

FINANCIAL STATEMENTS

会计报表

审计报告

宁会二审字(99)012号

南京市商业银行股份有限公司全体股东：

我们接受委托，审计了贵公司1998年12月31日的资产负债表及1998年度损益表。这些会计报表由贵公司负责，我们的责任是对这些会计报表发表审计意见。我们的审计是依据《中国注册会计师独立审计准则》进行的。在审计过程中，我们结合贵公司的实际情况，实施了包括抽查会计记录等我们认为必要的审计程序。

我们认为，上述会计报表符合《企业会计准则》和《金融企业会计制度》的规定。在有关重大方面公允地反映了贵公司1998年12月31日的财务状况及1998年度经营成果。

南京会计师事务所

中国 南京



中国注册会计师

一九九九年二月十三日



AUDITOR'S REPORT

NKES(99)No.012

TO: The Shareholders' of Nanjing City Commercial Bank

We have audited the balance sheet of your Company as of December 31, 1998 and the related statement of income for the year then ended. These financial statements are the responsibility of the Company's management. Our responsibility is to express an audit opinion on above financial statements. We conducted our audit in accordance with China's Independent Auditing Standards including examination of the accounting records on a test basis and such other audit procedures as we considered necessary under the Company's circumstances.

In our opinion, the financial statements referred above comply with the Accounting Standards for Business Enterprises and Accounting Regulations for Banking and Insurance Enterprises and give a fair view, in all material respects, of the state of affairs of your Company as of December 31, 1998, and the operating results for the year then ended.

Nanjing Certified Public Accountants
Nanjing, China



Certified Public Accountant
February 13, 1999



BALANCE SHEET

资产负债表

日期：1998年12月31日
单位：(元)

资产	行次	年初数	期末数
流动资产			
现金及银行存款	01	25,581,788.84	39,621,798.27
贵金属	02		
存放中央银行款项	03	1,545,500,255.17	1,468,993,056.82
存放同业款项	04	259,132,742.71	384,938,713.39
存放联行款项	05	18,617,977.33	5,651,022.03
拆放同业	06	328,313,875.00	256,845,475.00
短期贷款	07	2,885,237,500.00	3,331,232,150.00
应收进出口押汇	08		1,109,105.07
应收帐款	09	35,176,542.91	66,188,212.75
减：坏帐准备	10		
其他应收款	11	73,128,432.81	119,737,382.16
贴现	12	63,304,000.00	151,750,788.90
短期投资	13	1,050,723,209.98	770,848,917.43
委托贷款及委托投资	14		45,355,828.40
自营证券	15		
代理证券	16		
买入返售证券	17		930,000,000.00
待处理流动资产净损失	18		
其他流动资产	19		418,533.33
一年内到期的长期投资	20		
流动资产合计	21	6,284,716,324.75	7,572,690,983.55
长期资产：			
中长期贷款	22	268,500,200.00	252,018,000.00
逾期贷款	23	477,236,872.00	755,972,599.24
减：贷款呆帐准备	24	18,414,948.35	13,752,080.55
应收租赁款	25		
减：未收租赁收益	26		
应收转租贷款	27		
租赁资产	28		
减：结转租赁资产	29		
经营租赁资产	30		
减：经营租赁资产折旧	31		
长期投资	32	621,306,627.92	1,737,478,902.77
减：投资风险准备	33		
固定资产原值	34	202,935,422.18	249,652,883.72
减：累计折旧	35	40,504,443.69	56,152,594.49
固定资产净值	36	162,430,978.49	193,500,289.23
固定资产清理	37		
在建工程	38	145,902,022.57	134,391,849.92
待处理财产净损失	39		
长期资产合计	40	1,656,961,752.69	3,059,609,560.61
无形、递延及其他资产：			
无形资产	41	196,746.00	135,591.00
递延资产	42	14,852,553.76	89,925,170.10
其他长期资产	43		
其他资产合计	44	15,049,299.76	90,060,761.10
资产总计	45	7,956,727,377.20	10,722,361,305.26

单位：（元）

负债及所有者权益	行次	年初数	期末数
流动负债			
短期存款	46	3,544,904,591.98	4,228,212,994.46
短期储蓄存款	47	267,962,536.58	300,088,648.24
财政性存款	48		
向中央银行借款	49	18,700,000.00	109,350,000.00
同业存放款项	50	106,658,115.27	189,301,424.16
联行存放款项	51	2,098,492.23	
同业拆入	52	4,850,000.00	8,350,000.00
应解汇款	53	474,509,299.26	78,901,996.79
汇出汇款	54	78,916,068.28	12,559,211.15
委托存款	55		59,345,418.51
应付代理证券款项	56		560,558.86
卖出回购证券款	57		1,450,000,000.00
应付帐款	58	97,409,158.22	93,189,751.29
其他应付款	59	73,876,801.91	87,910,983.04
存入短期保证金	60		2,278,088.81
应付工资	61	38,035,967.23	35,667,083.55
应付福利费	62	13,131,732.52	14,363,522.47
应缴税金	63	11,209,465.88	-1,691,460.33
应付利润	64	1,539,003.57	2,648,887.00
预提费用	65		435,797.60
发行短期债券	66		
其他流动负债	67		20,780,275.74
流动负债合计	68	4,733,801,232.93	6,692,253,181.34
长期负债：			
长期存款	69	1,901,525,581.98	2,587,486,197.29
长期储蓄存款	70	795,496,716.34	881,621,471.15
存入长期保证金	71		
应付融资租赁租金	72		
发行长期债券	73		
长期借款	74		
长期应付款	75		
其他长期负债	76		79,985.43
长期负债合计	77	2,697,022,298.32	3,469,187,653.87
负债合计	78	7,430,823,531.25	10,161,440,835.21
所有者权益：			
实收资本	79	350,000,000.00	350,000,000.00
资本公积	80		
盈余公积	81	52,750,988.51	81,052,760.89
其中：公益金	82		25,988,589.67
未分配利润	83	123,152,857.44	129,867,709.16
所有者权益合计	84	525,903,845.95	560,920,470.05
负债及所有者权益总计	85	7,956,727,377.20	10,722,361,305.26

BALANCE SHEET

As of December 31, 1998

Monetary Unit: RMB Yuan

Assets	Series No.	Opening Balance	Closing Balance
Cash and bank balance	01	25,581,788.84	39,621,798.27
Valuable metal	02		
Sum deposited in the central bank	03	1,545,500,255.17	1,468,993,056.82
Deposits in banks	04	259,132,742.71	384,938,713.39
Deposits in inter-banks	05	18,617,977.33	5,651,022.03
Loans to banks	06	328,313,875.00	256,845,475.00
Short-term loan	07	2,885,237,500.00	3,331,232,150.00
Bill receivable due for import and export	08		1,109,105.07
Accounts receivable	09	35,176,542.91	66,188,212.75
Less:provision for bad debts	10		
Other accounts receivable	11	73,128,432.81	119,737,382.16
Discounted bills	12	63,304,000.00	151,750,788.90
Short-term investment	13	1,050,723,209.98	770,848,917.43
Commission loan and commission investment	14		45,355,828.40
Securities on one's own account	15		
Securities on commission	16		
Securities for returned sale	17		930,000,000.00
Suspending loss on current assets	18		
Other current assets	19		418,533.33
Long-term investment due within one year	20		
Total current assets	21	6,284,716,324.75	7,572,690,983.55
Long-term assets			
Medium- and long-term loans	22	268,500,200.00	252,018,000.00
Loans overdue	23	477,236,872.00	755,972,599.24
Less:provision for bad loan account	24	18,414,948.35	13,752,080.55
Premium on lease receivable	25		
Less:Premium on lease not yet received	26		
Net premium on lease receivable	27		
Leasehold assets	28		
Less:leasehold assets to be retraced	29		
Operating leasehold assets	30		
Less:depreciation of operating leasehold assets	31		
Long-term investment	32	621,306,627.92	1,737,478,902.77
Less:provision for investment loss	33		
Original value of fixed assets	34	202,935,422.18	249,652,883.72
Less:accumulated depreciation	35	40,504,443.69	56,152,594.49
Net book value of fixed assets	36	162,430,978.49	193,500,289.23
Fixed assets to be disposed	37		
Construction in progress	38	145,902,022.57	134,391,849.92
Suspending loss on long-term assets	39		
Total long-term assets	40	1,656,961,752.69	3,059,609,560.61
Intangible,deferred and other assets			
Intangible assets	41	196,746.00	135,591.00
Deferred assets	42	14,852,553.76	89,925,170.10
Other long-term assets	43		
Total other assets	44	15,049,299.76	90,060,761.10
Total assets	45	7,956,727,377.20	10,722,361,305.26

Monetary Unit:RMB Yuan

Liabilities and shareholders' equity	Series No.	Opening Balance	Closing Balance
Short-term deposits	46	3,544,904,591.98	4,228,212,994.46
Short-term saving deposits	47	267,962,536.58	300,088,648.24
Financial deposit	48		
Loans from central bank	49	18,700,000.00	109,350,000.00
Deposits from banks	50	106,658,115.27	189,301,424.16
Deposits from inter-banks	51	2,098,492.23	
Loans from banks	52	4,850,000.00	8,350,000.00
Remittance payable	53	474,509,299.26	78,901,996.79
Remittance done	54	78,916,068.28	12,559,211.15
Commissioned deposit	55		59,345,418.51
Commissioned securities payable	56		560,558.86
Buy-back securities sold	57		1,450,000,000.00
Accounts payable	58	97,409,158.22	93,189,751.29
Other accounts payable	59	73,876,801.91	87,910,983.04
Short-term deposits	60		2,278,088.81
Wages payable	61	38,035,967.23	35,667,083.55
Welfare fund payable	62	13,131,732.52	14,363,522.47
Taxes payable	63	11,209,465.88	-1,691,460.33
Dividend payable	64	1,539,003.57	2,648,887.00
Accrued expenses	65		435,797.60
Other current liabilities	66		
Total current liabilities	67		20,780,275.74
Long-term liabilities:	68	4,733,801,232.93	6,692,253,181.34
Long-term deposit			
Long-term saving deposit	69	1,901,525,581.98	2,587,486,197.29
Long-term deposits	70	795,496,716.34	881,621,471.15
Retraced premium on a lease payable	71		
Issue of long-term securities	72		
Long-term loans	73		
Long-term accounts payable	74		
Other long-term liabilities	75		
Total long-term liabilities	76		79,985.43
Total liabilities	77	2,697,022,298.32	3,469,187,653.87
Shareholders' equity	78	7,430,823,531.25	10,161,440,835.21
Paid-in capital	79	350,000,000.00	350,000,000.00
Capital surplus	80		
Surplus fund from earning	81	52,750,988.51	81,052,760.89
Including: Surplus fund for employees	82		25,988,589.67
Profit not yet distributed	83	123,152,857.44	129,867,709.16
Total shareholders' equity	84	525,903,845.95	560,920,470.05
Total liabilities and shareholders' equity	85	7,956,727,377.20	10,722,361,305.26

INCOME STATEMENT

损益表

日期：1998年12月31日

单位：（元）

项目名称	行次	上年同期数	本年累计数
一、营业收入小计	1	440,566,115.45	442,810,169.82
利息收入	2	309,493,240.04	306,029,183.74
金融机构往来利息收入	3	128,180,294.57	130,513,997.47
手续费收入	4	2,761,032.44	5,899,561.45
外汇业务收入	5		38,431.01
其他业务收入	6	131,548.40	328,996.15
二、营业支出小计	7	445,093,689.24	462,500,940.24
利息支出	8	258,482,483.92	236,277,955.74
金融机构往来利息支出	9	10,824,496.56	43,718,327.54
发行债券利息支出	10		-
手续费支出	11	308,623.26	1,052,251.88
业务及管理费	12	174,732,638.92	181,104,098.26
其他营业支出	13	745,446.58	348,306.82
外汇业务支出	14		-
三、营业税金及附加	15	28,244,890.35	35,502,623.77
四、营业利润	16	-32,772,464.14	-55,193,394.19
加：投资损益	17	160,752,142.28	136,805,772.40
加：营业外收入	18	19,468,200.33	13,786,650.56
减：营业外支出	19	1,376,640.07	2,231,072.43
加：以前年度损益调整	20	243,082.37	7,194,030.14
五、利润总额（亏：-）	21	146,314,320.77	100,361,986.48

INCOME STATEMENT

For the year ended December 31, 1998

Monetary Unit: RMB Yuan

Description	Serial No.	Accumulated sum of prior year	Accumulated sum of current year
1.Subtotal of operating income	1	440,566,115.45	442,810,169.82
Interest income	2	309,493,240.04	306,029,183.74
Income from current accounts with banking enterprises	3	128,180,294.57	130,513,997.47
Income from handling charges	4	2,761,032.44	5,899,561.45
Income from foreign currency business	5		38,431.01
Other operating income	6	131,548.40	328,996.15
2.Subtotal of operating expense	7	445,093,689.24	462,500,940.24
Interest expense	8	258,482,483.92	236,277,955.74
Expense from current accounts with banking enterprises	9	10,824,496.56	43,718,327.54
Interest expense of issued bonds	10		-
Expense of handling charges	11	308,623.26	1,052,251.88
Expense of operation and administration	12	174,732,638.92	181,104,098.26
Other operating expense	13	745,446.58	348,306.82
Expense of foreign currency business	14		-
3.Operating taxes and additional charges	15	28,244,890.35	35,502,623.77
4.Operating profit	16	-32,772,464.14	-55,193,394.19
Add:income from investment	17	160,752,142.28	136,805,772.40
Add:non-operating income	18	19,468,200.33	13,786,650.56
Less:non-operating expense	19	1,376,640.07	2,231,072.43
Add:Adjustment to prior year's income and expense	20	243,082.37	7,194,030.14
5.Income before tax	21	146,314,320.77	100,361,986.48