

ANNUAL REPORT 1999

一九九九年年度报告

 中国民生银行
CHINA MINSHENG BANKING CORP., LTD.

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Address
By The Chairman

董 事 长 致 辞

1999年是具有重大历史意义的一年，我们迎来了建国五十周年大庆，迎来了澳门回归祖国这一令人欢欣鼓舞的历史时刻。在这一年中，全国人民在以江泽民同志为核心的党中央领导下，战胜了重重困难，取得了举世瞩目的巨大成就。由于国家采取了一系列正确的财政、经济政策，因而在错综复杂的国际环境中，成功地保证了改革开放和社会主义经济建设的顺利发展。

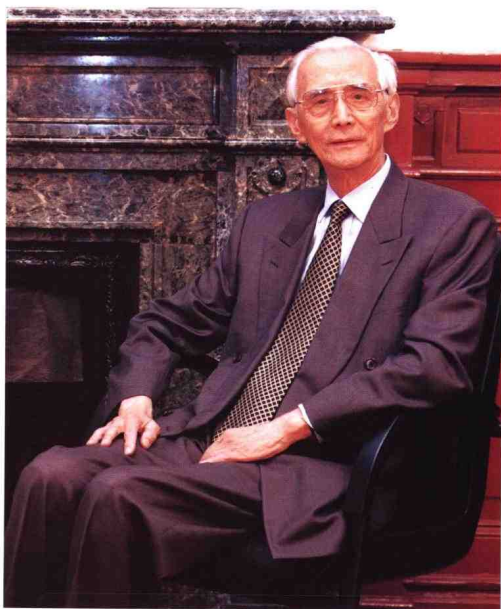
对于中国民生银行而言，1999年同样是极为重要的一年。在这一年里，民生银行加快了推行“新银行、新体制”的步伐，按照规范化的上市公司要求修改了章程，逐步完善法人治理机构。董事会、监事会和行经营班子各司其职，实施了科学的经营战略和积极的发展措施，全行员工发挥了稳健务实的工作作风和团结拼搏的精神。在大家共同努力下，克服了国际金融危机的不利影响，进一步适应加强金融监管的各项措施，各项业务获得了可喜成绩。在这一年里，国务院批准了民生银行的上市申请，标志着民生银行在健康发展的道路上又迈出了极为重要的一步。

2000年，是世纪之交、千年更替的一年，民生银行站在了一个新的发展起点上。我们清醒地认识到我们将面临严峻的挑战：国内同业的激烈竞争和加入WTO之后将参与的国际竞争，同时上市的股本扩张既为银行提供了大步扩展的条件，也带来新的经营压力，这些都是民生银行更大发展的强大动力。我相信，凭借着党和国家的方针、政策的正确指引，凭借着银行管理层的科学决策，凭借着全行上下的群策群力，我们有能力将民生银行的各项业务拓展得更好，有能力创造更优异的经营业绩，回报股东、回报社会，有能力把民生银行越办越好。

董事长：

经叔平





中国人民政治协商会议全国委员会副主席

中国民生银行董事长：经叔平

Jing Shuping

Vice Chairman, the National Council of Chinese People's Political Consultative Conference

Chairman, the Board of Directors of China Minsheng Banking Corporation Limited



1999 was a year with great historic significance, in which we witnessed the grand celebration of the Fiftieth's Anniversary of the founding of the People's Republic of China and the return of Macao to the Motherland. Under the leadership of the Central Party led by President Jiang Zheming, we overcame plenty of difficulties and obtained remarkable accomplishments in the year. The correct economic and financial policies adopted successfully by our country ensured the smooth development of reform, opening to the outside and socialist economic construction in the complex international circumstances.

By the same token, 1999 meant a great deal to China Minsheng Banking Corporation (CMBC). In the year, the bank made the pace of initiating the new mechanism into the new bank, modified the regulations pursuant to the standardized requirements for a listed company and gradually improved the system of corporative management. Taking their responsibilities respectively, the Board of Directors, Supervisors and the management team applied scientific operation strategy and aggressive evolvement measures while the staff gave full play to stable and practical working style, unity and hard struggle spirit. With concerted efforts, the bank went over the adverse effects of the international financial crises, further adjusted to the stern measures of financial supervision and obtained favorable results in all major businesses. The State Council granted the CMBC's application for going public in the year, which was a milestone for CMBC on its way to healthy growth.



At the turn of the century, CMBC is confronted with a fresh start of development. We clearly realize the severe challenge that is to face us: the tough competition from the domestic banking industry and the advent of the international competition after we enter into WTO. At the same time, with CMBC going public the share expansion will afford opportunities to fast growth and bring pressure in operation as well, from which CMBC will gain the momentum to further growth. I believe that with the correct principle and policy of the government, scientific decision-making of the management team and concerted efforts of all the staff, we are able to further develop all the business lines and produce better operation results to maximize the returns to the shareholders and communities.

Jing Shuping
Chairman, Board of Directors

March 2000





Board Of Directors & Board Of Supervisors

第二届董事会、监事会成员

2000年4月29日，中国民生银行召开2000年度股东大会和第二届董事会第一次会议，选举产生了新一届董事会和监事会成员，通过了董事长提名的新一届经营班子成员名单。

The shareholders' meeting for 2000 and the first session of the Second Board of Directors of CMBC was convened, at which the members of the new Board of Directors and Supervisors were elected and new corporate management team nominated by the Chairman of Board of Directors were approved on April 29, 2000.

董事会 Board of Directors

董事长 Chairman:

经叔平 Jing Shuping

副董事长 Vice Chairmen:

刘永好 Liu Yonghao

张宏伟 Zhang Hongwei

董事 (按姓氏笔划排列) Directors (Listed in sequence to the strokes of Chinese characters):

王玉贵 Wang Yugui

王宝林 Wang Baolin

卢志强 Lu Zhiqiang

冯仑 Feng Lun

李安民 Li Anmin

李晓东 Li Xiaodong

刘鸿儒 Liu Hongru

陈建 Chen Jian

陈章辉 Chen Zhanghui

杨祥波 Yang Xiangbo

宋勤 Song Qin

董文标 Dong Wenbiao

黄涤岩 Huang Diyan

雷平一 Lei Pingyi

董事会秘书 Secretary to Board of Directors:

高峰 Gao Feng

监事会 Board of Supervisors

监事长 Chief Supervisor:

童贻银 Tong Zengyin

副监事长 Vice Supervisor:

李静 Li Jing

监事 (按姓氏笔划排列) Supervisors:

王梁 Wang Liang

胡平旭 Hu Pingxu

黄殿鹏 Huang Dianpeng



副董事长：刘永好
Vice Chairman: Liu Yonghao



副董事长：张宏伟
Vice Chairman: Zhang Hongwei



监事长：童贻银
Chief Supervisor: Tong Zengyin



副监事长：李静
Vice Supervisor: Li Jing



Board Of Directors & Board Of Supervisors

第一届董事会、监事会成员

董 事 会 Board of Directors

董事长 Chairman:

经叔平 Jing Shuping

副董事长 Vice Chairmen:

童贻银 Tong Zengyin 刘永好 Liu Yonghao

董 事 (按姓氏笔划排列) Directors (Listed in sequence to the strokes of Chinese characters):

王玉贵 Wang Yugui	卢志强 Lu Zhiqiang	冯 仑 Feng Lun	刘鸿儒 Liu Hongru
李晓东 Li Xiaodong	陈 建 Chen Jian	陈章辉 Chen Zhanghui	杨祥波 Yang Xiangbo
宋 勤 Song Qin	黄振业 Huang Zhenye	黄泳岩 Huang Diyan	舒 建 Shu Jian
雷平一 Lei Pingyi			

监 事 会 Board of Supervisors

首席监事 Chief Supervisor:

陈景新 Chen Jingxin

执行监事 Executive Supervisor:

李 静 Li Jing

监 事 Supervisors:

王 梁 Wang Liang	李安民 Li Anmin	胡平旭 Hu Pingxu
黄殿鹏 Huang Dianpeng	张文华 Zhang Wenhua	



副董事长：童 贻 银
Vice Chairman: **Tong Zengyin**



副董事长：刘 永 好
Vice Chairman: **Liu Yonghao**



Corporate Management Team

现行经营班子



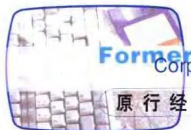
行长：董文标
President: Dong Wenbiao



副行长：洪 崎
Vice President: Hong Qi



副行长：魏盛鸿
Vice President: Wei Shenghong



Corporate Management Team

原行经营班子



行长：蔡鲁伦
President: Cai Lulun



副行长：林克平
Vice President: Lin Keping



副行长：董文标
Vice President: Dong Wenbiao



副行长：魏盛鸿
Vice President: Wei Shenghong



副行长：周少华
Vice President: Zhou Shaohua



1999年，在以叔平先生为首的董事会正确领导下，在国务院批准我行上市的喜讯鼓舞下，民生银行全体员工振奋精神，团结拼搏，各项业务取得了长足的发展。各项存款年末余额为290.4亿元，比上年增长54.7%；各项贷款为168.2亿元，新增贷款体现了向效益好、信誉好、科技含量高的民营、中小企业倾斜的原则；全年共实现利润3.6亿元，超过计划34%。

1999年民生银行工作的特点可以概括为：经营见稳、作风趋实、细胞渐活。

（一）以利润为中心的激励机制推出，给全行经营业务以巨大的推动，“细胞”开始活了。1999年，根据董事会的决议，我行采取了三项具体措施：一是实行了“两率”挂钩，以利润推动创利，以利润控制成本；二是实行了等级支行制度，把搞活支行的措施落实到基层；三是制定了以资产质量为中心内容的考核办法，防止出现短期行为和弄虚作假。这三项措施的实施，将银行利益、股东利益与员工利益紧密地结合在一起，极大地提高了全员创利的积极性，促进了总、分、支三级行的协作和联动，为民生银行的全面发展、超额赢利奠定了基础。

（二）“双稳”方针深入人心，内控制度建设稳步推进。民生银行认真总结了以往的经验教训，在全行范围内反复进行风险观念的教育，统一了思想认识，“稳健经营、稳中求进”的方针逐步取得共识，深入人心。首先，全行各级信贷部门逐步改变重贷轻收，重发展轻管理的观念，大力完善风险控制机制，遏制不良贷款上升。第二，内控机制建设作为四个体系的重要内容，在1999年得到了有力的推进；第三，稽核的再监督作用得到了进一步发挥，本外币风险管理的集中归口，理顺了拓展业务与控制风险的关系，找到了“稳与进”的结合点。

(三) 讲实话、办实事、求实效蔚然成风，在社会上巩固了民生银行良好的社会形象。为树立严谨的经营理念、培养务实的经营作风，民生银行严格执行“三实”规定：信息披露如实，下达指标求实，经营行为务实。“三实”规定的顺利实施，保证了各项业务工作的规范有序运转，逐步展现出民生银行诚信、优质、健康的社会形象。

(四) 充分发挥自身优势，促进制度创新和企业文化建设。作为新兴的股份制商业银行，民生银行有着新体制的优势，这一优势通过1999年推出的四个体系建设得到了进一步发挥。行内加大了人事制度改革力度，促进了人力资源的合理运用和员工素质的提高。广大员工的敬业精神和奉献精神更加发扬；民生银行精神文明建设和企业文化建设进入了新的阶段。

2000年是民生银行成立的第五年，对于民生银行的发展来说也是十分关键的一年。我们将继续坚持“双稳”方针，本着“外拓市场，内抓管理”的精神制定一系列经营措施，突出“创新”和“拓展”两个重点，完善“四个体系”建设，同时积极做好推进信贷管理改革、人事制度改革、健全电子化系统、加强党建和创建有特色的企业文化等四项工作。在董事会的正确领导下，民生银行将以科学务实的经营战略、卓有成效的管理措施、团结振奋的企业精神和坚韧高昂的工作斗志迎接各种挑战，力争在2000年将民生银行的各项业务推上一个新的台阶，为我国的金融事业做出更大的贡献。

行长：



Guided under the Board of Directors headed by Mr. Jing Shuping and inspired by the approval from the State Council of China Minsheng Banking Corporation Limited(CMBC) going public, all staff of CMBC boosted vigor and strove to have obtained substantial growth in all the business lines. In 1999 deposit balances of the bank increased 54.7% to RMB 29.04 bn. at year-end and loan balances reached RMB 16.82 bn. The increased loan indicated the principle of supporting non-state and S&M enterprises with good profit, reputation and technical content. The bank posted a 47% increase in profit before tax to RMB 0.36 bn., exceeding the plan by 34%.

The characteristics of CMBC's work in 1999 may be outlined in this way: the operation grew stable, working style tended to be practical and the "cells" evolved to be dynamic.

(1) The initiation of the profit-orientated incentive system facilitated the businesses of the bank to a great extent.

In accordance to the decision made by the Board of the Directors, the bank took three specific measures in 1999. First, the bank implemented "two ratios" contacting so as to enhance profit generation and cost control. Secondly, sub-branch ranking system was introduced so as to carry out the measures of vitalizing sub-branches down to the grass-root. Finally, performance-monitoring system with emphasis on assets was formulated to prevent short-term behavior and fraud. With the implementation of the above measures, the interests of the bank, shareholders and staff were closely linked up, stimulating all positive factors to create profit, facilitating the extensive cooperation and concerted action among the head office, branches and sub-branches, and establishing the infrastructure for all-round development of CMBC.

(2) The principle of Double Stability took root and internal control system was smoothly carried out.

The bank summed up the past experiences, advocated risk awareness, and reached the concerted understanding of the principle of "stable operating and progressing from stability" in the bank. At the first stage, the credit departments at all levels redressed the balance between lending and payment collection, development and management and attempted to improve risk control mechanism and bring bad loans under control. On the other hand, the construction of the internal control mechanism was significantly accelerated as the major part of the four systems in the year. Furthermore, the function of audit supervision was further exercised. The

consolidation of the risk management of foreign and home currency identified the link between business development and risk control, and sorted out an integration of stability and advancement.

(3) Speaking truth, doing practical things and pursuing efficiency consolidated the favorable image of CMBC.

To develop the rigorous thinking and practical style in regard to operation, the bank involved the rules of three practicalities: disclosing practical information, setting practical business targets and fostering practical operational behavior. The enforcement of the above rules guaranteed the standard and sequenced operation of all major businesses and displayed an honest, quality and healthy image of CMBC.

(4) Bringing advantage of its own into full play enhanced the system innovation and corporate culture construction.

As an emerging joint-share commercial bank, CMBC enjoyed the advantage of its new mechanism, especially with the construction of the four systems in the year. The bank strengthened the reform of the personnel systems, improved the reasonable use of human resources and upgraded the staff quality. While the staff commitment and devotion were developed, the construction of the corporate culture of CMBC entered into a fresh stage.

The year 2000 is the fifth year of the foundation of CMBC and also crucial to its growth. We will continue to adhere to the principle of double stability, formulate the operational measures pursuant to developing external market as well as internal management, highlight innovation and development and improve the construction of the four systems. Meanwhile, the bank will further the reform of credit management and personnel system, the improvement of electronic banking system and creation of original corporate culture. Led by the Board of Directors and coupled with strategic operation, effective management, corporate spirit and hard work, CMBC will greet diversified challenges, strive to upgrade all major business lines to a new stage in 2000 and find our niche in the financial world.

Cai Lulun
President

March 2000





Business

Institutional Structure

业务机构设置

