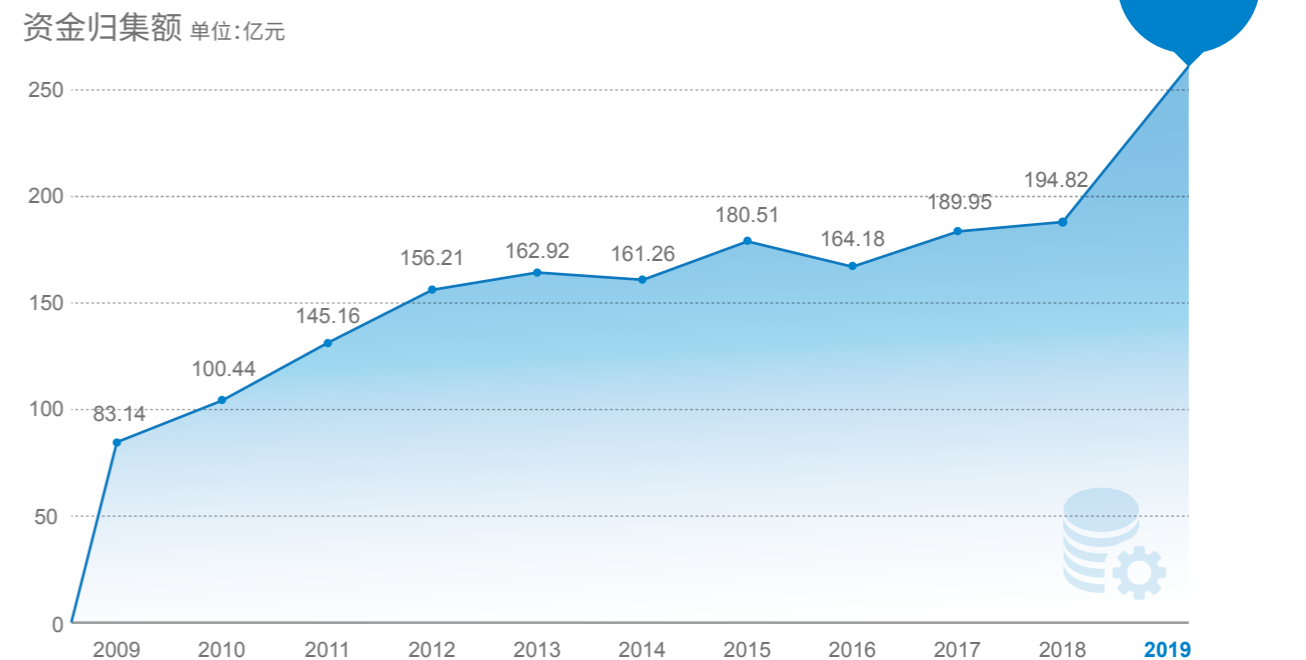
2019年底, 在行业248家财务公司中
At the end of 2019, among 248 financial companies in the industry

公司资产总额排名
60位
Ranked 60th in total assets

利润总额排名
38位
Ranked 38th in total assets

所有者权益排名
21位
Ranked 21th in total assets

资金归集 Fund collection



信贷业务 Credit Business

		2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
自营 贷款	投放 (亿元)	69.8	96.8	105.95	125.71	184.34	210.71	196.79	180.23	272.25	286.27	173.23
	余额 (亿元)	40.7	70.3	95.68	115.07	128.42	137.37	144.35	138.30	183.95	196.23	199.85
委托 贷款	投放 (亿元)	29.3	34.7	22.69	15.13	85.02	54.61	75.87	37.96	54.95	46.59	42.71
	余额 (亿元)	28.3	30.5	22.15	31.84	97.22	121.56	141.87	97.78	102.65	100.23	118.50

结算业务 Settlement Business

		2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
交易 情况	金额 (亿元)	1,287.74	2,771.68	3,355.25	2,970.95	4,858.14	5,547.73	8,005.52	12,308.39	16,237.28	76,711.33	23,030.04
	笔数 (笔)	7,397	43,906	60,435	70,764	105,160	115,915	135,398	160,643	208,698	229,190	283,105

即期结售汇业务 Spot Settlement and Sale of Foreign Exchange

		2013	2014	2015	2016	2017	2018	2019
结汇业务	金额 (万美元)	1,884	4,041	8,951	9,638	10,789	6,067	11,838
	笔数 (笔)	5	75	140	161	132	40	62
售汇业务	金额 (万美元)	2	6,743	53,626	2,817	1,877	3,494	2,729
	笔数 (笔)	1	32	34	29	28	60	28
合计	金额 (万美元)	1,886	10,784	62,577	12,455	12,666	9,561	14,567
	笔数 (笔)	6	107	174	190	160	100	90

投资业务 Investment Business

	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
投资规模 (亿元)	0.64	2.89	4.4	8.07	12.59	12.31	14.88	34.44	20.41	20.41

- ## 资金集中管理 Centralized management of funds

3/14

开户与授权业务 Scope of business approved

存款与归集业务 Scope of business approved

2019年,公司按照“全面集中、统筹平衡,有偿使用、资源共享,服务至上、安全高效”原则,通过资金归集和账户授权,实现全集团的资金可视、可用、可控,进一步发挥集团资金规模优势,降本增效,防范风险。2019年,一批重点难点企业资金集中取得新突破,全年日均归集资金166.31亿元,集团考核口径月均资金归集率96.22%,同比提高2.59个百分点。公司进一步推进账户精细化管理,优化账户授权流程,积极协助集团开展账户年检、未授权账户摸底,以账户授权和余额填报为抓手,着力提升成员单位银行账户可视性,2019年末账户集中度达到63.53%。

In 2019, in accordance with the principles of “comprehensive centralization, overall balance, paid use, resource sharing, service-oriented, safe and efficient”, the company realized the visibility, availability, and control of group-wide funds through the collection of funds and account authorization to further leverage the group. Capital scale advantage, reduce costs and increase efficiency, and prevent risks. In 2019, a number of key and difficult enterprises made new breakthroughs in the concentration of funds. The annual average annual fund collection was 16.631 billion yuan. The average monthly fund collection rate of the group's assessment caliber was 96.22%, an increase of 2.59 percentage points year-on-year. The company further promotes refined account management, optimizes the account authorization process, actively assists the group to conduct annual account inspections, unauthorized account mapping, and uses account authorization and balance reporting as the starting point, focusing on improving the visibility of member bank accounts, and the concentration of accounts at the end of 2019 Reached 63.53%.

青海风电

资金结算 Scope of business approved

本币业务 Scope of business approved



公司深挖需求,精准服务,巩固夯实结算集中平台作用,为成员企业提供免费、高效、安全的人民币结算服务。银企合作方面,连通16家现金池银行,确保收付渠道畅通和银行账户高覆盖;信息化建设方面,通过财企接口、网银优化升级、指令自动化处理三管齐下提升用户体验,提高资金支付效率,助力集团财务业务一体化;客户服务方面,定制化的委托扣收、爱心捐款、党团费集中收缴平台等产品上线、运行,结算触角不断延伸,结算产品不断丰富。2019年,结算业务规模再创新高,全年结算笔数28.30万笔,金额1.94万亿元,为成员企业节省结算费用约258万元。

In 2019, in accordance with the principles of “comprehensive centralization, overall balance, paid use, resource sharing, service-oriented, safe and efficient”, the company realized the visibility, availability, and control of group-wide funds through the collection of funds and account authorization to further leverage the group. Capital scale advantage, reduce costs and increase efficiency, and prevent risks. In 2019, a number of key and difficult enterprises made new breakthroughs in the concentration of funds. The annual average an was 16.631 billiverage monthly fund collection rate of the group's assessment caliber was 96.22%, an increase of 2.59 percentage points year-on-year. The company further promotes refined account management, optimizes the account authorization process, actively assists the group to conduct annual account inspections, unauthorized account mapping, and uses account authorization and balance reporting as the starting point, focusing on improving the visibility of member bank accounts, and the concentration of accounts at the end of 2019 Reached 63.53%.

外币业务 Scope of business approved



公司发挥外汇业务牌照资源与自身专业性,丰富外汇业务产品线,为客户汇率风险管理及跨境资金运营提供解决方案。代理远期结售汇询价业务落地,提升客户外汇管理水平;通过跨境资金池归集成员企业外商投资资本金,打破资本项目归集障碍。2019年,公司办理即期结售汇业务1.46亿美元;办理集中付汇业务0.24亿美元,代开信用证0.23亿美元;累计办理跨境人民币直接借贷业务4.29亿人民币。为成员企业节约汇兑成本约178万元。

In 2019, in accordance with the principles of “comprehensive centralization, overall balance, paid use, resource sharing, service-oriented, safe and efficient”, the company realized the visibility, availability, and control of group-wide funds through the collection of funds and account authorization to further leverage the group. Capital scale advantage, reduce costs and increase efficiency, and prevent risks. In 2019, a number of key and difficult enterprises made new breakthroughs in the concentration of funds. The annual average annual fund collection was 16.631 billion yuan. Tompany further promotes refined account management, optind uses account authorization and balance reporting as the starting point, focusing on improving the visibility of member bank accounts, and the concentration of accounts at the end of 2019 Reached 63.53%.



信贷业务 Scope of business approved

综合授信 Scope of business approved



授信是指公司按信贷政策和企业条件,对成员单位确定的最高风险限额,是同意成员单位在授信期限内可在公司办理各项信贷业务的意向性承诺。2019年,公司为各板块提供总授信额度509.4亿元,为成员单位融资需求提供了有力保障。

In 2019, in accordance with the principles of "comprehensive centralization, overall balance, paid use, resource sharing, service-oriented, safe and efficient", the company realized the visibility, availability, and control of group-wide collection was 16.631 billion yuan. Tompany further promotes refined account management, optind uses account authorization and balance reporting as the starting point, focusing on improving the visibility of member bank accounts, and the concentration of accounts at the end of 2019 Reached 63.53%.

流动资金贷款 Scope of business approved



公司贷款业务包括流动资金贷款、搭桥贷款、固定资产贷款及并购贷款,是指公司向成员单位发放的,用于成员单位经营周转、项目建设和企业并购的本外币贷款。财务公司各类贷款灵活度高、适用范围广,能够满足成员单位临时性、短期和中期各类资金需求。2019年,公司向成员单位发放本外币贷款合计151亿元。

In 2019, in accordance with the principles of "comprehensive centralization, overall balance, paid use, resource sharing, service-oriented, safe and efficient", the company realized the visibility, availability, and control of group-wide funds through the collecerprises made new breakthroughs in the concentration of funds. The annual average annual fund collection was 16.631 billion yuan. Tompany further promotegement, optind uses account authorization and balance reporting as the starting point, focusing on improving the visibility of member bank accounts, and the concentration of accounts at the end of 2019 Reached 63.53%.

延伸产业链金融 Scope of business approved



延伸产业链金融主要包括“一头在外”的票据贴现和应收账款保理。“一头在外”是指产业链交易双方中一方为集团成员单位,另一方为成员单位的集团外直接交易对手。2019年,公司发放“一头在外”票据贴现1.01亿元。

In 2019, in accordance with the principles of "comprehensive centralization, overall balance, paid use, resource sharing, service-oriented, safe and efficient" e annual fund collection was 16.631 billion yuan. Tompany further promotes refined account management, optind uses account authorization and balance reporting as the starting point, focusing on improving the visibility of member bankand the concentration of accounts at the end of 2019 Reached 63.53%.

委托贷款 Scope of business approved



委托贷款是指公司按成员单位指定要求,向其他成员单位发放贷款的业务。2019年,成员单位通过公司发放委托贷款合计43亿元。

In 2019, inn yuan. Tompany further promotes refined account management, optind uses account authorization and balance reporting as the starting point, focusing on improving the visibility of member bank accounts, and the concentration of accounts at the end of 2019 Reached 63.53%.

票据贴现 Scope of business approved



票据贴现是指成员单位将具备真实贸易背景、尚未到期的商业汇票背书转让给公司,公司在按贴现率扣除贴现利息后,将余额票款付给成员单位的一种授信业务。2019年,公司为成员单位开展贴现票据合计22亿元。

In 2019, inn yuan. Tompany further promotes refined account management, optind uses account authorization and balance reporting as the starting point, focusing on improving the visibility of member bank accounts, and the concentration of accounts at the end of 2019 Reached 63.53%.

151

公司向成员单位
发放本外币贷款
合计151亿元。

43

成员单位通过公
司发放委托贷款
合计43亿元。

连带责任担保

Scope of business approved



连带责任担保是指公司在保证合同中约定,与债务人(成员单位)对债务承担连带责任的一种担保业务。连带责任担保,有助于提升成员单位在金融企业融资的信用度,降低融资成本。

In 2019, inn yuan. Tompany further promotes refined account management, optind uses account authorization and balance reporting as the starting point, focusing on improving the visibility of member bank accounts, and the concentration of accounts at the end of 2019 Reached 63.53%.

代开信用证

Scope of business approved



代开信用证是指为减收或免收成员单位的保证金,降低成员单位的融资费率,利用公司在外部商业银行的信用额度,开出信用证的一种贸易融资方式。2019年,公司为成员单位代开国际信用证累计代开国际信用证业务3笔金额2389万美元。

In 2019, inn yuan. Tompany further promotes refined account management, optind uses account authorization and balance reporting as the starting point, focusing on improving the visibility of member bank accounts, and the concentration of accounts at the end of 2019 Reached 63.53%.

保函

Scope of business approved



保函是指公司应申请人的要求,以出具保函的形式向受益人承诺,当申请人不履行合同约定的义务或承诺的事项时,由公司按照保函约定履行债务或承担责任。同时,应申请人要求,可利用公司在外部商业银行的信用额度,开具银行保函。2019年,公司为成员单位出具各类保函7笔,共8777万元。

In 2019, inn yuan. Tompany further promotes refined account management, optind uses account authorization and balance reporting a yuan. Tompany further promotes refined account management, optind uses account authorization and balance reporting as the starting s the starting point, focusing on improving the visibility of member bank accounts, and the concentration of accounts at the end of 2019 Reached 63.53%.

融资顾问

Scope of business approved



融资顾问是指公司针对成员企业特定融资需求(主要是银团贷款、联合贷款等项目融资需求),量身定做个性化、多元化、多渠道的整体融资方案并与银行等同业机构进行对接,协助企业降低外部融资成本,调整资产负债结构,拓宽外部融资渠道,融入外部资金。截至2019年末,公司累计牵头筹组银团贷款34笔,总金额163亿元,其中公司承贷17.26亿元,外部银行承贷97.82亿元,撬动外部资金约8.33倍。

In 2019, inn yuan. Tompany further promotes refined account management, optind uses account authorization and balance reporting as the starting point, focusing on improving the visibility of member bank accounts, and the concentration of accounts at the end of 2019 Reached 63.53%.In 2019, inn yuan. Tompany further promotes refined account management, optind uses account authorization and balance reporting as the starting point, focusing on improving the visibility of member bank accounts, and the concentration of accounts at the end of 2019 Reached 63.53%.

172

协助成员单位发
行债券总规模
172亿元。

163

公司累计牵头筹
组银团贷款总金
额163亿元

暂无项目名称

财务顾问

Scope of business approved



财务公司是指公司利用在信息、知识、人才、产品和渠道等方面的优势,凭借与银行等相关机构的合作,针对成员企业发行债券、收购兼并、债务重组等重大经济金融活动提供咨询、建议、方案设计和组织实施等服务。2019年为集团总部和成员单位提供优化负债结构、债券市场信息研究等专业服务,协助成员单位发行债券总规模172亿元。

In 2019, inn yuan. Tompany further promotes refined account management, optind uses account authorization and balance reporting as the starting point, focusing on improving the visibility of member bank accounts, and the concentration of accounts at the end of 2019 Reached 63.53%.In 2019, inn yuan. Tompany further promotes refined account management, optind uses account authorization and balance reporting as the starting point, focusing on improving the visibility of member bank accounts, and the concentration of accounts at the end of 2019 Reached 63.53%.

资金运营业务 Scope of business approved



流动性管理：

流动性管理是指财务公司可在任何时候如约支付成员单位的存款并能满足正常的贷款和投资需求。公司通过汇总分析集团资金计划，平衡公司信贷、投资、备付等资金安排，管理公司备付头寸，在保障资金支付需要的基础上提高备付资金收益。

In 2019, inn yuan. Tompany further promotes refined account management, optind uses account authorization and balance reporting as the starting point, focusing on improving the visibility of member bank accounts, and the concentration of n. Tompany further promotes refined account management, optind uses account authorization and balance reporting as the starting point, focusing on improving the visibility of member bank accounts, and the concentration of accounts at the end of 2019 Reached 63.53%.

同业业务：

同业业务是指财务公司以金融同业客户为服务与合作对象，以同业资金融通为核心的各项业务。公司积极维护与各类外部金融机构的良好合作关系，拓展同业交易对手。公司根据资金平衡和市场情况，灵活开展存放同业、同业拆借、基金和债券投资、银行理财投资、票据转贴现和再贴现、信贷资产转让等同业业务，增强资产流动性和资产效率。

In 2019, inn yuan. Tompany further promotes refined account management, optind uses account authorization and balance reporting as the starting point, focusing on improving the visibility of member bank accounts, and the concentration of n. Tompany further promotes refined account management, optind uses account authorization and balance reporting as the starting point, focusing on improving the visibility of member bank accounts, and the concentration of accounts at the end of 2019 Reached 63.53%.

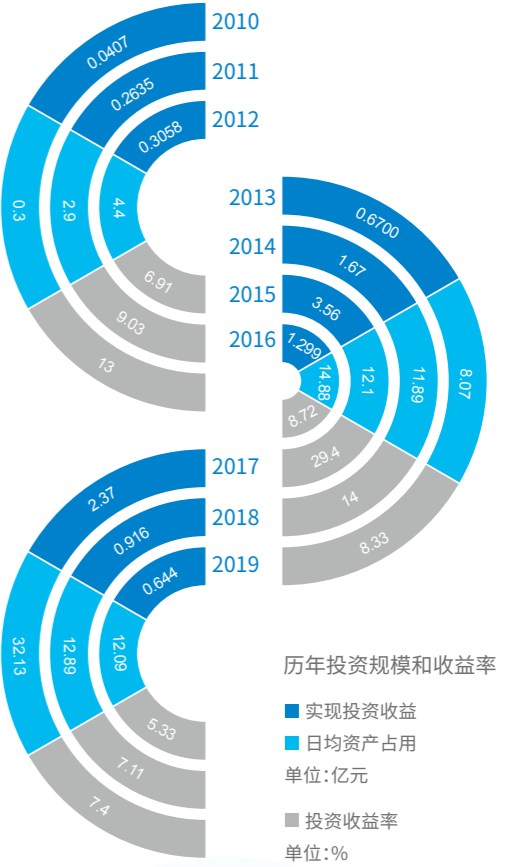
投资业务 Scope of business approved

公司投资业务自2010年开展至今，业务体系持续建设，自2009年以来已陆续取得财务顾问、有价证券投资、承销企业债券、受托理财、中债登乙类结算会员资格等近十项业务资质。业务范围以固定收益类投资、权益类投资及短期投资为主线，涉及可转债、新股申购、定向增发、公募及专户投资、货币基金、银行理财及现金管理类资产以及同业定期存款等多个业务品种。

近年来，公司投资业务以服务实体经济为首要目标，服务于集团的健康发展，聚焦投资集团和集团成员单位的债券等融资工具，为集团健康稳定发展保驾护航。

In 2019, inn yuan. Tompany further promotes refined account management, optind uses account authorization and balance reporting as the starting point, focusing on improving the visibility of member bank accounts, and the concentration of accounts at the end of 2019 Reached 63.53%.In 2019, inn yuan. Tompany further promotes refined account management, optind uses account authorization and balance reporting as the starting point, focusing on improving the visibility of member bank accounts, and the concentration of accounts at the end of 2019 Reached 63.53%.

In 2019, inn yuan. Tompany further promotes refined account management, optind uses account authorization and balance optind uses account authorization and balancation and balance reporting as the starting point, focusin the veporting as the starting point, focusing on improving the visibility of member bank accounts, and the concentration of accounts at the end of 2019 Reached 63.53%.



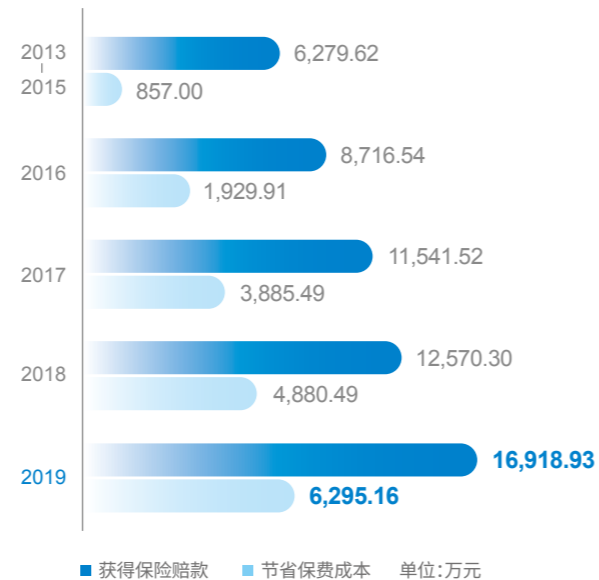
保险经纪业务

Scope of business approved

国投保险经纪公司作为集团保险集中管理平台与风险管理好帮手，成立七年来，累计为集团及成员企业节约保费支出6295万元，帮助处理保险赔案1492笔，累计赔款1.64亿元。2019年，为集团及成员企业节省保费成本1070万元，处理赔案560笔，结案金额3837万元，服务成员企业156家，提供112次上门服务，3次集中培训，16次点对点培训，12次风险查勘，20期风险提示。

In 2019, inn yuan. Tompany further promotes refined account management, optind uses account authorization and balaon and balance reporting as the starting point, focusing on improving the visibility of member bank accounts, and the concentration of accounts at the end of 2019 Reached 63.53%. In 2019, inn yuan. Tompany further promotes refined account management, optind uses account au and balance reporting as the starting point, focusing on improving the visibility of member bank accounts, and the concentration of accounts at the end of 2019 Reached 63.53%.

保险经纪累计业务数据：



服务集团 深化协同

Scope of business approved

协助集团建立保险供应商备选库，进一步实现保险管理的规模化、规范化和专业化。在集团《业务协同工作规定》指引下，在服务混合所有制企业方面迈出重要一步，协助水环境集团完成统保，与神州高铁、上海亚德展开业务合作。

In 2019, inn yuanefined account management, optind uses account authorization and balaon and balance reporting as the starting point, focusing on improving the visibility of member bank accounts, and the concentration of accounts at the end of 2019 Reached 63.53%.

服务企业 创新发展

Scope of business approved

坚持以客户需求为导向，坚持创新，实现了在公开发行证券责任保险、董事监事及高级管理人员职业责任险、关税保证保险、诉讼财产保全责任保险、海外保险保函、再保险经纪业务等多个新领域的突破。

In 2019, inn yuanefined account management, optind uses account authorization and balance reporting as the starting point, focusing on improving the visibility of member bank accounts, and the concentration of accounts at the end of 2019 Reached 63.53%.

服务员工 守望相助

Scope of business approved

进一步发挥保险集中管理平台在人身险领域的作用，为2700余名员工安排了健康类保险，为2000余名员工安排意外伤害类保险，帮助3287人次员工开展医疗保险索赔工作并获得赔款1454万元。

In 2019, inn yuanefined account management, optind uses account authorization and balance reporting as the starting point, focusing on improving the visibility of member bank accounts, and the concentration of accounts at the end of 2019 Reached 63.53%.

服务国家战略 助力雄安建设

Scope of business approved

积极服务国家战略，成为雄安集团保险经纪人，实现了国投先进管理经验的对外输出，助力雄安建设。

and balance reporting as the starting point, focusing on improving the visibility of member bank accounts, and the concentration of accounts at the end of 2019 Reached 63.53%.

服务海外业务 助力国际布局

Scope of business approved

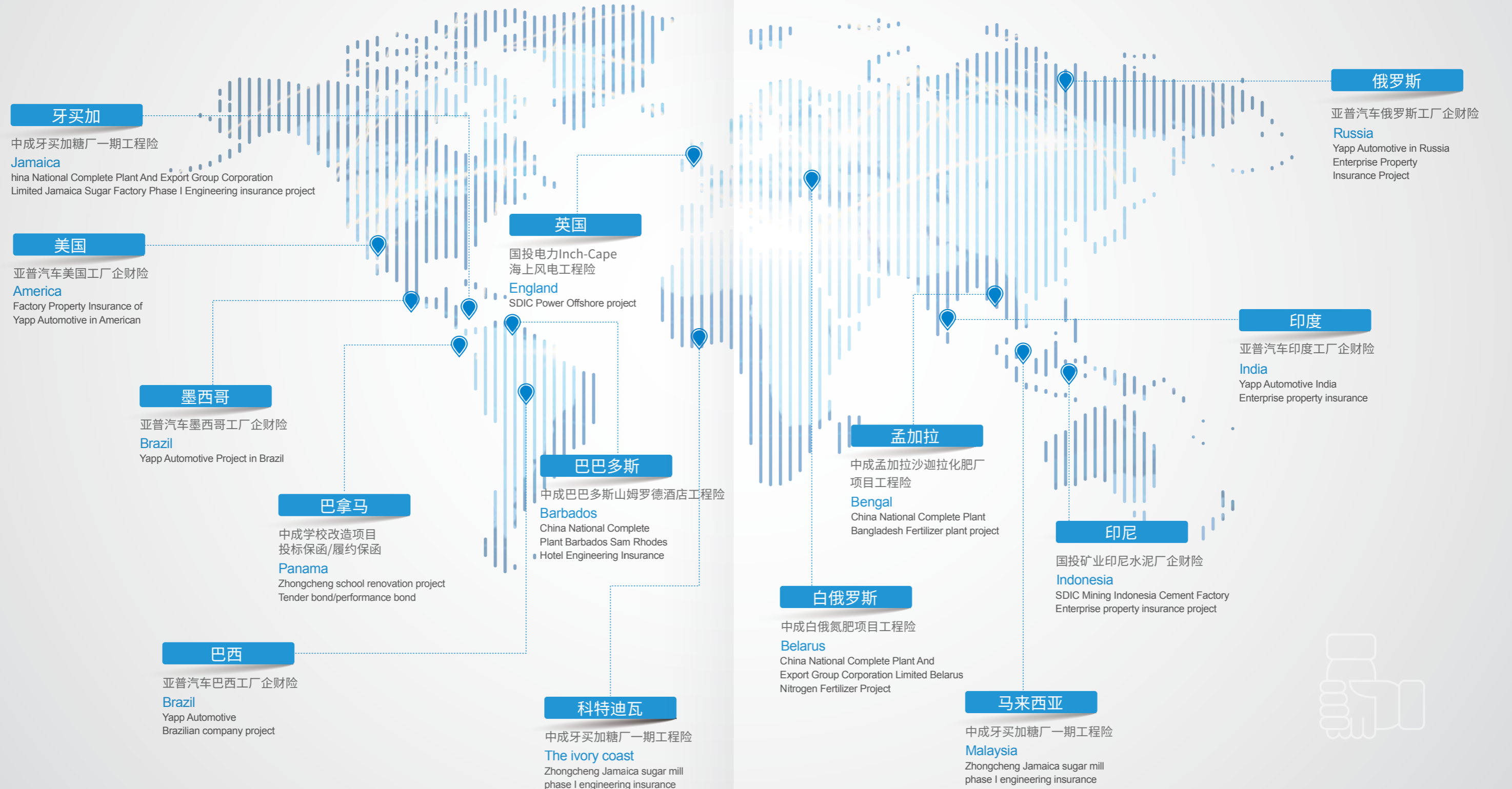
紧跟集团国际业务布局，为美国、印尼、白俄、巴拿马、科特迪瓦等多个海外项目提供全流程嵌入式的风险管理与财产险、人员险、责任险、信用险一揽子解决方案，助力集团海外发展。

In 2019, inn yuanefined account management, optind uses account authorization and balance reporting as the starting point, focusing on improving the visibility of member bank accounts, and the concentration of accounts at the end of 2019 Reached 63.53%.



保险经纪助力集团海外业务布局

Scope of business approved



金融服务

MESSAGE FROM THE
CHAIRMAN

服务国家战略 Scope of business approved

扎实开展“不忘初心、牢记使命”主题教育，加强党的建设，履行使命担当，强化政治担当，落实中央决策部署。

Carry out education on the theme of “Don't forget your original heart and keep your mission in mind”, strengthen party building, fulfill missions, strengthen political responsibilities, and implement central decision-making and deployment.

01

助力打赢精准扶贫攻坚战。

连续四年开展“精准扶贫结对子，两学一做献爱心”活动；落实以购代捐扶贫模式；创新研发“国投公益捐赠平台”，员工捐款3.27万元；公司派出的扶贫干部荣获“中央企业劳动模范”、“甘肃省扶贫先进个人”称号。

The first is to help win the battle against precision poverty alleviation. Carried out the "Targeted Poverty Alleviation Pairing, employees donated 32,700 yuan; the company's poverty alleviation cadres wpany's poverty alleviaerty alleviation cadres wpany's poverty alleviation cadres were awarded " "Labor Mtion cadres werr Model of Central Entere awarded " "Labor Model of Central Enterprises", "Advanced Individuals in Poverty Alleviation in Gansu Province".

02

服务国家“一带一路”战略。

协助中成股份获取1亿美元授信额度，并为巴拿马3个工程项目安排海外保险保函；帮助印尼水泥完成2019-2020年度保险安排；为中成科特迪瓦、白俄项目提供全球保险安排策略等咨询服务。

The first is to help win the battle against precision poverty alleviation. Carried out the "Targeted Poverty Alleviation Pairing, employees donated 32,700 yuan; the company's poverty alleviation cadres wpany's poverty alleviaerty alleviation cadres wpany's poverty alleviation cadres were awarded " "Labor Mtion cadres werr Model of Central Entere awarded " "Labor Model of Central Enterprises", "Advanced Individuals in Poverty Alleviation in Gansu Province".

03

支持雄安新区建设。

派出优秀中层干部和业务骨干支援雄安集团开展工作；国投保险经纪走出集团成为雄安集团保险经纪人，协助完成16个工程项目（合同规模54.51亿元）的保险安排；目前正积极推动与雄安集团股权合作事宜。

The first is to help win the battle against precision poverty alleviation. Carried out the "Targeted Poverty Alleviation Pairing, employees donated 32,700 yuan; the company's poverty alleviation cadres wpany's poverty alleviaerty alleviation cadres wpany's poverty alleviation cadres were awarded " "Labor Mtion cadres werr Model of Central Entere awarded " "Labor Model of Central Enterprises", "Advanced Individuals in Poverty Alleviation in Gansu Province".

服务集团战略 Scope of business approved

2019年，公司全年围绕“强服务、防风险、上水平、促发展”夯实四个平台，强化协同服务，协同服务水平不断提升，做好产融协同、管理协同、跨板块业财协同方面提高效率与创新能力。服务集团混合所有制企业工作，协助业务合作，助力混合所有制企业提升保险管理水平。公司实现利润总额6.23亿元，为集团节约成本费用8.47亿元，降低集团资产负债率0.95个百分点，圆满完成年度目标任务。

In 2019, the company consolidated the four platforms around “Strong Service, Risk Prevention, Upgrading, and Promoting Development” throughout the year, strengthened collaborative services, and continuously improved the level of collaborative services. Improve efficiency and innovation. The service group works for mixed ownership enterprises, assists business cooperatiy and innovation. The sery and innovation. The seron, and helps mixed ownership enterprises improve their insurance management level. The company realized a total profit of 623 million yuan, which saved the group costs of 847 million yuan, reduced the group's asset-liability ratio by 0.95 percentage points, and successfully completed the annual target task.

6.23

公司实现利润总额
6.23亿元

8.47

为集团节约成本
费用8.47亿元

0.95

降低集团资产
负债率
0.95个百分点

服务成员单位
Scope of business approved

- 全年贷款投放173.23亿元,其中168.95亿元投向实体经济企业。通过集中培训、上门服务、年度客户回访、主题教育调研等多种方式,累计上门服务381人次,点对点培训16次。

Carry out education on the theme of "Don't forget your original heart and kenal heart and keep your mission in mind" , strengthen party building, fulep your mission in mind" , strengththen political party building, fulfill missions, strengthen political responsibilities, and implement central decision-making and deployment.

- 上线新网银系统,集中举办金融业务培训3次,为成员企业提供丰富的线上服务功能。

Carry out education on the theme of "Don't forget your original hur oriission in mind" , strengthen party building, fulfill missions, strengthen political responsibilities, and implement central decision-making and deployment.

- 保险经纪全年帮助156家成员企业处理赔案560笔，当年获得赔款3837万元；协助集团及15家成员企业为2850名员工安排健康及意外险，共帮助3287人次开展索赔工作，主动帮助“最美国投人”谭海涛获得重疾险赔款17万元。

Carry out education on the theme of "Don't forget your original heart and keep your mission in mind", strengthen party building, fulfill missions, strengthen political responsibilities, and implement central decision-making and deployment.

全年贷款投放	全年协助成员企业借入外债
173.23亿元	2.2亿元

- 协同服务

产融协同：向国开行等14家银行进行融资推介，为4个新能源项目筹组银团贷款撬动外部资金19亿元。充分利用跨境资金集中运营平台，为境内外企业提供便利的跨境融通渠道，全年协助成员企业借入外债2.2亿元人民币。

管理协同方面:保险经纪协助集团财务部建立保险供应商备选库,协助人力资源部优化集团员工医疗保险、健康保险工作流程、保险方案,协助法律部在集团内推进诉责险工具的使用。

The first is to help win the battle against precision poverty alleviation. Carried out the "Targeted Poverty Alleviation Pairing, Two Studies and One Donation" campaign for four consecutive years; the implementation of the model of poverty alleviation through purchase and donation; inloeyees donated 32,700 yuan; the company's poverty alleviation cadres were awarded "Labor Model of Central Enterprises", "Advanced Individuals in Poverty Alleviation in Gansu Province".

The second is to serve the country's "Belt and Road" strategy. Assist Zhongcheng to obtain a credit line of US \$ 100 million, and arrange overseas insurance guarantees for 3 projects in Panama; help Indonesia Csureance guarantees for 3 projects in Panama; help Indonesia Cement to complete the insurance arrangements for 2019-2020; and provide consulting services such as global insurance arrangement strategies for Côte d'Ivoire and Belarus projects.

推动国投贸易为金城冶金提供专业化的贸易代理服务,在满足金城冶金货物进口需求同时,做大国投贸易主业规模,提升其行业影响力,促成了成员企业间的业务链协同。

The first is to promote the SDIC trade to provide professional trading agency services for Jincheng Metallurgy. While satisfying the import demand of Jincheng Metallurgical Goods, it will increase the size of the main business of SDIC, increase its industry influence, and promote business chain collaboration among member companies. .

公司通过代开信用证、票据自承自贴为金城冶金提供表内外融资支持,解决企业融资难题,达成了财企之间资金链的深度协同;

The first is to promote the SDIC trade to provide professional trading agency services for Jincheng Metallurgy. While satisfying the import demand of Jincheng Metallurgical Goods, it will increase the size of the main business of SDIC, increase its industry influence, and promote business chain collaboration among member companies. .

跨板块业财
协同方面
Scope of business
approved

有效释放了金城冶金在外部商业银行办理承兑、信用证业务的保证金和海关关税保证金,降低了企业财务费用;

SDIC trade to provide professional trading agency services for Jincheng Metallurgy. While satisfying the import demand of Jincheng Metallurgical Goods, it will increase the size of the mass of SDIC, increase its industry influence, and p business chain collaboration among member companies. .

助力集团降低专项资金占用规模,提高资金使用效率。2019年,通过与金城冶金、国投贸易业财协同,节约费用3815万元。为总部和成员单位提供财务顾问服务,全年协助发行债券规模172亿元。

SDIC trade to provide professional trading agency services for Jincheng g the import demand of Jincheng Metallurgical Goods g the import demand of Jincheng Metallurgical Goods Metallurgy. While satisfying the import demand of Jincheng Metallurgical Goods, it will increase the size of the mass of SDIC, increase its industry influence, and p business chain col member companies. .

通过自营债券投资，增加债券认购倍数，降低票面利率边际，协同集团成员企业降低发债成本1140万元。业财协同，为集团整合内部资源、提升运营效率、汇聚发展合力贡献力量。

服务混合所有制企业方面,公司为混合所有制企业提供表内外融资2.4亿元;开启与神州高铁、中成亚德的保险经纪业务合作,协助水环境集团完成保险集中采购,助力混合所有制企业提升保险管理水平。

The fourth is to help the group reduce the scale of occupation of special funds and improve the efficiency of fund use. We assisted in issuing bonds of RMB 17.2 billion throughout the year.

In terms of serving mixed-ownership companies, the company provided 240 million yuand 240 million yuand 240 million yuand 240 million yuand of on-balance sheet financing for mixed-ownership companies and Zhonixed-ownership companies to improve insurance management Level.

风险管理

MESSAGE FROM THE
CHAIRMAN

做实审查, 创新工具, 推动风险管理上水平

强化风险审查, 完善管理工具, 年内创新设计了流动性压力测试模型、信用评级预评模型, 增强了各类风险识别、计量、监测和控制的能力。

The company has established a governance structure with the shareholder meeting as the highest authority, strategic decision-making by the board of directors, full supervision by the board of supervisors, and operation and management of senior management. The co-making is scientific, effective supervision, and stable operation.



化解存量, 控制增量, 夯实资产质量见成效

加强风险排查, 坚持边梳理、边清理, 坚决守住不新增风险事件的底线。通过制定行动清单, 挂图作战, 实现了投资产品的有序退出, 有效降低了风险敞口。

The company has established a governance structure with the shareholder meeting as the highest authority, strategic decision-making by the board of directors, full supervision by the board of supervisors, and operation and management of senior management. The co-making is scientific, effective supervision, and stable operation.

创新载体, 丰富内容, 培育风险文化结硕果

通过微信、海报展板等多种媒体平台及专题讲座等方式, 重点宣传了反洗钱、合同管理、案件风险防控等相关知识, 营造了用制度管事、按规矩办事、靠规则议事的内部环境。

The company has established a governance structure with the shareholder meeting as the highest authority, strategic decision-making by the board of directors, full supervision by the board of supervisors, and operation and management of senior management. The co-making is scientific, effective supervision, and stable operation.

公司建设

MESSAGE FROM THE
CHAIRMAN

三会治理

Scope of business approved

2019年公司共召开股东会会议 **4** 次,
董事会会议 **6** 次, 监事会会议 **2** 次。

公司建立了以股东会为最高权力机构, 董事会战略决策、监事会全程监督、高级管理层经营管理的治理结构。公司严格遵守《公司法》等法律法规的规定, 严格执行公司章程和股东会、董事会、监事会、高级管理层各项议事规则等公司治理制度, 各治理主体权责明确, 有效制衡、充分履职, 公司经营管理决策科学、监督有效、运行稳健。



The company has established a governance structure with the shareholder meeting as the highest authority, strategic decision-making by the board of directors, full supervision by the board of supervisors, and operation and management of senior management. The company strictly abides by the laws and regulations such as the Company Law, strictly implements the company's articles of association and the corporate governance systems such as the shareholders' meeting, the board of directors, the board of supervisors, and the senior management's rules of procedure. , The company's business management decision-making is scientific, effective supervision, and stable operation.

In 2019, the company held 4 meetings of shareholders, 6 meetings of the board of directors and 2 meetings of the board of supervisors.

法治建设

Scope of business

2019年,公司坚持法治体系、法治机制、法治文化建设与公司经营管理深度融合,法律风险防范机制进一步完善,法治思维和法治能力进一步增强。

The company has established a governance structure with the shareholder meeting as the highest authority, strategic decision-making by the board of directors,

一是以合同管理为突破口,通过开展合同审核、合同检查和合同管理宣讲,加强合同闭环管理,强化合同风险意识,形成了全员主动防范合同风险的良好氛围;

Full supervision by the board of supervisors, and operation and management of senior management. The company strictly abides by the laws and regulations such as the company law,

二是以制度建设为基础,年内制定制度21项,修订制度22项,通过制定修订一项制度推动一类问题整改,形成了既“治病”又“防病”的长效机制;

Full supervision by the board of supervisors, and operation and management of senior management. The company strictly abides by the laws and regulations such as the company law,

三是以防范化解重大金融风险为重点,全方位开展法治工作,全流程提供专项法律服务,实现了法治建设为公司经营管理保驾护航。

Full supervision by the board of supervisors, and operation and management of senior management. The company strictly abides by the laws and regulations such as the company law,

内控管理

Scope of business approved

2019年,公司以“强内控,防风险,上水平,促发展”为目标组织开展了“内控提升优化年”活动。通过聘请咨询机构、开展外部调研、组织专题讲座和全员内控考试等措施,向外对标先进再立高点,对内持续学习自我提升。年内,重新编制了《国投财务有限公司内部控制管理手册》。新版内控手册新增内控流程166项,更新流程158项,公司内控体系日益完善,内部控制和风险防范水平提升到新的高度。

The company has established a governance structure with the shareholder meeting as the highest authority, strategic decision-making by the board of directors, full supervision by the board of supervisors, and operation and management of senior management. The company strictly abides by the laws and regulations such as the Company Law, strictly implements the company's articles of association and the corporate governance systems such as the shareholders' meeting, the board of directors, the board of supervisors, and the senior management's rules of procedure. , The company's business management decision-making is scientific, effective supervision, and stable operation.

In 2019, the company held 4 meetings of shareholders, 6 meetings of the board of directors and 2 meetings of the board of supervisors.



强内控



防风险



上水平



促发展

监察审计

Scope of business approved

2019年,按照集团相关要求,结合公司实际情况,监察审计部更名为审计稽核部(纪律检查部),主要有三项核心职能:审计监督、纪检监督、非现场监管业务。在监管部门、集团总部和公司董事会的指导下,部门扎实推进了各项工作,圆满完成工作任务。

审计监督方面,部门以问题和风险为导向,围绕公司经营重点和管理难点,有效开展并完成了审计稽核项目5个,提出问题整改建议8项、管理建议4项;扎实开展了内控自评价工作,从内部环境、风险评估、控制活动、信息与沟通及内部监督五个方面,对公司现有内部控制情况进行了全面和深入的检查;强化审计结果运用,以问题为导向,针对2014年-2019年期间公司接受各种内外部监督时发现的问题及整改情况,开展了“整改回头看”专项检查,实施销号管理,整改工作取得实效,整改完成率达到98.41%;争当先进,企业年度工作报告再获集团考评优秀,公司已经连续五年获此荣誉。

纪检监督方面,部门持续探索、推动形成监督合力。2019年,部门首次开展三公经费专项审计,尝试对审计监督和纪检监督如何形成合力这个难题进行破题,结合

In 2019, in accordance with the relevant requirements of the Group and the actual situation of the company, the supervision and audit department was renamed the audit department (discipline inspection department), which mainly has three core functions supervision. Under the guidance of the supervisory department, the group headquarters and the company's board of directors, the department has solidly advanced various tasks and successfully completed its tasks.

In terms of audit supervision, the department has been guided by issues and risks, and has effectively carried out and completed 5 audit and audit projects around the company's operating priorities and managed the use of audit results, was problem-oriented, and targeted for 2014- During 2019, the company received various internal and external supervision problems and rectifications. It carried out a special inspection of "Retrospection and Retrospection", implemented sales management, and achieved tangible results in the rectification work. The rectification completion rate reached 98.41%; when it is advanced, companies The annual work report has been evaluated by thagain for excellence, and the company has received this honor for five consecutive years.

As for disciplinary inspection and supervision, the department continues to explore and promote the formation of a joint force of supervision. In 2019, the department carried out the first special audit of the three public funds, trying to solve the problem of how audit supervision and disciplinary inspection and supervision can form a joint force, and combined with the spirit of the eight central regulations and implementation rules, the company's official

中央八项规定及实施细则精神要求,对公司的公务用车、公务招待费进行了专项审计,取得了良好的效果。同时,部门进一步梳理了《监督执纪与业务融合手册》和《业务廉洁风险点》,进一步突出了监督重点,夯实了监督执纪工作基础。

非现场监管业务方面,部门一直高度重视非现场监管报表和报告工作,主动适应监管变化趋势,内部加强培训,实施多级复核,充分利用信息化手段,不断提升数据填报的效率,确保按时、无差错、高质量完成各项监管报表和报告的报送,确保合规经营。

部门管理方面,2019年是部门规范化管理之年,建制度、理流程、带队伍。部门重新制定了《国投财务有限公司贯彻落实“三重一大”决策制度实施办法》;建立了《岗位标准化工作手册》;建立相关岗位AB角机制,着力培养复合型人才;加强队伍建设,组织员工参加相关专业培训,实现培训全覆盖。

vehicles and official entertainment expenses were specially designed. The audit has achieved good results. At the same time, the department further combed the Manual on Supervision and Discipline Integration and Business Integration and the Risk Points of Business Integrity, further highlighted the focus of supervision, and consolidated the foundation of supervision and discipline work.

In the field of off-site supervision business, the department has always attached great importance to off-site supervision reporting and reporting, proactively adapted to the changing trend of supervision, stre, made full use of informatization methods, and continuously improved the efficiency of data submission to ensure timely and non-existent supervision. Reporting of various regulatory reports and reports with errors and high quality to ensure compliance operations.

In terms of department management, 2019 is the year of standardized management of the department, establishing systems, organizing processes, and bringing teams. The department re .; Established the " Job Standardization Work Manual "; Established the AB Post Mechanism for Relevant Jobs, and Focused on Training Compound Talents; Employees participate in relevant professional training to achieve full training coverage.



纪检监督



非现场
监管业务



审计监督

平台管理

MESSAGE FROM THE
CHAIRMAN

国投财务新一代网银系统

Scope of business approved

为支持公司落实集团“资金归集平台、资金结算平台、资金监控平台、金融服务平台”功能定位,充分满足集团成员企业安全、快捷、高效的金融服务需求,公司进行了新一代网银系统升级改造,于2019年11月4日上线运行。新一代网银系统在保持原有使用习惯基础上做了大量的优化和改造,界面更美观、人机交互更友好,功能更加强大、扩展性更强,客户体验更好。公司将牢记服务企业使命,及时响应集团成员企业需求,持续优化系统功能,努力提供丰富的线上金融服务。

In 2019, in accordance with the relevant requirements of the Group and the actual situation of the company, the supervision and audit department was renamed the audit department (discipline inspection department), which mainly has three core functions: audit supervision, discipline inspection supervision, and off-site supervision. Under the guidance of the supervisory department, the group headquarters and the company's board of directors, the department has solidly advanced various tasks and successfully completed its tasks.



党建风采

MESSAGE FROM THE CHAIRMAN



- 1 2019.6.13主题教育动员会
- 2 2019.6.21 赴李大钊烈士陵园和西山无名英雄纪念广场开展“不忘初心、牢记使命”主题党日活动1
- 3 2019.7.16 党支部换届选举党员大会3
- 4 2019.7.16 党支部换届选举党员大会1

2019年,公司党支部认真学习习近平新时代中国特色社会主义思想,深入贯彻党的十九届三中、四中全会精神,紧紧围绕新时代党的建设总要求,扎实开展“不忘初心、牢记使命”主题教育,积极配合中央巡视、集团内部巡视,全力推进巡视整改,全面巩固和深化“三基建设”,持续推进党建和经营管理有效融合,党支部的创造力、凝聚力、战斗力不断增强,党建工作再上新台阶。

党支部选优配强领导班子,将党的领导有效融入公司治理,严格落实党组织研究讨论是董事会、经理层决策重大问题的前置程序,真正做到把方向、管大局、保落实、促发展。

1. In 2019, the company's party branch carefully studied Xi Jinping's thoughts on socialism with Chinese characteristics in the new era, thoroughly implemented the spirit of the Third and Fourth Plenary Sessions of the 19th Central Committee of the Party, closely focused on the general requirements for party building in the new era, and steadily carried out "do not forget The theme education of "Beginning Mind and Remembering the Mission" actively cooperates with the central inspections and internal inspections of the group, fully promotes inspections and reforms, comprehensively consolidates and deepens the "three basic constructions", and continues to promote the effective integration of party building and operation and management. With continuous enhancement, the party building work has reached a new level.

2. The Party branch selects the best and strong leadership team, effectively integrates the party's leadership into corporate governance, strictly implements party organization research and discussion, and is a pre-procedure for major issues of decision-making by the board of directors and managers. And promote development.



党支部连续四年开展“精准扶贫结对子，两学一做献爱心”活动；落实以购代捐扶贫模式；创新研发“国投公益捐赠平台”，员工捐款3.27万元；公司派出的扶贫干部荣获“中央企业劳动模范”、“甘肃省扶贫先进个人”称号。

党支部高度重视群团工作，积极创造条件，加强群团组织组织建设。一是增强群团组织的政治性，召开青年员工座谈会，为公司发展献计献策；开展“我与祖国共奋进”主题团日活动，组织国旗下的演讲、党团知识竞赛、素质拓展等活动，吸进广大员工更加紧密地团结在党周围。二是增强群团组织的先进性，制定工会章程、经费管理办法，不断完善工作制度；组织参观2019年中国国际信息通信展，开展华奥小学支教、长者公寓献爱心等志愿者活动，展示员工良好风貌，激发干事创业热情。三是增强群团组织的群众性，规范召开职工大会，持续开展员工集体生日、“遇见最美丽的你”、“防暑降温送清凉”等群团活动，不断扩大服务覆盖面和影响力。

3. The Party branch has carried out the activities of "precise poverty alleviation pairing, two studies and one donation" for four consecutive years; the implementation of the model of poverty alleviation through purchase and donation; innovative research and development of the "State Investment Public Welfare Donation Platform", employees donating RMB 32,700; Poverty alleviation cadres were awarded the title of "Model Workers in Central Enterprises" and "Advanced Individuals in Poverty Alleviation in Gansu Province".

4. The Party branch attaches great importance to the work of group missions, actively create conditions, and strengthen the construction of group missions. The first is to strengthen the political nature of group organizations, hold seminars for young employees, and provide suggestions for the company's development; carry out the theme group day event of "I and the motherland forge ahead together", organize speeches under the national flag, knowledge competitions of the party and group, and quality development activities, Attracted employees to unite more closely around the party. The second is to enhance the advanced nature of group organizations, formulate trade union regulations and fund management methods, and continuously improve the work system; organize visits to the 2019 China International Information and Communication Exhibition, and organize volunteer activities such as support for education at Hua'ao Primary School and the donation of love for the elderly apartment, and display The good appearance of the staff stimulates the entrepreneurial enthusiasm. The third is to strengthen the masses of group organizations, standardize the convening of employee conferences, continue to carry out group activities such as collective birthdays of employees, "meet the most beautiful you", "heatstroke prevention and cooling to send cool," and continuously expand service coverage and influence.

- 1 2019.7.24.-7.26 扶贫赴甘肃省合水县开展专题调研3
- 2 2019.11.15 党支部组织参观“礼赞共和国——庆祝新中国成立70周年科技成就科普展”2
- 3 2019.7.24.-7.26 扶贫赴甘肃省合水县开展专题调研5
- 4 2019.10.9 团支部开展长者公寓志愿者服务2
- 5 2019.10.18 团支部志愿者赴华奥小学支教

企业文化

MESSAGE FROM THE
CHAIRMAN



- 1 2019.8.30 团支部组织开展“我与祖国共奋进”主题团日活动5
- 2 2019.8.30 团支部组织开展“我与祖国共奋进”主题团日活动
- 3 2019.7.24-7.26 扶贫赴甘肃省合水县开展专题调研1
- 4 2019.10.9 团支部开展长者公寓志愿者服务1

- 5 2019.10.18 团支部志愿者赴华奥小学支教
- 6 2019.10.9 团支部开展长者公寓志愿者服务3
- 7 2019.6.21 赴李大钊烈士陵园和西山无名英雄纪念馆开展“不忘初心、牢记使命”主题党日活动2
- 8 2019.11.15 党支部组织参观“礼赞共和国——庆祝新中国成立70周年科技成就科普展”4
- 9 2019.11.15 党支部组织参观“礼赞共和国——庆祝新中国成立70周年科技成就科普展”1



重大事件

MESSAGE FROM THE CHAIRMAN

1月15日

2019年1月15日,公司举办国投集团燃料乙醇产融交流会,邀请国开行、工商银行等14家国内主要银行近百名负责信贷业务和授信审批的专业人员参加会议。

On January 15, 2019, the company held sdic group fuel ethanol production and financial exchange meeting, and invited nearly 100 professionals responsible for credit business and credit approval from 14 major domestic Banks including China development bank and industrial and commercial bank of China to attend the meeting.

3月8日

2019年3月8日,公司总裁李旭荣带领金融服务团队,会同集团财务部资金处,赴五矿集团财务公司开展资金管理调研,就账户管理、资金预算与资金计划、现金池、现金流管理、融资管理、票据管理与财务公司核心业务七大功能开展了充分的交流。

On March 8, 2019, the company President xu-rong li leading financial services team, in conjunction with the group finance capital, to minmetals financial company to carry out capital management research, account management, capital budget and capital plan, cash pool, cash flow management, finance management, paper management and seven function carried out fully financial company core business communication.

4月8日

2019年4月8日,公司召开干部任命大会,集团总裁施洪祥和集团人力资源部副主任赵辉出席会议。集团总裁施洪祥宣布干部任命通知,李旭荣同志拟任公司董事长,郭芳丽同志拟任公司副总裁。

On April 8, 2019, the company held a cadre appointment meeting, which was attended by group President shi hongxiang and group human resources deputy director zhao hui. Group President shi hongxiang announced the cadre appointment notice, comrade li xurong proposed as the company's chairman, comrade guo fangli proposed as the company's vice President.

5月5日

2019年5月5日,公司获得北京市西城区税务局颁发的“纳税信用A级企业”称号。

On May 5, 2019, the company won the title of "taxpaying credit a-class enterprise" issued by the tax bureau of xicheng district, Beijing.

5月5日

2019年5月5日,公司组织开展“青春心向党·建功新时代”纪念五四运动100周年主题团日活动,激励青年员工弘扬爱国主义民族精神和改革创新时代精神,落实集团公司党组提出的“做先锋、当闯将、挑重担”要求,用实际行动庆祝集团公司24岁生日。

On May 5, 2019, the company organization to carry out the "heart of youth to the party, a new era" to commemorate the 100th anniversary of the may fourth movement TuanRi theme activities, inspire young employees to carry forward the patriotic national spirit and innovation spirit of The Times to carry out the group put forward by the party "pioneer, as otherwise, carrying the" requirements, with the practical action group co., LTD. 24 years old birthday.

5月10日

2019年5月10日,公司拟任副总裁郭芳丽和综合管理部相关人员参加集团“青春心向党 建功新时代”2019年度“五四”团日活动。公司团支部荣获集团优秀团支部称号。

On May 10, 2019, guo fangli, the company's proposed vice President, and related personnel from the general management department attended the group's 2019 annual "May 4th" youth league day activity entitled "new era of youth heart making contributions to the party". The league branch of the company won the title of outstanding league branch of the group.

6月6日

2019年6月6日,公司向神州高铁发放2亿元流动资金贷款,迈出了金融企业与集团混合所有制投资企业产融协同的第一步。

On June 6, 2019, the company issued a 200 million yuan working capital loan to shenzhou-hsr, marking the first step of financial cooperation with the group's mixed-ownership investment enterprises.

6月13日

2019年6月13日,公司党支部召开全体党员大会,对“不忘初心,牢记使命”主题教育进行动员部署。集团主题教育第三指导组到会指导。

On June 13, 2019, the party branch of the company held a general meeting of all party members to mobilize and deploy the theme of "never forget the original intention, always remember the mission". The third instruction group of the group's thematic education will attend the meeting.

7月4日

2019年7月4日,国投保险经纪与中国雄安集团签署保险经纪服务合作协议,正式成为雄安集团保险经纪人。

On July 4, 2019, sic insurance brokers and China xiongan group signed an insurance brokerage service cooperation agreement, officially becoming insurance brokers of xiongan group.

8月1日

2019年8月1日,公司党支部召开“不忘初心、牢记使命”主题教育调研成果交流会,深入查摆自身不足,查找工作短板。公司党支部书记、董事长李旭荣主持会议,集团主题教育第三指导组派员到会指导。

On August 1, 2019, the party branch of the company held an exchange meeting of educational research results under the theme of "not forgetting the original intention and keeping the mission firmly in mind", to conduct an in-depth survey of their own shortcomings and find shortcomings in work. Li xurong, party branch secretary and chairman of the company, presided over the meeting.

8月30日

2019年8月30日,在党支部的指导和支持下,公司团支部组织开展了“我与祖国共奋进”主题团日活动,激励引导广大青年员工大力弘扬爱国主义精神,永远跟党走。

On August 30, 2019, under the guidance and support of the party branch, the youth league branch of the company organized a youth league day activity with the theme of "we forge ahead together with the motherland" to encourage and guide the majority of young employees to carry forward the spirit of patriotism and follow the party forever.

10月18日

2019年10月18日,公司第四届董事会第八次会议、第四届监事会第三次会议和2019年度第三次临时股东大会在北京召开,会议由李旭荣董事长主持,公司各股东代表、董事、监事出席,公司经营班子及有关人员列席了会议。

On October 18, 2019, the eighth meeting of the fourth board of directors, the third meeting of the fourth board of supervisors and the third interim shareholders' meeting of 2019 were held in Beijing.

11月4日

2019年11月4日,公司新一代网银系统正式上线运行。

On November 4, 2019, the company's new generation of online banking system was officially put into operation.

JANUARY

FEBRUARY

MARCH

APRIL

MAY

JUNE

JULY

AUGUST

SEPTEMBER

OCTOBER

NOVEMBER

DECEMBER

1月22日

2019年1月22日,公司召开2019年度工作会议。集团党组成员、总会计师沈翎出席会议并讲话,总部有关职能部门负责人到会指导,公司全体员工参加了会议。

On January 22, 2019, the company held the 2019 annual working meeting. Group members, chief accountant shen ling attended the meeting and made a speech, the head of the relevant functional departments to guide the meeting, the company's staff attended the meeting.

2月20日

2019年2月20日,公司党支部召开2018年度民主生活会、组织生活会。集团党组第二督导组出席会议并作指导。

On February 20, 2019, the party branch of the company held the 2018 annual democratic meeting and organized the meeting. The second group of group leading party members to attend the meeting and provide guidance.

4月10日

2019年4月10日,公司2019年度股东会暨第四届董事会第四次会议、第四届监事会第二次会议在成都召开,会议由段文务董事长主持,公司各股东代表、董事、监事出席,公司经营班子及有关人员列席了会议。

On April 10, 2019, the company's 2019 annual shareholders' meeting, the fourth meeting of the fourth board of directors and the second meeting of the fourth board of supervisors were held in chengdu. The meeting was presided over by chairman duan wenwu, and the company's shareholders' representatives, directors and supervisors attended the meeting.

4月29日

2019年4月29日,公司召开第四届董事会第五次会议、2019年度第一次临时股东大会和第四届董事会第六次会议,选举李旭荣同志为公司董事长。

On April 29, 2019, the company held the fifth meeting of the fourth board of directors, the first interim shareholders' meeting of 2019 and the sixth meeting of the fourth board of directors, and elected comrade li xurong as the chairman of the company.

5月20日

2019年5月20日,公司召开干部任命大会,集团总裁施洪祥和集团人力资源部副主任赵辉出席会议。集团总裁施洪祥宣布干部任命通知,陆俊同志拟任公司总裁,赵良同志拟任公司副总裁。

On May 20, 2019, the company held a cadre appointment meeting, which was attended by group President shi hongxiang and group human resources deputy director zhao hui. Group President shi hongxiang announced the cadre appointment notice, comrade lu jun proposed to be the President of the company, comrade zhao liang proposed to be the vice President of the company.

6月6日

2019年6月6日,公司召开第四届董事会第七次会议和第二次临时股东大会,会议审议通过了选举陆俊为公司总裁、赵良为公司副总裁、代中平兼任公司总法律顾问等议案。

On June 6, 2019, the company held the seventh meeting of the fourth board of directors and the second interim shareholders' meeting, which deliberated and approved the election of lu jun as the company's President, zhao liang as the company's vice President and dai zhongping as the company's general counsel.

7月11日

2019年7月11日,公司向北京银保监局上报关于李旭荣同志平行调整的报告,公司董事长李旭荣正式履职。

On July 11, 2019, the company submitted to the Beijing banking and insurance regulatory bureau a report on the parallel adjustment of comrade li xurong, and the company's chairman li xurong formally assumed his post.

7月12日

2019年7月12日,国投财务党支部书记、董事长李旭荣以《“不忘初心、牢记使命”——筑牢信仰之基,干事创业勇担当》为题,带头讲主题教育专题党课。

On July 12, 2019, li xurong, financial party branch secretary and chairman of sic, took the lead in giving a party lesson on thematic education with the title of "never forget the original intention, always remember the mission" -- building a solid foundation of belief and acting boldly and boldly.

7月17日

2019年7月17日,公司董事长李旭荣带领公司班子一行拜访北京银保监局领导和财务公司处领导。

On July 17, 2019, li xurong, the chairman of the company, led the team to visit the leaders of Beijing banking and insurance regulatory bureau and the finance company office.

7月18日

2019年7月18日,公司党支部召开换届选举党员大会,全体党员参加会议。根据投票结果,李旭荣、陆俊、赵良、代中平、郭芳丽五名同志当选新一届党支部委员会委员。

On July 18, 2019, the party branch of the company held a general meeting to elect new party members, and all party members attended the meeting. According to the voting results, li xurong, lu jun, zhao liang, dai zhongping and guo fangli were elected members of the new party branch committee.

9月11日

2019年9月11日,公司董事长、党支部书记李旭荣接待中组部党建研究所调研组一行来访,开展“基层组织建设防止和克服形式主义、官僚主义研究”课题调研。公司相关领导、集团党群工作部负责人及公司部门代表陪同调研。

On September 11, 2019, li xurong, chairman of the board of directors and party branch secretary of the company, received a visit from the research team of the institute of party construction of the organization department of the CPC central committee to carry out a research on "the prevention and overcoming of formalism and bureaucracy in the construction of grassroots organizations". The relevant leaders of the company, the person in charge of the work department of the party and the masses of the group and the representative of the company accompanied the investigation.

10月9日

2019年10月9日,公司组织召开了内部控制建设及评价咨询项目工作启动会。公司领导班子、全体员工及本次中标的中介机构德勤北京分所主要项目人员参加了此次会议。

On January 15, 2019, the company held sdic group fuel ethanol production and financial exchange meeting, and invited nearly 100 professionals responsible for credit business and credit approval from 14 major domestic Banks including China development bank and industrial and commercial bank of China to attend the meeting.

11月22日

2019年11月22日,公司总裁陆俊带队赴雄安集团洽谈业务合作,公司副总裁代中平及相关人员参与了洽谈。

On November 22, 2019, President lu jun led the team to xiongan group to negotiate business cooperation, and vice President dai zhongping and other relevant personnel participated in the negotiation.

11月25日

2019年11月25日,公司获得北京市西城区统计局颁发的“2019年西城区诚信统计单位”称号。

On November 25, 2019, the company was awarded the title of "integrity statistics unit of xicheng district in 2019" by the bureau of statistics of xicheng district, Beijing.

12月27日

2019年12月27日,公司党支部开展创先争优活动。评选活动反响热烈、成效显著,起到了良好的示范促进作用。

On December 27, 2019, the party branch of the company launched an activity to create and compete for excellence. The evaluation activity responded enthusiastically and achieved remarkable results, which played a good role of demonstration and promotion.

审计报告

信会师报字[2020]第ZG23647号

国投财务有限公司：

一、审计意见

我们审计了国投财务有限公司(以下简称贵公司)财务报表,包括2019年12月31日的合并及母公司资产负债表,2019年度的合并及母公司利润表、合并及母公司现金流量表、合并及母公司所有者权益变动表以及相关财务报表附注。

我们认为,后附的财务报表在所有重大方面按照企业会计准则的规定编制,公允反映了贵公司2019年12月31日的合并及母公司财务状况以及2019年度的合并及母公司经营成果和现金流量。

二、形成审计意见的基础

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。审计报告的“注册会计师对财务报表审计的责任”部分进一步阐述了我们在这些准则下的责任。按照中国注册会计师职业道德守则,我们独立于贵公司,并履行了职业道德方面的其他责任。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、管理层和治理层对财务报表的责任

贵公司管理层(以下简称管理层)负责按照企业会计准则的规定编制财务报表,使其实现公允反映,并设计、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。

在编制财务报表时,管理层负责评估贵公司的持续经营能力,披露与持续经营相关的事项(如适用),并运用持续经营假设,除非计划进行清算、终止运营或别无其他现实的选择。

治理层负责监督贵公司的财务报告过程。

四、注册会计师对财务报表审计的责任

我们的目标是对财务报表整体是否不存在由于舞弊或错误导致的重大错报获取合理保证,并出具包含审计意见的审计报告。合理保证是高水平的保证,但并不能保证按照审计准则执行的审计在

某一重大错报存在时总能发现。错报可能由于舞弊或错误导致,如果合理预期错报单独或汇总起来可能影响财务报表使用者依据财务报表作出的经济决策,则通常认为错报是重大的。

在按照审计准则执行审计工作的过程中,我们运用职业判断,并保持职业怀疑。同时,我们也执行以下工作:

(1) 识别和评估由于舞弊或错误导致的财务报表重大错报风险,设计和实施审计程序以应对这些风险,并获取充分、适当的审计证据,作为发表审计意见的基础。由于舞弊可能涉及串通、伪造、故意遗漏、虚假陈述或凌驾于内部控制之上,未能发现由于舞弊导致的重大错报的风险高于未能发现由于错误导致的重大错报的风险。

(2) 了解与审计相关的内部控制,以设计恰当的审计程序。

(3) 评价管理层选用会计政策的恰当性和作出会计估计及相关披露的合理性。

(4) 对管理层使用持续经营假设的恰当性得出结论。同时,根据获取的审计证据,就可能导致对贵公司持续经营能力产生重大疑虑的事项或情况是否存在重大不确定性得出结论。如果我们得出结论认为存在重大不确定性,审计准则要求我们在审计报告中提请报表使用者注意财务报表中的相关披露;如果披露不充分,我们应当发表非无保留意见。我们的结论基于截至审计报告日可获得的信息。然而,未来的事项或情况可能导致贵公司不能持续经营。

(5) 评价财务报表的总体列报(包括披露)、结构和内容,并评价财务报表是否公允反映相关交易和事项。

(6) 就贵公司中实体或业务活动的财务信息获取充分、适当的审计证据,以对财务报表发表审计意见。我们负责指导、监督和执行集团审计,并对审计意见承担全部责任。

我们与治理层就计划的审计范围、时间安排和重大审计发现等事项进行沟通,包括沟通我们在审计中识别出的值得关注的内部控制缺陷。



中国·上海

中国注册会计师：[签名]
3402200013

中国注册会计师：[签名]
310000001300

2020年03月24日

合并资产负债表

2019年12月31日(除特别注明外,金额单位均为人民币元)

项目	附注	期末余额	期初余额
流动资产：			
现金及存放中央银行款	八（一）	1,121,320,847.09	1,124,180,071.50
存放同业款项	八（二）	6,840,639,181.61	4,934,725,001.72
△结算备付金	八（三）		40,824.81
△拆出资金	八（四）	1,782,000,000.00	
☆交易性金融资产			
以公允价值计量且其变动计入当期损益的金融资产	八（五）	3,422,517,142.77	2,028,303,830.05
衍生金融资产			
应收票据			
应收账款	八（六）	65,564.71	70,700.31
☆应收款项融资			
预付款项			
△应收保费			
△应收分保账款			
△应收分保合同准备金			
其他应收款	八（七）	24,973,536.12	27,348,099.66
△买入返售金融资产	八（八）		980,000,000.00
存货			
其中：原材料			
库存商品（产成品）			
☆合同资产			
持有待售资产			
一年内到期的非流动资产			
其他流动资产	八（九）	70,954.08	356,131.76
流动资产合计		13,191,587,226.38	9,095,024,659.81
非流动资产：			
△发放贷款和垫款	八（十）	19,499,920,384.41	19,166,108,854.07
☆债权投资			
可供出售金融资产	八（十一）	1,027,517,665.75	1,260,639,104.79
☆其他债权投资			
持有至到期投资	八（十二）	600,000,000.00	
长期应收款			
长期股权投资			
☆其他权益工具投资			
☆其他非流动金融资产			
投资性房地产			
固定资产	八（十三）	2,294,940.78	3,216,351.58
在建工程	八（十四）	1,027,006.18	3,169,894.78
生产性生物资产			
油气资产			
☆使用权资产			
无形资产	八（十五）	7,667,774.76	4,042,217.65

注:表中加△项目为金融类企业专用;带#项目为外商投资企业专用;加☆项目为执行新收入/新租赁/新金融工具准则企业适用。

后附财务报表附注为财务报表的组成部分。

企业法定代表人： 主管会计工作负责人： 会计机构负责人：

项目	附注	期末余额	期初余额
开发支出			
商誉			
长期待摊费用			
递延所得税资产	八（十六）	70,233,871.75	29,637,961.86
其他非流动资产			
其中：特准储备物资			
非流动资产合计		21,208,661,643.63	20,466,814,384.73
资产总计		34,400,248,870.01	29,561,839,044.54
流动负债：			
短期借款			
△向中央银行借款			
△拆入资金	八（十七）		2,300,000,000.00
☆交易性金融负债			
以公允价值计量且其变动计入当期损益的金融负债			
衍生金融负债			
应付票据			
应付账款	八（十八）	58,342.42	42,876.10
预收款项			
☆合同负债			
△卖出回购金融资产款			
△吸收存款及同业存放	八（十九）、 （二十）	26,941,575,106.61	19,481,594,424.48
△代理买卖证券款			
△代理承销证券款			
应付职工薪酬	八（二十一）	2,909,404.00	2,132,539.92
其中：应付工资			
应付福利费			
# 其中：职工奖励及福利基金			
应交税费	八（二十二）	28,978,019.02	30,924,428.17
其中：应交税金	八（二十二）	28,277,367.23	30,256,917.63
其他应付款	八（二十三）	67,429,776.28	122,090,775.75
△应付手续费及佣金	八（二十四）		224,026.13
△应付分保账款			
持有待售负债			
一年内到期的非流动负债			
其他流动负债	八（二十五）		420,930,608.88
流动负债合计		27,040,950,648.33	22,357,939,679.43
非流动负债：			
△保险合同准备金			
长期借款			
应付债券			
其中：优先股			

项目	附注	期末余额	期初余额
永续债			
☆租赁负债			
长期应付款			
长期应付职工薪酬			
预计负债			
递延收益			
递延所得税负债	八（十六）	5,682,125.98	1,066,054.38
其他非流动负债			
其中：特准储备基金			
非流动负债合计		5,682,125.98	1,066,054.38
负债合计		27,046,632,774.31	22,359,005,733.81
所有者权益（或股东权益）：			
实收资本（或股本）	八（二十六）	5,000,000,000.00	5,000,000,000.00
国家资本			
国有法人资本	八（二十六）	5,000,000,000.00	5,000,000,000.00
集体资本			
民营资本			
外商资本			
# 减：已归还投资			
实收资本（或股本）净额	八（二十六）	5,000,000,000.00	5,000,000,000.00
其他权益工具			
其中：优先股			
永续债			
资本公积	八（二十七）	974,900,000.00	974,900,000.00
减：库存股			
其他综合收益	八（四十三）	9,531.57	-886,729.93
其中：外币报表折算差额			
专项储备			
盈余公积	八（二十八）	362,815,770.18	310,977,924.60
其中：法定公积金	八（二十八）	362,815,770.18	310,977,924.60
任意公积金			
# 储备基金			
# 企业发展基金			
# 利润归还投资			
△一般风险准备	八（二十九）	505,439,600.97	432,595,901.24
未分配利润	八（三十）	510,451,192.98	485,246,214.82
归属于母公司所有者权益（或股东权益）合计		7,353,616,095.70	7,202,833,310.73
少数股东权益			
所有者权益（或股东权益）合计		7,353,616,095.70	7,202,833,310.73
负债和所有者权益（或股东权益）总计		34,400,248,870.01	29,561,839,044.54

注：表中加△项目为金融类企业专用；带#项目为外商投资企业专用；加☆项目为执行新收入/新租赁/新金融工具准则企业适用。
后附财务报表附注为财务报表的组成部分。
企业法定代表人： 主管会计工作负责人： 会计机构负责人：

合并利润表

2019年度 (除特别注明外, 金额单位均为人民币元)

项目	附注	本期金额	上期金额
一、营业收入		758,673,528.97	771,809,745.63
利息净收入	八（三十一）	580,951,107.56	590,494,131.25
利息收入	八（三十一）	874,390,460.84	934,405,458.44
利息支出	八（三十一）	293,439,353.28	343,911,327.19
手续费及佣金净收入	八（三十二）	17,420,014.24	13,925,925.77
手续费及佣金收入	八（三十二）	18,805,123.57	15,443,424.75
手续费及佣金支出	八（三十二）	1,385,109.33	1,517,498.98
其他收益	八（三十三）	6,682.76	39,729.28
投资收益（损失以“－”号填列）	八（三十四）	123,288,063.84	141,586,498.14
其中：对联营企业和合营企业的投资收益			
公允价值变动收益（损失以“－”号填列）	八（三十五）	19,218,919.27	8,029,009.05
汇兑收益（损失以“－”号填列）		1,254,218.87	3,326,723.21
其他业务收入	八（三十六）	16,538,789.15	14,407,728.93
资产处置收益（损失以“-”号填列）	八（三十七）	-4,266.72	
二、营业支出		137,820,522.26	79,701,885.03
税金及附加		6,506,293.40	7,264,085.68
业务及管理费	八（三十八）	78,850,761.89	66,930,806.42
资产减值损失	八（三十九）	52,463,466.97	5,506,992.93
其他业务成本			
三、营业利润（亏损以“－”号填列）		620,853,006.71	692,107,860.60
加：营业外收入	八（四十）	1,193,561.98	
减：营业外支出	八（四十一）	103,542.70	320,779.54
四、利润总额（亏损总额以“－”号填列）		621,943,025.99	691,787,081.06
减：所得税费用	八（四十二）	98,535,607.00	158,185,801.75
五、净利润（净亏损以“－”号填列）		523,407,418.99	533,601,279.31
（一）按经营持续性分类			
1. 持续经营净利润（净亏损以“-”号填列）		523,407,418.99	533,601,279.31
2. 终止经营净利润（净亏损以“-”号填列）			
（二）按所有权归属分类			
1. 归属于母公司股东的净利润（净亏损以“-”号填列）		523,407,418.99	533,601,279.31
2. 少数股东损益（净亏损以“-”号填列）			

项目	附注	本期金额	上期金额
六、其他综合收益	八（四十三）	896,261.50	1,054,435.35
归属于母公司所有者的其他综合收益的税后净额	八（四十三）	896,261.50	1,054,435.35
（一）不能重分类进损益的其他综合收益			
1. 重新计量设定受益计划变动额			
2. 权益法下不能转损益的其他综合收益			
（二）将重分类进损益的其他综合收益	八（四十三）	896,261.50	1,054,435.35
1. 权益法下可转损益的其他综合收益			
2. 可供出售金融资产公允价值变动损益	八（四十三）	896,261.50	1,054,435.35
3. 持有至到期投资重分类为可供出售金融资产损益			
4. 现金流量套期损益的有效部分			
5. 外币财务报表折算差额			
6. 其他			
归属于少数股东的其他综合收益的税后净额			
七、综合收益总额		524,303,680.49	534,655,714.66
归属于母公司所有者的综合收益总额		524,303,680.49	534,655,714.66
归属于少数股东的综合收益总额			
八、每股收益			
（一）基本每股收益（元 / 股）			
（二）稀释每股收益（元 / 股）			

注：后附财务报表附注为财务报表的组成部分。
企业法定代表人： 主管会计工作负责人： 会计机构负责人：

合并现金流量表

2019年度 (除特别注明外, 金额单位均为人民币元)

项目	附注	本期金额	上期金额
一、经营活动产生的现金流量：			
销售商品、提供劳务收到的现金		17,546,759.68	15,281,069.60
△客户存款和同业存放款项净增加额		7,459,980,682.13	487,294,008.50
△向中央银行借款净增加额		-420,920,608.88	420,920,608.88
△向其他金融机构拆入资金净增加额		-2,300,000,000.00	1,300,000,000.00
△收到原保险合同保费取得的现金			
△收到再保业务现金净额			
△保户储金及投资款净增加额			
△处置以公允价值计量且其变动计入当期损益的金融资产净增加额			
△收取利息、手续费及佣金的现金		894,909,303.40	1,000,569,845.28
△拆入资金净增加额			
△回购业务资金净增加额			
△代理买卖证券收到的现金净额			
收到的税费返还		136,178.37	
收到其他与经营活动有关的现金		46,667,059.70	17,206,310.00
经营活动现金流入小计		5,698,319,374.40	3,241,271,842.26
购买商品、接受劳务支付的现金			
△客户贷款及垫款净增加额		368,274,997.31	1,221,182,715.34
△存放中央银行和同业款项净增加额		-2,370,934.19	-143,295,470.88
△支付原保险合同赔付款项的现金			
△拆出资金净增加额		1,800,000,000.00	-800,000,000.00
△支付利息、手续费及佣金的现金		345,577,714.03	492,219,235.74
△支付保单红利的现金			
支付给职工及为职工支付的现金		49,801,330.12	40,045,284.63
支付的各项税费		189,318,816.37	246,983,328.15
支付其他与经营活动有关的现金		38,871,734.54	29,209,815.78
经营活动现金流出小计		2,789,473,658.18	1,086,344,908.76
经营活动产生的现金流量净额		2,908,845,716.22	2,154,926,933.50
二、投资活动产生的现金流量：			
收回投资收到的现金		14,205,760,327.87	13,180,470,828.00
取得投资收益收到的现金		121,522,608.85	149,780,770.74
处置固定资产、无形资产和其他长期资产收回的现金净额		10,211.40	

项目	附注	本期金额	上期金额
处置子公司及其他营业单位收到的现金净额			
收到其他与投资活动有关的现金			
投资活动现金流入小计		14,327,293,148.12	13,330,251,598.74
购建固定资产、无形资产和其他长期资产支付的现金		2,423,839.02	3,611,986.00
投资支付的现金		14,954,700,000.00	13,906,108,668.99
△质押贷款净增加额			
取得子公司及其他营业单位支付的现金净额			
支付其他与投资活动有关的现金			
投资活动现金流出小计		14,957,123,839.02	13,909,720,654.99
投资活动产生的现金流量净额		-629,830,690.90	-579,469,056.25
三、筹资活动产生的现金流量：			
吸收投资收到的现金			
其中：子公司吸收少数股东投资收到的现金			
取得借款收到的现金			
△发行债券收到的现金			
收到其他与筹资活动有关的现金			
筹资活动现金流入小计			
偿还债务支付的现金			
分配股利、利润或偿付利息支付的现金		373,520,895.52	323,010,768.56
其中：子公司支付给少数股东的股利、利润			
支付其他与筹资活动有关的现金			
筹资活动现金流出小计		373,520,895.52	323,010,768.56
筹资活动产生的现金流量净额		-373,520,895.52	-323,010,768.56
四、汇率变动对现金及现金等价物的影响		-68,240.13	4,935,707.06
五、现金及现金等价物净增加额		1,905,425,889.67	1,257,382,815.75
加：期初现金及现金等价物余额		4,939,634,565.12	3,682,251,749.37
六、期末现金及现金等价物余额		6,845,060,454.79	4,939,634,565.12

注：表中加△项目为金融类企业专用。
后附财务报表附注为财务报表的组成部分。
企业法定代表人： 主管会计工作负责人： 会计机构负责人：