



任生俊 Ren Shengjun
行长 President

行长致辞

MESSAGE FROM THE PRESIDENT

2022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，深入学习宣传贯彻党的二十大精神，认真贯彻落实党中央、国务院决策部署，业务规模稳健增长，结构不断优化，质量持续向好，效益稳中有升，各项工作取得新进展、迈上新台阶。截至2022年末，全行表内资产总额近6万亿元，较年初增长9%；本外币贷款余额突破5万亿元，较年初增长12%。不良贷款率1.36%，为2015年以来最低。国际信用评级继续与中国主权评级一致。

心怀“国之大者”，全力支持稳经济大盘。

深入践行金融工作的政治性、人民性、专业性，大力支持实体经济重点领域和薄弱环节，积极助力稳定宏观经济大盘。坚决落实国家稳经济一揽子政策和接续措施，出台实施稳大盘28条、基础设施投放20条、外贸稳定发展10条等政策措施，以及支持长三角、京津冀、珠三角、成渝等区域方案。全力做好基础设施基金和贷款工作，完成684亿元基础设施基金投放任务，超额实现基础设施领域贷款投放计划目标。多措并举做好制造业中长期贷款工作，高效对接国家项目清单，年末制造业中长期贷款余额1.55万亿元，创历史新高。大力推进支持煤炭清洁高效利用、科技创新等专项再贷款，精准服务实体经济所需。

牢记职责使命，着力服务高质量发展。

持续夯实政策性业务主体地位，加大资源倾斜，强化刚性约束，优化资本配置，政策性业务贷款余额创历史新高。加大稳外贸扶持力度，有效促进外贸保稳提质，支持外贸新业态发展，年末外贸产业贷款余额同比增长20%。加强国际交流，有力服务对外合作，达成多项合作成果，“一带一路”贷款余额同比增长13%。支持制造业高质量发展，出台支持科技创新指导意见，助力提升产业链供应链自主可控能力，年末制造业贷款余额同比增长21%。推动小微企业贷款增量扩面、结构优化，实现精准滴灌，小微企业转贷款余额同比增长26%。支持绿色发展，出台“双碳”工作方案，加大对绿色低碳产业支持力度，绿色信贷余额同比增长30%。

筑牢底线意识，扎实推进风险防控化解。

坚定不移落实党中央稳定大局、统筹协调、分类施策、精准拆弹的方针，抓实抓细风险处置。压紧压实责任，合力攻坚重点项目，资产质量持续向好。强化源头治理，厚植风险文化，前移防控关口，积极发挥风险预警体系作用，强化境外风险防控，取得阶段性成果。持续加强全面风险管理体系建设，推动风险并表管理，加强客户评级、统一授信、审批授权管理。扎实推进中央巡视和监管发现风险问题整改，深入查找经营管理薄弱环节，提升整改质效。建立审计查出问题整改和约谈机制，强化不良贷款严肃问责。

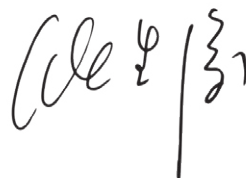
坚持守正创新，持续提升经营管理水平。

全面落实党中央改革优化政策性金融决策部署，加强沟通汇报，强化内外部改革衔接配套，有序推进改革任务落地。加强资产负债动态平衡管理，坚持增收和节支同向发力，全行财务效益达到预期目标。围绕党中央、国务院关注重点以及全行改革发展重大问题，增强研究工作的指导性和针对性。强化境外机构布局，波兰、智利代表处正式成立。创新金融科技体制机制，改革内部组织架构，加强数据治理和数据资产应用，推动银企直联，大幅提升网银业务覆盖率，科技赋能优势更加凸显。提升基础保障能力，开展“运营管理提升年”活动，提高运营服务质效，运营安全得到有效保障。统筹疫情防控和经营管理，确保金融服务不中断。

展望

初心如磐践使命,奋楫笃行启新程。

2023年，进出口银行将主动对标党的二十大精神，对标中央经济工作会议精神，对标全行“十四五”规划，坚持稳字当头、稳中求进，聚焦主责主业，优化结构，提升能力，奋力完成改革发展各项任务，充分发挥政策性金融职能作用，为全面建设社会主义现代化国家开好局起好步作出新的更大贡献。



中国进出口银行行长

In 2022, we at the Export-Import Bank of China followed the guidance of Xi Jinping Thought on Socialism with Chinese Characteristics for a New Era, thoroughly studied and implemented the guiding principles of the 20th National Congress of the CPC, fully implemented the major decisions of the CPC Central Committee and the State Council, and scaled up the Bank's business in a steady manner. We spared no effort to streamline business structure, enhance performance and increase profitability. We made progress across the board and took all our work to a new level. As of the end of 2022, the Bank's total on- and off-balance sheet assets exceeded RMB6 trillion, a year-on-year growth of more than 9%. Its balance of Renminbi and foreign currency loans amounted to more than RMB5 trillion, a year-on-year increase of over 12%. The Bank's NPL ratio stood at 1.36%, hitting a record low since 2015. The Bank's international credit ratings remained the same as China's sovereign ratings.

Bearing in mind the country's most fundamental interests, we contributed to maintaining overall stable economic performance.

We followed through the political, people-oriented and professional requirements for financial work, vigorously supported key areas and weak links in the real economy, and made great contribution to stabilizing the economy. We firmly implemented the country's full range of policies and follow-up measures, introduced 28 measures to help ensure overall economic stability, 20 measures for infrastructure investment and 10 measures to support the steady growth of foreign trade, and formulated programs to support the development of regions including Yangtze River Delta, Beijing-Tianjin-Hebei region, Pearl River Delta and Chengdu-Chongqing region. We endeavored to ensure the investment of the CEXIM Infrastructure Fund and loan disbursement. The Fund has invested a total of RMB68.4 billion in the market, surpassing the planned target. Multiple measures were adopted to ensure that mid- and long-term loans were provided to the manufacturing industry to support national projects. At the year end, the outstanding balance of the Bank's mid- and long-term loans to the manufacturing industry stood at RMB1.55 trillion, hitting a new record high. We also made headway in the Bank's re-lending program in support of clean and efficient use of coal as well as scientific and technological innovation, with an aim to serve the real economy in a targeted manner.

We kept in mind our mission and strove to pursue high-quality development.

We continued to consolidate policy-based facilities as the pillar of the Bank's business by further weighting resources toward and improving capital allocation in these facilities. The outstanding balance of the Bank's policy-based facilities was at an all-time high. We stepped up efforts to help stabilize foreign trade, secured its steady growth with improved quality, and supported the development of new forms of foreign trade. At the year end, the Bank's outstanding balance of foreign trade loans saw a year-on-year growth of 20%. We enhanced international communication and supported China's international cooperation, achieving multiple results. The outstanding balance of Bank's loans supporting Belt and Road cooperation grew by 13% year on year. We supported the high-quality development of the manufacturing industry, put in place guiding principles for scientific and technological innovation, and contributed to boosting the self-reliance and controllability of the industrial and supply chains. The outstanding balance of the Bank's loans to the manufacturing industry grew by 21% year on year. We increased credit supply to micro and small businesses with optimized loan structure so as to support their development in a targeted manner. The outstanding balance of the Bank's onlending loans to micro and small enterprises increased by 26% year on year. We also worked to facilitate green development by putting in place a work plan on helping realize carbon peak and carbon neutrality goals and intensifying support for green and low-carbon industries. The outstanding balance of the Bank's green credit saw a year-on-year increase of 30%.

We guarded against potential risks, and took solid steps to forestall and defuse risks.

We resolutely implemented the Party Central Committee's policy of maintaining overall stability, ensuring coordination, implementing category-based policies, and defusing risks through targeted efforts, and disposed of risks in a practical and precise manner. We assumed our full responsibilities to overcome difficulties in mitigating risks in key projects, and continued to improve the Bank's asset quality. We cultivated the culture of risk management, emphasized on addressing problems at the source, and adopted a forward-looking approach to risk prevention and control. By giving full play to the role of the risk alert system, we strengthened risk prevention and control on overseas projects and achieved good results. We built up the comprehensive risk management system on a continuing basis, and enhanced risk consolidation management as well as the management of client rating, credit line and credit approval and authorization. We made solid progress in rectifying risk-related problems identified during the central disciplinary inspection and supervision, and probed into weak links in business operation and management, so as to improve the quality and efficiency of rectification. We set up a mechanism of rectification and review of problems identified by audits, and worked strictly on accountability for NPLs.

We remained true to our mission and strove for innovation in an endeavor to upgrade business operation and management on a continuing basis.

Acting on the decisions of the Party Central Committee on reforming and optimizing policy-based finance, we increased communication with and briefing to government departments, and further accommodated internal reforms with external ones, so as to accomplish our reform task in an orderly manner. We worked to maintain a dynamic balance between assets and liabilities, and increased revenue while cutting down expenditure, with the Bank's financial benefits hitting the planned target. We carried out research on key tasks prioritized by the CPC Central Committee and the State Council as well as vital issues concerning the Bank's reform and development to provide guidance for the Bank's business operation. We established the Poland Representative Office and Chile Representative Office to expand the layout of the Bank's overseas institutions. We made institutional innovations in Fintech development, improved the Bank's organization structure, and strengthened data governance and application of data assets. We strove for better corporate-to-bank connectivity, expanded the coverage of our online banking services, and better empowered ourselves with science and technology. We improved basic guarantee for business development and carried out activities in the "Year of Improved Operation Management", so as to provide more efficient and quality services and ensure safe business operation. We also coordinated the Bank's response to COVID-19 with its business operation and management to make sure that uninterrupted financial services were provided.

Outlook for 2023**We should remain steadfast in fulfilling our mission and strike hard on choppy waters when charting a new course forward.**

In 2023, we will carry out our work in accordance with the guiding principles of the 20th National Congress of the CPC, the Central Economic Work Conference and the Bank's development plan during the 14th Five-Year Plan Period, and pursue progress while ensuring stability. We will stick to our mission, optimize our business structure, and be better equipped to complete all tasks related to reform and development. We will give full play to our role as a policy bank, and make greater contributions to setting the stage for building a modern socialist country in all respects.