



**SAIC GMAC**  
上汽通用汽车金融



## 经营状况

## Status of Operation

公司2022年服务贷款总余额1,514.71亿元（含服务资产331.45亿元）。零售贷款方面，共启动了335座城市中的9,068家经销商，零售合同存量数249万笔；批发业务方面启动了302个城市中的1,367家经销商，全年累计为上汽通用汽车提供新车融资118.40万台；为上汽通用五菱提供新车融资2.0万台。此外，还为上汽通用汽车提供零配件融资2.00万件。

The total serviced loan balance of the company by the end of 2022 amounted over CNY 151.471 billion (including serviced assets 33.145 billion). For retail, 9,068 dealers in 335 cities have been kicked off, with total outstanding serviced contract volume reached 2.49 million; For wholesale, we financed 1,367 dealers in 302 cities, about 1.184 million vehicles for SAIC-GM and 20,000 vehicles for SAIC-GM Wuling. In addition, we provided finance service of 20,000 spare parts for SAIC-GM.

## 财务状况 Financial Status

公司2022年全年累计各项收入合计103.81亿元，其中营业收入103.80亿元（包括利息收入88.85亿元，其他营业收入14.95亿元）。全年税前利润50.67亿元。

全年上缴各类税收共计20.88亿元，公司实现净利润37.94亿元。截至2022年末公司资产总计1,684.79亿元（含服务资产331.45亿元），比去年同期下降2.71%，所有者权益222.56亿元，比去年增加6.17%。资产方面，其中贷款余额总计1,514.71亿元（含服务资产331.45亿元），比去年同期下降3.83%。零售贷款业务方面，年末贷款余额为745.99亿元，比去年同期下降14.54%；批发业务方面，年末贷款余额为437.27亿元，比去年增长15.92%。

In 2022, the company's annual revenue totals CNY 10.381 billion, which includes operating revenue CNY 10.38 billion (interest revenue of loan transaction CNY 8.885 billion and other operating revenue CNY 1.495 billion) . Annual profit before tax totals CNY 5.067 billion.

All types of taxes paid during the whole year total CNY 2.088 billion, and the total realized net profit amount to CNY 3.794 billion. By the end of 2022, the assets of the company add up to CNY 168.479 billion (including serviced assets 33.145 billion), down 2.71% over the same period of the previous year, and the owner's equity CNY22.256 billion, up 6.17% over the same period of the previous year. Among the assets, the loan balance totals CNY 151.471 billion (including serviced assets 33.145 billion), down 3.83% over the same period of the previous year. In terms of retail business, retail loan balance amounts to CNY 74.599 billion, 14.54% less than that of the same period of the previous year; in terms of wholesale business whose loan balance amounts to CNY 43.727 billion, 15.92% more than that of the same period of the previous year.

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## 资产负债及损益简表 Balance Sheet and Income Statement

资产负债简表（单位：人民币 千元）

Balance Sheet (unit: CNY Thousand Yuan)

	2021	2022
存放款项 Deposits	10,041,934.26	7,232,689.97
贷款 Loans	121,942,181.47	115,866,759.10
固定资产及无形资产 Fixed assets and intangible assets	79,188.51	104,325.90
其他资产 Other assets	8,629,043.26	12,130,328.30
<b>资产总计 Total assets</b>	<b>140,692,347.50</b>	<b>135,334,103.26</b>
同业存放及拆入 Interbank deposits and borrowings	54,841,136.58	62,541,906.26
其他负债 Other liabilities	64,889,477.70	50,536,577.85
<b>负债合额 Total liabilities</b>	<b>119,730,614.29</b>	<b>113,078,484.12</b>
实收资本 Paid-in capital	8,500,000.00	8,500,000.00
盈余公积 Surplus reserve	1,521,417.56	1,878,196.97
一般准备 General reserve	2,172,073.95	2,172,073.95
未分配利润 Undistributed profit	8,768,241.70	9,705,348.23
<b>权益合计 Total equity</b>	<b>20,961,733.21</b>	<b>22,255,619.14</b>
<b>负债及权益合计 Total liabilities and equity</b>	<b>140,692,347.50</b>	<b>135,334,103.26</b>

损益表（单位：人民币 千元）

Income Statement (unit: CNY Thousand Yuan)

	2021	2022
利息净收入 Net interest income	6,015,184.90	6,357,140.46
其他收入 Other revenues	1,439,586.24	1,390,608.74
营业收入合计 Total operating income	7,454,771.14	7,747,749.20
营业支出合计 Total operating expenses	2,694,311.82	2,681,821.78
利润总额 Annual net profit before tax	4,761,005.32	5,066,912.12
本年净利润 Annual net profit	3,567,794.05	3,793,885.93

\*营业收入合计已扣除利息支出和手续费及佣金支出后的净收入

\*Total Operating Income is net of interest expenses and fee & commission expenses.