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前　　言

2004 年，上海树立和落实科学发展观，坚决贯彻中央宏观调控政策，大力实施科教兴市主战略，全市经济继续保持平衡健康协调发展。全市生产总值达到 7 450 亿元，按可比价格计算比上年增长 13.6%，连续 13 年保持两位数增长。全年上海市生产总值新增 1 200 亿元，相当于 1992 年上海生产总值。财政收入 3 591.7 亿元，其中地方性收入 1 119.7 亿元，中央收入 2 472 亿元。第三产业快速回升，工业企业利润突破 1 000 亿元，呈现二、三产业并驾齐驱推动上海经济发展的态势。科技创新投入加大，研究与发展经费支出占全市生产总值的 2.29%，高于全国平均水平。全市新增就业岗位 60.8 万个，城镇登记失业率为 4.5%，比上年下降 0.4 个百分点，实现了近 10 年来的首次下降。在经济健康发展的同时，上海金融业也取得了较快的发展，上海国际金融中心建设有了新的进展。

一是落实宏观调控措施取得积极成效，促进了经济健康持续发展。坚持有保有压，区别对待，严格控制过热行业的信贷投放，信贷增幅明显放缓。注重保持对经济的支持力度，确保符合国家政策导向的重点项目的资金需求，并加大对就业、助学、中小企业的金融支持。转变发展观念，调整发展方式，各类金融机构探索优化业务结构和可持续发展的模式取得积极成效。2004 年，上海实现金融业增加值 741 亿元，同比增长 13.2%，与全市 GDP 增长基本同步。

二是金融改革创新取得新的突破，金融市场稳步发展。中行上海分行、建行上海分行按照其总行股份制改造的要求实施改革进展顺利，总部设在上海的交通银行顺利引进了战略投资者。浦发银行、上海银行等市属金融企业的内部改革逐步加快，太保集团整体上市得到积极推进，上海农信社改制也取得积极进展。年初《国务院关于推进资本市场改革开放和稳定发展的若干意见》出台后，上海制定了本市贯彻落实的实施意见，明确了上海资本市场的发展目标和任务，有力地推动了金融市场的创新。上海证券交易所推出了交易所基金(ETF)，上海期货交易所推出了燃料油期货，东方证券、光大证券、国泰君安证券成为创新试点的证券公司。保险市场创新活跃，上海在全国率先实行三责险费率浮动制度；率先组建全国第一家专业性农业保险公司——上海安信农业保险股份有限公司；率先建立了保险营销员个人执业信用信息系统。整个金融市场运行平稳，规模稳中有升。2004 年，上海证券交易所股票成交 26 471 亿元，增长 27.1%，占全国市场份额 62.5%；上海期货市场成交 84 326 亿元，增长 39.3%，占全国市场份额 57%；在宏观调控背景下，全国银行间市场成交仍达 13.4 万亿元；外汇市场成交 2 090 亿美元，增长 38.3%；黄金市场成交 731 亿元，增长 59.17%；全市保费收入 307 亿元，增长 5.86%。

三是金融对外开放继续深化，金融服务水平进一步提高。银行、证券、保险各类外资金融机构进一步加快了进入上海的步伐，上海的金融对外开放呈现出逐步深化的良好态势。截至 2004 年底，上海各类外资和中外合资金融机构已达 300 家，全年新增外资银行营业性机构 14 家，其中分行 9 家，支行 5 家，新增外资银行代表处 16 家，新增外资银行分行与代表处的数量均为历年之最。同时，外资金融机构在沪经营

范围进一步扩展,在上海金融市场中的作用和影响进一步扩大。

四是金融环境不断优化,金融机构集聚呈现良好态势。积极发挥市区两级政府积极性,加强统筹协调和服务,努力优化金融发展的政策环境和金融运行环境。修改和完善了《关于支持金融机构在本市发展的若干意见》,有效地促进了国内外金融机构进一步向上海集聚。截至2004年底,在沪金融机构已增加到516家,全年新增93家。中国人保资产管理公司、永城财产保险公司、上海通用汽车金融有限公司、中银国际基金管理公司等一批代表性强、影响力大、专业化程度高、资源集聚效应强的金融机构相继落驻上海。金融机构集聚效应进一步增强,各类专业化金融机构业务运营中心增至22家。

五是防范和化解金融风险,维护了金融稳定。在防范和处置金融风险中,突出了反应及时性和步调一致性,初步形成了一套比较行之有效的工作方法,为今后金融风险的防范化解积累了有益的经验。牢固树立大局意识、责任意识,把维护金融改革发展大局和保持社会稳定作为风险处置工作的基本指导思想。积极发挥了监管联席会议制度的作用,深化了金融稳定协调机制,形成风险防范的合力,较好地做到了加强沟通,信息共享,分工合作,统一步调,为防止风险扩散,减少风险损失,争取化解时间创造了条件,基本上做到了使风险处于可控状态。加强了金融风险的提前揭示和预警防范,积极有效地控制了金融风险。

2005年是我国入世后过渡期金融改革开放的重要一年。做好上海金融工作,要按照党的十六届四中全会、中央经济工作会议的要求和部署,贯彻市委八届六次会议精神,以科学发展观为统领,围绕上海国际金融中心建设这个目标,落实加强和改善宏观调控的政策措施,推进金融改革开放,推动金融产品创新和金融市场发展,支持金融监管,防范和化解金融风险,维护金融体系稳定,营造金融发展环境,做到金融改革与金融开放并举、金融创新与金融稳定并举、加快金融发展与加强金融服务并举、集聚金融资源与完善金融环境并举,进一步增强上海金融业服务全国、服务长三角和促进全市经济发展的能力,进一步巩固国内金融中心的地位,努力实现上海金融业"十五"发展目标。

Preface

In 2004, Shanghai established and implemented the view of science development, firmly carried out the central government's macro adjustment policies and devoted major efforts to actualizing the main tactic of prospering Shanghai by science and education. The economy of the whole city continuously kept its balanceable, healthy and coordinated growth. The GDP had been retaining two-digit increases for 13 years in succession and achieved 745 billion RMB, namely, a 13. 6% increase compared by the previous year according to the calculation of comparable price. Shanghai's total production value of the year newly added 120 billion RMB, which was equal to the value of 1992. The financial revenue was 359. 17 billion RMB, of which the revenue for the local was 111. 97 billion RMB and for the central government was 247. 2 billion RMB. The tertiary industry rapidly picked up and the industrial enterprises' profits made a breakthrough of 100 billion RMB. Both the second and tertiary industry presented advancing state in line and promoted the economic development of Shanghai. The input of scientific innovation increased and the expenditure on research and development occupied 2. 29% of Shanghai's total production value, which was higher than the average level of the whole country. There were 608, 000 employment opportunities newly created, and the registered unemployment rate in the city and the township was controlled as 4. 5%, which was 0. 4 percentage point off than the previous year, thus realizing the first decrease for recent 10 years. With the healthy development of economy, Shanghai's finance circle has also achieved comparably rapid development. Shanghai International Financial Center has made new progress in the construction.

First, the fulfillment of the macro adjustment measures achieved active results, which promoted the healthy and sustained development of the economy. Stuck to having both protection and pressure to deal with different things in different ways, strictly controlled the credit put-in of over-hot trades in addition to obviously slower the increase of credits. The attention paid to the support strength for the economy ensured the capital requirements of key projects to accord with the state policy guiding; meanwhile, the financial support was increased for employment obtaining, student grand and both medium and small enterprises. By changing the development conception and adjusting the development modes, the way of exploring optimized business structure and sustained development for all financial institutions achieved active results. In 2004, the added value of Shanghai Financial Sector reached 74. 1 billion RMB—a 13. 2% increase compared with the same period and kept the almost same increase with the GDP of the whole city.

Second, the financial reform and innovation made a new breakthrough and the financial market stably developed. The Bank of China Shanghai Branch and China Construction Bank Shanghai Branch have made smooth progress in reform according to the requirements of their general bank for the reconstruction of stock system. The Bank of Communications with headquarter located in Shanghai successfully introduced the strategic investors. Some municipal financial enterprises such as Pudong Development Bank, Bank of Shanghai were expediting their interior reform. China Pacific Insurance (Group) Co. Ltd. actively promoted itself to come into the market as a whole. Shanghai Agricultural Credit Cooperative has made active progress in the system reformation. With the issuance of '*Some Opinions on Promoting Reform, Opening and Stably Development for Capital Market By the State Department*' at the beginning of the year, Shanghai worked out a plan about how to put in practice and explicated the development aim and task of Shanghai capital market, which effectively promoted the innovation of financial market. Shanghai Stock Exchange introduced ETF fund; meanwhile, Shanghai Futures Exchange introduced the fuel oil futures. 'Oriental Securities', 'Everbright Securities' and 'Guotai Jun'an Securities' became new experimental stockjobbers of innovation. The insurance market kept active in innovation. Shanghai took the lead in practicing rate floating system for the third party liability; organizing the first professional agricultural insurance company — Shanghai Anxin Agricultural Insurance Co. Ltd; and establishing individual employment credit information system for insurance salesman. The whole financial market ran stably with a scale ascending by the stability. In 2004, Shanghai Stock Exchange clinched a deal with share stocks by 2 647. 1 billion, which was a 27. 1% increase and occupied 62. 5% of the national market quotients; Shanghai futures market had a transaction volume of 8 432. 6 billion with an increase of 39. 3%, occupying 57% of the national market quotients; With a background of macro regulation and overall control, the market transaction among national banks still reached 13 400 billion RMB; the foreign exchange market closed a deal with 209 billion dollars, increasing 38. 3%; the transaction volume of gold market was 73. 1 billion RMB with an increase of 59. 17%; the insurance of the whole city earned 30. 7 billion RMB, which increased 5. 86%.

Third, the financial opening to the outside world continuously deepened and the financial service level further improved. Banks, securities, insurance and such like foreign capital financial institutions further expedited the steps entering into Shanghai. Shanghai financial opening toward the outside world presented a good trend of gradually deepening. By the end of 2004, the number of financial institutions with various foreign capitals and sino-foreign joint ventures in Shanghai had reached 300. The newly increased foreign capital bank business institutions reached 14 in the whole year, among which there were 9 branch banks, 5 sub-branch banks. The newly increased foreign capital representative offices reached 16, as a result, the number of both newly increased foreign capital branch banks and representative offices reached the highest during the past years. At the same time, the management scope of foreign capital financial institutions in Shanghai further were expanded, their actions and influence to Shanghai financial market further enlarged.

Fourth, the financial environment continuously opimized and the centralizing of financial institutions presented a satisfying situation. Actively gave full play to initiative of both city and district governments, strengthened overall coordination and service, made great efforts to optimize he policy environment for financial development and financial running environment. Revised and perfected 'Some *Opinions on Supporting Financial Institutions to Develop in Shanghai*', which effectively promoted the further centralizing of both abroad and domestic financial institutions in Shanghai. By the end of 2004, the financial institutions in Shanghai reached 516, among which there were 93 new institutions increased through the year. PICC Asset Management Company, Yongcheng Property Insurance Company, Shanghai General Motors Finance Co. Ltd. , BOC International Fund Management Co. Ltd. and such like financial institutions enjoying strong representative, important influence, high specialization and strong source centralizing effect stationed in Shanghai one after another. The centralizing effect of financial institutions further enhanced and the number of various business centers of professional financial institutions increased and reached 22.

Fifth, precaution and eliminate financial risks, maintain the financial stability. During financial risks were guarded against and dealt with, timely responds and coherent steps were stressed, and a set of effective work methods was preliminarily formed, which accumulated helpful experience for the future precaution and elimination of financial risks. Consciousness of overall situation and responsibility was firmly built up, the maintenance of financial reform, development of overall situation and retaining of social stability were taken as a basic guidance for handling risk work. The supervisory joint conference system playing an active roll and the deepening financial stability and coordination mechanism together formed a resultant force for risk precaution and preferably strengthened the communication, information share, work division and cooperation and step unification, thus creating conditions to prevent risk spread, reduce risk damage and increase time for risk elimination, basically controlled the risks. The ahead reveal and early warning precaution for financial risk were strengthened and so the financial risk was actively and effectively controlled.

The year of 2005 is an important year for the reform and opening of finance during transition period after our country joined into the World Trade Organization. To achieve a better result for Shanghai's financial work, the requirements and deploys by the Fourth Plenary Session of the 16^{th} Central Committee of the C. P. C. and the Central Economy Working Conference shall be followed by, that is: carry out the spirit of the six session of the 8^{th} municipal Party committee, take the scientific development view as leaded guide, focus on the aim of establishing Shanghai International Financial Center, and strengthen and improve the macro adjustable policy measures, so as to promote finance reform and opening, promote financial product innovation and financial market development, support financial supervision, precaution and eliminate financial risks, maintain stable financial system and create financial development environment, thus combining the financial reform with financial opening, combining the financial innovation with financial stability, combining the expediting of financial development with strengthening of financial service, and combining the collecting of financial sources with perfecting of financial environment, in order to further enhance the service ability for the whole country and Yangtze River Delta by Shanghai financial industry, further solidify Shanghai's status as the financial center in China, and strive to carry out the 'tenth five-year' aim of development.

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