



招商銀行

CHINA MERCHANTS BANK

'97 年報

1997 ANNUAL REPORT

目 錄

CONTENTS

財務概要	
Financial Highlights	3
行長致辭	
Statement of the President	4
董事會、監事會	
Board of Directors and Board of Supervisors	8
行長室成員	
Executive's Committee	10
組織架構	
Composition of CMB	12
十周年誌慶	
The 10th Anniversary of the Bank	16
一九九七年發展綜述	
Development Highlights for 1997	20
審計報告	
Auditors' Report	34
合併資產負債表	
Consolidated Balance Sheet	36
合併損益表	
Consolidated Profit and Loss Statement	38
財務報告附注	
Notes to the Financial Statements	39
重要會計政策	
Significant Accounting Policies	42
年度大事記	
Major Events of 1997	44
機構網點	
Network Information	52

原
书
缺
页

原
书
缺
页

經營成果(百萬元人民幣元)	Operational results(RMB million)	1997	1996
利潤總額	Profits	2,871	2,423
營業收入	Operating income	8,330	6,760
營業支出	Operating expenses	5,604	4,574
投資收益	Investment income	612	493
營業外收入	Operating income	18	7
營業外支出	Operating expenses	31	24

資產負債項目(百萬元人民幣元)	Assets and liabilities(RMB million)	1997	1996
資產總額	Total assets	130,028	102,659
負債總額	Total liabilities	122,771	96,738
所有者權益	Shareholds' equity	7,257	5,921
股本及公積金	Share capital and reserve capital	5,112	4,056
未分配利潤	Net profit after tax	2,145	1,865

指標比率	Index ratio	1997	1996
資本利潤率	Profits on capital	76 %	59 %
每股淨資產	Net asset per share	2.59 元	2.03 元
外幣利潤 / 利潤總額比率	Foreign currency profits / total profits	36.48 %	32.24 %

131
BAC 20



1997年是招商銀行在建設國際化、現代化商業銀行道路上穩健發展的一年。在這一年裏，我行在中國人民銀行和董事會的領導下，按照“深化改革，穩中求進”的工作指導思想，踏實工作，奮力拼搏，較好地完成了全年業務發展計劃。年末，全行各項存款餘折人民幣為888.93億元，比上年增長19.2%，其中儲蓄存款達143.51億元，比上年增長69.4%；各項貸款餘額為715.95億元，比上年增長18.5%；全行資產總額達1300.28億元，比上年增長26.7%；全年實現利潤28.71億元。1997年我行分支機構規模又有所擴大，新開業了杭州、大連、丹東、宜昌4家分支行，網點總數已達到166家。

在各項業務保持較快發展速度的同時，1997年全行繼續完善內部監控機制，突出強調風險控制，積極探索和應用先進的管理方法，管理水平和經營質量進一步提高。特別是，1997年3月，我行深圳地區儲蓄系統順利通過了英國BSI太平洋有限公司和中國船級社質量認證公司的雙重質量認證，獲得了國內銀行業第一張ISO9001儲蓄服務質量保證體系認證證書。這是我們在深化改革中取得的一項重要成果，標志着我行金融服務的規範化、科學化水平有了新的提高。

高 高

招商銀行已走過了十年發展歷程。在慶祝輝煌業績的同時，我們深入總結了十年經驗，制定了第三個五年發展規劃和發展戰略，提出了把招商銀行辦成管理先進、服務一流、信譽卓著的現代化商業銀行的奮鬥目標。我們要在全行進一步總結和弘揚招銀精神，激發全行員工敬業愛行、開拓創新的熱情，增強凝聚力，為我行下一個歷史時期的持續發展奠定堅實基礎。

回首過去，十年發展成就得益於各級領導、金融同業和社會各界的熱情關懷和大力支持。展望未來，我們真誠地希望能夠繼續得到這些關懷與支持，並有信心以優良的業績回報各級領導和各界朋友的厚愛。

行 長

王世楨

1997 was a year of substantial development and a steady growth of China Merchants Bank towards a modern, international commercial bank. With the guidance of the People's Bank of China and under the leadership of the Board of Directors as well as directed by the Bank's development policy of "Strengthening the management and making steadily progress", the Bank's annual business objectives had been successfully accomplished. By the end of year, various deposits of the Bank had registered 88.893 billion Yuan in RMB terms, presenting a 19.2% growth over the previous year, among which the saving deposit had numbered 14.351 billion Yuan, resulting a growth of 69.4% over that of the previous year; various loans had been increased to 71.595 billion Yuan, showing a growth of 18.5% over 1996. Meanwhile the Bank's total assets had reached 130.028 billion Yuan bringing in a 26.7% increase over that of the previous year. The annual profits had been raised to 2.871 billion RMB Yuan. Besides, the Bank's network had also been further extended in 1997. With the opening of four new Branches and Sub-Branches in Hangzhou, Dalian, Dandong and Yichang, the Bank is now owning a total number of 166 Branches, Sub-Branches and Banking Business Offices throughout the country.

Beyond the steady development of the businesses, the Bank had also paid a great attention in upgrading its internal control systems with particular emphasis made on the risk control. This positive attitude in exploring and applying the advanced management methods had resulted with direct benefits of improved management standards and enhanced business qualities. In March, 1997, the Bank's deposit business in Shenzhen Network Management Region had successfully acquired the quality certificates from both British Standardization Institute(BSI) and China Classification Society Quality Assurance Ltd., which is the first ISO9001 certificate being acquired by China's banking industry. This is a significant breakthrough in the Bank's pursuit

of modern business management and has a symbolic meaning in building the Bank's capacity in providing scientific and standardized financial services.

China Merchants Bank has already gone through the course of 10 years' development. While celebrating the remarkable successes, the Bank has carefully summarized the experiences that had been obtained in the past ten years. Based on which, the third five-year development plan and development strategy have been concluded. The development objective has been designed to build the Bank into a modern commercial bank with advanced management, top-class service and outstanding prestige. China Merchants Bank is determined to further enhance the established CMB Spirit by stimulating the enthusiasm of the staff, and to joint the efforts of the whole bank through building an unique corporate culture, so as to lay a solid foundation for the sustained development of the Bank in the new era.

Reviewing the last ten years, it is clear that our past achievements had been largely secured with the enthusiastic care and strong backing of the leaders at different levels, the dedicated assistance from the banks and the substantial support from various circles of society. Looking forward to the future, we sincerely hope that we would continue to receive these care and support, and we are full of confidence that we will repay all the kindness of leaders at every levels and friends all walks of life that the care and support are worthy and rewarding!

President

王世楨



董事會成員 (按姓氏筆劃為序)

Members of the Board of Directors (In order of strokes of Chinese names)

王世柏	曲毅民	汪偉	李向雷
Wang Shizhen	Qu Yimin	Wang Wei	Li Xianglei
李其田	李德宣	李寅飛	邵子冲
Li Qitian	Li Dexuan	Li Yinfei	Yu Zichong
林惠子	苑鳳彬	郝洪波	馬祖輝
Lin Huizi	Yuan Fengbin	Hao Hongbo	Ma Zuhui
時世龍	孫寅	陸治明	梁日柱
Shi Shilong	Sun Yin	Lu Zhiming	Liang Rizhu
樊采良	歐亞平	劉松金	劉紹堯
Fan Cai liang	Ou Yaping	Liu Songjin	Liu Shaorao
劉漢波	錢維揚	羅顯榮	顧立基
Liu Hanbo	Qian Weiyang	Luo Xianrong	Gu Liji



監事會成員 (按姓氏筆劃為序)

Members of the Board of Supervisors (In order of strokes of Chinese names)

王才永	宮少林	徐偉良	湯秋輝
Wang Caiyong	Gong Shaolin	Xu Weiliang	Tang Qiujin
鍾茂如	鍾金華		
Zhong Maoru	Zhong Jinhua		



(注：自1997年7月3日起，宮少林同志受聘擔任招商銀行副行長，不再在招商銀行監事會任職)

(Note: On July 3, 1997, Mr Gong Shaolin was employed as a vice president of the Bank, therefore he would no longer hold a post in the Board of Supervisors of the Bank)



行 长:	王世楨 ①	President: Wang Shizhen	①
常务副行长:	萬建華 ②	Executive Vice President: Wan Jianhua	②
副 行 长:	宮少林 ③	Senior Vice President: Gong Shaolin	③
	施永慶 ④	Shi Yongqing	④
	陳 偉 ⑤	Chen Wei	⑤



行長：王世楨
President: Wang Shizhen



常務副行長：萬建華
Executive Vice President: Wan Jianhua



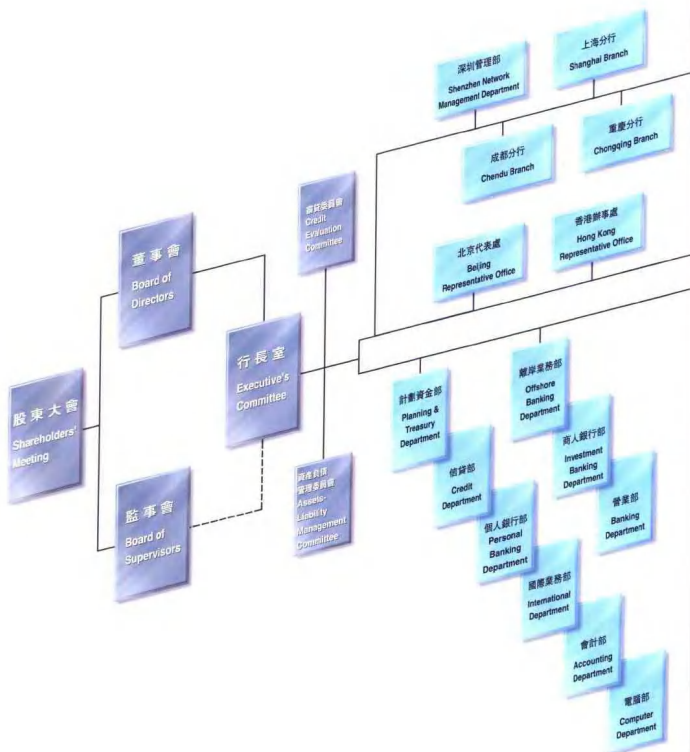
副行長：宮少林
Senior Vice President: Gong Shaolin

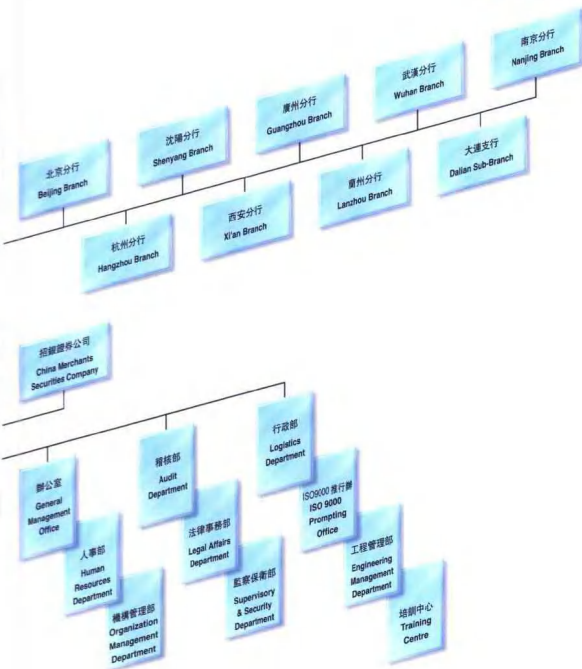


副行長：施永慶
Senior Vice President: Shi Yongqing



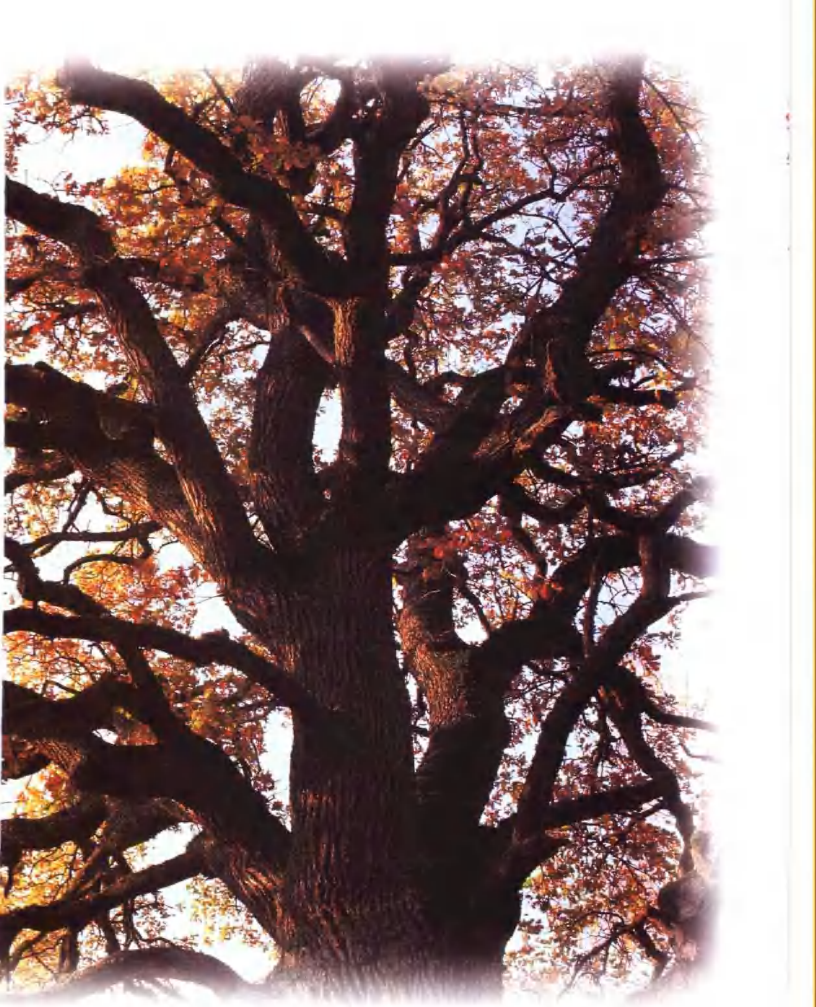
副行長：陳偉
Senior Vice President: Chen Wei







十年樹木 已現森林



此为试读, 需要完整PDF请访问: www.ertong.com