

## 财务报表 Financial Statements

### 资产负债表 Balance Sheet

单位: 千元人民币  
(in thousands of RMB)

资产	ASSETS	2004-12-31	2005-12-31	2006-12-31
存放中央银行款项	Due from Central Bank	2,086,799	5,209,112	1,356,649
存放同业款项	Due from Banks	5,836,923	2,860,534	1,744,700
拆放同业	Interbank Lendings	2,572,782	7,016,374	1,218,788
各项贷款	Loans	125,285,878	175,986,863	231,670,141
减: 贷款损失准备金	Less: Provisions for Doubtful Loans	1,406,816	2,174,432	2,747,992
应收款项	Sundry Accounts Receivable	300,682	1,210,985	1,234,435
投资	Investment	3,437,122	6,700,972	3,884,682
固定资产原值	Fixed Assets	1,260,379	1,276,825	1,372,788
减: 累计折旧	Less: Accumulated Depreciation	207,327	271,701	346,194
其他资产	Other Assets	188,851	6,987,825	18,909,151
资产总计	TOTAL ASSETS	139,055,273	204,793,347	258,297,148

负债	LIABILITIES	2004-12-31	2005-12-31	2006-12-31
同业拆入	Interbank Borrowings	413,825	—	7,489,090
企业存款	Enterprise Deposits	1,589,481	15,509,424	30,240,356
保证款项	Guarantee Sum	784,098	542,987	389,196
应付款项	Sundry Accounts Payable	1,608,428	2,864,161	3,148,614
长期借款	Long-term Borrowings	994,850	16,234,911	20,850,884
发行金融债券	Bonds Issued	120,227,850	152,457,194	167,735,750
财政拨款	Fiscal Subsidized Funds	3,688,326	3,454,628	3,370,095
其他负债	Other Liabilities	4,206,039	7,941,115	19,550,912
负债合计	TOTAL LIABILITIES	133,452,897	199,094,420	252,734,897

所有者权益	OWNER'S EQUITY	2004-12-31	2005-12-31	2006-12-31
实收资本	Paid-in Capital	5,000,000	5,000,000	5,000,000
资本公积	Capital Surplus	-6,535	-70,280	-151,402
盈余公积	Earnings Surplus	345,309	355,339	383,007
未分配利润	Undistributed Profit	283,602	413,888	350,646
所有者权益合计	TOTAL OWNER'S EQUITY	5,622,376	5,698,927	5,582,251
负债及所有者权益总计	TOTAL LIABILITIES AND OWNERS EQUITY	139,055,273	204,793,347	258,297,148

损益表 Profit and Loss Statement

单位: 千元人民币  
(in thousands of RMB)

		2004	2005	2006
利息收入	Interest Income	3,654,393	6,488,527	8,399,121
手续费及其他收入	Commissions & Other Income	1,829,410	2,789,220	2,833,194
收入总额	TOTAL INCOME	5,483,803	9,277,747	11,232,315
利息支出	Interest Expenses	3,620,617	6,300,435	7,996,435
手续费及其他支出	Commissions & Other Expenses	1,263,981	1,815,831	1,973,879
管理费用	Administrative Expenses	299,874	345,957	438,341
营业税及附加	Sales Tax and Affixation	203,218	299,814	371,826
支出总额	TOTAL EXPENDITURES	5,387,690	8,761,547	10,780,481
税前利润	PRE-TAX INCOME	96,113	496,200	451,834
减: 所得税	Less: Income Tax	55,996	424,347	363,340
税后利润	INCOME AFTER TAX	40,117	71,853	88,494

外国政府贷款转贷业务资产负债表  
Addition to the Balance Sheet  
(Onlending of Foreign Government Loans)

单位: 千元人民币  
(In thousands of RMB)

资产	ASSETS	2004-12-31	2005-12-31	2006-12-31
存放同业款项	Due from Banks	8,834,154	2,255,552	3,948,424
应收及暂付款	Accounts Receivable	4,282,787	5,342,559	1,584,267
垫付利息	Interest Receivable	4,077,983	3,326,885	2,029,363
转贷外国政府贷款	Orient Foreign Government Loans	150,075,817	135,290,921	137,433,931
减: 贷款呆账准备	Less Provision for Doubtful Debt in Loans	433,000	387,923	352,219
资产总计	TOTAL ASSETS	166,807,741	145,947,994	144,643,766

负债	LIABILITIES	2004-12-31	2005-12-31	2006-12-31
应付及暂收款	Accounts Payable	1,460,101	360,828	432,107
借入外国政府贷款	Borrowings of Foreign Government Loans	165,168,798	145,316,553	144,093,780
负债合计	TOTAL LIABILITIES	166,628,899	145,677,381	144,465,887

所有者权益	OWNER'S EQUITY	2004-12-31	2005-12-31	2006-12-31
未分配利润	Undistributed Profits	178,842	170,613	177,879
所有者权益合计	TOTAL OWNER'S EQUITY	178,842	170,613	177,879
负债及所有者权益总计	TOTAL LIABILITIES & OWNER'S EQUITY	166,807,741	145,847,994	144,643,766

## 会计报表附注 Notes to Financial Statements

### 一、会计报表编制基础 Accounting Basis for the Preparation of Financial Statements

#### (一) 会计制度

按照《中华人民共和国会计法》、《企业会计准则》、《企业财务通则》、《金融企业会计制度》(财政部1993年颁布)和《金融保险企业财务制度》等法律法规编制财务报告。

#### (二) 报表汇总户数

截至年末,共有10个决算单位:总行本级、总行营业部、上海分行、深圳分行、南京分行、大连分行、成都分行、青岛分行、浙江省分行和湖南省分行,年度会计报表根据10个决算单位个别报表汇总编制。

#### (1) Accounting Principles

The financial statements of The Export-Import Bank of China are prepared in accordance with the relevant rules and regulations of the Accounting Law of the People's Republic of China, Accounting Standards for Business Enterprise, General Financial Provisions for Business Enterprises (promulgated by Ministry of Finance in 1993), Accounting System for Financial Institutions and Regulations Regarding Financial Activities of Financial and Insurance Institutions.

#### (2) Number of the Units Incorporated in the Statements

There were 10 units participated in the final accounts by the end of the year: Head Office, Banking Department, Shanghai Branch, Shenzhen Branch, Nanjing Branch, Dalian Branch, Chengdu Branch, Qingdao Branch, Zhejiang Branch and Hunan Branch. The annual financial statements are prepared by incorporating the individual statements of the aforesaid 10 units.

### 二、会计政策和会计估计 Accounting Policies and Accounting Estimates

#### (一) 会计年度

公元2006年1月1日至12月31日。

#### (二) 记账本位币

记账本位币为人民币。

#### (三) 记账基础和计价原则

代理外国政府贷款转贷业务以收付实现制为记账基础;其他业务以权责发生制为记账基础,以实际成本为计价原则。

#### (四) 外币业务核算及外币报表的折算方法

外币业务采用分账制进行核算。外币实收资本按历史汇率折算为人民币，折算差额记入“资本公积”；其余各外币账户的外币期末余额按期末市场汇价折合为记账本位币金额。本期末主要货币基准汇率：

1美元=7.8087元人民币

1欧元=10.2689元人民币

1日元=0.065714元人民币

#### (五) 投资核算方法

短期投资取得时按实际成本计价，其持有期间所获得的现金股利或利息，除取得时已计入应收项目的现金股利或利息外，实际收到时作为投资成本的收回，冲减短期投资的账面价值；长期投资按实际支付的债券价款扣除支付的税金、手续费等各项附加费用，以及实际支付价款中包含的已到期尚未领取的债券利息后的余额作为实际成本记账，并按权责发生制原则计算应计利息。

#### (六) 呆账准备核算方法

呆账准备核算采用备抵法，根据期末各项贷款、拆出资金及长期股权投资（人民币国债投资除外）等承担风险资产期末余额的1%计提。

#### (七) 固定资产计价和折旧方法

固定资产按取得时的成本计价，固定资产折旧采用年限平均法按月计提，净残值率为3%，各类固定资产折旧年限为：营业用房30年，非营业用房5年，电子计算机3年，运输设备4年，通讯设备、安全保卫设备、电器设备、家具及其他5年。

#### (八) 利息收入确认原则

利息收入确认原则：贷款到期（含展期下网）90天以上尚未收回的，其应计利息停止计入当期利息收入，纳入表外核算；已计提的应收未收利息收入，在贷款到期90天后仍未收回时，或在应收未收利息逾期90天后仍未收到时，冲减当期利息收入，转作表外核算。表外核算的应计利息在实际收到时确认为收益期的利息收入。

#### (九) 主要税项

所得税按应付税法进行核算并按税务政策规定进行纳税调整，税率为33%，期末由总行汇总统一缴纳。营业税税率为5%，总行和各分支机构分别缴纳。

(1) Accounting Year

The accounting year runs from January 1, 2006 to December 31, 2006.

(2) Reporting Currency

The reporting currency is RMB.

(3) Reporting Basis and Valuation Method

Except the lending business for which cash basis accounting is applied, all the rest of the Bank's businesses are prepared on an accrual basis and at actual costs.

(4) Foreign Currency Translation and the Translation Method of Foreign Currency Financial Statements

Foreign currency business is recorded separately. The paid-in capitals in foreign currency are translated into RMB at historical exchange rates and the differences are recorded in "Capital Reserve"; the year-end balances of the rest foreign exchange accounts are translated into amounts of the reporting currency at the respective exchange rates ruling at the end of the accounting year. The year-end bench rates of the major currencies for this accounting year were:

USD: RMB 1: 7.8057  
EUR: RMB 1: 10.2689  
JPY: RMB 1: 0.065714

(5) Investments

Short-term investments are valued on the basis of the actual costs of acquisition, and, except for the cash dividends or interests already recorded in the receivables upon acquisition, the cash dividends or interests acquired during the holding period are used to offset the book values of short-term investments as the returns of investment costs when they are actually received; as for long-term investments, the balances of the purchase prices of bonds actually paid, after deducting the tax, commission charges and other additional charges paid and the matured yet undrawn bond interests included in the purchase prices that are actually paid deducted, are recorded as actual costs, and the accrued interests are calculated on an accrual basis.

(6) Calculation Method of Provisions for Doubtful Debts

The allowance method is adopted for the calculation of provisions for doubtful debts, which is set at 1% of the year-end outstanding balance of all loans, interbank lending and assets bearing risks such as long term investments and short-term investments (excepting RMB treasury bond investment).

#### (7) Fixed Assets and Depreciation Calculation

Fixed assets are recorded on a historical cost basis. Depreciation is calculated by using the straight-line method on a monthly basis. Net residual value is estimated at 3%. The estimated service terms of different categories of fixed assets are as follows: business houses -30 years, non-business houses -35 years, computers -3 years, transportation equipments -6 years, communication equipment, security system equipment, electric appliances, furniture and etc. -5 years.

#### (8) Principles of Interest Income Recognition

The Principles of interest income recognition are: if a loan fails to be recovered within 90 days upon expiry (including extension period, the same below), the accrued interests of the loan should be incorporated in off-balance-sheet calculation and cease to be recorded in the interest income of the current period; the overdue interest income that has been accrued should, when the loan fails to be recovered within 90 days upon expiry or the overdue interest fails to be recovered within 90 days upon expiry, offset the interest income of the current period and be incorporated in off-balance-sheet calculation. The accrued interest that is calculated on off-balance-sheet should, upon actual acquisition, be identified as interest incomes of the collection period.

#### (9) Tax

The income tax was calculated using the payable method at a rate of 33% upon adjustment in accordance with the provisions of taxation policies, and was paid by the Head Office at the end of the year. The operating tax was calculated at a rate of 5% and paid by the Head Office and the business branches separately.

### 三、主要会计政策、会计估计变更及重大会计差错更正

#### Major Changes in Accounting Policies and Accounting Estimates and Correction of Significant Accounting Errors

(一) 本年度无主要会计政策、会计估计变更。

(二) 本年度无重大会计差错更正。

(1) There are no major changes in accounting policies and accounting estimates this year.

(2) There are no significant account errors this year.

#### 四、利润分配

##### Profit Distribution

根据财政部批复,对2006年税后利润进行分配。

After-tax profits for 2006 are distributed according to the written approval from the Ministry of Finance.

#### 五、报表项目说明

##### Notes to the Items of the Statements

##### (一) 调整项目

将原反映在“其他负债”项目中的“企业存款”项调出,予以单独列示,反映企业存入我行的款项。

##### (二) 表外项目

应收未收贷款利息余额	232,401.51万元
保函责任余额	6,675,622.48万元
他行开未保证凭证	882,280.89万元

##### (1) Items Adjusted

In the Balance Sheet, the "Company Deposits" is withdrawn from the "Other Liabilities" and is set as a separate item to represent deposits made by companies at China Eximbank.

##### (2) Off-sheet Items (RMB)

Year-end Outstanding of Interest Receivable	2,324,015,100
Year-end Outstanding of Guarantees	68,758,224,800
Year-end Outstanding of Guarantee Certificate issued by Other Institutions	8,822,808,900