







# 社会责任 SOCIAL RESPONSIBILITY



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2022年，进出口银行主动发挥在重点领域、薄弱环节、关键时期的政策性金融职能作用，积极践行社会责任，助力乡村振兴与社会公益事业，着力发展绿色金融、普惠金融，为统筹经济、社会、环境的可持续发展作出积极贡献。

In 2022, the Bank played an active role as a policy bank in providing financial services to key areas and weak links during critical periods. It practiced corporate social responsibility, supported rural revitalization and public-benefit programs, and championed green finance and inclusive finance. By doing so, the Bank made significant contribution to sustainable development of the economy, society and environment.





## 助力乡村振兴 Supporting Rural Revitalization

切实加强组织领导，全力抓好帮扶工作。2022年，本行深入贯彻落实中央农村工作会议精神，压紧压实责任，行领导先后3次带队赴定点帮扶县（岷县、云阳县）、对口支援县（定南县）考察乡村振兴工作，实地调研帮扶项目成效，并召开专题视频会，与当地政府共商发展大计。扎实推进巩固拓展脱贫攻坚成果同乡村振兴有效衔接，牢牢守住不发生规模性返贫底线，全年向定点帮扶县和对口支援县捐赠资金2575万元，开展帮扶项目39个，受益人口120万人次。聚焦乡村“五大振兴”，在岷县打造红色文旅、绿色猫尾草和金色中药材特色产业，在云阳县推进柑橘产业、“千亿工业”产业发展布局，精准培训三县6000余名基层干部、技术人才，支持定点帮扶县举办非遗、民俗和红色文化活动，打造省级乡村振兴示范点，推动宜居宜业和美乡村建设。创新招商引资结对帮扶模式，制定《招商引资试点工作方案》，由浙江等9家东部省区分行和属地分行结对帮扶三县，以“走出去”“请进来”等形式牵线对接企业23家，引进1000万元产业资金落地。多措并举深化消费帮扶，助销两定点帮扶县农产品2300余万元。属地分行不断加大对三县的信贷支持力度，年内办理三县和涉及三县经济发展的融资项目共7个，累计金额12.34亿元。

**推进农业农村现代化，助力建设农业强国。**落实监管要求，聚焦主责主业，实现全行涉农贷款业务良性发展。加强与农业农村部的战略合作，联合印发《农业对外合作项目征集推进工作规程》，推动第九批农业对外合作10个项目入选清单，申贷总额约42亿元。进一步拓展合作范围，制定工作方案，确定本行涉农领域借款人和项目遴选标准。深化与涉农央企合作，为优质企业开展农业技术引进、农产品和农业机械进出口等提供金融支持，在加快建设农业强国中发挥政策性金融更大作用。截至2022年末，本行涉农贷款余额4770.73亿元，较年初增加493.99亿元，增速达9.86%。农业涉外贷款余额259.64亿元，项目覆盖俄罗斯、新加坡、巴西等24个国家和地区。其中，农业“走出去”贷款余额78.86亿元，占全部农业涉外贷款30.37%。

**Strengthening organizational leadership to promote paired-up assistance.** In 2022, the Bank earnestly implemented the spirit of the Central Rural Work Conference and shouldered its responsibility in rural revitalization. The top executives paid three visits this year to the Bank's two paired counties (Min County in Gansu Province and Yunyang County in Chongqing Municipality) and a partner county (Dingnan County in Jiangxi Province) to examine the work of rural revitalization and study the effectiveness of the projects. Thematic video conferences were also held with local governments to discuss development plans. The Bank made unswerving efforts to make sure that the consolidation of results of poverty eradication is in well coordination with the drive for rural vitalization, and firmly guarded the bottom line of no large-scale repoverty. It donated RMB25.75 million to its partner and paired counties and launched 39 paired-up assistance projects over the year, benefiting 1.2 million people. The Bank supported its partner and paired counties to revitalize their industries, personnel, culture, ecosystems and organizations. With the Bank's help, Min County developed its red culture and tourism as well as herbal medicine industry with local features, Yunyang County advanced its citrus industry and developed a "RMB100 billion industry" blueprint, more than 6,000 local officials and technical personnel from the three counties were trained, and a series of activities featuring intangible cultural heritage, folk life and red culture were held. The Bank fervently helped the counties become provincial-level rural revitalization demonstration sites, and promoted the construction of livable, business-friendly and beautiful villages. The Bank developed a new model for paired-up assistance to help the counties attract investment through the Pilot Program for Attracting Investments, and three counties were paired with the Bank's 9 branches in the eastern provinces such as Zhejiang and 3 local branches where the counties are located. In the form of "inviting in" and "going out", 23 enterprises with RMB10 million fund were introduced to develop industries in the counties. Multiple measures were taken by the Bank to boost consumption. With the Bank's help, agricultural products worth RMB23 million were sold by Min county and Yunyang county. The Bank's local branches continued to increase credit support to the three counties, and carried out 7 projects with a cumulative amount of RMB1.234 billion to support local economic development.

**Advancing the modernization of agriculture and rural areas and contributing to China's strength in agriculture.** The Bank focused on its main responsibilities and tasks in compliance with regulatory requirements, and achieved sound growth in agriculture-related business. The Bank strengthened strategic cooperation with the Ministry of Agriculture and Rural Affairs, and issued the Regulations for Overseas Agricultural Cooperation Projects together with the Ministry. The 10 projects of the 9th batch of overseas agricultural cooperation were included in the list, applying for loans totaling RMB4.2 billion. The Bank further expanded the scope of cooperation, and designed work plans to determine the selection criteria of agriculture-related borrowers and projects. It also deepened cooperation with agriculture-related central SOEs, and supported them in agricultural technology introduction as well as the import and export of agricultural products and machinery. By so doing, the Bank played a greater role as a policy bank in building up China's strength in Agriculture. By the end of 2022, the outstanding balance of the Bank's agriculture-related loans was RMB477.073 billion, up by RMB49.399 billion from the beginning of the year, with a growth rate of 9.86%. The outstanding balance of loans supporting overseas agriculture-related projects reached RMB25.964 billion, covering 24 countries and regions including Russia, Singapore and Brazil, of which the outstanding balance of "going global" loans was RMB7.886 billion, accounting for 30.37%.





本行绿色信贷业务余额

4431.45 亿元

占全行表内信贷规模

8.54%

较年初增长

1027.5 亿元

增长

30.19%

## 绿色金融

### Green Finance

2022年，本行积极落实国家碳达峰、碳中和决策部署，制定《中国进出口银行支持实现碳达峰碳中和目标绿色金融工作方案（2022-2025年）》，明确全行“双碳”工作时间表、路线图。发布《中国进出口银行绿色金融白皮书（2022）》，系统介绍本行绿色金融战略规划、治理结构、制度建设、产品与服务创新和业务实践，全面展现了本行在绿色金融领域的不懈探索和有益贡献。坚持大力发展绿色金融，不断丰富绿色金融产品和服务，构建起包括绿色信贷、绿色债券、绿色基金等的多元化金融产品体系。

**持续优化信贷资源配置，不断加大绿色信贷项目有效投入。**2022年，本行大力支持现代能源体系建设、资源节约与循环利用、绿色交通等领域，助推制造业在环境保护和节能减排方面转型发展。截至2022年末，本行绿色信贷业务余额4431.45亿元，占全行表内信贷规模8.54%，较上年提升0.94个百分点，较年初增长1027.5亿元，增长30.19%，高于去年增速11.89个百分点。全年完成绿色信贷投放2165.05亿元，大幅超额完成投放目标。绿色信贷六大领域中，支持节能环保产业、清洁生产产业和绿色服务贷款余额较年初新增超60%。所支持的绿色信贷项目合计减少标准煤使用量2096.45万吨，二氧化碳2545.75万吨，化学需氧量129.58万吨，氨氮86.66万吨，二氧化硫195.14万吨，氮氧化物97万吨，细颗粒物(PM2.5)120.10万吨，挥发性有机物13.08万吨，总氮36.50万吨，总磷28.60万吨，节水2746.02万吨，产生了显著的环境保护效应。

**开拓绿色筹资渠道，加大发行创新。**2022年，本行将绿色理念切实贯彻到筹资业务中，以实际行动推动绿色发展。全年累计发行3期绿色债券，金额合计150亿元，同比增幅200%，募集资金全部专项投放于绿色产业项目，支持了白鹤滩水电站、江苏龙源大丰海上风电等大型水力、风力发电设施的建设和运营。上述清洁能源项目在替代化石能源，助力二氧化碳、二氧化硫和氮氧化物减排方面形成了显著环境效益。通过发行创新，实现绿色债券高质量供给，发行首单政策性银行线上跨境分销绿色金融债券，便利境外投资者参与中国绿色债券市场；发行《中国绿色债券原则》下市场首单政策性银行绿色金融债券，推动中国绿色债券标准的国际接轨和国际应用。规范绿色债券存续期管理，落实“可测度、可核查、可验证”原则，充分发挥政策性金融支持绿色发展的引领示范作用。为匈牙利政府发行符合《欧盟绿色债券标准》的绿色熊猫债券，助力该国向低碳、气候适应型和环境可持续的经济转型，为中匈两国合作增添新活力。

**积极运用股权投资基金、担保等多种金融形式，重点支持清洁项目合作和绿色可持续发展。**本行控股的中日基金累计投资13个项目，投资金额9.45亿元，全部投资于清洁能源、节能减排、水处理、固废处理、土壤治理等节能环保细分领域相关企业，为提升我国节能环保事业技术水平和国际竞争力发挥了积极作用。本行控股的中拉基金参与投资的国家电投巴西圣西芒水电站特许经营权项目，有效缓解巴西电力市场的供需矛盾，已被打造成巴西清洁能源发展的绿色样本。本行控股的欧亚基金投资的柬埔寨甘再水电站项目，支持了柬埔寨绿色电力发展，是展示新能源发展成果、改善当地民生的标志性项目，被誉为柬埔寨的“三峡电站”。本行通过区域信用担保与投资基金（CGIF基金）以增信担保方式支持绿色经济发展，累计为4个境外绿色债券提供担保；通过中国—中东欧投资合作基金（一期及二期）以股权投资形式支持清洁能源行业发展，累计投资8个项目，助力中东欧各国绿色能源转型。

In 2022, the Bank actively followed Chinese government's decision of carbon peak and carbon neutrality and formulated the *Green Finance Work Plan (2022-2025) for Supporting the Achievement of Carbon Peaking and Carbon Neutrality Goals* to set the timeline and roadmap of the Bank in this regard. The Bank also released the *White Paper on Green Finance (2022)*, which systematically introduced the Bank's strategic planning, governance structure, system construction, innovation on products and services as well as business practice in green finance, and demonstrated the Bank's unremitting exploration and contribution in this field. The Bank insisted on vigorously developing green finance by constantly enriching green finance products and services and building up a diversified product system including green credit, green bonds and green funds.

**Continuously optimizing the allocation of credit resources and increasing effective investment in green credit projects.** In 2022, the Bank substantially supported the building of the modern energy system, resource conservation and recycling, green transportation and other areas to help transform the manufacturing industry in terms of environmental protection and energy conservation and emission reduction. The Bank's year-end outstanding balance of green credit stood at RMB443.145 billion, accounting for 8.54% of on-balance-sheet outstanding, 0.94% higher than the previous year, and up by RMB102.75 billion from the beginning of the year, an increase of 30.19%, which is 11.89% higher than last year. Over 2022, green credit of RMB216.505 billion was disbursed, which significantly exceeded the annual target. Among the 6 major areas financed by the Bank's green credit, the outstanding balance of loans supporting energy conservation and environmental protection, clean production and green services increased by more than 60% from the beginning of the year. The green credit projects supported by the Bank have resulted in substantial environmental benefits, saving the consumption of 20.9645 million tons of standard coal and 27.4602 million tons of water, and reducing the emissions of 25.4575 million tons of carbon dioxide, 1.2958 million tons of chemical oxygen demand, 866,600 tons of ammonia nitrogen, 1.9514 million tons of sulfur dioxide, 970,000 tons of nitrogen oxide, 1.201 million tons of fine particulate matter (pm2.5), 130,800 tons of volatile organic compounds, 365,000 tons of total nitrogen, and 286,000 tons of total phosphorus.

**Exploring green financing channels and making innovations in bond issuance.** In 2022, the Bank incorporated the green concept into its fundraising business, making real efforts in promoting green development. The Bank issued 3 tranches of green bonds worth RMB15 billion, up by 200% year on year. The funds raised were used to invest in green industries, and supported the construction and operation of large-scale hydro and wind power generation facilities including the Baihetan Hydropower Station and Longyuan Jiangsu Dafeng Offshore Wind Power Farm. The above-mentioned clean energy projects generated significant environmental benefits in terms of replacing fossil energy and cutting emissions of carbon dioxide, sulfur dioxide and nitrogen oxides. The Bank achieved high-quality supply of green bonds through innovations in issuance. It issued the first online cross-border green bond, which made it easier for foreign investors to get involved in China's domestic green bond market. The Bank issued the first policy bank green finance bond under the China Green Bond Principles to align China's green bond standards with the international ones, and introduce China's standards to the world for future application. The Bank standardized the management of green bond duration, and implemented the principle of "measurable, verifiable and provable", giving full play to its leading role as a policy bank in supporting green development. The Bank issued a green Panda

Bond for the Hungarian government that comply with the European Green Bond Standard, helping the country's transition to a low-carbon, climate-resilient and environmental sustainable economy, adding new vitality to China-Hungary cooperation.

**Supporting clean project cooperation and green and sustainable development through equity investment funds, guarantees and other financial instruments.** The China-Japan Energy Conservation and Environmental Protection Investment Fund held by the Bank invested 13 projects with a total of RMB945 million, all of which went to enterprises in clean energy, energy conservation and emission reduction, water treatment, solid waste treatment and soil treatment, and played an active part in enhancing the technical level and international competitiveness of China's energy-saving and environmental protection business. The China-LAC Cooperation Fund held by the Bank invested in the São Simão hydropower plant project of the SPIC Brazil, which effectively alleviated the contradiction between supply and demand in the Brazilian electricity market, and has become a green sample of clean energy development in the country. The China-Eurasian Economic Cooperation Fund held by the Bank supported the development of green electricity in Cambodia through the investment in Kamchay hydroelectric project, which is recognized as the "Three Gorges Power Station" in Cambodia. It is a landmark project demonstrating the achievements of new energy development and improving the livelihood of local people. By providing credit enhancement to 4 overseas green bonds through Credit Guarantee and Investment Facility (CGIF) of which the Bank holds shares, the Bank supported green economic development in the region. The Bank also promoted the development of clean energy through equity investment of China-Central and Eastern Europe Investment Cooperation Fund (Phase I and Phase II). A total of eight investment projects have been carried out to help the green energy transition in Central and Eastern European countries.





## 支持小微企业

### Supporting Micro and Small Businesses

2022年，进出口银行坚决贯彻落实党中央、国务院相关决策部署，制定《2022年小微外贸企业保稳提质工作方案》，以小微外贸政策性贷款为抓手，持续加大信贷投放力度。推进百家小微外贸企业保稳提质专项行动，建立小微外贸企业样本库，强化跟踪调研支持。截至2022年末，小微外贸政策性贷款余额191.39亿元，较年初新增190.17亿元，超额完成国家交办任务，业务在22个省（市）实现落地，服务6000余户有进出口实绩的小微外贸企业。其中，风险共担转贷款余额190.34亿元，较年初增长189.54亿元。

**坚持“转贷+直贷”双轮驱动，推动普惠型小微企业贷款“量增、价降”。**转贷方面，抓住资金市场窗口期靠前投放，充分发挥政策性金融逆周期调节作用。加强对转贷行终端利率和利差双重管控，优化转贷款利率传导机制，有效降低小微企业融资成本。聚焦外贸、制造业等重点领域，通过政策性资金带动商业信贷资源实现“精准滴灌”。截至2022年末，小微转贷款余额1521.70亿元，较年初增长26.35%，全年累计服务小微企业约13万户。各类专项转贷款占比39.61%，较年初提升4.36个百分点。**直贷方面**，优化完善小微直贷产品制度，加大对外贸产业链、供应链上下游小微企业融资支持，“保理E贷”业务在21个省（区市）落地，“保赢贷”业务在广西、天津、厦门等地开展，普惠小微直贷业务成功实现投放金额和覆盖面的两个100%增长。制定普惠小微贷款阶段性减息工作方案、暂停收取保理E贷服务费等，通过减费让利为小微企业纾困，助力稳就业、保市场主体。完善配套机制，制定小微创新直贷业务尽职正面清单，提高经营单位展业积极性。加快推动普惠小微业务系统改造开发升级，增强系统易用性和灵活性，提升服务效率。

The Bank resolutely implemented decisions made by the CPC Central Committee and the State Council, and formulated the *2022 Work Plan for Maintaining Stability and Promoting High-Quality Development of Micro and Small Foreign Trade Businesses*. The Bank continued to increase credit supply with policy-based loans for micro and small foreign trade businesses. It launched a special campaign to ensure stability and high-quality development of hundreds of micro and small foreign trade businesses, establishing a sample database of micro and small foreign trade businesses and strengthening follow-up research. At the year end of 2022, the outstanding balance of policy-based loans for micro and small foreign trade businesses

stood at RMB19.139 billion, up by RMB19.017 billion compared with that at the beginning of the year. The Bank overperformed the tasks assigned by the government, serving more than 6,000 micro and small foreign trade businesses with actual import and export transactions in 22 provinces (municipalities). Among them, the outstanding balance of risk sharing onlending facilities was RMB19.034 billion, an increase of RMB18.954 billion compared with the beginning of the year.

The Bank used onlending and direct lending as the two major tools to increase finance supply for micro and small businesses in larger volume and at lower price. In terms of onlending loans, the Bank seized on a critical time window of the capital market to provide credit supply and gave full play to the counter-cyclical role of policy-based finance. The Bank closely watched the interest rate and spread on the on-lender side and optimized the transmission mechanism of the onlending interest rate with the aim of reducing financing cost of micro and small businesses. The Bank focused on foreign trade, manufacturing and other key areas in which commercial resources were driven by policy-based funds so as to deliver targeted support. By the end of 2022, the Bank's outstanding balance of onlending loans for micro and small businesses stood at RMB152.17 billion, up by 26.35% from the beginning of the year, serving more than 130,000 micro and small businesses, among which, the proportion of various special onlending loans was 39.61%, up by 4.36% from the beginning of the year. As for direct lending, the Bank optimized and improved the direct lending product system to micro and small enterprises, increased financing support for micro and small enterprises in the upstream and downstream of the foreign trade industrial chain and supply chain. The E-factoring was launched in 21 provinces (autonomous regions and municipalities), and the Bao Ying Dai was launched in Guangxi, Tianjin, Xiamen and other places. The inclusive direct lending for micro and small enterprises achieved 100% growth in both amount and coverage. The Bank formulated a work plan for phased interest rate reduction of inclusive loans provided for micro and small enterprises, suspended the charging of E-factoring service fees. In so doing, the Bank provided financial relief for micro and small businesses by reducing fees and delivering tangible benefits to stabilize employment and ensure operations of market entities. Besides, the Bank improved the supporting mechanism including formulating due diligence positive list of direct lending for micro and small enterprises to improve the enthusiasm of business units for expanding their businesses. The Bank accelerated the transformation, development and upgrading of inclusive micro and small business system, enhanced the system's accessibility and flexibility to improve service efficiency.

## 员工关怀 Staff Care

2022年，本行持续深入竭诚服务职工群众，夯实“暖心工程”品牌内容，不断增强职工的获得感、幸福感、归属感，努力打造让广大员工安心舒心放心的“温馨港湾”。

**切实关爱帮扶员工。**持续做好困难职工的常态化帮扶工作，在传统佳节、职工生育、职工新婚、职工患重大疾病等关键时点，及时送去工会组织的慰问。

**重视员工身心健康。**向基层工会拨付专项防疫资金，为总行机关职工疫情防护提供保障，及时多次发放防疫物资，为员工健康保驾护航；持续为职工提供心理关爱，开通心理咨询电话服务，举办疫情下的心理健康主题讲座，探索开展心理咨询团辅活动，帮助职工疏解情绪、缓解压力，塑造积极心态，更好地投入工作。

**丰富员工文化生活。**举办“喜迎二十大奋进在口行”职工歌咏活动，以歌声抒发爱党爱国的真挚感情和美好祝愿；举办“喜迎二十大奋进在口行”职工书画摄影展，用丹青妙笔和镜头光影向党的二十大热忱献礼；组织员工参观“奋进新时代”主题成就展，深刻领会10年来伟大变革的里程碑意义。

In 2022, the Bank continued to put emphasize on caring for its staff and carried out the Heartwarming Program with concrete measures. Continuous efforts were made to raise the sense of fulfillment, happiness and security of the staff as well as to create a warm environment where they could feel safe, comfortable and relieved.

**Attending to the needs of the staff with concrete measures.** The Bank continued to provide support to the staff in difficulties on a regular basis. Greetings were sent out to the staff on traditional festivals and their big days when they got married, gave birth or suffered from serious illness.

**Valuing the staff's physical and mental health.** Special funds for pandemic prevention were allocated to labor unions on primary level, efforts were made to enable protection for employees of the head office, and pandemic prevention materials were distributed several times in a timely manner to protect the health of employees. The Bank continued to provide psychological care for employees, including consultancy hotline services, lectures on mental health under the pandemic situation and group counseling to help employees relieve emotional stress, develop a positive attitude and better engage in work.

**Enriching the cultural life of the staff.** To welcome the 20th CPC National Congress, the Bank held a host of staff activities like the singing activity and the photography and calligraphy exhibition to express the sincere feelings, good wishes and passions for the Party and the country through songs, strokes and lenses. Staff were organized to visit the exhibition themed Forging Ahead in the New Era to better understand the significance of the great changes and achievements of China in the past decade.





## 社会公益事业

### Public-benefit Programs

2022年，进出口银行深化实施青年志愿公益活动，行团委开展“喜迎二十大 青春志愿行”行动，在金融政策宣讲、敬老助残、环境保护、疫情防控等方面开展一系列志愿服务，充分践行本行的使命担当。

总行机关团委加强志愿服务组织体系和队伍建设，组建总行机关青年志愿服务队，与文昌社区深度合作，参与社区疫情防控13人次；审计部团支部深入社区开展重阳节敬老爱老慰问活动；上海、厦门、吉林、江西省分行团委组织青年员工参与疫情防控志愿工作；福建、湖北、海南、黑龙江、广西省分行团委开展“金融知识万里行”系列宣传活动；宁波分行团委开展“用热血守护生命”无偿献血志愿活动；四川省分行团委开展抗震救灾爱心活动，向泸定地震灾区踊跃捐款；辽宁省分行团委开展“把呼吸还给海洋——净滩行动”，组织青年员工清理海滩垃圾；甘肃省分行团委开展“聚青春之力 助乡村振兴”主题活动，送金融知识下乡，为岷县立珠小学献爱心。

In 2022, the Bank dived deeper into youth volunteer activities. To welcome the 20th CPC National Congress, the youth league of the Bank carried out a series of volunteer services in the areas of financial policy promotion, caring for the elderly and helping the disabled, environmental protection and pandemic prevention and control, all of which contributed to the fulfillment of the Bank's mission and responsibility.

The youth league of the head office strengthened the organization system and team building of volunteer services, formed the youth volunteer service team and cooperated with Wenchang community in doing voluntary work, among which 13 employees of the Bank participated in pandemic prevention and control of the community. The youth league of the Audit Department organized activity of caring for the senior people in the Double Ninth Festival. The youth leagues of Shanghai, Xiamen, Jilin and Jiangxi branches organized young staff to participate in pandemic prevention and control. The youth leagues of Fujian, Hubei, Hainan, Heilongjiang and Guangxi branches carried out a series of publicity activities to popularize financial knowledge. The youth league of Ningbo Branch conducted blood donation activity themed "Blood for Life". The youth league of Sichuan Branch carried out earthquake relief activity and made donations to the earthquake-stricken area of Luding. The youth league of Liaoning Branch carried out the activity themed "Beach Clean-up Action", organizing young staff to clean away the rubbishes on the beach. The youth league of Gansu Branch organized the thematic activity "Gathering the Strength of Youth to Help Support Rural Revitalization", popularizing financial knowledge to the countryside and making donations for Lizhu Primary School of Min County in Gansu Province.

