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MESSAGE FROM THE PRESIDENT

2020年，进出口银行坚决贯彻党中央国务院决策部署，积极服务统筹疫情防控和经济社会发展，加大信贷投放力度，精准有效支持实体经济，全力服务“六稳”“六保”，政策性金融职能作用进一步提高。截至2020年末，全行表内外资产超过5万亿元，同比增长超10%；本外币贷款余额约4.3万亿元，同比增长超13%。不良贷款率1.62%，连续三年下降。国际信用评级继续与中国主权评级一致。

抓落实，履行职责使命展现新作为。

支持打赢疫情防控阻击战，落实国家应对疫情金融政策，积极投放人民银行再贷款，对困难中小微企业实施延期还本付息。发行抗疫金融债、抗疫复产主题债，为防疫抗疫、复工复产提供坚实资金保障。大力开展普惠金融服务，发放转贷款近千亿元，有效缓解小微企业“融资难”“融资贵”。重视扶持民营企业发展，民营企业信贷余额增速明显高于全行信贷增速。积极响应二十国集团缓债倡议，全面落实符合倡议要求的缓债申请，支持最贫困国家应对疫情挑战。

强优势，畅通国内国际双循环取得新成效。

贷款投放向外贸产业进一步倾斜，畅通供需循环，助力企业保订单、保履约、保市场。积极开展专项转贷款业务，开展供应链金融服务，让政策性金融活水精准“滴灌”外贸企业，维护全球产业链供应链稳定畅通。支持海外仓、跨境电商贸易新业态新模式，促进对外贸易创新发展。创新金融产品和服务，主动参与广交会、服贸会、进博会，推动扩大进出口，加快构建国内国际双循环。超额完成外贸产业贷款新增和投放任务，为外贸进出口回稳向好作出积极贡献。

当先导，服务国家建设和重点领域迈出新步伐。

持续聚焦重点领域和薄弱环节，对接国家创新驱动发展战略，增加中长期信贷投放，促进创新链整体效能增强。推动制造业高质量发展，支持企业打好关键核心技术攻坚战，年末制造业贷款同比增长近20%。以国家区域战略为指引，合理统筹信贷资源摆布，支持长三角、粤港澳大湾区、京津冀等重要地区经济发展。开展绿色金融，通过信贷支持与股权投资等方式，推动“一带一路”建设与绿色发展融合共进。

练内功，提升公司治理和经营管理实现新突破。

积极推进公司治理现代化，加强制度建设，优化工作机制，促进经营提质增效。向管理要效益，强化预算刚性约束，出台多项增收节支措施，提升综合收益水平，实现全年财务可持续。大力发展金融科技，抢抓IT蓝图建设，为业务发展提供强有力支撑。



守底线，防控化解风险得到新加强。

坚持底线思维，完善风险防控化解措施，积极发挥条线牵头统筹作用。健全风险预警体系，加强风险监测、排查和预警力度，优化风险台账管理。加大境外债务风险管控力度，完善国别风险防控体系，提升重点国别、重大事件监测预警力度。跟踪落实监管整改任务，强化内控合规建设。实施重点项目攻坚，大力开展不良资产化解和已核销资产“抢救”工作，降低不良贷款率，实现风险防控攻坚战三年规划目标。

展望

大道至简，实干为要。2021年是我国经济社会“十四五”规划开局之年，更是我党成立100周年大庆之年，做好进出口银行工作意义重大、责任重大。进出口银行将在党中央国务院的坚强领导和有关部委的大力支持下，再接再厉、担当作为，为服务国家建设和实体经济发展作出更大贡献，以优异成绩迎接建党100周年。

中国进出口银行行长



In 2020, we at the Export-Import Bank of China fully implemented the major decisions made by the CPC Central Committee and the State Council, made coordinated efforts to control COVID-19 and advance China's economic and social development, and increased credit supply to support the real economy in a targeted and effective way. We spared no effort to help boost stable performance in key sectors and fulfilled our responsibilities as a policy bank. As of the end of 2020, the Bank's total on- and off-balance sheet assets exceeded RMB5 trillion, a year-on-year growth of more than 10%. Its balance of Renminbi and foreign currency loans surpassed RMB4.3 trillion, a year-on-year increase of over 13%. The Bank's non-performing loan ratio stood at 1.62%, dropping for three consecutive years. The Bank's international credit ratings have remained the same as China's sovereign ratings.

Breaking new ground through fulfillment of our mission and responsibilities

We provided financial support to COVID-19 response efforts, implemented the government's overall pandemic response financial policies, made good use of the re-lending quota provided by the People's Bank of China (PBC) and postponed debt repayment by struggling micro, small and medium-sized enterprises. We issued financial bonds on COVID-19 control and special bonds for resuming production, thus providing solid financial support for COVID-19 response and the reopening of the economy.

We increased inclusive finance services and provided onlending loans totaling almost RMB100 billion. This made it easier for micro and small enterprises to access financing and reduced their financing cost. We assisted the development of private enterprises on a priority basis, with the outstanding balance of the Bank's loans provided to private businesses growing faster than its overall credit growth. Actively responding to the G20 Debt Service Suspension Initiative, we gave favourable consideration to all applications made by eligible debtor countries, and this supported the poorest countries in overcoming difficulties caused by COVID-19.

Leveraging our strengths in boosting dual circulations to facilitate both China's domestic development and its engagement in the global economy

We provided more credit to foreign trade companies to ensure that market supply meets demand and that these companies could secure orders, deliver goods, and maintain market share. We provided foreign trade enterprises with policy-based financing in a targeted manner. We carried out special onlending and supply-chain financial services to keep the global industrial chain and supply chain stable and unimpeded. We explored new ground to develop foreign trade by supporting new business models including overseas warehousing and cross-border e-commerce.

We developed new financial products and services, participated in China Import and Export Fair, China Beijing International Fair for Trade in Services and China International Import Expo to increase China's exports and imports and boost its domestic development and international economic engagement. We exceeded the target in terms of the number of foreign trade loans signed and disbursed within the year, thus contributing to stabilizing and promoting both exports and imports.



Taking the lead in promoting China's development endeavors in key sectors

We continued to focus on key areas and weak links in carrying out the Bank's mission, closely followed China's strategy of pursuing innovation-driven development and increased medium- and long-term loans to enhance the overall performance of the innovation chain. We endeavored to promote the high-quality development of the manufacturing industry and support enterprises in developing key technologies. By the end of 2020, the Bank's loans to the manufacturing sector had increased by close to 20% year on year.

Guided by China's strategy on promoting coordinated regional development, we allocated credit resources in a well-planned way to support the development of the Yangtze River Delta, Guangdong-Hong Kong-Macao Greater Bay Area and Beijing-Tianjin-Hebei Region. We conducted green finance and promoted both the BRI and green development through credit support and equity investment.

Making new advances in enhancing corporate governance and internal management

We worked actively to modernize corporate governance, strengthened rules and regulations, and improved working mechanisms to deliver quality performance. We strove to increase returns by improving management; we strictly enforced budgetary discipline and adopted various measures to increase revenue and cut expenditure. By doing so, we increased the Bank's overall revenue and ensured profit for the year. We also made major efforts to develop Fintech and accelerate IT blueprint development, thus bolstering the Bank's business development.

Guarding against potential dangers and forestalling and defusing financial risks

We were keenly mindful of potential dangers and enhanced risk control capacity. We improved measures to forestall and defuse risks and took coordinated steps to ensure security of various lines of business. We enhanced the risk alert system, intensified risk monitoring, screening and warning and strengthened risk record management. We reinforced the management and control of overseas debt risks, improved country-specific risk prevention and control system, and enhanced the monitoring of and early warning on major countries and developments.

We rectified problems in compliance with rules of regulators and improved internal management and compliance. We focused on key projects and made great efforts to reduce non-performing assets and recollect the written-off loans to cut the non-performing loan ratio. This enabled us to meet the Bank's goal for risk prevention and control between 2018-2020.

Outlook for 2021

Only with solid steps can a great goal be realized. The year 2021 marks the beginning of China's 14th Five-Year Plan and the centenary of the CPC, and this makes it all the more important for us at the Bank to fulfill our mission. We will, under the leadership of the CPC Central Committee and the State Council and with the support of competent government departments, shoulder our responsibilities, make greater contribution to the development of the real economy and commemorate the centenary of the CPC with outstanding performance.