



吴富林 Wu Fulin
行长 President

行长致辞

Message from the President

2021年，进出口银行坚持以习近平新时代中国特色社会主义思想为指导，深入贯彻落实党中央国务院决策部署，业务规模稳健增长，结构持续优化，质量总体提升，效益不断改善，改革纵深推进，实现了“十四五”良好开局。截至2021年末，全行表内资产超过5.4万亿元，同比增长超8%；本外币贷款余额约4.7万亿元，较年初增长超9.4%。不良贷款率1.58%，为近五年来最低。国际信用评级继续与中国主权评级一致。

坚持金融报国，服务实体经济成效显著。

聚焦主业本源，把服务国家战略和实体经济发展作为业务经营的重中之重，引金融活水投向经济社会重点领域和薄弱环节，润泽千企万户。信贷资源向外贸领域倾斜，助力企业保订单、保履约、保市场，截至2021年末，外贸产业贷款余额同比增长超17%。紧跟制造业高端化、智能化、绿色化发展趋势，着力提升产业链供应链现代化水平，推动制造业强龙头、铸链条、壮集群，制造业贷款余额同比增长16.9%。助力共建“一带一路”行稳致远，推动一批经济效益好、具有自偿能力和“造血功能”的项目建设，增加共建国家民众的获得感、满足感、认同感，“一带一路”贷款余额同比增长超11%。

坚持为民初心，履行社会责任彰显担当。

把更好满足人民对美好生活的向往作为金融工作的出发点和落脚点，在履行社会责任中践行初心使命。统筹做好疫情防控、防汛救灾、能源保供等金融服务工作，出台专项金融扶助方案，保障正常生产生活秩序。扩大普惠金融服务覆盖面，推进解决小微企业融资难题，加快培育“专精特新”企业，截至2021年末，普惠型小微企业贷款余额同比增长超24%，惠及小微企业16万户。高度重视绿色金融发展，持续加大对光伏、风电等清洁能源支持，积极推动能源结构优化，绿色信贷余额同比增长15.4%。推动巩固拓展脱贫攻坚成果和乡村振兴有效衔接，不断加大产业、资金、干部支持力度，全力助推共同富裕。

坚持底线思维，风险防范化解扎实有力。

进一步强化风险防范化解的责任担当，全力守好底线、筑牢防线。压存量，巩固深化风险攻坚成果，扭住重点攻坚项目“牛鼻子”不放松，加快大额不良处置节奏；控增量，提高风险预判能力，搭建风险预警体系，提升重大风险信号监测有效性，强化境外风险防控；防变量，持续深化拓展合规文化建设，扎实开展合规检查，不断增强管控处置能力，切实强化严的氛围。

坚持夯基固本，经营管理效能持续增强。

制定进出口银行“十四五”规划，明确国家和时代赋予进出口银行发展定位的新要求，绘就政策性金融高质量发展蓝图。挖掘综合业务潜力，完善负债管理，提升综合服务能力。加强和优化财务管理，深化条线管理改革，夯实可持续发展基础。推进机构组织和人才队伍建设，为全行改革发展提供重要支撑。整合研究资源，强化品牌建设，打造进出口银行软实力“硬招牌”。

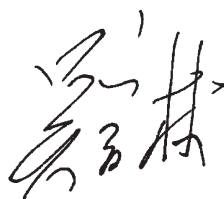
坚持科技赋能，金融科技水平大幅跃升。

投产运行全新信息科技系统，203个系统全面上线，建成了符合自身职能定位、满足业务运营和内控管理的企业级组件化系统群，形成了一套高效运转的业务管理体系和业务流程制度，大幅提升了客户体验和服务水平，标志着进出口银行成功迈出数字化转型关键一步，荣获人民银行“2020年度金融科技发展奖”一等奖。

展望

击鼓催征稳驭舟，奋楫扬帆启新程。

2022年，进出口银行将更加紧密地团结在以习近平同志为核心的党中央周围，巩固拓展党史学习教育成果，发挥政策性金融职能作用，坚守主责主业，坚持守正创新，踔厉奋发、笃行不怠，在服务经济社会高质量发展过程中推进自身高质量发展，以优异成绩向党的二十大献礼。



中国进出口银行行长

In 2021, we at the Export-Import Bank of China followed the guidance of Xi Jinping Thought on Socialism with Chinese Characteristics for a New Era, fully implemented the major decisions made by the CPC Central Committee and the State Council, and scaled up the Bank's business in a steady manner. We spared no effort to streamline business structure, enhance performance and increase profitability, and deepened reforms on a continuing basis. All this has contributed to a good start of the Bank's overall performance during the 14th Five-Year Plan period. As of the end of 2021, the Bank's total on- and off-balance sheet assets exceeded RMB5.4 trillion, a year-on-year growth of more than 8%. Its balance of Renminbi and foreign currency loans amounted to nearly RMB4.7 trillion, a year-on-year increase of over 9.4%. The Bank's non-performing loan ratio stood at 1.58%, hitting a record low in the past five years. The Bank's international credit ratings remained the same as China's sovereign ratings.

We strived to meet China's development needs and achieved significant results in serving the real economy.

We targeted our efforts on fulfilling the Bank's mission, and put serving China's development strategies and the real economy top on our agenda. We mobilized financial resources to support key areas and weak links in China's economic and social development, benefiting tens of thousands of enterprises. We provided more credit supply to the foreign trade sector to enable the companies to secure orders, deliver goods, and maintain market shares. As of the end of 2021, the outstanding balance of the Bank's foreign trade loans saw a year-on-year growth of over 17%. We kept up with the trend of green and intelligence-driven manufacturing in the high-end market, strove to modernize industrial and supply chains, and provided support to the manufacturing sector with the focus on boosting leading enterprises, fostering chains and strengthening clusters. The outstanding balance of the Bank's loans to the manufacturing sector increased by 16.9% year on year. We also worked to facilitate Belt and Road cooperation by supporting a number of projects that could generate good economic returns to repay the principal and interest of loans. These projects brought tangible benefits to the local people and increased their confidence in jointly building the Belt and Road. The outstanding balance of the Bank's loans supporting Belt and Road cooperation grew by over 11% year on year.

We remained true to our original aspiration of serving the people and fulfilling our social responsibilities.

We made realizing people's aspirations for a better life the ultimate goal of our financial service, and performed our mission by shouldering our social responsibilities. We coordinated financial services in such sectors as pandemic prevention and control, flood control and disaster relief, energy supply, and introduced tailor-made financial solutions to help ensure the normal order of work and life. We expanded the coverage of our inclusive finance to make financing more accessible to micro and small businesses, and contributed to the accelerated nurturing of small and medium-sized enterprises featuring specialized production, refined management, customized service and innovative development. By the end of 2021, the outstanding balance of the Bank's inclusive loans provided to micro and small businesses grew by over 24% year on year, benefiting 160 thousand enterprises. We attached great importance to green finance, which can be seen in our continued efforts in supporting clean energy industries including photovoltaic and wind power, and in optimizing China's energy structure. The outstanding balance of the Bank's green credit saw a year-on-year increase of 15.4%. In addition, we consolidated the achievements in the poverty alleviation campaign and moved ahead to facilitate rural revitalization. We increased financial support, helped cultivate industries for rural development and mobilized more staff members to work on secondment in less developed areas, with the aim to promote common prosperity.

We guarded against potential dangers and made solid progress in forestalling and defusing risks.

We intensified efforts to fulfill our responsibilities in forestalling and defusing risks. By remaining mindful of potential dangers, we did our utmost to guard against risks. Existing risks were mitigated. We consolidated our achievements in risk prevention and control, stepped up efforts to mitigate risks in key projects and accelerated the disposal of large-scale non-performing assets. Incremental risks were controlled. We were better equipped to forestall risks and established the risk alert system to improve the effectiveness of major risk monitoring and strengthen risk prevention and control on overseas projects. Potential risks were prevented. We continued to foster the culture of compliance and carried out compliance inspections, thus bolstering our capacity for risk management and control and raising staff's awareness of not getting out of line.

We consolidated a stronger foundation for business development and enhanced management efficiency on a continuing basis.

We formulated the Bank's 14th Five-year Plan, which clarifies the Bank's new mandate and mission in the new era as required by the country and rolls out a blueprint for high-quality development of the Bank as a policy-based financial institution. We tapped into the potential of our business, improved liability management, and enhanced our capacity for providing comprehensive services. We fortified the Bank's financial management, strengthened management of and reform on lines of business, and solidified the foundation for sustainable development. We pressed ahead with institutional building and talent pooling as they are crucial to the Bank's reform and development. We integrated research resources to build the Bank's soft power and made it an indispensable part of our corporate image.

We empowered the Bank with science and technology and made new advances in Fintech development.

The brand new IT system, consisting of 203 subsystems, was put into operation. This system is a corporate-level and component-based one that is suited to the Bank's positioning and that can satisfy the needs of its business operation and internal management. A well-functioning business management subsystem and an efficient process subsystem were put in place to improve user experience and the Bank's services. The new IT system won the first prize in the 2020 Award for Fintech Development awarded by the People's Bank of China (PBC) and it marked a crucial step taken by the Bank toward digital transformation.

Outlook for 2022**We should steer ship firm in urging drumming and strike hard on rising waters when starting a new course.**

Nothing is more important than confidence and courage when we embark on a new journey. In 2022, we will rally more closely around the CPC Central Committee with Comrade Xi Jinping at its core, consolidate and expand our achievements in Party history learning and education, and give full play to our role as a policy bank. Through vigorous and determined efforts, we will stick to our mission and strive for innovation in an endeavor to bring the Bank's development to a whole new level in serving China's high-quality economic and social development and embrace the 20th National Congress of the CPC with impressive performance.
