



## 行长致辞

### Message from the President



张青松 Zhang Qingsong  
行长 President

岁月不居，时节如流。2018年，进出口银行牢记使命，勇于担当，紧紧围绕董事会确立的指导思想和工作目标，业务发展保持平稳态势，风险防控实现预期目标，经营效益取得较大进步，内部改革不断走实走深，科学化、精细化管理水平持续提升。截至2018年末，全行本外币贷款余额33752亿元，同比增长17.32%。资产总额41937亿元，同比增长15.19%。国际信用评级继续保持与中国主权评级一致。

### 坚守定位，全力服务国家发展

围绕服务国家发展，加大对重点领域、薄弱环节的支持力度。全力推动进出口市场多元化，着力加大服务外贸转型升级力度；积极参与中非合作论坛北京峰会、中国国际进口博览会等重大外交活动，深化与“一带一路”相关国家互利合作，聚焦能够产生经济效益的“造血”项目；安排专项资金支持小微、“三农”等普惠金融，加大绿色金融的信贷投放，助力打好精准脱贫和污染防治攻坚战；将落实“一带一路”建设与支持区域开发开放、转型升级紧密结合，大力支持地方开放型经济发展。

### 提升水平，倾力服务实体经济

提升经营管理水平，发挥经济逆周期调节作用，切实加大服务实体经济的力度。突出重点、精准发力，帮助解决实体经济企业普遍反映的融资难、融资贵问题，满足实体经济稳定增长需要。积极支持外贸发展，拓展对重点外贸企业服务，强化对外贸全产业链支持，推动外贸稳定增长和结构优化。大力支持战略性新兴产业加快发展，鼓励支持传统制造业转型升级和高端制造业创新发展，助力构建多元化经济体系。改善民营和小微企业金融服务，制定支持民营企业23条措施，降低民营企业和小微企业融资成本。安排专项资金支持普惠金融发展，加大绿色金融信贷投放。

### 推进改革，切实提高服务质效

以高质量发展为目标，进一步完善顶层设计，深化体制机制改革。组织架构不断优化，“两会一层”公司治理体系持续完善，更加有效的内部治理机制和更加顺畅的运行机制逐步建立。积极提高战略管理、产品管理、资产负债管理、人力资源管理、信息科技管理等资本管理、综合管理的现代化、专业化、精细化水平，加强促进高质量发展的能力建设。



## 铸牢底线，着力提升化解风险能力

积极主动防范化解风险，进一步提高资产质量。坚持底线思维和问题导向，提高驾驭风险的本领和能力。坚持综合判断和分类实施，强化国别规划和国别风险分析，推动防范关口前移，“一国一策”管理好风险。坚持整体推进和重点突破，全力化解存量风险，严控新增风险。以“合规文化强化年”为抓手，健全内控合规体制机制，对标监管标准，扎紧制度笼子。

## 展望2019

日月不肯迟，四时相催迫。新的一年，进出口银行将继续以求真务实作风，坚定信心、保持定力、真抓实干，更好发挥自身在关键时期主动担当、能打硬仗的优势，更加专注于服务实体经济，以更大决心、更饱满的精神状态和务实举措，全力以赴完成好各项任务，努力开创进出口银行事业发展的新局面，为服务国家建设和实体经济发展作出新的、更大贡献。

在此，我谨代表管理层，诚挚感谢董事会、监事会的大力支持！感谢广大客户的厚爱 and 全体员工的辛勤付出！

中国进出口银行行长

The year of 2018 was a remarkable one for the Export-Import Bank of China. We fulfilled our mission by implementing the guiding principles and goals set by the Board of Directors.

We maintained a steady growth momentum in business expansion, met risk management targets, increased returns, deepened reforms across the Bank, and continued to refine management in a well-planned way.

As of the end of 2018, the Bank's outstanding balance of loans stood at RMB3,375.2 billion equivalent, a year-on-year increase of 17.32%, and its assets totaled RMB4,193.7 billion, up by 15.19% over the previous year. The Bank's international credit ratings remained the same as China's sovereign ratings.

### **Playing the Bank's role to help promote China's development**

With a firm commitment to promoting China's development, we provided more support to key sectors and weak links, made major efforts to diversify import and export markets and upgrade China's foreign trade.

We were actively involved in major international events, including the Beijing Summit of the Forum of China-Africa Cooperation and the China International Import Expo, deepened mutually beneficial cooperation with countries involved in the Belt and Road Initiative, and focused on projects that can improve host countries' capacity for self-development.

We provided special fund of inclusive financing to small and micro businesses and programs for agriculture, rural areas and farmers to carry out targeted poverty reduction, and provided more green financing to fight pollution.

We supported various regions in China to get involved in the Belt and Road Initiative and upgrade their economic structure and open up further in the course of doing so.

### **Building capacity to meet the needs of the real economy**

We improved business operation and management, played the role of making counter cyclical adjustment, and stepped up support for the real economy.

We provided tailored solutions to help businesses gain better access to affordable financing, thus facilitating the steady growth of the real economy.

We actively supported foreign trade by providing quality services to major foreign trade companies and stepping up support for the entire foreign trade industrial chain, thus promoting the steady growth of foreign trade and improving its structure.

We provided more support to accelerate the development of strategically important emerging industries, and encouraged the transformation and upgrading of traditional manufacturing and the innovation and development of high-end manufacturing, which helped develop a diversified economic system.



We improved financial services for private, micro and small businesses by adopting 23 specific measures to cut their financing costs.

We set up special funds to support inclusive financing and provided more green credit.

### Furthering reforms to deliver quality services

We further improved the Bank's decision making process and deepened institutional reforms to promote high-quality development.

We continued to improve the Bank's organizational structure. The respective role of the Board of Directors, the Board of Supervisors and the management team in the Bank's corporate governance system had been further strengthened; the internal management mechanism and operational mechanism were made more effective.

We further upgraded strategic planning, product management, liability management, human resources and IT management in a meticulous way, thus strengthening the Bank's capacity to promote its quality development.

### Setting risk forestalling requirements and improving capacity to defuse risks

We took proactive efforts to forestall and defuse risks and endeavored to improve the quality of assets. We adhered to the risk control requirements, took problem-oriented approaches to enhance our risk management capabilities.

We strengthened country-specific planning and risk analysis through comprehensive assessment and targeted actions, so as to identify and address risks as early as possible. We adopted a "one country, one policy" approach and kept risks well under control. We both covered all areas of business and focused on key problems, thus defusing existing risks and preventing new ones.

For the Bank, 2018 was a year of enhancing compliance, in which we improved internal control and ensured its operations complied with regulatory standards and rules.

### Vision for 2019

We face pressing tasks in 2019. We must forge ahead with a firm mind and remain pragmatic in our approach. We will work actively and give full play to our strengths to tackle difficulties and do more to serve the real economy. We will adopt more practical measures to meet our business targets and open new ground for growing the Bank's business and thus make new and greater contributions to China's real economy.

On behalf of the management team, I express my sincere gratitude to the Board of Directors and the Board of Supervisors for their strong support, to our clients for their trust, and to our staff for their dedication.