



任生俊 Ren Shengjun  
行长 President

## 行长致辞

### MESSAGE FROM THE PRESIDENT

2023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，深入贯彻落实党中央、国务院决策部署，坚守政策性金融职能定位，业务规模稳健增长，政策性业务占比持续提升，信贷结构不断优化，资产质量稳中向好，经营管理各项工作取得新成效。截至2023年末，全行表内资产总额6.38万亿元，较年初增长7.62%；本外币贷款余额5.52万亿元，较年初增长5.5%。不良贷款率1.18%，较年初下降0.18个百分点。国际信用评级继续与中国主权评级一致。

**胸怀“国之大者”，积极助力经济回升向好。**

紧密围绕国之所需与口行所能，科学合理配置资源，稳步做好信贷投放，为实体经济提供稳定、可持续的融资支持。构建具有口行特色的策划营销体系，实现营销对象、业务和产品全覆盖，提高重点企业、重大项目服务渗透率，整体营销质效不断提升。积极支持国家重大区域发展战略，出台区域性支持政策，与中央部委、省区市、企业、同业机构签署战略合作协议，为地区经济发展赋能。

**聚焦主责主业，全力服务高质量发展。**

始终坚持将政策性业务占比作为第一结构指标，加大资源保障力度，2023年末政策性业务占比创历史新高。助力巩固外贸外资基本盘，聚焦外贸优势产业和阶段性走弱领域，加大加快信贷投放力度，超额完成国务院交办的对外贸易贷款新增任务、小微外贸政策性贷款投放任务。支持制造业做优做强，加大对国家战略科技力量金融支持，2023年末制造业贷款余额同比增长9.95%。推动小微企业贷款增量扩面提质，实现精准滴灌，小微转贷款余额较年初增长16.17%。优化绿色金融服务，支持绿色低碳循环发展，2023年末绿色信贷余额同比增长20.53%。

**坚守业务特色，坚定服务对外开放战略。**

全力服务第三届“一带一路”国际合作高峰论坛，32项成果被纳入论坛成果清单，位居金融同业首位。研究出台支持高质量共建“一带一路”八项行动和3500亿元人民币融资窗口实施方案，确保落地执行有力有效。推动一批标志性工程和“小而美”项目先后落地，2023年末“一带一路”贷款余额同比增长9.25%。主动配合国家政治外交，积极支持国家领导人见签项目，深度参与国际多双边合作。获评全球十大船舶融资机构榜首，品牌优势进一步彰显。

**筑牢风险防线，扎实推动资产质量稳中向好。**

持续化解存量风险，聚焦重点攻坚项目协同发力，连续两年实现不良“双下降”。严密防控增量风险，完善客户监测与风险预警系统，风险预见性进一步增强。提升境外风险管控质效，稳妥应对主权业务风险考验，积极做好重点国别债务处置，持续加强跨境腐败治理。扎实推进中央巡视和监管发现问题整改，从严抓好整改落实。认真做好反洗钱执法检查整改，强化不良贷款问责。

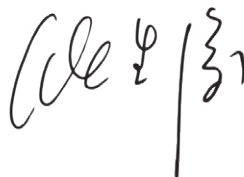
坚持固本强基，持续提升内部管理效能。

加快推动分类分账改革，各项工作有序开展。狠抓财务效益管理，开展“降本增效、开源节流”专项工作，推动经营效益提升。坚持资产负债两端发力，合理安排发债期限结构，扎实推进存款规模增加，着力提升综合盈利能力。建立评委专家库和流动评委机制，“一横一纵”评审体系基本确立。调整部门职责，规范子公司穿透管理，优化境外机构布局，不断健全组织架构。大力推进科技赋能，扎实开展“数据质量提升年”活动。持续提升各项运转保障能力，全面筑牢高质量发展根基。

## 展望

蓄势扬帆再出发，笃行不怠向未来。

2024年，踏上进出口银行30年再出发的新征程，我们将更加紧密地团结在以习近平同志为核心的党中央周围，巩固拓展主题教育成果，深刻把握金融工作的政治性、人民性，充分发挥政策性金融职能作用，坚守主责主业、坚持守正创新，坚定信心、锐意进取，助力加快金融强国建设，以优异成绩向中华人民共和国成立75周年献礼。



中国进出口银行行长

In 2023, we at the Export-Import Bank of China followed the guidance of Xi Jinping Thought on Socialism with Chinese Characteristics for a New Era, fully implemented the major decisions made by the CPC Central Committee and the State Council, stayed committed to the responsibilities as a policy bank and scaled up the Bank's business in a steady manner. We spared no effort to increase the proportion of policy-based businesses, optimize credit structure and enhance asset quality, making new achievements in various areas of business operation and management. As of the end of 2023, the Bank's total on- and off-balance sheet assets reached RMB6.38 trillion, a year-on-year growth of 7.62%. Its balance of Renminbi and foreign currency loans amounted to RMB5.52 trillion, a year-on-year increase of 5.5%. The Bank's NPL ratio stood at 1.18%, down by 0.18 percentage points from the beginning of the year. The Bank's international credit ratings remained the same as China's sovereign ratings.

**Bearing in mind the country's most fundamental interests, we worked to support China's economic recovery and growth.**

In meeting the needs of the country and by leveraging the strength of the Bank, we ensured reasonable resource allocation and steady credit supply, and supported the real economy with stable and sustainable financing. We built a planning and marketing system with the Bank's characteristics to realize full coverage of customers, services and products, and increased penetration rates in key enterprises and major projects, thus enhancing the overall quality and efficiency of marketing. We made active efforts to support the country's major regional development strategies, through the introduction of regional supportive policies and the signing of strategic cooperation agreements with central and local government authorities, enterprises and financial peers.

**We delivered on our main responsibilities and businesses, and worked all-out to serve China's high-quality development.**

We always perceived the proportion of policy-based portfolio as the primary structural indicator and improved our capacity to mobilize resources, achieving a record-high proportion of policy-based businesses at the end of 2023. With an aim to help stabilize the fundamentals of foreign investment and trade, we stepped up credit supply to industries with advantages in foreign trade and to sectors on a temporary downswing, and overperformed the tasks assigned by the State Council to increase foreign trade loans and provide micro and small businesses with policy-based facilities. We encouraged the development of the manufacturing industry and redoubled financial support for the country's strategic scientific and technological strength. As of the end of 2023, the outstanding balance of the Bank's loans to the manufacturing industry grew by 9.95% year on year. We improved the quantity, coverage and quality of loans to micro and small businesses to support their development in a targeted manner. The outstanding balance of the Bank's onlending loans to micro and small enterprises increased by 16.17% from the beginning of the year. We also improved our green financial services to support green, low-carbon and circular development. The outstanding balance of the Bank's green credit saw a year-on-year increase of 20.53% at year-end.

**We kept to our business features and unswervingly supported the strategy of opening-up.**

We made utmost efforts to serve the Third Belt and Road Forum for International Cooperation (BRF) with 32 outcomes being included in the list of deliverables, which led financial peers. We

rolled out implementation plans to ensure effective actions on the eight major steps to support high-quality Belt and Road cooperation and the RMB350 billion financing window. A number of signature projects and “small and beautiful” projects were launched and the outstanding balance of the Bank’s loans supporting Belt and Road cooperation grew by 9.25% year on year at the end of 2023. Moreover, we supported major diplomatic activities in a proactive manner by signing agreements under the witness of state leaders and being deeply involved in bilateral and multilateral cooperation. It’s worth mentioning that the Bank took the lead among the Top 10 in Ship Finance 2023, further demonstrating its brand strength.

**We built strong lines of risk defense and secured steady improvement in the Bank’s asset quality.**

We made concerted efforts to mitigate existing risks in key projects, realizing a decrease in both outstanding balance and NPL ratio for two consecutive years. We paid great attention to forestalling and controlling incremental risks, and enhanced our ability to forestall risks in a forward-looking way through improved customer screening and risk warning system. We strengthened risk management of overseas projects by addressing sovereign business risks, particularly in key countries and made continuous efforts to fight cross-border corruption. We achieved solid progress in rectifying problems identified by the central disciplinary inspection team and regulatory authority in a stringent manner. We also strengthened weak links identified during the anti-money laundering inspections, and worked strictly on holding those accountable for NPLs.

**We continued to consolidate the foundation of the Bank by improving the effectiveness of internal management.**

We accelerated the reform of category-based management for different types of businesses in an orderly manner. We strengthened the management of financial benefits and carried out a specialized program on reducing costs and expenditures and increasing efficiency and revenue to improve the Bank’s performance. We worked on both the asset and liability sides by improving the mix of bond maturities and scaling up deposits to increase overall profitability. A horizontal-vertical credit review and approval system was set up with the establishment of a pool of experts and the mobility mechanism of experts. We adjusted the responsibilities of the Bank’s departments, standardized the penetrating management of subsidiary companies, optimized the layout of overseas institutions, and continuously improved the Bank’s organization structure. We empowered ourselves with science and technology and carried out practical activities in the “Year of Improved Data Quality” campaign. Guarantee for business operation was stepped up continuously, which laid a comprehensive foundation for high-quality development.

**Outlook for 2024**

**Poised to set sail again, we will press ahead with determined endeavor.**

As we embark on a new journey at the Bank’s 30th anniversary in 2024, we will stay closely rallied around the CPC Central Committee with Comrade Xi Jinping at its core, and consolidate and expand the achievements of the thematic campaign for learning and implementing Xi Jinping Thought on Socialism with Chinese Characteristics for a New Era. Following through the political and people-oriented requirements for financial work, we will perform our mission as a policy bank, fulfill main responsibilities and break new ground. We will forge ahead with confidence and determination to help strengthen China’s financial capabilities, and greet the 75th anniversary of the founding of the People’s Republic of China with our outstanding performance.