



社会责任  
SOCIAL  
RESPONSIBILITY

## 社会责任 Social Responsibility

2021年，进出口银行以习近平新时代中国特色社会主义思想为指导，立足新发展阶段，贯彻新发展理念，构建新发展格局，主动发挥在重点领域、薄弱环节、关键时期的金融职能作用。秉承“忠诚奉献、诚信严谨、开放包容、开拓创新”的核心价值观，积极践行社会责任，助力乡村振兴与社会公益事业，发展绿色金融、普惠金融，提升客户服务质量，为统筹经济、社会、环境的可持续发展作出积极贡献。

Guided by Xi Jinping Thought on Socialism with Chinese Characteristics for a new era, the Bank better adapted to the new development stage, applied the new development philosophy, fostered new development dynamics, and played an active role in providing financial services to key areas and weak links during this critical period. It observed the core values of loyalty and dedication, integrity and rigour, openness, inclusiveness and innovation, practiced corporate social responsibility, supported rural revitalization and public-benefit programs, championed green finance and inclusive finance, and improved service quality for clients. By doing so, the Bank made significant contribution to sustainable development of the economy, society and environment.





## 助力乡村振兴

### Supporting Rural Revitalization

2021年，是全面推进乡村振兴工作的起步之年。进出口银行持续深入学习贯彻习近平总书记关于乡村振兴工作重要讲话精神，不折不扣落实中央决策部署，不断提升政治站位，强化责任担当，突出问题导向，创新金融产品和服务，保持帮扶力度不减，全力以赴助力甘肃省岷县和重庆市云阳县全面推进产业、人才、文化、生态、组织振兴，确保“十四五”开好局、起好步。本行在2020年中央单位定点扶贫工作成效分类评价中等次为“好”。

本行精心构建乡村振兴新格局，让脱贫攻坚成果更巩固，成效更可持续，全年投入定点帮扶资金2575万元。聚焦“两不愁三保障”突出问题，着力提升教育医疗水平，确保不发生规模性返贫。支持脱贫地区乡村特色产业发展，引导农业主导产业和龙头企业发挥引领作用，带动脱贫户稳定增收。抓实人才培养，打造乡村振兴“人才高地”。提供坚强组织保障，将党建工作与乡村振兴深度融合，持续增强基层党组织凝聚力和战斗力。不断强化政策性金融职能，加大对脱贫地区的信贷投放，以金融手段推动产业振兴。精耕农产品消费帮扶，帮助两县农产品拓宽销售渠道。

本行立足职能定位，着力构建以支持大中型企业在县域以下地区项目为依托，以服务脱贫地区和国家乡村振兴重点帮扶县为重点，以推动农业对外合作为亮点的金融支持乡村振兴布局。按照全年涉农贷款新增计划，稳步推进信贷投放，截至2021年末，涉农贷款业务新增187.81亿元，超额完成任务指标。设置乡村振兴专项转贷款，引导地方性商业银行加大对乡村振兴重点领域的支持力度，截至2021年末，专项转贷款业务余额7.6亿元。畅通银政合作渠道，强化部行合作机制，建立农业对外投资合作联盟，支持涉农企业走出去。2021年，本行被列为赣南等原中央苏区对口支援单位。



The year 2021 marked the first year for China to make comprehensive advancement in rural revitalization. In the course of the year, the Bank earnestly implemented the important instructions of General Secretary Xi Jinping on rural revitalization and the major decisions made by the CPC Central Committee. The Bank heightened political stand, strengthened social responsibilities, adopted problem-oriented approaches and innovated on financial products and services. It went all out to support Minxian County in Gansu Province and Yunyang County in Chongqing Municipality to revitalize industry, talents, culture, ecology and strengthen institutional building, which all contributed to a good start of the 14th Five-Year Plan period. The Bank ranked among the best in the performance of paired-up assistance to poverty alleviation among all the departments and institutions under the direct leadership of the central government in 2020.

The Bank endeavored to build a new pattern in promoting rural revitalization so that more solid and sustainable results could be achieved in poverty alleviation. Its total input in paired-up assistance to poverty reduction reached RMB25.75 million in 2021. Special emphasis was placed on making sure that rural impoverished do not have to worry about food and clothing and have access to compulsory education, basic medical services and safe housing, that education and medical services in poverty-stricken areas keep improving, and that people do not slip back into poverty in large numbers. The Bank supported areas that had been lifted out of poverty in developing distinctive local businesses, guided major agro-industries and companies to play a leading role in helping people who are no longer in poverty steadily increase incomes, and focused on training talents to build a talent pool for rural revitalization. It advanced the integration of Party building into rural revitalization and fortified the cohesion and competence of primary Party organizations. The Bank continued to give full play to its role as a policy bank by increasing credit disbursement to areas that had just been lifted out of poverty and used financial means to promote industrial revitalization. It also helped with sales of agricultural products of the two counties by expanding marketing channels.

To better fulfill its mission, the Bank worked out an overall financial arrangement that relied on the projects conducted by large and medium-sized enterprises in counties, towns and villages, prioritized supporting areas that had just been lifted out of poverty and key counties in pursuing rural revitalization, and highlighted the external agricultural cooperation in the big picture of revitalizing the rural areas. The Bank made steady credit disbursement to agriculture and agribusiness upon annual scheme, which saw an increase of RMB18.781 billion at the end of 2021, well surpassing the targeted amount. The Bank provided special onlending loans and encouraged local commercial on-lenders to support key sectors of rural revitalization. The year-end outstanding balance of the special onlending reached RMB760 million in 2021. The Bank strengthened cooperation with government departments and established a cooperation mechanism on international agricultural investment to support the going-global endeavors of agrobusinesses. In addition, the Bank became a paired-up assistance provider for former Central Soviet Area including southern Jiangxi province in 2021.



本行绿色信贷业务余额

3481.68 亿元

占全行表内信贷规模

7.6%

较年初增长

532.28 亿元

增长

18.3%

## 绿色金融

### Green Finance

2021年，本行围绕主责主业，持续加快信贷结构调整，不断加大绿色信贷投放力度，助力产业和能源结构优化。重点支持水电、风电等清洁能源领域建设；大力推进制造业企业绿色化转型升级，构建绿色产业链供应链；积极支持绿色贸易，服务绿色企业走出去和产品进出口。同时，本行严格控制“两高”行业资产规模，精准支持其中的煤炭清洁利用和安全保供等领域。

**绿色信贷方面**，截至2021年末，本行绿色信贷业务余额3481.68亿元，占全行表内信贷规模7.6%，较年初增长532.28亿元，增长18.3%。2021年全年完成绿色信贷投放1093.15亿元，圆满完成投放目标。清洁能源贷款余额1979.8亿元，较年初增长192.6亿元，增速10.8%，清洁能源贷款占绿色信贷比例位居21家全国性主要银行第一位。所支持的绿色信贷项目合计减少标准煤使用量1356.65万吨，二氧化碳3856.24万吨，化学需氧量66.45万吨，氨氮5.01万吨，二氧化硫297.09万吨，氮氧化物400.68万吨，细颗粒物（PM2.5）12.08万吨，挥发性有机物2.3万吨，总氮2.96万吨，总磷2.34万吨，节水2518.7万吨，产生了显著的环境保护和社会效益。

**绿色债券方面**，经人民银行批准，本行于2021年12月通过“债券通”面向全球投资人成功发行2021年第一期绿色金融债券50亿元，获得来自欧洲、日本、美国等全球10余个金融市场、超70余家投资机构的积极参与。募集资金专项用于支持全球最大在建水电工程白鹤滩水电站项目，大力推动长江清洁能源走廊建设。本行积极推进绿色债券承销业务，为国家电网有限公司发行了50亿元的2021年度第一期绿色中期票据（碳中和债），助力构建以新能源为主体的新型电力体系。

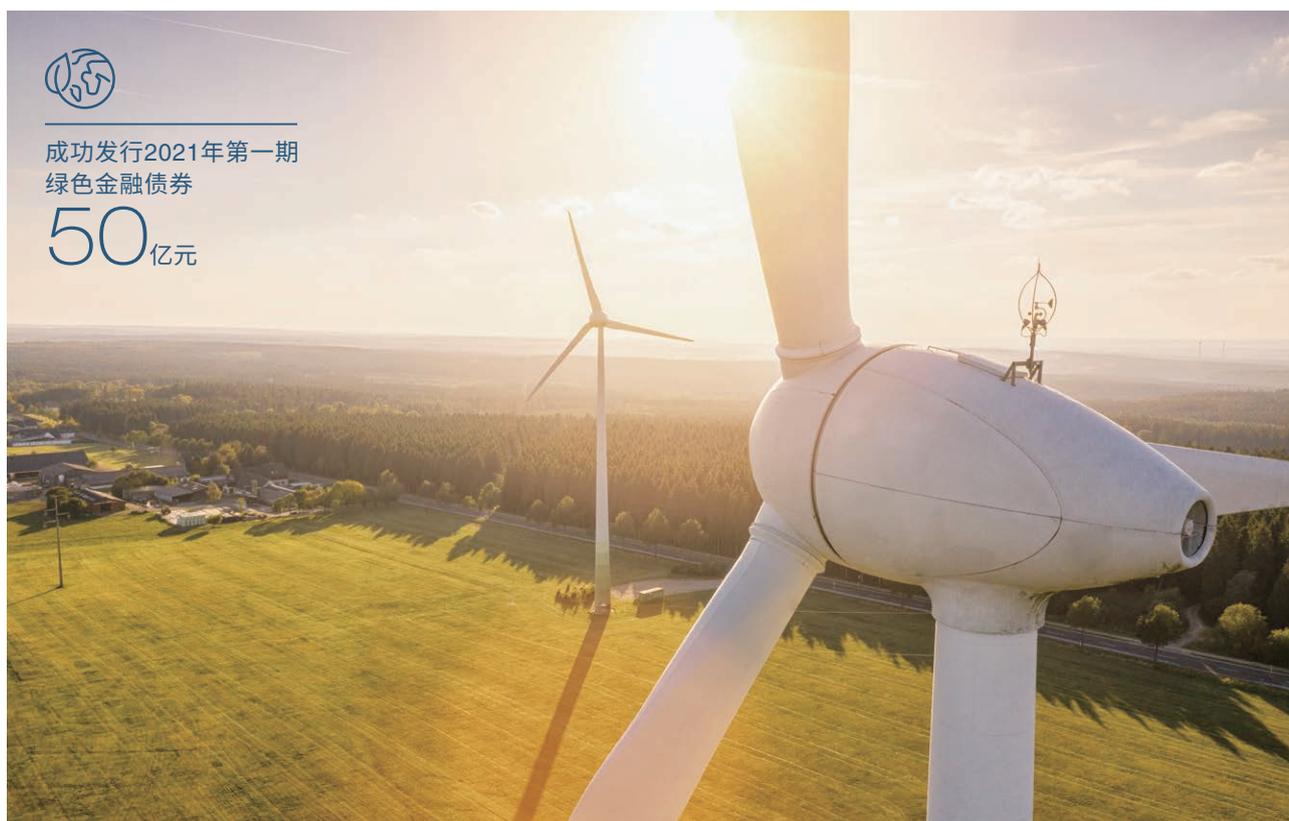
**绿色基金方面**，本行积极运用股权投资基金、担保等多种金融形式，重点支持“一带一路”清洁项目合作和绿色可持续发展。通过区域信用担保与投资基金（CGIF基金）以增信担保方式支持绿色经济发展，累计为3个境外绿色债券提供担保。此外，本行积极布局碳金融业务，为重点碳排放企业量身定制碳配额质押绿色融资模式，拓宽企业融资渠道，盘活企业资产，助力企业节能减排和绿色转型。

In 2021, the Bank focused on the fulfillment of its mission, continued to adjust credit structure and increase green credit supply, and contributed to the optimization of industrial and energy structure of China. Major efforts were made to promote development of clean energy including hydro- and wind- power, green transformation and upgrading of manufacturing enterprises to help forge green industrial chain and supply chain. Support also went to green trade covering enterprises' going-global endeavors in green industries as well as their exports and imports. While taking strict control over the volume of assets in industries with high pollution and high energy consumption, the Bank offered targeted financial support to such fields as clean utilization of coal and energy supply sufficiency.

The Bank's year-end outstanding balance of green credit stood at RMB348.168 billion, accounting for 7.6% of on-sheet loan balance, up by RMB53.228 billion or 18.3% compared with that at the beginning of the year. Over 2021, a total amount of RMB109.315 billion green credit was put in place, well satisfying the Bank's set target for the year. The outstanding balance of clean energy loan stood at RMB197.98 billion, up by RMB19.26 billion or 10.8% compared with that at the beginning of the year. The ratio of clean energy loan to green credit ranked the first among 21 major Chinese banks. The green credit projects financed by the Bank produced favorable environmental and social benefits, saving the consumption of 135.656 million tons of standard coal, 664,500 tons of oxygen in chemical industry and 25.187 million tons of water, and reducing the emission of 385.624 million tons of carbon dioxide, 50,100 tons of ammonia nitrogen, 2.9709 million tons of sulfur dioxide, 4.0068 million tons of nitric oxide, 120,800 tons of fine particulate matter (pm2.5), 23,000 tons of volatile organic compound, 29,600 tons of total nitrogen, and 23,400 tons of total phosphorus.

As approved by PBC, the Bank issued the first green financial bond of RMB5 billion to global investors through Bond Connect in December 2021. The bond attracted investment over 70 institutions in more than 10 financial markets including Europe, Japan and the United States. The fund raised was extended to support Baihetan hydro power station, the world's largest hydro power project under construction, which is built to boost the development of Yangtze River clean energy corridor. In addition, the Bank worked on green bond underwriting and issued the first medium-term green note (carbon neutrality debt) of RMB5 billion for State Grid Corporation of China to help build new energy oriented power system.

The Bank supported clean energy projects and green sustainable development under the framework of BRI, through equity investment funds, guarantee and other financial instruments. Credit enhancement tools were utilized to support green economic development through the Credit Guarantee & Investment Facility (CGIF), of which the Bank is a shareholder, with guarantee provided to 3 green bonds in overseas market. Initiative was taken to promote carbon finance. The Bank offered major high-carbon-emission enterprises with tailor-made green finance model featuring carbon quota pledge to expand their financing channels, liquidize assets, conserve energy, reduce emission and achieve green transformation.



## 支持小微企业

### Supporting Micro and Small Businesses

进出口银行坚决贯彻落实党中央国务院相关决策部署，扎实推进普惠金融信贷供给“量增价降”，以科技赋能提升经营效率，积极发挥政策性金融在支持小微实体经济领域的引领和示范作用，取得良好成效。截至2021年末，本行普惠金融贷款余额8730.15亿元，较年初增长550.27亿元。

本行构建以“小微企业银行转贷款+创新小微直贷”为主体的普惠小微金融服务“双贷”模式。一方面，以小微企业银行转贷款为主渠道扩大普惠型小微企业信贷增量供给，利用资金市场窗口期加大投放力度，2021年末小微企业银行转贷款余额1204.31亿元，较年初增长23.60%，全年累计服务小微企业（含个体工商户）16万余户；对转贷款利率和终端利率实行“双控”，确保用款企业终端利率低于全国普惠型小微企业贷款平均利率，切实让利小微企业。另一方面，开发上线符合本行业务特点的小微直贷产品系统，科技赋能经营服务水平提升。“保理E贷”产品单笔业务办理人员减至3人，效率接近行业先进水平；“贸赢贷”产品从应用到支用实现半小时审批，零人工干预。

本行聚焦主责主业，积极发挥自身职能作用，引领带动商业信贷资源精准“滴灌”重点领域小微企业。通过专项转贷款引导转贷行进一步倾斜信贷资源，支持外贸、制造业高质量发展。创设“风险共担转贷款”、专项“保理E贷”、专项“保赢贷”等小微外贸专项产品，在5个外贸重点省市实现落地，职能作用发挥再上新台阶。积极与工信部对接，筛选“专精特新”小微企业名单，综合运用专项转贷款和“保赢贷”等普惠金融重点产品予以支持。

The Bank resolutely implemented policies and decisions made by the CPC Central Committee and the State Council, and took pragmatic measures to increase inclusive finance supply at a lower price and enhanced operation efficiency by empowering itself with Fintech. It leveraged its advantages as a policy bank to play a leading and demonstration role in supporting micro and small businesses and made solid progress in this field. The 2021 year-end outstanding balance of inclusive finance loans stood at RMB873.015 billion, up by RMB55.027 billion compared with that at the beginning of the year.

The Bank built a two-leg inclusive micro and small businesses financial service model based on onlending and direct lending. Using onlending as a major vehicle, the Bank



seized the time window when interbank market liquidity was tight to increase inclusive credit supply to micro and small enterprises. By the end of 2021, the Bank's outstanding balance of onlending loans for micro and small enterprises stood at RMB120.431 billion, up by 23.60% compared with that at the beginning of the year, serving more than 160,000 micro and small businesses (individual businesses included). To deliver tangible benefits to these businesses, the Bank closely watched the onlending loan interest rate to commercial banks and the interest rate at the end-users' side to make sure that the end rate was lower than the average rate of inclusive loans extended to micro and small businesses in the Chinese market. As for direct lending to micro and small enterprises, the Bank optimized operation and service with Fintech application, and developed direct lending products with its own characteristics. Thanks to that, only 3 bank staff were needed to perform a transaction of E-factoring, helping the Bank catch up with advanced peers in efficiency. As for Mao Ying Dai, an innovative inclusive finance service of the Bank, it took just half an hour to complete the whole process from application to disbursement, running automatically without any manual intervention.

The Bank focused on fulfilling its mission and played an active role to usher in and encourage commercial credit resources targeted to micro and small enterprises in key sectors. Through special onlending, it worked with the on-lenders to scale up allocation of credit resources to support high-quality development of foreign trade and manufacturing industry. The Bank introduced, in five major provinces and municipalities in foreign trade sector, special products for micro and small enterprises on foreign trade, such as risk sharing onlending loan, special E-factoring and special Bao Ying Dai. The Bank also worked closely with the Ministry of Industry and Information Technology to identify advanced micro and small enterprises in technology and supported them with a set of inclusive financial products including special onlending loans and Bao Ying Dai.

## 专项金融支持 Special Financial Support

2021年，进出口银行立足自身职能定位，出台疫情防控、防汛救灾等多类专项信贷政策，充分彰显本行的使命担当。

**一是出台常态化下疫情防控有关政策。**新冠肺炎疫情发生以来，为落实党中央、国务院相关要求，本行出台了一系列超常规、临时性专项信贷政策，为疫情防控和经济社会发展做出了积极贡献。2021年4月，在疫情防控已转为常态化前提下，本行在保持政策连续性、稳定性、可持续性的前提下，对特殊时期的特殊信贷政策进行调整，出台《中国进出口银行关于做好常态化疫情防控下有关信贷工作的通知》，持续做好金融服务疫情防控以及精准支持贸易高质量发展等工作。

**二是助力河南等地区应对洪涝灾害。**2021年7月，河南等地突发洪涝灾害以后，本行高度重视金融支持防汛救灾有关工作，积极响应、迅速行动，印发《中国进出口银行抗洪涝稳外贸专项金融扶助方案》，出台配置专项信贷投放额度、发行抗洪涝稳外贸主题金融债、运用应急响应贷款和专项纾困资金、增加小微企业银行转贷款投放等七项金融举措，着力为河南等受灾情影响的地区提供实实在在的金融服务。2021年10月，山西、陕西等地出现极端强降雨天气引发的洪涝灾害后，本行及时部署，制定《关于进一步做好金融支持防汛救灾有关工作的通知》，引导有关经营单位充分用好现有支持政策，做好防汛救灾和能源电力保供工作，确保金融服务精准高效。

**三是助力湖北疫后重振和经济社会发展。**为贯彻落实党中央支持湖北省经济社会发展一揽子政策，保持本行对湖北省金融支持政策的延续性，2021年4月，本行印发了《中国进出口银行关于支持湖北省常态化疫情防控下经济社会发展的若干意见》，从保障信贷规模、加大对小微企业支持、择机发行湖北振兴主题债、给予评审政策便利等方面出台八项政策措施。

In 2021, the Bank introduced special credit policies for the prevention and control of COVID-19 pandemic, flood control and disaster relief, demonstrating the Bank's resolve to perform its mission and responsibility.

First, the Bank introduced feasible policies in line with changing requirements on COVID-19 control. Since the outbreak of the pandemic, a series of extraordinary and temporary special credit policies were launched to follow up the requirements of the CPC Central Committee and the State Council, contributing to the country's efforts in pandemic prevention and control and socio-economic development. In April 2021 when pandemic prevention and control turned routine, the Bank adjusted the special credit policies made for the early days of the outbreak to a farther stage on the prerequisite that the continuity, stability and sustainability of the policies were ensured. Further notice on credit business in the context of routine COVID-19 control was issued, continuing to facilitate pandemic prevention and control efforts and support high-quality development of trade in a well-targeted manner.

**Second, the Bank helped Henan Province and other affected regions in tackling flood disaster.** In July 2021, when torrential rain flooded Henan Province, the Bank made quick response and took immediate actions with great concern. It issued a special financial plan for tackling flood control and stabilizing foreign trade, and took seven financial measures to give a helping hand to the regions hit hard by the floods. The measures include allocating a special line of credit, issuing special financial bonds for flood relief and foreign trade stability, providing emergency response loans and special relief fund, as well as increasing onlending credit supply to micro and small businesses. In October 2021 when Shanxi and Shaanxi Provinces were battered by heavy rainfall and consequent floods, the Bank made quick arrangement on providing further financial support to flood control and disaster relief, requiring relevant business units to make full use of supportive policies and deliver precise and efficient financial services to facilitate disaster response efforts and ensure energy and power supply.

**Third, the Bank helped with post-pandemic recovery and socio-economic revitalization in Hubei province.** To follow CPC Central Committee's policies of promoting the socio-economic development of Hubei Province, and to render continuous support to the Province, the Bank issued the guidelines on supporting the socio-economic development of Hubei Province in the context of routine COVID-19 control, and introduced eight measures to boost Hubei's post-pandemic recovery as well as socio-economic development. The measures include ensuring credit supply, stepping up support to micro and small businesses, issuing special bonds for Hubei recovery when appropriate, and facilitating the loan review and approval process.

## 员工关怀 Staff Care

2021年，本行深入开展“我为群众办实事”实践活动，注重员工身心健康，暖心慰问帮扶困难职工，关心关爱女性职工，维护女性职工合法权益，不断增强职工的获得感幸福感安全感，努力打造让广大员工安心舒心放心的“温馨港湾”。

**切实关爱帮扶员工。**持续做好困难职工的常态化帮扶工作，在传统节日、职工生育、职工新婚、职工患重大疾病时，及时送去工会组织的慰问。组织开展“幸福敲敲门”“沟通的艺术”等专题心理讲座，开通心理咨询电话服务，购买并发放防疫物品3批次，为职工身心健康提供保障。

**丰富员工精神文化生活。**组织全行职工以集体歌舞、诗歌朗诵、情景短剧等方式重温党史上的重大事件、重要人物和珍贵瞬间，进一步增强学习的针对性和实效性，展示本行精神风貌；2021年新春佳节开展向广大基层职工“送春联送祝福”“迎新春职工云上大联欢”活动；组织开展元宵节猜灯谜活动。

**竭诚服务和关爱女职工。**元旦春节“两节”对单亲困难女职工进行了慰问；举办亲子关系知识讲座，帮助女职工平衡好工作和家庭的关系；全行32家基层工会建立了“女职工关爱室”，让广大基层女职工有了交流思想、放松心情、调整情绪的地方，感受到“家”的温暖；2021年《中国进出口银行女职工权益保护专项集体合同》正式生效，推动提升女职工法律意识和能力。

In 2021, the Bank devoted itself to the campaign of serving the people with real actions. Valuing the staff's physical and mental health, it offered comfort and assistance to



those in need, and cared for the needs of female staff with attention given to their legitimate rights and interests. Continuous efforts were made to raise the sense of fulfillment, happiness and security of the staff as well as to create a warm environment where they could feel safe, comfortable and relieved.

**Attending to the needs of the staff with concrete measures.** The Bank continued to provide support to the staff in difficulties on a regular basis. Greetings were sent out to the staff on traditional festivals and their big days when they get married, give birth or suffer from serious illness. Lectures were held, consultancy hotline service was opened and anti-pandemic materials were distributed in time. All these were done to help staff maintain mental and physical health.

**Enriching the cultural life of the staff.** Poetry recitation, short drama and group singing and dancing were organized to help learn the CPC history and keep the staff's spirits high. With their own participation, the staff looked back on and better understood the major events, important figures and precious moments in the Party history. Online celebrations were held during the traditional Chinese new year, such as online show of Spring Festival couplets and Spring Festival Cloud Gala, and Lantern Festival online riddle-guessing.

**Caring for the female staff with warmth.** Greetings and special care were sent to single moms in difficulty during the New Year and the Spring Festival. Lectures on parent-child relationship were offered to help female staff strike a balance between work and life. Thirty-two female-only rooms were put in place at both head office and branches, where female staff can chat, relax and cope with emotions. The *Collective Contracts for Protecting Female Workers' Rights and Interests* came into effect in 2021, helping female staff increase their legal awareness and capability.



## 社会公益事业

### Public-benefit Programs

全行群团组织持续深入开展送金融知识进校园、社区、乡村活动。**新疆分行**团委前往石河子大学开展“金融知识进校园”活动，向学生们介绍树立正确消费观念，谨防不良借贷行为相关内容。**内蒙古分行**团委深入呼和浩特五塔前街社区，将存款保险、防范电信诈骗等知识送到社区群众身边，利用口头讲解、发放宣传手册、留守老人入户宣传等，切实增强了群众金融风险防范意识。**江西省分行**团委赴南昌铜锣湾广场开展了防范非法集资、反洗钱联合宣传活动，引导社会公众参与非法集资及反诈骗宣传。**总行审计部**与文昌社区建立长期志愿服务关系，赴社区开展针对性强、有特色的“普及金融知识、防范金融诈骗”宣传活动，切实发挥银行金融服务的业务优势，社区居民强化了风险防范意识。

Mass organizations in the Bank continued to popularize financial knowledge in universities, communities and rural areas. The Communist Youth League of **Xinjiang Branch** visited Shihezi University for “Bringing Financial Knowledge on Campus”, helping college students set up right consumption concept and protect themselves from risky loan-borrowings. The Communist Youth League of **Inner Mongolia Branch** worked closely with Wutaqian Street community in Hohhot to help local residents learn more about deposit insurance and avoid telecommunication fraud. By handling out brochures to residents and making visits to the elderly people whose children lived and worked in other cities, the Bank staff helped enhance the residents' awareness of financial risks. The Communist Youth League of **Jiangxi Branch** held a public lecture at the Causeway Bay Square in Nanchang to share the knowledge of illegal fundraising and anti-money laundering and encourage public participation in anti-fraud and anti-illegal fundraising. Staff of **Audit Department** established a long-term relationship with the Wenchang community in doing voluntary work. Making use of their professional background, they focused on popularizing financial knowledge and introducing how to avoid financial fraud, helping the residents strengthen awareness of risk prevention.





陕西省分行团委联合陕西慈善协会，赴西安市碑林区第三爱心护理院开展“情暖夕阳，爱心助老”主题志愿者服务活动，为护理院送去米面油等爱心物资，为护理院的老人准备午餐。

The Communist Youth League of **Shaanxi Branch** joined hands with Shaanxi Charity Association, and organized a voluntary activity for the senior people at No.3 Care and Attention Home in Beilin District of Xi'an city. They brought rice, flour, oil and other daily necessities, stayed in accompany and prepared lunch for the aged.



贵州分行向定点帮扶村贵州省黔南布依族苗族自治州三都水族自治县中和镇中和村捐赠10万元，用于修建村民文化广场，为群众传承水族文化提供舞台，扎紧文化之“根”、铸牢文化之“魂”，培育文明乡风。

The Bank's **Guizhou Branch** donated RMB100,000 to Zhonghe Village in Guizhou Province, its pair-up rural revitalization area, for the building of a culture square to enable villagers to pass on the culture and spirit of Shui ethnic minority and to cultivate social etiquette and civility.