

浙商金汇信托股份有限公司2018年度报告摘要

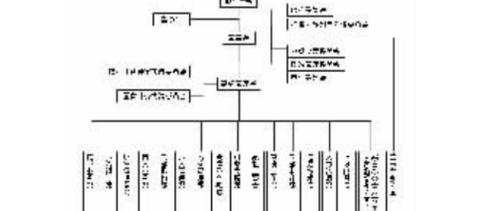
二〇一九年四月

1. 重要提示
1.1 本公司董事会及董事保证本报告所载资料不存在任何虚假记载、误导性陈述或者重大遗漏，并对其内容的真实性、准确性和完整性承担个别及连带责任。

2.1 公司情况
2.1.1 公司简介
2.1.2 主要财务数据
2.1.3 主要会计政策和会计估计
2.1.4 董事会秘书、财务总监、内部审计负责人

Table with 2 columns: Item and Content. Contains company name, address, contact info, and financial data.

2.2 组织结构
图2.2 公司组织结构



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4.5 风险管理
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4.5.1 流动性风险管理
流动性风险是指无法以市场价格交易(市场流动性风险)或者不能履行到期应付义务的风险(融资流动性风险)。

4.5.2 信用风险管理
公司通过以下措施加强信用风险管理：(1)源头把控授信准入，实施准入关口把控，完善各类信托业务的准入要求。

4.5.3 操作风险管理
加强内部控制建设，不断优化相互制衡的岗位职责和操作规程，强化流程管控，重点防范职务侵占、项目签约、高溢价推介、关联交易、抵押押押管理等等案件防控重点领域和关键环节的操作风险。

4.5.4 内部控制环境
公司建立了较为完善的法人治理结构，形成了各司其职、相互制衡、有效制衡的运行机制。

5. 财务报告
5.1 会计师事务所审计意见
大华会计师事务所(特殊普通合伙)审计了新信2017年度财务报表，包括2018年12月31日的资产负债表、2018年度的利润表、现金流量表以及所有者权益变动表。

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6.3.2.1 主动管理型信托业务的信托资产期初数、期末数
表6.3.2.1 主动管理型信托业务的信托资产期初数、期末数

6.3.2.2 被动管理型信托业务的信托资产期初数、期末数
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