



社会责任 Social Responsibility

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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，积极贯彻落实“创新、协调、绿色、开放、共享”五大发展理念，秉承“忠诚奉献、诚信严谨、开放包容、开拓创新”的核心价值观，主动发挥在重点领域、薄弱环节、关键时期的金融职能作用。积极服务实体经济，推动制造业高质量发展，发展绿色金融、普惠金融，助力脱贫攻坚与社会公益事业，不断拓展社会责任实践，为经济、社会和环境的协调发展作出积极贡献。

Guided by Xi Jinping Thought on Socialism with Chinese Characteristics for a New Era, the Bank, acting to implement the vision for innovative, coordinated, green, open and shared development, and adhering to the core values of dedication, integrity, inclusiveness and innovation, played an active role in providing financial services to key areas and weak links during critical periods. The Bank focused on serving the real economy and promoting high-quality development of the manufacturing sector. It championed green finance and inclusive finance, supported poverty-alleviation and public-benefit programs, and kept enhancing social responsibility practices. In so doing, the Bank made significant contribution to balanced development of the economy, society and environment.





定点扶贫

Reducing Poverty in Partner Counties

2019年是脱贫攻坚的关键之年，进出口银行认真学习贯彻习近平总书记关于脱贫攻坚的重要论述，不折不扣落实中央决策部署，切实加强组织领导，科学谋划，扎实推进，认真做好对甘肃省岷县和重庆市云阳县的定点扶贫工作，取得明显成效。

本行紧扣两县发展实际需要，着力聚焦解决“两不愁三保障”突出问题，精准安排帮扶项目资金，从加大产业扶贫力度、扩大就业和消费扶贫、义务教育、基本医疗、住房安全、饮水安全等方面狠下功夫，倾力倾情推进岷县和云阳县脱贫攻坚并取得重要进展。2019年全年投入定点扶贫专项捐赠资金2300万元，引进帮扶资金106.57万元，培训基层干部533人，培训技术人员4111人，购买贫困县农产品120万元，帮助销售贫困县农产品162.78万元，累计受益贫困人口2.8万余人次。全年岷县减贫3.82万人，贫困发生率从年初的11.52%下降到2.95%；云阳县减贫0.72万人，贫困发生率从年初的1.04%下降至0.3%。

The year 2019 was crucial for China's poverty reduction campaign. In the course of the year, the Bank endeavored to gain a thorough understanding of General Secretary Xi Jinping's guiding thoughts on poverty alleviation and put them into practice. It implemented all the CPC Central Committee's decisions and overall arrangements for poverty alleviation. With strengthened leadership and organization, the Bank formulated feasible work plans and made solid progress in pursuing targeted poverty alleviation in its two partner counties, Minxian County in Gansu Province and Yunyang County in Chongqing Municipality.

Based on the two counties' real development needs, the Bank arranged funds for specific projects and increased inputs to ensure the poor had access to sufficient food, clothing, housing, education and health care. It also made great efforts to reduce poverty through expanding industry development, employment and consumption, and worked to improve compulsory education, basic health care, housing safety and drinking water safety. As such, significant progress was made in poverty alleviation in Minxian County and Yunyang County. In 2019, the Bank donated RMB23 million and helped bring in RMB1.0657 million for poverty relief. The Bank helped 533 local officials and 4,111 technical personnel get trained, purchased agricultural products worth RMB1.2 million and assisted the sales worth RMB1.6278 million. All this benefited over 28,000 people suffering from poverty. As a result, Minxian County saw 38,200 people getting out of poverty in 2019 and the poverty incidence dropped from 11.52% at the beginning of the year to 2.95% at the year end. Yunyang County saw 7,200 people getting out of poverty and the poverty incidence dropped from 1.04% to 0.3% during the same period.

绿色金融

Green Finance

进出口银行不断加大对绿色信贷项目的有效投入，在风险可控、商业可持续的前提下，积极支持绿色农业开发、绿色林业开发、工业节能节水、自然保护、生态修复及灾害防控、资源循环利用、垃圾处理及污染防治、可再生能源及清洁能源、农村及城市节水、建筑节能及绿色建筑、绿色交通运输、节能环保服务等领域，助推制造业在环境保护和节能减排方面转型发展。

截至2019年末，本行绿色信贷余额2862.38亿元，较年初增长13.3%。所支持项目合计减少标准煤使用量5493.85万吨，二氧化碳减排当量8419.66万吨，减排二氧化硫171.22万吨，减排氮氧化物68.43万吨，节水6610.67万吨，产生了显著的环境保护和社会效应。

The Bank increased inputs into green credit financing. It gave priority, based on the precondition of risk controllability and commercial sustainability, to green companies and projects in such areas as green agriculture and forestry development, industrial energy and water conservation, nature conservation, ecosystem restoration and disaster prevention and control, resource recycling, waste disposal and pollution prevention, renewable energy and clean energy, rural and urban water conservation, energy efficiency in buildings, green transportation, energy saving and environmental protection services. The Bank also supported the manufacturing industry in its efforts to protect the environment, save energy and reduce emission.

By the end of 2019, the Bank's outstanding balance of green credit stood at RMB286.238 billion, up by 13.3% from the beginning of the year. The projects it had financed produced significant environmental and social benefits by reducing the use of 54.9385 million tons of standard coal, the emission of an equivalent of 84.1966 million tons of carbon dioxide, 1.7122 million tons of sulfur dioxide and 684,300 tons of nitrogen oxides, as well as the use of 66.1067 million tons of water.



截至2019年末，本行绿色信贷余额

2862.38亿元

较年初增长

13.3%



截至2019年末，
小微企业银行转贷款余额

526.99亿元

较年初增长

79.54%

支持民营和小微企业

Supporting Private Companies and Small and Micro Businesses

进出口银行积极履行政策性银行社会责任，高度重视小微企业金融服务工作，主动在总行设立了普惠金融服务部，构建起全行小微企业信贷业务条线基础架构。截至2019年末，小微企业贷款余额3992.70亿元，占全行表内各项贷款余额的10.58%。其中，小微企业银行转贷款余额526.99亿元，较年初增长79.54%，高于全行贷款平均增速。全年累计发放小微企业银行转贷款534.91亿元，新发放转贷款平均利率较上年下降0.94个百分点，惠及小微企业近2万户。

The Bank actively fulfilled its social responsibilities by giving priority to delivering financial services to micro and small businesses. It took the initiative to set up the Inclusive Financial Services Department at its headquarters and established the basic framework of the Bank's credit business for micro and small enterprises. By the end of 2019, the loan balance for micro and small businesses was RMB399.27 billion, accounting for 10.58% of the Bank's on-sheet loan balance. The balance of on-lending loans for micro and small businesses stood at RMB52.699 billion, up by 79.54% from the beginning of the year, representing faster growth than the Bank's average loan growth rate. In 2019, the Bank provided RMB53.491 billion of on-lending loans to nearly 20,000 micro and small businesses. The average interest rate of new on-lending loans fell by 0.94 percentage points year on year.





2019年新增涉农贷款

233.61亿元

新增精准扶贫贷款

54.99亿元

支持三农

Supporting Agriculture, Rural Areas and Farmers

进出口银行积极响应中央号召，依托本行优势资源，在农业“走出去”方面寻找发力点。与农业农村部持续开展战略合作，完善部行合作机制，开展第八批农业对外合作贷款项目征集。聚焦薄弱环节精准发力，做实精准扶贫和产业扶贫，服务脱贫攻坚。2019年新增涉农贷款233.61亿元，新增精准扶贫贷款54.99亿元。

The Bank, actively responding to the call of the CPC Central Committee and fully leveraging its strengths and resources, made efforts to facilitate the “going global” endeavors of China’s agriculture sector. With continued strategic cooperation and improved cooperation mechanism with the Ministry of Agriculture and Rural Affairs, the Bank conducted the 8th collection of agricultural projects applying for international cooperation loans. It focused on the weak links and made efforts to achieve targeted poverty alleviation and reduce poverty through industry development. In 2019, the Bank’s new loans to agriculture and agribusiness reached RMB23.361 billion and new loans for targeted poverty alleviation reached RMB5.499 billion.

社会公益事业

Public-benefit Programs

进出口银行鼓励员工积极参加社会公益活动。2019年，共组织员工赴重庆市云阳县云安镇云安小学、凤鸣镇凤鸣小学开展4次支救援智活动，覆盖学生400余名，针对乡村小学的实际制定教学计划，将英语、国防教育、传统文化等内容作为讲课重点，为贫困地区儿童送去知识和温暖。

The Bank encourages its employees to join the public-benefit programs. In 2019, four training programs were carried out by the Bank's employees at Yun'an Primary School and Fengming Primary School of Yunyang County in Chongqing Municipality, benefiting more than 400 students. Teaching plans were tailor-made according to the actual needs of rural primary schools, with English, national defense and traditional culture as the focus of lectures. These efforts were well received by the children in impoverished areas.



在维吾尔族传统节日“古尔邦节”期间，前往新疆维吾尔自治区阿热库勒村走访慰问贫困户村民，为困难家庭送上节日慰问物品和节日问候。在新中国成立70周年之际，与当地村民举行庄严的升旗仪式，与当地幼儿园孩子们一同完成“祖国70生日快乐”图画，用绘画的形式庆祝伟大祖国生日快乐。

During the traditional Eid al-Adha festival, staff members of Kashgar Branch visited families in need in Arekule village in Xinjiang Uygur Autonomous Region, sending them gifts and greetings to express love and care. On the occasion of the 70th anniversary of the founding of the People's Republic of China, a solemn flag-raising ceremony was held by the Branch with local villagers. Staff of the Branch also painted pictures with children in local kindergartens to celebrate the birthday of the People's Republic through the form of art.

