

# 对外优惠贷款十周年

## 10th Anniversary of Concessional Loan Business

二十世纪九十年代，随着发展中国家的政治经济发展和我国改革开放进程的推进，中国政府对援外模式进行了改革，按照国际通行的做法引入对外优惠贷款这一贷款品种，并指定中国进出口银行作为我国的官方发展援助贷款——对外优惠贷款的唯一承贷银行。

10年来，中国进出口银行充分发挥金融机构在官方发展援助项目上的管理职能，积极稳妥地开拓业务，逐步使业务与国际惯例接轨，在扩大援外规模、提高资金使用效益、促进受援国经济发展和加强我国与发展中国家外交和经贸合作关系方面取得了显著成效，发挥了积极作用。

中国进出口银行承办的中国政府对外优惠贷款，重点投向了一批与受援国经济发展密切相关的行业和领域，如电力、交通、电信等基础设施行业，促进了当地经济发展，创造了就业机会，并产生了良好的进口替代效应；推动了一批关系受援国国计民生的大型项目及社会效益显著的福利项目，如：低造价住房、供水、医疗、教育、公路等，改善了当地人民的生活条件，受到了受援国政府和人民的广泛赞誉；通过受援国采购中国的机电产品、成套设备、技术服务以及其他物资，帮助了一批中国企业和出口产品进入当地市场，支持了我国拥有自主知识产权的高新科技产品出口，促进了与发展中国家的经贸合作。

近年来，中国进出口银行承办的对外优惠贷款业务稳步发展，显示出良好的发展态势和前景，已成为我国对外经济合作中不可或缺的重要组成部分。

In the 1990s, with the political and economic development of developing countries and the progress of China's reform and opening-up program, the Chinese government reformed its foreign aid mode and introduced the concessional loan in accordance with the international practice. The government appointed the Bank as the only lending bank for the Concessional Loan, China's official development aid loan.

Over the past ten years, the Bank have given full play to the function of managing official development aid projects as an financial institution by steadily and actively promoting the development of the business and making it gradually conform with international practice. These efforts played positive and significant roles in enlarging the scale of official development loan, enhancing the capital usage efficiency, and promoting economic development of aided countries as well as strengthening the diplomatic, economic and trade relations between China and other developing countries.

The priority of the Chinese government concessional loans undertaken by the Bank went to industries that were closely related to the economic development of the recipient countries, such as electric power, transportation and telecommunication. The loans promoted local economic development, provided job opportunities and created fine import substitute effects. They also facilitated the buildup of a group of large-scale projects of importance to the national economy and people's livelihood with prominent social benefits, such as low-cost housing, water supply, medical service, education, road, etc, which improved the living conditions of local people and won extensive praise of the recipient countries. The purchase of mechanical and electronic products, complete sets of equipment, technical services and other products in China by aided countries helped the Chinese enterprises and products enter the local markets, supported the export of high- and new-tech products of which China own the intellectual property rights, and promoted the economic and trade cooperation with other developing countries.

In recent years, the concessional loan business which has been steadily developed and taken on a good momentum, has become an indispensable component of China's international economic cooperation,