

1999 年年报



上海浦东发展集团财务有限责任公司

SHANGHAI PUDONG DEVELOPMENT GROUP FINANCE CO., LTD.



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经营宗旨

诚意和创意

- 诚是处世之道，应贯彻于万事之始终。
- 和是力量，愿彼此信赖、团结一致。
- 创新是进步，须精益求精，不时改进并开拓。

经营理念

管理是生命源
竞争是生命力
开拓是生命线

文化精神

- 忠诚——忠诚于公司风雨同舟，服务于客户诚信守诺；
- 追求——执著追求社会目标、事业目标和人生目标；
- 团结——发扬团队精神，同心协力实现理想，体现价值；
- 进取——清正务实，敢于开拓，永远渴求新知识，创造新经验；
- 超越——永不自满，超越自我，勇于超越当前的成就。

董事长致辞



过去的1999年，对上海浦东发展集团财务有限责任公司(以下简称浦东财务公司)来说，是具有特殊意义的又一年。我们欢庆了共和国五十华诞，迎来了澳门回归；同时，公司员工在浦东新区管委会、央行上海分行和浦发集团公司的领导关心及支持下，积极开拓进取，奋力拼搏工作，继续保持了金融业务的稳定增长，取得了当年公司经营的新成果。

1999年浦东财务公司实现利润总额1334万元，比上年增长了23.5%；年末总资产达到12.96亿元，比上年增长了37.6%；向国家上缴各项税收700万元，比上年增长44.5%；全年共向浦发集团公司及集团成员单位提供各类金融资金12.06亿元，平均单笔融资金额达到2682万元。所有这些，从金融服务功能上有效地支持并促进了浦发集团企业经济发展和一大批市和新区下达的重点项目开发建设。值此，请允许我谨以浦东财务公司董事长名义向一年来给予本公司工作热忱关切和不断支持的各级领导、各界人士深表诚挚的感谢！同时，亦向竭诚尽力、默默奉献在本司各个工作岗位上的全体员工致以由衷的慰问！

除旧迎新，历史又翻开了一页。此时此刻的一页又是极不平凡的一页。这一页的翻开，送走的是过去的千年，迎来的是崭新的世纪。它更值得庆贺，值得纪念，值得我们这一代人自豪！站在世纪之交、千年交替之时，我们该想大事创大业。2000年是充满希望与挑战的又一年。千年之史，始于今日；千里之行，始于足下。站在世纪的交汇点上，我们完全有理由相信浦东财务公司在新区管委会、浦发集团公司和央行上海分行一如既往的正确领导与大力支持下，依靠公司全体员工再接再厉、艰苦卓越的努力，继续贯彻本公司“稳健经营、稳步发展、稳中求进”的经营业务指导思想，强化各项管理，拓展金融服务领域，加强防范金融风险，更好地发挥和完善浦东财务公司在服从并服务于浦东开发建设过程中的各项金融功能。

新千年，帶給我們的是一片施展才華的新天地。

新千年，推動我們去創造一番新業績！



董事長：

羅偉斌

Message from the Chairman



or the Shanghai Pudong Development Group Finance Co., Ltd. (PDGFC), 1999 was another year with special significance. In this year, we have celebrated the 50th National Anniversary and welcomed Macao's return. At the same time, with the care and support of Pudong New Area Management Committee, PBOC Shanghai Branch and Pudong Development Group Company, the staff doubled their efforts to focus on their work. The company achieved the continuous development of financial operation and attained the new harvest.

In 1999, the company had an annual profit of RMB 13.34 million with an increase of 23.5% over last year. At the end of the year, its total assets reached RMB 1.296 billion, growing by 37.6% over the previous year. At the same time, the company submitted total tax of 7 million to the state, 44.5% increased over last year. The total loans to the Pudong Development Group and its members amounted to 1.206 billion. On average, the single amount loan was about 26.82 million. All the financial services we have provided support and advance the development of the PDG's enterprises, what's more, it can also expedite the schedule of important construction projects of the city and the New Area effectively. As the chairman, I'd like to take this opportunity to express my thanks to all the leaders and friends, and to all the staff who make great contributions to the company.

The history is turning to a new page, which is another extraordinary one. It comes with the old millennium's ringing out and the new century's ringing in. It is more worthy of celebrating and commemoration that we should take pride of its coming. Standing at the intersection point of the two millennia and the two centuries, we should take the chance to carve out our way. 2000 is another year full of hopes and challenges, we will strengthen the management, explore the service field and prevent financial risks. We believe that with the leading and support of Pudong New Area Management Committee, the PDG and PBOC Shanghai branch, we will give better play to the company's financial function for Pudong development and construction.

The new millennium brings us a new field to put our talents to good use and promotes us to create new achievements!

Chairman: *Luo Weide*

股东单位 Shareholders

上海浦东发展(集团)有限公司

Shanghai Pudong Development (Group) Co., Ltd.

上海市浦东土地发展(控股)公司

Shanghai Pudong Land Development (Holding) Corp.

上海市浦东新区房地产(集团)有限公司

Shanghai Pudong New Area Real Estate (Group) Co., Ltd.

上海市浦东新区城市建设投资发展总公司

Shanghai Pudong New Area City Construction Investment Development Company

上海浦东新区劳动创业公司

Shanghai Pudong New Area Service Center for Labor and Employment

上海市浦东新区社会事业投资经营公司

Shanghai Pudong New Area Social Affairs Investment Business Company

上海浦东新区经贸国有资产经营有限公司

Shanghai Pudong New Area State-owned Property Economic and Trade Business Company

董监事会、总经理室成员

Board of Directors, Board of Supervisors, General Manager, Senior Consultant

董事长

Chairman of the Board

罗伟德 上海浦东发展(集团)有限公司 副总裁
Luo Weide Shanghai Pudong Development (Group) Co., Ltd. Vice CEO

董事

Directors

万曾伟 上海市浦东新区综合规划土地局 局长
Wan Zengwei Shanghai Pudong New Area Comprehensive Planning Land Bureau Director
娄宝根 上海市浦东土地发展(控股)公司 总经理
Lou Baogen Shanghai Pudong Land Development (Holding) Corp. General Manager
杨永康 上海市浦东新区房地产(集团)有限公司 董事长、总经理
Yang Yongkang Shanghai Pudong New Area Real Estate (Group) Co., Ltd. Chairman of the Board, General Manager
陈富生 上海市浦东新区城市建设投资发展总公司 总经理
Chen Fusheng Shanghai Pudong New Area City Construction Investment Development Company General Manager
熊茂岳 上海浦东新区劳动就业服务中心 主任
Xiong Maosheng Shanghai Pudong New Area Service Center for Labor and Employment Director
李耀强 上海市浦东新区社会事业投资经营公司 总经理
Li Yaoqiang Shanghai Pudong New Area Social Affairs Investment Business Company General Manager
阮荣华 上海浦东新区经营国有资产经营有限公司 总经理
Ruan Ronghua Shanghai Pudong New Area State-owned Property Economic and Trade Business Company General Manager
罗伟德 上海浦东发展集团财务有限责任公司 总经理(兼)
Luo Weide Shanghai Pudong Development Group Finance Co., Ltd. General Manager
许玉卿 上海浦东发展集团财务有限责任公司 副总经理
Xu Yuqing Shanghai Pudong Development Group Finance Co., Ltd. Vice General Manager

监事长

Chairman of Supervision

曹耳东 上海市浦东新区财政局、税务局 局长
Cao Erdong Shanghai Finance and Revenue Bureau of Pudong New Area Director

监事

Supervisors

徐林怡 上海市浦东新区国有资产管理部门办公室 主任
Xu Linbo Shanghai Pudong New Area State-owned Property Management Office Director
张家楨 上海浦东发展集团财务有限责任公司 稽核室主任
Zhang Jia/ben Shanghai Pudong Development Group Finance Co., Ltd. Director of Auditing Department

高级顾问

Senior Consultant

叶康芳 上海浦东发展集团财务有限责任公司 高级会计师
Ye Jianfang Shanghai Pudong Development Group Finance Co., Ltd. Senior Accountant

组织结构 Organization



ORGANIZATION

信贷工作



继续通过各种合法有效渠道吸纳新区吸劳养老基金、浦发基金以及工程项目短期沉淀资金的同时，积极开拓新的吸存渠道，吸纳集团成员单位的间隙与闲散资金。99年末，共有存款开户数66家，比上年净增11家；贷款户21家，比上年增14家；年末存款余额90000万元，存款总量同比增加8.2%。贷款规模截至年末为60000万元，比上年末25925万元增加一倍以上。为了进一步发挥财务公司的金融服务功能和财务公司通过筹融资支持集团成员单位发展，支持重点项目建设的作用，我公司以牵头行和代理行的身份，发起与组织农行浦东分行、中行浦东分行、工行浦东分行共同参加的银团向列为国家级重点项目之一的浦东生活垃圾焚烧厂实施1.4亿元人民币银团贷款。为支持上海浦东土地发展（控股）公司开发建设中央公园、浦东世纪大道等市重点工程项目的建设，又积极调度资金设置了2.9亿元专项贷款授信额度，并在1999年底前完成2.9亿元放贷的额度，从金融服务上有力地支持了上述项目顺利开发与建设。



Credit Business



We made energetic efforts to exploit new fund resources to raise idle capital among the members of the Group. As well, we continued to absorb the pension funds, Pudong development and the key project funds legally and effectively. At the end of 1999, the number of the members who have deposits in our company added up to 66, 11 more than that of 1998. While 21 members were provided with loans by our company, 14 more than that of last year. The deposit amount aggregated RMB 900 million with an increase of 8.2%. The total loan balance reached RMB 600 million, growing by more than 100% over the previous year. In order to give full play to the company's financial function and provide better service for major projects, our company, as the arranger and agent bank, supplied a syndicated loan of 140 million yuan for the construction of Pudong Garbage Incineration Plant. To support Pudong Land Development (Holding) Corp. to accomplish the major construction of the Central Park and the Century Avenue, we supplied special credit extension quota of 290 million for them. By the end of 1999, the quota had been used up to support the project effectively.



综合业务

综

合业务取得成效，年末委托贷款规模达到25646万元，比上年净增1亿多。代理保险业务在获得国家保监会批准，取得“保险兼业代理”资格的前提下，分别与中保、太保、平保、天安保险等四家保险公司签订了代理保险协议。为垃圾焚烧厂厂房建设项目的代理保险业务等已经展开。债券交易业务在国债行情尚不理想的情况下，仍然实现活期间隙资金的利用总额高达3.5亿元。

采取融资租赁方式支持浦东巴士交通公司经营浦东世纪大道概念车以向世人展示浦东改革开放新貌，是我们在1998年成功运用融资租赁贷款方式引进美国先进的VT5300大型电脑彩绘设备，支持集团成员企业开发高新技术之后积极开展综合业务的一项富有成效的工作，这项业务虽然约定标的仅2000万元，但却取得广泛的社会效益，可以预见其经济效益也将大为显著。



Comprehensive Business



After a year of hard work, the comprehensive business acquired new achievements. At the end of 1999, the entrusted loan amount aggregated RMB 256.46 million, more than 100 million increased than that of 1998. After examined by the Chinese Insurance Supervisor Committee, we were approved to pursue part-time insurance agency. As an insurance agency, we signed the agreement with PICC, Tian An, Ping An and the Pacific Insurance Companies respectively. The agent insurance business of the Pudong Garbage Incineration Plant, has been launched. Under an unfavorable situation of the national bonds market, we still tried our best to make full use of the idle funds which reached 350 million at the peak.

In 1998, we successfully participated in the financial leasing project for the import of huge computer colorful printer from U.S. In the following year, we supported the "Pudong Bus" to operate the conceptional bus, which will run on the Century Avenue. The operation bid was only about RMB 20 million, however it won not only economic revenues distinctly, but also wide social appreciation.

资金调控



随着金融运作实践不断深入，公司各项业务逐步进入正常轨道，对资金的科学调度和调控管理提出更高的要求。为及时解决这一矛盾，我们通过数学模型和计算机程序编制等运筹学的方式综合分析一年多来的资金利用情况，找出不足，提出调整方案，经过认真分析，我们认为，只要及时地、准确地了解和掌握重要客户的沉淀资金、用款金额、运用期限等有效信息，就能够最大限度地运用短期间隙资金在安全规范的前提下取得收益最大化。目前，这种科学、规范具有浦东财务公司明显特征的资金汇集与投放的管理系统《短期资金调控运筹系统实施意见》已经形成，并发挥出积极作用，资金的综合利用率有了较为明显的提高，公司年末资金运用综合利用率达85%。

Capital Regulation and Control



With further development of financial operation, various business of the company has been launched step by step. Therefore, higher requirements are put forward to the efficient capital organising and controlling. In order to solve this problem in time, we analysed the capital utility conditions within the past year by using mathematics model and computer programs to find out its shortcomings and to put forward adjusting schemes. After analysis, we think that so long as we understand and grasp promptly and accurately the useful information such as idle fund, liquid amount, terms and etc, we will be able to make full use of short-term capital and maximize the profit under the premises of safety and normality. At present, the efficient and standard management system - "Opinions on execution of short-term capital control system", which is about capital collecting and releasing with obvious characteristics of Pudong Finance Company, has been formed and is working actively. General capital utilization rate is promoted obviously and reached 85% at the end of 1999.



防范风险



司始终坚持贯彻“稳健经营、稳步发展、稳中求进”的经营方针和安全第一的金融运作经营原则，首先在防范金融风险的组织措施上率先建立稽核室，并充分发挥稽核室的内部控制和督促检查作用，强调稽核工作事前介入、事中检查、事后分析，防患于未然。有效的保障了金融信贷业务经营质量“三个零”的指标不被突破，即贷款回收逾期率为零，重要业务差错率为零，贷款收息逾期率为零。

解决计算机2000年问题是防范风险的又一项工作。今年，公司结合央行上海分行以及浦东新区信息办等领导部门的基本要求，扎实工作，逐步推进，6月份按期完成系统升级，7月根据要求制定应急计划，9月份作为非银行金融机构参加浦东新区范围内解决计算机2000年问题的整体演练，被新区信息办评为“演练方案详尽细致、总结材料充实、演练效果优良”。11月份完成央行上海分行非银处组织的自查互查活动，并向上海市计算机2000年问题评估中心报送了评估材料。12月31日24时正，顺利过渡到2000年，取得首战告捷。



Risks Prevention



he company adheres to the operation policy of "steady operation, development, progress" and to the financial operation principal of putting first importance to safety. Firstly, auditing department was set up to prevent financial risks. Internal control was fully developed to supervise and check the business. "Getting involved beforehand, checking during the event and analysing afterward" was emphasized to prevent the potential risk. Thus the record of "3 zero" in business was kept, namely rate of the overdue loan, error rate of important business and rate of the overdue interest collection.

How to solve the Y2K problem is another key work to prevent risk. According to the basic requirements of PBOC and Pudong New Area Information Office, we set up a concrete and effective plan to solve the problem step by step. We upgraded the computer system in June as planned and worked out an emergency plan in July accordingly. In September, we took part in the Y2K rehearsal organised by Pudong New Area Information Office and got the appraisal of "elaborate scheme, concrete summary and excellent result". In November, we finished the self-check and mutual-check organised by the non-banking department of PBOC and sent evaluation materials to Shanghai Computer Y2K Problem Evaluation Center subsequently. At 24:00 of December 31, the company entered the new millennium smoothly and won the first battle successfully.

资产负债表 Balance Sheet

1999年12月31日 Dec 31, 1999

Unit: million RMB Yuan

资产	Assets	
现金及银行存款	Cash on hand and cash in bank	4.95
存放中央银行款项	Deposit in PBOC	8,101.31
存放同业	Due from banks	9,113.39
各项贷款	Loans	57,940.00
减: 贷款呆账准备	Less: Provision for bad loans	579.40
委托贷款及委托投资	Entrust loans and entrust investments	27,847.00
短期投资	Short-term investments	25,000.00
应收租赁款	Rental receivables	2,290.38
减: 未收租赁收益	Less: Uncollected rental revenue	215.38
递延资产	Deferred assets	93.98
固定资产净值	Net value of fixed assets	24.60
其他资产	Other assets	0.59
资产合计	Total assets	129,621.42
负债	Liabilities	
各项存款	Deposits	117,812.36
其他应付款	Other payables	608.54
其他负债	Other liabilities	105.2
负债合计	Total liabilities	118,526.1
所有者权益	Owner's equity	
实收资本	Paid-in capital	10,000
资本公积	Capital surplus	
盈余公积	Surplus reserve	479.14
未分配利润	Undistributed profits	616.18
负债和所有者权益合计	Total liabilities and owner's equity	129,621.42

损益表 Income Statement

1999 年度 For the year ended Dec.31,1999

单位: 人民币千元
Unit: in ten thousand yuan

一、营业收入	1. Operating revenues	3,486.14
利息收入	Interest income	2,203.55
金融企业往来收入	Income from financial institutions	868.02
手续费收入	Commission income	264.32
租赁收益	Rent income	12.11
其他营业收入	Other operating revenues	138.14
二、营业支出	2. Operating expenditure	2,107.07
利息支出	Interest expenses	1,301.85
营业费用	Operating expenses	805.22
三、营业税金及附加	3. Business tax and surtax	238.52
四、营业利润	4. Operating income	1,140.55
加: 投资收益	Gains on investment	187.97
加: 营业外收入	Non-operating income	6.52
减: 营业外支出	Non-operating expenses	0.71
五、利润总额	5. Income before tax	1,334.33

社会贡献表 Statement of Social Contribution

1999年度

单位:人民币万元

	金额	¥
应交税金		
营业税	224.49	13.69
城市维护建设税	9.82	0.60
印花税	4.21	0.26
所得税	454.08	27.70
应交税金合计	692.6	42.25
社会公益性支出		
离退休统筹费	14.94	0.91
教育费附加	4.21	0.26
堤防费	1.4	0.09
义务兵及家属优待金	0.42	0.03
社会公益性支出合计	20.97	1.28
收益净流入		
固定资产折旧	45.49	2.77
税后利润	880.26	53.70
收益净流入合计	925.75	56.47
社会贡献总计	1,639.32	100.00

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For the year ended Dec. 31, 1999

Unit: ten thousand yuan

	Amount	¥
Tax payable		
Sales tax	224.49	13.69
Maintenance and construction tax	9.82	0.60
Stamp tax	4.21	0.26
Income tax	454.08	27.70
Total tax payable	692.6	42.25
Social welfare expenditure		
Retirement fee	14.94	0.91
Education fee	4.21	0.26
Dyke maintenance fee	1.4	0.09
Compensated fee for voluntary soldier and family	0.42	0.03
Total social welfare expenditure	20.97	1.28
Net income		
Depreciation of fixed assets	45.49	2.77
Income after tax	880.26	53.70
Total net income	925.75	56.47
Total social contribution	1,639.32	100.00

现金流量表 Cash Flows Statment

1999年度 For the year ended Dec 31,1999

单位: 人民币
Unit: in yuan

项 目	ITEMS	行次 LINE NO.	金 额 AMOUNT
一、经营活动产生的现金流量:	1. Cash Flows from Operating Activities:		
利息收入	Interest revenue	1	30,715,707.35
手续费收入与支出净额	Net commission fees	2	2,643,241.65
活期存款的吸收与支付净额	Net cash inflows from demand deposits	3	333,664,949.70
吸收的定期存款	Cash inflow from term deposits	4	468,000,000.00
收回的中长期贷款	Return of mid-term and long-term loans	5	20,000,000.00
委托贷款净现金流入	Net cash inflows from entrust deposits and loans	6	-150,000,000.00
融资租赁所收到的现金	Proceeds from financial lease	7	1,721,050.00
收回质押证券及委托投资	Return of securities for resale and entrust investment	8	450,000,000.00
前台帐、代购凭证	Suspense account	9	610.00
溢价出售收益	Gains on resale of securities	10	1,381,344.54
收到的其他与经营活动有关的现金	Other cash received relating to operating activities	11	148,449.30
现金流出小计	Sub-total of cash outflows	12	1,158,275,352.54
利息支出	Interest expenses	13	8,167,417.80
短期贷款的发展与收回净额	Net cash outflows of short-term loans	14	329,450,000.00
对外发放的中长期贷款	Cash outflow of mid-term and long-term loan	15	12,000,000.00
支付的定期存款本金	Principal payments on fixed deposit	16	395,000,000.00
支付职工工资及福利支付的现金	Cash paid to and on behalf of employees	17	1,291,846.09
支付的营业税款	Business tax paid	18	2,307,080.67
支付的所得税款	Income tax paid	19	4,600,388.13
支付除营业税、所得税以外的其他税费	Cash payment of other taxes excluding Business tax and income tax	20	59,998.40
支付质押证券及委托投资	Cash paid for securities for resale and entrust investments	21	250,000,000.00
支付的其他与经营活动有关的现金	Other cash paid relating to operating activities	22	3,225,411.36
现金流出小计	Sub-total of cash outflows	23	1,006,502,142.45
经营活动产生的现金流量净额	Net cash flows from operating activities	24	151,773,210.09
二、投资活动产生的现金流量:	2. Cash Flows from Investing Activities:		
收回投资所收到的现金	Cash received from return of investments	25	
分得股利或利润所收到的现金	Cash received from distribution of dividends or profits	26	271,879,749.84
取得债券利息收入所收到的现金	Cash received from bond interest income	27	
处置固定资产、无形资产和其他长期资产而	Net cash received from disposal of fixed assets, intangible	28	
收回的现金净额	assets and other long-term assets	29	115,000.00
收到的其他与投资活动有关的现金	Other cash received relating to investing activities	30	
现金流入小计	Sub-total of cash inflows	31	271,994,749.84
购建固定资产、无形资产和其他长期资产所	Cash paid to acquire fixed assets, intangible assets and	32	
支付的现金	other long-term assets	33	20,184,758.70
权益性投资所支付的现金	Cash paid to acquire equity investments	34	
债权性投资所支付的现金	Cash paid to acquire debt investments	35	520,000,000.00
支付的其他与投资活动有关的现金	Other cash paid relating to investing activities	36	
现金流出小计	Sub-total of cash outflows	37	540,184,758.70
投资活动产生的现金流量净额	Net cash flows from investing activities		-268,190,008.86
三、筹资活动产生的现金流量:	3. Cash Flows from Financing Activities:		
吸收权益性投资所收到的现金	Proceeds from issuing shares	38	
发行债券所收到的现金	Proceeds from issuing bonds	39	
借款所收到的现金	Proceeds from borrowings	40	
收到的其他与筹资活动有关的现金	Other proceeds relating to financing activities	41	
		42	

现金流量表 Cash Flows Statment

1999年度 For the year ended Dec.31,1999

单位: 人民币元
Unit: in yuan

项 目	ITEMS	行次 LINE NO.	金额 AMOUNT
现金流入小计	Sub-total of cash inflows	43	
偿还债务所支付的现金	Cash repayments of amounts borrowed	44	
发生筹资费用所支付的现金	Cash payments of expenses on any financing activities	45	
分配股利或利润所支付的现金	Cash payments for distribution of dividends or profits	46	5,018,036.40
偿付利息所支付的现金	Cash payments of interest expenses	47	
融资租赁所支付的现金	Cash payments for finance leases	48	
减少注册资本所支付的现金	Cash payments for reduction of registered capital	49	
支付的其他与筹资活动有关的现金	Other cash payments relating to financing activities	50	
现金流出小计	Sub-total of cash outflows	51	5,018,036.40
筹资活动产生的现金流量净额	Net cash flows from financing activities	52	-5,018,036.40
四、汇率变动对现金的影响额	4. Effect of Foreign Exchange Rate Changes on Cash	53	
五、现金及现金等价物净增加额	5. Net Increase in Cash and Cash Equivalents	54	-121,434,835.17
补充资料	Supplemental Information		
1. 不涉及现金收支的投资和筹资活动	1 Investing and Financing Activities that do not Involve in Cash Receipts and Payments		
以固定资产进行投资	Investments in the form of fixed assets	55	
以固定资产偿还债务	Repayment of debts by the transfer of fixed assets	56	
以投资偿还债务	Repayment of debts by the transfer of investments	57	
接受非现金捐赠	Non-cash donation	58	
2. 将净利润调节为经营活动的现金流量:	2. Reconciliation of Net Profit to Cash Flows from Operating Activities	59	
净利润(亏损以“-”号填列)	Net profit	60	8,802,559.68
加: 计提的呆(坏)账准备或转销的呆(坏)账	Add: Provision for bad loan or bad loan written off	61	3,216,500.00
固定资产折旧	Depreciation of fixed assets	62	454,898.66
递延资产摊销	Amortization of deferred assets	63	289,170.36
无形资产摊销	Amortization of intangible assets	64	
处置固定资产、无形资产和其他长期资产的损失(减: 收益)	Losses on disposal of fixed assets, intangible assets and other long-term assets (or deduct gains)	65	-62,901.82
固定资产报废损失	Loss on scrapping of fixed assets	66	
财务费用	Financial expenses	67	
投资损失(减: 收益)	Losses arising from investments (or deduct: gains)	68	-1,879,749.84
递延税款贷项(减: 借项)	Deferred tax credit (or deduct: debit)	69	
贷款的减少(减: 增加)	Decrease in loans (or deduct: increase)	70	-261,120,000.00
存款的增加(减: 减少)	Increase in deposits (or deduct: decrease)	71	346,134,949.70
经营性应收项目的减少(减: 增加)	Decrease in operating receivables (or deduct: increase)	72	7,281.70
经营性应付项目的增加(减: 减少)	Increase in operating payables (or deduct: decrease)	73	4,228,357.81
经营性其他资产的减少(减: 增加)	Decrease in other operating assets (or deduct: increase)	74	51,500,000.00
经营性其他负债的增加(减: 减少)	Increase in other operating liabilities (or deduct: decrease)	75	202,143.84
经营活动产生的现金流量净额	Net cash flows from operating activities	76	151,773,210.09
3. 现金及现金等价物净增加情况:	3. Net Increase in Cash and Cash Equivalents	77	
现金四期末余额	cash at the end of period	78	172,196,633.48
减: 现金的期初余额	Less: cash at the beginning of the period	79	293,631,468.65
加: 现金等价物的期末余额	Plus: cash equivalents at the end of the period	80	
减: 现金等价物的期初余额	Less: cash equivalents at the beginning of the period	81	
现金及现金等价物的净增加额	Net increase in cash and cash equivalents	82	-121,434,835.17