





# 社会责任

SOCIAL  
RESPONSIBILITY



## 社会责任 Social Responsibility



2018年，进出口银行积极贯彻落实“创新、协调、绿色、开放、共享”五大发展理念，主动发挥在重点领域、薄弱环节、关键时期的金融职能作用。积极服务实体经济，推动区域协调发展，发展绿色金融，助力社会公益事业，为决胜全面建成小康社会和经济社会可持续发展作出了积极贡献。

In 2018, the Bank, setting its eye on the vision for innovative, coordinated, green, open and shared development, played an active role in providing financial services to key areas and weak links during critical periods. The Bank actively served the real economy, promoted balanced development among regions, championed green finance, and supported social welfare programs. In so doing, the Bank made significant contribution to the building of a moderately prosperous society in all respects and China's sustainable development.



## » 定点扶贫

### Reducing Poverty in Partner Counties



2018年，进出口银行把握精准扶贫、精准脱贫方略，紧扣对口甘肃省岷县和重庆市云阳县的发展规划，坚持科学规划，加大投入力度，精准落实“两不愁三保障”，将扶贫领域作风专项治理工作贯穿始终，助力两县扎实做好脱贫攻坚战，并与两县人民建立了深厚的友谊。

In 2018, the Bank pursued the strategy of targeted poverty alleviation as it worked closely with its two partner counties, Minxian County in Gansu Province and Yunyang County in Chongqing Municipality. Based on the two counties' existing development plans, the Bank formulated scientific work plans and stepped up inputs to ensure the poor had access to food, clothing, housing, education and health care. With improved work ethics and more effective methods, the Bank established profound friendship with the local community.



截至2018年末，进出口银行对两县累计发放贷款37839万元，以“政银保+小微企业”模式，对当地担保公司完成授信5亿元。对贫困人口进行就业培训达4000人，为两县引进企业3家，购买和销售贫困县农产品147.74万元。2018年岷县超预期退出贫困人口2.4万人，贫困发生率由年初的17.09%下降到11.4%；2018年8月，云阳县高质量通过国家验收，实现脱贫摘帽。

By the end of 2018, the Bank had provided RMB378.39 million worth of loans to the two counties, and granted a credit line of RMB500 million to local guarantee companies by aligning the strengths of government-bank-guarantor, to support small and micro businesses. The Bank provided occupational training to 4,000 people living under poverty line, introduced three companies into the local markets, and purchased and assisted the sales of agricultural products worth RMB1.4774 million. As a result, Minxian saw 24,000 people getting out of poverty in 2018, surpassing its original target, and the poverty headcount ratio dropped to 11.4% at the year-end, from 17.09% at the beginning of the year. In August 2018, Yunyang passed the country-level review with exceptional results, and was officially lifted out of poverty.

## » 绿色金融

### Green Finance

进出口银行不断加大对绿色信贷项目的有效投入，在风险可控、商业可持续的前提下，积极支持污染防治、资源节约与循环利用、清洁交通、清洁能源、生态农业、生态保护等领域的绿色企业和项目，助推制造业在环境保护和节能减排方面转型发展。

截至2018年末，绿色信贷业务余额已突破2000亿元，所支持项目合计减少标准煤使用量4146.26万吨，二氧化碳减排当量7200.55万吨，减排二氧化硫14.61万吨，减排氮氧化物4.04万吨，节水628.67万吨，产生了显著的环境保护和社会效应。

The Bank intensified effective inputs into green credit financing. It gave priority to green companies and projects with controllable risks and commercial sustainability in the areas such as pollution prevention and abatement, resource conservation and recycling, clean transport, clean energy, eco-agriculture, and ecological conservation. The Bank also supported the manufacturing industry in its efforts for environmental protection, energy conservation, and emission reduction.

By the end of 2018, the Bank's outstanding balance of green credit exceeded RMB200 billion. The projects it had financed produced significant environmental and social benefits by reducing the use of 41.4626 million tons of standard coal, the emission of an equivalent of 72.0055 million tons of carbon dioxide, 146,100 tons of sulfur dioxide and 40,400 tons of nitrogen oxides, as well as the use of 6.2867 million tons of water.





## »支持民营和小微企业

### Serving Private Companies and Small and Micro Businesses

2018年，进出口银行落实中央支持民营企业发展、解决民营企业融资难融资贵问题精神，制定23条具体措施，加大信贷投放，推进减费让利。举办支持民营企业发展座谈会，与32家民营企业签署战略合作协议。提升普惠金融业务管理能力和服务效率，创新支持外贸小微企业模式，开展小微企业直贷业务试点，对符合条件的小微企业贷款降低内部资金转移价格20BPs。2018年末，进出口银行普惠金融贷款余额6742亿元，同比增长16.32%。

In 2018, the Bank introduced 23 measures to increase lending and cut financing costs as part of its efforts to implement the central government's decision to support private sector and resolve their financing difficulties. The Bank hosted workshops on supporting private businesses and entered into strategic cooperation agreements with 32 private companies. The Bank improved management capacity and service efficiency on inclusive finance and developed innovative models to support small and micro companies running foreign trade. A direct lending scheme was piloted for small and micro businesses, under which those who are eligible enjoy a cut of 20 basis points in the funding price. By the end of 2018, the Bank had RMB674.2 billion in its balance of inclusive finance, up by 16.32% year-on-year.



## »支持三农

### Supporting Agriculture, Rural Areas and Farmers

进出口银行深入贯彻落实乡村振兴战略，充分发挥进出口和走出去金融职能专长，以“一带一路”参与国家为依托，巩固和强化与东南亚、中亚以及太平洋国家农业合作力度，重点支持涉农企业农机装备制造、农产品精深加工、海外并购等项目，助力涉农企业提升国际竞争力。

截至2018年末，进出口银行涉农贷款余额3332.85亿元。项目覆盖乌克兰、以色列、新加坡、美国、巴西等39个国家和地区，有力地支持了新希望集团、思念食品等一批涉农企业发展壮大。

The Bank fully utilized its expertise in trade and financing for “going global” endeavors to deliver the central government’s rural revitalization strategy. Among the Belt and Road partner countries, the Bank strengthened agricultural cooperation with those in Southeast Asia, Central Asia and the Pacific, prioritizing agricultural machinery manufacturing, agricultural product deep-processing, and overseas merger and acquisition by Chinese agri-businesses, in order to enhance their competitiveness in the international markets.

As of the end of 2018, the Bank’s outstanding balance of loans to agriculture and agribusiness had reached RMB333.285 billion, supporting projects in 39 countries and regions including Ukraine, Israel, Singapore, the US, and Brazil. In so doing, a group of Chinese companies in the agricultural sector, such as New Hope Group and Syneer Food, expanded their global reach and presence with the Bank’s support.



## » 社会公益事业

### Social Welfare

2018年，进出口银行累计向甘肃省岷县和重庆市云阳县捐赠资金2011.1万元，同比增长82%，涉及产业扶贫、教育扶贫、健康扶贫、技能培训、基础设施等领域，累计带动363人建档立卡脱贫，预计未来受益贫困人口将达5316人。

进出口银行鼓励员工积极参加社会公益活动。2018年，组织为重庆云阳县贫困地区和新疆贫困地区儿童编织爱心毛衣、围巾公益活动，广大员工积极参与，累计编织1600余件衣物，用爱心凝聚人心，用关怀温暖社会。

进出口银行持续资助甘肃省岷县和重庆市云阳县建档立卡贫困户家庭考入北京的大学生。截至2018年末，已资助贫困大学生79人次。在经济资助的同时，坚持生活上关心，学习上督促，心理上疏导，当好贫困学生的“家里人”，解决实际困难，培育了带动脱贫的星星之火。

In 2018, the Bank donated RMB20.111 million to Minxian County in Gansu Province and Yunyang County in Chongqing Municipality, up by 82% comparing to 2017. The donation was spent on local industries, education, health care, training, and infrastructure as part of the poverty alleviation effort. A total of 363 people were registered to be out of poverty. It was estimated that the Bank's donations would benefit 5,316 impoverished people in the years to come.

The Bank encourages its employees to join the social welfare programs. In 2018, a sweater and scarf-making event was organized to help children in poverty-stricken areas in Yunyang and Xinjiang. The event was much welcomed by the employees, who made over 1,600 knitted pieces for children in need.

The Bank also established a student sponsorship scheme to help finance the education of students who came from Minxian and Yunyang and studied at colleges in Beijing. This program had sponsored 79 person-time by the end of 2018. Moreover, the Bank is always there to help whenever these students need helping hands or ears in their study or college lives, just like family. After graduation, these students are expected to be young leaders to help more people move out of poverty.

