

011598

河北省城市金融志

河北省工商银行金融志编纂委员会编纂
中国金融出版社出版

河北省城市金融志

齐金群

河北省工商银行金融志编纂委员会编纂
中国金融出版社出版

D10-2

河北省城市金融志编纂委员会

(按姓氏笔划为序)

顾 问: 张 肖

主 任: 齐宝群

副主任: 王振荣

委 员: 王振荣 王炳铎 王来捐 白志文

田金玉 齐宝群 师希京 师新学

刘茂林 李振华 李毅志 李彦海

张锡珍 张允僊 张立秀 陈振国

宗惠敏 孟连瑞 金占元 赵玉华

武铁锁 梁运瑞 常瑞明 曹金亮

董长春 靳学斌 臧建华

河北省城市金融志编辑办公室人员

(按姓氏笔划为序)

主编兼主任: 师希京

主 审: 李振华 李毅志

编 辑: 仇国明 冯云山 师希京 刘承志

李振华 李毅志 何振华 林俊香

种凤兰 徐英斌 郭尚俊 葛丽英

焦素爱 谭慧贤

特 约 编 辑: 李建辉 张冬雪

撰 稿(按姓氏笔划为序):

马宇清 王 军 王庆岩 仇国明

冯云山 师希京 刘承志 李振华

张金来 何振华 李纪伟 张 昕

陈振国 林俊香 周光林 种凤兰

徐英斌 郭尚俊 葛丽英 焦素爱

谭慧贤

英 文 翻 译: 仇国明 校 订: 高维斌

收 集 资 料(按姓氏笔划为序):

王胜利 牛玉琴 李毅志 张胜辉

张彦新 贾计生 夏利民 薛广敏

插 图 摄 影: 高家骏 窦小林及编办公室搜集

护 封 摄 影: 任建国

中国工商银行河北省分行机构分布图



翔实的历史
决策的依据

李葆华

一九七一年五月

以志为鉴
开拓未来

邵志方智

无九年二月

发展城市金融 振兴河北经济

经伟略

1991 年 2 月 28 日

知昔日始可喻今
觀已事以察未然

陳立

一九九二年五月

众手成志

存史资政

葉連松

九年三月

序

新中国成立以来第一部《河北省城市金融志》问世了。这是我省金融事业中的一件大喜事，也是我省社会主义精神文明建设中的一项重要成果。这对于总结我省城市金融的历史经验，指导今后工作，无疑具有积极意义。

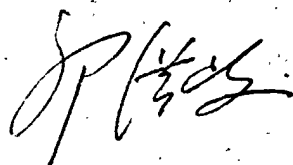
我省的城市金融事业同全国一样，经过了漫长而曲折的发展道路。中华人民共和国成立以来，社会主义城市金融事业才得以建立和发展。中国工商银行河北省分行，虽然诞生只有六年，但她的城镇储蓄、工商信贷、会计结算等业务，却已有四十余年的历史。省工商银行突破了金融机构在历史上分、合变迁的约束，克服了重重困难，按照该行所担负的信贷、储蓄、结算等业务范围，上溯至解放初期，在搜集大量资料的基础上，将1949年至1988年我省城市金融业务的发展历程作了系统地记述，集四十年的来龙去脉、兴衰起伏于一书。完成了这部城市金融业的历史性文献，实为我省金融工作的一项创举，对我省金融事业的承前启后、继往开来，以至全省的国民经济发展都非常重要。编写人员在编纂过程中，坚持以马克思列宁主义、毛泽东思想为指针，实事求是地反映了我省的城市金融面貌。通过记述四十年我省城市金融工作取得的成就，从金融方面体现了“没有共产党，就没有新中国”，“只有社会主义能够救中国”这样一个真理。

这部《河北省城市金融志》，以资政、存史、育人为宗旨，通过丰富的历史资料，翔实地记述了我省城市金融事业发展的历史

沿革，恰当地叙述了不同时期金融事业的历史作用，读后使人耳目一新，获益匪浅。有了这部书，不仅能随时查阅，而且可以借史析今，古为今用，从中受到启迪。肯定地说，这部志书值得金融工作者仔细阅读，也值得其他经济工作者和理论研究人员参阅。

当前，我国已进入改革开放的新阶段，金融活动同国民经济紧密相连，关系到治理整顿能否深化和顺利进行。从事金融工作的同志们，肩负着建设具有中国特色的社会主义金融事业的历史使命。在这方面，世界上没有现成的经验供我们借鉴，必须从中国的实际、河北的具体情况出发，不断总结历史经验，积极探索，努力开拓，走出自己的路子。我深信，在中国共产党十一届三中全会以来的路线、方针、政策的指引下，通过全省广大金融工作者的努力，定能谱写出我省金融事业新的篇章。

河北省人民政府副省长



1991年3月15日

PREFACE

The *Annals of Urban Finance and Banking in Hebei*, the first of its kind since the founding of the People's Republic of China, has come into being. Its publication is not only a great event in the financial circle of our province, but also an important achievement in the provincial construction of socialist cultural civilization. Undoubtedly, it has positive significance for summarizing the province's historical experience in urban finance and for guiding the future work.

Like all other provinces in China, we have undergone a prolonged tortuous road in financial sector. It is only since the foundation of new China that socialist urban finance industry can be established and developed. The Industrial and Commercial Bank of China, Hebei Branch (ICBC, Hebei Branch) although with only six-year history, has been doing banking business such as savings in cities and towns, industrial and commercial credit and settlement etc. for more than forty years. On the basis of gathering substantial materials and according to its business scope such as credit, savings and settlement etc., ICBC, Hebei Branch compiled with great efforts this book showing our provincial urban finance development course dated from 1949 to 1988 in a systematic way while regardless the binding of the facts of financial institutions' merger-parting in the past. The annals, being a pioneering work and containing the 40 years' origin and development, rise and fall, consists of historic documents in urban finance, and is extremely important for financial industry to inherit the past and usher in the future and for the development of national economy in the province. Under the guiden-

ce of Marxism-Leninism and Mao Zedong Thought, the annals, painting a realistic picture of the province's urban finance, embodies such one truth that "No CPC, No new China" and "It is only socialist that can save China" by recording the achievement reached in the province's financial sector over the past forty years.

This annals, regarding "Example, Proserving historical materials, Education" as its purpose, recorded fully and accurately the historical evolution of our provincial urban financial industry and narrated properly the historical roles of finance in various periods. You'll find everything fresh and be benefited a lot after reading it. Having the book, you can not only look it up at any time, but also use the past to analyse the present and make the past to serve the present. Definitely speaking, this annals is worth reading for financial workers and refering for economic and theoretical researchers.

Now China has gone into a new stage of reform and opening, the financial activities, which are closely interrelated with national economy, are important for the deeping of economic rectification, and building socialist financial industry with distinct Chinese characteristics is financial workers' historical mission. There is no ready experiense that we can use for reference in the world, we must preceed from the actural situation of China and the concrete conditions of Hebei, take our own path by summorizing historical experiense unceasingly and exploring positively, I firmly believe, under the guidance of the line, guideline, policy of CPC since the Third Plenary Session of the Eleven Central Committee and with the efforts of whole provincial financial workers, we are able to compose a new movement of our provincial financial industry.

Guo Hongqi

Vice-Governor, People's Government of Hebei Province

Mar. 1991

序

盛世修志，在我国有悠久的历史传统。早在殷周，帝王就有左右史分纪言行，下至方国，亦各有记事之官，历代相承。方志编修之所以绵延不断，是因为方志有“资政、存史、育人”、“经世致用”的特殊功能。古人说：“治天下者以史为鉴”，“治郡国者以志为鉴”，可见，史志历来为统治者寻求兴邦治国良策的宝库。旧时官吏文人，每到一地，“下车首以郡志为问”，当今专家学者也常以查阅方志入手了解当地的基本情况。在金钱万能的美国也因经济目的，搜求中国历代方志达 2939 种之多，收藏于该国国会图书馆。可见“志”的作用，已为中外人士所关注。

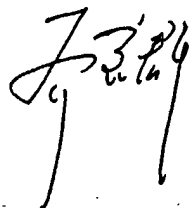
江泽民总书记说：“新的地方志，是对广大人民，特别是对青年一代，进行坚持四项基本原则教育，进行爱国主义、社会主义和革命传统教育的现实的、生动的、亲切的、富有说服力的教材。”河北省的省志若从《畿辅通志》算起，已中断一百余年。且旧志重人文，轻经济，对金融业涉足尤少。鉴于工商银行是城镇资金活动的主要枢纽，它通过各种信用方式，把国民经济各部门、各单位的经济活动从价值形态上联系起来，为发挥城镇金融业在经济体制改革、社会主义现代化建设中的重要作用，我们于 1988 年着手编修这部《河北省城市金融志》，按照工商银行存款、放款、结算和城镇储蓄等业务范围，上溯至解放初期，重点编写 1949 年至 1988 年期间的金融活动，集四十年的兴衰起伏、得失成败于一书，以承前启后，继往开来，总结历史经验，指导今后工作，更

好地为社会主义现代化建设服务。

编写一部河北省城市金融志，是河北省城市金融工作者的夙愿。我省工商银行于1988年成立《河北省城市金融志》编辑委员会，下设编辑办公室。编辑办公室全体同志，在无先例可缘、无经验可循的情况下，积极开展工作，摸索前进，把强烈的事业心和高度的责任感灌注到编纂工作之中，苦战三年，付出了大量心血，始成此书。这是我行建行以来在精神文明建设方面，取得的一项重要成果。在《河北省城市金融志》编修过程中，省地方志编纂委员会和办公室、省金融志编委会、省人民银行史志办公室、各地史志界的专家学者，以及省内外的大专院校、图书馆、档案馆、省社会科学院、省统计局、省财政厅、省物资局和有关部门、兄弟市、县的同志们，给予了指导、帮助和支持，在此，表示诚挚的感谢！

修志是一项浩繁的系统工程，非合众力难以成功。为达广收博览、精益求精的目的，仅搜集资料就达两千万字。《河北省城市金融志》自撰写初稿到成书，几经修稿，大改有三次，小改有七、八次。每次修改都增强了志书的思想性、科学性、真实性。但是，由于历史原因造成的资料短缺，加上水平所限，疏讹差漏在所难免，恳切希望读者提出意见，以便今后续补时纠谬补遗。

中国工商银行河北省分行行长
《河北省城市金融志》编委会主任



1991年元月

PREFACE

Compiling annals in flourishing age, is a historical tradition in our country. As early as the Yin and Zhou dynasty emperors had left and right officers to note down their words and deeds respectively, even in local counties there were officers responsible for keeping records of events. Successive dynasties carried on the cause. The reason why the compilation of annals has been going on unceasingly is that annals has the special function of "Example, Preserving history materials, Education". The ancients said: "Rulers of countries take history as warning" "Governors of prefectures take annals as warning", it is thus clear that, historical records and annals have always been the treasure-house of rulers to seek the good plan to develop country vigorously and manage state affairs. Officials and scholars in old days, when they arrived at one place, "The first thing after getting off carriage was to ask for the prefecture annals". Even nowadays, the specialists and scholars also always start with consulting annals to find out the basic conditions. Even in USA where money is omnipotent, 2939 kinds of China successive dynasty annals were collected in the Congress Library for its economic purpose. All of the above prove that, the role of annals has been paid close attention by Chinese and foreign personage.

General Secretary of CPC, Jiang Zemin said: "New local annals are actual, vivid, kind and persuadable teaching materials for educating the vast numbers of people, especially the young generation, in the Four Cardinal Principles, patriotism, socialism and revolutionary