

业务创新

Business Innovation

2013年，中国进出口银行继续深化业务创新工作，创新业务保持快速增长，支持外贸增长和转型升级效果显著。全年创新业务签约贷款4680.46亿元，新增贷款余额1485.97亿元。创新业务在稳定外贸增长，支持企业国际化经营等重点领域中的作用进一步凸显。

产品创新再添新成果

紧密围绕国家以开放促改革促发展、加快转变经济发展方式战略方针，推出3大类创新业务。一是推出节能环保贷款，对节能减排和环境保护的各个领域和环节提供资金支持，全方位支持我国开放型经济发展。二是推出农业产业化发展贷款，满足企业开展农业科技创新和农业生产、加工、流通等方面的资金需求，夯实我国农业“走出去”产业基础。三是推出境外中资企业投资贷款，更好地适应中资企业境外投资方式和手段日益多样化的新要求，对传统的境外投资贷款形成有益补充。

重点领域取得新进展

一是大力支持现代农业发展。将对农业的支持领域由出口环节向上游延伸，帮助一批农业产业化企业加快发展。二是积极支持服务业发展，通过支持王府井百货公司收购香港春天百货等项目，推动零售、旅游等行业企业加快进入国际市场。三是大力支持重大技术装备国产化，对三一重工收购德国普茨迈斯特、江苏永瀚燃气轮机高温热部件生产等一批重点项目提供了融资支持。四是助力文化产业开放，积极发展旅游文化国际化，促进我国自然风光、历史风俗、民间工艺等走向世界。

金融服务获得新突破

探索盘活存量资产，成功发行第一期信贷资产支持证券，实现了信贷资产证券化工作从理论研究到实际操作的重大飞跃。网上银行系统投入使用，为客户提供综合查询类、账户管理类、信贷类和贸易金融类等各项服务，大幅减少客户往返银行的次数、时间和费用，提高了业务办理效率，开辟了服务客户的新渠道。



业务创新

Business Innovation

In 2013, the Bank continued to make innovation endeavors. Its innovative businesses expanded rapidly and contributed significantly to the growth of China's foreign trade and industrial upgrading and transformation. Throughout the year, the Bank's innovative businesses registered a contract value of RMB468.046 billion, with a new outstanding balance of RMB148.597 billion. Innovative businesses played an increasingly important role in stabilizing China's foreign trade and supporting Chinese companies in their international operations.

A host of new products

The Bank energetically followed the national strategy of promoting reform and growth through further opening-up, and speeding up the transformation of development model by launching three categories of new products. The first is energy conservation and environmental protection loan, which is provided to all related sectors and segments with the aim to fully support China's open economy. The second is agricultural industrialization loan, which supports technological innovation and production, processing, and logistics of the agricultural sector. With this loan in place, the Bank has consolidated the industrial groundwork for China's agricultural sector to "go global". The third is investment loan for overseas Chinese companies, which better meets their new demands for investment and constitutes a useful supplement for traditional products in this field.

Fresh progress in key areas

First, the Bank rendered great support to agricultural modernization. Financial support was provided not only to agricultural export, but also to upper-stream sectors so as to help a large number of industrialized agricultural firms to grow more rapidly. Second, the Bank took active steps to support the growth of the service sector. For instance, it provided financing support to Wangfujing Department Store's acquisition of Hongkong Printemps Department Store. Such measures taken by the Bank gave a strong boost to the retail industry and tourism industry, helping them to move quickly into the international market. Third, the Bank intensified its efforts to support localization of major technological equipment. The Bank financed several key projects, including Sany Group's purchase of Putzmeister of Germany, Jiangsu SUVAST's Production of High-Temperature Parts of Gas Turbine. Fourth, the Bank gave strong support to the opening-up of China's cultural industry, actively promoted the internationalization of tourism culture, and helped introduce China's natural scenery, traditional customs, folk arts and crafts to the world.

New breakthroughs in financial services

The Bank launched the first batch of credit assets backed securities in an effort to explore new ways of making good use of the stock assets. The successful launch marked a breakthrough in turning theoretical study on securitization of credit assets into real practice. The Bank also started the operation of its online banking system, which covers information inquiry, account management, credit, trade finance and other services. This system can help the clients save time and money spent on visiting the Bank's offices, improve efficiency and offer new service access to the clients.