

业务创新与发展 BUSINESS INNOVATION AND DEVELOPMENT

2008年，中国进出口银行以业务创新为主要内涵，以市场营销、创新业务和融资协调为手段，先后与政府部门、地方政府、集团公司等签署战略合作协议23项。通过金融创新，破解企业在发展过程中遇到的融资难题，激发企业发展的活力，在改革创新中实现自我发展和完善，实现了政策性、安全性和效益性统一的目的。

全年，创新业务批贷金额约合1823.23亿元人民币，占全行同期批贷总额的48.83%；创新业务放贷金额约合1283.14亿元人民币，占全行同期放贷总额的43.33%；创新产品新增贷款余额约合782.39亿元人民币，占全行同期新增贷款余额的60.10%。创新业务贷款余额合计1244.62亿元人民币。

In 2008, by adopting various approaches including marketing, business innovation and financing coordination, the Bank signed 23 strategic cooperation agreements with Chinese central government ministries and local governments, and corporation groups. Innovative financial services were provided to address financing problems facing Chinese companies in their development, which helped to boost their growth vitality and facilitate self-development through reform and innovation. By doing so, the Bank succeeded in meeting its targets in policy, asset safety and profitability.

Throughout the year, the approved credit within the innovation business category stood at RMB 182.323 billion, 48.83% of the Bank's total, with RMB 128.314 billion disbursed, 43.33% of the total. Loan outstanding of innovative products rose by RMB 78.239 billion over last year, which accounted for 60.1% of the Bank's total new outstanding. The year-end outstanding of this business line scored RMB 124.462 billion.

一、信贷业务不断创新 CONTINUOUS INNOVATION IN CREDIT BUSINESS

在信贷产品方面，通过与银行及非银行金融机构、高科技园区和开发区、大企业和大集团等合作搭建各类融资平台，扩大了对中小企业的融资面。截至2008年末，累计发放中小企业统借统还贷款10.34亿元，贷款余额6.63亿元。在担保机制方面，设计推出了中小企业出口融资担保业务。

大力拓展农产品出口卖方信贷等业务，支持了果汁、番茄制品等农产品出口及出口加工基地建设，培育了一批成长性好、带动力强的农产品龙头企业，并以此带动了农民增收。积极支持有比较优势的农业产业化企业“走出去”，特别是在发展中国家开展农业开发与合作，相关农业示范园项目正逐步推开。

为提升我国对外旅游服务贸易发展水平和竞争能力，带动中华文化和价值观的输出，试点开办了旅游文化国际化贷款。积极开办文化产品和服务（含动漫）出口信贷，努力为企业提供“文化、旅游、科技一揽子”融资支持。

为贯彻落实科技兴贸战略，推动我国出口增长，开办出口基地建设贷款和出口企业固定资产投资贷款，改善了出口企业经营环境，帮助出口型企业提高自主创新能力和产业竞争力。

响应政府大力发展服务贸易、转变外贸增长方式的政策号召，推出国际会展服务设施建设贷款、国际物流运输服务贸易贷款、国际物流基础设施建设贷款等一系列创新贷款品种。

把支持船舶业发展作为工作重点，在国内首创了银团保函业务，成功开拓了非洲地区船舶融资业务。为有效应对国际金融危机对我国船舶业带来的冲击，与中国船舶工业集团公司签署了总额1000亿元的战略合作协议。

高度重视支持台资企业问题，不断探索支持台资企业新模式，逐步形成了自己的业务特色与竞争优势。积极推动与具有台资背景的华一银行开展合作，努力破解台资企业融资难题。

The Bank enriched its SMEs financing services by setting up various financing platforms in cooperation with other banks, non-bank financial institutions, hi-tech parks and development zones as well as large-sized companies and groups. By the end of 2008, the Bank had accumulatively disbursed SME loans worth RMB 1.034 billion in the form of centrally-borrowing-and-paying, with an outstanding of RMB 663 million. In terms of guarantee services, the Bank started to offer export finance guarantee service tailored to SMEs.

In addition, the Bank continued to develop export seller's credit for agricultural products in support of the export of agro-products including fruit juice and tomato products as well as the construction of export production bases for such products. As a result, it helped foster a group of leading agricultural producers with high development potential and exemplary effect, which had contributed to the income increase of farmers. Meanwhile, the Bank had lent great support to the "go global" operations of agricultural producers with comparative advantages, with special focus on agricultural development and cooperation with other developing countries such as setting up agriculture pilot parks.

The Bank experimented on providing tourism and culture credit in 2008 with the aim of improving China's service capacity and competitiveness in the tourism sector and promoting the Chinese culture and values around the world. It provided export credit for cultural products and services (including animation) together with financing package of "Culture, Tourism, Science & Technology".

In order to stimulate China's export growth while carrying out the national strategy of "Revitalizing Trade through Science and Technology", the Bank developed such facilities as credit for export base construction and credit for export companies on fixed assets investment, which helped improve the business environment of export companies and enhanced the self-reliant innovation capability and industrial competitiveness of export-oriented companies.

To follow the government policy of promoting service trade and adjusting the growth model of foreign trade, the Bank developed a series of innovative loan facilities such as credit for the construction of service facilities for international conventions and exhibitions, credit for international logistics and transport services, credit for the construction of international logistics infrastructures and etc.

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In addition, the Bank stepped up its efforts to develop the Chinese shipping industry by launching syndication Letter of Guarantee, the first of its kind in China. It also witnessed a great success in shipping financing in Africa. With a view to help the Chinese shipbuilding industry to fight against the impact of international financial crisis, the Bank signed a RMB 100 billion strategic cooperation agreement with China State Shipbuilding Corporation.

Furthermore, the Bank paid special attention to supporting Taiwan-funded companies. With extensive efforts in exploring new models of support, the Bank has gradually developed its unique business features and competitive edge. For example, it stepped up cooperation with Fint Sino Bank, a Taiwan-funded bank, working hard to solve financing bottle-necks faced by Taiwan-funded companies.

二、中间业务快速发展

RAPID GROWTH IN INTERMEDIARY BUSINESS

强化“多位一体”的整体营销方式，带动了中间业务快速发展。引进战略合作伙伴，合作开发了国内保理、代付、供应链融资等产品。完成了短期出口信用保险项下贸易融资产品开发工作。开发了远期收汇、信用保险、客户担保相结合的结构性福费廷业务。

In 2008, the Bank promoted an integrated marketing approach of offering clients One Stop Service, which contributed to a rapid growth of its intermediary business. Working with strategic partnerships, the Bank developed new products such as domestic factoring, re-financing and supply-chain financing. This year, it completed the development of trade finance products under short-term export credit insurance, and launched structured forfeiting business combining forward collection, credit insurance with client guarantee.

三、特别融资账户业务稳步推进

STEADY PROGRESS IN SPECIAL FINANCING ACCOUNT BUSINESS

积极推进特别融资账户业务，做成了一批有影响的项目，解决了一些高新技术产品国产化问题，填补了国内空白。成功利用中意曼达林基金支持中国企业进行海外并购。

In 2008, the Bank continued to promote special financing account business by accomplishing a number of influential projects and addressing the problems of localized production of high-and-new tech products, filling the gap in the domestic markets. In addition, the Bank supported Chinese companies in overseas acquisition via Mandarin Fund.

四、转贷业务继续拓展

CONTINUED EXPANSION IN ONLENDING BUSINESS PORTFOLIO

与葡萄牙储蓄总行签署了3亿欧元一揽子贷款协议，并获得独家转贷资格；争取到欧洲投资银行应对气候变化框架贷款中央项目5000万欧元的转贷资格；签署了美国进出口银行主权担保贷款项下中美节能环保领域合作谅解备忘录；首次签署法国开发署贷款项下转贷协议；签署世界银行节能贷款1亿美元的《项目协议》。

Last year, the Bank signed a package loan agreement worth 300 million euros with Caixa Geral de Depositos of Portugal (CGD), for which it acquired the exclusive onlending-bank status. It also obtained the onlending bank qualification for 50 million euros worth of credit under the project of China Climate Change Loan by European Investment Bank. It also signed with the US EXIM a cooperation MOU on China-US Energy Efficiency and Environmental Protection under US EXIM's Sovereignty Guarantee Facility. Moreover, the Bank signed, for the first time, onlending agreement with Agence Francaise de Developpement (AFD), and signed with the World Bank a project agreement of utilizing its energy efficiency credit of USD 100 million.

五、融资平台日益多样化

DIVERSIFIED PLATFORMS FOR FINANCING SERVICES

通过与银行及非银行金融机构、高科技园区和开发区、大企业和大集团等合作搭建各类融资平台，扩大了对中小企业的融资面。开办了农产品出口卖方信贷、合资企业应收账款融资业务、委托贷款业务、存货质押贷款业务、无追索权保理应收账款融资业务、咨询顾问业务等。

In 2008, the Bank expanded SME financing and worked hard to set up various financing platforms in cooperation with banks, non-bank financial institutions, high-tech parks and development zones, as well as large-sized companies and groups. It also offered new products such as agricultural product export seller's credit, account receivable credit for Taiwan-funded companies, commissioned loan services, inventory pledge loan, credit for account-receivable of factoring without recourse, and consultation services.