

## 行长致辞

Message from the President



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副董事长、行长      Vice Chairman and President

2015年，我们主动适应经济发展新常态，以落实改革为主线，以创新发展为主题，着力发挥政策性金融服务国家战略功能和逆周期调节作用，切实加强经营管理和风险管控，各项工作迈上新台阶。全年共批准表内贷款11016亿元，签约贷款11809亿元，发放贷款10774亿元。年末，表内贷款余额21482亿元，表外转贷余额146亿美元，表内外资产总额29352亿元。国际信用评级继续与中国主权评级一致。

In 2015, we in the Bank adapted to China's new normal economic conditions, advanced reform, pursued innovation-driven business development, and leveraged the role of policy financing in implementing China's national development strategy and making counter-cyclical adjustment. These efforts enabled us to strengthen risk management and control and deliver good business performance.

The Bank's approved on-balance-sheet loans totaled RMB1,101.6 billion, total contracted loans stood at RMB1,180.9 billion, and total loan disbursement reached RMB1,077.4 billion. As of the end of 2015, the Bank's outstanding on-balance-sheet loans amounted to RMB2,148.2 billion, its off-balance-sheet on-lending stood at USD14.6 billion, and its on-balance-sheet and off-balance-sheet assets totaled RMB2,935.2 billion. The Bank's international credit ratings remained the same as China's sovereign ratings.

## 落实国家对外战略，服务对外经济合作大局

紧紧围绕“一带一路”、国际产能和装备制造合作等重大战略部署，积极推进一批重大项目签约、落地取得新成效。加大对周边共同体建设支持力度，加强与周边国家互利合作，推动同周边国家互联互通和产能合作项目建设。切实推进非洲“三网一化”和中非产能合作，支持非洲基础设施和民生项目，改善非洲发展基础，加速非洲工业化进程。进一步拓展与中东欧、拉丁美洲、大洋洲等国家多领域务实合作。全面加强中非、中东欧、中拉等国际投资合作基金的运作与管理，积极参与丝路基金投资运营，不断开拓对外金融合作新局面。

## 推动外贸优进优出，培育国际竞争新优势

大力支持成套设备、高新技术、“两自一高”等优势产品出口，重点支持装备制造产品及相关技术、服务和标准出口，积极扩大先进技术和关键设备等产品进口，推动外贸稳定增长和结构优化。着力支持服务贸易发展，促进技术服务、会展服务、仓储物流等新型服务业态发展。积极扶持企业“走出去”，带动过剩产能转移和海外项目并购与开发。大力推动船舶、航空业发展，帮助船舶企业抓订单、稳生产、脱困境、谋转型，加大对飞机制造企业自主创新、进口航材和技术、实施境外并购、出口国产飞机的支持力度，着力打造航空融资业务品牌。

## 支持实体经济发展，助力结构调整和转型升级

加快推进“中国制造”优化升级，支持企业开展自主创新和技术升级改造，提高资源利用效率和重大技术装备国产化水平，推动战略性新兴产业发展。大力推动区域经济协调发展，

非洲  
“三网一化”  
和中非  
产能合作



大力支持  
成套设备  
高新技术  
“两自一高”  
等优势产品出口

认真开展  
“两个加强、  
两个遏制”  
专项检查

支持各地对接“一带一路”、京津冀协同发展和长江经济带战略，推进东、中、西部开发开放、协调发展，支持援疆项目建设，扶持新疆边贸小微企业发展。加大对绿色、循环和低碳经济的金融支持力度，支持“三高”行业开展节能环保改造，推进新能源和可再生能源利用。加强银政与同业合作，推进小微企业转贷款业务创新，切实缓解小微企业融资难题。大力扶持文化产业发展，推动文化企业和产品“走出去”。积极推动人民币国际化，为中资企业跨境项目和境外经营发展提供人民币融资支持。

## 加强风险防范和化解，提升风险管控水平

全面加强风险排查，动态监控资产质量，下大力气化解不良贷款。切实加强国别和行业风险管理，全面、从严实施国别风险限额管理，国别风险评估和评级实现全覆盖，发挥行业风险评级、风险限额、授信政策、预警对业务发展的指导作用，严控过剩行业新增贷款。稳步推进全面风险管理体系建设，将投资业务纳入全面风险管理框架，持续强化贸易金融业务风险管控。进一步加强评级授信管理，改进项目评审，完善担保管理。认真开展“两个加强、两个遏制”专项检查和回头看，狠抓违规问题和风险隐患整改，强化风险稽核和内控合规管理，深入推进不良贷款责任认定。

## 完善经营管理机制，增强可持续发展能力

进一步加强资金营运管理，积极开拓政策性筹资渠道，加大资金运作力度，提高资金使用效率和效益。进一步改进资产负债管理，强化贷款定价监测、分析、指导和管理，完善内部资金转移定价机制，明确贷款利率及费率报价标准，适时调整存贷款定价策略。大力拓展贸易金融业务，推动转贷业务平稳发展，有效提升盈利能力。着重夯实内部管理，进一步完善制度体系建设，加强经济金融研究，加快筹建境内外分支机构，稳步推进信息化建设，不断促进专业化人才队伍建设，切实抓好中后台部门各项工作，积极推进进出口银行深化改革，加快改革总体进程。

过去一年的成绩来之不易，是全体进出口银行员工锐意进取、顽强拼搏的结果。在此，向全体员工表示衷心的感谢！向长期以来关心、支持进出口银行发展的各界朋友表示诚挚的谢意！

## 2016年展望

2016年是进出口银行全面落实改革、加快创新发展的关键一年。随着进出口银行改革的推进落实，制约我们业务发展和政策性功能发挥的一些体制机制障碍将得到解决，经营管理体系将更加完善，资本实力将明显增强，内外部发展环境将更加顺畅，政策性金融服务能力将显著提升。面对改革发展的新形势、新任务、新要求，我们将主动适应、系统谋划、精准发力、积极作为，充分发挥政策性金融功能和作用，把改革红利转化为发展业绩，开创改革发展的新局面，为服务国家战略和引领经济发展新常态作出新的更大贡献！



中国进出口银行行长

## Implementing China's overseas development strategy and promoting its economic cooperation with other countries

In the course of implementing the Belt and Road Initiative and carrying out international industrial capacity and equipment manufacturing cooperation and other major strategic plans, we signed agreements on and launched a number of important overseas projects.

We enhanced mutually beneficial cooperation with China's neighbors, with priority given to connectivity and industrial capacity cooperation projects in support of the building of a community of shared destiny between China and its neighbors.

We promoted the building of railways, highways and regional aviation networks in Africa, increased industrial capacity cooperation with African countries and financed more infrastructural projects and projects important to people's well-being to strengthen the foundation of Africa's development and accelerate its industrialization.

We enhanced practical cooperation with countries in Central and Eastern Europe, Latin America and Oceania in various fields.

We improved the management and operation of our international investment funds, including China-Africa Fund for Industrial Cooperation, China-CEE Investment Cooperation Fund, and China-LAC Cooperation Fund. We made investment in the Silk Road Fund and get involved in its operation. With these efforts, we continued to break new grounds in international financial cooperation.

## Promoting China's import and export optimization and increasing competitiveness of Chinese products and equipment in the international market

We gave strong support to exporting competitive Chinese products, including complete sets of equipment, new- and high-tech products and high value added products with proprietary intellectual property and proprietary brands. Priority was placed on exporting complete sets of equipment manufactured in China and related technologies, services and standards. We also facilitated import of more advanced technologies and key equipment to ensure the steady growth of China's foreign trade and improve the trade mix.

We endeavored to promote trade in services and develop new forms of service business, including technical services, exhibition services, warehousing and logistics.

We actively assisted Chinese enterprises in expanding overseas operation, conducting more overseas M&A transactions and undertaking more business projects.

We made major efforts to help boost the development of China's shipbuilding and aviation industries. We helped Chinese shipbuilding companies secure overseas orders, stabilize production, overcome market difficulties and explore new ways of business growth through upgrading. We intensified support to Chinese aircraft manufacturers to enhance their capability for making independent innovation, import aviation supplies and technologies, conduct overseas M&A transactions, and export Chinese made aircrafts. These efforts enhanced the Bank's position as a leading financing service provider for China's aviation industry.

### **Supporting the development of the real economy and facilitating economic structural adjustment, transformation and upgrading**

To improve the quality of Chinese made products, we supported Chinese enterprises in carrying out independent innovation and technological upgrading and transformation, using resources efficiently and enhancing the capacity to manufacture major technical equipment. We also provided financial support to boost the development of strategic emerging industries.

The Bank was involved in promoting coordinated development among different regions. We assisted local governments in aligning their development strategies with major national strategies, including the Belt and Road Initiative, the integrated development of Beijing, Tianjin and Hebei and the development of the Yangtze River Economic Belt. We also took steps to facilitate the further development and wider opening of China's eastern, central and western regions so as to realize their balanced development. We provided strong support to assistance projects undertaken in Xinjiang and to small and micro businesses engaged in border trade in the region.

We increased financing support to the development of green, circular and low-carbon economy, and to the upgrading of industries with high pollution, waste discharge and energy consumption to make them more energy efficient and environment friendly. We also helped promote the use of new and renewable energy.

We deepened cooperation with the government and other banks, and developed innovative on-lending products to ease the financing difficulties of small and micro businesses.

We actively supported the development of China's cultural industry and facilitated the overseas expansion of Chinese cultural companies and the export of Chinese cultural products.

We worked hard to speed up the internationalization of the Renminbi and provided Renminbi-denominated financing to support Chinese companies in carrying out overseas projects and conducting overseas operations.

## **Preventing and defusing risks and strengthening risk management and control**

We took a multi-pronged approach to identify potential risks, conducted regular monitoring on asset quality and made great efforts to reduce non-performing loans.

We took vigorous steps to strengthen control of country and industry risks by conducting all-round and rigorous management of country-specific risk quota and ensuring the full coverage of country-specific risk assessment and rating. We put in place industry risk rating, risk quota, credit line and alert systems and strictly controlled the provision of new loans to industries with overcapacity.

We steadily advanced the building of a comprehensive risk management system, placed investment in the risk management framework and strengthened risk control over trade financing.

We enhanced management of rating and credit lines, and improved project evaluation process and management of guarantees.

After the special campaign to strengthen internal control and external oversight to forestall illegal operations was conducted, we took follow-up steps to ensure that the purpose of the campaign was well served. Greater attention was paid to correcting violations of regulations and plugging risk loopholes, and tightening risk auditing as well as internal control and compliance. Those who were involved in issuing non-performing loans were held accountable.

## **Improving mechanisms of business management to ensure the Bank's sustainable business growth**

Funding operation and management was improved by exploring new channels of policy based fund raising and ensuring the efficiency and profitability of capital utilization.

Asset and liability management was improved by strengthening monitoring, evaluation, guidance and management of loan pricing, strengthening the internal mechanism for fund transfer pricing (FTP), setting well defined standards for interest rate and fee quotes, and adjusting as appropriate the strategy for deposit and loan pricing.

We increased the Bank's profitability by expanding trade financing and promoting the steady growth of on-lending business.

We adopted numerous measures to improve rules and regulations and strengthen internal management. Study of economic and financial trends was enhanced. We sped up preparations for setting up new overseas and domestic branches and representative offices, steadily advanced IT applications, raised staff competence, and improved the performance of middle and back desk departments. All these efforts helped accelerate the reform of the Bank.

All these achievements would not have been possible without the dedicated efforts of all the staff of the Bank, to whom I express my heartfelt thanks. I also extend my deep appreciation to all of those who have supported the development of the Bank over the years.

## Our goal for 2016

The year 2016 will be a crucial year for implementing overall reform and accelerating innovation-driven development of the Bank. The reform will enable us to remove institutional barriers that hinder the business growth and make the Bank better play its role as a policy bank.

The Bank's business management system will be further improved and its capital adequacy will be significantly boosted. We hope that the internal and external environment in which the Bank operates will become more favorable, and the Bank will provide more and even better policy based financing services.

Facing new trends and new tasks, we will pursue business expansion in a well planned, proactive and targeted way and fully leverage our role as a policy bank. We are confident that by taking the above mentioned steps, we will translate gains in bank reform into strong business growth, create more business opportunities through reform, better implement China's development strategy, and contribute more to China's development under the new normal economic conditions.