

## 业务创新与发展

# Business Innovation and Development

2007年，中国进出口银行坚持以政策为指导，以市场为取舍，以客户为中心，加大对新领域、新产品的研究和开发力度，加快金融创新步伐，积极拓展业务发展空间。

In 2007, guided by the state policy, China Eximbank took a market-oriented and client-centered approach to step up research and development of new financial products, encourage financial innovation and expand business range.

### 一、信贷业务创新不断深入 Business Innovation

支持领域从出口延伸到进口，支持范围从机电产品和高新技术产品延伸到农产品、文化产品及旅游等服务贸易领域，支持链条从产品出口、境外投资、对外承包工程延伸到境外经济合作区建设，支持客户延伸到中小企业、港澳台资企业。

The Bank extended its business range beyond export credit to import credit, and began to support products and services such as farm produce, cultural products and tourism in addition to its traditional portfolio. Apart from financing commodity export, overseas investment and construction, the Bank also began to support construction of economic cooperation zones overseas. Besides, the Bank extended its support to SMEs and businesses invested by Hong Kong, Macau and Taiwan.

### 二、中间业务产品不断丰富 Developing New Intermediary Products

开办了进口代付、进口项下汇出汇款融资、进出口押汇、应收账款票据融资、福费廷等贸易融资品种。积极推动保理业务，尝试开展了贸易供应链管理融资。推出了境外投资企业融资性对外担保业务。

The Bank started to provide import refinance, outward remittance financing for import, export and import bill advance, accounts receivable financing and forfeiting. Efforts were made to develop factoring business and introduce trade supply chain financing on a trial basis. In addition, the Bank opened financing guarantee business for overseas investment companies.

### 三、转贷业务品种不断拓展

#### Enriching Onlending Business Portfolio

与美方就美国进出口银行主权担保中期和长期项目贷款协议达成一致。获得世界银行节能项目转贷资格。争取到中意2004-2006年度财政合作项下3个领域独家转贷资格。开拓了日本不附条件贷款、德国促进性贷款及法国开发署贷款等新业务品种。

The Bank reached an agreement with US EXIM on the Medium- and Long-term Project Loan Agreement under China-US Sovereignty Guarantee Credit. The Bank has also gained qualification as the onlender for the World Bank energy-efficiency project. In addition, the Bank secured the place as the exclusive onlender for three areas under the financial cooperation between China and Italy in 2004-2006 period. Moreover, more new onlending varieties have been developed including Untied Loan from the Japanese government, Promotional Loan from the German government and Loan from Agence Franaise de Developpment.

### 四、融资方式不断创新

#### Innovating Financing Mode

推出了在建船舶抵押担保，启动了银团授信方案。积极探索开展租赁融资、应收账款融资等业务。开办了为境外合格机构开立人民币结算账户，办理人民币贷款业务和货币互换业务。

The Bank introduced collateral guarantee business for vessels under construction, and initiated syndication credit extension plan. Efforts have been made to explore possibilities of providing lease financing and accounts receivable financing. In addition, the Bank opened RMB settlement accounts for qualified institutions overseas and began to provide RMB loans and currency exchange services to these institutions.

