



胡晓炼 Hu Xiaolian
董事长 Chairman

董事长致辞 Message from the Chairman

2021年，我们迎来了党的百年华诞，第一个百年奋斗目标如期实现，第二个百年恢宏画卷正徐徐展开。在党中央国务院的正确领导下，在有关部门的大力支持和指导下，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，立足新发展阶段，贯彻新发展理念，构建新发展格局，紧紧围绕高质量发展主题，聚焦政策性金融主责主业，不断加大服务实体经济力度，全力服务“六稳”“六保”，积极应对各类风险挑战，在充分发挥职能作用、推进现代金融企业建设方面取得突出成效。成绩的取得凝聚着全行上下戮力同心、奋斗不辍的默默奉献，承载着客户和社会各界的殷切期盼，也见证了进出口银行的勇毅担当。

这一年，我们加强党建引领，深入开展党史学习教育，全力配合中央巡视工作。

把准工作政治方向，把党史学习教育作为贯穿全年的重大政治任务，压茬推进“我为群众办实事”实践活动取得积极成效，完成办实事清单事项800余件。把党的领导深度融入公司治理，引导党员干部深刻领悟“两个确立”的决定性意义，以实际行动践行“两个维护”。贯彻新时代党的组织路线，把政治标准放在首位，大力选拔忠诚干净担当的高素质干部。坚定不移推动全面从严治党向纵深发展，强化作风建设，持续推进解决形式主义问题为基层减负。建立健全机制，深入推进党风廉政建设和反腐败斗争。以高度政治责任感主动接受巡视监督，认真落实巡视要求，确保巡视工作顺利开展、取得实效。

这一年，我们牢记“国之大者”，聚焦主责主业，着力发挥政策性金融职能作用。

支持“一带一路”高质量发展，中老铁路、匈塞铁路等一批重大项目稳步推进。深耕对外贸易领域，创设多个外贸贷款品种，丰富完善支持手段。着力保持产业链供应链稳定，出台创新产品体系等务实举措，持续加大信贷投放力度。提高服务“双碳”质效，完善“双碳”业务制度体系和配套政策，推动碳减排支持工具及支持煤炭清洁高效利用专项再贷款相关工作。倾力支持小微企业，新增小微外贸政策性业务品种落地，小微企业融资成本进一步降低。成立乡村振兴工作领导小组，巩固拓展脱贫攻坚成果。密切国际交流与合作，金砖国家新开发银行专项贷款顺利落实，亚洲投资银行绿色信贷合作积极推进，东盟基金二期获得国务院批准。

这一年，我们深化风险攻坚，完善风控体系，资产质量管控形势迎来重要突破。

推动各类不良资产处置化解，风险防控化解攻坚取得一系列成效。全面风险管理体系更加完善，制定客户监测和风险预警制度，探索优化集团客户管理新路径，建立大额授信客户联席会议机制，推行评审分部差异化授权，全面加强股权投资业务制度建设和风险管理。将审计监督与落实国家战略、管控风险等紧密结合，加大对疫情期间执行特殊政策贷款及纾困贷款的跟踪检查力度。严肃不良贷款责任追究，有序开展不良贷款问责工作。

这一年，我们编制“十四五”规划，大力提升科技赋能，夯实资本基础，不断筑牢发展根基。

制定进出口银行“十四五”规划，确定统筹推进“五五”战略，确立彰显中国特色、引领国际实践的政策性银行总体要求和具体路径。投产运行全新科技信息系统，大幅提升科技赋能能力，金融科技水平跻身国内同业先进行列。构建国内国际双循环新产品体系，提高基础支撑能力，金融服务质效得到增强。发行首单政策性银行永续债，探索以市场化方式拓宽资本补充渠道、优化资本结构，资本充足率进一步提升。统筹规划管理职位人员队伍建设，人才工作战略性科学性协同性得到提高。

在此，我谨代表董事会向所有关心支持进出口银行改革发展的各界朋友深致谢忱！

征程万里风正劲，重任千钧再扬帆。

在实现第二个百年奋斗目标新的赶考路上，进出口银行要深入贯彻落实党的十九大、十九届历次全会和中央经济工作会议精神，坚持稳字当头、稳中求进，聚焦国家和时代赋予进出口银行的职责使命和定位要求，进一步发挥好政策性银行在战胜困难风险挑战中的作用，坚定信心、勇毅前行，奋力完成改革发展各项任务，以优异成绩迎接党的二十大胜利召开。



中国进出口银行董事长

In 2021, we celebrated the centenary of the Communist Party of China (CPC). As China has realized on schedule the first centenary goal of building a moderately prosperous society in all respects, we are embarking on a new journey toward the second centenary goal of building a modern socialist country in all respects. Under the strong leadership of the CPC Central Committee and the State Council and with the unfailing support and guidance of relevant authorities, we at the Bank followed the guidance of Xi Jinping Thought on Socialism with Chinese Characteristics for a New Era, grounded our work in the new stage of development, applied the new development philosophy and fostered new development dynamics focusing on the main theme of high-quality development. We fulfilled our responsibilities as a policy bank to better serve the real economy, helped boost stability on six fronts and security in six key areas, dealt with various risks and challenges that had emerged, and achieved outstanding progress in performing our role and building the bank into a modernized financial institution. These achievements are the result of concerted efforts and tireless devotion of all our staff and they showcase our strong commitment to living up to the expectations of our clients and the general public.

We strengthened Party leadership, conducted extensive activities to promote CPC history learning and education and gave full support to the central disciplinary inspection work.


We kept to the right political direction, took the study of the CPC's history as a major political task throughout the year, and achieved good results in delivering services based on the needs of the people, accomplishing more than 800 tasks that had been listed. We integrated Party leadership into corporate governance, led Party members in acquiring a deep understanding of the decisive significance of the establishment of both Comrade Xi Jinping's core position on the Party Central Committee and in the Party as a whole and the guiding role of Xi Jinping Thought on Socialism with Chinese Characteristics for a New Era, and in firmly upholding Comrade Xi Jinping's core position on the Party Central Committee and in the Party as a whole and uphold the Central Committee's authority and its centralized, unified leadership. We acted on the Party's organizational guideline in the new era and gave priority to political standards in selecting loyal, upright, responsible and high-caliber talents. We worked tirelessly to exercise full and rigorous self-discipline within the Party organization, improved work ethics and continued to tackle pointless formalities to ease the burdens on those working on the ground. We established and improved mechanisms to improve Party conduct, build integrity and prevent corruption. We readily committed ourselves, with a high sense of political responsibility, to oversight through disciplinary inspections, and acted upon the requirements to ensure that the inspections were carried out smoothly and practical results were achieved.

We kept in mind the country's most fundamental interests, focused on our main mission and earnestly fulfilled our responsibilities as a policy bank.

We supported high-quality Belt and Road cooperation and took concrete steps to ensure steady progress of such major projects as the China-Laos Railway and the Budapest-Belgrade Railway. We focused on the foreign trade sector, launched a number of foreign trade loan products, and offered more diverse and comprehensive means of support. We introduced pragmatic measures including product portfolio innovation and continued to increase credit supply in an effort to keep the industrial chain and supply chain stable. We enhanced quality and efficiency in serving carbon peaking and carbon neutrality goals by improving the institutional framework and supporting policies, and promoting the carbon emission reduction facility and the re-lending program in support of clean and efficient use of coal. We redoubled efforts to support micro and small businesses, launched foreign trade policy-based facilities for MSEs, and worked to lower down their financing cost. We set up a leading group for rural revitalization to consolidate the achievements made in the poverty alleviation campaign. We strengthened international exchanges and cooperation, cooperated with the New Development Bank to on-lend its special loan, advanced the green credit cooperation with the Asian Infrastructure Investment Bank, and secured the State Council's approval of China-ASEAN Investment Cooperation Fund II.

We furthered our efforts to overcome difficulties in forestalling and defusing risks, improved our risk control system and ushered in a major breakthrough in asset quality management.

We forged ahead with the disposal of non-performing assets and made a series of achievements in forestalling and defusing risks. We further improved comprehensive risk management system, set up customer monitoring and risk warning mechanisms, explored new ways to optimize group client management, introduced a joint meeting mechanism for large-sum credit client, adopted differentiated authorization in credit review and approval, and improved the institutional building and risk management of equity investment business. We integrated audit supervision with the implementation of national strategies and risk management, and tightened follow-up checks on loans with favourable policies and relief loans disbursed during the COVID-19 pandemic. We insisted on accountability for non-performing loans and held accountable those who were responsible.



We formulated the Bank's development plan during the 14th Five-Year Plan period, empowered ourselves with Fintech and consolidated capital base to cement the foundation for development. We drew up the Bank's development plan during the 14th Five-Year Plan period, which determined our strategy centering on five principles, five goals, five key areas, five business segments and five capabilities, setting down the overall requirements for and specific paths toward a policy bank that highlights Chinese characteristics and takes the lead in international practices. We put into operation a new IT system and better empowered ourselves with Fintech, which took us to the forefront among domestic financial institutions. We built up a new product system to serve both domestic and foreign markets, which provided the underlying support and enhanced the quality and efficiency of our financial services. We issued the first policy bank perpetual bond, explored the use of market-oriented approach to broaden capital replenishment channels and to optimize our capital structure, which enabled us to further improve capital adequacy ratio. We made overall planning of a talent pipeline for management positions and conducted talent management in a more strategic, scientific and coordinated manner.

I would like to express, on behalf of the Board of Directors, heartfelt thanks to all those who have given their best wishes and strong support to our Bank in its reform and development.

Bearing in mind our mission in face of challenges, we will continue to forge ahead with confidence and fortitude at this new historical start.

On the journey toward the second centenary goal, we at the Bank will fully act on the guiding principles set at the 19th National Congress of the CPC, the plenary sessions of the 19th Central Committee of the CPC and the Central Economic Work Conference, and make economic stability our top priority and pursue progress while ensuring stability. We will stay true to the mission of the Bank, stay focused on the requirements of the times and the tasks entrusted by the nation, play a bigger role in dealing with various difficulties, risks and challenges, and spare no effort in accomplishing reform and development tasks with great confidence and courage. Only by working hard can we set the stage for the 20th National Congress of the CPC with outstanding achievements.