

业务创新

Business Innovation

2014年，中国进出口银行创新业务继续保持快速增长，对支持外贸稳增长、调结构作用进一步凸显。2014年，全行创新业务签约贷款3674.74亿元人民币，创新业务新增贷款余额1651.65亿元，新增贷款直接带动货物进出口总额1490.80亿美元和服务进出口总额375.19亿美元。

In 2014, the Bank maintained rapid growth in expanding innovative business and thus played an increasingly important role in ensuring stable growth of China's foreign trade and improving its mix. In the year, the Bank's innovative businesses registered a total contract value of RMB367.474 billion, and the outstanding loans rose by RMB165.165 billion. The increased loans were responsible for generating USD149.08 billion of trade in goods and USD37.519 billion of trade in services.

金融支持开放型经济发展业务体系不断丰富

A greater range of financial services were provided to support the development of China's open economy.

一是深化金融产品的二次创新和业务整合工作。在对已有创新业务进行整合的基础上，全面开展二次创新，设计开发了服务贸易贷款和转型升级贷款两大类产品。二是在金融同业中率先出台《公私合营(PPP)项目融资指引(试行)》，助力中国装备“走出去”和“一路一带”建设。三是创新推出非洲中小企业发展贷款、境外中资企业发展贷款等业务，打造更加全面、一体化的支持“走出去”的政策性业务体系。四是出台《碳金融业务实施方案》，在碳金融业务领域迈出开创性一步，丰富绿色金融服务体系。





First, further innovation and integration of financial products was made. Building on the integration of current innovative businesses, we made all-around efforts to conduct a new round of innovation by creating two major categories of loans which respectively focused on supporting trade in services and industrial upgrading. Second, we were the first in China's financial sector to release the *Guidelines on Financing Public-Private Partnership (PPP) Projects (Provisional)* to support the export of Chinese equipment and China's land and maritime Silk Roads initiative. Third, new businesses like African SME development loans and overseas Chinese enterprises development loans were launched, which created a more comprehensive and integrated mechanism for conducting policy-based businesses to support the "going global" efforts of Chinese companies. Fourth, the *Plan for Conducting Carbon Based Financing* was adopted, which broke new ground in carbon based financing and expanded China's green financing services.

金融支持重点领域发展成效显著 Financing support to key sectors delivered good results.

支持文化产业国际化发展。截至2014年，全行累计支持了160余个文化重点项目，占全国文化“走出去”项目的60%，成为支持文化“走出去”项目数量最多、贷款余额最大的金融机构，在拓展支持文化产业的广度和深度方面发挥了良好的示范作用。



支持科技创新，推动重大技术装备“走出去”。支持了三一重工收购奥地利帕尔菲格集团股权、中联重科收购m-tec公司、哈尔滨航空工业有限公司出口委内瑞拉Z9直升机、中芯国际建设集成电路生产线、华大基因收购美国CGI、渤海造船厂关键技术研发等一批意义重大、效益良好、示范效应较强的重点项目。

积极扶持节能环保行业发展。成功支持了虎丘湿地公园生态修复、中材节能余热发电、大连国家静脉产业示范园废旧再生资源回收等一批示范性强、社会效益和经济效益兼具的节能环保项目和合同能源管理项目。

大力推动部行合作机制。分别与工业和信息化部、农业部、国务院扶贫领导小组办公室、国务院台湾事务办公室就推动集成电路产业实现重点突破和整体提升、支持重大技术装备企业“走出去”、推动农业国际化发展、落实精准扶贫、支持合资陆资企业赴对方市场投资及联合“走出去”等重点领域签署合作协议。



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The Bank supported the overseas growth of China's cultural industries. By the end of 2014, the Bank had provided financing support to over 160 major overseas cultural projects, accounting for 60% of all such projects launched by China, exceeding other Chinese financial institution in terms of both the number of projects involved and the amount of loans provided. The Bank thus acted as a pacesetter in providing extensive support to the overseas growth of Chinese cultural industries.



We also supported technical innovation and the overseas expansion of key technological equipment manufactures. We financed a number of major pacesetting business projects with good returns. They include Sany Heavy Industry's acquisition of stakes in the Austria-based Palfinger Group, Zoomlion's acquisition of M-Tec, Harbin Aviation Industry's Z9 helicopter export to Venezuela, SMIC's integrated circuit production lines, BGI's acquisition of the American company CGI and the key technological research programs of Bohai Shipyard.

We provided financing support to the energy conservation and environment industries. A number of energy conservation and environment projects as well as energy performance contracting projects that serve as pacesetters and have good social and economic benefits have received our financing support. They include the project of restoring the ecology of the Tiger Hill Wetland Park in Suzhou, the waste heat power generation project of Sinoma and the renewable energy recovery project of the National Venous Industry Demonstration Park in Dalian.

The Bank enhanced cooperation with relevant government agencies. We signed cooperation agreements with the Ministry of Industry and Information Technology, the Ministry of Agriculture, the Office of the State Council Leading Group of Poverty Alleviation and the Taiwan Affairs Office of the State Council. They respectively cover key areas, such as promoting major breakthroughs in and upgrading the integrated circuit industry, supporting the overseas growth of major technological equipment companies, advancing the overseas expansion of the agricultural sector, improving targeted poverty alleviation, supporting mutual investment and "going global" partnership between mainland and Taiwan companies.



同业合作成果继续扩大

Cooperation with other financial institutions produced more deliverables.

一是拓宽中间业务收入来源，丰富金融服务手段。二是调整信贷结构，盘活存量资产，出台《信贷资产流转业务指引（暂行）》。三是成功发行第二期信贷资产支持证券，为优化信贷结构探索出新路径。四是与资产管理公司加强全面合作，借助资产管理公司在处置监控类资产和不良资产方面的专业优势，化解信贷业务风险。

We secured new sources of revenue for our intermediary businesses and developed new tools to provide financial services. We also adjusted the credit structure, made more effective use of existing assets and adopted the *Guidelines on the Circulation of Credit Assets (Provisional)*. The second credit asset-backed securities were successfully issued, and we explored new ways to improve the credit structure. We strengthened all-round cooperation with asset management companies, and made good use of their expertise in managing under-surveillance and non-performing assets to defuse risks in credit business.

网上银行业务迅速发展

Online banking registered rapid growth.

充分发挥科技创新对业务发展的助推作用，丰富网上银行产品、健全网上银行客户服务体系，向境内企业客户全面推出包括查询、转账、信贷和贸易金融在内的网上银行服务。2014年，境内经营单位已全部开通网上银行业务服务，签约客户超过1000家，全行共办理网上银行申请类业务近9900笔，金额超过600亿元人民币。



To maximize the role of science and technology in promoting business growth, we broadened the portfolio of online banking products, improved the online client service system, and provided a full range of online banking services, including inquiry, transfer, credit and trade finance, to our domestic business clients. In 2014, online banking was launched in all our domestic operating offices, with over 1,000 registered clients. During the year, the Bank processed close to 9,900 business applications online, with a total value of over RMB60 billion.

