

业务创新

Business Innovation

292↑

累计与商务部合作
征集服务贸易重点项目

39↑

支持商务部推荐的
重点项目

224亿元

批贷金额

290.86亿元

批贷金额

72%

网银客户签约率

2015年，中国进出口银行创新业务签约贷款5051.43亿元，新增贷款余额1759.93亿元，新增贷款直接带动货物进出口总额2363.73亿美元和服务进出口总额266.34亿美元。快速发展的同时，创新业务依然保持了较好的资产质量，在推动进出口和“走出去”、促进金融服务实体经济等方面发挥积极作用。

一、创新业务更加精细化、专业化

修订进口信贷、服务贸易贷款和转型升级贷款等三大核心创新业务以及节能环保贷款、PPP项目融资指引、境外中资企业发展贷款等业务制度，进一步明确业务支持重点和方向，增强适用性和操作性。其中，PPP项目融资产品在《银行家》杂志与中国社会科学院金融研究所联合组织的“中国金融创新奖”评比中获得了“2015年十佳金融产品创新奖”，并在中国国际金融展中获得“金鼎奖—年度金融服务奖”。

二、重点领域的金融创新

与商务部合作，制定《中国进出口银行关于加快培育外贸竞争新优势的工作方案》，签署《支持国家级经济技术开发区转型升级创新发展战略合作协议》，积极支持国家级经济技术开发区及区内企业发展；深化服务贸易银政合作，累计与商务部合作征集服务贸易重点项目292个，支持商务部推荐的重点项目39个，批贷金额224亿元。

与工业和信息化部在装备制造领域的合作迈上新台阶，截至2015年末，融资支持44个重点项目，批贷金额290.86亿元。成功支持了昆明机床数控重型精密机床制造机铸造基地第一阶段建设项目、南车资阳机车澳大利亚机车和巴基斯坦机车出口项目等一批意义重大、效益良好、示范效应较强的重点项目，更好地树立进出口银行在支持重大技术装备发展领域的服务品牌。

三、网银业务稳步上升，金融电子化服务水平和能力不断提升

截至2015年末，中国进出口银行网上银行累计签约客户1681家，同比增长61%，网上银行客户签约率72%，达到同业平均水平；2015年共办理网上银行业务17523笔，金额约1687亿元人民币，同比分别增长76%、154%，转账业务笔数替代率达40%。2015年，进出口银行网上银行因其系统安全性、操作便捷性、产品易用性相继荣获人民银行颁发的“2014年度银行科技发展奖三等奖”和中国金融认证中心颁发的“2015年度中国最佳网络创新奖”。



In 2015, the Bank's innovation-driven business registered a total contract value of RMB505.143 billion, with outstanding loans rising by RMB175.993 billion. These new loans supported USD236.373 billion of trade in goods and USD26.634 billion of trade in services. While maintaining rapid growth, the Bank managed to ensure good asset quality for its innovation-driven business, thus playing a positive role in facilitating trade, supporting Chinese enterprises in going global, and providing better financial services to the real economy.

Efforts were made to make the Bank's innovation-driven business more rigorous and professional.

The Bank revised its regulations on three major innovation-driven businesses, namely, import credit, service trade loans and industrial transformation and upgrading loans, as well as those on energy conservation and environment protection loans, Public-Private Partnership (PPP) project financing guidelines, and overseas Chinese enterprises development loans. As a result, business priorities were further identified and regulations were made more adaptive and easier to operate. It is particularly worth mentioning that the Bank's PPP project financing model won the award of the Top Ten Innovative Financial Products of 2015 in the China Financial Innovation Contest co-organized by the Banker's Magazine and the Institute of Finance and Banking of the Chinese Academy of Social Sciences and it was also awarded the Golden Tripod Award for Excellence in Financial Services of the Year at the China International Financial Exhibition.

Financial innovation in key sectors delivered good results.

The Bank worked with the Ministry of Commerce of China (MOFCOM) to launch the *Work Plan to Help Sharpen Competitive Edge of Foreign Trade* and signed with MOFCOM the *Strategic Cooperation Agreement on Supporting Transformation,*

Upgrading and Innovation-driven Development of State-Level Economic and Technological Development Zones to render active support to such zones and the companies located within the zones. The Bank also deepened cooperation with the government to boost trade in services by partnering with MOFCOM to pool 292 key pipeline projects and support 39 key projects recommended by MOFCOM with a total approved loan amount of RMB22.4 billion.

Fresh progress was made in cooperation in equipment manufacturing with the Ministry of Industry and Information Technology. By the end of 2015, the Bank supported 44 key projects with total approved loan amount of RMB29.086 billion. Such projects included the building of heavy precision numerically-controlled machine tool casting base (phase I) of Kunming Machine Tool, and locomotive export of CRRC Ziyang Co., Ltd. to Australia and Pakistan. These key projects had good economic returns and exerted great influence in further building the Bank's brand in the key technological equipment manufacturing sector.

Steady progress was achieved in online banking business to provide better services.

By the end of 2015, a total of 1,681 clients signed up for the Bank's online business, up by 61% year-on-year. With a signing rate of 72%, the Bank was on par with its peers in the financial sector. Throughout the year, the Bank processed 17,523 online businesses, with a total value of RMB168.7 billion, up by 76% and 154% respectively, and 40% of new fund transfer transactions were done online. Due to the high security, easy accessibility and user friendliness of the online banking system, the Bank won the Third Prize for Excellence in Banking Technology Development of 2014 awarded by the People's Bank of China and the Top Internet Innovator Award of 2015 by the China Financial Certification Center.