



胡晓炼 Hu Xiaolian  
董事长 Chairman

## 董事长致辞

### Message from the Chairman

2019年，进出口银行以习近平新时代中国特色社会主义思想为指导，坚决落实党中央国务院决策部署，充分发挥逆周期调节作用，积极作为、主动担当，为推动经济高质量发展作出积极贡献。2019年全年，进出口银行资产规模稳步增长，年末表内外资产总额超过4.6万亿元，较年初增长超8%；本外币贷款余额超过3.7万亿元，同比增长超11%。同时风险防范能力不断提升，年末不良贷款率较年初下降0.03个百分点，持续低于银行业整体水平；拨备覆盖率超过250%，风险抵补能力稳固。

#### 一年来，我们稳增长、优结构，服务国家建设和实体经济发展力度持续加大。

继续将稳外贸工作放在突出重要位置，新增外贸产业贷款占全行新增贷款的2/3以上；多措并举服务对外合作，年末“一带一路”贷款余额超过1.6万亿，设立3000亿元支持进口专项额度，推动50亿美元自非洲进口贸易融资专项资金落实过半；立足优势支持制造业高质量发展，年末制造业贷款余额同比增长超过12%；加大民营企业支持力度，大幅提升服务小微企业质效，小微转贷业务实现国内分行全覆盖，增量翻两番，服务企业过万户；聚焦薄弱环节精准发力，积极支持绿色发展，发布《中国进出口银行绿色金融和社会责任白皮书》，做实精准扶贫和产业扶贫，全力支持决胜脱贫攻坚战。

#### 一年来，我们克险关、破难题，风险防控化解步履坚实。

坚持底线思维，增强忧患意识，防控风险能力不断提升。持续推进全面风险管理体系建设，出台全面风险管理规定、风险偏好管理办法等基础性制度，筑牢防范风险制度防火墙；强化风险条线垂直管理，优化风险管理类考核指标；加强全量风险管控，着力优化完善风险监测、计量手段；加大不良贷款追责任力度，强化合规文化建设。



## 一年来，我们抓管理、促创新，经营水平持续提升。

管理机制和制度体系进一步健全，经营管理的专业化和精细化水平得到有效提升；客户和产品管理体系进一步优化，客户管理及产品研发力度不断加大；建立联动机制和业务考核，联动营销服务水平有效提升；优化授信结构、改进授信方法、简化授信流程，授信管理体系逐步完善；全流程资本管理体系建设基本完成，资产负债动态平衡管理日趋完善。

## 一年来，我们强基础、提效能，高质量发展取得明显进展。

加强董事会建设，进一步提升现代金融企业治理水平；持续优化部门职责及机构设置，夯实经营管理基础保障；提高运营能力，持续提升服务效能；全面开展IT建设，不断提高科技手段对经营管理和改革发展的支持保障；深入开展对重点行业的研究工作，稳步推进国别规划；对标监管要求制定切实举措，有效提升管理精细化水平。

## 一年来，我们讲政治、提站位，党建促发展成效显著。

不断增强“四个意识”，坚定“四个自信”，坚决做到“两个维护”，扎实开展“不忘初心、牢记使命”主题教育，全面加强党的建设。全行党员干部思想政治和党性修养受到深刻锤炼洗礼，守初心、担使命的思想更加自觉；干事创业、担当作为精气神更加振奋，推动高质量发展的内生动力持续释放；全心全意为人民服务的宗旨意识更加牢固，为民务实清廉的政治本色得到强化，从严治党工作取得实效。

在此，向所有关心支持进出口银行改革发展的各界朋友表示诚挚的谢意！

## 展望

站在“两个一百年”奋斗目标的历史交汇点上，面对新冠肺炎疫情带来的诸多困难挑战，全行上下将进一步坚定信心、凝聚共识、同心共进、锐意进取，把党中央决策部署落实落细，确保完成全年经营管理各项目标。聚焦外贸产业链供应链、中小微企业、制造业、抗疫复工复产等重点领域，持续加大对实体经济的金融支持力度；多措并举降低企业融资成本，提高服务效率，扎实做好纾困企业工作；适应新形势新变化，精准有力防控金融风险，坚守风险底线。

突如其来的疫情冲击，不会改变中国经济长期向好的发展趋势。我们将切实增强统筹推进疫情防控和经济社会发展的责任感和紧迫感，慎终如始把疫情防控抓实抓细，进一步发挥进出口银行在中国特色社会主义金融体系中的作用，在抗击疫情中持续推动高质量发展，迎接挑战、战胜困难，为全面建成小康社会和“十三五”规划圆满收官作出更大贡献。



中国进出口银行董事长

In 2019, following the guidance of Xi Jinping Thought on Socialism with Chinese Characteristics for a New Era, and resolutely implementing major policies and decisions made by the CPC Central Committee and the State Council, The Export-Import Bank of China gave full play to its role of making counter-cyclical adjustment and took proactive steps that contributed to the high-quality development of China's economy.

In 2019, the Bank's total on- and off-balance sheet assets grew steadily, exceeding RMB4.6 trillion at the end of the year, up by more than 8% from the beginning of the year. Its outstanding loan balance surpassed RMB3.7 trillion, an increase of over 11% year on year.

The Bank further strengthened its ability to control risks. As of the end of 2019, the Bank's non-performing loan ratio fell by 0.03 percentage points from the beginning of the year, which was below the average NPL ratio of China's banking sector for years in a row. Its provision coverage ratio exceeded 250%, indicating a strong capacity to offset risks.

### **In 2019, we intensified efforts to support China's development endeavors, the steady growth of its real economy, and its economic structural adjustment.**

We continued to focus on promoting the steady growth of foreign trade, with more than two-thirds of the Bank's new loans provided to this sector.

We took multiple measures to facilitate China's international cooperation, including furthering the Belt and Road Initiative related financing with the outstanding balance exceeding RMB1.6 trillion, setting up a RMB300 billion special line of credit to support imports, and using more than half of the USD5 billion special fund for financing imports from Africa.

We fully leveraged the Bank's strengths to support the high-quality development of the manufacturing industry, as evidenced by the 12% year-on-year increase of loan balance for this sector.

We stepped up support for private enterprises, and delivered quality financial services to small and micro enterprises, with on-lending business for SMEs provided by all the Bank's domestic branches. Such services quadrupled, covering over 10,000 corporate clients.

We were committed to green finance, and released the *White Paper on Green Finance and Social Responsibility*. We took steps to shore up weak links in the economy, made solid advances in conducting targeted poverty alleviation and reducing poverty through business development, thus contributing our share to winning the battle against poverty.

### **Over the year, we took solid steps to forestall and defuse risks by overcoming various obstacles and solving difficult problems.**

We were on high alert against potential risks. We strengthened comprehensive risk management system, adopted systemic regulations on comprehensive risk management and risk appetite management and strengthened the institutional firewall against risks. Thanks to those efforts, we are now in a better position to forestall and defuse risks.

We reinforced vertical management of the Bank's line of risk management and improved indicators for assessing its efficacy. We beefed up total risk control and further strengthened risk monitoring and measurement.

We took stronger measures to enforce accountability for making non-performing loans and raised staff awareness of compliance.

## **Over the year, we further improved bank management and broke new ground in upgrading business operation.**

By continuing to upgrade our management mechanism and system, we are able to conduct business operation in a highly professional and focused way.

Both client management and product development were further upgraded. We set up an interdepartmental mechanism for marketing, services and performance evaluation, thus effectively improving marketing and services with better coordination among head office departments and branches.

The Bank's credit management system was made more efficient owing to refined structure, approaches and simplified procedures for credit extension. With the whole-process capital management system basically completed, our ability to ensure asset-liability balance on a continuing basis was further enhanced.

## **Over the year, we consolidated the Bank's overall business performance and made solid progress in pursuing high-quality development.**

The Board of Directors fully played its role and corporate governance of the Bank was further strengthened as a modern financial institution. We continued to improve the organizational structure by clearly defining the scope of responsibilities across different departments, thus laying a solid foundation for both the management and operation of the Bank.

We boosted operational capacity to provide better services to our clients. With the upgrading of the IT system well under way, we are now better able to promote the Bank's management, business operation, reform and development with hi-tech means.

We carried out in-depth research on key sectors and formulated country-specific business development plans. Thanks to concrete measures taken to meet regulatory requirements, the bank management is now more effective and well focused.

## **Over the year, we heightened political awareness, took a clear-cut political stand, and achieved development through Party building.**

We kept firmly in mind the need to maintain strong political commitment, think in big-picture terms, follow the leadership core, and keep in alignment. We strengthened our confidence in the path, theory, system, and culture of socialism with Chinese characteristics, and resolutely upheld General Secretary Xi Jinping's core position in both the Party Central Committee and the Party as a whole, and resolutely upheld the Party Central Committee's authority and its centralized leadership.

We held various activities to remind Party members in the Bank of our Party's founding mission and strengthen the Party organization in the Bank in an all-round way. As a result, the ideals and convictions of all Party members of the Bank are strengthened and their commitment to the Party deepened. They are now enterprising, full of drive and well prepared to fulfill the Party's founding mission, pursue high-quality business development and serve the public wholeheartedly. And they hold themselves to a higher standard of professional integrity. Strict enforcement of Party discipline has proved effective.

Here, I wish to express my heartfelt thanks to all those who have expressed their best wish and given their strong support to our Bank in its business development.

### Embracing the future

We have entered the historical period of achieving the two centenary goals, but we are also faced with difficulties and challenges posed by COVID-19. We at the Bank will continue to forge ahead, build consensus and boost confidence, fully implement the policies and decisions made by the central Party leadership and endeavor to meet all our business development goals.

We will intensify efforts to support key sectors such as production and supply chains in foreign trade, small, medium and micro-businesses, manufacturing, COVID-19 response, work resumption and business reopening, and increase financing support to the real economy. We will adopt multiple measures to reduce financing cost for enterprises, and provide better services to help struggling enterprises tide over difficulties. We will adapt to the changing conditions, build a strong defense and guard against financial risks with more robust and targeted steps.

The sudden outbreak of COVID-19 and its negative impact will not change the sound momentum that sustains China's steady economic growth in the long run. We will take coordinated steps to both fight COVID-19 and boost economic and social development with a strong sense of mission and urgency. We will take all measures necessary to play our part in fighting COVID-19.

The Export-Import Bank of China, as an important member of the socialist financial system with Chinese characteristics, will continue to play its due role in promoting high-quality economic development in the course of fighting COVID-19. We will meet challenges head on, overcome difficulties and make greater contribution to the building of a moderately prosperous society in all respects and to the successful completion of China's 13th Five-Year Plan of Development.