

# THE EXPORT- IMPORT BANK OF CHINA

## 2022

ANNUAL REPORT

年 度 报 告



中国进出口银行  
THE EXPORT-IMPORT BANK OF CHINA



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## 中国进出口银行简介 ABOUT THE BANK

中国进出口银行（以下简称“进出口银行”）成立于1994年，是由国家出资设立、直属国务院领导、支持中国对外经济贸易投资发展与国际经济合作、具有独立法人地位的国有政策性银行。

进出口银行的经营宗旨是紧紧围绕服务国家战略，建立市场化运行、约束机制，建设定位明确、业务清晰、功能突出、资本充足、治理规范、内控严密、运营安全、服务良好、具备可持续发展能力的政策性银行。进出口银行支持领域主要包括外经贸发展和跨境投资，“一带一路”建设、国际产能和装备制造合作，科技、文化以及中小企业“走出去”和开放型经济建设等。

进出口银行依托国家信用支持，积极发挥在稳增长、调结构、支持外贸发展、实施“走出去”战略等方面的重要作用，加大对重点领域和薄弱环节的支持力度，促进经济社会持续健康发展。坚持依法合规经营、审慎稳健发展，遵守国家法律法规、银行业金融机构审慎经营规则，强化资本约束，遵守市场秩序，实现长期可持续发展。

截至2022年末，进出口银行在国内设有32家营业性分支机构和香港代表处；在海外设有巴黎分行、东南非代表处、圣彼得堡代表处、西北非代表处、波兰代表处、智利代表处。

Founded in 1994, the Export-Import Bank of China (hereinafter referred to as the Bank) is a state-funded and state-owned policy bank with the status of an independent legal entity. It is a bank under the direct leadership of the State Council and dedicated to supporting China's foreign trade, investment and international economic cooperation.

The Bank's mission is to serve China's development strategies and build itself into a policy bank that operates with market principles and has a clear-cut positioning, well-defined portfolio, unique function, sufficient capital, good governance, strict internal control, safe operation, high-quality service and sustainable development capability. Its financial support mainly goes to foreign trade, cross-border investment, the Belt and Road cooperation, international industrial capacity and equipment manufacturing cooperation, the "going global" endeavors of science and technology, cultural industries as well as small and medium-sized enterprises (SMEs), and the building of an open economy.

With Chinese government's credit support, the Bank plays a crucial role in promoting steady economic growth and structural adjustment, supporting foreign trade and the "going global" endeavor. It is committed to reinforcing financial support to key sectors and weak links in the Chinese economy to ensure sustainable and healthy economic and social development. The Bank operates in a prudent and steady manner by abiding by relevant laws and regulations and the rules of prudent operation for the banking sector. It steps up efforts in meeting capital adequacy requirements and maintaining the market order, with the aim to achieve sustainable development in the long run.

By the end of 2022, the Bank had 32 branches on the Chinese mainland, one representative office in Hong Kong SAR, and 6 overseas institutions, namely, the Paris Branch, Representative Office for Southern and Eastern Africa, Representative Office for Northern and Western Africa, St. Petersburg Representative Office, Poland Representative Office, and Chile Representative Office.





## 重要提示 IMPORTANT NOTICE

本行第二届董事会2023年第四次会议审议通过本年度报告。

本行按照中国《企业会计准则》编制的2022年度财务报告已经天职国际会计师事务所（特殊普通合伙）审计，并出具标准无保留意见的审计报告。

This annual report was reviewed and approved at the 4th meeting of the 2nd Board of Directors of the Export-Import Bank of China in 2023.

The 2022 financial statements prepared by the Export-Import Bank of China in accordance with *China's Accounting Standards for Business Enterprises* have been audited by Baker Tilly China, and the auditor has issued an unqualified opinion.



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本行融资支持项目案例  
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## 基本情况 BASIC INFORMATION

注册名称：中国进出口银行  
英文全称：The Export-Import Bank of China  
法定代表人：吴富林  
办公地址：北京市西城区复兴门内大街30号  
邮政编码：100031  
电话：(8610) 83579898  
传真：(8610) 66060636  
网址：<http://www.eximbank.gov.cn>

Registered Name in Chinese: 中国进出口银行  
Full Name in English: The Export-Import Bank of China  
Legal Representative: Wu Fulin  
Address: No.30, Fuxingmennei Street, Xicheng District, Beijing  
Postal Code: 100031  
Telephone: (8610) 83579898  
Facsimile: (8610) 66060636  
Website: <http://www.eximbank.gov.cn>

## 财务摘要

### FINANCIAL HIGHLIGHTS

单位：人民币千元  
In thousands of RMB

年末	At Year-end	2022
资产总额	Total Assets	5,937,017,071.75
负债总额	Total Liabilities	5,551,162,692.75

全年度	Annual	2022
营业收入	Operating Income	31,515,472.24
营业支出	Operating Cost	20,281,268.52
税前利润	Profit Before Tax	10,874,911.15
净利润	Net Profit	8,059,850.20

注：本年度报告所载的财务数据基于中国《企业会计准则》编制，除特别说明外，为集团合并口径，以人民币标示。  
Note: The financial figures in this report were prepared in accordance with China's *Accounting Standards for Business Enterprises*.  
The data are presented in Renminbi on a consolidated basis, unless otherwise noted.



## 中国进出口银行2022年成就 MAJOR ACHIEVEMENTS IN 2022

### 加强党的全面领导

#### Strengthening the Party's overall leadership

坚持和加强党的全面领导，以高质量党建引领高质量发展

The Bank upheld and strengthened the Party's overall leadership,  
and pursued high-quality development with high-quality Party building

### 坚守金融职责使命

#### Staying true to the mission of the Bank

坚守和践行政策性金融职责使命，以自身高质量发展护航经济行稳致远

The Bank executed its duties and fulfilled its missions as a policy-based financial institution,  
and contributed to the steady growth of Chinese economy with high-quality development

### 确保安全发展

#### Ensuring safe development

树牢和强化底线思维，以防范风险能力提升确保安全发展

The Bank incorporated the bottom line into thinking,  
and ensured safe development by enhancing risk prevention capability



## 2022 核心数据 OPERATIONAL HIGHLIGHTS IN 2022

单位：亿元人民币  
In 100 millions of Renminbi

### 对外贸易领域业务 Foreign Trade Business



### 跨境投资领域业务 Cross-border Investment Business



### 对外合作领域业务 International Cooperation Business



### 开放型经济建设领域业务 Business for Supporting Open Economy Development



## 国际信用评级 INTERNATIONAL CREDIT RATING

中国主权  
China's Sovereign  
Ratings



A1

穆迪投资者服务公司  
Moody's

A+

标准普尔公司  
Standard & Poor's

A+

惠誉信用评级有限公司  
Fitch





吴富林 Wu Fulin  
董事长 Chairman

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## 董事长致辞

### MESSAGE FROM THE CHAIRMAN

2022年是党和国家历史上极为重要的一年，也是进出口银行发展进程中极不寻常、极不平凡的一年。面对艰难形势和艰巨任务，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，以迎接党的二十大、学习宣传贯彻党的二十大精神为主线，以落实中央巡视整改任务为抓手，以聚焦主责主业、强化职能定位、充分发挥政策性金融作用为主题，认真贯彻落实党中央、国务院决策部署，按照“疫情要防住、经济要稳住、发展要安全”的要求，积极投入经济“护盘行动”，全力服务国家战略和实体经济，圆满完成各项目标任务，政策性金融“当先导、稳增长、优结构、补短板”作用和特色进一步突出，高质量发展迈上新台阶。

一年来，我们坚持和加强党的全面领导，以高质量党建引领高质量发展。

把党的政治建设摆在首位，深刻领会“两个确立”的决定性意义，不断增强“四个意识”、坚定“四个自信”、做到“两个维护”。把学习宣传贯彻党的二十大精神作为首要政治任务，在全面学习、全面把握、全面落实上下功夫，服务国家现代化和民族复兴的思想自觉、政治自觉和行动自觉不断增强。自觉遵照习近平总书记“五个强化”“四个融入”“地毯式”整改要求，不折不扣推进整改任务，巡视整改工作取得阶段性成果。在党的领导下持续深化体制机制改革，加强公司治理规范化建设。坚持全面从严治党治行，行党委与驻行纪检监察组贯通协作，以鲜明态度、坚定决心和果断举措，强力推进正风肃纪反腐，营造风清气正的政治生态。

一年来，我们坚守和践行政策性金融职责使命，以自身高质量发展护航经济行稳致远。

坚守政策性银行职能定位，政策性业务占比创历史新高。将稳外贸作为全行重点工作，积极参与进博会、服贸会等重要贸易平台，超额完成对外贸易贷款、外贸产业贷款新增任务，有效促进外贸保稳提质。大力支持制造业高质量发展，充分发挥传统优势，深耕细作、重点发力，贷款新增创三年新高，在境内贷款中占比近半。成立进银基础设施基金有限公司，高质量投放基础设施基金和贷款，高效推进重点任务，支持项目带动了上万亿元的总投资规模。坚定服务国家对外工作大局，先后与印度尼西亚、坦桑尼亚、蒙古等多个来访国家签署项目贷款协议；坚持标志性项目和“小而美”项目并重，匈塞铁路、巴布亚新几内亚医院等多个项目取得重大进展，主发起设立中国—东盟投资合作基金二期，加强多双边机构合作。持续加力培优扶弱，加大绿色信贷投放，落地亚投行、新开行绿色信贷合作，提升小微企业服务力度，超额完成小微企业转贷款、小微外贸政策性贷款新增任务。

一年来，我们树牢和强化底线思维，以防范风险能力提升确保安全发展。

专业、有序推进重点攻坚项目化解，不良贷款自2012年以来首次实现“双下降”，防范化解风险取得积极成果。持续加强全面风险管理体系建设，强化客户、行业、市场等多维度风险预警，风险预见预判能力进一步提升。加强对大额集团客户及中小微企业风险管控，筑牢“三道防线”，做实贷款三查，维护来之不易的风险管控局面。加强研判预警，丰富防控手段，强化境外业务风险管控。



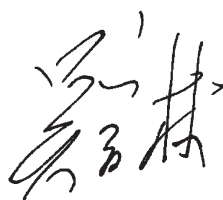
这些成绩的取得，离不开各方的大力支持和帮助。在此，我谨代表董事会向所有关心支持进出口银行改革发展的各界朋友致以诚挚谢意！

**路虽远，行则将至；事虽难，做则必成。**

我们在多年实践中积累了一些规律性认识，需要在今后的工作中继续坚持并不断充实完善，这就是：必须坚持党的全面领导，以坚强的政治引领和政治保障确保党中央、国务院决策部署落地落实；必须坚持政策性银行职能定位，以坚定的战略定力和战略清醒扛起政策性金融职责使命；必须坚持担当作为，以昂扬的精神境界和奋斗姿态凝聚干事创业的磅礴力量；必须坚持主动应变，以务实的政策举措和创新的工作方法推动高质量发展。

**奋楫笃行再起航，戮力同心谋新篇。**

2023年是全面贯彻落实党的二十大精神开局之年，做好经济金融工作尤为重要。我们要以习近平新时代中国特色社会主义思想为指导，全面贯彻落实党的二十大和中央经济工作会议精神，完整、准确、全面贯彻新发展理念，加快构建新发展格局，着力推动高质量发展，秉要执本、踔厉奋发，全力实现质的有效提升和量的合理增长，为推动全面建设社会主义现代化国家贡献口行力量。



中国进出口银行董事长

The year 2022 was a year of great importance in the history of the Communist Party of China (CPC) and our country, and also a truly momentous and extraordinary year in the development course of the Bank. Facing difficult times and daunting tasks, we at the Bank followed the guidance of Xi Jinping Thought on Socialism with Chinese Characteristics for a New Era, celebrated the 20th CPC National Congress by studying, publicizing, and implementing its guiding principles, and addressed the problems identified by the central discipline inspection team. As a policy bank, we focused on our main responsibilities and businesses in line with our position and functions to conscientiously implement the decisions of the CPC Central Committee and the State Council. In order to make sure that the requirements for keeping the pandemic under control, stabilizing the economy, and pursuing safe development were followed, we worked all-out to help keep the fundamentals of the economy stable and to serve national strategies and the real economy with all tasks and objectives accomplished. We played an increasingly prominent role as a policy-based financial institution in taking the lead to stabilize the economy, optimize its structure and address weak links, taking high-quality development to a new level.

**We upheld and strengthened the Party's overall leadership, and pursued high-quality development with high-quality Party building.**

With consolidating the Party's political building as a top priority, we gained a thorough understanding of the decisive significance of establishing Comrade Xi Jinping's core position on the Party Central Committee and in the Party as a whole and establishing the guiding role of Xi Jinping Thought on Socialism with Chinese Characteristics for a New Era, further strengthened our consciousness of the need to maintain political integrity, think in big-picture terms, follow the leadership core and keep in alignment with the central Party leadership, enhanced confidence in the path, theory, system and culture of socialism with Chinese characteristics, and upheld General Secretary Xi Jinping's core position on the Party Central Committee and in the Party as a whole as well as the Central Committee's authority and its centralized, unified leadership. We gave political priority to comprehensively studying, publicizing, and implementing the guiding principles set forth at the CPC's 20th National Congress, and contributed to China's modernization and national rejuvenation with an even greater sense of purpose in thinking, political orientation and action. In problem rectification, we acted on General Secretary Xi Jinping's relevant requirements to enhance political integrity, shoulder more responsibilities, assist in initiative implementation, draw more inferences and strengthen oversight and accountability. We incorporated rectification into day-to-day work, deepening reform, strict governance over the Party as well as leadership team cultivation. By earnestly delivering these actions, we secured important progress in addressing problems discovered by inspections. Under the CPC leadership, we continued to deepen reforms of systems and mechanisms, and further standardized corporate governance. We remained committed to exercising full and rigorous governance of Party organizations and the Bank. With unequivocal attitude, firm resolve and resolute measures, the Bank's Party Committee collaborated closely with the central discipline inspection and supervision team to improve Party conduct, enforce Party discipline and combat corruption, fostering a political atmosphere of integrity within the Party.

**We faithfully executed our duties and fulfilled our missions as a policy-based financial institution, and contributed to the steady growth of Chinese economy with high-quality development.**

We focused on our positioning and shouldered our responsibilities as a policy bank, achieving a record-high proportion of our policy-based facilities. We prioritized the objective of stabilizing foreign trade throughout the Bank, played an active role in such important trading platforms as China International Import Expo (CIIE) and China International Fair for Trade in Services (CIFTIS), and surpassed targets set for increase in foreign trade loans, thus ensuring stable and quality growth in foreign trade. We stepped up support for high-quality development of the manufacturing sector by leveraging traditional strengths and adopting targeted measures. The Bank's loans to the sector saw a three-year high in credit increase and took up nearly half of the domestic portfolio. We established the CEXIM Infrastructure Fund to speed up implementation of key tasks with high-quality investment in and credit supply to infrastructure projects, mobilizing over one trillion yuan of investment in total. We firmly supported China's international cooperation by signing loan agreements with foreign governments of Indonesia, Tanzania and Mongolia when they visited China. We placed equal emphasis on both flagship and small-yet-smart projects and made great progress in major projects including the Budapest-Belgrade Railway and the Enga Hospital in Papua New Guinea. We set up the China-ASEAN Investment Cooperation Fund II (CAF II), and strengthened ties with foreign peers and multilateral institutions. We leveraged our strengths to support leading corporates while caring for the vulnerable ones. We increased green credit supply by joining hands with Asian Infrastructure Investment Bank (AIIB) and New Development Bank (NDB), and provided better services for micro and small businesses with onlending and policy-backed facilities, well surpassing the targeted amount of credit disbursement.

**We incorporated the bottom line into thinking, and ensured safe development by enhancing risk prevention capability.**

We defused risks for key projects in a professional and orderly manner and made positive progress in risk prevention and resolution, realizing decrease in both outstanding balance and non-performing loan (NPL) ratio for the first time since 2012. We continued to improve comprehensive risk management system, built up the multi-dimensional risk warning mechanism of customers, industries and markets, and further enhanced the ability to predict and pre-judge risks. We strengthened risk control and management for large group clients and micro, small and medium-sized enterprises (MSMEs), built stronger lines of risk defense, and devoted substantial efforts to inspections on due diligence investigation, credit review, and post-lending management, so as to safeguard the hard-won achievements in risk control. We also strengthened research and alert on risks, and diversified approaches to intensify risk prevention and control on overseas projects.

All these outcomes cannot be achieved without the unfailing support and assistance from all parties. I would like to express, on behalf of the Board of Directors, heartfelt thanks to all those who have cared for and supported the Bank in its reform and development.



**Long as the journey is, we will reach our destination if we stay the course; difficult as the task is, we will get the job done if we keep working at it.**

Over the years, we have deepened our understanding of the rules governing our work, which will be continuously enriched and improved in the future, that is: we must uphold the Party's overall leadership and work for sound implementation of decisions made by the CPC Central Committee and the State Council with political guidance and guarantee; we must bear in mind our missions and remain sober-minded in shouldering our responsibilities as a policy bank with greater strategic resolve; we must rise up to challenges with greater morale, confidence and diligence; we must adapt to changes and pursue high-quality development with pragmatic policies and innovative approaches.

**We will resolutely forge ahead in unison to open up a new chapter.**

The year 2023 is the first year to fully implement the guiding principles of the 20th CPC National Congress, to which works on economic and financial fronts are of great importance. Under the guidance of Xi Jinping Thought on Socialism with Chinese Characteristics for a New Era, we will fully implement the guiding principles set forth by the 20th CPC National Congress and the Central Economic Work Conference, faithfully apply the new development philosophy on all fronts, accelerate the building of a new development paradigm, and focus on promoting high-quality development. We will advance with targeted measures to pursue greater achievements both qualitatively and quantitatively, making our own contributions to building a modern socialist country in all respects.





任生俊 Ren Shengjun  
行长 President

## 行长致辞

### MESSAGE FROM THE PRESIDENT

2022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，深入学习宣传贯彻党的二十大精神，认真贯彻落实党中央、国务院决策部署，业务规模稳健增长，结构不断优化，质量持续向好，效益稳中有升，各项工作取得新进展、迈上新台阶。截至2022年末，全行表内资产总额近6万亿元，较年初增长9%；本外币贷款余额突破5万亿元，较年初增长12%。不良贷款率1.36%，为2015年以来最低。国际信用评级继续与中国主权评级一致。

#### 心怀“国之大者”，全力支持稳经济大盘。

深入践行金融工作的政治性、人民性、专业性，大力支持实体经济重点领域和薄弱环节，积极助力稳定宏观经济大盘。坚决落实国家稳经济一揽子政策和接续措施，出台实施稳大盘28条、基础设施投放20条、外贸稳定发展10条等政策措施，以及支持长三角、京津冀、珠三角、成渝等区域方案。全力做好基础设施基金和贷款工作，完成684亿元基础设施基金投放任务，超额实现基础设施领域贷款投放计划目标。多措并举做好制造业中长期贷款工作，高效对接国家项目清单，年末制造业中长期贷款余额1.55万亿元，创历史新高。大力推进支持煤炭清洁高效利用、科技创新等专项再贷款，精准服务实体经济所需。

#### 牢记职责使命，着力服务高质量发展。

持续夯实政策性业务主体地位，加大资源倾斜，强化刚性约束，优化资本配置，政策性业务贷款余额创历史新高。加大稳外贸扶持力度，有效促进外贸保稳提质，支持外贸新业态发展，年末外贸产业贷款余额同比增长20%。加强国际交流，有力服务对外合作，达成多项合作成果，“一带一路”贷款余额同比增长13%。支持制造业高质量发展，出台支持科技创新指导意见，助力提升产业链供应链自主可控能力，年末制造业贷款余额同比增长21%。推动小微企业贷款增量扩面、结构优化，实现精准滴灌，小微企业转贷款余额同比增长26%。支持绿色发展，出台“双碳”工作方案，加大对绿色低碳产业支持力度，绿色信贷余额同比增长30%。

#### 筑牢底线意识，扎实推进风险防控化解。

坚定不移落实党中央稳定大局、统筹协调、分类施策、精准拆弹的方针，抓实抓细风险处置。压紧压实责任，合力攻坚重点项目，资产质量持续向好。强化源头治理，厚植风险文化，前移防控关口，积极发挥风险预警体系作用，强化境外风险防控，取得阶段性成果。持续加强全面风险管理体系建设，推动风险并表管理，加强客户评级、统一授信、审批授权管理。扎实推进中央巡视和监管发现风险问题整改，深入查找经营管理薄弱环节，提升整改质效。建立审计查出问题整改和约谈机制，强化不良贷款严肃问责。

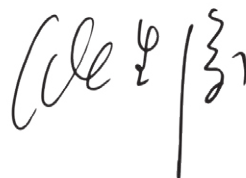
### 坚持守正创新，持续提升经营管理水平。

全面落实党中央改革优化政策性金融决策部署，加强沟通汇报，强化内外部改革衔接配套，有序推进改革任务落地。加强资产负债动态平衡管理，坚持增收和节支同向发力，全行财务效益达到预期目标。围绕党中央、国务院关注重点以及全行改革发展重大问题，增强研究工作的指导性和针对性。强化境外机构布局，波兰、智利代表处正式成立。创新金融科技体制机制，改革内部组织架构，加强数据治理和数据资产应用，推动银企直联，大幅提升网银业务覆盖率，科技赋能优势更加凸显。提升基础保障能力，开展“运营管理提升年”活动，提高运营服务质效，运营安全得到有效保障。统筹疫情防控和经营管理，确保金融服务不中断。

### 展望

#### 初心如磐践使命,奋楫笃行启新程。

2023年，进出口银行将主动对标党的二十大精神，对标中央经济工作会议精神，对标全行“十四五”规划，坚持稳字当头、稳中求进，聚焦主责主业，优化结构，提升能力，奋力完成改革发展各项任务，充分发挥政策性金融职能作用，为全面建设社会主义现代化国家开好局起好步作出新的更大贡献。



中国进出口银行行长



In 2022, we at the Export-Import Bank of China followed the guidance of Xi Jinping Thought on Socialism with Chinese Characteristics for a New Era, thoroughly studied, publicized and implemented the guiding principles of the 20th National Congress of the CPC, fully implemented the major decisions of the CPC Central Committee and the State Council, and scaled up the Bank's business in a steady manner. We spared no effort to streamline business structure, enhance performance and increase profitability. We made progress across the board and took all our work to a new level. As of the end of 2022, the Bank's total on- and off-balance sheet assets exceeded RMB6 trillion, a year-on-year growth of more than 9%. Its balance of Renminbi and foreign currency loans amounted to more than RMB5 trillion, a year-on-year increase of over 12%. The Bank's NPL ratio stood at 1.36%, hitting a record low since 2015. The Bank's international credit ratings remained the same as China's sovereign ratings.

**Bearing in mind the country's most fundamental interests, we contributed to maintaining overall stable economic performance.**

We followed through the political, people-oriented and professional requirements for financial work, vigorously supported key areas and weak links in the real economy, and made great contribution to stabilizing the economy. We firmly implemented the country's full range of policies and follow-up measures, introduced 28 measures to help ensure overall economic stability, 20 measures for infrastructure investment and 10 measures to support the steady growth of foreign trade, and formulated programs to support the development of regions including Yangtze River Delta, Beijing-Tianjin-Hebei region, Pearl River Delta and Chengdu-Chongqing region. We endeavored to ensure the investment of the CEXIM Infrastructure Fund and loan disbursement. The Fund has invested a total of RMB68.4 billion in the market, surpassing the planned target. Multiple measures were adopted to ensure that mid- and long-term loans were provided to the manufacturing industry to support national projects. At the year end, the outstanding balance of the Bank's mid- and long-term loans to the manufacturing industry stood at RMB1.55 trillion, hitting a new record high. We also made headway in the Bank's re-lending program in support of clean and efficient use of coal as well as scientific and technological innovation, with an aim to serve the real economy in a targeted manner.

**We kept in mind our mission and strove to pursue high-quality development.**

We continued to consolidate policy-based facilities as the pillar of the Bank's business by further weighting resources toward and improving capital allocation in these facilities. The outstanding balance of the Bank's policy-based facilities was at an all-time high. We stepped up efforts to help stabilize foreign trade, secured its steady growth with improved quality, and supported the development of new forms of foreign trade. At the year end, the Bank's outstanding balance of foreign trade loans saw a year-on-year growth of 20%. We enhanced international communication and supported China's international cooperation, achieving multiple results. The outstanding balance of Bank's loans supporting Belt and Road cooperation grew by 13% year on year. We supported the high-quality development of the manufacturing industry, put in place guiding principles for scientific and technological innovation, and contributed to boosting the self-reliance and controllability of the industrial and supply chains. The outstanding balance of the Bank's loans to the manufacturing industry grew by 21% year on year. We increased credit supply to micro and small businesses with optimized loan structure so as to support their development in a targeted manner. The outstanding balance of the Bank's onlending loans to micro and small enterprises increased by 26% year on year. We also worked to facilitate green development by putting in place a work plan on helping realize carbon peak and carbon neutrality goals and intensifying support for green and low-carbon industries. The outstanding balance of the Bank's green credit saw a year-on-year increase of 30%.

### **We guarded against potential risks, and took solid steps to forestall and defuse risks.**

We resolutely implemented the Party Central Committee's policy of maintaining overall stability, ensuring coordination, implementing category-based policies, and defusing risks through targeted efforts, and disposed of risks in a practical and precise manner. We assumed our full responsibilities to overcome difficulties in mitigating risks in key projects, and continued to improve the Bank's asset quality. We cultivated the culture of risk management, emphasized on addressing problems at the source, and adopted a forward-looking approach to risk prevention and control. By giving full play to the role of the risk alert system, we strengthened risk prevention and control on overseas projects and achieved good results. We built up the comprehensive risk management system on a continuing basis, and enhanced risk consolidation management as well as the management of client rating, credit line and credit approval and authorization. We made solid progress in rectifying risk-related problems identified during the central disciplinary inspection and supervision, and probed into weak links in business operation and management, so as to improve the quality and efficiency of rectification. We set up a mechanism of rectification and review of problems identified by audits, and worked strictly on accountability for NPLs.

### **We remained true to our mission and strove for innovation in an endeavor to upgrade business operation and management on a continuing basis.**

Acting on the decisions of the Party Central Committee on reforming and optimizing policy-based finance, we increased communication with and briefing to government departments, and further accommodated internal reforms with external ones, so as to accomplish our reform task in an orderly manner. We worked to maintain a dynamic balance between assets and liabilities, and increased revenue while cutting down expenditure, with the Bank's financial benefits hitting the planned target. We carried out research on key tasks prioritized by the CPC Central Committee and the State Council as well as vital issues concerning the Bank's reform and development to provide guidance for the Bank's business operation. We established the Poland Representative Office and Chile Representative Office to expand the layout of the Bank's overseas institutions. We made institutional innovations in Fintech development, improved the Bank's organization structure, and strengthened data governance and application of data assets. We strove for better corporate-to-bank connectivity, expanded the coverage of our online banking services, and better empowered ourselves with science and technology. We improved basic guarantee for business development and carried out activities in the "Year of Improved Operation Management", so as to provide more efficient and quality services and ensure safe business operation. We also coordinated the Bank's response to COVID-19 with its business operation and management to make sure that uninterrupted financial services were provided.

### **Outlook for 2023**

#### **We should remain steadfast in fulfilling our mission and strike hard on choppy waters when charting a new course forward.**

In 2023, we will carry out our work in accordance with the guiding principles of the 20th National Congress of the CPC, the Central Economic Work Conference and the Bank's development plan during the 14th Five-Year Plan Period, and pursue progress while ensuring stability. We will stick to our mission, optimize our business structure, and be better equipped to complete all tasks related to reform and development. We will give full play to our role as a policy bank, and make greater contributions to setting the stage for building a modern socialist country in all respects.

## 董事会成员

### BOARD OF DIRECTORS



● 吴富林  
董事长、执行董事  
Wu Fulin  
Chairman, Executive Director



● 任生俊  
副董事长、执行董事  
Ren Shengjun  
Vice Chairman, Executive Director



● 李钧  
执行董事\*  
Li Jun  
Executive Director\*

\* 任职资格尚待国家金融监督管理总局（原银保监会）核准。

\* Appointment to be approved by the National Financial Regulatory Administration (the original China Banking and Insurance Regulatory Commission).





● 连维良  
部委董事

Lian Weiliang  
Ministry or Commission-appointed  
Director



● 许宏才  
部委董事

Xu Hongcai  
Ministry or Commission-appointed  
Director



● 钱克明  
部委董事

Qian Keming  
Ministry or Commission-appointed  
Director



● 方上浦  
部委董事

Fang Shangpu  
Ministry or Commission-appointed  
Director

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● 李颖  
股权董事  
Li Ying  
Equity Director



● 张辉  
股权董事  
Zhang Hui  
Equity Director



● 刘向耘  
股权董事  
Liu Xiangyun  
Equity Director



● 邹兆荣  
股权董事  
Zou Zhaorong  
Equity Director



● 杨丽慧  
股权董事  
Yang Lihui  
Equity Director



● 王娉  
股权董事  
Wang Ping  
Equity Director

## 高级管理层成员 TOP EXECUTIVES



● 任生俊  
行长  
Ren Shengjun  
President



● 曾明子  
驻行纪检监察组组长  
Zeng Mingzi  
Chief Inspector of the Discipline and Supervision Office of the CPC Central Commission for Discipline Inspection and the National Commission of Supervision of the PRC at the CEXIM



● 李钧  
副行长  
Li Jun  
Vice President



● 张文才  
副行长  
Zhang Wencai  
Vice President



● 陈斌  
副行长  
Chen Bin  
Vice President



● 张劭辉  
副行长  
Zhang Shaohui  
Vice President



● 蒋鞠华  
董事会秘书  
Jiang Juhua  
Secretary to the Board of Directors



● 李忠元  
首席风险官  
Li Zhongyuan  
Chief Risk Officer



## 董事、高级管理人员变更情况

### CHANGES IN THE MEMBERS OF THE BOARD OF DIRECTORS AND THE MANAGEMENT TEAM

本行董事变更情况如下：

Changes in the Members of the Board of Directors:

2022年5月，本行董事会2022年第三次会议选举吴富林先生担任本行董事长、董事会战略发展和投资管理委员会主席、董事会人事与薪酬委员会主席。吴富林先生的任职资格于2022年6月获得国家金融监督管理总局（原银保监会）核准。

In May 2022, Mr. Wu Fulin was elected Chairman of the Bank, Chairman of the Strategic Development and Investment Management Committee and Chairman of the Personnel and Remuneration Committee of the Board of Directors at the 3rd meeting of the Board of Directors in 2022. This appointment was approved by the National Financial Regulatory Administration (the original China Banking and Insurance Regulatory Commission) in June 2022.

2022年6月，本行董事会2022年第四次会议选举任生俊先生担任本行副董事长、董事会风险管理委员会主席、董事会战略发展和投资管理委员会委员、董事会人事与薪酬委员会委员。任生俊先生的任职资格于2022年8月获得国家金融监督管理总局（原银保监会）核准。

In June 2022, Mr. Ren Shengjun was elected Vice Chairman of the Bank, Chairman of the Risk Management Committee, Member of the Strategic Development and Investment Management Committee and Member of the Personnel and Remuneration Committee of the Board of Directors at the 4th meeting of the Board of Directors in 2022. This appointment was approved by the National Financial Regulatory Administration (the original China Banking and Insurance Regulatory Commission) in August 2022.

2022年8月，经本行董事会2022年第六次会议审议，由许宏才先生兼任本行部委董事，担任本行董事会战略发展和投资管理委员会委员。

In August 2022, Mr. Xu Hongcai was approved to be Ministry or Commission-appointed Director and Member of the Strategic Development and Investment Management Committee of the Board of Directors at the 6th meeting of the Board of Directors in 2022.

2023年2月，本行董事会2023年第一次会议选举李钧先生担任本行执行董事、董事会风险管理委员会委员、董事会关联交易控制委员会委员。李钧先生的任职资格尚待国家金融监督管理总局（原银保监会）核准。

In February 2023, Mr. Li Jun was elected Executive Director, Member of the Risk Management Committee and Member of the Connected Transactions Control Committee of the Board of Directors. This appointment is subject to approval by the National Financial Regulatory Administration (the original China Banking and Insurance Regulatory Commission).

2022年5月，胡晓炼女士不再担任本行董事长、董事会战略发展和投资管理委员会主席、董事会人事与薪酬委员会主席。

Madam Hu Xiaolian no longer served as Chairman of the Bank, Chairman of the Strategic Development and Investment Management Committee and Chairman of the Personnel and Remuneration Committee of the Board of Directors since May 2022.

2022年6月，孙平先生不再担任本行执行董事、董事会风险管理委员会委员、董事会关联交易控制委员会委员。

Mr. Sun Ping no longer served as Executive Director, Member of the Risk Management Committee and Member of the Connected Transactions Control Committee of the Board of Directors since June 2022.

2022年8月，邹加怡女士不再兼任本行部委董事，不再担任本行董事会战略发展和投资管理委员会委员。

Madam Zou Jiayi no longer served as Ministry or Commission-appointed Director and Member of the Strategic Development and Investment Management Committee of the Board of Directors since August 2022.

本行高级管理人员变更情况如下：

Changes in the Members of the Management Team:

2022年6月，本行董事会2022年第四次会议聘任任生俊先生为本行行长。任生俊先生的任职资格于2022年8月获得国家金融监督管理总局（原银保监会）核准。

Mr. Ren Shengjun was appointed as President of the Bank at the 4th meeting of the Board of Directors in June 2022 and this appointment was approved by the National Financial Regulatory Administration (the original China Banking and Insurance Regulatory Commission) in August 2022.

2022年6月，本行董事会2022年第四次会议聘任张文才先生为本行副行长。

Mr. Zhang Wencai was appointed as Vice President of the Bank at the 4th meeting of the Board of Directors in June 2022.

2022年9月，本行董事会2022年第九次会议聘任张劭辉先生为本行副行长。张劭辉先生的任职资格于2022年10月获得国家金融监督管理总局（原银保监会）核准。

Mr. Zhang Shaohui was appointed as Vice President of the Bank at the 9th meeting of the Board of Directors in September 2022 and this appointment was approved by the National Financial Regulatory Administration (the original China Banking and Insurance Regulatory Commission) in October 2022.

2022年6月，孙平先生、谢平先生不再担任本行副行长。

Mr. Sun Ping and Mr. Xie Ping no longer served as Vice Presidents of the Bank since June 2022.

2022年11月，郑丽女士不再担任本行首席运营官。

Madam Zheng Li no longer served as Chief Operating Officer of the Bank since November 2022.

## 公司治理 CORPORATE GOVERNANCE

### 公司治理概述 Overview

进出口银行坚持以习近平新时代中国特色社会主义思想为指导，不断深化行党委、董事会、高级管理层等治理主体间的协同合作，共同推动本行改革发展各方面工作取得积极成效，构建形成各治理主体问题共答、同向发力良好局面。

The Bank followed the guidance of Xi Jinping Thought on Socialism with Chinese Characteristics for a New Era, and continued to deepen the collaboration among the Party Committee, Board of Directors and the senior management team. Through joint efforts, the Bank forged ahead with its reform and development and achieved good results, enabling all stakeholders in the corporate governance framework to pull in the same direction.

**在完善公司治理中加强党的领导。**坚决贯彻落实党中央对金融工作的集中统一领导，牢牢把握“两个一以贯之”，把习近平总书记重要指示批示精神和党中央、国务院决策部署作为根本工作遵循，按照党的二十大报告及中央巡视反馈报告有关要求，持续推进在完善公司治理中加强党的领导。

**The Bank improved corporate governance with stronger Party leadership.** The Bank, under the centralized and unified leadership of the CPC Central Committee over financial work, acted on the two principles that emphasize Party leadership over state-owned enterprises (SOEs) and orient SOEs reform toward the establishment of a modern system for enterprises, took the important instructions of General Secretary Xi Jinping and major decisions made by the CPC Central Committee and the State Council as its fundamental guideline, and continued to strengthen Party leadership while improving corporate governance in line with the requirements clarified in the report to the 20th CPC National Congress and the feedback of the central disciplinary inspection.

**加强公司治理制度建设。**按照监管要求，立足政策性金融职能定位，健全全面风险管理体系，强化内控合规机制建设，全面梳理总结本行公司治理实践经验，出台董事会议案编审操作规程，强化董事会议定事项的督办落实，不断提升公司治理工作规范化水平。

**The Bank strengthened the institutional building for corporate governance.** According to regulatory requirements, the Bank performed its mission as a policy bank, built up the comprehensive risk management system, further developed the internal control and compliance system, and comprehensively reviewed its practical experience in corporate governance. By introducing operating rules for the compilation and review of proposals submitted to the Board of Directors, and strengthening supervision on the implementation of issues agreed on the Board, the Bank kept enhancing its capacity for standardized corporate governance.

### 股东情况 Shareholders

进出口银行注册资本为1500亿元人民币。财政部持有股权占比10.74%，梧桐树投资平台有限责任公司持有股权占比89.26%。

The Bank has a registered capital of RMB150 billion. The Ministry of Finance holds 10.74% of the shares and Buttonwood Investment Holding Company Ltd. 89.26%.





## 董事会

### Board of Directors

#### 董事会组成

#### Composition of the Board of Directors

按照国务院批准的《中国进出口银行章程》，本行董事会由13名董事组成，包括3名执行董事（含董事长）、10名非执行董事。10名非执行董事包括4名部委董事、6名股权董事。

According to the *Articles of Association of the Export-Import Bank of China* approved by the State Council, the Board of Directors is made up of 13 directors, including 3 executive directors (Chairman of the Board included) and 10 non-executive directors which include 4 ministry or commission-appointed directors and 6 equity directors.

#### 董事会运作

#### Operation of the Board of Directors

2022年，本行董事会坚持以习近平新时代中国特色社会主义思想为指导，与各治理主体协同合作，引领本行立足政策性金融职能定位，全力服务国家战略和实体经济，持续完善风险管理和内控合规建设，深化党的领导与公司治理有机融合，定战略、作决策、防风险，取得良好成效。全年共召开会议11次，审议议案32项，听取报告2项。董事会根据国家战略实施和实体经济发展需要，综合研判经济金融形势，研究制定2022年经营计划，明确高质量发展要求，统筹规模、质量、结构、效益等多维目标；研究审议

基础设施基金有限公司设立方案、公司章程等4项议案，推动进银基础设施基金有限公司迅速设立；审议通过首期恢复和处置计划，促进本行长远稳健发展，守牢不发生系统性风险底线；制定年度风险偏好，明确本行对于各类风险的风险承担态度，充分发挥风险偏好的宏观导向作用；研究审议2022年至2024年中期资本规划，明确资本规划目标，深化资本管理。持续发挥董事会在战略制定和经营发展中的决策作用，在引领本行高质量发展上展现新作为，在推动政策性金融改革优化上实现新进展。

In 2022, the Board of Directors followed the guidance of Xi Jinping Thought on Socialism with Chinese Characteristics for a New Era, collaborated with related governing bodies of the Bank to perform its mission as a policy bank, and spared no effort in serving national strategies and the real economy. The Board of Directors continued to improve its risk management, internal control and compliance management, and deepened the integration of Party leadership with corporate governance, thus achieving good results in formulating strategies, making decisions and guarding against risks. Throughout the year, the Board of Directors convened 11 meetings to deliberate on and approve 32 proposals and hear 2 briefings. According to the requirements of implementing national strategies and developing the real economy, it took into full account the current economic and financial situation when formulating the Bank's 2022 business plan which clarified requirements for high-quality development and multiple goals in terms of business scale, quality, structure and profitability. The Board



of Directors reviewed 4 proposals including the proposal on the set-up of CEXIM Infrastructure Fund and its articles of association, facilitating the quick establishment of the Fund. The Board of Directors deliberated on and approved the first recovery and treatment plan, so as to promote the long-term and sound development of the Bank and guard against systemic risks. It laid down the Bank's risk appetite for the year, clarified the Bank's risk-taking attitude, and fully leveraged the leading and guiding role of risk appetite. It reviewed the mid-term capital plan from 2022 to 2024, clarified the target for capital planning and deepened capital management. In terms of strategy formulation and business development, the Board of Directors played its decisive role on a continuing basis, achieved new results in leading the Bank toward high-quality development, and made new progress in the reform of policy-based finance.

### 董事会专门委员会

#### Specialized Committees under the Board of Directors

本行董事会下设战略发展和投资管理委员会、审计委员会、风险管理委员会、关联交易控制委员会、人事与薪酬委员会。各专门委员会根据董事会授权开展工作，对董事会负责，向董事会报告工作，协助董事会履行职责。2022年，本行各专门委员会共召开会议23次，审议议案27项，听取报告3项。有效发挥在全行重大事项决策中的作用，推动本行改革经营发展各方面工作取得良好成效。

Specialized committees are established under the Board of Directors, namely the Strategic Development and Investment Management Committee, Audit Committee, Risk Management Committee, Connected Transactions Control Committee, and Personnel and Remuneration Committee. These specialized committees carry out work with the authorization of the Board of Directors, being responsible to the Board and assist the Board in performing its duties. In 2022, the Bank's specialized committees convened 23 meetings to deliberate on and approve 27 proposals and hear 6 briefings. All this played a major role in making decisions on important matters related to the Bank's reform, operation and development so that good results could be achieved in all respects.

### 高级管理层

#### Senior Management

本行高级管理层由行长、副行长、董事会秘书、首席风险官等高级管理层人员构成。高级管理层按照《中国进出口银行章程》及董事会授权开展经营管理活动，对董事会负责。

Senior Management team of the Bank includes the President, Vice President, Secretary to the Board of Directors, Chief Risk Officer and others. Senior Management, responsible to the Board of Directors, conducts business and management in accordance with the *Articles of Association of the Export-Import Bank of China* and with the authorization of the Board of Directors.

## 内部审计 Internal Audit

根据本行章程，内部审计部门及其负责人向董事会负责并报告工作。进出口银行高级管理人员保证和支持进出口银行内部审计部门按董事会批准的内部审计制度独立客观履行审计职责。2022年，本行紧紧围绕党中央、国务院重大战略措施及决策部署，着力发挥内审在全行风险管理中的“第三道防线”作用，进一步提升审计工作质效，强化监督评价职能和审计成果运用，为助力本行更好更优地履行政策性金融使命做好服务保障。

According to the *Articles of Association of the Export-Import Bank of China*, internal audit department and its head report to the Board of Directors. The senior management team of the Bank must make sure that the internal audit department performs its duty independently and objectively in accordance with the internal audit criteria approved by the Board of Directors. In 2022, the Bank earnestly implemented the major strategic plans and decisions of the CPC Central Committee and the State Council, strove to make sure that internal audit plays the role as the “third line of defense” in overall risk management. With enhanced quality and efficiency, strengthened supervision and evaluation, and better application of audit outcomes, internal audit provided support for the Bank to better fulfill its mission as a policy bank.

**贯彻落实董事会工作部署和外部监管要求，发挥审计监督职能作用。聚焦经营管理重点环节和风险领域，开展境内外机构常规审计及置换贷款、并购贷款、绿色信贷、不良贷款处置等专项审计，紧跟进银基础设施基金、设备更新改造专项再贷款和制造业中长期贷款开展审计监督；聚焦中央巡视整改要求，开展不良贷款责任认定专项审计、贷款“三查”专项检查；聚焦规范权力运行，开展领导人员经济责任审计；聚焦监管要求，完成监管指定内审任务，配合国家金融监督管理总局（原银保监会）2022年对本行进行的现场检查开展监审联动工作。**

**The Bank followed instructions of the Board of Directors and external regulatory requirements and made sure audit plays its role in supervision.** Focusing on key links of business and management as well as risk-related areas, the Bank carried out regular audits on domestic branches and overseas institutions, along with special audits on loan substitution, loans for merger and acquisition, green credit, and NPL disposal. Audit and supervision was also conducted on the CEXIM Infrastructure Fund, re-lending program for equipment renewal and transformation, and intermediate-term and long-term loans for manufacturing industry. The Bank focused on special audits on NPL liability identification, and special inspections on due diligence investigation, credit review, and post-lending management in accordance with the rectification requirements of the central disciplinary inspection team. Economic responsibility audits of management personnel were carried out to ensure oversight over the exercise of power. According to regulatory requirements, the Bank completed internal audit tasks assigned by the regulatory authority, and worked with the National Financial Regulatory Administration (the original China Banking and Insurance Regulatory Commission) to carry out on-site inspection of the Bank in 2022.





不断提高审计工作综合能力，强化审计成果运用效能。持续加强内审质量控制体系建设，开展内审质量外部评估，健全内审制度体系，**推进**审计系统信创建设和非现场审计模型开发应用；进一步规范审计查出问题整改长效机制，建立审计约谈工作机制，开展“审计整改强化年”活动，加大案例通报及宣讲培训，**推进**“审计-整改”全流程闭环管理；配合审计署开展对本行政策性开发性金融工具审计监督，派员参加审计署联合国审计任务，**推进**协同监督机制发挥合力。多管齐下有效发挥内部审计在推动本行落实国家方针战略和重大政策措施、防范化解金融风险、提升全行风险管控水平等方面的监督、评价、咨询作用。

The Bank improved its comprehensive capacity to conduct audit and strengthened application of the audit outcomes. The Bank enhanced the building of its internal audit quality control system by carrying out external assessment of internal audit quality, improving regulation system building, promoting IT application innovation of the audit system, and facilitating development and application of off-site audit model. The Bank standardized the long-term mechanism of rectification of problems identified by audits, established a mechanism of audit interview, increased reports of audit cases and strengthened training in the “Year of Audit and Rectification” campaign, so as to realize closed-loop management from audit to rectification. The Bank also worked in close coordination with the National Audit Office of China in conducting audit and supervision of the Bank’s policy-based and development financial instruments, and sent staff to participate in the National Audit Office’s United Nations audit tasks, thus creating synergy through coordinated supervision mechanisms. In so doing, the role of internal audit in supervision, evaluation and consultation was brought into full play to make sure that the Bank did a good job in implementing national strategies and major policies, forestalling and mitigating financial risks, and enhancing its own capacity for risk control and management.





## 员工构成及培训情况

### EMPLOYEES AND STAFF TRAINING

#### 员工构成

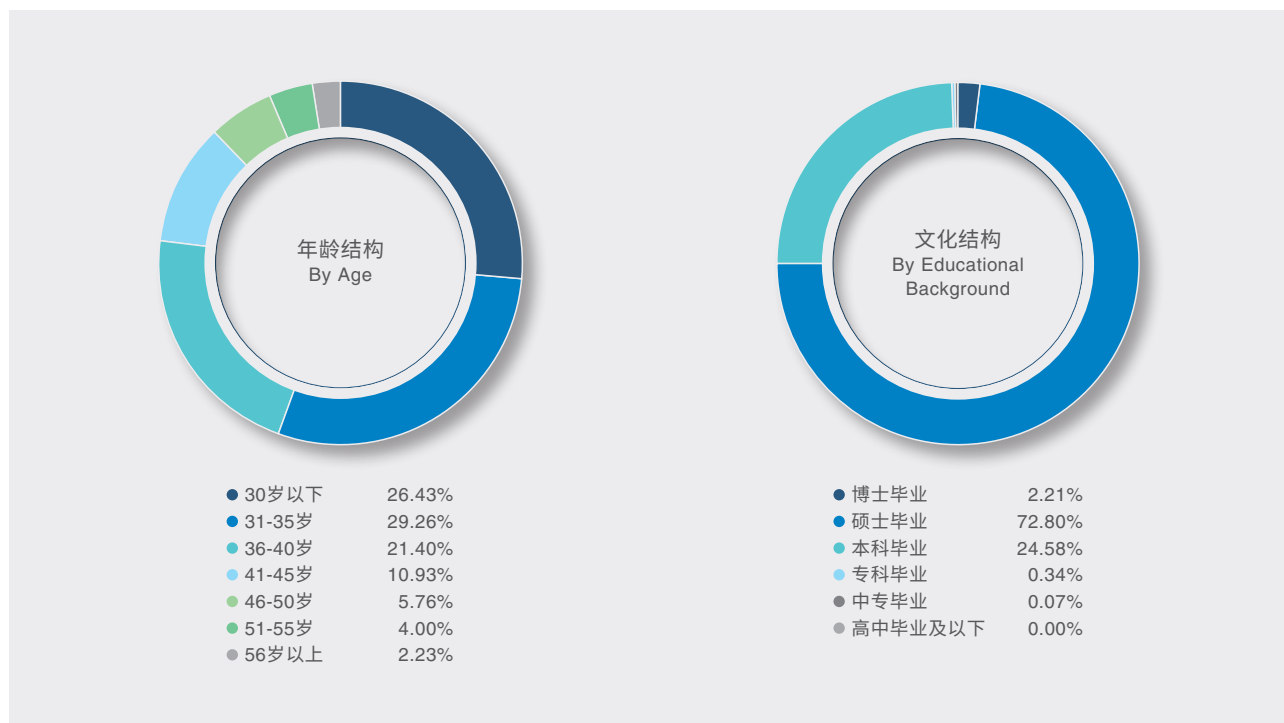
#### Employees

截至2022年末，进出口银行共有员工4430名。

The Bank had 4,430 employees by the end of 2022.

	年龄档次	Age	人数 (个) Number	比重 (%) Proportion
年龄结构 By Age	30岁以下	Under 30	1,171	26.43
	31-35岁	31-35	1,296	29.26
	36-40岁	36-40	948	21.40
	41-45岁	41-45	484	10.93
	46-50岁	46-50	255	5.76
	51-55岁	51-55	177	4.00
	56岁以上	56 and above	99	2.23
	合计	Total	4,430	100.00

	文化水平	Education	人数 (个) Number	比重 (%) Proportion
文化结构 By Educational Background	博士毕业	PhD	98	2.21
	硕士毕业	Master	3,225	72.80
	本科毕业	Bachelor	1,089	24.58
	专科毕业	College	15	0.34
	中专毕业	Secondary Technical School	3	0.07
	高中毕业 及以下	High School and below	0	0.00
	合计	Total	4,430	100.00



## 员工培训

2022年，本行统筹疫情防控要求和教育培训工作要求，线上线下相结合推进培训工作，为经营管理增效，为员工队伍赋能。贯彻落实党中央要求，抓好党的十九届六中全会精神培训和党的二十大精神教育培训工作；聚焦提升履职能力和满足角色转换需求，积极开展任职培训和新入职人员培训；围绕全行重点工作，分级分类开展专业化能力培训。全年共举办面授培训班33个，2710人次参加；网上专题班12个，15374人次参加；直播培训5期。持续丰富在线学习资源，全年新上线在线课程297门，其中外部采购218门，自主制作79门。

## Staff Training

In 2022, the Bank, taking into consideration both COVID-19 control and staff's training demand, held training sessions both online and offline to enhance business and management efficiency and create an enabling environment for staff's career development. The Bank fully implemented the decisions made by the CPC Central Committee to ensure that the study of the guiding principles of the 6th plenary session of the 19th CPC Central Committee and the 20th National Congress of the CPC was well conducted. By offering training sessions to the newly-appointed and newly-hired, the Bank endeavored to help staff adapt to their new roles and improve job performance. Focusing on the Bank's key business, professional training was carried out at different levels and in different categories. A total of 33 face-to-face training courses were conducted with 2,710 participants, while 12 online special courses were taken by 15,374 participants and 5 live broadcasting lectures were held. In addition, the Bank's e-learning resources were further enriched and 297 new courses were launched online throughout the year, among which 218 were purchased from external sources and 79 were self-made by the Bank.

## 薪酬管理 REMUNERATION

本行薪酬政策以保障政策性职能作用充分发挥和自身健康可持续发展为目标制定和调整，严格执行国家有关法律法规、主管监管部门管理要求及《中国进出口银行章程》规定。

**年度薪酬总额方面。**本行薪酬总额与落实国家宏观政策、服务微观经济和实体经济效果、政策性任务完成情况及经济效益、风险控制等因素联动。2022年度薪酬总额由主管部门核定并履行本行公司治理程序，薪酬总额内部分配由本行依法依规自主决定，与绩效考核结果、劳动生产率等挂钩，并向基层一线倾斜。

**负责人薪酬管理方面。**本行负责人薪酬按照中央金融企业负责人薪酬管理规定执行，包括基本年薪、绩效年薪和任期激励收入三部分。薪酬标准根据主管部门公布的中央企业负责人基本年薪基数和本行绩效评价结果等计算，履行公司治理程序确定。本行负责人2022年度薪酬标准尚未确定，按规定暂以最近年度基本年薪标准为基数预发放，待2022年度薪酬标准确定后清算并另行披露薪酬标准。

**员工薪酬管理方面。**本行持续建立健全薪酬管理制度，优化薪酬分配机制，提升薪酬管理水平。员工薪酬包括固定薪酬、绩效薪酬、福利性货币收入三部分。2022年，本行继续坚持按劳分配、按贡献分配的基本原则，员工绩效薪酬水平与绩效考核结果挂钩，充分发挥薪酬的激励约束作用；进一步健全绩效薪酬延期支付和追索扣回机制，延期支付高级管理人员和对风险有重要影响人员绩效薪酬，追回在工作中出现重大失误、造成重大损失或职责内风险损失超常暴露员工的薪酬；持续完善员工福利性货币收入体系，推动社会保险改革。

The Bank formulates and adjusts its remuneration policy with the aim of fulfilling its responsibilities as a policy bank and maintaining sound and sustainable development of itself. It strictly conforms to relevant laws and regulations, regulatory requirements of supervisory authorities and the *Articles of Association of the Export-Import Bank of China*.

**Total annual remuneration.** In line with corporate governance procedures, the total annual remuneration for 2022 was determined by the competent authorities based on the Bank's performance in implementing national macro policies, serving micro economy and the real economy, fulfilling its tasks as a policy bank, as well as factors including economic returns and risk control. Conforming to relevant





laws and regulations, the internal remuneration allocation was determined by the Bank based on results of performance appraisal and labor productivity, with a tilt toward working level of business departments.

**Remuneration of top executives.** Following the guiding principles of remuneration management for persons-in-charge at state-owned financial enterprises, the remuneration distributed to the persons-in-charge at the Bank consists of three parts, namely basic salary, merit pay and incentives pay. It is calculated based on the basic annual salary base for persons-in-charge at SOEs released by relevant authorities and the result of the Bank's performance evaluation, and determined in line with corporate governance procedures. The rate of remuneration for persons-in-charge at the Bank for FY2022 has not yet been determined, and their remuneration was provisionally prepaid based on the most recent annual basic salary base as required. It will be liquidated and disclosed when the rate of remuneration for FY2022 is determined.

**Remuneration of employees.** The Bank continued to build up regulations on remuneration management and optimize remuneration allocation mechanism with improved effectiveness. Remuneration of employees consists of three parts, namely fixed salary, merit pay and incomes generated by welfare benefits.

In 2022, the Bank continued to follow the principle of performance- and contribution-based distribution with staff remuneration linking with individual performance appraisal, so that the role of remuneration serving as both incentives and restraints was well leveraged. The mechanism of remuneration deferral and clawback was enhanced, with deferred payment applied for senior management and staff with significant impact on the Bank's potential risks, and clawback taking effect when employees make major mistakes, cause significant losses, or expose exceptional risks in their responsibilities. The Bank continued to improve the system for incomes generated by welfare benefits and step up social security reform.



## 组织机构

### ORGANIZATION CHART

董事会  
Board of Directors

驻行纪检监察组

Discipline and Supervision Office of the CPC Central Commission for Discipline Inspection and the National Commission of Supervision of the PRC at the CEXIM

总行部室  
Departments at the Head Office

董事会办公室 Board of Directors Office

办公室 General Office

战略规划部 Strategic Planning Department

资产负债管理部 Asset and Liability Management Department

人力资源部 Human Resources Department

财务会计部 Financial Management and Accounting Department

国际部 International Department

客户服务管理部 Client and Credit Management Department

公司客户部 Corporate Banking Department

交通运输融资部 Transport Financing Department

主权客户部（优惠贷款部） Sovereign Business Department  
(Concessional Loan Department)

转贷部 Onlending Department

资金营运部 Treasury Department

普惠金融服务部 Inclusive Financial Services Department

贸易金融部 Trade Finance Department

投资管理部 Investment Management Department

风险管理部 Risk Management Department

审计部 Audit Department

评审管理部 Credit Review and Approval Department

内控合规部 Internal Control and Compliance Department

法律事务部 Legal Affairs Department

运营管理部 Operation Management Department

信息科技部 Information Technology Department

党群工作部（行工会） Party-Masses Affairs Department (Staff Union)

党风廉政建设工作室 Party Conduct and Integrity Supervision Department

行政部 Administration Department

老干部服务工作室 Retired Personnel Service Department

### 境内分行 Domestic Branches

北京分行 Beijing Branch

上海分行 Shanghai Branch

深圳分行 Shenzhen Branch

江苏省分行 Jiangsu Branch

辽宁省分行 Liaoning Branch

四川省分行 Sichuan Branch

山东省分行 Shandong Branch

浙江省分行 Zhejiang Branch

湖南省分行 Hunan Branch

重庆分行 Chongqing Branch

陕西省分行 Shaanxi Branch

湖北省分行 Hubei Branch

黑龙江省分行 Heilongjiang Branch

广东省分行 Guangdong Branch

云南省分行 Yunnan Branch

宁波分行 Ningbo Branch

福建省分行 Fujian Branch

安徽省分行 Anhui Branch

新疆维吾尔自治区分行 Xinjiang Branch

厦门分行 Xiamen Branch

天津分行 Tianjin Branch

江西省分行 Jiangxi Branch

海南省分行 Hainan Branch

吉林省分行 Jilin Branch

喀什分行 Kashgar Branch

河北省分行 Hebei Branch

甘肃省分行 Gansu Branch

河南省分行 Henan Branch

内蒙古自治区分行 Inner Mongolia Branch

山西省分行 Shanxi Branch

广西壮族自治区分行 Guangxi Branch

贵州省分行 Guizhou Branch

### 境外分行 Overseas Branch

巴黎分行 Paris Branch

### 代表处 Representative Offices

东南非代表处  
Representative Office for Southern and Eastern Africa

圣彼得堡代表处  
St. Petersburg Representative Office

西北非代表处  
Representative Office for Northern and Western Africa

香港代表处  
Hong Kong Representative Office

波兰代表处  
Poland Representative Office

智利代表处  
Chile Representative Office

## 业务范围 BUSINESS SCOPE

经批准办理配合国家对外贸易和“走出去”领域的短期、中期和长期贷款，含出口信贷、进口信贷、对外承包工程贷款、境外投资贷款、中国政府援外优惠贷款和优惠出口买方信贷等；

Short-term, mid-term and long-term loans approved for foreign trade and the “going global” endeavors, including export credit, import credit, loans for offshore contracts and overseas investment, Chinese government concessional loans and preferential export buyer's credit;

办理国务院指定的特种贷款；  
Special loans designated by the State Council;

办理外国政府和国际金融机构转贷款（转赠款）业务中的三类项目及人民币配套贷款；

Onlending loans (donations) from foreign governments and international financial institutions whose risks are undertaken by the Bank as well as related Renminbi counterpart loans;

吸收授信客户项下存款；  
Deposit from credit customers;

发行金融债券；  
Issuance of financial bonds;

办理国内外结算和结售汇业务；  
Domestic and international settlement service and foreign exchange settlement;

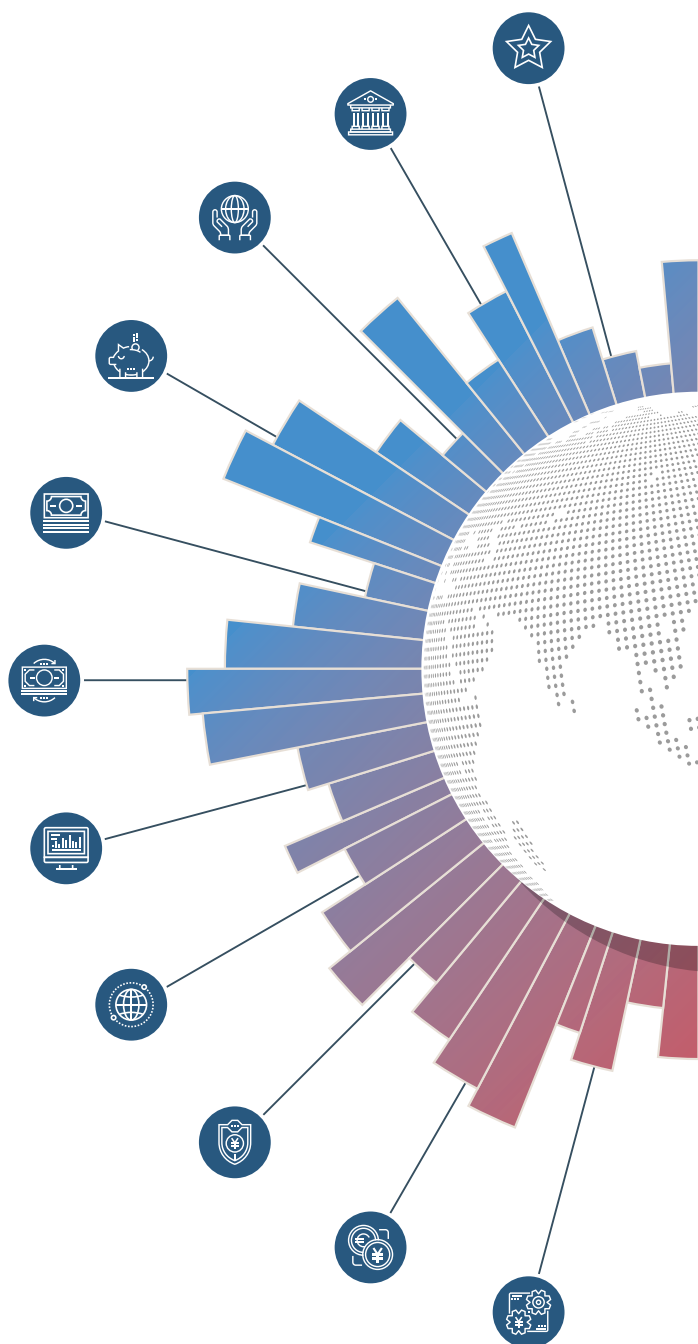
办理保函、信用证、福费廷等其他方式的贸易融资业务；  
Trade finance including letter of guarantee, letter of credit, forfeiting and etc.;

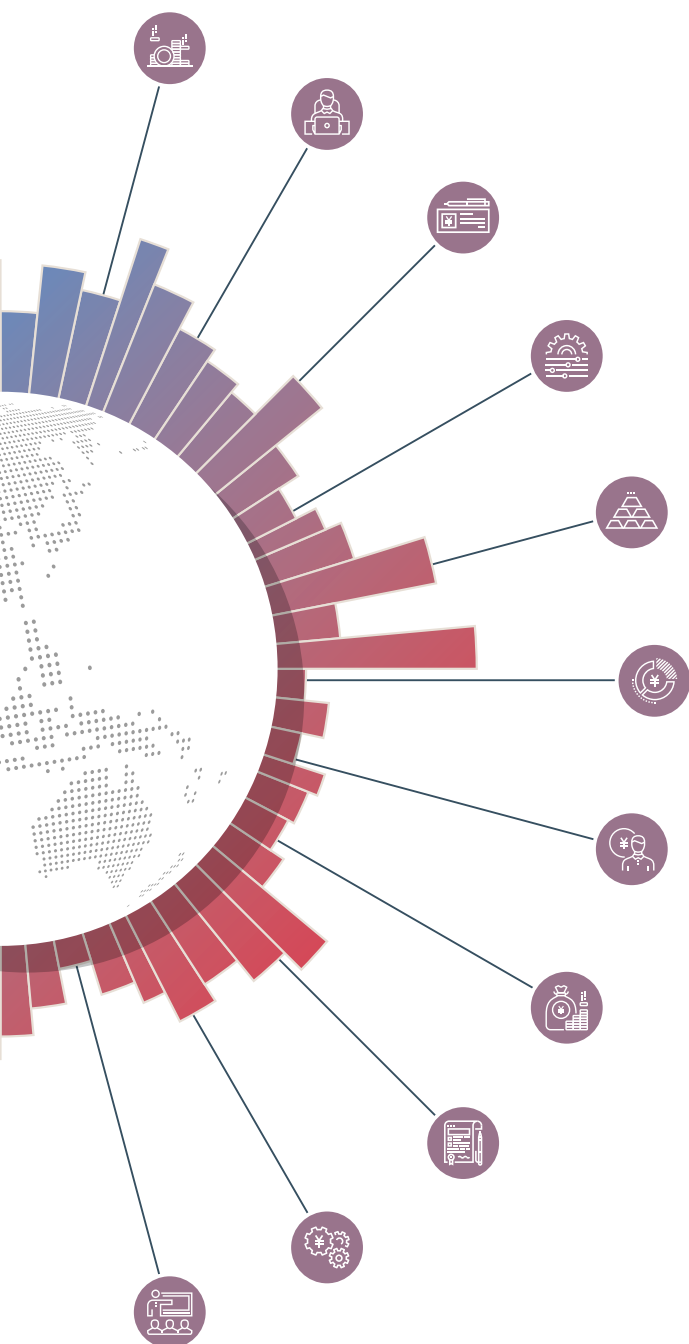
办理与对外贸易相关的委托贷款业务；  
Entrusted loans related to foreign trade;

办理与对外贸易相关的担保业务；  
Guarantees related to foreign trade;

办理经批准的外汇业务；  
Approved foreign exchange business;

买卖、代理买卖和承销债券；  
Bond trading (or on a commission basis) and underwriting;





- 12 从事同业拆借、存放业务；  
Inter-bank borrowing and lending and inter-bank placement;
- 13 办理与金融业务相关的资信调查、咨询、评估、见证业务；  
Credit record investigation, consultation, evaluation and witness services related to finance;
- 14 办理票据承兑与贴现；  
Bill acceptance and discount;
- 15 代理收付款项及代理保险业务；  
Agent service of collection, payment and insurance;
- 16 买卖、代理买卖金融衍生产品；  
Trading in financial derivatives and/or on a commission basis;
- 17 资产证券化业务；  
Asset-backed securitization;
- 18 企业财务顾问服务；  
Corporate financial advisory services;
- 19 组织或参加银团贷款；  
Organizing or participating in syndicated loans;
- 20 海外分支机构在进出口银行授权范围内经营当地法律许可的银行业务；  
Banking operations of overseas branches permitted by local laws and with the authorization of the Bank;
- 21 按程序经批准后以子公司形式开展股权投资及租赁业务；  
Equity investment and leasing business through subsidiary companies as duly approved;
- 22 经国务院银行业监督管理机构批准的其他业务。  
And other businesses approved by the banking regulatory authority under the State Council.









# 业务综述 OPERATIONAL HIGHLIGHTS

## 业务综述 OPERATIONAL HIGHLIGHTS

2022年是党和国家历史上极为重要的一年。这一年，进出口银行坚持以习近平新时代中国特色社会主义思想为指导，以迎接党的二十大、学习宣传贯彻党的二十大精神为主线，以落实中央巡视整改为抓手，以聚焦主责主业、强化职能定位、充分发挥政策性金融作用为主题，认真贯彻落实党中央、国务院决策部署，按照“疫情要防住、经济要稳住、发展要安全”的要求，积极投入经济“护盘行动”，全力服务国家战略和实体经济。两届行党委接续奋斗、谋篇布局，董事会科学决策、统筹协调，高管层有力执行、高效落实，派驻组监督保障、保驾护航，全行上下踔厉奋发、笃行不怠，圆满完成了全年目标任务尤其是党中央、国务院交办的各项重大任务。

过去一年，本行以高质量党建引领高质量发展，积极应对经济下行压力和疫情冲击，充分发挥政策性金融作用，坚守职能定位，狠抓风险防控，加强统筹联动，实现了信贷投放、发债规模、政策性业务占比、不良贷款率等多个“近年之最”，业务发展持续保持良好态势。截至2022年末，全行资产总额59370.17亿元，较年初增长9.00%；负债总额55511.63亿元，较年初增长9.57%；税前利润108.75亿元，同比增加3.32亿元；净利润80.60亿元，同比增加2.55亿元。

The year 2022 was extremely important in the history of China and the CPC. In 2022, Guided by Xi Jinping Thought on Socialism with Chinese Characteristics for a New Era, the Bank thoroughly studied, publicized and implemented the guiding principles of the 20th National Congress of the CPC, engaged in completing rectification tasks proposed by the central disciplinary inspection team, gave full play to its role as a policy bank to fulfill its mission, and resolutely implemented the decisions made by the CPC Central Committee and the State Council. To respond to the requirements of controlling the pandemic while stabilizing the

economy and ensuring safe development, the Bank actively contributed to stabilizing the fundamentals of the economy and spared no effort in serving national strategies and the real economy. With continuous efforts made by the Bank's Party Committee in overall planning, scientific decisions, efficient coordination made by the Board of Directors, efficient follow-up and high-quality implementation by the senior management, and supervision and escort provided by the Discipline and Supervision Office, annual targets of the Bank, especially major tasks assigned by the CPC and the State Council, were successfully completed through vigorous and determined efforts of all the staff.

In the past year, the Bank facilitated high-quality development with high-quality Party building, proactively responded to the downward pressure of the economy as well as the COVID-19 impact, fulfilled its responsibilities as a policy bank, strengthened risk prevention and control and enhanced coordination and cooperation with relevant parties. Records has been made in terms of credit disbursement scale, bond issuance scale, proportion of policy-based facilities and NPL ratio, and the Bank's business maintained the momentum of sound growth. At the year end, the Bank's assets totaled RMB5937.017 billion, up by 9% year on year; the total liabilities stood at RMB5551.163 billion, up by 9.57% year on year; the pre-tax profit reached RMB10.875 billion, a year-on-year increase of RMB332 million; the net profit reached RMB8.06 billion, a year-on-year increase of RMB255 million.



2022年末全行资产总额

59370.17 亿元

## 对外贸易领域业务

### Foreign Trade Business

对外贸易领域业务涵盖本行提供的，用于支持客户在我国境内与境外国家或地区（含港澳台地区）之间，从事商品、劳务和技术的交换活动的贷款；用于支持符合要求的外贸企业在研发、采购、生产、销售、服务等各个经营环节的贷款；以及用于支持符合要求的外贸产业链企业锻长板、补短板，更好参与国际产业链、实现双循环的良性互动的贷款等。截至2022年末，本行该领域业务余额26442.58亿元，较年初增加4570.36亿元。



本行该领域业务余额

26442.58 亿元

Foreign trade business covers loans provided to the Bank's clients to support trade of goods, labor and technology between the Chinese mainland market and the overseas markets (including Hong Kong, Macao and Taiwan), loans provided to qualified foreign trade enterprises to satisfy their financing needs in research and development, procurement, production, sales and services, and loans provided to qualified enterprises on the foreign trade industrial chain to fully leverage the industrial chain's advantages, strengthen weak links, promote the engagement of foreign trade enterprises in international industrial chain, and boost the mutual reinforcement of dual circulations to facilitate China's domestic development and its international engagement. At year-end, the outstanding balance of foreign trade loans stood at RMB2,644.258 billion, an increase of RMB457.036 billion compared with that of the beginning of the year.

单位：亿元，%  
In 100 millions of Renminbi, %

项目 Loan Facility	余额 Outstanding Balance	较年初 Annual Increase/ Decrease(Amount)	增幅 (%) Annual Increase/ Decrease (Percentage)
货物贸易贷款 Trade-in-goods Loans	14,040.68	2,144.53	18.03
出口货物贷款 Loans for Export of Goods	6,822.05	1,210.80	21.58
出口卖方信贷 Export Sellers' Credit	5,674.99	1,150.08	25.42
出口买方信贷 Export Buyers' Credit	1,147.07	60.72	5.59
进口货物贷款 Loans for Import of Goods	7,218.62	933.73	14.86
服务贸易贷款 Trade-in-services Loans	148.99	37.56	33.71
出口服务贷款 Loans for Export of Services	105.57	26.51	33.53
出口卖方信贷 Export Sellers' Credit	63.63	7.10	12.55
出口买方信贷 Export Buyers' Credit	41.93	19.41	86.21
进口服务贷款 Loans for Import of Services	43.43	11.05	34.13
贸易融资 Trade Finance	2,640.23	-163.67	-5.84
外贸企业发展贷款 Loans for the Development of Foreign Trade Enterprises	6,985.24	2,256.48	47.72
外贸产业链发展贷款 Loans for the Development of Foreign Trade Industrial Chain	2,437.10	105.14	4.51
贸易融资 Mao Ying Dai	0.00	-0.02	-89.88
小微外贸企业风险共担转贷款* Risk Sharing Onlending Loans for Micro and Small Foreign Trade Enterprises	190.34	—	—
<b>对外贸易领域 Foreign Trade Loans</b>	<b>26,442.58</b>	<b>4,570.36</b>	<b>20.90</b>

\* 该产品于2022年纳入“对外贸易领域”，无法计算“较年初”和“增幅”。

\* As this loan facility was included in the “Foreign Trade Loans” in 2022, annual increase/decrease (amount/percentage) is not applicable.



## 跨境投资领域业务

### Cross-border Investment Business

跨境投资领域业务涵盖本行向境内外中资企业提供的，用于开展各类境外（含港澳台地区）投资项目的贷款；以及对符合我国相关政策的境内外商投资项目所需资金提供的贷款。截至2022年末，本行该领域业务余额2101.76亿元，较年初减少77.26亿元。

Cross-border investment business covers loans provided to Chinese companies in China or overseas to support their investment in the overseas market (including Hong Kong, Macao and Taiwan), and loans provided to projects that conform to the Chinese government's policy and are invested by foreign investors in China. At year-end, the outstanding balance of cross-border investment loans was RMB210.176 billion, a decrease of RMB7.726 billion compared with that of the beginning of the year.



本行该领域业务余额

2101.76 亿元

单位：亿元，%  
In 100 millions of Renminbi, %

项目 Loan Facility	余额 Outstanding Balance	较年初 Annual Increase/ Decrease (Amount)	增幅 (%) Annual Increase/ Decrease (Percentage)
对外投资贷款 Overseas Investment Loans	2,095.56	-77.27	-3.56
间接投资贷款 Indirect Investment Loans	422.59	45.24	11.99
直接投资贷款 Direct Investment Loans	1,672.97	-122.51	-6.82
绿地投资贷款 Green Field Investment Loans	1,241.47	50.89	4.27
褐地投资贷款 Brown Field Investment Loans	431.50	-173.40	-28.67
吸收境外投资贷款 Absorbing Overseas Investment Loans	6.20	0.01	0.14
<b>跨境投资领域 Cross-border Investment Loans</b>	<b>2,101.76</b>	<b>-77.26</b>	<b>-3.55</b>



对外合作领域业务  
International Cooperation Business

对外合作领域业务涵盖本行提供的，用于支持我国与境外国家和地区（含港澳台地区）开展国际经济合作的贷款，以及支持企业实施对外承包工程项目的贷款。截至2022年末，本行该领域业务余额9378.23亿元，较年初减少22.42亿元。

International cooperation business covers loans provided to support international economic cooperation between the Chinese mainland and overseas countries and regions (including Hong Kong, Macao and Taiwan), and loans provided to companies for overseas contracting projects. At year-end, the outstanding balance of international cooperation loans was RMB937.823 billion, a decrease of RMB2.242 billion compared with that of the beginning of the year.



本行该领域业务余额  
9378.23 亿元

单位：亿元，%  
In 100 millions of Renminbi, %

项目 Loan Facility	余额 Outstanding Balance	较年初 Annual Increase/ Decrease (Amount)	增幅 (%) Annual Increase/ Decrease (Percentage)
对外承包工程贷款 Loans for Overseas Project Contracting	2,242.15	84.54	3.92
国际主权合作贷款 Loans for International Sovereign Cooperation	6,100.38	494.76	8.83
金融机构合作贷款 Loans for Financial Institution Cooperation	578.87	-632.39	-52.21
转贷款 Onlending	61.73	3.15	5.37
其他贷款 Other Loans	395.11	27.52	7.49
对外合作领域 International Cooperation Loans	9,378.23	-22.42	-0.24



## 开放型经济建设领域业务

### Business for Supporting Open Economy Development

开放型经济建设领域业务涵盖本行按照国家有关政策要求，为支持外贸高质量发展、加大对重点领域和薄弱环节的支持力度、服务国家对外开放以及履行本行社会责任所提供的不属于前述三类领域业务的境内贷款。截至2022年末，本行该领域业务余额14362.36亿元，较年初增加1156.07亿元。



本行该领域业务余额

14362.36 亿元

Business for supporting open economy development covers loans provided to domestic clients (the 3 categories of aforementioned businesses excluded) in line with the Chinese government's policy to facilitate high-quality growth of foreign trade, provide stronger support to key sectors and weak links, and boost greater openness while fulfilling the Bank's social responsibilities. By the end of 2022, the outstanding balance of loans for supporting open economy development was RMB1,436.236 billion, an increase of RMB115.607 billion compared with that of the beginning of the year.

单位：亿元，%  
In 100 millions of Renminbi, %

项目 Loan Facility	余额 Outstanding Balance	较年初 Annual Increase/ Decrease (Amount)	增幅 (%) Annual Increase/ Decrease (Percentage)
外贸集聚区和贸促平台建设贷款 Loans for Supporting Foreign Trade Clusters and Trade Promotion Platforms	1,076.10	194.46	22.06
国内重大项目建设贷款 Loans for Major Domestic Projects	4,314.63	561.79	14.97
互联互通基础设施建设贷款 Loans for Supporting Infrastructure Connectivity	916.51	-83.15	-8.32
普惠金融类贷款 Loans for Supporting Inclusive Finance	1,331.51	127.20	10.56
贸易融资 Trade Finance	451.83	-24.63	-5.17
其他贷款 Other Loans	6,271.78	380.40	6.46
<b>开放型经济建设领域 Open Economy Development Loans</b>	<b>14,362.36</b>	<b>1,156.07</b>	<b>8.75</b>

## 优惠贷款

### Concessional Loan and Preferential Export Buyer's Credit

进出口银行是中国政府指定的援外优惠贷款和优惠出口买方信贷（以下简称“两优”贷款）的承办行。截至2022年末，本行“两优”贷款业务已覆盖东盟、南亚、中亚、西亚、非洲、拉美、南太、中东欧地区90多个国家。

本行始终秉承正确义利观和真实亲诚的合作理念，以实际行动帮助借款国应对疫情冲击、恢复经济社会发展。2022年，在新冠肺炎疫情肆虐全球，极大影响工程进度的情况下，本行克服困难，利用“两优”贷款帮助发展中国家新建及改扩建公路桥梁700多公里，铁路100多公里，输变电线路300多公里，新增发电装机容量590兆瓦，新建设施可满足8700公顷农田用水的灌溉需求，新建60个地面数字电视发射台及5200平方米的数字电视中心等众多数字和电信领域项目，以及医院、机场、污水处理厂等项目，助力改善发展中国家的投资环境和民生福祉，持续提升借款国经济自主和绿色发展能力，促进区域互联互通。

As the designated institution for carrying out the Chinese Government Concessional Loan and Preferential Export Buyer's Credit, the Bank had extended concessional facilities to over 90 countries in the ASEAN, South Asia, Central Asia, West Asia, Africa, Latin America and Central and Eastern Europe as well as Pacific island countries by the end of 2022.

Adhering to the principle of sincerity, real results, affinity and good faith and upholding justice while pursuing shared interests, the Bank helped the borrowing countries tackle challenges posed by COVID-19 and recover economic and social development with concrete actions. Despite the great difficulties incurred by the pandemic and wide-range slowdowns in undergoing constructions in 2022, the Bank made strenuous efforts to help other developing countries complete their projects with preferential facilities, supporting the construction and expansion of more than 700 kilometers of roads and bridges, the building of over 100 kilometers of railways and over 300 kilometers of power transmission lines, an increase of 590 megawatts of power-generation capacity, the provision of water supply and irrigation facilities covering 8,700 hectares of farm land, the construction of 60 terrestrial digital TV transmitters, 5,200-square-meter digital TV centers and other digital and telecommunication projects, as well as many other projects such as hospitals, airports and sewage treatment plants. All these efforts went a long way in helping developing countries improve their investment environment and people's livelihood and well-being, enhancing their capacity for independent and green economic development and promoting regional connectivity.



## 外国政府及国际金融机构贷款转贷

### Onlending Loans from Foreign Governments and International Financial Institutions

进出口银行是外国政府及国际金融机构贷款主要转贷行。2022年，新签转贷协议6份，协议金额4.10亿美元，贷款余额101.27亿美元。

2022年，本行按照国家“合理、有效”利用外资的总方针，聚焦主责主业，对标国际绿色环保标准，将“引资、引技、引智”成果侧重向节能减排、森林碳汇、资源综合利用、产业升级改造和医疗健康等重点领域倾斜，进一步拓展与国外金融机构合作深度广度。作为国内首家金融机构与亚洲基础设施投资银行开展合作，双方共建符合国际标准的绿色信贷配套政策，并将其试用于国内绿色信贷领域项目建设。转贷金砖国家新开发银行49亿人民币专项贷款，重点支持贸易融资、卫生系统建设、物流、环境保护、节能和可再生能源、新型基础设施建设等重点行业和领域贷款项目，助力我国疫后经济复苏，落实区域协调发展和可持续发展战略，推动实现“双碳”目标。截至2022年末，本行转贷的外国政府贷款国别24个，国际金融机构8个。项目遍及全国30多个省（自治区、直辖市）。

The Bank is a major on-lender of loans from foreign governments and international financial institutions. The Bank newly signed six onlending agreements with a total amount of USD410 million in 2022, and the outstanding balance of onlending loans stood at USD10.127 billion by the end of the year.

Over the year, the Bank acted on the Chinese government's guiding principle of making proper and effective use of foreign funds. To better fulfill its mission, the Bank, with international green standards as reference, applied the results of "bringing in foreign capital, technology and talents" to key areas such as energy conservation and emission reduction, forest carbon sinks, comprehensive utilization of resources, industry upgrading and health care, and further strengthened cooperation with international financial institutions. As the first domestic financial institution cooperating with AIIB, the Bank worked with AIIB to jointly formulate green credit supporting policies that meet international standards, and applied the policies to the construction of green projects in China. Moreover, the Bank onlent RMB4.9 billion from NDB to support trade financing and projects in areas of health care system development, logistics, environmental protection, energy conservation and renewable energy, and new infrastructure. By so doing, the Bank contributed its part to China's post-pandemic economic recovery, implemented the strategies of coordinated regional development and sustainable development, and facilitated China's efforts to achieve its carbon peak and neutrality targets. At year-end, the Bank had onlending business with 24 foreign governments and 8 international financial institutions, and had onlent loans to projects in over 30 provinces, autonomous regions and municipalities in China.



2022年末，贷款余额

101.27 亿美元

## 贸易金融业务 Trade Finance

2022年，进出口银行共办理国际结算、担保、贸易融资业务14186.12亿元，其中结算业务8435.5亿元、担保业务888.49亿元、贸易融资业务4862.13亿元。截至2022年末，本行贸易金融授信业务余额6235.26亿元。

**灵活运用贸易金融产品，助力外贸保稳提质。**2022年，本行贸易金融业务充分发挥政策性、效益性、轻资本特点，全力支持高水平对外开放，不断加大对“一带一路”倡议、跨境投资、境外工程承包、国际产能和装备制造合作等国家重大对外合作战略的支持力度，主动探索并服务外贸新业态新模式；助力扩大进口，促进对外贸易平衡发展，认真贯彻落实党和国家对外承诺，积极服务第五届中国国际进口博览会，设立100亿美元支持非洲出口贸易融资额度；积极参与构建国内大循环，发挥保理等供应链融资业务支持核心企业及中小企业作用，为供应链畅通、安全、稳定提供融资支持。

**坚持合规经营，深化金融合作。**本行贸易金融业务坚持“实需”原则，通过加强贸易背景审核，确保资金和服务投向实体经济，并严格遵守国家外汇、跨境人民币管理的各项监管要求。在服务企业客户的同时，注重与金融同业开展贸易金融业务合作，通过在符合本行支持方向的业务领域为金融同业提供融资和增信服务，扩大本行金融服务覆盖面。

In 2022, the Bank conducted RMB1418.612 billion worth of international settlement, guarantee and trade finance business, among which international settlement registered RMB843.55 billion, guarantee RMB88.849 billion, and trade finance RMB486.213 billion. By the end of 2022, the outstanding balance of trade finance credit business reached RMB623.526 billion.

**With flexible trade finance products, the Bank contributed to maintaining stability and improving quality of foreign trade.** In the course of the year, the Bank made full use of trade finance products which are policy-based, profit-making and of low capital consumption to better perform its function, supported China's high-level opening-up, stepped up efforts in promoting the Belt and Road Initiative (BRI), cross-border investment, overseas contracting, international industrial capacity and equipment manufacturing cooperation and other major international cooperation vehicles, and explored and served the new forms and new models of foreign trade. In the meantime, the Bank supported China's imports from other countries to promote balanced development of foreign trade. It endeavored to implement the commitment made by the CPC and the Chinese government. It served the Fifth China International Import Expo and launched a USD10 billion of trade finance to support African export. Taking an active part in China's domestic circulation, the Bank gave play to the role of factoring and other supply chain products in supporting key enterprises on the supply chain as well as SMEs, thus contributing to keeping the supply chain smooth, safe and stable.

**Adhering to compliance operation, the Bank strove to deepen financial cooperation.** By running stringent background check on trade deals, the Bank catered to real needs for trade finance and made sure that funds and resources flow to the real economy. In addition, the Bank operated in strict compliance with regulatory requirements regarding foreign exchange and cross-border Renminbi flows. While serving corporate clients, the Bank also strengthened trade finance cooperation with other financial institutions in ways of inter-bank financing and credit enhancement services within the Bank's business scope, to expand the coverage of its financial services.



2022年，共办理国际结算、担保、  
贸易融资业务

14186.12 亿元



## 投资业务

### Equity Investment

进出口银行累计发起和参与设立了23家基金（公司），截至2022年末，承诺出资1669.66亿元，累计出资1051.41亿元，出资余额974.12亿元。2022年因进银基础设施基金的设立，出资余额大幅增长。

**坚决落实国家稳经济一揽子政策和接续措施。**通过所管基金落实相关政策和各项措施，支持丝路基金、中非产能合作基金、中国-中东欧投资合作基金等在“一带一路”倡议、人民币对外投资合作等方面发挥有效作用；支持航投公司充分发挥产业平台作用，加大对具有影响力项目的投资力度；支持国家融资担保基金、重庆担保、东北再担保等加快出台一揽子针对性强、有力有效的调控举措，助力中小微企业平稳健康发展。

**有效服务国家政治外交和经济发展。**东盟基金二期成功设立并运营，将进一步支持东盟地区基础设施、能源资源等领域重大项目，为中国与东盟地区互联互通、经贸往来和投资合作提供支撑。中日基金践行双循环发展理念，利用中日两国两个市场、两种资源，充分支持中国境内企业发展壮大，所投资的3家企业被评选为制造业专项冠军、专精特新“小巨人”或专精特新企业，累计支持4个项目企业成功上市，1个项目企业成功申报首次公开募股。

**持续加强股权投资业务治理管理。**不断加大对基金高风险项目的处置力度，减少风险项目对基金利润的侵蚀，实现较高内部收益率。厘清集团估值管理工作思路，加速推动集团估值体系构建和制度建设，提高全行估值工作管理水平。全面落实巡视整改和审计要求，针对本行主动投资项目多数进入退出期、债转股项目增速较快的实际，研究制定相关制度，加强内控合规建设，加大风险防控和化解力度，稳步提升股权投资板块治理管理能力。



截至2022年末，累计出资

1051.41 亿元

出资余额

974.12 亿元



The Bank has so far initiated and participated in the establishment of 23 investment funds (companies). By the end of 2022, it had committed an amount of RMB166.966 billion investment with the total paid-in investment reaching RMB105.141 billion. The outstanding balance stood at RMB97.412 billion, witnessing a significant increase due to the establishment of the CEXIM Infrastructure Fund in 2022.

**The Bank earnestly implemented the package of policies and measures of China to help keep the economy stable.** Through various funds under its management, the Bank implemented relevant policies and measures of China and supported the Silk Road Fund, China-Africa Fund for Industrial Cooperation and China-Central and Eastern Europe Investment Cooperation Fund to play their due role in building the Belt and Road and facilitating cooperation in Renminbi-denominated foreign investment. The Bank endeavored to help China Aerospace Investment Holdings Ltd. increase investment in influential projects by making full use of industrial platforms. It also provided support to the National Financing Guarantee Fund, Chongqing Export-Import Financing Guarantee Co., Ltd., and Northeast China Small and Medium-Sized Enterprises Financing Re-guarantee Co., Ltd. to help them expedite the introduction of a package of targeted and effective regulatory measures, so as to ensure steady and sound development of MSMEs.

**The Bank served China's diplomacy and economic development in an efficient manner.** China-ASEAN Investment and Cooperation Fund II was set up to support major projects

in the areas of infrastructure, energy and resources in the ASEAN region, and facilitate connectivity, economic and trade exchanges as well as investment cooperation between China and ASEAN. Implementing the development concept of dual circulations, the China-Japan Energy Conservation and Environmental Protection Fund fully supported the growth of China's domestic enterprises by making use of markets and resources in both countries. Three investee enterprises were awarded as champion of the manufacturing industry, "little giant" firm, and innovative SME that use special and sophisticated technologies to produce novel and unique products. The Fund has supported the successful listing of four enterprises and the successful application for initial public offering of one enterprise.

**The Bank continued to strengthen the management of equity investment business.** It spared no effort to dispose of high-risk projects, reduce the erosion of risky projects on the profits of the Fund and achieve a higher internal rate of return. With clarified planning for Group valuation management, the Bank accelerated the institutional building of the Group valuation system, thus improving the management of related works. The Bank also worked to meet the requirements of inspection, rectification and auditing. As most of the Bank's active investment projects have entered exit periods and the number of debt-to-equity projects is growing at a fast pace, the Bank put in place relevant regulations, strengthened internal control and compliance, intensified risk prevention and mitigation, and steadily enhanced the capacity for equity investment business management.



## 金融市场业务

### Capital Market Operations

2022年，进出口银行境内人民币金融债券发行量突破1.6万亿元，同比增长超20%；全年累计发行21.5亿美元同业存单、14.9亿美元债券和4亿欧元债券；全年累计主承销债券1447亿元，同比增长25%。

**资金筹措业务保障有力。**2022年，本行本外币筹资业务实现质的有效提升和量的合理增长，有力支持外贸、先进制造业、基础设施建设等领域发展。作为境内市场第四大债券发行体，累计发行量突破10万亿元大关。统筹境外私募债券、境内同业存单发行，持续拓宽外币筹资渠道，发行二级资本债券200亿元，进一步夯实资本实力，为更好服务国家战略、践行政策性银行职责使命提供有力资本保障。聚焦主业本源，全年发行主题金融债券14期，金额合计580亿元，支持范围涵盖外贸保稳提质、疫情防控、区域协调发展、高水平对外开放、推动共同富裕、能源安全保障等领域，支持地区辐射长三角、珠三角、京津冀等14个省（自治区、直辖市），引导和培育社会责任投资理念，实现金融精准支持。

**资金营运与管理彰显担当。**2022年，本行对标政策性开发性金融工具投向，加大地方政府债券投资力度，加强对能源、交通运输、高端制造、农业农村等国民经济重点领域的信用债投资，努力提升债券投资服务实体经济质效。践行绿色发展理念，推动绿色金融体系建设，全力落实碳达峰、碳中和重大决策部署，不断加大对生态环保、清洁能源、垃圾污水处理等领域的债券投资力度，为服务经济社会绿色转型贡献力量。作为公开市场一级交易商，本行主动履行做市商职能，畅通货币政策传导机制，为维护银行间市场流动性合理充裕作出积极贡献。拓宽离岸人民币债券投资品种，助力人民币国际化进程。作为银行间外汇即期和远掉期尝试做市机构，本行积极提供即远掉期报价，配合主管机构，履行做市义务，在尝试做市机构中综合排名第10。作为境内外币拆借报价行，持续优化报价能力，提供外币流动性，全年市场交易量排名第5，报价排名第5。

**代客汇率利率风险管理专业高效。**2022年，在国内疫情形势反复、人民币双向波动增强、企业汇率避险需求提升的背景下，本行持续深化“以客户为中心”的服务理念，引导客户树立“风险中性”理念，持续优化客户服务模式，多渠道为客户提供专业化市场信息和产品报价。稳步提高科技赋能水平，完善网银汇率业务功能，提升客户交易体验。持续加强对民营企业、小微企业的服务力度，减费让利为企业纾困减负。积极对接客户汇率避险需求，协助客户应对复杂多变的金融市场环境，积极防范汇率风险。

**债券承销业务开拓创新。**2022年，本行稳步推进债券承销业务，服务企业直接融资。积极推进产品创新，持续发挥政策性金融引领作用，为中国国新控股有限责任公司发行2022年度第四期中期票据（能源保供特别债）；积极开拓金融债券承销品种，为平安银行发行2022年度小微企业贷款专项金融债券、绿色金融债券、普通金融债券；为新开发银行发行2022年第三期人民币债券，助力中国资本市场对外开放。

**国际信用评级保持稳定。**本行目前拥有三大国际评级机构的评级。其中，穆迪评级为A1，评级展望为稳定；标准普尔评级为A+，评级展望为稳定；惠誉评级为A+，评级展望为稳定。上述评级与中国主权评级一致。

In 2022, the Bank issued RMB1.6 trillion of Renminbi-denominated financial bonds in China's domestic market, with a year-on-year increase of over 20%. Throughout the year, the Bank issued a total volume of 2.15 billion US dollar-denominated inter-bank certificate of deposit (CD), US dollar-denominated bonds registering USD1.49 billion, and Euro-denominated bonds registering EUR400 million. The issuance volume of bonds in which the Bank acted as the lead underwriter had accumulated to RMB144.7 billion in 2022, a year-on-year increase of 25%.

**There is a strong guarantee for the fund raising business.** In 2022, the Bank achieved qualitative improvement and quantitative growth in its Renminbi and foreign currency-denominated bond business, which contributed to the development of China's foreign trade and manufacturing and infrastructure sectors. As the fourth largest bond issuer in China's domestic market, the Bank had an accumulated issuance exceeding RMB10 trillion. Coordinating the issuance of overseas privately offering bonds and domestic inter-bank CDs, the Bank kept expanding the channels for foreign currency-denominated bond financing and issued RMB20 billion worth of secondary capital bonds. By doing so, the Bank further consolidated its capital strength so as to better serve national strategies and fulfill its mission as a policy bank. Meanwhile, centering on its main mission, the Bank issued 14 themed financial bonds totaling RMB58 billion throughout the year, supporting areas of foreign trade stabilization and upgrading, pandemic prevention and control, coordinated regional development, high-level opening-up, common prosperity and energy security in 14 provinces (autonomous regions and municipalities), including the Yangtze River Delta, the Pearl River Delta and the Beijing-Tianjin-Hebei region. By doing so, the Bank helped foster the vision of making investment with social responsibility and offered targeted financial support.

**Demonstrating Commitment in the Operation and Management of Funds.** In 2022, the Bank aligned with the orientation of policy-based and development financial instruments, and increased its investment in local government bonds as well as unsecured bonds in key areas of the national economy such as energy, transportation, high-end manufacturing and agriculture and rural areas, so as to enhance the quality and efficiency of bond investment in serving the real economy. Implementing the vision of green development, the Bank promoted the building of the green financial system, implemented major decisions made by China to realize its carbon peak and carbon neutrality goals, and increased bond investments in such areas as ecological and environmental protection, clean energy, waste and sewage treatment, thus contributing to the green transition in social and economic development. As a primary dealer of the People's Bank of China in the open market and a bond market maker, the Bank took the initiative to perform the function of a market maker and smoothed the transmission mechanism of monetary policy, contributing its part to maintaining a reasonable level of inter-bank market liquidity. By launching a variety of offshore RMB bond investment products, the Bank helped advance RMB internationalization. As a spot, forward and swap trial market maker in the inter-bank foreign exchange market, the Bank provided quotation for spots, forwards and swaps and carried out market making business in collaboration with competent authorities, ranking the 10th among trial market makers. As a CIROR contributor bank in China, the Bank continued to enhance its capacity for quotation and provide foreign currency liquidity. It ranked the 5th in terms of annual trading volume and the 5th in terms of quotation.

**Rendering Professional and Efficient Foreign Exchange Rate and Interest Rate Risk Management Services for Clients.** Against the backdrop of a protracted COVID-19 pandemic, intensified two-way fluctuations of the Renminbi and increased demand of its corporate clients for hedging exchange rate risk, the Bank remained committed to a customer first philosophy, guided its clients to set up a risk-neutral mindset, improved customer services and provided professional market information and quotations via multiple channels. Empowering itself with Fintech, the Bank improved the exchange rate business in its online banking system to enhance customer experience. It also intensified efforts to support private enterprises and micro and small businesses by making fee reductions and concessions to ease their burden. The Bank actively responded to the demand of its corporate clients for hedging exchange rate risk, and helped them adapt to the complex and volatile financial market environment and fend off exchange rate risk.

**Innovating Bond Underwriting Business.** Throughout the year, the Bank promoted its bond underwriting business in a steady manner to connect corporate clients with direct financing. It actively promoted product innovation and continued to give play to the leading role of policy-based finance by issuing the fourth medium-term note of 2022 (special bond for energy security) for China Reform Holdings Corporation Ltd. The Bank launched a number of financial bond underwriting products and issued for Ping An Bank the special financial bond for supporting small and micro enterprises, green financial bonds and general financial bonds. It also issued the third Renminbi bond of 2022 for NDB to support the opening up of China's capital market.

**International Credit Rating Remains Stable.** The Bank is rated by three major international rating agencies, namely, Moody's, Standard & Poor's and Fitch. Moody's rating of the Bank is A1 with stable outlook, Standard & Poor's A+ with stable outlook, and Fitch A+ with stable outlook. The Bank enjoys the same international credit rating as China's sovereign credit rating.

中国主权  
China's Sovereign  
Ratings



A1

穆迪投资者服务公司  
Moody's

A+

标准普尔公司  
Standard & Poor's

A+

惠誉信用评级有限公司  
Fitch

## 专项金融支持 SPECIAL FINANCIAL SUPPORT

进出口银行深入贯彻落实国务院关于运用政策性开发性金融工具（以下简称“基金”）支持重大项目建设并加快落地配套融资，调增政策性银行信贷额度支持基础设施建设，加大制造业中长期贷款投放，支持部分领域设备更新改造，持续做好煤电保供金融服务等决策部署，担当作为、攻坚克难，为稳经济大盘贡献政策性金融力量。

**基础设施基金、基金配套贷款方面。**2022年8月24日，国务院常务会议决定将本行纳入推进有效投资重要项目协调机制并承担基金投放任务后，本行迅速成立工作专班，积极沟通、特事特办，基金落地工作实现了筹备快、审批快、签约快、投放快，顺利完成两批次684亿元投放任务。同时，紧盯基础设施基金项目清单，加大配套融资支持力度，推动重大项目资金拼盘完整闭合，充分发挥政策性金融的引领、示范和带动作用，切实为巩固经济恢复基础作出积极贡献。

**1000亿元基础设施贷款方面。**2022年6月1日，国务院常务会议决定调增政策性银行8000亿元信贷额度支持基础设施建设后，本行抢抓政策机遇，发挥自身优势，聚焦主责主业，确保信贷资源对基础设施重点领域项目倾斜，经过全行上下不懈努力，超额完成基础设施贷款投放任务，充分发挥政策性金融稳经济大盘的“压舱石”作用。

**其他专项金融支持方面。**本行积极发挥政策性金融逆周期、跨周期调节作用，充分利用制造业中长期贷款、设备更新改造贷款、煤电保供贷款等政策金融工具，对《制造业中长期贷款备选项目》《重点领域设备更新改造贷款备选项目》《保供重点煤电企业推荐支持名单》实现对接全覆盖，分别发放贷款125.21亿元、39.92亿元、96.76亿元。2022年，本行制造业中长期贷款余额1.55万亿元，贷款增速超25%，持续巩固本行制造业融资主力银行地位。

The Bank thoroughly implemented the decision of the State Council to use policy-based and development financial instruments (hereinafter referred to as “funds”) in supporting the construction of major projects. It speeded up disbursement of supporting financing, increased policy-based credit lines to support infrastructure development, provided more medium- and long-term loans to the manufacturing industry, supported the upgrading of equipment in a number of areas,

and continued to ensure financial services for supporting coal-power supply. With these efforts, the Bank shouldered its responsibilities and overcame difficulties to contribute to keeping the fundamentals of the economy stable.

**CEXIM Infrastructure Fund and Matching Loans.** On 24 August 2022, following the decision made at the executive meeting of the State Council to include the Bank in the coordination mechanism of major projects to promote effective investment and to let the Bank be responsible for the investment of the Fund, the Bank immediately set up a work team, actively communicated with relevant parties and made special arrangements. As a result, the preparation and approval of the Fund as well as the signing of agreements and investment of the Fund were all accomplished within short time and the Fund has successfully invested a total of RMB68.4 billion in the market in two batches. At the same time, the Bank increased supporting financing to ensure that the capital for major projects of the Fund was in place. By giving full play to the leading and exemplary role of policy-based finance, the Bank made positive contributions to consolidating the foundation for economic recovery.

**RMB100 Billion Infrastructure Loan.** On 1 June 2022, following the decision made at the executive meeting of the State Council that policy banks increase RMB800 billion credit lines to support infrastructure development, the Bank seized the opportunity, leveraged its strengths and focused on its main responsibilities to ensure that credit resources were tilted towards projects in key areas of infrastructure. Through the unremitting efforts of the entire Bank, the task of providing loans to the infrastructure sector was overfulfilled, and the role of policy-based finance in helping keeping the fundamentals of the economy stable was fully leveraged.

**Other Special Financial Support.** The Bank has fully played its role in making counter- and cross-cyclical adjustment and made full use of policy-based financial instruments such as medium- and long-term loans to the manufacturing industry, loans for equipment renewal and renovation, and loans for supporting coal-power supply. The Bank provided RMB12.521 billion of loans to the manufacturing industry, RMB3.992 billion to support equipment renewal and renovation in key areas and RMB9.676 billion to key coal-power enterprises. In 2022, the balance of medium- and long-term loans disbursed to the manufacturing industry by the Bank stood at RMB1.55 trillion, with a growth rate of over 25%, consolidating the Bank's dominant position in providing financing to this sector.









# 本行融资支持 项目案例 MAJOR PROJECTS FINANCED BY THE BANK

## 本行融资支持项目案例

## MAJOR PROJECTS FINANCED BY THE BANK

### 匈塞铁路塞尔维亚贝尔格莱德至旧帕佐瓦段项目

### Belgrade-Stara Pazova Section of Budapest-Belgrade Railway



匈塞铁路是中国-中东欧国家合作和“一带一路”倡议的重点项目。该项目为匈牙利首都布达佩斯至塞尔维亚首都贝尔格莱德的电气化客货混线快速铁路，全长约350公里，设计最高时速200公里/小时。项目建成后，两地车程从8小时缩短至3小时，可显著改善当前通行情况，带动项目所在国经济发展，对推动中东欧区域基础设施建设和互联互通及深化中欧互利合作具有重要意义。塞尔维亚境内贝尔格莱德-旧帕佐瓦段项目是匈塞铁路全线首个交付路段，已于2022年3月开通运营，为当地居民出行带来了极大的便利。目前，塞尔维亚剩余路段和匈牙利段正在积极施工建设中。

As a key project under the China-Central and Eastern Europe (CEE) cooperation and the BRI, the Belgrade-Budapest Railway, stretching 350 kilometers between capitals of Serbia and Hungary, is a passenger-cargo electrified railway with a maximum designed speed of 200 kilometers per hour. Once put into operation, it will reduce the travel time between Budapest and Belgrade from 8 hours to 3 hours, thus significantly improving the local transportation, promoting the development of the local economy and contributing to the infrastructure development and connectivity in the CEE region as well as the mutually beneficial cooperation between China and Europe. The Belgrade-Stara Pazova section in Serbia, opened for traffic in March 2022, is the first section of the Budapest-Belgrade Railway that has been completed, bringing great convenience to local residents. The construction of the project's remaining section in Serbia and the section in Hungary is now well underway.



## 孟加拉达舍尔甘地污水厂项目 Dasherbandi Sewage Treatment Plant in Bangladesh

孟加拉达舍尔甘地污水厂项目是2016年习近平主席访孟达成的重要经贸合作成果之一。该项目于2017年7月开工，在孟首都达卡市东部新建1座日处理50万立方米污水处理厂，以及泵站、管线等配套设施。2022年4月，业主颁发移交证书，项目进入运维期。项目建成后，是孟第一座现代化大型污水厂，同时也是南亚地区迄今为止最大的单体污水处理厂，可惠及约500万当地居民，得到孟政府高层及当地居民的高度评价。

The sewage treatment plant is one of the important outcomes of economic and trade cooperation reached during President Xi Jinping's state visit to Bangladesh in 2016. Located in the west of Dhaka, capital of Bangladesh, the project, starting construction in July 2017, includes the building of a new wastewater treatment plant with a daily sewage treatment capability of 500,000 cubic meters, as well as ancillary facilities including pump stations and pipelines. In April 2022, the owner issued the hand-over certificate of the project, after which the project entered the operation and maintenance period. It is the first modernized large-size sewage treatment plant in Bangladesh, and is so far the largest integrated plant of its kind in South Asia. Benefiting the 5 million local residents, it has been highly praised by senior officials of the Bengal government and local people.



## 埃及“斋月十日城”市郊铁路项目 10th of Ramadan Railway in Egypt



埃及“斋月十日城”市郊铁路项目是中埃在“一带一路”倡议下务实合作取得的重大成果。斋月十日城是埃及首都开罗重要的卫星城，也是埃及政府在沙漠地区建立的第一个工业区所在地。铁路全长约65公里，沿线设置11座车站，连接着埃及开罗市区、斋月十日城和新行政首都，是埃及第一条电气化铁路。2022年7月，项目通车试运行，将为往返于开罗老城区及新首都的500万居民提供高效便捷的通勤服务，有利于推动埃东部地区经济和工业化进程，并在中东地区、阿拉伯世界、非洲国家产生良好的示范作用。

This project is one of the important outcomes of the practical cooperation between China and Egypt under the BRI. The 10th of Ramadan City is an important satellite city of Cairo, capital of Egypt, where the first industrial zone established by the Egyptian government in the desert region is located. With a total length of about 65 kilometers and 11 stations along the line, the railway is Egypt's first electrified railway connecting Cairo, the 10th of Ramadan City, and the new administrative capital. Putting into trial operation in July 2022, it provides efficient and convenient commuting services for the 5 million residents traveling between Cairo's old city and the new capital, thus contributing to the economic and industrial development of eastern Egypt and serving as a good example in the Middle East, Arab world, and African countries.



## 巴布亚新几内亚新恩加省医院项目 New Enga Provincial Hospital in Papua New Guinea



巴布亚新几内亚新恩加省医院项目是中巴新卫生健康合作的重要成果。该项目主要内容为在巴新恩加省建设一座150个床位的省级现代化中心医院，包含医院院区、职工宿舍和室外工程、污水处理厂等4部分工程，总建筑面积3.1万平方米。项目于2022年5月竣工并移交，投入运营后成为巴新乃至南太平洋岛国地区最现代化的综合性医院之一，同时也成为巴新高地地区水平最高的省级转诊及科研教学机构，为提升恩加省地区人民的医疗健康水平作出积极贡献。

As one of the important outcomes of China-Papua New Guinea health cooperation, the project aims to build a province-level modernized central hospital with 150 beds. Covering an area of 31 thousand square meters, it includes the building of a hospital, staff dormitories, outdoor works, and sewage treatment plants. Completed and handed over in May 2022, the project has become one of the most modernized comprehensive hospitals in Papua New Guinea and south pacific island countries, and is a top province-level referral, research and teaching institution in the highlands region of Papua New Guinea, thus contributing to the improvement of the local people's medical and health conditions.

## 菲律宾赤口河泵站灌溉项目 Chico River Pump Irrigation Project in Philippine

菲律宾赤口河泵站灌溉项目是“一带一路”倡议与菲政府“大建特建”计划对接的重点基建项目和民生工程。该项目建设内容为在赤口河右岸新建提升泵站以及变电站、输变电线路、隧洞、供水渠道等配套工程。项目于2018年正式开工，期间历经了新冠疫情、台风洪水等不利影响，在各方努力下于2022年顺利竣工。该项目投入使用后，将在未来多年内为当地8700公顷农田提供高效可靠的灌溉用水保障，惠及周边4350户农民，大幅提高当地农民收入水平，促进当地自然资源的可持续利用和区域社会经济发展。

The project is one of the key infrastructure and livelihood projects in promoting synergy between the BRI and Philippine's infrastructure "Build, Build, Build" program. It includes the building of a pump house and ancillary facilities such as sub-station, transmission lines, tunnel, and lateral canals at the right bank of Chico River. Starting construction in 2018, the project was successfully completed in 2022 with all parties' efforts despite the adverse impacts brought by the COVID-19 pandemic, typhoon and floods. After put into operation, it will provide an efficient and reliable irrigation system for 8,700 hectares farmland in the coming years, benefiting 4,350 rural households, significantly increasing the income of local farmers and promoting the sustainable usage of local natural resources as well as the region's social and economic development.



## 尼泊尔博克拉国际机场项目

### Pokhara International Airport in Nepal



博克拉国际机场项目是迄今为止中国援建尼泊尔的最大项目，该项目被尼政府列为“国家荣耀工程”。博克拉地处山谷之中，山路崎岖，交通不便，原机场仅能起降小型飞机，远远无法匹配日益增加的客流需求。2019年，习近平主席对尼进行国事访问，两国政府联合声明中明确提出“应推动博克拉国际机场早日建成投入使用”。2022年12月，中尼两国政府正式签署援外项目移交证书，标志着尼第三座国际机场，同时也是尼目前最为现代化的机场正式运营。作为中尼两国“跨喜马拉雅立体互联互通网络”的标志性工程，机场运营后，国际游客可直接通过国际航班直达博克拉，有效促进尼旅游业和经济社会的发展，为当地民众带来更多的就业机会。

The airport is by far the largest China-aided project in Nepal and is deemed as a national pride project by Nepalese government. The transportation of Pokhara, a city located in valleys, is inconvenient due to rugged mountain roads, and the old airport is far from meeting the demand of increasing passenger flow as it could only accommodate small-sized aircrafts. In the joint statement issued by China and Nepal during President Xi Jinping's state visit to Nepal in 2019, the two sides agreed to speed up the construction of the airport so that it would start operation at an early date. In December 2022, the two governments signed the hand-over certificate of the project, marking that Nepal's third international airport as well as the most modernized airport was officially opened for operation. The airport is a symbolic project of the Trans-Himalayan Multi-Dimensional Connectivity Network between the two countries. After its operation, international tourists could arrive at Pokhara through direct international flights, thus promoting Nepal's tourism, economic and social development and creating more jobs.

## 安提瓜和巴布达圣约翰港改扩建项目 Renovation and Extension of St. John Port in Antigua and Barbuda



圣约翰港改扩建项目是中国和安巴两国政府签署“一带一路”合作文件后的首个竣工项目，对推动共建“一带一路”走深走实产生积极影响。项目主要建设内容为新建及改扩建2个10000载重吨多用途泊位和1个1000载重吨客货滚装泊位，对港口航道、码头前沿停泊水域和掉头水域进行疏浚，修复并扩建重箱及空箱堆场等。项目于2022年9月整体完工，建成后成为东加勒比区域内唯一具有专业集装箱转运码头、可实现自动化交叉转运的港口，为将安巴打造成区域物流中心创造了有利条件，对促进安巴国民经济和社会发展发挥积极作用。

As the first project completed since China and Antigua and Barbuda signed the BRI cooperation agreement, this project has significantly contributed to the joint building of the Belt and Road. It includes the building and extension of two 10000 DWT multi-purpose berths and one 1000 DWT passenger/cargo roll-on-roll-off berth. Apart from that, port waterways, berth area of the wharf front and the U-turn area have been dredged, and the heavy container yard and empty container yard have been restored and expanded. The port, completed in September 2022, has become the only port with professional container transshipment terminal and automated cross-transshipment capacity in eastern Caribbean region, thus helping Antigua and Barbuda in building itself into a regional logistics center and promoting the country's economic and social development.

## 比利时CMB N.V.下属公司购船项目 CMB N.V. Dual Fuel Ammonia-Ready Vessels in Belgium

2022年，本行向比利时Compagnie Maritime Belge N.V.下属公司在我国船厂订造6艘5900箱集装箱船、4艘21万吨散货船及1艘2.5万吨化学品/成品油轮提供融资支持。该11艘融资船舶为全球首批预留氨燃料动力系统的双燃料船舶，其在氨燃料、低能耗等设计方面抢占市场先机，将成为航运界新一代零碳排放的标志性绿色船舶。该项目重点支持我国高端、节能环保型船舶出口，是本行落实国家“稳外贸”政策的体现，为落实国家发展战略、支持船厂高质量发展贡献了力量。同时，也标志着本行在融资领域积极引领航运业加快脱碳步伐，是本行从金融端做好碳达峰、碳中和工作的具体举措。

The Bank provided financing to the subsidiary of Belgium Compagnie Maritime Belge N.V. for ordering six 5900TEU container ships, four 210000-ton bulk carriers and one 25000-ton chemical/product carrier from Chinese shipyard. These eleven vessels are the first batch of dual fuel vessels in the world with ammonia-ready propulsion. With a head start in design including ammonia-fuel and low energy consumption, they will become a new generation of symbolic green vessels with zero carbon emission. By bolstering China's export of high-end, energy-efficient and environment-friendly vessels, the project demonstrates the Bank's efforts in implementing China's policy of keeping foreign trade stable, and has contributed to the implementation of the country's development strategies as well as the high-quality development of domestic shipyards. It is also a concrete measure taken by the Bank in leading the shipping industry to fasten the pace of de-carbonization and an endeavor, on the finance front, to help pursue carbon peak and carbon neutrality goals.





## 三一重能风电高质量发展项目

### Wind Power Project of Sany Renewable Energy Company



三一重能打造了国内首个5G全连接风电智能制造灯塔工厂，在知识产权及技术实力方面具有优势，被国家认定为“智能制造标杆企业”与“国家知识产权优势企业”。2022年，本行根据风电行业特点和企业需求，设计专属金融方案，向三一重能股份有限公司发放贷款，帮助企业提升风机产品市场竞争力，助力企业践行国家“双碳”目标，实现智能制造高质量发展。该项举措是本行助力北京国际科技创新中心建设，助推国家风电行业高质量发展的良好实践，也是贯彻落实党中央提出的新发展理念，助推制造业高质量发展的具体举措。

Having built China's first 5G all-connected wind power intelligent manufacturing light house factory, Sany Renewable Energy has advantages in intellectual property and technology, and is recognized as China's Model Enterprise of Smart Manufacturing and Advantage Enterprise of Intellectual Property. In 2022, according to the features of wind power industry and the need of Sany, the Bank provided tailor-made financial solution to Sany to help it improve competitiveness in the wind turbine market, contribute to pursuing carbon peak and carbon neutrality goals, and achieve high-quality development of smart manufacturing. The project is a good practice of the Bank to support the construction of Beijing International Technology Center and facilitate the high-quality development of China's wind power industry. It is also a concrete measure taken by the Bank in implementing the new development philosophy and promoting the high-quality development of China's manufacturing industry.



## 广西北部湾国际港务集团互联互通项目 Connectivity Project of Guangxi Beibu Gulf Port Group

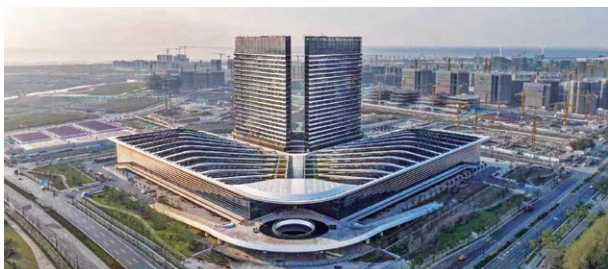


北部湾港是西部陆海新通道主要国际枢纽海港，是连接“一带”和“一路”陆海联动通道的重要节点枢纽，也是西部地区最便捷的出海口。2017年，习近平总书记视察广西北部湾港，提出以“四个一流”的标准，把北部湾港口建设好、管理好、运营好。本行立足企业需求特点，为企业量身定制一揽子金融服务，大力支持企业港口设施建设和跨国港口并购，2022年新增授信额度覆盖北部湾港下属钦州、防城港、北海三大港区重点项目，全力支持企业加速打造北部湾国际门户港，服务西部地区开放发展全局。

As the main international sea hub of the New Western Land-Sea Corridor, Beibu Gulf Port in Guangxi connects the Silk Road Economic Belt and the 21st Century Maritime Silk Road, and enjoys the most convenient geographical advantage as a seaport in the western region of China. In 2017, President Xi Jinping inspected the Port and said that it should be well constructed, managed and operated with the standard of first-class equipment, technology, management and service. According to the needs of Guangxi Beibu Gulf Port Group, the Bank provided it with a package of tailor-made financial services to support the construction of port equipment and cross-border merger and acquisition of seaports. In 2022, the Bank increased credit lines to major projects in Qinzhou, Fangcheng, and Beihai, three affiliated harbor areas of the Port. By so doing, the Bank supported the company in building the Port into an international gateway and facilitated the opening up of China's western region.

## 诺港会展世界顶尖科学家论坛永久会址项目

### Permanent Site of the World Laureates Forum (WLA Forum)



该项目位于中国（上海）自由贸易试验区临港新片区，主要建设内容为承办世界顶尖科学家论坛等国际性国家级展会的会议展览中心，建成后将成为具有国际影响力的科技创新合作交流平台。本行充分发挥政策性金融优势，加大重点领域信贷投放，支持临港新片区建设，助力上海加快建成具有全球影响力的科技创新中心。2022年11月，第五届世界顶尖科学家论坛开幕之际，会议展览中心主体部分建成并启用，得以及时承接论坛开幕式和颁奖典礼。习近平总书记曾多次向顶科论坛致贺信，强调“中国将以更加开放的态度加强国际科技交流，依托世界顶尖科学家论坛等平台，推动中外科学家思想智慧和研究成果转化为经济社会发展的强大动力”。

Located in Lin-gang Special Area of the China (Shanghai) Pilot Free Trade Zone, the project aims to build an exhibition and convention center for holding the WLA Forum and other international and state-level exhibitions and conventions. After completion, it will become a platform with international influence for the cooperation and exchanges in sci-tech innovation. By fully leveraging the advantages of policy-based finance and increasing credit supply to key areas, the Bank supported the building of Lin-gang Special Area and helped Shanghai in speeding up the building of a sci-tech innovation center with global influence. The main part of the exhibition and convention center has been completed and put into use in November 2022 to hold the opening ceremony and award ceremony of the 5th WLA Forum. President Xi Jinping has sent congratulatory letters to the WLA Forum several times and stressed that China will be more open as we step up sci-tech innovation cooperation with the rest of the world, and we will take advantages of the WLA Forum and other platforms to make the wisdom of Chinese and international scientists and their research achievements strong impetus for economic and social development.

## 小微企业知识产权质押项目

### Intellectual Property Pledge Financing to Support Small and Micro Enterprises

贵州航宇科技是国家级专精特新“小巨人”企业，也是贵州省首家科创板上市企业。2022年，本行成功为该公司审批发放首笔知识产权质押业务。该笔业务有效拓宽了具备核心竞争力的科技型中小微企业融资渠道，是本行解决民营中小企业“融资难、融资贵”问题，全面加强知识产权保护 and 高效促进知识产权运用的具体举措。

Guizhou Aviation Technical Development Company is one of the state-level “little giant” firms, and is also the first company in Guizhou listed on the Science and Technology Innovation Board. In 2022, the Bank approved the first IP pledge business for the company, thus expanding financing channels for small and micro high-tech enterprises with core competitiveness. It is a concrete measure taken by the Bank to make financing more affordable and accessible to small and micro businesses in the private sector and to strengthen IP protection and promote efficient IP application.



## 客户服务

### CUSTOMER SERVICE

进出口银行始终秉持“以客户为中心”的服务理念，着眼于国际国内经贸形势新变化、国家战略规划新方向、政策性金融发展新任务和金融科技创新新趋势，推进全方位、一体化客户服务管理体系建设，持续提升政策性金融服务实体经济质效。

**坚守本源、聚焦主业，优化结构促进以融强产。**本行将服务客户同服务国家战略有机结合起来，将服务实体经济作为客户服务的出发点和落脚点，以提升产业链供应链韧性和安全水平、巩固壮大实体经济根基为目标，紧扣现代化产业体系建设，锚定供应链产业链关键环节，挖掘对外贸易、先进制造业等重点领域市场主体和产业集群建设的资金需求，优化调整客户结构，打造契合政策性银行属性的客户群体，实现金融、产业、创新良性循环。2022年，本行深化与大型骨干外贸企业、制造业单项冠军企业、专精特新企业及外贸新业态企业的合作，扩充战略客户、重点客户名单，夯实与中央企业、地方国企、上市公司等优质客户合作基础，为各类型企业提升核心竞争力、建设世界一流企业提供金融支持。

**多点发力、加强管理，精准施策提升服务效能。**本行致力于完善客户营销服务体系，发挥“融资+融智”政策性金融服务优势，通过有效配置信贷规模、降低融资成本、提高服务效率等措施，提升政策性金融资源配置效率、优化客户服务体验。本行充分发挥高层营销作用，强化客户整体营销分层管理，建立高层营销后续督导落实机制，提升高层营销成果转化效率；优化集团管理，激发总分行协同优势，完善客户分层管理制度，调整战略客户、重点客户准入标准，开创客户精细化管理新局面；积极配合央企改革重组整合和京津冀协同发展战略，调整规范京外央企客户归属和业务归属、优化在京央企客户归属，提升总分行一体化服务水平；拓展服务边界与内涵，围绕客户多样化业务场景需求制定综合金融服务方案，加强多维联动营销服务，提升对客户综合服务能力和统筹盈利能力；与客户深入开展数字化合作，大力发展线上业务，为疫情期间加强非接触式服务提供保障，对客户开展银企直联合作，助力客户推进司库体系建设等数字化转型工作；推进客户服务团队建设，开展专题培训和“政策性金融服务实体经济”劳动和技能竞赛，提升客户经理的政治素养、综合素质和专业能力，打造政治过硬、视野开阔、业务精湛、作风优良的客户经理队伍，强化客户服务人才支撑。





Acting on the customer first philosophy, the Bank took into account new changes in domestic and global economic and trade situation, new directions in the national strategic planning, new tasks of policy-based finance and new trends in Fintech innovation, and pressed ahead with a comprehensive and integrated customer service management system to improve the quality and efficiency in supporting the real economy with policy-based financial services.

**Staying focused on its mission and main businesses, the Bank optimized its customer portfolio to better support industries with financial services.** The Bank integrated its customer service into serving the national strategies and took serving the real economy as the starting point and foothold of customer service. To enhance the resilience and security of industrial and supply chains and consolidate the fundamentals of the real economy, the Bank concentrated on the modernization of industrial system and key links in the industrial and supply chains, and tapped into the capital needs of market players and industrial clusters in major areas including foreign trade and advanced manufacturing industries. Through optimizing the customer portfolio, it grew a customer base that aligns with the characteristics of a policy bank and formed a virtuous cycle of finance, industry and innovation. In 2022, the Bank deepened cooperation with large leading foreign trade enterprises, manufacturing single champion enterprises, enterprises that use special and sophisticated technologies to produce novel and unique products, and those engaged in new forms of foreign trade, expanding the list of strategic and key customers and reinforcing the foundation for cooperation with central and local SOEs, listed companies and other high-quality customers. In so doing, the Bank managed to provide financial support for enterprises of all types to enhance their core competitiveness and help them become world-class outfits.

**Taking a multi-pronged approach in promoting management, the Bank adopted targeted measures to increase customer service efficiency.** Committed to improving its customer marketing service system, the Bank leveraged its strengths in providing both financing and expertise. It continued to increase the efficiency in allocating policy-based financial resources and optimize customer service experience through better credit supply, lower financing costs and higher service efficiency. Giving full play to the top-down marketing strategy, the Bank strengthened its multi-tiered management of overall marketing and established the follow-up supervision and implementation mechanism to accelerate the transformation of top-down marketing results. The Bank optimized group customer management by promoting coordination between the head office and its branches, improving its multi-tiered customer management system and adjusting the criteria for strategic and key customers, thus breaking new ground in meticulous customer management. In coordination with the restructuring and integration of central SOEs and the integrated regional development strategy for the Beijing-Tianjin-Hebei region, the Bank adjusted and standardized the management of central SOE customers outside Beijing and transactions with them, and optimized the management of central SOE customers in Beijing, thus improving integrated services of the head office and the branches. The Bank expanded its service scope and content to introduce comprehensive financial solutions based on customer needs in various scenarios, and enhanced its capacity for providing comprehensive services and making profits through multi-dimensional coordination in marketing. The Bank cooperated with customers in digital means, and developed its online business to ensure contact-free services during the pandemic. It also helped customers advance treasury management and other digital transformation through corporate-to-bank connectivity. The Bank continued to build its customer service teams with specialized training sessions and skill competitions on supporting the real economy with policy-based financial services, so as to improve client managers' political literacy, comprehensive quality and professional competence. In this way, the Bank strengthened human resource support for customer services by developing a team of managers who are politically committed and have broad vision, excellent business skills and fine conduct.



## 风险管理与内部控制

## RISK MANAGEMENT AND INTERNAL CONTROL

### 全面风险管理

### Comprehensive Risk Management

2022年，进出口银行深入贯彻落实党中央、国务院关于着力稳住经济大盘和防范化解重大风险的各项决策部署，按照中央巡视整改要求，坚持稳健审慎的风险偏好，坚持稳定有效的风险防控措施，坚持稳妥沉着应对各类风险挑战，全行资产质量管控成效显著。

**夯实全面风险管理基础。**进一步完善风险偏好指标体系，充分发挥风险偏好导向作用。推动风险并表管理，构建全行恢复和处置计划治理架构。进一步强化风险条线垂直独立管理，优化全面风险管理评价考核，完善风险条线报告机制和资格准入管理，强化风险管理人员能力建设。

**持续提升信用、市场、操作风险管理质效。**强化授信业务集中管控，推进统一授信管理走向纵深。制定汇率风险管理策略，提高汇兑收益利润贡献度，完善利率风险监测分析，开展客户行为模型建设，加强资金业务、资金同业业务、股权投资业务风险管控。依托操作风险管理工具，深入开展操作风险识别、评估、监测、控制／缓释、报告、计量等全流程管理工作，有效提升操作风险管理质效。

**不断提高洗钱、流动性、国别、行业等各类风险管理水平。**开展机构、产品洗钱风险评估，持续提升反洗钱信息化水平，强化反洗钱监督检查力度，切实履行反洗钱义务。坚持资产负债协调发展原则，动态监控全行现金流缺口和资产负债匹配情况，优化完善流动性风险限额管理，确保流动性储备合理适度，流动性运行平稳安全。制定重点国别差异化管控政策，紧跟国际形势变化研判风险，强化风险监测预警力度，“一国一策”实行针对性管理，开展国别风险专项压力测试，提前应对外部环境变动。优化产能过剩行业风险管控政策，差异化设定产能过剩行业限额，明确严禁支持领域和重点支持领域，定期开展行业评估评级，深入开展重点行业风险排查，提高风险识别的敏感性和风险防控的前瞻性。

**深化风险量化管理的有效应用。**加强经济资本、风险成本计量、平均风险成本率等结果的实际应用，推动降低资本占用，提高风险收益水平；通过风险量化管控系统，提升贷前阶段风险收益测算精细化水平。开展气候风险压力测试，评估碳达峰、碳中和目标转型对本行信贷资产的潜在影响。测试结果表明，在压力情境下，本行高碳行业客户的信用风险有所上升，但对本行资本充足水平的影响整体可控。

**风险化解工作成果显著。**面对日趋严峻复杂的风险防控形势，本行坚定不移控增量、化存量、防变量、提质量，风险防范化解工作取得显著成效，全行不良贷款额和不良贷款率实现自2012年以来的首次“双下降”，圆满完成全年资产质量防控目标。本行深入推进重点攻坚项目风险处置工作，持续深化落实风险化解三级督导工作机制，制定重点攻坚项目风险化解具体实施方案，执行项目监测机制，切实将化解工作落到实处、取得实效；着力加大风险化解督导力度，持续推进重点地区风险项目处置化解，及时遏制资产质量劣变趋势，确保全行资产质量平稳可控；强化关键环节重点领域风险防控工作，按照“一类一方、一户一策”工作要求，建立并动态更新风险项目监测台账，统筹做好贷款减值计提和风险分类管理工作，全力实现全年增收节支控制目标。

In 2022, the Bank fully implemented the decisions made by the CPC Central Committee and the State Council on stabilizing the economy and forestalling and defusing major risks. Following the requirements of the CPC Central Committee's inspection and the follow-up rectification, the Bank adhered to prudent risk appetite and stable and effective measures in risk prevention and control, dealt with various risks and challenges calmly, and achieved remarkable results in asset quality management.

**The Bank consolidated the foundation for comprehensive risk management.** Risk appetite indicators were refined to ensure their guiding role in the Bank's overall business operations. The Bank promoted consolidated risk management and built the governance architecture to support its recovery and resolution planning process. To strengthen vertical and independent management on the risk line, the Bank optimized the evaluation and assessment of comprehensive risk management, improved the reporting mechanism and qualification review, and enhanced the capabilities of risk management personnel.

**The Bank continued to improve the quality and efficiency of credit, market and operational risk management.** It strengthened collective and unified management of credit lines granted to customers. Exchange rate risk management strategies were developed to enhance the contribution of exchange gains to profits. The Bank also improved interest rate risk monitoring and analysis, built customer behavior model, and pushed forward with risk management of capital market operations, inter-bank capital market operations and equity investment. With the help of operational risk management tools, the Bank managed the entire process of operational risk identification, assessment, monitoring, control/mitigation, reporting, and measurement to improve the quality and efficiency of operational risk management.

**The Bank reinforced risk management for various risk categories such as money laundering risk, liquidity risk, country-specific risk and industry-specific risk.** The Bank evaluated money laundering risks in specific institutions and products, and fulfilled anti-money laundering (AML) obligations with expanded IT application and stronger supervision and inspection. Adhering to the principle of coordination between assets and liabilities, the Bank monitored liquidity gap and asset-liability match and optimized its liquidity risk quota management to ensure reasonable and appropriate reserve for safe and sound liquidity. The Bank formulated differentiated management policies for key countries, analyzed risks based on changes in the international situation, strengthened risk monitoring and early warning, and delivered customized management on a country-by-country basis. Stress tests for country-specific risk were conducted to tackle changes in the external environment beforehand. The Bank optimized risk management policies for industries with excess production capacity, setting differentiated quotas and stipulating areas that are prohibited and strongly supported. In order to have more acute risk identification and proactive risk prevention and control, the Bank regularly conducted evaluations and ratings of industries and screened risks in key industries.

**The Bank expanded the effective application of quantitative risk management.** The Bank strengthened the application of economic capital, risk cost measurement, and average risk cost to reduce capital at risk and increase risk premium. It also measured pre-lending risk premium in a more accurate manner via the quantitative risk management system. Climate risk stress tests were conducted to assess the potential impact of the carbon peaking and carbon neutrality goals on its credit assets. The results showed that under the stress scenario, credit risk of the Bank's customers in high emission industries increased moderately, but its impact on the Bank's capital adequacy ratio was generally under control.

**The Bank made significant achievements in defusing risks.** In the face of increasing challenges and complexities in risk prevention and control, the Bank made unremitting efforts to mitigate existing risks, control incremental risks, prevent potential risks and improve asset quality. The Bank has completed its annual asset quality management target with good results in forestalling and defusing risks, seeing reductions in both NPLs and NPL ratio for the first time since 2012. The Bank stepped up its efforts in disposing of and defusing risks of key projects. It continued to implement the three-tiered supervision mechanism, formulated specific implementation plans for disposing of and defusing risks in key projects and monitored projects to ensure effective implementation and practical results. The Bank reinforced supervision to push ahead with disposing of and defusing risks of projects in key areas, keeping its asset quality stable in general and preventing it from deteriorating in a timely manner. Risk management in key links and major areas were also strengthened. In accordance with the requirements of defusing risks through tailor-made solutions for each customer and asset, the Bank established and updated risk project monitoring record and coordinated the loan impairment provision and risk classification management, so as to achieve its annual target in increasing revenue and cutting expenditure.

## 内部控制与合规经营

### Internal Control and Compliance

2022年，本行持续加强总分行制度一体化建设，加大现场检查力度，注重内控评价结果运用，切实履行关联交易管理职责，稳步推进数字赋能合规，不断提高内控合规管理水平。

**多措并举强化内部控制管理。**推动构建规范、精简、统一、有效的制度体系，以航空运输行业为试点探索建立“制度树”，尝试打通外部规定、内部制度、业务流程、IT系统间的堵点。统筹全行条线业务现场检查，开展“贷款三查”、基础设施基金业务、基金配套贷款以及设备更新改造再贷款专项合规检查，进一步发挥合规管理部门监督检查职责。强化内控条线管理，加强内控评价结果运用，推动建立内控长效机制。坚持做实做细案件防控工作，构建网格化员工行为排查新模式，强化案件风险防控基础。

**多策并用提高关联交易管理能力。**对标监管新规，全面修订本行关联交易管理办法，动态认定关联方，持续抓好关联交易流程管理，认真开展股权和关联交易专项整治工作，不断提升管理信息化智能化水平。本行与关联方发生的交易遵循合规性、公允性原则。2022年，本行共发生符合国家金融监督管理总局（原银保监会）一般关联交易披露要求的关联交易1.63亿元，为存款类关联交易，未发生重大关联交易。





In 2022, the Bank continued to integrate the regulations of its head office and branches, reinforced on-site inspections and valued the application of internal control evaluation results. It fulfilled the responsibilities of connected transaction management and promoted digital empowerment compliance, thus improving internal control and compliance management.

**The Bank took multiple measures to strengthen internal control management.** To build a standardized, streamlined, unified and effective regulation system, the Bank set up a pilot regulation tree in the air transportation industry to remove bottlenecks in coordinating external and internal regulations, business operations and the IT system. The Bank gave full play to the role of its compliance management department in supervision and inspection by carrying out coordinated on-site inspections in various business lines, conducting due diligence investigation, credit review and post-lending management, and making special compliance inspections on the infrastructure fund, supporting loans of the fund and the re-lending facility to support equipment upgrades and renovation. The Bank strengthened its internal control management by scaling up the application of internal control evaluation results and building a long-term mechanism for internal control. Grid screening for code of conduct of employees was introduced to consolidate the foundation of forestalling and controlling financial crime risks.

**The Bank used multiple strategies to improve connected transaction management.** The Bank overhauled its regulations on connected transaction in line with the new regulatory requirements. Related parties were identified dynamically to reinforce process management of connected transactions. Special rectification in equity transactions and connected transactions were carried out, and the application of information and smart technologies was expanded in connected transaction management. The Bank followed the principles of compliance and fairness in the transactions with related parties. In 2022, the Bank had a total of RMB163 million of connected transactions that met the general connected transaction disclosure requirements of the National Financial Regulatory Administration (the original China Banking and Insurance Regulatory Commission), which were deposit-related connected transactions. No significant connected transactions occurred.











# 国际合作 INTERNATIONAL COOPERATION

## 国际合作 INTERNATIONAL COOPERATION

2022年，进出口银行持续高标准服务国家总体外交，大力拓展国际合作“朋友圈”，扎实推进多双边合作，充分展现本行国际经济合作成效。

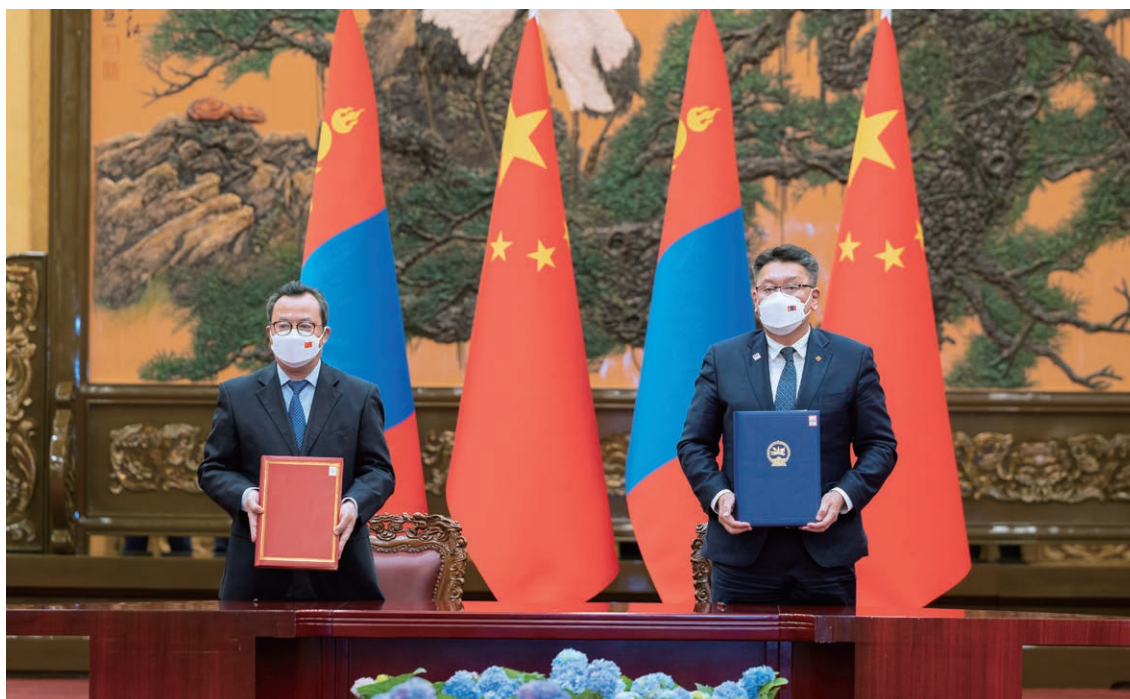
In 2022, the Bank continued to provide high-standard services to support the overall diplomatic work of China, vigorously expand the “circle of friends” of international cooperation, and solidly promote multilateral and bilateral cooperation, fully demonstrating the achievements of the Bank’s international economic cooperation.

### 重要活动 Key Events

#### 在中蒙两国领导人见证下签署贷款协议 Signing Loan Agreement under the Witness of Leaders of China and Mongolia

2022年11月，吴富林董事长在国家主席习近平和蒙古国总统呼日勒苏赫共同见证下，与蒙古国财政部长扎布赫楞在人民大会堂签署蒙古乌兰巴托跨铁路地下通道项目贷款协议。该项目将助推蒙现代化城市建设，支持蒙经济社会可持续发展和民众生活水平提升，是推进高质量共建“一带一路”倡议的务实成果。

In November 2022, under the witness of Chinese and Mongolian leaders, Wu Fulin, Chairman of the Bank and B. Javkhlan, Mongolian Finance Minister, signed the loan agreement of the railway underpass in Ulaanbaatar City at the Great Hall of the People. The railway underpass will help promote the modernization of Ulaanbaatar, support Mongolia’s sustainable economic and social development and improve people’s living standards. It is a practical achievement in promoting the high-quality Belt and Road cooperation.





## 视频会见国际货币基金组织总裁格奥尔基耶娃

### Video Conference with IMF Managing Director Kristalina Georgieva

2022年8月，吴富林董事长与国际货币基金组织总裁格奥尔基耶娃进行视频会见，张文才副行长、国际货币基金组织副总裁李波等参加会见。双方对当前世界经济形势、全球金融治理、发展中国家债务和应对气候变化等问题进行了探讨，并就加强未来合作达成了共识。吴富林董事长表示，进出口银行高度重视与国际货币基金组织的合作，近年来大力支持发展中国家经济社会可持续发展，期待未来双方在相关重点领域加强合作，共同应对全球发展和安全面临的挑战。格奥尔基耶娃总裁对进出口银行在债务处置工作中所作的努力和体现出的专业性表示感谢和赞赏，认为双方首次会谈具有重要意义，愿与进出口银行深化知识共享、经验交流和能力建设合作。

In August 2022, Wu Fulin, Chairman of the Bank, held a video conference with Kristalina Georgieva, Managing Director of the International Monetary Fund (IMF). Zhang Wencai, Vice President of the Bank and Li Bo, IMF Deputy Managing Director, also attended the meeting. The two sides exchanged views on current global economic situation, global financial governance, debt issues of developing countries and climate change, and reached consensus on strengthening future cooperation. Wu Fulin stated that the Bank attaches great importance to cooperation with the IMF, and has vigorously supported the sustainable economic and social development of developing countries in recent years. He expressed willingness to strengthen cooperation with the IMF in relevant key areas in the future to jointly address the challenges facing global development and security. Georgieva expressed gratitude for the efforts made by the Bank and its professionalism in debt treatment work. She believed that the first meeting between the two sides was of great significance and she expressed the willingness to deepen knowledge sharing, experience exchange and capacity building cooperation with the Bank.







### 与亚洲基础设施投资银行签署合作谅解备忘录及绿色信贷转贷项目协议 Signing MOU and Green Onlending Facility Agreement with the AIIB

2022年10月，进出口银行与亚洲基础设施投资银行签署合作谅解备忘录及绿色信贷转贷项目协议。吴富林董事长与亚投行行长金立群出席签约仪式并致辞，张文才副行长与亚投行副行长陆书泽签署合作谅解备忘录，双方业务代表签署绿色信贷转贷项目贷款协议和多边开发融资合作中心项目配套赠款协议。该备忘录有助于双方聚焦重点国别及领域，通过联合融资、平行融资、股权投资、担保、知识共享、人员交流、联合研究等方式加强合作，进一步深化两行关系，推动双方整体合作。绿色信贷转贷项目将用于支持国内绿色领域项目建设，对助力实现“双碳”目标具有重大意义。

In October 2022, an MOU and a green onlending facility agreement between the Bank and AIIB were signed. Wu Fulin, Chairman of the Bank, and Jin Liqun, President of AIIB, attended and addressed the signing ceremony. Zhang Wencai, Vice President of the Bank and Lu Shuze, Vice President of AIIB signed the MOU, while business representatives from both sides signed the green onlending facility agreement and the grant agreement of Multilateral Cooperation Center for Development Finance. The MOU will help the two sides focus on key countries and areas, strengthen cooperation through joint financing, parallel financing, equity investment, guarantees, knowledge sharing, personnel exchanges and joint research, further deepen the relationship between the two banks and promote overall cooperation. The green onlending facility will be used to support domestic green projects, and is of significant importance in helping pursue carbon peak and carbon neutrality goals.



### 与世界银行行长马尔帕斯、国际货币基金组织总裁格奥尔基耶娃举行工作晚餐会

#### Working Dinner with World Bank President David Malpass and IMF Managing Director Kristalina Georgieva

2022年12月，任生俊行长在安徽省黄山市与来华出席第七次“1+6”圆桌对话会的世界银行行长马尔帕斯、国际货币基金组织总裁格奥尔基耶娃举行工作晚餐会。张文才副行长等陪同参加。各方就国际经济形势与发展合作、发展中国家债务等议题交换了意见，并表示未来将充分发挥各自优势，继续加强相关领域协同合作。

In December 2022, Ren Shengjun, President of the Bank, had a working dinner with World Bank President David Malpass and IMF Managing Director Kristalina Georgieva in Huangshan City, Anhui Province, who came to China to attend the 7th “1+6” Roundtable Dialogue. Zhang Wencai, Vice President of the Bank also attended the meeting. They exchanged views on the international economic situation, development cooperation and debt issues of developing countries, and expressed readiness to leverage respective strengths and strengthen coordinated cooperation in relevant areas in the future.

## 出席第19届中国—东盟博览会 19th China-ASEAN Expo

2022年9月，张文才副行长应邀出席第19届中国—东盟博览会，在第14届中国—东盟金融合作与发展领袖论坛上发表主题演讲。中国—东盟博览会是我国重大国际经贸盛会，传递着中国—东盟友好合作的信号。作为致力于支持我国对外经济贸易投资发展与国际经济合作的政策性金融机构，本行积极发挥博览会平台作用，助推中国—东盟自贸区3.0版建设。

In September 2022, Zhang Wencai, Vice President of the Bank, was invited to the 19th China-ASEAN Expo and delivered a keynote speech at the 14th China-ASEAN Financial Cooperation and Development Leaders Forum. The China-ASEAN Expo is a major international economic and trade event held in China, conveying the signal of China-ASEAN friendly cooperation. As a policy-based financial institution dedicated to supporting China's foreign trade, investment and international economic cooperation, the Bank made full use of the platform of the Expo in promoting the building of China-ASEAN Free Trade Area Version 3.0.



## 参加2022年亚洲进出口银行论坛年会并签署《绿色融资共同倡议》

### Attending the 2022 Annual Meeting of the Asian EXIM Banks Forum (AEBF) and Signing the Joint Initiative on Green Financing

2022年11月，陈斌副行长应邀线上参加第27届亚洲进出口银行论坛年会。陈斌副行长表示，面对全球需求和供应链面临的挑战，亚洲进出口银行论坛成员需紧密团结、加强业务合作，深化金融与科技的融合，共同支持产业链供应链稳固畅通。为实现经济可持续发展，践行ESG理念、推动绿色经济发展和能源转型必不可少，论坛各成员机构需提升对绿色发展的支持力度。年会期间，论坛11家成员共同签署了《绿色融资共同倡议》，倡议由中国进出口银行与年会主席马来西亚进出口银行共同推进，倡议认同绿色转型发展的重要意义，鼓励绿色金融领域的产品、制度创新，表达了加强国际融资合作的共同愿望。

In November 2022, Chen Bin, Vice President of the Bank, was invited to the 27th AEBF Annual Meeting via video link. He stated that in the face of the challenges in global demand and supply chains, AEBF members need to unite with each other, strengthen business cooperation, deepen the integration of finance and technology, and jointly support the stable and smooth operation of industrial and supply chains. To achieve sustainable economic development, practicing ESG principles and promoting green development and energy transition are essential, and AEBF members need to enhance their support for green development. During the annual meeting, the 11 members of AEBF signed the *Green Financing Joint Initiative*, which was jointly initiated by China Eximbank and the Export-Import Bank of Malaysia Berhad. The initiative recognizes the importance of green transition and development, encourages innovation in green financial products and systems, and expresses a common desire to strengthen international financing cooperation.





## 多边合作

### Multilateral Cooperation

深化与多边金融机构和国际组织的交流与合作。2022年，本行持续加强与各机构的知识与信息交流合作，参加亚洲开发银行年会线上研讨会、亚洲开发银行研究院专题研讨会、亚洲基础设施投资银行年会及气候融资专题研讨会、新开发银行发展战略研讨会等活动。在G20机制下，全球基础设施中心（GIH）开展了围绕扩大基础设施科技发展和融资的相关研究，本行积极分享实践经验，向GIH推荐的两个项目案例在其官网公开发布，并被纳入《G20财长和央行行长会主席国总结声明》的附件《扩大基础设施科技发展案例盘点》。在我国政府部门指导下，积极参与多边开发融资合作中心国内协调机制相关工作，与各方探讨合作机会，参加大湄公河次区域经济合作部长级会议、大湄公河次区域经济走廊论坛、大图们倡议东北亚进出口银行/开发银行联盟会议。

截至目前，本行与亚洲基础设施投资银行、新开发银行、非洲开发银行、非洲进出口银行等全球二十余家多边金融机构和国际组织建立了良好合作关系，与多家多边金融机构和国际组织签署了合作协议，在多边合作平台上发挥积极作用。

**Deepening exchanges and cooperation with multilateral financial institutions and international organizations.** In 2022, the Bank continued to strengthen knowledge sharing and information exchange with various institutions, and participate in a number of events including online seminars at the annual meeting of the ADB, thematic seminars of the ADB Institute, the annual meeting and seminar on climate financing of the AIIB, and the seminar on development strategy of the NDB. Noticing that the Global Infrastructure Hub (GIH) carried out relevant studies on expanding infrastructure technology development and financing under the G20 framework, the Bank shared its practical experience and recommended two project cases to the GIH, which were released on GIH's website and included in the annex of the G20 Chair's Summary of Finance Ministers and Central Bank Governors Meeting titled GIH and AIIB Stocktaking of Approaches on Scaling up Infra Tech. Under the guidance of relevant government authority, the Bank participated in the coordination mechanism of the Multilateral Cooperation Center for Development Financing, explored cooperation opportunities with various parties, and attended the ministerial meetings of the Greater Mekong Subregion (GMS) Economic Cooperation, the GMS Economic Corridor Forum, and the Northeast Asian EXIM Banks/Development Banks Meetings of the Greater Tumen Initiative.

By the end of the year, the Bank has established good cooperation relationships with more than 20 multilateral financial institutions and international organizations, such as the AIIB, NDB, the African Development Bank and the African Export-Import Bank, signed cooperation agreements with multiple multilateral financial institutions and international organizations, and played an active role in multilateral cooperation platforms.

## 代理行网络

### Correspondent Banking Network

本行根据业务需求，持续拓展海外代理行网络。全年共与14家银行的总分支机构建立了代理行关系，截至2022年末，本行（含巴黎分行）境内外代理行1069家，覆盖全球143个国家和地区。

The Bank continued to expand its overseas correspondent banking network according to business needs. Throughout the year, the Bank established correspondent banking relationships with the head offices and branches/subsidiaries of 14 banks. By the end of 2022, the Bank (including its Paris Branch) had correspondent banking relationships with 1,069 bank head offices and branches/subsidiaries in 143 countries and regions across the world.

## 信息科技建设

### BUILDING IT FRAMEWORK

2022年，进出口银行以IT蓝图建设提升科技赋能为核心，以助力业务高质量发展、配合和服务好改革大局为目标，着力提升金融科技治理能力，全面提升信息科技水平，为本行生产运转和业务发展提供有力保障。

**夯实科技基础，赋能业务发展。**IT蓝图一期顺利投产后，迅速开展巩固提升和优化提升专项工作，完成多项需求投产，不断挖掘科技潜力，持续优化完善制度与系统衔接配套，满足本行业务开展需要及外部监管要求，激发金融科技红利。在丰富完善业务功能的同时，进一步提升对客户服务质效，优化用户体验，提高机控水平，降低操作风险。开展四项科技赋能专项工作，充分发挥科技在经营管理、客户营销、风险防控、内部流程等方面的赋能作用，使创新赋能成为业务高质量发展和数字化经营新动能。加快推进完善数据治理体系，数据质量不断提升，数据对经营管理的支撑更加精准有效。

**加大金融科技创新力度，助力供应链金融行业数字化生态建设与发展。**作为国内首家直连接入人民银行电子信用证信息交换系统的政策性银行，本行积极开展数字供应链金融服务平台电证、福费廷、电子保理等各项业务，勇于创新、敢于突破，为持续推动供应链金融行业数字化生态建设与发展作出了贡献。先后完成政策性银行全国首笔电子国内信用证开立和国内信用证福费廷业务办理，被人民银行评选为数字供应链金融服务平台优秀参与机构。

**高度重视防范金融风险，提升业务连续性管理能力。**以安全生产为基线，持续夯实信息科技基础设施，筑牢稳定运行“压舱石”、打好应急处理“基础桩”，加快推进同城灾备中心建设和异地灾备中心选址工作。建设运维大数据平台，不断提升智能运维水平，通过数字化手段提升IT资产管理效能，运用物联网、3D可视技术实现稻香湖机房多维度管理。全面构筑安全防护体系，持续加强IT连续性能力建设，保障系统安全稳定运行，圆满完成各项重保任务，为业务可持续发展提供坚实支撑。

In 2022, the Bank focused on improving its technological capabilities through the building of IT blueprint, with the goal of supporting high-quality business development and serving the overall reform agenda. The Bank worked to enhance its financial technology governance capabilities and improve its information technology level in a whole, providing robust support for its business operation and development.

**By solidifying its technological foundation, the Bank empowered its business development with Fintech.** After the successful launch of the first phase of the IT blueprint, the Bank pushed ahead quickly with consolidation, optimization and improvement work, satisfied multiple demands, tapped into the potential of technological development, optimized the system and institutional connections, and met the needs of the Bank's business development and external regulatory requirements, thus unleashing the benefits of FinTech. While enriching and improving business functions, the Bank further enhanced customer service quality, optimized user experience, improved automation level and reduced operational risks. The Bank carried out four specialized technological empowerment projects, fully leveraging technology's empowerment role in business management, customer marketing, risk prevention and control, internal processes and other aspects, and making innovative empowerment a new driving force for high-quality business development and digital operation. The Bank accelerated the improvement of its data governance system, and the quality of data continued to improve, providing more accurate and effective support for business management.

The Bank increased its efforts in financial technology innovation to support the development of digital ecology and the supply chain finance industry. As the first policy bank in China that directly connects to the electronic letter of credit information exchange system of the People's Bank of China, the Bank developed various digital supply chain finance services, such as electronic letters of credit, forfeiting and e-factoring. The Bank was innovative in making contributions to promoting the development of digital ecology and the supply chain finance industry. The Bank completed the first electronic domestic letter of credit and domestic letter of credit forfeiting transactions among policy banks nationwide, and was recognized as an excellent participating institution in the digital supply chain finance service platform by the People's Bank of China.

The Bank stressed on financial risks prevention and kept improving its business continuity management. The Bank continued to consolidate its IT infrastructure with safe production as the baseline, so as to lay a solid foundation for steady operation and emergency response. Efforts were made to accelerate the construction of the local disaster recovery centre and the site selection of the off-site disaster recovery center. Besides, the Bank tried to enhance its capacity of intelligent operation and maintenance through the building of a big data platform. It improved the effectiveness of IT asset management with digital means, and realized the multi-dimensional management of Daoxiang Lake Data Center by applying IoT and 3D visualization technology. The Bank kept enhancing its IT continuity capacity by building a holistic security architecture to maintain the safe and steady operation of the IT system. The architecture successfully passed the test of a number of significant tasks and provided solid support for the sustainable development of the Bank's business.











# 社会责任 SOCIAL RESPONSIBILITY



## 社会责任 SOCIAL RESPONSIBILITY

2022年，进出口银行主动发挥在重点领域、薄弱环节、关键时期的政策性金融职能作用，积极践行社会责任，助力乡村振兴与社会公益事业，着力发展绿色金融、普惠金融，为统筹经济、社会、环境的可持续发展作出积极贡献。

In 2022, the Bank played an active role as a policy bank in providing financial services to key areas and weak links during critical periods. It practiced corporate social responsibility, supported rural revitalization and public-benefit programs, and championed green finance and inclusive finance. 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

切实加强组织领导，全力抓好帮扶工作。2022年，本行深入贯彻落实中央农村工作会议精神，压紧压实责任，行领导先后3次带队赴定点帮扶县（岷县、云阳县）、对口支援县（定南县）考察乡村振兴工作，实地调研帮扶项目成效，并召开专题视频会，与当地政府共商发展大计。扎实推进巩固脱贫攻坚成果同乡村振兴有效衔接，牢牢守住不发生规模性返贫底线，全年向定点帮扶县和对口支援县捐赠资金2575万元，开展帮扶项目39个，受益人口120万人次。聚焦乡村“五大振兴”，在岷县打造红色文旅、绿色猫尾草和金色中药材特色产业，在云阳县推进柑橘产业、“千亿工业”产业发展布局，精准培训三县6000余名基层干部、技术人才，支持定点帮扶县举办非遗、民俗和红色文化活动，打造省级乡村振兴示范点，推动宜居宜业和美乡村建设。创新招商引资结对帮扶模式，制定《招商引资试点工作方案》，由浙江等9家东部省区分行和属地分行结对帮扶三县，以“走出去”“请进来”等形式牵线对接企业23家，引进1000万元产业资金落地。多措并举深化消费帮扶，助销两定点帮扶县农产品2300余万元。属地分行不断加大对三县的信贷支持力度，年内办理三县和涉及三县经济发展的融资项目共7个，累计金额12.34亿元。

**推进农业农村现代化，助力建设农业强国。**落实监管要求，聚焦主责主业，实现全行涉农贷款业务良性发展。加强与农业农村部的战略合作，联合印发《农业对外合作项目征集推进工作规程》，推动第九批农业对外合作10个项目入选清单，申贷总额约42亿元。进一步拓展合作范围，制定工作方案，确定本行涉农领域借款人和项目遴选标准。深化与涉农央企合作，为优质企业开展农业技术引进、农产品和农业机械进出口等提供金融支持，在加快建设农业强国中发挥政策性金融更大作用。截至2022年末，本行涉农贷款余额4770.73亿元，较年初增加493.99亿元，增速达9.86%。农业涉外贷款余额259.64亿元，项目覆盖俄罗斯、新加坡、巴西等24个国家和地区。其中，农业“走出去”贷款余额78.86亿元，占全部农业涉外贷款30.37%。

**Strengthening organizational leadership to promote paired-up assistance.** In 2022, the Bank earnestly implemented the spirit of the Central Rural Work Conference and shouldered its responsibility in rural revitalization. The top executives paid three visits this year to the Bank's two paired counties (Min County in Gansu Province and Yunyang County in Chongqing Municipality) and a partner county (Dingnan County in Jiangxi Province) to examine the work of rural revitalization and study the effectiveness of the projects. Thematic video conferences were also held with local governments to discuss development plans. The Bank made unswerving efforts to make sure that the consolidation of results of poverty eradication is in well coordination with the drive for rural vitalization, and firmly guarded the bottom line of no large-scale repoverty. It donated RMB25.75 million to its partner and paired counties and launched 39 paired-up assistance projects over the year, benefiting 1.2 million people. The Bank supported its partner and paired counties to revitalize their industries, personnel, culture, ecosystems and organizations. With the Bank's help, Min County developed its red culture and tourism as well as herbal medicine industry with local features, Yunyang County advanced its citrus industry and developed a "RMB100 billion industry" blueprint, more than 6,000 local officials and technical personnel from the three counties were trained, and a series of activities featuring intangible cultural heritage, folk life and red culture were held. The Bank fervently helped the counties become provincial-level rural revitalization demonstration sites, and promoted the construction of livable, business-friendly and beautiful villages. The Bank developed a new model for paired-up assistance to help the counties attract investment through the Pilot Program for Attracting Investments, and three counties were paired with the Bank's 9 branches in the eastern provinces such as Zhejiang and 3 local branches where the counties are located. In the form of "inviting in" and "going out", 23 enterprises with RMB10 million fund were introduced to develop industries in the counties. Multiple measures were taken by the Bank to boost consumption. With the Bank's help, agricultural products worth RMB23 million were sold by Min county and Yunyang county. The Bank's local branches continued to increase credit support to the three counties, and carried out 7 projects with a cumulative amount of RMB1.234 billion to support local economic development.

**Advancing the modernization of agriculture and rural areas and contributing to China's strength in agriculture.** The Bank focused on its main responsibilities and tasks in compliance with regulatory requirements, and achieved sound growth in agriculture-related business. The Bank strengthened strategic cooperation with the Ministry of Agriculture and Rural Affairs, and issued the Regulations for Overseas Agricultural Cooperation Projects together with the Ministry. The 10 projects of the 9th batch of overseas agricultural cooperation were included in the list, applying for loans totaling RMB4.2 billion. The Bank further expanded the scope of cooperation, and designed work plans to determine the selection criteria of agriculture-related borrowers and projects. It also deepened cooperation with agriculture-related central SOEs, and supported them in agricultural technology introduction as well as the import and export of agricultural products and machinery. By so doing, the Bank played a greater role as a policy bank in building up China's strength in Agriculture. By the end of 2022, the outstanding balance of the Bank's agriculture-related loans was RMB477.073 billion, up by RMB49.399 billion from the beginning of the year, with a growth rate of 9.86%. The outstanding balance of loans supporting overseas agriculture-related projects reached RMB25.964 billion, covering 24 countries and regions including Russia, Singapore and Brazil, of which the outstanding balance of "going global" loans was RMB7.886 billion, accounting for 30.37%.



本行绿色信贷业务余额

4431.45 亿元

占全行表内信贷规模

8.54%

较年初增长

1027.5 亿元

增长

30.19%

## 绿色金融

### Green Finance

2022年，本行积极落实国家碳达峰、碳中和决策部署，制定《中国进出口银行支持实现碳达峰碳中和目标绿色金融工作方案（2022-2025年）》，明确全行“双碳”工作时间表、路线图。发布《中国进出口银行绿色金融白皮书（2022）》，系统介绍本行绿色金融战略规划、治理结构、制度建设、产品与服务创新和业务实践，全面展现了本行在绿色金融领域的不懈探索和有益贡献。坚持大力发展绿色金融，不断丰富绿色金融产品和服务，构建起包括绿色信贷、绿色债券、绿色基金等的多元化金融产品体系。

**持续优化信贷资源配置，不断加大绿色信贷项目有效投入。**2022年，本行大力支持现代能源体系建设、资源节约与循环利用、绿色交通等领域，助推制造业在环境保护和节能减排方面转型发展。截至2022年末，本行绿色信贷业务余额4431.45亿元，占全行表内信贷规模8.54%，较上年提升0.94个百分点，较年初增长1027.5亿元，增长30.19%，高于去年增速11.89个百分点。全年完成绿色信贷投放2165.05亿元，大幅超额完成投放目标。绿色信贷六大领域中，支持节能环保产业、清洁生产产业和绿色服务贷款余额较年初新增超60%。所支持的绿色信贷项目合计减少标准煤使用量2096.45万吨，二氧化碳2545.75万吨，化学需氧量129.58万吨，氨氮86.66万吨，二氧化硫195.14万吨，氮氧化物97万吨，细颗粒物(PM2.5)120.10万吨，挥发性有机物13.08万吨，总氮36.50万吨，总磷28.60万吨，节水2746.02万吨，产生了显著的环境保护效应。

**开拓绿色筹资渠道，加大发行创新。**2022年，本行将绿色理念切实贯彻到筹资业务中，以实际行动推动绿色发展。全年累计发行3期绿色债券，金额合计150亿元，同比增幅200%，募集资金全部专项投放于绿色产业项目，支持了白鹤滩水电站、江苏龙源大丰海上风电等大型水力、风力发电设施的建设和运营。上述清洁能源项目在替代化石能源，助力二氧化碳、二氧化硫和氮氧化物减排方面形成了显著环境效益。通过发行创新，实现绿色债券高质量供给，发行首单政策性银行线上跨境分销绿色金融债券，便利境外投资者参与中国绿色债券市场；发行《中国绿色债券原则》下市场首单政策性银行绿色金融债券，推动中国绿色债券标准的国际接轨和国际应用。规范绿色债券存续期管理，落实“可测度、可核查、可验证”原则，充分发挥政策性金融支持绿色发展的引领示范作用。为匈牙利政府发行符合《欧盟绿色债券标准》的绿色熊猫债券，助力该国向低碳、气候适应型和环境可持续的经济转型，为中匈两国合作增添新活力。



**积极运用股权投资基金、担保等多种金融形式，重点支持清洁项目合作和绿色可持续发展。**本行控股的中日基金累计投资13个项目，投资金额9.45亿元，全部投资于清洁能源、节能减排、水处理、固废处理、土壤治理等节能环保细分领域相关企业，为提升我国节能环保事业技术水平和国际竞争力发挥了积极作用。本行控股的中拉基金参与投资的国家电投巴西圣西芒水电站特许经营权项目，有效缓解巴西电力市场的供需矛盾，已被打造成巴西清洁能源发展的绿色样本。本行控股的欧亚基金投资的柬埔寨甘再水电站项目，支持了柬埔寨绿色电力发展，是展示新能源发展成果、改善当地民生的标志性项目，被誉为柬埔寨的“三峡电站”。本行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4个境外绿色债券提供担保；通过中国—中东欧投资合作基金（一期及二期）以股权投资形式支持清洁能源行业发展，累计投资8个项目，助力中东欧各国绿色能源转型。

In 2022, the Bank actively followed Chinese government's decision of carbon peak and carbon neutrality and formulated the *Green Finance Work Plan (2022-2025) for Supporting the Achievement of Carbon Peaking and Carbon Neutrality Goals* to set the timeline and roadmap of the Bank in this regard. The Bank also released the *White Paper on Green Finance (2022)*, which systematically introduced the Bank's strategic planning, governance structure, system construction, innovation on products and services as well as business practice in green finance, and demonstrated the Bank's unremitting exploration and contribution in this field. The Bank insisted on vigorously developing green finance by constantly enriching green finance products and services and building up a diversified product system including green credit, green bonds and green funds.

**Continuously optimizing the allocation of credit resources and increasing effective investment in green credit projects.** In 2022, the Bank substantially supported the building of the modern energy system, resource conservation and recycling, green transportation and other areas to help transform the manufacturing industry in terms of environmental protection and energy conservation and emission reduction. The Bank's year-end outstanding balance of green credit stood at RMB443.145 billion, accounting for 8.54% of on-balance-sheet outstanding, 0.94% higher than the previous year, and up by RMB102.75 billion from the beginning of the year, an increase of 30.19%, which is 11.89% higher than last year. Over 2022, green credit of RMB216.505 billion was disbursed, which significantly exceeded the annual target. Among the 6 major areas financed by the Bank's green credit, the outstanding balance of loans supporting energy conservation and environmental protection, clean production and green services increased by more than 60% from the beginning of the year. The green credit projects supported by the Bank have resulted in substantial environmental benefits, saving the consumption of 20.9645 million tons of standard coal and 27.4602 million tons of water, and reducing the emissions of 25.4575 million tons of carbon dioxide, 1.2958 million tons of chemical oxygen demand, 866,600 tons of ammonia nitrogen, 1.9514 million tons of sulfur dioxide, 970,000 tons of nitrogen oxide, 1.201 million tons of fine particulate matter (pm2.5), 130,800 tons of volatile organic compounds, 365,000 tons of total nitrogen, and 286,000 tons of total phosphorus.

**Exploring green financing channels and making innovations in bond issuance.** In 2022, the Bank incorporated the green concept into its fundraising business, making real efforts in promoting green development. The Bank issued 3 tranches of green bonds worth RMB15 billion, up by 200% year on year. The funds raised were used to invest in green industries, and supported the construction and operation of large-scale hydro and wind power generation facilities including the Baihetan Hydropower Station and Longyuan Jiangsu Dafeng Offshore Wind Power Farm. The above-mentioned clean energy projects generated significant environmental benefits in terms of replacing fossil energy and cutting emissions of carbon dioxide, sulfur dioxide and nitrogen oxides. The Bank achieved high-quality supply of green bonds through innovations in issuance. It issued the first online cross-border green bond, which made it easier for foreign investors to get involved in China's domestic green bond market. The Bank issued the first policy bank green finance bond under the China Green Bond Principles to align China's green bond standards with the international ones, and introduce China's standards to the world for future application. The Bank standardized the management of green bond duration, and implemented the principle of "measurable, verifiable and provable", giving full play to its leading role as a policy bank in supporting green development. The Bank issued a green Panda

Bond for the Hungarian government that comply with the European Green Bond Standard, helping the country's transition to a low-carbon, climate-resilient and environmental sustainable economy, adding new vitality to China-Hungary cooperation.

**Supporting clean project cooperation and green and sustainable development through equity investment funds, guarantees and other financial instruments.** The China-Japan Energy Conservation and Environmental Protection Investment Fund held by the Bank invested 13 projects with a total of RMB945 million, all of which went to enterprises in clean energy, energy conservation and emission reduction, water treatment, solid waste treatment and soil treatment, and played an active part in enhancing the technical level and international competitiveness of China's energy-saving and environmental protection business. The China-LAC Cooperation Fund held by the Bank invested in the São Simão hydropower plant project of the SPIC Brazil, which effectively alleviated the contradiction between supply and demand in the Brazilian electricity market, and has become a green sample of clean energy development in the country. The China-Eurasian Economic Cooperation Fund held by the Bank supported the development of green electricity in Cambodia through the investment in Kamchay hydroelectric project, which is recognized as the "Three Gorges Power Station" in Cambodia. It is a landmark project demonstrating the achievements of new energy development and improving the livelihood of local people. By providing credit enhancement to 4 overseas green bonds through Credit Guarantee and Investment Facility (CGIF) of which the Bank holds shares, the Bank supported green economic development in the region. The Bank also promoted the development of clean energy through equity investment of China-Central and Eastern Europe Investment Cooperation Fund (Phase I and Phase II). A total of eight investment projects have been carried out to help the green energy transition in Central and Eastern European countries.



## 支持小微企业

### Supporting Micro and Small Businesses

2022年，进出口银行坚决贯彻落实党中央、国务院相关决策部署，制定《2022年小微外贸企业保稳提质工作方案》，以小微外贸政策性贷款为抓手，持续加大信贷投放力度。推进百家小微外贸企业保稳提质专项行动，建立小微外贸企业样本库，强化跟踪调研支持。截至2022年末，小微外贸政策性贷款余额191.39亿元，较年初新增190.17亿元，超额完成国家交办任务，业务在22个省（市）实现落地，服务6000余户有进出口实绩的小微外贸企业。其中，风险共担转贷款余额190.34亿元，较年初增长189.54亿元。

**坚持“转贷+直贷”双轮驱动，推动普惠型小微企业贷款“量增、价降”。**转贷方面，抓住资金市场窗口期靠前投放，充分发挥政策性金融逆周期调节作用。加强对转贷行终端利率和利差双重管控，优化转贷款利率传导机制，有效降低小微企业融资成本。聚焦外贸、制造业等重点领域，通过政策性资金带动商业信贷资源实现“精准滴灌”。截至2022年末，小微转贷款余额1521.70亿元，较年初增长26.35%，全年累计服务小微企业约13万户。各类专项转贷款占比39.61%，较年初提升4.36个百分点。**直贷方面**，优化完善小微直贷产品制度，加大对外贸产业链、供应链上下游小微企业融资支持，“保理E贷”业务在21个省（区市）落地，“保赢贷”业务在广西、天津、厦门等地开展，普惠小微直贷业务成功实现投放金额和覆盖面的两个100%增长。制定普惠小微贷款阶段性减息工作方案、暂停收取保理E贷服务费等，通过减费让利为小微企业纾困，助力稳就业、保市场主体。完善配套机制，制定小微创新直贷业务尽职正面清单，提高经营单位展业积极性。加快推动普惠小微业务系统改造开发升级，增强系统易用性和灵活性，提升服务效率。

The Bank resolutely implemented decisions made by the CPC Central Committee and the State Council, and formulated the *2022 Work Plan for Maintaining Stability and Promoting High-Quality Development of Micro and Small Foreign Trade Businesses*. The Bank continued to increase credit supply with policy-based loans for micro and small foreign trade businesses. It launched a special campaign to ensure stability and high-quality development of hundreds of micro and small foreign trade businesses, establishing a sample database of micro and small foreign trade businesses and strengthening follow-up research. At the year end of 2022, the outstanding balance of policy-based loans for micro and small foreign trade businesses

stood at RMB19.139 billion, up by RMB19.017 billion compared with that at the beginning of the year. The Bank overperformed the tasks assigned by the government, serving more than 6,000 micro and small foreign trade businesses with actual import and export transactions in 22 provinces (municipalities). Among them, the outstanding balance of risk sharing onlending facilities was RMB19.034 billion, an increase of RMB18.954 billion compared with the beginning of the year.

The Bank used onlending and direct lending as the two major tools to increase finance supply for micro and small businesses in larger volume and at lower price. In terms of onlending loans, the Bank seized on a critical time window of the capital market to provide credit supply and gave full play to the counter-cyclical role of policy-based finance. The Bank closely watched the interest rate and spread on the on-lender side and optimized the transmission mechanism of the onlending interest rate with the aim of reducing financing cost of micro and small businesses. The Bank focused on foreign trade, manufacturing and other key areas in which commercial resources were driven by policy-based funds so as to deliver targeted support. By the end of 2022, the Bank's outstanding balance of onlending loans for micro and small businesses stood at RMB152.17 billion, up by 26.35% from the beginning of the year, serving more than 130,000 micro and small businesses, among which, the proportion of various special onlending loans was 39.61%, up by 4.36% from the beginning of the year. As for direct lending, the Bank optimized and improved the direct lending product system to micro and small enterprises, increased financing support for micro and small enterprises in the upstream and downstream of the foreign trade industrial chain and supply chain. The E-factoring was launched in 21 provinces (autonomous regions and municipalities), and the Bao Ying Dai was launched in Guangxi, Tianjin, Xiamen and other places. The inclusive direct lending for micro and small enterprises achieved 100% growth in both amount and coverage. The Bank formulated a work plan for phased interest rate reduction of inclusive loans provided for micro and small enterprises, suspended the charging of E-factoring service fees. In so doing, the Bank provided financial relief for micro and small businesses by reducing fees and delivering tangible benefits to stabilize employment and ensure operations of market entities. Besides, the Bank improved the supporting mechanism including formulating due diligence positive list of direct lending for micro and small enterprises to improve the enthusiasm of business units for expanding their businesses. The Bank accelerated the transformation, development and upgrading of inclusive micro and small business system, enhanced the system's accessibility and flexibility to improve service efficiency.



## 员工关怀 Staff Care

2022年，本行持续深入竭诚服务职工群众，夯实“暖心工程”品牌内容，不断增强职工的获得感、幸福感、归属感，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、职工患重大疾病等关键时点，及时送去工会组织的慰问。

**重视员工身心健康。**向基层工会拨付专项防疫资金，为总行机关职工疫情防护提供保障，及时多次发放防疫物资，为员工健康保驾护航；持续为职工提供心理关爱，开通心理咨询电话服务，举办疫情下的心理健康主题讲座，探索开展心理咨询团辅活动，帮助职工疏解情绪、缓解压力，塑造积极心态，更好地投入工作。

**丰富员工文化生活。**举办“喜迎二十大奋进在口行”职工歌咏活动，以歌声抒发爱党爱国的真挚感情和美好祝愿；举办“喜迎二十大奋进在口行”职工书画摄影展，用丹青妙笔和镜头光影向党的二十大热忱献礼；组织员工参观“奋进新时代”主题成就展，深刻领会10年来伟大变革的里程碑意义。

In 2022, the Bank continued to put emphasize on caring for its staff and carried out the Heartwarming Program with concrete measures. 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 got married, gave birth or suffered from serious illness.

**Valuing the staff's physical and mental health.** Special funds for pandemic prevention were allocated to labor unions on primary level, efforts were made to enable protection for employees of the head office, and pandemic prevention materials were distributed several times in a timely manner to protect the health of employees. The Bank continued to provide psychological care for employees, including consultancy hotline services, lectures on mental health under the pandemic situation and group counseling to help employees relieve emotional stress, develop a positive attitude and better engage in work.

**Enriching the cultural life of the staff.** To welcome the 20th CPC National Congress, the Bank held a host of staff activities like the singing activity and the photography and calligraphy exhibition to express the sincere feelings, good wishes and passions for the Party and the country through songs, strokes and lenses. Staff were organized to visit the exhibition themed Forging Ahead in the New Era to better understand the significance of the great changes and achievements of China in the past decade.



## 社会公益事业

### Public-benefit Programs

2022年，进出口银行深化实施青年志愿公益活动，行团委开展“喜迎二十大 青春志愿行”行动，在金融政策宣讲、敬老助残、环境保护、疫情防控等方面开展一系列志愿服务，充分践行本行的使命担当。

总行机关团委加强志愿服务组织体系和队伍建设，组建总行机关青年志愿服务队，与文昌社区深度合作，参与社区疫情防控13人次；审计部团支部深入社区开展重阳节敬老爱老慰问活动；上海、厦门、吉林、江西省分行团委组织青年员工参与疫情防控志愿工作；福建、湖北、海南、黑龙江、广西省分行团委开展“金融知识万里行”系列宣传活动；宁波分行团委开展“用热血守护生命”无偿献血志愿活动；四川省分行团委开展抗震救灾爱心活动，向泸定地震灾区踊跃捐款；辽宁省分行团委开展“把呼吸还给海洋——净滩行动”，组织青年员工清理海滩垃圾；甘肃省分行团委开展“聚青春之力 助乡村振兴”主题活动，送金融知识下乡，为岷县立珠小学献爱心。

In 2022, the Bank dived deeper into youth volunteer activities. To welcome the 20th CPC National Congress, the youth league of the Bank carried out a series of volunteer services in the areas of financial policy promotion, caring for the elderly and helping the disabled, environmental protection and pandemic prevention and control, all of which contributed to the fulfillment of the Bank's mission and responsibility.

The youth league of the head office strengthened the organization system and team building of volunteer services, formed the youth volunteer service team and cooperated with Wenchang community in doing voluntary work, among which 13 employees of the Bank participated in pandemic prevention and control of the community. The youth league of the Audit Department organized activity of caring for the senior people in the Double Ninth Festival. The youth leagues of Shanghai, Xiamen, Jilin and Jiangxi branches organized young staff to participate in pandemic prevention and control. The youth leagues of Fujian, Hubei, Hainan, Heilongjiang and Guangxi branches carried out a series of publicity activities to popularize financial knowledge. The youth league of Ningbo Branch conducted blood donation activity themed "Blood for Life". The youth league of Sichuan Branch carried out earthquake relief activity and made donations to the earthquake-stricken area of Luding. The youth league of Liaoning Branch carried out the activity themed "Beach Clean-up Action", organizing young staff to clean away the rubbishes on the beach. The youth league of Gansu Branch organized the thematic activity "Gathering the Strength of Youth to Help Support Rural Revitalization", popularizing financial knowledge to the countryside and making donations for Lizhu Primary School of Min County in Gansu Province.







# 审计报告

## AUDITOR'S REPORT

天职业字[2023]18794号

### 中国进出口银行全体股东：

#### 一、审计意见

我们审计了中国进出口银行（以下简称“进出口行”）财务报表，包括2022年12月31日的合并及银行资产负债表，2022年度的合并及银行利润表、合并及银行现金流量表、合并及银行所有者权益变动表，以及相关财务报表附注。

我们认为，后附的财务报表在所有重大方面按照企业会计准则的规定编制，公允反映了进出口行2022年12月31日的合并及银行财务状况以及2022年度的合并及银行经营成果和现金流量。

#### 二、形成审计意见的基础

我们按照中国注册会计师审计准则的规定执行了审计工作。审计报告的“注册会计师对财务报表审计的责任”部分进一步阐述了我们在这些准则下的责任。按照中国注册会计师职业道德守则，我们独立于进出口行，并履行了职业道德方面的其他责任。我们相信，我们获取的审计证据是充分、适当的，为发表审计意见提供了基础。

#### 三、管理层和治理层对财务报表的责任

进出口行管理层负责按照企业会计准则的规定编制财务报表，使其实现公允反映，并设计、执行和维护必要的内部控制，以使财务报表不存在由于舞弊或错误导致的重大错报。

在编制财务报表时，管理层负责评估进出口行的持续经营能力，披露与持续经营相关的事项（如适用），并运用持续经营假设，除非管理层计划进行清算、终止营运或别无其他现实的选择。

治理层负责监督进出口行的财务报告过程。

#### 四、注册会计师对财务报表审计的责任

我们的目标是对财务报表整体是否不存在由于舞弊或错误导致的重大错报获取合理保证，并出具包含审计意见的审计报告。合理保证是高水平的保证，但并不能保证按照审计准则执行的审计在某一重大错报存在时总能发现。错报可能由于舞弊或错误导致，如果合理预期错报单独或汇总起来可能影响财务报表使用者依据财务报表作出的经济决策，则通常认为错报是重大的。

在按照审计准则执行审计工作的过程中，我们运用职业判断，并保持职业怀疑。同时，我们也执行以下工作：

(1)识别和评估由于舞弊或错误导致的财务报表重大错报风险，设计和实施审计程序以应对这些风险，并获取充分、适当的审计证据，作为发表审计意见的基础。由于舞弊可能涉及串通、伪造、故意遗漏、虚假陈述或凌驾于内部控制之上，未能发现由于舞弊导致的重大错报的风险高于未能发现由于错误导致的重大错报的风险。

(2)了解与审计相关的内部控制，以设计恰当的审计程序，但目的并非对内部控制的有效性发表意见。

(3)评价管理层选用会计政策的恰当性和作出会计估计及相关披露的合理性。

(4)对管理层使用持续经营假设的恰当性得出结论。同时，根据获取的审计证据，就可能导致对进出口行持续经营能力产生重大疑虑的事项或情况是否存在重大不确定性得出结论。如果我们得出结论认为存在重大不确定性，审计准则要求我们在审计报告中提请报表使用者注意财务报表中的相关披露；如果披露不充分，我们应当发表非无保留意见。我们的结论基于截至审计报告日可获得的信息。然而，未来的事项或情况可能导致进出口行不能持续经营。

(5)评价财务报表的总体列报、结构和内容，并评价财务报表是否公允反映相关交易和事项。

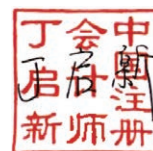
(6)就进出口行中实体或业务活动的财务信息获取充分、适当的审计证据，以对财务报表发表审计意见。我们负责指导、监督和执行集团审计，并对审计意见承担全部责任。

我们与治理层就计划的审计范围、时间安排和重大审计发现等事项进行沟通，包括沟通我们在审计中识别出的值得关注的内部控制缺陷。

[以下无正文]



中国注册会计师：



中国注册会计师：



中国注册会计师：



## AUDITOR'S REPORT

[English Translation for Reference Only]  
Baker Tilly China [2023] No. 18794

### All shareholders of the Export-Import Bank of China:

#### I. Opinion

We have audited the financial statements of The Export-Import Bank of China (hereinafter "the Bank"), which comprise the consolidated and the Bank's balance sheets as at December 31, 2022, and the consolidated and the Bank's income statements, consolidated and the Bank's cash flow statements and consolidated and the Bank's statements of changes in owner's equity for the year then ended, and notes to the financial statements.

In our opinion, the accompanying financial statements present fairly, in all material respects, the consolidated and the Bank's financial positions as at December 31, 2022, and their financial performance and their cash flows for the year then ended in accordance with the requirements of Accounting Standards for Business Enterprises.

#### II. Basis for Opinion

We conducted our audit in accordance with China Standards on Auditing. Our responsibilities under those standards are further described in the Auditor's Responsibilities for the Audit of the Financial Statements section of our report. We are independent of the Bank and have fulfilled our other ethical responsibilities in accordance with the China Code of Ethics for Certified Public Accountants. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

#### III. Responsibilities of Management and Those Charged with Governance for the Financial Statements

Management of the Bank is responsible for the preparation of the financial statements to achieve fair presentation in accordance with Accounting Standards for Business Enterprises, and for the design, implementation and maintenance of such internal control as management determine is necessary to enable the preparation of the financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, management is responsible for assessing the Bank's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless management either intend to liquidate the Bank or to cease operations, or have no realistic alternative but to do so.

Those charged with governance are responsible for overseeing the Bank's financial reporting process.

#### IV. Auditor's Responsibilities for the Audit of the Financial Statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with auditing standards will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.



As part of an audit in accordance with auditing standards, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:

- (1) Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- (2) Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the internal control.
- (3) Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.
- (4) Conclude on the appropriateness of the management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Bank's ability to continue as a going concern. If we conclude that a material uncertainty exists, the auditing standards require us to draw attention to users of the financial statements in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Bank to cease to continue as a going concern.
- (5) Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.
- (6) Obtain sufficient appropriate audit evidence regarding the financial information of the entities or business activities within the Bank to express an opinion on the financial statements. We are responsible for the direction, supervision and performance of the group audit. We remain solely responsible for our audit opinion.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.



CICPA



CICPA



CICPA



This report, the accompanying financial statements and notes to the financial statements are English translation of the Chinese version of the Bank. This translation is not required by law or any regulation. This material was prepared solely for the information of management of the Bank. The accuracy or completeness of this translation is not guaranteed. In the event of any inconsistency between this English translation and the Chinese version, the Chinese version shall prevail.

# 财务报表

## FINANCIAL STATEMENTS

### 合并及银行资产负债表

2022年12月31日

编制单位：中国进出口银行

单位：人民币千元

项目	中国进出口银行合并报表		中国进出口银行	
	2022年12月31日	2021年12月31日	2022年12月31日	2021年12月31日
资产：				
现金及存放中央银行款项	42,551,557.77	17,593,189.60	42,551,555.54	17,593,187.38
贵金属	—	—	—	—
存放同业款项	16,134,974.06	279,422,691.24	13,173,742.56	278,407,018.90
拆出资金	207,081,159.30	213,407,352.53	207,081,159.30	213,407,352.53
衍生金融资产	2,098,949.69	14,865,441.58	2,098,949.69	14,865,441.58
买入返售金融资产	127,788,963.58	86,158,471.10	127,788,963.58	86,158,471.10
持有待售资产	—	—	—	—
发放贷款和垫款	4,912,935,848.50	4,334,891,109.78	4,913,994,864.15	4,338,059,977.29
金融投资：	—	—	—	—
交易性金融资产	129,491,462.05	141,125,638.98	121,129,457.64	130,059,508.86
债权投资	230,559,820.99	85,611,537.80	162,602,115.88	85,611,537.80
其他债权投资	207,158,327.76	220,457,184.57	207,158,327.76	220,457,184.57
其他权益工具投资	—	—	—	—
长期股权投资	7,773,240.40	8,575,000.83	81,383,542.40	13,026,552.39
投资性房地产	421,352.21	386,744.87	421,352.21	386,744.87
固定资产	3,594,386.82	3,990,431.70	3,056,723.92	3,435,409.13
在建工程	14,943.37	—	14,943.37	—
无形资产	1,105,024.70	241,556.82	1,104,699.15	240,928.27
商誉	—	—	—	—
使用权资产	1,432,134.54	745,722.33	1,391,672.19	711,796.47
递延所得税资产	42,892,479.62	33,729,275.92	42,762,748.48	33,726,455.10
其他资产	3,982,446.39	5,382,070.86	3,861,829.04	5,142,766.83
资产总计	5,937,017,071.75	5,446,583,420.51	5,931,576,646.86	5,441,290,333.07

编制单位：中国进出口银行

单位：人民币千元

项目	中国进出口银行合并报表		中国进出口银行	
	2022年12月31日	2021年12月31日	2022年12月31日	2021年12月31日
负债：				
向中央银行借款	250,253,388.53	216,686,985.38	250,253,388.53	216,686,985.38
同业及其他金融机构存放款	159,643,202.07	408,061,721.35	159,643,202.07	408,061,721.35
拆入资金	52,712,136.84	53,694,709.88	52,712,136.84	53,694,709.88
交易性金融负债	477,487.10	426,493.86	—	—
衍生金融负债	42,580,391.11	1,999,564.08	42,580,391.11	1,999,564.08
卖出回购金融资产款	9,494,645.75	29,388,004.19	9,494,645.75	29,388,004.19
吸收存款	203,017,027.66	169,404,437.54	203,551,271.57	169,404,437.54
应付职工薪酬	241,924.29	176,706.67	226,660.72	165,277.44
应交税费	17,507,586.08	2,505,993.29	17,333,005.09	2,500,299.48
持有待售负债	—	—	—	—
预计负债	3,189,344.50	3,463,693.37	3,189,344.50	3,463,693.37
应付债券	4,792,345,710.21	4,153,155,170.26	4,792,345,710.21	4,153,155,170.26
租赁负债	1,320,536.17	625,667.69	1,283,521.26	593,806.67
递延所得税负债	1,505,771.80	5,360,133.22	1,505,771.80	5,360,133.22
其他负债	16,873,540.66	21,154,322.34	16,093,596.69	20,460,082.47
负债合计	5,551,162,692.75	5,066,103,603.12	5,550,212,646.13	5,064,933,885.34
所有者权益：	—	—	—	—
实收资本	150,000,000.00	150,000,000.00	150,000,000.00	150,000,000.00
其他权益工具	59,876,160.00	59,876,160.00	59,876,160.00	59,876,160.00
其中：优先股	—	—	—	—
永续债	59,876,160.00	59,876,160.00	59,876,160.00	59,876,160.00
资本公积	141,506,518.45	141,506,518.45	141,506,518.45	141,506,518.45
减：库存股	—	—	—	—
其他综合收益	347,837.08	432,639.10	158,267.82	1,017,061.89
盈余公积	1,310,773.93	503,723.95	1,306,358.65	503,723.95
一般风险准备	18,919,467.93	18,919,467.93	18,919,467.93	18,919,467.93
未分配利润	11,554,783.67	6,449,585.74	9,597,227.87	4,533,515.51
归属于母公司所有者权益合计	383,515,541.07	377,688,095.17	381,364,000.73	376,356,447.73
少数股东权益	2,338,837.92	2,791,722.22	—	—
所有者权益合计	385,854,378.99	380,479,817.39	381,364,000.73	376,356,447.73
负债和所有者权益总计	5,937,017,071.75	5,446,583,420.51	5,931,576,646.86	5,441,290,333.07



## Consolidated and The Bank's Balance Sheet As at December 31, 2022

Prepared by: The Export-Import Bank of China

Unit: In thousands of RMB

Items	Consolidated		The Bank	
	2022/12/31	2021/12/31	2022/12/31	2021/12/31
<b>ASSETS:</b>				
Cash and deposits with central bank	42,551,557.77	17,593,189.60	42,551,555.54	17,593,187.38
Precious metals	—	—	—	—
Deposits with banks and other financial institutions	16,134,974.06	279,422,691.24	13,173,742.56	278,407,018.90
Interbank lending	207,081,159.30	213,407,352.53	207,081,159.30	213,407,352.53
Derivative financial assets	2,098,949.69	14,865,441.58	2,098,949.69	14,865,441.58
Financial assets purchased under resale agreements	127,788,963.58	86,158,471.10	127,788,963.58	86,158,471.10
Assets held for sale	—	—	—	—
Loans and advances	4,912,935,848.50	4,334,891,109.78	4,913,994,864.15	4,338,059,977.29
Financial investments:	—	—	—	—
Financial assets held for trading	129,491,462.05	141,125,638.98	121,129,457.64	130,059,508.86
Debt investments	230,559,820.99	85,611,537.80	162,602,115.88	85,611,537.80
Other debt investments	207,158,327.76	220,457,184.57	207,158,327.76	220,457,184.57
Investments in other equity instruments	—	—	—	—
Long-term equity investments	7,773,240.40	8,575,000.83	81,383,542.40	13,026,552.39
Investment properties	421,352.21	386,744.87	421,352.21	386,744.87
Fixed assets	3,594,386.82	3,990,431.70	3,056,723.92	3,435,409.13
Construction in progress	14,943.37	—	14,943.37	—
Intangible assets	1,105,024.70	241,556.82	1,104,699.15	240,928.27
Goodwill	—	—	—	—
Right-of-use asset	1,432,134.54	745,722.33	1,391,672.19	711,796.47
Deferred income tax assets and liabilities	42,892,479.62	33,729,275.92	42,762,748.48	33,726,455.10
Other assets	3,982,446.39	5,382,070.86	3,861,829.04	5,142,766.83
<b>TOTAL ASSETS</b>	<b>5,937,017,071.75</b>	<b>5,446,583,420.51</b>	<b>5,931,576,646.86</b>	<b>5,441,290,333.07</b>

Prepared by: The Export-Import Bank of China

Unit: In thousands of RMB

Items	Consolidated		The Bank	
	2022/12/31	2021/12/31	2022/12/31	2021/12/31
<b>Liabilities:</b>				
Borrowings from central bank	250,253,388.53	216,686,985.38	250,253,388.53	216,686,985.38
Due to banks and other financial institutions	159,643,202.07	408,061,721.35	159,643,202.07	408,061,721.35
Interbank borrowings	52,712,136.84	53,694,709.88	52,712,136.84	53,694,709.88
Financial liabilities held for trading	477,487.10	426,493.86	—	—
Derivative financial liabilities	42,580,391.11	1,999,564.08	42,580,391.11	1,999,564.08
Financial assets sold under repurchase agreements	9,494,645.75	29,388,004.19	9,494,645.75	29,388,004.19
Due to customers	203,017,027.66	169,404,437.54	203,551,271.57	169,404,437.54
Employee benefits payable	241,924.29	176,706.67	226,660.72	165,277.44
Taxes payable	17,507,586.08	2,505,993.29	17,333,005.09	2,500,299.48
Liabilities held for sale	—	—	—	—
Provisions	3,189,344.50	3,463,693.37	3,189,344.50	3,463,693.37
Debt securities issued	4,792,345,710.21	4,153,155,170.26	4,792,345,710.21	4,153,155,170.26
Leases liabilities	1,320,536.17	625,667.69	1,283,521.26	593,806.67
Deferred income tax liabilities	1,505,771.80	5,360,133.22	1,505,771.80	5,360,133.22
Other liabilities	16,873,540.66	21,154,322.34	16,093,596.69	20,460,082.47
<b>Total Liabilities</b>	<b>5,551,162,692.75</b>	<b>5,066,103,603.12</b>	<b>5,550,212,646.13</b>	<b>5,064,933,885.34</b>
<b>Owner's equity:</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>
Paid-in capital	150,000,000.00	150,000,000.00	150,000,000.00	150,000,000.00
Other equity instruments	59,876,160.00	59,876,160.00	59,876,160.00	59,876,160.00
Including: Preferred stock	—	—	—	—
Perpetual debt	59,876,160.00	59,876,160.00	59,876,160.00	59,876,160.00
Capital reserves	141,506,518.45	141,506,518.45	141,506,518.45	141,506,518.45
Less: Treasury stock	—	—	—	—
Other comprehensive income	347,837.08	432,639.10	158,267.82	1,017,061.89
Surplus reserves	1,310,773.93	503,723.95	1,306,358.65	503,723.95
General risk reserves	18,919,467.93	18,919,467.93	18,919,467.93	18,919,467.93
Undistributed profits	11,554,783.67	6,449,585.74	9,597,227.87	4,533,515.51
Total owners' equity attributable to the parent company	383,515,541.07	377,688,095.17	381,364,000.73	376,356,447.73
Minority interests	2,338,837.92	2,791,722.22	—	—
<b>Total Owners' Equity</b>	<b>385,854,378.99</b>	<b>380,479,817.39</b>	<b>381,364,000.73</b>	<b>376,356,447.73</b>
<b>Total Liabilities and Owners' Equity</b>	<b>5,937,017,071.75</b>	<b>5,446,583,420.51</b>	<b>5,931,576,646.86</b>	<b>5,441,290,333.07</b>

## 合并及银行利润表

## 2022年度

编制单位：中国进出口银行

单位：人民币千元

项目	中国进出口银行合并报表		中国进出口银行	
	2022年度	2021年度	2022年度	2021年度
一、营业收入	31,515,472.24	25,854,018.16	30,751,721.16	24,250,882.57
(一) 利息净收入	19,791,125.93	6,843,144.38	19,298,849.58	6,876,195.62
利息收入	173,432,734.89	153,369,998.79	172,942,919.33	153,403,050.03
利息支出	153,641,608.96	146,526,854.41	153,644,069.75	146,526,854.41
(二) 手续费及佣金净收入	2,518,447.70	3,470,894.42	2,518,556.43	3,470,894.42
手续费及佣金收入	3,402,197.64	4,271,220.76	3,402,197.95	4,271,220.76
手续费及佣金支出	883,749.94	800,326.34	883,641.52	800,326.34
(三) 投资收益(损失以“-”号填列)	15,876,141.20	6,912,306.00	12,322,278.26	5,987,820.23
其中：对联营企业和合营企业的投资收益	10,444.69	196,912.36	-164,514.54	-12,966.93
以摊余成本计量的金融资产终止确认产生的收益(损失以“-”号填列)	1,656,277.10	1,411,845.52	1,656,277.10	1,411,845.52
(四) 净敞口套期收益(损失以“-”号填列)	-	-	-	-
(五) 其他收益	79,411.33	55,485.28	29,411.33	53,680.99
(六) 公允价值变动收益(损失以“-”号填列)	-57,539,357.87	-9,547,465.30	-54,205,543.16	-10,257,955.28
(七) 汇兑收益(损失以“-”号填列)	50,743,957.28	18,101,834.67	50,742,531.79	18,102,520.63
(八) 其他业务收入	48,217.27	41,520.64	48,107.53	41,427.91
(九) 资产处置收益(损失以“-”号填列)	-2,470.60	-23,701.94	-2,470.60	-23,701.94
二、营业支出	20,281,268.52	15,178,857.33	19,568,791.20	14,961,058.17
(一) 税金及附加	1,302,782.63	1,043,438.11	1,294,820.20	1,042,535.96
(二) 业务及管理费	4,558,810.70	4,174,903.30	4,376,237.52	3,981,773.30
(三) 信用减值损失(转回金额以“-”号列示)	14,366,620.55	9,671,157.77	13,844,678.84	9,647,390.75
(四) 其他资产减值损失(转回金额以“-”号列示)	18,247.25	268,561.95	18,247.25	268,561.95
(五) 其他业务成本	34,807.39	20,796.21	34,807.39	20,796.21
三、营业利润(亏损以“-”号填列)	11,234,203.72	10,675,160.83	11,182,929.96	9,289,824.40
加：营业外收入	18,091.50	53,645.64	18,091.50	53,645.64
减：营业外支出	377,384.07	185,817.18	377,384.07	185,817.18
四、利润总额(亏损以“-”号填列)	10,874,911.15	10,542,989.29	10,823,637.39	9,157,652.87
减：所得税费用	2,815,060.95	2,737,890.35	2,797,290.32	2,729,659.12
五、净利润(亏损以“-”号填列)	8,059,850.20	7,805,098.94	8,026,347.07	6,427,993.75
归属于母公司所有者的净利润	8,072,247.92	7,560,246.64	8,026,347.07	6,427,993.75
少数股东损益	-12,397.71	244,852.30	-	-



编制单位：中国进出口银行

单位：人民币千元

项目	中国进出口银行合并报表		中国进出口银行	
	2022年度	2021年度	2022年度	2021年度
六、其他综合收益的税后净额	-85,203.07	185,488.22	-858,794.07	383,557.75
（一）归属于母公司所有者的其他综合收益的税后净额	-84,802.02	185,499.27	-858,794.07	383,557.75
1. 以后不能重分类进损益的其他综合收益	—	—	—	—
（1）权益法下不可转损益的其他综合收益	—	—	—	—
2. 以后将重分类进损益的其他综合收益	-84,802.02	185,499.27	-858,794.07	383,557.75
（1）权益法下可转损益的其他综合收益	—	-48,793.79	—	-48,793.79
（2）其他债权投资公允价值变动	-821,542.43	386,922.55	-821,542.43	386,922.55
（3）其他债权投资信用损失准备	-19,676.71	21,468.31	-19,676.71	21,468.31
（4）外币财务报表折算差额	756,417.12	-174,097.81	-17,574.94	23,960.67
（二）归属于少数股东的其他综合收益的税后净额	-401.06	-11.06	—	—
七、综合收益总额	7,974,647.13	7,990,587.16	7,167,553.00	6,811,551.49
归属于母公司所有者的综合收益总额	7,987,445.90	7,745,745.91	7,167,553.00	6,811,551.49
归属于少数股东的综合收益总额	-12,798.77	244,841.25	—	—

## Consolidated and the Bank's Income Statements

### For the year ended December 31, 2022

Prepared by: The Export-Import Bank of China

Unit: In thousands of RMB

Items	Consolidated 2022	2021	The Bank 2022	2021
<b>I. Operating revenue</b>	<b>31,515,472.24</b>	<b>25,854,018.16</b>	<b>30,751,721.16</b>	<b>24,250,882.57</b>
(1) Net interest income	19,791,125.93	6,843,144.38	19,298,849.58	6,876,195.62
Interest income	173,432,734.89	153,369,998.79	172,942,919.33	153,403,050.03
Interest expenses	153,641,608.96	146,526,854.41	153,644,069.75	146,526,854.41
(2) Net fee and commission income	2,518,447.70	3,470,894.42	2,518,556.43	3,470,894.42
Fee and commission income	3,402,197.64	4,271,220.76	3,402,197.95	4,271,220.76
Fee and commission expenses	883,749.94	800,326.34	883,641.52	800,326.34
(3) Investment income ("-" for loss)	15,876,141.20	6,912,306.00	12,322,278.26	5,987,820.23
Including: Investment income from associates and joint ventures	10,444.69	196,912.36	-164,514.54	-12,966.93
Net gains on derecognition of debt instruments at amortized cost ("-" for loss)	1,656,277.10	1,411,845.52	1,656,277.10	1,411,845.52
(4) Net exposure hedging income ("-" for loss)	-	-	-	-
(5) Other gains	79,411.33	55,485.28	29,411.33	53,680.99
(6) Gains from changes in fair value ("-" for loss)	-57,539,357.87	-9,547,465.30	-54,205,543.16	-10,257,955.28
(7) Exchange gains ("-" for loss)	50,743,957.28	18,101,834.67	50,742,531.79	18,102,520.63
(8) Other operating income	48,217.27	41,520.64	48,107.53	41,427.91
(9) Gain from disposal of assets ("-" for loss)	-2,470.60	-23,701.94	-2,470.60	-23,701.94
<b>II. Operating expenses</b>	<b>20,281,268.52</b>	<b>15,178,857.33</b>	<b>19,568,791.20</b>	<b>14,961,058.17</b>
(1) Taxes and surcharges	1,302,782.63	1,043,438.11	1,294,820.20	1,042,535.96
(2) Business and administrative expenses	4,558,810.70	4,174,903.30	4,376,237.52	3,981,773.30
(3) Credit impairment losses ("-" for loss)	14,366,620.55	9,671,157.77	13,844,678.84	9,647,390.75
(4) Other assets impairment losses ("-" for loss)	18,247.25	268,561.95	18,247.25	268,561.95
(5) Other operating expenses	34,807.39	20,796.21	34,807.39	20,796.21
<b>III. Operating Profit ( "-" for loss)</b>	<b>11,234,203.72</b>	<b>10,675,160.83</b>	<b>11,182,929.96</b>	<b>9,289,824.40</b>
Add: Non-operating income	18,091.50	53,645.64	18,091.50	53,645.64
Less: Non-operating expenses	377,384.07	185,817.18	377,384.07	185,817.18
<b>IV. Total Profit ( "-" for loss)</b>	<b>10,874,911.15</b>	<b>10,542,989.29</b>	<b>10,823,637.39</b>	<b>9,157,652.87</b>
Less: Income tax expenses	2,815,060.95	2,737,890.35	2,797,290.32	2,729,659.12
<b>V. Net profit ( "-" for loss)</b>	<b>8,059,850.20</b>	<b>7,805,098.94</b>	<b>8,026,347.07</b>	<b>6,427,993.75</b>
Net profit attributable to owners of the parent company	8,072,247.92	7,560,246.64	8,026,347.07	6,427,993.75
Net profit attributable to minority interests	-12,397.71	244,852.30	-	-

Prepared by: The Export-Import Bank of China

Unit: In thousands of RMB

Items	Consolidated		The Bank	
	2022	2021	2022	2021
<b>VI. Other comprehensive income – after tax</b>	<b>-85,203.07</b>	<b>185,488.22</b>	<b>-858,794.07</b>	<b>383,557.75</b>
Other comprehensive income – after tax attributable to owners of the parent company	-84,802.02	185,499.27	-858,794.07	383,557.75
(1) Other comprehensive income not reclassified into profit or loss subsequently	–	–	–	–
i. Other comprehensive income of the investee accounted for using equity method which will be not reclassified into profit or loss subsequently	–	–	–	–
(2) Other comprehensive income that will be reclassified into profit or loss subsequently	-84,802.02	185,499.27	-858,794.07	383,557.75
i. Other comprehensive income of the investee accounted for using equity method which will be reclassified into profit or loss subsequently	–	-48,793.79	–	-48,793.79
ii. Changes in fair value of debt instruments measured at fair value through other comprehensive income	-821,542.43	386,922.55	-821,542.43	386,922.55
iii. Credit losses of debt instruments measured at fair value through other comprehensive income	-19,676.71	21,468.31	-19,676.71	21,468.31
iv. Translation differences arising on translation of foreign currency financial statements	756,417.12	-174,097.81	-17,574.94	23,960.67
Other comprehensive income – after tax attributable to minority interests	-401.06	-11.06	–	–
<b>VII. Total comprehensive income</b>	<b>7,974,647.13</b>	<b>7,990,587.16</b>	<b>7,167,553.00</b>	<b>6,811,551.49</b>
(1) Total comprehensive income attributable to owners of the parent company	7,987,445.90	7,745,745.91	7,167,553.00	6,811,551.49
(2) Total comprehensive income attributable to minority interests	-12,798.77	244,841.25	–	–



## 合并及银行现金流量表

## 2022年度

编制单位：中国进出口银行

单位：人民币千元

项目	中国进出口银行合并报表		中国进出口银行	
	2022年度	2021年度	2022年度	2021年度
一、经营活动产生的现金流量：				
存放中央银行和同业款项净减少额	257,629,246.50	69,925,865.01	257,629,246.50	69,925,865.01
向中央银行借款净增加额	33,523,000.00	—	33,523,000.00	—
收取利息、手续费及佣金的现金	174,156,060.44	160,113,473.70	174,259,407.84	160,049,783.04
回购业务资金净增加额	—	21,860,000.00	—	21,860,000.00
为交易目的而持有的金融资产净减少额	13,388,031.81	—	10,780,719.85	—
收到其他与经营活动有关的现金	70,990,748.07	16,765,586.25	70,387,621.55	16,720,749.18
经营活动现金流入小计	549,687,086.82	268,664,924.97	546,579,995.75	268,556,397.23
客户存款和同业存放款项净减少额	215,907,148.58	44,150,392.24	215,372,953.64	44,150,392.24
客户贷款及垫款净增加额	595,816,460.44	391,771,023.43	593,786,188.81	390,989,820.95
向中央银行借款净减少额	—	77,906,000.00	—	77,906,000.00
为交易目的而持有的金融资产净增加额	—	16,581,105.09	—	16,950,156.91
拆入资金净减少额	1,138,085.22	13,347,933.93	1,138,085.22	13,347,933.93
拆出资金净增加额	29,341,541.00	25,282,166.13	29,341,541.00	25,282,166.13
返售业务资金净增加额	25,630.40	16,510.73	25,630.40	16,510.73
回购业务资金净减少额	19,890,000.00	—	19,890,000.00	—
支付利息、手续费及佣金的现金	11,555,605.40	15,244,384.07	11,557,902.31	15,244,384.07
支付给职工以及为职工支付的现金	2,596,712.98	2,030,201.70	2,555,964.23	1,993,175.03
支付的各项税费	12,409,104.49	11,297,535.87	12,395,965.88	11,289,398.98
支付其他与经营活动有关的现金	93,914.32	1,219,804.58	156,481.15	1,643,044.85
经营活动现金流出小计	888,774,202.85	598,847,057.76	886,220,712.64	598,812,983.82
经营活动产生的现金流量净额	-339,087,116.03	-330,182,132.79	-339,640,716.90	-330,256,586.58
二、投资活动产生的现金流量：	—	—	—	—
收回投资收到的现金	148,905,182.06	207,377,245.23	148,710,325.82	207,419,242.91
处置固定资产、长期待摊费用及无形资产所收到的现金净额	11,934.11	8,554.04	11,695.57	8,554.04
取得投资收益收到的现金	13,094,886.22	12,507,035.85	12,471,654.01	11,679,886.36
收到其他与投资活动有关的现金	—	—	—	—
投资活动现金流入小计	162,012,002.39	219,892,835.13	161,193,675.40	219,107,683.31
投资支付的现金	279,376,671.69	229,204,093.95	280,140,953.96	229,405,983.89
购建固定资产、无形资产和其他长期资产支付的现金	1,022,144.49	309,918.04	1,021,952.67	309,213.77
支付其他与投资活动有关的现金	—	—	—	—
投资活动现金流出小计	280,398,816.18	229,514,011.99	281,162,906.64	229,715,197.66
投资活动产生的现金流量净额	-118,386,813.78	-9,621,176.86	-119,969,231.24	-10,607,514.35

编制单位：中国进出口银行

单位：人民币千元

项目	中国进出口银行合并报表		中国进出口银行	
	2022年度	2021年度	2022年度	2021年度
三、筹资活动产生的现金流量：	—	—	—	—
吸收投资收到的现金	401,526.13	107,168.48	—	—
其中：子公司吸收少数股东权益性	—	107,168.48	—	—
投资收到的现金	—	—	—	—
发行债券收到的现金	1,677,171,932.38	1,411,860,777.71	1,677,171,932.38	1,411,860,777.71
收到其他与筹资活动有关的现金	—	—	—	—
筹资活动现金流入小计	1,677,573,458.51	1,411,967,946.19	1,677,171,932.38	1,411,860,777.71
偿还债务支付的现金	1,044,604,007.50	884,440,598.57	1,044,604,007.50	884,440,598.57
分配股利、利润或偿付利息支付的现金	148,806,847.62	138,519,196.23	147,977,633.69	137,938,379.00
其中：子公司支付少数股东的现金股利	—	580,817.23	—	—
支付其他与筹资活动有关的现金	652,210.57	651,742.87	639,069.71	616,068.68
其中：子公司减资支付少数股东的现金	—	—	—	—
筹资活动现金流出小计	1,194,063,065.69	1,023,611,537.67	1,193,220,710.90	1,022,995,046.25
筹资活动产生的现金流量净额	483,510,392.82	388,356,408.52	483,951,221.48	388,865,731.46
四、汇率变动对现金的影响额	1,624,671.99	-1,589,895.60	1,374,302.47	-1,579,033.00
五、现金及现金等价物净增加额	27,661,134.99	46,963,203.26	25,715,575.82	46,422,597.53
加：期初现金及现金等价物余额	191,425,568.37	144,462,365.10	190,409,893.81	143,987,296.29
六、期末现金及现金等价物余额	219,086,703.36	191,425,568.37	216,125,469.63	190,409,893.81

## Consolidated and the Bank's Cash Flow Statements

### For the year ended December 31, 2022

Prepared by: The Export-Import Bank of China

Unit: In thousands of RMB

Items	Consolidated		The Bank	
	2022	2021	2022	2021
<b>I. Cash flows from operating activities</b>				
Net decrease in balances with central banks and deposits with banks and other financial institutions	257,629,246.50	69,925,865.01	257,629,246.50	69,925,865.01
Net increase in borrowings from central bank	33,523,000.00	—	33,523,000.00	—
Cash received from interest, fee and commission	174,156,060.44	160,113,473.70	174,259,407.84	160,049,783.04
Net increase in repurchase agreements	—	21,860,000.00	—	21,860,000.00
Net decrease in financial assets held for trading purposes	13,388,031.81	—	10,780,719.85	—
Other cash received relating to operating activities	70,990,748.07	16,765,586.25	70,387,621.55	16,720,749.18
Sub-total of cash inflows from operating activities	549,687,086.82	268,664,924.97	546,579,995.75	268,556,397.23
Net decrease in due to customers and deposits with banks	215,907,148.58	44,150,392.24	215,372,953.64	44,150,392.24
Net increase in loans and advances to customers	595,816,460.44	391,771,023.43	593,786,188.81	390,989,820.95
Net decrease in due to central banks	—	77,906,000.00	—	77,906,000.00
Net increase in financial assets held for trading	—	16,581,105.09	—	16,950,156.91
Net decrease in interbank borrowings	1,138,085.22	13,347,933.93	1,138,085.22	13,347,933.93
Net increase in interbank lending	29,341,541.00	25,282,166.13	29,341,541.00	25,282,166.13
Net increase in reverse repurchase agreements	25,630.40	16,510.73	25,630.40	16,510.73
Net decrease in repurchase business funds	19,890,000.00	—	19,890,000.00	—
Cash paid for interest, fee and commission	11,555,605.40	15,244,384.07	11,557,902.31	15,244,384.07
Cash paid to and on behalf of employees	2,596,712.98	2,030,201.70	2,555,964.23	1,993,175.03
Payments of all types of taxes	12,409,104.49	11,297,535.87	12,395,965.88	11,289,398.98
Other cash paid relating to operating activities	93,914.32	1,219,804.58	156,481.15	1,643,044.85
Sub-total of cash outflows from operating activities	888,774,202.85	598,847,057.76	886,220,712.64	598,812,983.82
Net cash flows from operating activities	-339,087,116.03	-330,182,132.79	-339,640,716.90	-330,256,586.58
<b>II. Cash flows from investing activities</b>	—	—	—	—
Cash received from disposal of investments	148,905,182.06	207,377,245.23	148,710,325.82	207,419,242.91
Proceeds from disposal of properties, equipments and other assets	11,934.11	8,554.04	11,695.57	8,554.04
Cash received from returns on investments	13,094,886.22	12,507,035.85	12,471,654.01	11,679,886.36
Other cash received relating to investing activities	—	—	—	—
Sub-total of cash inflows from investing activities	162,012,002.39	219,892,835.13	161,193,675.40	219,107,683.31
Cash paid to investments	279,376,671.69	229,204,093.95	280,140,953.96	229,405,983.89
Cash paid to acquire fixed assets, intangible assets and other long-term assets	1,022,144.49	309,918.04	1,021,952.67	309,213.77
Other cash paid relating to investing activities	—	—	—	—
Sub-total of cash outflows from investing activities	280,398,816.18	229,514,011.99	281,162,906.64	229,715,197.66
Net cash flows from investing activities	-118,386,813.78	-9,621,176.86	-119,969,231.24	-10,607,514.35

Prepared by: The Export-Import Bank of China

Unit: In thousands of RMB

Items	Consolidated		The Bank	
	2022	2021	2022	2021
III. Cash flows from financing activities	—	—	—	—
Cash received from capital contribution	401,526.13	107,168.48	—	—
Including: Cash received from investments by minority interests of subsidiaries	—	107,168.48	—	—
Cash received from debt securities issued	1,677,171,932.38	1,411,860,777.71	1,677,171,932.38	1,411,860,777.71
Cash received relating to other financing activities	—	—	—	—
Sub-total of cash inflows from financing activities	1,677,573,458.51	1,411,967,946.19	1,677,171,932.38	1,411,860,777.71
Cash repayments of amounts borrowed	1,044,604,007.50	884,440,598.57	1,044,604,007.50	884,440,598.57
Cash payments for interest expenses and distribution of dividends or profits	148,806,847.62	138,519,196.23	147,977,633.69	137,938,379.00
Including: Dividend paid to minority interests of subsidiaries	—	580,817.23	—	—
Other cash payments relating to financing activities	652,210.57	651,742.87	639,069.71	616,068.68
Including: Cash paid to minority interests in capital reduction of subsidiaries	—	—	—	—
Sub-total of cash outflows from financing activities	1,194,063,065.69	1,023,611,537.67	1,193,220,710.90	1,022,995,046.25
Net cash flows from financing activities	483,510,392.82	388,356,408.52	483,951,221.48	388,865,731.46
IV. Effect of foreign exchange rate changes on cash	1,624,671.99	-1,589,895.60	1,374,302.47	-1,579,033.00
V. Net increase in cash and cash equivalents	27,661,134.99	46,963,203.26	25,715,575.82	46,422,597.53
Add: Opening balance of cash and cash equivalents	191,425,568.37	144,462,365.10	190,409,893.81	143,987,296.29
VI. Closing balance of cash and cash equivalents	219,086,703.36	191,425,568.37	216,125,469.63	190,409,893.81



## 合并所有者权益变动表

## 2022年度

编制单位：中国进出口银行

项目				
	实收资本	其他权益工具	资本公积	减：库存股
一、上期期末余额	150,000,000.00	59,876,160.00	141,506,518.45	—
加：会计政策变更	—	—	—	—
前期差错更正	—	—	—	—
同一控制下企业合并	—	—	—	—
其他	—	—	—	—
二、本期期初余额	150,000,000.00	59,876,160.00	141,506,518.45	—
三、本期增减变动金额（减少以“-”号填列）	—	—	—	—
（一）综合收益总额	—	—	—	—
（二）所有者投入和减少资本	—	—	—	—
1. 所有者投入资本	—	—	—	—
2. 其他权益工具持有者投入资本	—	—	—	—
3. 股份支付计入所有者权益的金额	—	—	—	—
4. 其他	—	—	—	—
（三）利润分配	—	—	—	—
1. 提取盈余公积	—	—	—	—
2. 提取一般风险准备	—	—	—	—
3. 对所有者的分配	—	—	—	—
4. 对其他权益工具持有者的分配	—	—	—	—
5. 其他	—	—	—	—
（四）所有者权益内部结转	—	—	—	—
1. 资本公积转增资本	—	—	—	—
2. 盈余公积转增资本	—	—	—	—
3. 盈余公积弥补亏损	—	—	—	—
4. 一般风险准备弥补亏损	—	—	—	—
5. 其他	—	—	—	—
四、本期期末余额	150,000,000.00	59,876,160.00	141,506,518.45	—

单位：人民币千元

本期金额					
归属于母公司所有者权益					
其他综合收益	盈余公积	一般风险准备	未分配利润	少数股东权益	所有者权益合计
432,639.10	503,723.95	18,919,467.93	6,449,585.74	2,791,722.22	380,479,817.39
-	-	-	-	-	-
-	-	-	-	-	-
-	-	-	-	-	-
-	-	-	-	-	-
432,639.10	503,723.95	18,919,467.93	6,449,585.74	2,791,722.22	380,479,817.39
-84,802.02	807,049.98	-	5,105,197.93	-452,884.29	5,374,561.61
-84,802.02	-	-	8,072,247.92	-12,798.77	7,974,647.13
-	-	-	-	401,526.13	401,526.13
-	-	-	-	401,526.13	401,526.13
-	-	-	-	-	-
-	-	-	-	-	-
-	-	-	-	-	-
-	807,049.98	-	-2,967,049.98	-841,611.65	-3,001,611.65
-	807,049.98	-	-807,049.98	-	-
-	-	-	-	-	-
-	-	-	-	-841,611.65	-841,611.65
-	-	-	-2,160,000.00	-	-2,160,000.00
-	-	-	-	-	-
-	-	-	-	-	-
-	-	-	-	-	-
-	-	-	-	-	-
-	-	-	-	-	-
-	-	-	-	-	-
-	-	-	-	-	-
-	-	-	-	-	-
347,837.08	1,310,773.93	18,919,467.93	11,554,783.67	2,338,837.92	385,854,378.99

## Consolidated Statement of Changes in Owner's Equity

### For the year ended December 31, 2022

Prepared by: The Export-Import Bank of China

Items	Paid-in capital	Other equity instruments	Capital reserves	Less: Treasury stock
I. Balance at end of previous year	150,000,000.00	59,876,160.00	141,506,518.45	—
Add: Changes in accounting policies	—	—	—	—
Correction of errors	—	—	—	—
Business combination under common control	—	—	—	—
Others	—	—	—	—
II. Balance in beginning of year	150,000,000.00	59,876,160.00	141,506,518.45	—
III. Movements over the year ("—" for decrease)	—	—	—	—
(I) Total comprehensive income for the year	—	—	—	—
(II) Owner's contributions and decreases of capital	—	—	—	—
1. Common shares by the owners	—	—	—	—
2. Contributions from the holders of other equity instruments	—	—	—	—
3. Increase in owner's equity resulted from share-based payments	—	—	—	—
4. Others	—	—	—	—
(III) Appropriation of profits	—	—	—	—
1. Appropriation to surplus reserves	—	—	—	—
2. Transfer to general risk reserves	—	—	—	—
3. Distributions to owners	—	—	—	—
4. Distributions to the holders of other equity instruments	—	—	—	—
5. Others	—	—	—	—
(IV) Transfer within equity	—	—	—	—
1. Capital reserves converting into share capital	—	—	—	—
2. Surplus reserves converting into share capital	—	—	—	—
3. Surplus reserves cover the deficit	—	—	—	—
4. General risk reserves cover the deficit	—	—	—	—
5. Others	—	—	—	—
IV. Balance at end of year	150,000,000.00	59,876,160.00	141,506,518.45	—

Unit: In thousands of RMB

2022						
Attributable to owners of the parent company						
Other comprehensive income	Surplus reserves	General risk reserves	Undistributed profits	Minority interests	Total owner's equity	
432,639.10	503,723.95	18,919,467.93	6,449,585.74	2,791,722.22	380,479,817.39	
-	-	-	-	-	-	
-	-	-	-	-	-	
-	-	-	-	-	-	
-	-	-	-	-	-	
432,639.10	503,723.95	18,919,467.93	6,449,585.74	2,791,722.22	380,479,817.39	
-84,802.02	807,049.98	-	5,105,197.93	-452,884.29	5,374,561.61	
-84,802.02	-	-	8,072,247.92	-12,798.77	7,974,647.13	
-	-	-	-	401,526.13	401,526.13	
-	-	-	-	401,526.13	401,526.13	
-	-	-	-	-	-	
-	-	-	-	-	-	
-	-	-	-	-	-	
-	807,049.98	-	-2,967,049.98	-841,611.65	-3,001,611.65	
-	807,049.98	-	-807,049.98	-	-	
-	-	-	-	-	-	
-	-	-	-	-841,611.65	-841,611.65	
-	-	-	-2,160,000.00	-	-2,160,000.00	
-	-	-	-	-	-	
-	-	-	-	-	-	
-	-	-	-	-	-	
-	-	-	-	-	-	
-	-	-	-	-	-	
-	-	-	-	-	-	
-	-	-	-	-	-	
347,837.08	1,310,773.93	18,919,467.93	11,554,783.67	2,338,837.92	385,854,378.99	



## 合并所有者权益变动表（续）

## 2022年度

编制单位：中国进出口银行

项目				
	实收资本	其他权益工具	资本公积	减：库存股
一、上期期末余额	150,000,000.00	—	141,506,518.45	—
加：会计政策变更	—	—	—	—
前期差错更正	—	—	—	—
同一控制下企业合并	—	—	—	—
其他	—	—	—	—
二、本年期初余额	150,000,000.00	—	141,506,518.45	—
三、本期增减变动金额（减少以“-”号填列）	—	59,876,160.00	—	—
（一）综合收益总额	—	—	—	—
（二）所有者投入和减少资本	—	59,876,160.00	—	—
1. 所有者投入资本	—	—	—	—
2. 其他权益工具持有者投入资本	—	59,876,160.00	—	—
3. 股份支付计入所有者权益的金额	—	—	—	—
4. 其他	—	—	—	—
（三）利润分配	—	—	—	—
1. 提取盈余公积	—	—	—	—
2. 提取一般风险准备	—	—	—	—
3. 对所有者的分配	—	—	—	—
4. 对其他权益工具持有者的分配	—	—	—	—
5. 其他	—	—	—	—
（四）所有者权益内部结转	—	—	—	—
1. 资本公积转增资本	—	—	—	—
2. 盈余公积转增资本	—	—	—	—
3. 盈余公积弥补亏损	—	—	—	—
4. 一般风险准备弥补亏损	—	—	—	—
5. 其他	—	—	—	—
四、本期期末余额	150,000,000.00	59,876,160.00	141,506,518.45	—

单位：人民币千元

上期金额					
归属于母公司所有者权益					
其他综合收益	盈余公积	一般风险准备	未分配利润	少数股东权益	所有者权益合计
-47,526.55	2,159,584.83	18,919,467.93	4,128,757.83	2,775,677.42	319,442,479.91
294,666.38	-	-	-6,895,279.62	-	-6,600,613.24
-	-	-	-	-	-
-	-	-	-	-	-
-	-2,159,584.83	-	2,159,584.83	-	-
247,139.83	-	18,919,467.93	-606,936.95	2,775,677.42	312,841,866.68
185,499.27	503,723.95	-	7,056,522.69	16,044.80	67,637,950.71
185,499.27	-	-	7,560,246.64	244,841.25	7,990,587.16
-	-	-	-	107,168.48	59,983,328.48
-	-	-	-	107,168.48	107,168.48
-	-	-	-	-	59,876,160.00
-	-	-	-	-	-
-	-	-	-	-	-
-	503,723.95	-	-503,723.95	-335,964.93	-335,964.93
-	503,723.95	-	-503,723.95	-	-
-	-	-	-	-	-
-	-	-	-	-335,964.93	-335,964.93
-	-	-	-	-	-
-	-	-	-	-	-
-	-	-	-	-	-
-	-	-	-	-	-
-	-	-	-	-	-
-	-	-	-	-	-
-	-	-	-	-	-
-	-	-	-	-	-
-	-	-	-	-	-
432,639.10	503,723.95	18,919,467.93	6,449,585.74	2,791,722.22	380,479,817.39

## Consolidated Statement of Changes in Owner's Equity (continued)

### For the year ended December 31, 2022

Prepared by: The Export-Import Bank of China

Items				
	Paid-in capital	Other equity instruments	Capital reserves	Less: Treasury stock
I. Balance at end of previous year	150,000,000.00	—	141,506,518.45	—
Add: Changes in accounting policies	—	—	—	—
Correction of errors	—	—	—	—
Business combination under common control	—	—	—	—
Others	—	—	—	—
II. Balance in beginning of year	150,000,000.00	—	141,506,518.45	—
III. Movements over the year ("—" for decrease)	—	59,876,160.00	—	—
(I) Total comprehensive income for the year	—	—	—	—
(II) Owner's contributions and decreases of capital	—	59,876,160.00	—	—
1. Common shares by the owners	—	—	—	—
2. Contributions from the holders of other equity instruments	—	59,876,160.00	—	—
3. Increase in owner's equity resulted from share-based payments	—	—	—	—
4. Others	—	—	—	—
(III) Appropriation of profits	—	—	—	—
1. Appropriation to surplus reserves	—	—	—	—
2. Transfer to general risk reserves	—	—	—	—
3. Distributions to owners	—	—	—	—
4. Distributions to the holders of other equity instruments	—	—	—	—
5. Others	—	—	—	—
(IV) Transfer within equity	—	—	—	—
1. Capital reserves converting into share capital	—	—	—	—
2. Surplus reserves converting into share capital	—	—	—	—
3. Surplus reserves cover the deficit	—	—	—	—
4. General risk reserves cover the deficit	—	—	—	—
5. Others	—	—	—	—
IV. Balance at end of year	150,000,000.00	59,876,160.00	141,506,518.45	—

Unit: In thousands of RMB

2021						
Attributable to owners of the parent company						
Other comprehensive income	Surplus reserves	General risk reserves	Undistributed profits	Minority interests	Total owner's equity	
-47,526.55	2,159,584.83	18,919,467.93	4,128,757.83	2,775,677.42	319,442,479.91	
294,666.38	-	-	-6,895,279.62	-	-6,600,613.24	
-	-	-	-	-	-	
-	-	-	-	-	-	
-	-2,159,584.83	-	2,159,584.83	-	-	
247,139.83	-	18,919,467.93	-606,936.95	2,775,677.42	312,841,866.68	
185,499.27	503,723.95	-	7,056,522.69	16,044.80	67,637,950.71	
185,499.27	-	-	7,560,246.64	244,841.25	7,990,587.16	
-	-	-	-	107,168.48	59,983,328.48	
-	-	-	-	107,168.48	107,168.48	
-	-	-	-	-	59,876,160.00	
-	-	-	-	-	-	
-	-	-	-	-	-	
-	503,723.95	-	-503,723.95	-335,964.93	-335,964.93	
-	503,723.95	-	-503,723.95	-	-	
-	-	-	-	-	-	
-	-	-	-	-335,964.93	-335,964.93	
-	-	-	-	-	-	
-	-	-	-	-	-	
-	-	-	-	-	-	
-	-	-	-	-	-	
-	-	-	-	-	-	
-	-	-	-	-	-	
-	-	-	-	-	-	
432,639.10	503,723.95	18,919,467.93	6,449,585.74	2,791,722.22	380,479,817.39	



## 银行所有者权益变动表

## 2022年度

编制单位：中国进出口银行

项目	实收资本	其他权益工具	资本公积
一、上期期末余额	150,000,000.00	59,876,160.00	141,506,518.45
加：会计政策变更	0.00	0.00	0.00
前期差错更正	0.00	0.00	0.00
其他	0.00	0.00	0.00
二、本年期初余额	150,000,000.00	59,876,160.00	141,506,518.45
三、本期增减变动金额（减少以“-”号填列）	0.00	0.00	0.00
（一）综合收益总额	0.00	0.00	0.00
（二）所有者投入和减少资本	0.00	0.00	0.00
1. 所有者投入资本	0.00	0.00	0.00
2. 其他权益工具持有者投入资本	0.00	0.00	0.00
3. 股份支付计入所有者权益的金额	0.00	0.00	0.00
4. 其他	0.00	0.00	0.00
（三）利润分配	0.00	0.00	0.00
1. 提取盈余公积	0.00	0.00	0.00
2. 提取一般风险准备	0.00	0.00	0.00
3. 对所有者的分配	0.00	0.00	0.00
4. 对其他权益工具持有者的分配	0.00	0.00	0.00
5. 其他	0.00	0.00	0.00
（四）所有者权益内部结转	0.00	0.00	0.00
1. 资本公积转增资本	0.00	0.00	0.00
2. 盈余公积转增资本	0.00	0.00	0.00
3. 盈余公积弥补亏损	0.00	0.00	0.00
4. 一般风险准备弥补亏损	0.00	0.00	0.00
5. 其他	0.00	0.00	0.00
四、本期期末余额	150,000,000.00	59,876,160.00	141,506,518.45

单位：人民币千元

本期金额					
减：库存股	其他综合收益	盈余公积	一般风险准备	未分配利润	所有者权益合计
0.00	1,017,061.89	503,723.95	18,919,467.93	4,533,515.51	376,356,447.73
0.00	0.00	0.00	0.00	0.00	0.00
0.00	0.00	0.00	0.00	0.00	0.00
0.00	0.00	0.00	0.00	0.00	0.00
0.00	1,017,061.89	503,723.95	18,919,467.93	4,533,515.51	376,356,447.73
0.00	-858,794.07	802,634.71	0.00	5,063,712.36	5,007,553.00
0.00	-858,794.07	0.00	0.00	8,026,347.07	7,167,553.00
0.00	0.00	0.00	0.00	0.00	0.00
0.00	0.00	0.00	0.00	0.00	0.00
0.00	0.00	0.00	0.00	0.00	0.00
0.00	0.00	0.00	0.00	0.00	0.00
0.00	0.00	802,634.71	0.00	-2,962,634.71	-2,160,000.00
0.00	0.00	802,634.71	0.00	-802,634.71	0.00
0.00	0.00	0.00	0.00	0.00	0.00
0.00	0.00	0.00	0.00	0.00	0.00
0.00	0.00	0.00	0.00	-2,160,000.00	-2,160,000.00
0.00	0.00	0.00	0.00	0.00	0.00
0.00	0.00	0.00	0.00	0.00	0.00
0.00	0.00	0.00	0.00	0.00	0.00
0.00	0.00	0.00	0.00	0.00	0.00
0.00	0.00	0.00	0.00	0.00	0.00
0.00	0.00	0.00	0.00	0.00	0.00
0.00	0.00	0.00	0.00	0.00	0.00
0.00	0.00	0.00	0.00	0.00	0.00
0.00	158,267.82	1,306,358.65	18,919,467.93	9,597,227.87	381,364,000.73

## Statement of Changes in Owner's Equity

### For the year ended December 31, 2022

Prepared by: The Export-Import Bank of China

Items	Paid-in capital	Other equity instruments	Capital reserves
I. Balance at the end of previous year	150,000,000.00	59,876,160.00	141,506,518.45
Add: Changes in accounting policies	0.00	0.00	0.00
Correction of errors	0.00	0.00	0.00
Others	0.00	0.00	0.00
II. Balance in beginning of year	150,000,000.00	59,876,160.00	141,506,518.45
III. Movements over the year ("—" for decrease)	0.00	0.00	0.00
(I) Total comprehensive income for the year	0.00	0.00	0.00
(II) Owner's contributions and decreases of capital	0.00	0.00	0.00
1. Common shares by the owners	0.00	0.00	0.00
2. Contributions from the holders of other equity instruments	0.00	0.00	0.00
3. Increase in owner's equity resulted from share-based payments	0.00	0.00	0.00
4. Others	0.00	0.00	0.00
(III) Appropriation of profits	0.00	0.00	0.00
1. Appropriation to surplus reserves	0.00	0.00	0.00
2. Transfer to general risk reserves	0.00	0.00	0.00
3. Distributions to owners	0.00	0.00	0.00
4. Distributions to the holders of other equity instruments	0.00	0.00	0.00
5. Others	0.00	0.00	0.00
(IV) Transfer within equity	0.00	0.00	0.00
1. Capital reserves converting into share capital	0.00	0.00	0.00
2. Surplus reserves converting into share capital	0.00	0.00	0.00
3. Surplus reserves cover the deficit	0.00	0.00	0.00
4. General risk reserves cover the deficit	0.00	0.00	0.00
5. Others	0.00	0.00	0.00
IV. Balance at end of year	150,000,000.00	59,876,160.00	141,506,518.45

Unit: In thousands of RMB

2022						
Other comprehensive						
Less: Treasury stock	income	Surplus reserves	General risk reserves	Undistributed profits	Total owner's equity	
0.00	1,017,061.89	503,723.95	18,919,467.93	4,533,515.51	376,356,447.73	
0.00	0.00	0.00	0.00	0.00	0.00	
0.00	0.00	0.00	0.00	0.00	0.00	
0.00	0.00	0.00	0.00	0.00	0.00	
0.00	1,017,061.89	503,723.95	18,919,467.93	4,533,515.51	376,356,447.73	
0.00	-858,794.07	802,634.71	0.00	5,063,712.36	5,007,553.00	
0.00	-858,794.07	0.00	0.00	8,026,347.07	7,167,553.00	
0.00	0.00	0.00	0.00	0.00	0.00	
0.00	0.00	0.00	0.00	0.00	0.00	
0.00	0.00	0.00	0.00	0.00	0.00	
0.00	0.00	0.00	0.00	0.00	0.00	
0.00	0.00	0.00	0.00	0.00	0.00	
0.00	0.00	0.00	0.00	0.00	0.00	
0.00	0.00	0.00	0.00	0.00	0.00	
0.00	0.00	802,634.71	0.00	-2,962,634.71	-2,160,000.00	
0.00	0.00	802,634.71	0.00	-802,634.71	0.00	
0.00	0.00	0.00	0.00	0.00	0.00	
0.00	0.00	0.00	0.00	0.00	0.00	
0.00	0.00	0.00	0.00	0.00	0.00	
0.00	0.00	0.00	0.00	-2,160,000.00	-2,160,000.00	
0.00	0.00	0.00	0.00	0.00	0.00	
0.00	0.00	0.00	0.00	0.00	0.00	
0.00	0.00	0.00	0.00	0.00	0.00	
0.00	0.00	0.00	0.00	0.00	0.00	
0.00	0.00	0.00	0.00	0.00	0.00	
0.00	0.00	0.00	0.00	0.00	0.00	
0.00	0.00	0.00	0.00	0.00	0.00	
0.00	158,267.82	1,306,358.65	18,919,467.93	9,597,227.87	381,364,000.73	



## 银行所有者权益变动表(续)

## 2022年度

编制单位：中国进出口银行

项目	实收资本	其他权益工具	资本公积
一、上期期末余额	150,000,000.00	—	141,506,518.45
加：会计政策变更	—	—	—
前期差错更正	—	—	—
其他	—	—	—
二、本年期初余额	150,000,000.00	—	141,506,518.45
三、本期增减变动金额(减少以“-”号填列)	—	59,876,160.00	—
(一) 综合收益总额	—	—	—
(二) 所有者投入和减少资本	—	59,876,160.00	—
1. 所有者投入资本	—	—	—
2. 其他权益工具持有者投入资本	—	59,876,160.00	—
3. 股份支付计入所有者权益的金额	—	—	—
4. 其他	—	—	—
(三) 利润分配	—	—	—
1. 提取盈余公积	—	—	—
2. 提取一般风险准备	—	—	—
3. 对所有者的分配	—	—	—
4. 对其他权益工具持有者的分配	—	—	—
5. 其他	—	—	—
(四) 所有者权益内部结转	—	—	—
1. 资本公积转增资本	—	—	—
2. 盈余公积转增资本	—	—	—
3. 盈余公积弥补亏损	—	—	—
4. 一般风险准备弥补亏损	—	—	—
5. 其他	—	—	—
四、本期期末余额	150,000,000.00	59,876,160.00	141,506,518.45

单位：人民币千元

上期金额					
减：库存股	其他综合收益	盈余公积	一般风险准备	未分配利润	所有者权益合计
—	338,837.77	2,159,584.83	18,919,467.93	3,335,638.73	316,260,047.72
—	294,666.38	—	—	-6,885,977.86	-6,591,311.48
—	—	—	—	—	—
—	—	-2,159,584.83	—	2,159,584.83	—
—	633,504.15	—	18,919,467.93	-1,390,754.30	309,668,736.24
—	383,557.75	503,723.95	—	5,924,269.80	66,687,711.49
—	383,557.75	—	—	6,427,993.75	6,811,551.49
—	—	—	—	—	59,876,160.00
—	—	—	—	—	—
—	—	—	—	—	59,876,160.00
—	—	—	—	—	—
—	—	—	—	—	—
—	—	503,723.95	—	-503,723.95	—
—	—	503,723.95	—	-503,723.95	—
—	—	—	—	—	—
—	—	—	—	—	—
—	—	—	—	—	—
—	—	—	—	—	—
—	—	—	—	—	—
—	—	—	—	—	—
—	—	—	—	—	—
—	—	—	—	—	—
—	—	—	—	—	—
—	—	—	—	—	—
—	—	—	—	—	—
—	1,017,061.89	503,723.95	18,919,467.93	4,533,515.51	376,356,447.73

## Statement of Changes in Owner's Equity (continued)

### For the year ended December 31, 2022

Prepared by: The Export-Import Bank of China

Items	Paid-in capital	Other equity instruments	Capital reserves
I. Balance at the end of previous year	150,000,000.00	—	141,506,518.45
Add: Changes in accounting policies	—	—	—
Correction of errors	—	—	—
Others	—	—	—
II. Balance in beginning of year	150,000,000.00	—	141,506,518.45
III. Movements over the year ("—" for decrease)	—	59,876,160.00	—
(I) Total comprehensive income for the year	—	—	—
(II) Owner's contributions and decreases of capital	—	59,876,160.00	—
1. Common shares by the owners	—	—	—
2. Contributions from the holders of other equity instruments	—	59,876,160.00	—
3. Increase in owner's equity resulted from share-based payments	—	—	—
4. Others	—	—	—
(III) Appropriation of profits	—	—	—
1. Appropriation to surplus reserves	—	—	—
2. Transfer to general risk reserves	—	—	—
3. Distributions to owners	—	—	—
4. Distributions to the holders of other equity instruments	—	—	—
5. Others	—	—	—
(IV) Transfer within equity	—	—	—
1. Capital reserves converting into share capital	—	—	—
2. Surplus reserves converting into share capital	—	—	—
3. Surplus reserves cover the deficit	—	—	—
4. General risk reserves cover the deficit	—	—	—
5. Others	—	—	—
IV. Balance at end of year	150,000,000.00	59,876,160.00	141,506,518.45

Unit: In thousands of RMB

2021					
Less: Treasury stock	Other comprehensive income	Surplus reserves	General risk reserves	Undistributed profits	Total owner's equity
—	338,837.77	2,159,584.83	18,919,467.93	3,335,638.73	316,260,047.72
—	294,666.38	—	—	-6,885,977.86	-6,591,311.48
—	—	—	—	—	—
—	—	-2,159,584.83	—	2,159,584.83	—
—	633,504.15	—	18,919,467.93	-1,390,754.30	309,668,736.24
—	383,557.75	503,723.95	—	5,924,269.80	66,687,711.49
—	383,557.75	—	—	6,427,993.75	6,811,551.49
—	—	—	—	—	59,876,160.00
—	—	—	—	—	—
—	—	—	—	—	59,876,160.00
—	—	—	—	—	—
—	—	—	—	—	—
—	—	—	—	—	—
—	—	503,723.95	—	-503,723.95	—
—	—	503,723.95	—	-503,723.95	—
—	—	—	—	—	—
—	—	—	—	—	—
—	—	—	—	—	—
—	—	—	—	—	—
—	—	—	—	—	—
—	—	—	—	—	—
—	—	—	—	—	—
—	—	—	—	—	—
—	—	—	—	—	—
—	—	—	—	—	—
—	1,017,061.89	503,723.95	18,919,467.93	4,533,515.51	376,356,447.73



## 财务报表附注

## NOTES TO THE FINANCIAL STATEMENTS

2022年度（除特别注明外，金额单位为人民币元）

For the Year Ended December 31, 2022 (all amounts in RMB unless otherwise stated)

### 一、财务报表的编制基础

本财务报表按照财政部颁布的企业会计准则及其应用指南、解释及其他有关规定（统称“企业会计准则”）编制。

本财务报表以持续经营为基础列报。

本行的会计核算以权责发生制为基础。

### 本行执行企业会计准则后，对以下事项仍执行特殊会计政策：

#### 1、外国政府贷款转贷业务

外国政府贷款转贷是指财政部将其代表我国政府借入的国外优惠贷款委托本行再贷给国内债务人，并由本行负责贷款资金的提取和支付、本息和费用回收以及对外偿付等的活动。

按照不同的还款责任，本行的转贷款业务分为以下三类：

第一类项目：由省级财政部门或国务院有关部门作为借款人，并承担还款责任的项目；

第二类项目：由项目单位作为借款人并承担偿还责任，省级财政部门或国务院有关部门提供还款保证的项目；

第三类项目：由项目单位作为借款人并承担偿还责任，省级财政部门或国务院有关部门不提供还款保证的项目。此类项目由本行独立评审，自愿转贷，自担风险并作为对外最终还款人。

按照财政部财债字〔2000〕71号文件有关规定，第三类项目作为本行自营贷款按照权责发生制纳入表内核算；第一类、二类转贷属于代理业务，按照收付实现制原则在表外核算。第一、二类转贷款业务的损益按照对应科目每月逐项结转至本行利润表内，主要包括本行从事代理业务收取的手续费收入、转贷业务的利息收入、支出和转贷业务产生的汇兑损益。本行在资产负债表日按照结转的累计净收益或净亏损金额在其他资产项下的“转贷业务往来”或其他负债项下的“转贷业务往来”项目中予以反映。

#### 2、一般准备金

本行的一般准备金，用于弥补未识别的可能性损失。具体计提比例或数额按照主管政府部门的政策要求确定。

#### 3、退休福利义务

按照主管政府部门的政策要求，本行对退休等员工的福利义务采用收付实现制核算。

## 二、重要会计政策及会计估计

### 1、遵循企业会计准则的声明

本财务报表符合财政部颁布的企业会计准则的要求，真实、完整地反映了本行2022年12月31日的合并及银行财务状况以及2022年度的合并及银行经营成果和合并及银行现金流量等有关信息。

### 2、会计期间

本行会计期间采用公历年度，即每年自1月1日起至12月31日止。

### 3、记账本位币

本行（除巴黎分行）以人民币为记账本位币，巴黎分行以欧元为记账本位币。本行外币业务采用分账制核算。

### 4、合营安排的分类及共同经营的会计处理方法

合营安排，是指一项由两个或两个以上的参与方共同控制的安排。本行合营安排分为共同经营和合营企业。

#### (1) 共同经营

共同经营是指本行享有该安排相关资产且承担该安排相关负债的合营安排。

本行确认与共同经营中利益份额相关的下列项目，并按照相关企业会计准则的规定进行会计处理：

- ① 确认单独所持有的资产，以及按其份额确认共同持有的资产；
- ② 确认单独所承担的负债，以及按其份额确认共同承担的负债；
- ③ 确认出售其享有的共同经营产出份额所产生的收入；
- ④ 按其份额确认共同经营因出售产出所产生的收入；
- ⑤ 确认单独所发生的费用，以及按其份额确认共同经营发生的费用。

#### (2) 合营企业

合营企业是指本行仅对该安排的净资产享有权利的合营安排。

本行按照长期股权投资有关权益法核算的规定对合营企业的投资进行会计处理。

## 5、现金及现金等价物的确定标准

现金及现金等价物，是指本行持有的期限短、流动性强、易于转换为已知金额现金、价值变动风险很小的货币性资产，包括现金、存放中央银行的非限定性款项，原始到期日不超过三个月的存放同业及其他金融机构款项、拆出资金和买入返售金融资产款项。

## 6、外币折算

### (1) 外币业务

本行收到投资者以外币投入资本时按当日即期汇率折合为人民币，其他外币交易在初始确认时按交易发生日的即期汇率或采用按照系统合理的方法确定的、与交易发生日即期汇率近似的汇率折算为记账本位币金额。

资产负债表日，对外币货币性项目，采用资产负债表日即期汇率折算成记账本位币，汇兑差额计入当期损益；对以历史成本计量的外币非货币性项目，采用交易发生日的即期汇率折算；以公允价值计量的外币非货币性项目，采用公允价值确定日的即期汇率折算，差额计入当期损益或其他综合收益。

### (2) 外币财务报表的折算

本行在编制财务报表时，将外币财务报表折算为人民币。外币资产负债表中资产、负债类项目采用资产负债表日的即期汇率折算；所有者权益类项目除“未分配利润”外及“其他综合收益中的外币报表折算差额”项目外，其他项目采用发生时的即期汇率折算；利润表中的收入与费用项目，采用交易发生日的即期汇率折算。按照上述折算产生的外币报表折算差额，在所有者权益项目下的“其他综合收益”项下反映。外币现金流量采用现金流量交易发生日的即期汇率折算。汇率变动对现金的影响额，在现金流量表中单独列示。

## 7、金融工具

### (1) 金融工具的确认和终止确认

本行于成为金融工具合同的一方时确认一项金融资产或金融负债。

以常规方式买卖金融资产，按交易日会计进行确认和终止确认。常规方式买卖金融资产，是指按照合同条款的约定，在法规或通行惯例规定的期限内收取或交付金融资产。交易日，是指本行承诺买入或卖出金融资产的日期。

满足下列条件的，终止确认金融资产（或金融资产的一部分，或一组类似金融资产的一部分），即从其账户和资产负债表内予以转销：

① 收取金融资产现金流量的权利届满；

② 转移了收取金融资产现金流量的权利，或在“过手协议”下承担了及时将收取的现金流量全额支付给第三方的义务；并且(a)实质上转让了金融资产所有权上几乎所有的风险和报酬，或(b)虽然实质上既没有转移也没有保留金融资产所有权上几乎所有的风险和报酬，但放弃了对该金融资产的控制。

## (2) 金融资产分类和计量

本行的金融资产于初始确认时根据本行管理金融资产的业务模式和金融资产的合同现金流量特征分类为：以摊余成本计量的金融资产、以公允价值计量且其变动计入其他综合收益的金融资产以及以公允价值计量且其变动计入当期损益的金融资产。金融资产的后续计量取决于其分类。

本行对金融资产的分类，依据本行管理金融资产的业务模式和金融资产的现金流量特征进行分类。

### A、以摊余成本计量的金融资产

金融资产同时符合下列条件的，分类为以摊余成本计量的金融资产：本行管理该金融资产的业务模式是以收取合同现金流量为目标；该金融资产的合同条款规定，在特定日期产生的现金流量，仅为对本金和以未偿付本金金额为基础的利息的支付。对于此类金融资产，采用实际利率法，按照摊余成本进行后续计量，其摊销或减值产生的利得或损失，均计入当期损益。

### B、以公允价值计量且其变动计入其他综合收益的债务工具投资

金融资产同时符合下列条件的，分类为以公允价值计量且其变动计入其他综合收益的金融资产：本行管理该金融资产的业务模式是既以收取合同现金流量为目标又以出售金融资产为目标；该金融资产的合同条款规定，在特定日期产生的现金流量，仅为对本金和以未偿付本金金额为基础的利息的支付。对于此类金融资产，采用公允价值进行后续计量。其折价或溢价采用实际利率法进行摊销并确认为利息收入或费用。除减值损失及外币货币性金融资产的汇兑差额确认为当期损益外，此类金融资产的公允价值变动作为其他综合收益确认，直到该金融资产终止确认时，其累计利得或损失转入当期损益。与此类金融资产相关利息收入，计入当期损益。

### C、以公允价值计量且其变动计入其他综合收益的权益工具投资

本行不可撤销地选择将部分非交易性权益工具投资指定为以公允价值计量且其变动计入其他综合收益的金融资产，仅将相关股利收入计入当期损益，公允价值变动作为其他综合收益确认，直到该金融资产终止确认时，其累计利得或损失转入留存收益。

### D、以公允价值计量且其变动计入当期损益的金融资产

上述以摊余成本计量的金融资产和以公允价值计量且其变动计入其他综合收益的金融资产之外的金融资产，分类为以公允价值计量且其变动计入当期损益的金融资产。在初始确认时，为了能够消除或显著减少会计错配，可以将金融资产指定为以公允价值计量且其变动计入当期损益的金融资产。对于此类金融资产，采用公允价值进行后续计量，所有公允价值变动计入当期损益。

当且仅当本行改变管理金融资产的业务模式时，才对所有受影响的相关金融资产进行重分类。

对于以公允价值计量且其变动计入当期损益的金融资产，相关交易费用直接计入当期损益，其他类别的金融资产相关交易费用计入其初始确认金额。



### (3) 金融负债/权益工具的确认及金融负债分类和计量

本行的金融负债于初始确认时分类为：以摊余成本计量的金融负债与以公允价值计量且其变动计入当期损益的金融负债。

符合以下条件之一的金融负债可在初始计量时指定为以公允价值计量且其变动计入当期损益的金融负债：(1)该项指定能够消除或显著减少会计错配；(2)根据正式书面文件载明的本行风险管理或投资策略，以公允价值为基础对金融负债组合或金融资产和金融负债组合进行管理和业绩评价，并在银行内部以此为基础向关键管理人员报告；(3)该金融负债包含需单独分拆的嵌入衍生工具。

本行在初始确认时确定金融负债的分类。对于以公允价值计量且其变动计入当期损益的金融负债，相关交易费用直接计入当期损益，其他金融负债的相关交易费用计入其初始确认金额。

金融负债的后续计量取决于其分类：

#### A、以公允价值计量且其变动计入当期损益的金融负债

以公允价值计量且其变动计入当期损益的金融负债，包括交易性金融负债（含属于金融负债的衍生工具）和初始确认时指定为以公允价值计量且其变动计入当期损益的金融负债。

#### B、以摊余成本计量的金融负债

对于此类金融负债，采用实际利率法，按照摊余成本进行后续计量。

### (4) 衍生金融工具及嵌入衍生工具

本行衍生金融工具包括远期外汇合约、货币汇率互换合同、利率互换合同及外汇期权合同等，初始以衍生交易合同签订当日的公允价值进行计量，并以其公允价值进行后续计量。衍生金融工具的公允价值采用活跃市场报价（包括近期市场交易价格）或使用估值方法（包括现金流量贴现模型和期权定价模型等）确定。公允价值为正数的衍生金融工具确认为一项资产，公允价值为负数的确认为一项负债。某些衍生金融工具交易虽然在本行的风险管理策略下，用于对特定的利率和汇率风险提供有效的经济套期，但由于其不满足《企业会计准则第24号》对适用套期会计处理的具体规则，因此，本行将这些衍生金融工具按照以交易目的持有的衍生金融工具处理，其公允价值的变动计入“公允价值变动收益/（损失）”。

## (5) 金融资产减值

本行对于以摊余成本计量的金融资产、以公允价值计量且其变动计入其他综合收益的债务工具投资和财务担保合同等，以预期信用损失为基础确认损失准备。信用损失，是指本行按照原实际利率折现的、根据合同应收的所有合同现金流量与预期收取的所有现金流量之间的差额，即全部现金短缺的现值。

本行考虑所有合理且有依据的信息，包括前瞻性信息，以单项或组合的方式对以摊余成本计量的金融资产和以公允价值计量且其变动计入其他综合收益的金融资产（债务工具）的预期信用损失进行估计。

### A、预期信用损失一般模型

如果该金融工具的信用风险自初始确认后已显著增加，本行按照相当于该金融工具整个存续期内预期信用损失的金额计量其损失准备；如果该金融工具的信用风险自初始确认后并未显著增加，本行按照相当于该金融工具未来12个月内预期信用损失的金额计量其损失准备。由此形成的损失准备的增加或转回金额，作为减值损失或利得计入当期损益。

通常逾期超过30日，本行即认为该金融工具的信用风险已显著增加，除非有确凿证据证明该金融工具的信用风险自初始确认后并未显著增加。

具体来说，本行将购买或源生时未发生信用减值的金融工具发生信用减值的过程分为三个阶段，对于不同阶段的金融工具的减值有不同的会计处理方法：

第一阶段：信用风险自初始确认后未显著增加

对于处于该阶段的金融工具，应当按照未来12个月的预期信用损失计量损失准备，并按其账面余额（即未扣除减值准备）和实际利率计算利息收入（若该工具为金融资产，下同）。

第二阶段：信用风险自初始确认后已显著增加但尚未发生信用减值

对于处于该阶段的金融工具，应当按照该工具整个存续期的预期信用损失计量损失准备，并按其账面余额和实际利率计算利息收入。

第三阶段：初始确认后发生信用减值

对于处于该阶段的金融工具，应当按照该工具整个存续期的预期信用损失计量损失准备，但对利息收入的计算不同于处于前两阶段的金融资产。对于已发生信用减值的金融资产，应当按其摊余成本（账面余额减已计提减值准备，也即账面价值）和实际利率计算利息收入。

对于购买或源生时已发生信用减值的金融资产，应当仅将初始确认后整个存续期内预期信用损失的变动确认为损失准备，并按其摊余成本和经信用调整的实际利率计算利息收入。

B、本行对在资产负债表日具有较低信用风险的金融工具，选择不与其初始确认时的信用风险进行比较，而直接做出该工具的信用风险自初始确认后未显著增加的假定。

如果银行确定金融工具的违约风险较低，借款人在短期内履行其支付合同现金流量义务的能力很强，并且即使较长时期内经济形势和经营环境存在不利变化，也不一定会降低借款人履行其支付合同现金流量义务的能力，那么该金融工具可被视为具有较低的信用风险。

#### C、应收款项及租赁应收款

本行对于《企业会计准则第14号——收入》所规定的、不含重大融资成分（包括根据该准则不考虑不超过一年的合同中融资成分的情况）的应收款项，采用预期信用损失的简化模型，始终按照整个存续期内预期信用损失的金额计量其损失准备。

本行对包含重大融资成分的应收款项和《企业会计准则第21号——租赁》规范的租赁应收款，本行作出会计政策选择，选择采用预期信用损失的简化模型，即按照相当于整个存续期内预期信用损失的金额计量损失准备。

#### D、对参数、假设及估计技术的说明

根据金融工具的信用风险自初始确认后是否已显著增加以及资产是否已发生信用减值，本行对不同的资产分别按照相当于该金融工具未来12个月内或整个存续期内预期信用损失的金额计量其损失准备。除已发生信用减值的信贷业务外，预期信用损失考虑参数包括违约概率(PD)、违约损失率(LGD)及违约风险暴露(EAD)，并考虑货币的时间价值。

本行对具有相似风险特征的资产进行归类，依据客户所属行业、客户类型等属性进行分组，采用组合评估方法估算各组合的预期信用损失。

本报告期内，估计技术或关键假设未发生重大变化。

已发生信用减值的信贷业务减值损失计量一般采用现金流贴现法。

本行对于短期内难以通过阶段划分、评估模型、前瞻性调整反映相关风险因素对预期信用损失影响的，按照监管要求运用管理层叠加对预期信用损失评估结果进行调整。

#### E、预期信用损失中包含的前瞻性信息

本行通过历史数据分析，识别出影响预期信用损失的宏观经济指标，如国内生产总值(GDP)、居民消费价格指数(CPI)、生产价格指数(PPI)、广义货币(M2)等。对于国内生产总值，本行中性情景下2023年全年GDP增速预测值为5%左右，乐观情景和悲观情景下2023年全年GDP增速预测值分别在中性情景预测值基础上上浮和下浮一定水平形成。

本行结合宏观数据分析及专家判断结果确定乐观、中性、悲观的情景及其权重，并保持相对稳定。

## (6) 金融资产转移

本行已将金融资产所有权上几乎所有的风险和报酬转移给转入方的，终止确认该金融资产；保留了金融资产所有权上几乎所有的风险和报酬的，不终止确认该金融资产。

本行既没有转移也没有保留金融资产所有权上几乎所有的风险和报酬的，分别下列情况处理：放弃了对该金融资产控制的，终止确认该金融资产并确认产生的资产和负债；未放弃对该金融资产控制的，按照其继续涉入所转移金融资产的程度确认有关金融资产，并相应确认有关负债。

通过对所转移金融资产提供财务担保方式继续涉入的，按照金融资产的账面价值和财务担保金额两者之中的较低者，确认继续涉入形成的资产。财务担保金额，是指所收到的对价中，将被要求偿还的最高金额。

## (7) 金融资产和金融负债的抵销

同时满足下列条件的，金融资产和金融负债以相互抵销后的净额在资产负债表内列示：具有抵销已确认金额的法定权利，且该种法定权利是当前可执行的；计划以净额结算，或同时变现该金融资产和清偿该金融负债。

## (8) 核销

当本行已经进行了所有必要的法律或其他程序后，贷款仍然不可收回时，根据财政部规定，本行将决定核销贷款及冲销相应的损失准备。如在期后本行收回已核销的贷款，则收回金额冲减减值损失，计入当期损益。

## 8、公允价值计量

公允价值是指市场参与者在计量日发生的有序交易中，出售一项资产所能收到或者转移一项负债所需支付的价格。

金融工具应按公允价值计量。本行对存在活跃市场的债券投资等金融工具（不含衍生金融产品），一般直接参考活跃市场中的报价，活跃市场中的报价是指易于定期从交易所、经纪商、行业协会、定价服务机构等获得的，且代表了在公平交易中实际发生的市场交易价格。对不存在活跃市场报价的债券投资等金融工具以及衍生金融产品，采用估值方式确定其公允价值。所采用的估值技术包括参考熟悉情况并自愿交易的各方最近进行的市场交易使用的价格、参照实质上相同的其他金融工具的当前公允价值、现金流量折现法和期权定价模型。本行选择市场参与者普遍认同，且被以往市场交易价格验证具有可靠性的估值技术。本行定期评估估值技术，并测试其有效性。

## 9、买入返售和卖出回购交易

买入返售交易为根据返售协议向交易对手购入证券并在未来某一日期以约定的价格返售相同证券；卖出回购交易为根据回购协议向交易对手卖出证券并在未来某一日期以约定的价格回购相同证券。

买入返售和卖出回购金融资产款按业务发生时实际支付或收到的款项入账并在资产负债表反映。买入返售的已购入标的资产不予以确认，在表外作备查登记；卖出回购的标的资产仍在资产负债表内反映。

买入返售协议中所赚取之利息收入及卖出回购协议须支付之利息支出在协议期间按实际利率法确认为利息收入及利息支出。



## 10、长期股权投资

长期股权投资包括对子公司、合营企业和联营企业的权益性投资。本行能够对被投资单位施加重大影响的，为本行的联营企业。

### (1) 初始投资成本确定

对于企业合并形成的长期股权投资：同一控制下企业合并取得的长期股权投资，在合并日按照取得被合并方所有者权益在最终控制方合并财务报表中的账面价值份额作为投资成本；非同一控制下企业合并取得的长期股权投资，按照合并成本作为长期股权投资的投资成本。

对于其他方式取得的长期股权投资：支付现金取得的长期股权投资，按照实际支付的购买价款作为初始投资成本；发行权益性证券取得的长期股权投资，以发行权益性证券的公允价值作为初始投资成本。

### (2) 后续计量及损益确认方法

对子公司的投资采用成本法核算，除非投资符合持有待售的条件；对联营企业和合营企业的投资采用权益法核算。

采用成本法核算的长期股权投资，除取得投资时实际支付的价款或对价中包含的已宣告但尚未发放的现金股利或利润外，被投资单位宣告分派的现金股利或利润，确认为投资收益计入当期损益。

采用权益法核算的长期股权投资，初始投资成本大于投资时应享有被投资单位可辨认净资产公允价值份额的，不调整长期股权投资的投资成本；初始投资成本小于投资时应享有被投资单位可辨认净资产公允价值份额的，对长期股权投资的账面价值进行调整，差额计入投资当期的损益。

采用权益法核算时，按照应享有或应分担的被投资单位实现的净损益和其他综合收益的份额，分别确认投资收益和其他综合收益，同时调整长期股权投资的账面价值；按照被投资单位宣告分派的利润或现金股利计算应享有的部分，相应减少长期股权投资的账面价值；被投资单位除净损益、其他综合收益和利润分配以外所有者权益的其他变动，调整长期股权投资的账面价值并计入所有者权益。在确认应享有被投资单位净损益的份额时，以取得投资时被投资单位各项可辨认资产等的公允价值为基础，并按照本行的会计政策及会计期间，对被投资单位的净利润进行调整后确认。

### (3) 减值测试方法及减值准备计提方法

对子公司、联营企业及合营企业的投资，计提资产减值准备的方法见附注二、18。

## 11、投资性房地产

投资性房地产是指为赚取租金或资本增值，或两者兼有而持有的房地产。本行投资性房地产包括已出租的土地使用权、持有并准备增值后转让的土地使用权、已出租的建筑物。

本行投资性房地产按照取得时的成本进行初始计量，并按照固定资产或无形资产的有关规定，按期计提折旧或摊销。

投资性房地产出售、转让、报废或毁损的处置收入扣除其账面价值和相关税费后的差额计入当期损益。

## 12、固定资产

### (1) 固定资产的确认条件

本行固定资产是指本行为开展业务而持有的使用寿命超过一个会计年度、单位价值较大的有形资产。

固定资产包括房屋及建筑物、机器设备、运输工具和其他，按其取得时的成本作为入账的价值，其中，外购的固定资产成本包括买价和进口关税等相关税费，以及为使固定资产达到预定可使用状态前所发生的可直接归属于该资产的其他支出；自行建造固定资产的成本，由建造该项资产达到预定可使用状态前所发生的必要支出构成；投资者投入的固定资产，按投资合同或协议约定的价值作为入账价值，但合同或协议约定价值不公允的按公允价值入账；融资租赁租入的固定资产，按租赁开始日租赁资产公允价值与最低租赁付款额现值两者中较低者作为入账价值。

与固定资产有关的后续支出，包括修理支出、更新改造支出等，符合固定资产确认条件的，计入固定资产成本，对于被替换的部分，终止确认其账面价值；不符合固定资产确认条件的，于发生时计入当期损益。

### (2) 各类固定资产的折旧方法

除已提足折旧仍继续使用的固定资产和单独计价入账的土地外，本行对所有固定资产计提折旧。计提折旧时采用直线法，并根据用途分别计入当期费用。本行主要固定资产的分类折旧年限、预计净残值率、折旧率如下：

类别	使用年限(年)	残值率(%)	年折旧率(%)
房屋及建筑物	30-35	3	2.77-3.23
机器设备	3-5	3	19.40-32.33
运输工具	6	3	16.17
其他设备	5	3	19.40

### (3) 固定资产的减值测试方法、减值准备计提方法见附注二、18。

### (4) 每年年度终了，本行对固定资产的预计使用寿命、预计净残值和折旧方法进行复核，如发生改变，则作为会计估计变更处理。

当固定资产被处置、或者预期通过使用或处置不能产生经济利益时，终止确认该固定资产。固定资产出售、转让、报废或毁损的处置收入扣除其账面价值和相关税费后的金额计入当期损益。

## 13、在建工程

本行在建工程成本按实际工程支出确定，包括在建期间发生的各项必要工程支出、工程达到预定可使用状态前的应予资本化的借款费用以及其他相关费用等。

在建工程在达到预定可使用状态时转入固定资产。

在建工程计提资产减值方法见附注二、18。

## 14、无形资产

本行无形资产包括土地使用权、软件等。

无形资产按照成本进行初始计量，并于取得无形资产时分析判断其使用寿命。使用寿命为有限的，自无形资产可供使用时起，采用能反映与该资产有关的经济利益的预期实现方式的摊销方法，在预计使用年限内摊销；无法可靠确定预期实现方式的，采用直线法摊销；使用寿命不确定的无形资产，不作摊销。

使用寿命有限的无形资产摊销方法如下：

类别	使用寿命（年）	摊销方法
土地使用权	37.75-40	直线摊销法
软件	3-10	直线摊销法

无形资产计提资产减值方法见附注二、18。

## 15、研究开发支出

本行将内部研究开发项目的支出，区分为研究阶段支出和开发阶段支出。

研究阶段的支出，于发生时计入当期损益。

开发阶段的支出，同时满足下列条件的，才能予以资本化，即：完成该无形资产以使其能够使用或出售在技术上具有可行性；具有完成该无形资产并使用或出售的意图；无形资产产生经济利益的方式，包括能够证明运用该无形资产生产的产品存在市场或无形资产自身存在市场，无形资产将在内部使用的，能够证明其有用性；有足够的技术、财务资源和其他资源支持，以完成该无形资产的开发，并有能力使用或出售该无形资产；归属于该无形资产开发阶段的支出能够可靠地计量。不满足上述条件的开发支出计入当期损益。

本行研究开发项目在满足上述条件，通过技术可行性及经济可行性研究，形成项目立项后，进入开发阶段。

已资本化的开发阶段的支出在资产负债表上列示为开发支出，自该项目达到预定可使用状态之日转为无形资产。

## 16、抵债资产

在收回已减值贷款和垫款时，本行可通过法律程序收回抵押品的所有权或由借款人自愿交付所有权。如果本行有意按规定进行变现并且不再要求借款人偿还贷款，抵押资产在“抵债资产”中列报。

当本行以抵债资产作为补偿发放贷款和垫款及应收利息的损失时，金融类抵债资产以公允价值入账，对于取得抵债资产应支付的相关税费、垫付诉讼费用和为取得抵债资产所支付的欠缴税费等相关交易费用，根据金融资产的类别，分别计入当期损益或初始入账价值。非金融类抵债资产初始确认按照放弃债权的公允价值作为成本入账，取得抵债资产应支付的相关税费、垫付诉讼费用和为取得抵债资产支付的欠缴税费等相关交易费用，计入抵债资产入账价值。

本行处置抵债资产时，如果取得的处置收入大于抵债资产账面价值，其差额计入营业外收入；如果取得的处置收入小于抵债资产账面价值，其差额计入营业外支出；处置过程中发生的费用从处置收入中抵减。

抵债资产计提资产减值方法见附注二、18。

## 17、长期待摊费用

本行发生的长期待摊费用按实际成本计价，并按预计受益期限平均摊销。对不能使以后会计期间受益的长期待摊费用项目，其摊余价值全部计入当期损益。

## 18、其他资产减值

对子公司、联营企业和合营企业的长期股权投资、抵债资产、采用成本模式进行后续计量的投资性房地产、固定资产、在建工程、无形资产的资产减值，按以下方法确定：

于资产负债表日判断资产是否存在可能发生减值的迹象，存在减值迹象的，本行将估计其可收回金额，进行减值测试。

可收回金额根据资产的公允价值减去处置费用后的净额与资产预计未来现金流量的现值两者之间较高者确定。本行以单项资产为基础估计其可收回金额；难以对单项资产的可收回金额进行估计的，以该资产所属的资产组为基础确定资产组的可收回金额。资产组的认定，以资产组产生的主要现金流入是否独立于其他资产或者资产组的现金流入为依据。

当资产或资产组的可收回金额低于其账面价值时，本行将其账面价值减记至可收回金额，减记的金额计入当期损益，同时计提相应的资产减值准备。

资产减值损失一经确认，在以后会计期间不再转回。

## 19、预计负债

如果与或有事项相关的义务同时符合以下条件，本行将其确认为预计负债：

- (1) 该义务是本行承担的现时义务；
- (2) 该义务的履行很可能导致经济利益流出本行；
- (3) 该义务的金额能够可靠地计量。

对表外开出信用证、开出保函的责任余额比照表内类似金融资产是否存在减值的客观证据进行组合评估的方法计提表外信贷风险准备，确认为预计负债。



预计负债按照履行相关现时义务所需支出的最佳估计数进行初始计量，并综合考虑与或有事项有关的风险、不确定性和货币时间价值等因素。货币时间价值影响重大的，通过对相关未来现金流出进行折现后确定最佳估计数。本行于资产负债表日对预计负债的账面价值进行复核，并对账面价值进行调整以反映当前最佳估计数。

本行对保函、信用证等表外业务参照贷款减值政策确认预计负债。

## 20、收入

在相关的经济利益能够流入及收入的金额能够可靠地计量时，本行确认收入。

### (1) 利息收入

按照实际利率法确认相应利息收入。实际利率法是一种计算某项金融资产或金融负债的摊余成本以及在相关期间分摊利息收入或利息支出的方法。实际利率是将金融资产和金融负债在预计期限内的未来现金流量折现为该金融资产或金融负债账面净值所使用的利率。本行在预计未来现金流量时会考虑金融工具的所有合同条款，但不会考虑未来的信用损失，计算中包括所有归属于实际利率组成部分的所有交易费用和溢折价。

金融资产发生减值后，利息收入应当按照确定减值损失时对未来现金流量进行折现采用的折现率作为利率计算确认。

### (2) 手续费及佣金收入

手续费及佣金收入通常在提供相关服务时按权责发生制原则确认。

与可能发放的贷款相关的贷款承诺费（及其相关直接费用）被递延确认并作为对贷款实际利率的调整。当银团贷款安排已完成，且本行自身未保留任何贷款，或只按与其他银团成员相同的实际利率保留部分贷款时，银团贷款手续费确认为收入。

本行独立或参与为第三方提供企业兼并及转让服务、证券发行业务所产生的手续费收入，在交易完成时基于服务合同约定确认。资产管理及其他管理咨询、服务费及财务担保费基于服务合同约定，通常分期按比例确认。

### (3) 汇兑损益

汇兑损益主要是本行保留的外汇敞口随市场汇率波动而形成的汇兑差额。

## 21、支出确认原则

利息支出采用实际利率法确认在利润表。

其他支出按权责发生制原则确认。

## 22、所得税

所得税包括当期所得税和递延所得税。除由于企业合并产生的调整商誉，或与直接计入所有者权益的交易或者事项相关的递延所得税计入所有者权益外，均作为所得税费用计入当期损益。

本行根据资产、负债于资产负债表日的账面价值与计税基础之间的暂时性差异，以及未作为资产和负债确认的项目，按照税法规定可以确定其计税基础的项目的账面价值与计税基础之间的暂时性差异，采用资产负债表债务法确认递延所得税。

各项应纳税暂时性差异均确认相关的递延所得税负债，除非该应纳税暂时性差异是在以下交易中产生的：

- (1) 商誉的初始确认，或者具有以下特征的交易中产生的资产或负债的初始确认：该交易不是企业合并，并且交易发生时既不影响会计利润也不影响应纳税所得额；
- (2) 对于与子公司、合营企业及联营企业投资相关的应纳税暂时性差异，该暂时性差异转回的时间能够控制并且该暂时性差异在可预见的未来很可能不会转回。

对于可抵扣暂时性差异、能够结转以后年度的可抵扣亏损和税款抵减，本行以很可能取得用来抵扣可抵扣暂时性差异、可抵扣亏损和税款抵减的未来应纳税所得额为限，确认由此产生的递延所得税资产，除非该可抵扣暂时性差异是在以下交易中产生的：

- (1) 该交易不是企业合并，并且交易发生时既不影响会计利润也不影响应纳税所得额或可抵扣亏损；
- (2) 对于与子公司、合营企业及联营企业投资相关的可抵扣暂时性差异，同时满足下列条件的，确认相应的递延所得税资产：暂时性差异在可预见的未来很可能转回，且未来很可能获得用来抵扣可抵扣暂时性差异的应纳税所得额。

于资产负债表日，本行对递延所得税资产和递延所得税负债，按照预期收回该资产或清偿该负债期间的适用税率计量，并反映资产负债表日预期收回资产或清偿负债方式的所得税影响。

于资产负债表日，本行对递延所得税资产的账面价值进行复核。如果未来期间很可能无法获得足够的应纳税所得额用以抵扣递延所得税资产的利益，减记递延所得税资产的账面价值。在很可能获得足够的应纳税所得额时，减记的金额予以转回。

## 23、租赁

### (1) 本行作为出租人

融资租赁中，在租赁开始日本行按最低租赁收款额与初始直接费用之和作为应收融资租赁款的入账价值，同时记录未担保余值；将最低租赁收款额、初始直接费用及未担保余值之和与其现值之和的差额确认为未实现融资收益。未实现融资收益在租赁期内各个期间采用实际利率法计算确认当期的融资收入。

经营租赁中的租金，本行在租赁期内各个期间按照直线法确认当期损益。发生的初始直接费用，计入当期损益。

### (2) 本行作为承租人

在租赁期开始日，本行对租赁确认使用权资产和租赁负债。使用权资产按照成本进行初始计量，包括租赁负债的初始计量金额、在租赁期开始日或之前支付的租赁付款额（扣除已享受的租赁激励相关金额），发生的初始直接费用以及为拆卸及移除租赁资产、复原租赁资产所在场地或将租赁资产恢复至租赁条款约定状态预计将发生的成本。

本行使用直线法对使用权资产计提折旧。对能够合理确定租赁期届满时取得租赁资产所有权的，本行在租赁资产剩余使用寿命内计提折旧。否则，租赁资产在租赁期与租赁资产剩余使用寿命两者孰短的期间内计提折旧。

租赁负债按照租赁期开始日尚未支付的租赁付款额的现值进行初始计量，本行采用其类似经济环境下获得与使用权资产价值接近的资产，与类似期间以类似抵押条件借入资金而必须支付的利率作为增量借款利率。

本行按照固定的周期性利率计算租赁负债在租赁期内各期间的利息费用，并计入当期损益或相关资产成本。未纳入租赁负债计量的可变租赁付款额在实际发生时计入当期损益或相关资产成本。

租赁期开始日后，发生下列情形的，本行按照变动后租赁付款额的现值重新计量租赁负债：

- 根据担保余值预计的应付金额发生变动；
- 用于确定租赁付款额的指数或比率发生变动；
- 本行对购买选择权、续租选择权或终止租赁选择权的评估结果发生变化，或续租选择权或终止租赁选择权的实际行使情况与原评估结果不一致。

在对租赁负债进行重新计量时，本行相应调整使用权资产的账面价值。使用权资产的账面价值已调减至零，但租赁负债仍需进一步调减的，本行将剩余金额计入当期损益。

本行已选择对短期租赁（租赁期不超过12个月的租赁）和低价值资产租赁不确认使用权资产和租赁负债，并将相关的租赁付款额在租赁期内各个期间按照直线法计入当期损益或相关资产成本。

## 24、职工薪酬

职工薪酬是本行为获得员工提供的服务而给予的各种形式报酬以及其他相关支出。本行员工提供服务的会计期间，将应付的职工薪酬确认为负债，并相应增加资产成本或当期费用。

注：2022年度合并口径实际计提的工资、奖金及补贴金额为1,753,997,128.63元。

### (1) 员工社会保障

根据相关政策规定，本行执行事业单位福利政策。总行在职员工参加了医疗保险、失业保险和工伤保险计划。部分分行按照当地相关社会福利政策的要求参加当地社会保险计划。各项社会保险支出于实际发生时计入当期损益。

### (2) 员工退休福利

按照主管政府部门的要求，本行为离退休员工支付的退休金及福利，于实际发生时计入当期损益。

### (3) 住房公积金及住房补贴

根据相关政策规定，本行在职员工均按当地政府规定参加当地住房公积金计划。本行每月按照员工工资总额的一定比例缴纳住房公积金，支付的款项在发生时计入当期损益。

本行向符合国家相关规定的员工支付住房补贴，住房补贴在实际支付时计入当期损益。



## 25、受托业务

本行在受托业务中担任客户的托管人、受托人或代理人。本行的资产负债表不包括本行因受托业务而持有的资产以及有关向客户交还该资产的承诺，该资产的风险和收益由客户承担。

委托贷款是指委托人提供资金（委托存款），由本行根据委托人确定的贷款对象、用途、金额、期限、利率等要求而代理发放、监督使用并协助收回的贷款，其风险由委托人承担。本行只收取手续费，并不在资产负债表上反映委托贷款，也不计提贷款减值准备。

## 26、企业合并的会计处理方法

对于非同一控制下的企业合并，合并成本为购买日为取得对被购买方的控制权而付出的资产、发生或承担的负债以及发行的权益性证券的公允价值。在购买日，取得的被购买方的资产、负债及或有负债按公允价值确认。

对合并成本大于合并中取得的被购买方可辨认净资产公允价值份额的差额，确认为商誉，商誉按成本扣除累计减值准备进行后续计量；对合并成本小于合并中取得的被购买方可辨认净资产公允价值份额的差额，经复核后计入当期损益。

## 27、合并财务报表编制方法

### (1) 合并范围

合并财务报表的合并范围以控制为基础予以确定。控制，是指本行拥有对被投资单位的权力，通过参与被投资单位的相关活动而享有可变回报，并且有能力运用对被投资单位的权力影响其回报金额。子公司，是指被本行控制的主体（含企业、被投资单位中可分割的部分、结构化主体等）。

### (2) 合并财务报表的编制方法

合并财务报表以本行和子公司的财务报表为基础，根据其他有关资料，由本行编制。在编制合并财务报表时，本行和子公司的会计政策和会计期间要求保持一致，公司间的交易、往来余额和未实现利润予以抵销。

在报告期内因同一控制下企业合并增加的子公司以及业务，应当调整合并资产负债表的期初数，将该子公司以及业务合并当期期初至报告期末的收入、费用、利润、现金流量纳入合并利润表和现金流量表，视同合并后的报告主体自最终控制方开始控制时点起一直存在。

因非同一控制下企业合并增加的子公司以及业务，不调整合并资产负债表的期初数，将该子公司以及业务自购买日至报告期末的收入、费用、利润纳入合并利润表，将其现金流量纳入合并现金流量表。

子公司的股东权益中不属于本行所拥有的部分，作为少数股东权益在合并资产负债表中股东权益项下单独列示；子公司当期净损益中属于少数股东权益的份额，在合并利润表中净利润项目下以“少数股东损益”项目列示。少数股东分担的子公司的当期亏损超过了少数股东在该子公司期初所有者权益中所享有的份额，其余额仍冲减少数股东权益。

因购买少数股权新取得的长期股权投资成本与按照新增持股比例计算应享有子公司自购买日或合并日开始持续计算的净资产份额之间的差额，以及在不丧失控制权的情况下因部分处置对子公司的股权投资而取得的处置价款与处置长期股权投资相对应享有子公司自购买日或合并日开始持续计算的净资产份额之间的差额，均调整合并资产负债表中的资本公积，资本公积不足冲减的，调整留存收益。

### (3) 丧失子公司控制权的处理

因处置部分股权投资或其他原因丧失了对原有子公司控制权的，剩余股权按照其在丧失控制权日的公允价值进行重新计量；处置股权取得的对价与剩余股权公允价值之和，减去按原持股比例计算应享有原子公司自购买日开始持续计算的净资产的份额之间的差额，计入丧失控制权当期的投资收益，同时冲减商誉。

与原有子公司的股权投资相关的其他综合收益等，应当在丧失控制权时转入当期损益，由于被投资方重新计量设定收益计划净负债或净资产变动而产生的其他综合收益除外。

## 28、重大会计判断和估计

本行根据历史经验和其他因素，包括对未来事项的合理预期，对所采用的重要会计估计和关键假设进行持续的评价。很可能导致下一会计年度资产和负债的账面价值出现重大调整风险的重要会计估计和关键假设列示如下，当未来的实际结果可能与下述会计估计和判断存在重大差异时，本行将根据实际情况做出合理的判断及调整。

### (1) 预期信用损失的计量

对于以摊余成本计量和以公允价值计量且其变动计入其他综合收益的债务工具投资，以及贷款承诺及财务担保合同，其预期信用损失的计量中使用了复杂的模型和大量的假设。这些模型和假设涉及未来的宏观经济情况和客户的信用行为（例如，客户违约的可能性及相应损失）。

## (2) 金融工具公允价值

对有活跃交易市场的金融工具，本行通过向市场询价确定其公允价值；对没有活跃交易市场的金融工具，本行使用估值技术确定其公允价值。这些估价技术包括使用近期公平市场交易价格，可观察到的类似金融工具价格，使用风险调整后的折现现金流量分析，以及普遍使用的市场定价模型。本行对衍生及其它金融工具公允价值的估值模型使用可观察的市场数据，例如：利率收益率曲线和外汇汇率。使用估值技术计算出的公允价值会根据行业惯例，以及当期可观察到的市场交易中相同或类似金融工具的价格进行验证。

本行根据业务发展和风险管理政策要求，及时修订市值重估业务范围；根据风险量化评估系统的建设和完善，及时修订市场重估的方法和模型。

## (3) 所得税

在正常的经营活动中，确定所得税涉及对某些交易事项未来税务处理的判断，最终的税务处理存在不确定性。本行慎重评估各项交易的税务影响，并计提相应的所得税。本行结合当前税收法规对资产减值损失能否税前抵扣进行税务估计。如果这些税务事项的最终认定结果同原估计的金额存在差异，则该差异将对最终认定期间的当期所得税和递延所得税产生影响。

递延所得税资产按可抵扣税务亏损及可抵扣暂时性差异确认。本行持续审阅对递延所得税的判断，如预计未来很可能获得能利用的应纳税所得额，将确认相应的递延所得税资产。

## 29、重要会计政策、会计估计的变更

### (1) 重要会计政策变更

1. 本行自2022年1月1日采用《企业会计准则解释第15号》(财会〔2021〕35号)相关规定，根据累积影响数，调整财务报表相关项目金额。会计政策变更对本行财务报表相关项目无影响。
2. 本行自2022年1月1日采用《企业会计准则解释第16号》(财会〔2022〕31号)相关规定，根据累积影响数，调整财务报表相关项目金额。会计政策变更对本行财务报表相关项目无影响。

### (2) 重要会计估计变更

本行本年度无重要会计估计变更事项。

### (3) 前期重大会计差错更正

本行本年度无前期重大会计差错更正事项。

### 三、税项

#### 1、主要税种及税率

税种	计税依据	法定税率(%)
增值税	应税收入	6
城市维护建设税	应纳流转税额	7
教育费附加	应纳流转税额	3
地方教育附加	应纳流转税额	1-2
企业所得税	应纳税所得额	25

#### 2、税收政策

- (1) 根据国税函〔2010〕184号文件的规定，本行企业所得税由总行汇总统一缴纳。本行境外机构按照当地税率在当地缴纳企业所得税。
- (2) 根据财政部、国家税务总局《关于营业税改征增值税试点若干政策的通知》(财税〔2016〕36号)等相关文件的规定，自2016年5月1日起，本行利息收入、金融商品转让收入等纳入增值税的征收范畴，按照6%的比例计算增值税销项税额并缴纳增值税。
- (3) 本行香港子公司银鼎控股有限公司、欧鼎控股有限公司和美鼎控股有限公司遵从所在地税务规定计提缴纳相关税费。

### 四、关联方关系

#### 1、关联方的认定标准

一方控制、共同控制另一方或对另一方施加重大影响，以及两方或两方以上同受一方控制、共同控制或重大影响的，构成关联方。

#### 2、本行的股东

##### (1) 梧桐树投资平台有限责任公司

梧桐树投资平台有限责任公司（以下简称“梧桐树公司”）是国家外汇管理局全资设立的一人有限责任公司，经营范围为境内外项目、股权、债权、基金、贷款投资；资产受托管理、投资管理（依法须经批准的项目，经相关部门批准后方可开展经营活动）。

于2022年及2021年12月31日，梧桐树公司均持有本行89.26%的股权。

本行与梧桐树公司及其控制及共同控制的公司进行的日常业务交易，按正常商业条款进行。



## (2) 中华人民共和国财政部

中华人民共和国财政部（以下简称“财政部”）是国务院的组成部门，于2022年及2021年12月31日，财政部均持有本行10.74%的股权。

本行与财政部进行的日常业务交易按正常商业条款进行，主要包括在公开市场购买及转让财政部发行的国债等。

## 3、本行的子公司情况

子公司名称	主要经营地	注册地	业务性质	注册资本（元）	持股比例(%)		取得方式
					直接	间接	
银鼎控股有限公司	香港	香港	投资管理	美元3,352,564.00	100.00		直接投资
欧鼎控股有限公司	香港	香港	投资管理	美元276,824,006.00	100.00		直接投资
美鼎控股有限公司	香港	香港	投资管理	美元476,660,163.00	100.00		直接投资
上海盛盈房地产有限公司	上海	上海	建筑/物业	人民币211,705,038.01	100.00		直接投资
进银基础设施基金有限公司	北京	北京	投资管理	人民币5,000,000,000.00	100.00		直接投资

## 4、本行重要的合营和联营企业情况

合营企业或联营企业名称	主要经营地	注册地	业务性质	持股比例(%)		对合营企业或联营企业投资的会计处理方法
				直接	间接	
① 合营企业						
成都银科创业投资有限公司	成都	成都	投资管理	50.00		权益法
中日节能环保创业投资管理有限公司	杭州	杭州	投资管理	55.00		权益法
中日节能环保创业投资有限公司	杭州	杭州	投资管理	16.50		权益法
② 联营企业						
重庆进出口融资担保有限公司	重庆	重庆	担保	40.00		权益法
东北中小企业融资再担保股份有限公司	长春	长春	担保	29.49		权益法
丹东临港集团有限公司	丹东	丹东	港口服务	19.27		权益法

## 五、承诺及或有事项

### 1、重要的承诺事项

#### (1) 信贷承诺

单位：人民币千元

项目	2022年12月31日	2021年12月31日
开出信用证	68,206,444.32	44,887,466.05
开出保函	247,517,419.06	207,550,898.06
银行承兑汇票	18,442,326.23	37,086,136.87
不可撤销的贷款承诺	241,652,341.70	329,192,423.83
合计	575,818,531.31	618,716,924.81

#### (2) 资本承诺

单位：人民币千元

已签约但尚未于财务报表中确认的资本承诺	2022年12月31日	2021年12月31日
对外投资承诺	61,780,260.25	64,454,401.12

### 2、或有事项

期末本行存在100万元以上作为原告/申请人的未决诉讼案件71件，涉及标的175.22亿元。

截至2022年12月31日止，本行不存在其他应披露的或有事项。

## I. Basis of preparation

The financial statements are prepared in accordance with the Accounting Standards for Business Enterprises and guidelines, interpretations and other related provisions (collectively "Accounting Standards for Business Enterprises").

The financial statements have been prepared on going concern basis.

The Bank adopts the accrual basis of accounting.

**Besides of applying the Accounting Standards for Business Enterprises, the Bank also adopted the following specific accounting policies:**

### 1. Re-lending business on loans from foreign governments

Re-lending loans from foreign governments refers to concessional loans borrowed from foreign governments by Chinese Ministry of Finance in the name of Chinese Government. The Bank is entrusted to lend the loans to domestic borrowers and is responsible for the offering and collecting of the principal and interest of loan, as well as repayment to borrower, etc.

The re-lending projects could be classified into three types in accordance with different repayment obligations:

Type One: Projects that the borrower is either a local provincial department of finance or a relevant department of the State Council, who is responsible for the loan repayment.

Type Two: Projects that the borrower is a company and responsible for loan repayment, where the local provincial department of finance or relevant department of the State Council provides repayment guarantee for it.

Type Three: Projects that the borrower is a company and responsible for loan repayment, where the local provincial department of finance or relevant department of the State Council does not provide repayment guarantee for it. The bank assesses the project independently; re-lends on the Bank's own accord, bears the risks and acts as the final repayment party.

To comply with Caizhaizi (2000) No.71 circular issued by the Ministry of Finance, the projects of type three are proprietary loans and accounted on the accrual basis on the financial statements, while the projects of type one and type two are agency transactions and treated as off-balance sheet items on the cash basis. Profit or loss from the projects of type one and type two are accrued in the Bank's income statement according to the corresponding account every month, mainly including commission income from being an agent, interests income and expenses on re-lending loans, and foreign exchange gains/losses on re-lending loans. The Bank presents the cumulative net gain or net loss as of balance sheet date in the caption of "re-lending business current account" under other assets or "re-lending business current account" under other liabilities.

### 2. General reserves

The Bank's general reserves is used for the compensation of unidentified potential losses. Specific provision rate or amount is according to the regulatory requirement of the supervisory authority.

### 3. Retirement Welfare Obligations

In accordance with the requirement of the supervisory authority, the obligation of employees' retirement welfare of the Bank is based on cash basis.

## II. Significant accounting policies and accounting estimates

### 1. Statement of compliance with the Accounting Standards for Business Enterprises

These financial statements have been prepared in compliance with the Accounting Standards for Business Enterprises issued by the Ministry of Finance to truly and completely reflect the consolidated and the Bank's financial positions as of 31 December 2022, as well as their operating performance, cash flows and other relevant information by the end of 2022.

### 2. Accounting period

The accounting period of the Bank is from 1 January to 31 December of each calendar year.

### 3. Functional currency

The functional currency of the Bank is Renminbi (RMB), except for the branch in Paris which is using Euro as its functional currency. Foreign currency transactions are accounted by using dual accounts system.

### 4. Joint arrangement classification and accounting treatment for joint operation

A joint arrangement is an arrangement of which two or more parties have joint control. The Bank classifies joint arrangements into joint operations and joint ventures.

#### (1) Joint operations

A joint operation is a joint arrangement whereby the joint operators have rights to the assets, and obligations for the liabilities, relating to the arrangement.

The Bank recognizes the following items in relation to its interest in a joint operation, and account for them in accordance with relevant accounting standards:

- A. Confirmation of its solely-held assets, and its share of any liabilities incurred jointly;
- B. Confirmation of its solely-assumed liabilities, and its share of any liabilities incurred jointly;
- C. Confirmation of its revenue from the sale of its share of the output arising from the joint operation;
- D. Confirmation of its share of the revenue from the sale of the output by the joint operation; and
- E. Confirmation of its solely-incurred expenses, and its share of any expenses incurred jointly.



## (2) Joint ventures

A joint venture is a joint arrangement whereby the joint ventures have rights to the net assets of the arrangement.

The Bank adopts equity method under long-term equity investment in accounting for its investment in joint venture.

## 5. Cash and cash equivalents

Cash and cash equivalents are short-term, highly liquid investments that are readily convertible to known amounts of cash and which are subject to an insignificant risk of change in value, which is including cash, deposits in central bank with unrestricted nature, and due from banks and other financial institutes, inter-bank lending and financial assets purchased under resale agreement with original maturity not more than 3 months.

## 6. Foreign currency transactions and translation of foreign currency financial statements

### (1) Foreign currency transactions

When the Bank receives capital in foreign currencies from investors, the capital is translated to Renminbi at the spot exchange rate at the date of the receipt. Other foreign currency transactions are, on initial recognition, translated to Renminbi at the spot exchange rates or using reasonably systematic method to determine the exchange rate similar to the dates of the transactions.

Monetary items denominated in foreign currencies are translated to Renminbi at the spot exchange rate at the balance sheet date. The resulting exchange differences between the spot exchange rate on balance sheet date and the spot exchange rate on initial recognition or on the previous balance sheet date are recognized in profit or loss. Non-monetary items that are measured at historical cost in foreign currencies are translated to Renminbi using the exchange rate at the transaction date. Non-monetary items that are measured at fair value in foreign currencies are translated using the exchange rate at the date the fair value is determined, and the exchange differences are recognized in profit or loss for the current period or other comprehensive income.

### (2) Translation of foreign currency financial statements

At the balance sheet date, the foreign currency financial statements are translated into RMB. The assets and liabilities of the balance sheet are translated to RMB using the spot exchange rate at the balance sheet date. Items of the shareholders' equity, except for "undistributed profits" and exchange difference resulted in the translation of foreign currency financial statements that recognized in "other comprehensive income", are translated at the spot exchange rate at the dates on which such items arose. The revenue and expenditures in the statement of income are translated using the spot exchange rate at the transaction date. The above exchange differences resulted in the translation of foreign currency financial statements are recognised in "other comprehensive income" under the caption of owner's equity. Items of the cash flow statement are translated using the spot exchange rate when it incurs. Effects arising from changes of exchange rates on cash and cash equivalents are presented separately as "Effect of changes in exchange rates on cash and cash equivalents" in the cash flow statement.

## 7. Financial instruments

### (1) Recognition and derecognition of financial instruments

A financial asset or financial liability is recognized when the Bank becomes a party to the contractual provisions of a financial instrument.

Buying and selling financial assets in a conventional manner should be recognized and derecognized in the trading day. Buying and selling financial assets in a conventional manner means collecting or delivering financial assets within the time limit specified by regulations or convention in accordance with the terms of the contract. The trading day means the date on which the Bank undertakes to buy or sell the financial asset.

Financial asset is derecognized when one of the following conditions is met (part of a financial asset, or part of a group of similar financial assets), write off from its accounts and balance sheet:

- ① The Bank's contractual rights to the cash flows from the financial asset expire;
- ② The rights to receive cash flows from an asset are transferred, or the obligations to pay the cash flows to a third party in full and in a timely manner are assumed;
  - The Bank transfers substantially all of the risks and rewards of ownership of the financial assets;
  - Although the Bank neither transfers nor retains substantially all of the risks and rewards of ownership of the financial assets, it does not retain control over the transferred asset.

### (2) Classification and measurement of financial assets

The classification of financial assets is generally based on the business model in which a financial assets is managed and its contractual cash flow characteristics. On initial recognition, a financial asset is classified as measured at amortized cost, at FVOCI, or at FVTPL. The subsequent measurements of financial assets depend on their classification.

The bank's classification of financial assets is based on the bank's business model of managing financial assets and the cash flow characteristics of financial assets.

#### A. Financial assets measured at amortized cost

- It is held within a business model whose objective is to hold assets to collect contractual cash lows; and
- Its contractual terms give rise on specified dates to cash flows that are solely payments of principal and interest on the principal amount outstanding.

These assets are subsequently measured at amortized cost using the effective interest method. A gain or loss on a financial asset that is measured at amortized cost shall be recognized in profit or loss through the amortization process or in order to recognize impairment gain or loss.

#### B. Debt instruments measured at FVOCI

- It is held within a business model whose objective is achieved by both collecting contractual cash flows and selling financial assets; and
- Its contractual terms give rise on specified dates to cash flows that are solely payments of principal and interest on the principal amount outstanding.

These assets are subsequently measured at fair value. Interest income calculated using the effective interest method, impairment and foreign exchange gains and losses are recognized in profit or loss. Other net gains and losses are recognized in other comprehensive income. On derecognition, gains and losses accumulated in other comprehensive income are reclassified to profit or loss.

#### C. Equity instruments measured at FVOCI

The Bank irrevocably chooses to designate certain investments in non-tradable equity instruments as FVOCI. These assets are subsequently measured at fair value. Dividends are recognized as income in profit or loss. Other net gains or losses are recognized in other comprehensive income. On derecognition, gains and losses accumulated in other comprehensive income are reclassified to retained earnings.

#### D. Financial assets measured at FVTPL

All financial assets not classified as measured at amortized cost or FVOCI as described above are measured at FVTPL. On initial recognition, the Bank may irrevocably designate a financial asset that otherwise meets the requirements to be measured at amortized cost or at FVOCI as at FVTPL if doing so eliminates or significantly reduces an accounting mismatch that would otherwise arise.

Only if the Bank changes its business model of managing financial assets, all affected related financial assets are reclassified.

For financial assets measured at FVTPL, the relevant fees are directly included in the current profit or loss, and the fees related to other types of financial assets are included in their initial recognition amount.

### (3) Recognition of financial liabilities/equity instruments and classification and measurement of financial liabilities

The Bank classifies financial liabilities into different categories at initial recognition: financial liabilities measured at amortized cost or financial liabilities measured at FVTPL.

The Bank may, at initial recognition, irrevocably designate a financial liability as measured at FVTPL: (i) it eliminates or significantly reduces a measurement or recognition inconsistency (sometimes referred to as an accounting mismatch); (ii) a group of financial liabilities or financial assets and financial liabilities is managed and its performance is evaluated on a fair value basis, in accordance with a documented risk management or investment strategy, and information about the group is provided internally on that basis to the entity's key management personnel; (iii) this financial liability contains derivatives that need to be spun off separately.

The Bank classifies financial liabilities into different categories at initial recognition. For financial liabilities measured at FVTPL, the relevant fees are directly included in the current profit or loss, and the fees related to other types of financial liabilities are included in their initial recognition amount.

Subsequent measurement of financial instruments depends on the categories:

#### A. Financial liabilities measured at FVTPL

Financial liability is classified as measured at FVTPL if it is classified as held-for-trading (including derivative financial liability) or it is designated as such on initial recognition.

#### B. Financial liabilities measured at amortized cost

Financial liabilities measured at amortized cost using the effective interest method.

### (4) Derivative financial instruments and embedded derivative instruments

The Bank's derivative financial instruments include forward exchange contract, currency exchange rate swap agreement, interest rate swap agreement and foreign currency option contract. Derivative financial instruments are initially measured at the fair value of the date a derivative contract entered into and subsequently measured at their fair value. The fair value of derivative financial instruments is determined using active market quotes (including recent market transaction prices) or using valuation methods (including discounted cash flow models and option pricing models).

Derivative financial instruments with positive fair value are recognized as assets while those with negative fair value are recognized as liabilities.

Certain transactions of derivative financial instruments, under the Bank's risk management strategy, are used to provide effective economic hedging for specific interest rate and exchange rate risks. Since they do not meet the Accounting Standards for Business Enterprises No. 24 for applicable hedge accounting, the Bank treats these derivative financial instruments in accordance with derivative financial instruments held for trading purposes, and the changes in fair value are included in "gains or losses from changes in fair value".



## (5) Impairment of financial assets

The Bank recognizes loss allowances for ECL on:

- Financial assets measured at amortized cost;
- Debt instruments measured at FVOCI; and
- Loan commitments and financial guarantee contracts.

Credit losses refers to the difference between all contract cash flows receivable under the contract and all cash flows expected to be received, discounted by the Bank at the original effective interest rate, that is, the present value of all cash shortfalls.

The Bank considers all reasonable and substantiated information, including forward-looking information, to estimate the expected credit loss of financial assets measured at amortized cost and financial assets measured at FVOCI (debt instruments) individually or in combination.

### A. General model of expected credit loss

If the credit risk of the financial instrument has increased significantly since the initial recognition, the Bank measures its loss provision in an amount equivalent to the expected credit loss over the lifetime of the financial instrument; and if the credit risk of the financial instrument has not increased significantly since the initial recognition, the Bank measures its loss provision in an amount equivalent to the expected credit loss of the financial instrument over the next 12 months. The amount of the resulting increase or reversal of the loss provision is included in the current profit or loss as an impairment loss or gain.

The Bank considers that the credit risk of the financial instrument has increased significantly if there is an more than 30 days overdue payment, unless there is conclusive evidence that the credit risk of the financial instrument has not increased significantly since the initial recognition.

Specifically, the Bank divides the process of credit impairment of financial instruments that are not credit-impaired at the time of purchase or origination into three stages. There are different accounting treatment methods for the impairment of financial instruments in different stages:

The three risk stages are defined as follows:

Stage 1: Credit risk has not increased significantly since initial recognition

For financial instruments at this stage, the Bank shall measure the loss provision based on the expected credit loss in the next 12 months, and calculate the interest income based on its book balance (that is, before deducting the impairment provision) and the actual interest rate (if the instrument is a financial asset, The same below).

Stage 2: Credit risk has increased significantly since initial recognition but no credit impairment has occurred

For a financial instrument at this stage, the Bank shall measure the loss provision based on the expected credit loss of the entire duration of the instrument, and calculate the interest income based on its book balance and actual interest rate.

Stage 3: Credit impairment occurs after initial recognition

For financial instruments in this stage, the Bank shall measure the loss provision according to the expected credit loss of the entire duration of the instrument, but the calculation of interest income is different from the financial assets in the first two stages. For credit-impaired financial assets, the enterprise shall calculate interest income based on its amortized cost (book balance minus provision for impairment, i.e. book value) and actual interest rate.

For financial assets that have incurred credit impairment at the time of purchasing or origin, only the change in the expected credit loss for the entire period after initial recognition should be recognized as a loss provision. And the interest income shall be calculated at its amortized cost and the credit-adjusted interest rate.

**B. The Bank will not compare the credit risk of a financial instrument with a lower credit risk at the balance sheet date, and directly assumed that the credit risk of the instrument had not increased significantly since the initial recognition.**

A financial instrument may be considered to have a lower credit risk if the bank determines that the risk of breaking the contract is low, the borrower's ability to perform its obligation is strong, and it will not necessarily reduce the borrower's ability to meet its obligation to pay contractual cash flows even if there are adverse changes in the economic situation and operating environment over a longer period of time.

### **C. Receivables and lease receivables**

The Bank adopts a simplified model of expected credit losses for receivables under CAS 14-Revenue that do not contain a material financing component (including where the financing component of a contract not exceeding one year is not taken into account under the Standard) and always measures its loss provision against the amount of the expected credit loss over the lifetime.

For receivables containing a significant financing component and lease receivables regulated by CAS 21-Leases, the Bank has chosen to adopt a simplified model of expected credit losses, i.e. to measure loss provisions in an amount equivalent to expected credit losses over the lifetime.

#### D. Description of parameters, assumptions, and estimation techniques

Expected credit losses ("ECL") for a financial instrument is measured at an amount equal to 12-month ECL or lifetime ECL depending on whether a significant increase in credit risk on that financial instrument has occurred since initial recognition or whether an asset is considered to be credit-impaired. The loss allowance for credit operations, other than those credit operations which are credit-impaired, considered using parameters include Probability of Default ("PD"), Loss Given Default ("LGD"), and Exposure at Default ("EAD"), considering the time value of money.

The Bank classifies assets with similar risk characteristics, groups them according to attributes such as the customer's industry and customer type, and uses the combination valuation method to estimate the ECL of each combination.

There have been no significant changes in estimation techniques or significant assumptions made during the year.

The impairment loss on credit-impaired credit operations applied cash flow discount method.

If it is difficult for the Bank to reflect the impact of relevant risk factors on ECL through phase division, evaluation models and forward-looking adjustments in the short term, the Bank will use management overlay to adjust the ECL assessment results in accordance with regulatory requirements.

#### E. Forward-looking information contained in ECL

Through historical data analysis, the Bank identified macroeconomic indicators that affect expected credit losses, such as gross domestic product (GDP), consumer price index (CPI), producer price index (PPI), broad money (M2), etc. For the GDP, the Bank's forecasted GDP growth rate for 2023 under the neutral scenario is about 5%, and the forecasted GDP growth rate for 2023 under the optimistic and pessimistic scenarios is based on the forecasted value of the neutral scenario. Floating up and floating down are formed at a certain level.

The optimism, neutral and pessimism scenarios and its weightings determined by a combination of macro-statistical analysis and expert judgment are taken into account by the Bank in order to maintain relative stability.

## (6) Transfer of financial assets

The Bank derecognizes a financial asset if it transfers substantially all the risks and rewards of ownership of the financial asset to the transferee. If substantially all the risks and rewards of ownership of the financial asset is retained, the financial asset is not derecognized.

The Bank neither transfers nor retains substantially all the risks and rewards of ownership of the financial asset, and the accounting treatment is shown as following: if the Bank has forgone control over the financial asset, the financial assets is derecognized, and new assets and liabilities are recognized. If the Bank retains control over the financial asset, the financial asset is recognized to the extent of its continuing involvement in the transferred financial asset, and an associated liability is recognized.

If the company continues to be involved by providing financial guarantee for the transferred financial assets, the assets formed by continuous involvement shall be recognized according to the lower of the book value of the financial assets and the amount of financial guarantee. The amount of financial guarantee is the maximum amount of consideration received that will be required to be repaid.

## (7) Offset between financial assets and financial liabilities

Financial assets and liabilities are offset and the net amount reported in the balance sheet when there is a legally enforceable right to offset the recognized amounts and there is an intention to settle on a net basis or realize the asset and settle the liability simultaneously.

## (8) Write off

When the Bank determines that a loan has no reasonable prospect of recovery after the Bank has completed all the necessary legal or other proceedings, the loan is written off against its allowance for impairment losses according to the Ministry of Finance. If in a subsequent period the loan written off is recovered, the amount recovered will be recognized in profit or loss through impairment losses.

## 8. Fair value measurement

Fair value is the amount that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date.

Financial instruments are measured at fair value. The fair value of the Bank's financial instruments such as bond investments with active markets (excluding derivative financial products) generally refer directly to quotes in active markets. Quotes in active markets refer to readily and regularly available from an exchange, broker, industry group, or pricing service agency, and represents the actual occurring market transactions on an arm's length basis. For financial instruments such as bond investments that do not have active market quotes and derivative financial products, their fair value is determined by valuation method. Valuation techniques used include reference to prices used in recent market transactions by parties familiar with the situation under voluntary transactions, current fair values of other financial instruments that are substantially identical, discounted cash flow methods, and option pricing models. The Bank selects valuation techniques that were generally accepted by market participants and verified by previous market transaction prices. The Bank regularly evaluates valuation techniques and tests their effectiveness.

## 9. Transaction of purchased under resale agreements and sold under repurchase agreement

A transaction of purchased under resale agreements is the purchase of securities from a counter-party under a resale agreement and the resale of the same securities at an agreed price on a future date. The transaction of sold under repurchase agreement is the sale of securities to a counter-party under the repurchase agreement and the repurchase of the same securities at an agreed price on a future date.

Purchased under resale agreements and sold under repurchase agreement are accounted for as the amount actually paid or received at the time of the transaction and are reflected in the balance sheet. The underlying assets of purchased under resale agreement are not recognized and are registered off-balance sheet. The underlying assets of sold under repurchase agreement are still reflected in the balance sheet.

The interest income earned on the purchased under resale agreement and the interest expense payable on sold under repurchase agreement are recognized as interest income and interest expense over the period of the agreement using the effective interest method.

## 10. Long-term equity investments

Long-term equity investments include equity investment in subsidiaries, joint ventures and associates. Where the Bank can exercise significant influence over the investee, the investee is an associate.

### (1) Determination of investment cost

Long-term equity investment acquired through a business combination: For a business combination involving enterprises under common control, the initial investment cost of a long-term equity investment is the combining party's share of the carrying amount of the owners' equity of the combined party in the consolidated financial statements of the ultimate controlling party at the date of combination. For a business combination not involving enterprises under common control, the initial investment cost of a long-term equity investment is the cost of acquisition.

Long-term equity investment acquired other than through a business combination: For a long-term equity investment acquired by cash, the initial investment cost is the amount of cash paid. For a long-term equity investment acquired by issuing equity securities, the initial investment cost is the fair value of the equity securities issued.

### (2) Subsequent measurement and recognition of profit or loss

Long-term equity investments in subsidiaries are accounted for using the cost method, unless the investment satisfies the conditions of held-for-sale. An investment in a joint venture or an associate is accounted for using the equity method for subsequent measurement.

For long-term equity investment which is accounted for using the cost method, the cash dividend or profit announced and distributed is recognized as investment income in profit or loss for the current period, except for those cash dividend or profit which have already included in the actual payment or consideration of offer when the investment was made.



For long-term equity investment which is accounted for using the equity method, where the initial investment cost of a long-term equity investment exceeds the Bank's interest in the fair values of the investee's identifiable net assets, no adjustment is made to the initial investment cost. Where the initial investment cost is less than the Bank's interest in the fair values of the investee's identifiable net assets, the difference is charged to profit or loss for the current period, and the carrying amount of the long-term equity investment is adjusted accordingly.

Under the equity method, the Bank recognizes its share of the investee's net profit or losses and other comprehensive income as investment income or losses and other comprehensive income respectively, and adjusts the carrying amount of the investment accordingly. The carrying amount of the investment is reduced by the portion of any profit distributions or cash dividends declared by the investee that is attributable to the Bank. The Bank's share of the investee's owners' equity changes, other than those arising from the investee's net profit or loss, other comprehensive income or profit distribution, is recognized in the owner's equity, and the carrying amount of the long-term equity investment is adjusted accordingly. The Bank recognizes its share of the investee's net profits or losses based on the fair values of the investee's individual separately identifiable assets at the time of acquisition, after making appropriate adjustments thereto in conformity with the accounting policies and accounting periods of the Bank.

### (3) Method of impairment testing and impairment provision

For investment of subsidiaries, associates and joint ventures, refer to Note II. 18 for the method of asset impairment.

## 11. Investment properties

Investment property is a property held to earn rentals or for capital appreciation. The Bank's investment property includes land use rights and buildings leased to other party, and land use rights held for appreciation.

The Bank's investment property is initially measured at acquisition cost, and is depreciated or amortized according to the same policy for fixed assets or intangible assets.

When an investment property is sold, transferred, retired or damaged, the amount of proceeds on disposal of the property deducting the carrying amount and related taxes and surcharges is recognized in profit or loss for the current period.

## 12. Fixed assets

### (1) Recognition of fixed assets

Fixed assets are tangible assets that are higher unit price and have useful lives more than one accounting year.

Fixed assets include buildings, equipment, motor vehicles and others. A fixed asset is initially measured at cost. The cost of a purchased fixed asset comprises its purchase price, relevant taxes such as tariffs and any directly attributable costs of bringing the asset to its present working condition and location for its intended use. The cost of a proprietary constructed fixed asset comprises those expenditures necessarily incurred for bringing the asset to working condition for its intended use. The fixed assets invested by investors are recorded at the value agreed in the investment contract or agreement, but using fair value when the value stipulated in the contract or agreement is not fair. The cost of fixed assets under finance lease are based on the lower of the fair value of the leased assets on the lease start date and the present value of the minimum lease payment.

Subsequent expenditures incurred on a fixed asset, such as repairs and maintenance cost, dismantlement, removal and restoration costs, is included in the cost of the fixed asset, only if it meets the recognition criteria of a fixed asset. The carrying amount of the replaced part is derecognized. Other subsequent expenditures that fails to meet the recognition criteria of a fixed asset shall be recognized in profit or loss in the period in which they are incurred.

## (2) Depreciation methods

The Bank provides depreciation for all its fixed assets other than fully depreciated fixed assets that are still in use and land that is separately valued and accounted for. Depreciation is calculated on the straight-line basis and expense according to its use. The estimated useful lives, residual value rates and depreciation rates of the Bank's fixed assets are as follows:

Categories	Useful life (years)	Residual rate (%)	Annual depreciation rate (%)
Buildings	30-35	3	2.77-3.23
Equipment	3-5	3	19.40-32.33
Motor vehicles	6	3	16.17
Other equipment	5	3	19.40

(3) Impairment testing and the impairment provision of fixed assets refer to Note II. 18.

(4) The Bank reviews the useful life, estimated net residual value and the depreciation method of fixed assets at the end of each financial year. Useful lives of fixed assets are adjusted if they are different with the initial estimates.

A fixed asset is derecognized upon disposal or when no future economic benefits are expected from its use or disposal. Any gain or losses arising from selling, transferring, retiring or damaging the asset, which calculated as the difference between the net disposal proceeds and the carrying amount of the asset and related tax expenses is recognized in the profit or loss for the current period.

## 13. Construction in progress

Construction in progress is recognized based on the actual construction cost, including all expenditures incurred for construction projects, capitalized borrowing costs for the construction in progress before it has reached the working condition for its intended use and other related expenses during the construction period.

Construction in progress is transferred to fixed assets when it has reached the working condition for its intended use.

Provision for impairment of construction in progress refers to Note II. 18.

## 14. Intangible assets

The Bank's intangible assets include land use right and software.

Intangible asset is initially measured at cost and its useful life is determined on acquisition. An intangible asset with a finite useful life is amortized by a method which can reflect the expected realization of economic benefits related to the asset since the intangible asset is available for use. When the expected realization of economic benefits cannot be reliably determined, intangible asset is amortized under straight-line method. An intangible asset with an indefinite useful life is not amortized.

Amortization methods of intangible assets with finite useful life are shown as follows:

Categories	Useful life (years)	Amortization method
Land use right	37.75-40	Straight-line method
Software	3-10	Straight-line method

Impairment method of intangible assets refers to Note II. 18.

## 15. Research and development expenditures

Expenditures on an internal research and development project is classified into expenditures on the research phase and expenditures on the development phase.

Expenditures on the research phase is recorded in profit or loss when incurred.

Expenditures on the development phase is capitalized only when the Bank can satisfy all of the following conditions: it is technical feasible that the intangible asset can be used or sold upon completion; there is intention to complete the intangible asset for use or sale; the intangible asset can generate economic benefits, including there is evidence that the products produced using the intangible asset has a market or the intangible asset itself has a market; if the intangible asset is for internal use, there is evidence that there is usage for the intangible asset; there is sufficient support in terms of technology, financial resources and other resources in order to complete the development of the intangible asset, and there is capability to use or sell the intangible asset; the expenses attributable to the development stage of the intangible asset can be measured reliably. Expenditures on the development phase is recorded in profit or loss for the current period if the above conditions are not met.

Research and development projects of the Bank will enter into the development phase when they meet the above conditions and pass the technical feasibility and economic feasibility studies and necessary approval of the project.

Capitalized expenditures on the development phase is presented as "development costs" in the balance sheet and is transferred to intangible assets when the project is completed to its intended use.

## 16. Foreclosed assets

When recovering the impaired loans and receivables, the Bank may acquire ownership of the foreclosed assets through legal procedures or at the borrower's will. If the Bank intends to liquidate and exempts the borrower from repaying loans, foreclosed assets are presented as "Foreclosed Assets".

When the Bank compensates for losses on loans and advances and accrued interest with foreclosed assets, the financial foreclosed assets are recorded at fair value. The relevant costs, such as taxes and fees payable in respect of the acquisition of a foreclosed asset, the payment of litigation expenses and taxes owed in respect of the acquisition of a foreclosed asset, according to the type of financial asset, should be recorded at the profit and loss of the current period or the initial book value. The initial recognition of non-financial foreclosed assets should be recorded at cost in accordance with the fair value of the abandoning of claims. The relevant costs, such as the relevant taxes, fees, the litigation expenses and the taxes to be paid in order to obtain the foreclosed assets, shall be included in the book value of the foreclosed assets.

When the Bank disposes of the foreclosed asset, if the disposal income is greater than the carrying value of the foreclosed asset, the difference is recorded in non-operating income. If the disposal income is less than the carrying value of the foreclosed asset, the difference is recorded in non-operating expenses. The fees incurred in the disposal is deducted from the disposal income.

Impairment method of foreclosed assets refers to Note II. 18.

## 17. Long-term deferred expenses

Long-term deferred expenses are recorded at the actual cost, and amortized evenly over the expected benefit period. For the long-term deferred expense that cannot benefit in future accounting period, their amortized value is recognized in profit or loss for the current period.

## 18. Impairment of other assets

The impairment of subsidiaries, associates and joint ventures in the long-term equity investments, foreclosed assets, investment property subsequently measured at cost model, fixed assets, construction in progress, and intangible assets are determined as follows:

At each balance sheet date, the Bank determines whether there may be indication of impairment of the assets, if there is any, the Bank will estimate the recoverable amount of the asset, and perform test for impairment.

The recoverable amount of an asset is determined by the higher of the net amount after deducting the disposal costs from the asset's fair value and the present value of the asset's estimated future cash flow. The recoverable amount of asset is estimated on individual basis. If it is not possible to estimate the recoverable amount of the individual asset, the Bank determines the recoverable amount of the asset group to which the asset belongs. The identification of the asset group is based on whether the cash flow generated from the asset group is independent of the major cash inflows from other assets or asset groups.

When the asset or asset group's recoverable amount is lower than its carrying amount, the Bank reduces its carrying amount to its recoverable amount. The reduced amount is recorded in profit or loss for the current period and the provision for impairment of assets are recognized.

Once an impairment loss is recognized, it is not reversed in a subsequent period.

## 19. Provisions

A provision is recognized as a liability when an obligation related to a contingency satisfied all of the following conditions:

- (1) The obligation is a present obligation of the Bank;
- (2) It is probable that an outflow of economic benefits will be required to settle the obligation;
- (3) The amount of the obligation can be measured reliably.

For off-balance sheet, including the outstanding amount of letter of credit and letter of guarantee is taking reference to the similar financial assets on the balance sheet in assessing, on a group basis, whether there are objective evidences for the provision of credit risks and provisions are recognized.

Provisions are initially measured at the best estimate of the payment to settle the associated obligations by considering the relevant risk, uncertainty and time value of money. If the impact of time value of money is significant, the best estimate is determined as its present value of future cash outflow. The Bank reviews the carrying amount of provisions at the balance sheet date and adjusts the carrying amount to reflect the best estimate.

The Bank recognizes the provisions for letters of guarantee and letters of credit off-balance-sheet businesses by referring to the loan impairment policy.

## 20. Revenue

The Bank recognizes revenue when the relevant economic benefits can flow in and the amount of revenue can be measured reliably.

### (1) Interest income

Interest income is recognized according to the effective interest rate method. The effective interest rate method is a method of calculating the amortized cost of a financial asset or financial liability and apportioning interest income or interest expense during the relevant period. An effective interest rate is the interest rate used to discount the future cash flows of financial assets and financial liabilities within the estimated period to the net book value of the financial assets or financial liabilities. The Bank considers all contractual terms of financial instruments when estimating future cash flows, but does not consider future credit losses. The calculation includes all transaction fees and premium or discounts attributable to the component under effective interest rate method.

Where a financial asset is impaired, the interest income is recognized based on the interest rate which is the discount rate used in the assessment of impairment loss.



## (2) Fee and commission income

Fee and commission income is generally recognized on an accrual basis when relevant services are provided.

The loan commitment fee (and its associated direct costs) associated with the loan that may be granted is deferred and used as an adjustment to the effective interest rate of the loan. When the syndicated loan arrangement has been completed and the Bank does not retain any loans, or only retains part of the loan at the same effective interest rate as other syndicated members, the syndicated loan handling fee is recognized as income.

The Bank's fee income generated from the Bank's solely or participating in providing mergers and acquisitions and securities issuance services to third parties is recognized based on the service contract when the transaction is completed. Asset management and other management consulting, service fees and financial guarantee fees are based on service contract agreements and are usually recognized on a pro-rata basis by installments.

## (3) Foreign exchange gains or losses

Foreign exchange gains and losses are mainly exchange differences resulted by the Bank's retained foreign currency exposure with exchange rate fluctuations in the market.

## 21. Basis in recognition of expenditures

Interest expense is recognized in the income statement using the effective interest method.

Other expenses are recognized on the accrual basis.

## 22. Income tax

Income tax comprises of current tax and deferred tax. Current tax and deferred tax are recognized in profit or loss except to the extent that they relate to transactions or items recognized directly in equity and goodwill arising from a business combination.

Temporary differences arising from the difference between the carrying amount of an asset or liability and its tax base, and item not recognized as asset and liability but the temporary difference between the book value and the tax base of that item whose tax base is determined according to the tax law, are recognized as deferred tax using the balance sheet liability method.

All the taxable temporary differences are recognized as deferred tax liabilities except for those incurred in the following transactions:

- (1) Initial recognition of goodwill or initial recognition of an asset or liability in a transaction which is neither a business combination nor affects accounting profit or taxable profit (or deductible loss) when the transaction occurs;
- (2) The taxable temporary differences associated with investments in subsidiaries, associates and joint ventures, and the Bank is able to control the timing of the reversal of the temporary difference and it is probable that the temporary difference will not reverse in the foreseeable future.

The Bank recognizes a deferred tax asset for the carry forward of deductible temporary differences, deductible losses and tax credits to subsequent periods, to the extent that it is probable that future taxable profits will be available against which the deductible temporary differences, deductible losses and tax credits can be utilized, except for those incurred in the following transactions:

- (1) The transaction is neither a business combination nor affects accounting profit or taxable profit (or deductible loss) when the transaction occurs;
- (2) The deductible temporary differences associated with investments in subsidiaries, associates and joint ventures, the corresponding deferred tax asset is recognized when both of the following conditions are satisfied: it is probable that the temporary difference will reverse in the foreseeable future and it is probable that taxable profits will be available in the future against which the temporary difference can be utilized.

At the balance sheet date, deferred tax assets and deferred tax liabilities are measured at the tax rates that are expected to apply to the period when the asset is realized or the liability is settled, and their tax effect is reflected.

At the balance sheet date, the Bank reviews the carrying amount of a deferred tax asset. If it is probable that sufficient taxable profits will not be available in future periods to allow the benefit of the deferred tax asset to be utilized, the carrying amount of the deferred tax asset is reduced. Any such reduction in amount is reversed when it becomes probable that sufficient taxable profits will be available.

## 23. Leases

### (1) As lessor

In finance leases, at the commencement of the lease, the Bank recognizes the sum of minimum lease receipt amount and initial direct costs as the recognized amount of finance leases receivable and also recognized the unguaranteed residual value. The difference between the aggregate of the minimum lease receipts, the initial direct costs and the unguaranteed residual value, and the aggregate of their present value is recognized as unearned finance income. Unrealized finance income is allocated over the lease period by effective interest method and finance income is recognized in profit or loss for the current period.

Income derived from operating leases is recognized in profit or loss using the straight-line method over the lease term. Initial direct costs are charged to profit or loss immediately.

### (2) As lessee

The Bank recognizes a right-of-use asset and a lease liability at the lease commencement date. The right-of-use asset is initially measured at cost, which comprises the initial amount of the lease liability, any lease payments made at or before the commencement date (less any lease incentives received), any initial direct costs incurred and an estimate of costs to dismantle and remove the underlying asset or to restore the site on which it is located or restore the underlying asset to the condition required by the terms and conditions of the lease.

The right-of-use asset is depreciated using the straight-line method. If the lessee is reasonably certain to exercise a purchase option by the end of the lease term, the right-of-use asset is depreciated over the remaining useful lives of the underlying asset. Otherwise, the right-of-use asset is depreciated from the commencement date to the earlier of the end of the useful life of the right-of-use asset or the end of the lease term.

The lease liability is initially measured at the present value of the lease payments that are not paid at the commencement date. The Bank determined incremental borrowing rate as the interest rate that a lessee would have to pay to borrow to obtain a similar assets, close to the right-of-use asset, in a similar economic environment with a similar term and under similar mortgage conditions.

A constant periodic rate is used to calculate the interest on the lease liability in each period during the lease term with a corresponding charge to profit or loss or included in the cost of assets where appropriate. Variable lease payments not included in the measurement of the lease liability is charged to profit or loss or included in the cost of assets where appropriate as incurred.

Under the following circumstances after the commencement date, the Bank re-measures lease liabilities based on the present value of revised lease payments:

- there is a change in the amounts expected to be payable under a residual value guarantee;
- there is a change in future lease payments resulting from a change in an index or a rate used to determine those payments;
- there is a change in the assessment of whether the Bank will exercise a purchase, extension or termination option, or there is a change in the exercise of the extension or termination option.

When the lease liability is re-measured, a corresponding adjustment is made to the carrying amount of the right-of-use asset, or is recorded in profit or loss if the carrying amount of the right-of-use asset has been reduced to zero.

The Bank has elected not to recognize right-of-use assets and lease liabilities for short-term leases that have a lease term of 12 months or less and leases of low-value assets. The Bank recognizes the lease payments associated with these leases in profit or loss or as the cost of the assets where appropriate using the straight-line method over the lease term.

## 24. Employee benefits

Employee benefits are all forms of consideration given and other relevant expenditures incurred by the Bank in exchange for service rendered by employees. In the accounting period in which an employee has rendered services, the Bank recognizes the employee benefits payable for those services as a liability, and recognizes relevant asset or expense for the current period.

Note: The consolidated amount of salaries, bonuses and subsidies accrued by the Bank in 2022 is RMB1,753,997,128.63.

### (1) Social welfare

According to related regulations, the Bank adopts the social welfare policy for government sponsored institutions. Employees of the headquarters of the Bank are enrolled in medical insurance schemes, unemployment insurance schemes and employment injury insurance schemes. Some branches are enrolled in local social welfare schemes according to the local policies. Expenditures related to payments for employees' social welfare is included in profit or loss for the period in which they are incurred.

### (2) Retirement benefits

According to the regulations issued by the regulatory authority, expenditures related to pension and benefits for retired employees is included in profit or loss for the period in which it is incurred.

### (3) Housing funds and subsidy

Pursuant to related regulations, all employees of the Bank participate in various local housing funds schemes administered by local governments. The Bank contributes on a monthly basis to these funds based on certain percentages of the salaries of the employees. These payments are recognized in profit or loss for the period in which they are incurred.

The Bank provides housing allowance to the employees applicable. Housing allowance is recognized in profit or loss for the period in which they are disbursed.

## 25. Fiduciary business

The Bank acts as a custodian, trustee or agent in fiduciary activities. The assets held for fiduciary activities and commitments to return the assets to the clients are not included in the balance sheet of the Bank, and risks and rewards of these assets are the responsibility of the customers.

Entrusted loans are loans funded by the mandator, and the Bank grants loans to borrowers at the direction of the mandator with regard to the borrower, purpose, amounts, term, interest rates, and etc. The Bank is entrusted to make payment to the borrower, supervise the use of the loans and assist in collecting these loans. The mandator bears the risk. The Bank charges a commission related to the entrusted loans, and neither presents the entrusted loans in the balance sheet nor accrues impairment provision for the loans.

## 26. Accounting treatment of business combination

For business combinations involving enterprises not under common control, the consideration costs include acquisition-date fair values of the assets transferred, liabilities incurred or assumed and the equity instruments issued by the acquirer in exchange for control of the acquire. At the acquisition date, the acquired assets, liabilities and contingent liabilities of the acquiree are measured at their fair value.

Where the combination cost exceeds the acquirer's interest in the fair value of the acquiree's identifiable net assets, the difference is recognized as goodwill, and subsequently measured on the basis of its costs less accumulated impairment provisions. Where the combination cost is less than the acquirer's interest in the fair value of the acquiree's identifiable net assets, the difference is credited in profit or loss for the current period after reassessment.

## 27. Basis of preparation of consolidated financial statements

### (1) Scope of consolidation

The scope of consolidated financial statements is determined on the basis of control. Control exists when the Bank has power over the investee; exposure, or rights to variable returns from its involvement with the investee and has the ability to affect its returns through its power over the investee. A subsidiary is an entity that is controlled by the Bank (including enterprise, a portion of an investee as a deemed separate component, and structured entity controlled by the enterprise).

### (2) Basis of preparation of consolidated financial statements

The consolidated financial statements are prepared by the Bank based on the financial statements of the Bank and its subsidiaries and other relevant information. In preparation of consolidated financial statements, the accounting policies and accounting periods of the subsidiaries should be consistent with those established by the Bank, and all significant inter-company accounts and transactions are eliminated.

During the reporting period, where a subsidiary and business was acquired by business combination under common control, the beginning balances of the consolidated balance sheet were adjusted. The revenue, expenses, profit and cash flow of the subsidiary and business of the current year were consolidated into the reporting period. The subsidiary or business is deemed to be included in the consolidated financial statements from the date they are controlled by the ultimate controlling party.

Where a subsidiary or business has been acquired during the reporting period, through a business combination not involving enterprises under common control, the revenue, expenses and profit of the subsidiary or business after the acquisition date are included in the consolidated income statement, the cash flows after the acquisition date are included in consolidated cash flow statement.

The portion of a subsidiary's equity that is not attributable to the parent is treated as minority interests and presented separately in the consolidated balance sheet within shareholders' equity. The portion of net profit or loss of subsidiaries for the period attributable to minority interests is presented in the consolidated income statement below the "net profit" line item as "minority interests". When the amount of loss for the current period attributable to minority interests of the subsidiary exceeds the minority interests' share of the opening equity of the subsidiary, the excess is still allocated against the minority interests.

Where the Bank acquires a minority interest from a subsidiary's minority shareholders or disposes of a portion of an interest in a subsidiary without a change in control, the transaction is treated as equity transaction, and the book value of shareholder's equity attributed to the Bank and to the minority interest is adjusted to reflect the change in the Bank's interest in the subsidiaries. The difference between the proportion interests of the subsidiary's net assets being acquired or disposed and the amount of the consideration paid or received is adjusted to the capital reserves in the consolidated balance sheet, with any excess adjusted to retained earnings.



### (3) Losing control over the subsidiary

When the Bank loses control over subsidiary because of disposing part of equity investment or other reasons, the remaining part of the equity investment is re-measured at fair value at the date when losing control over the subsidiary. A gain or loss is recognized in profit or loss for the current period and is calculated by the aggregate of the consideration received in disposal and the fair value of remaining part of the equity investment deducting the share of carrying value of net assets in proportion to previous shareholding percentage in former subsidiary since acquisition date and the goodwill.

Other comprehensive income related to the former subsidiary is transferred to profit or loss for the current period when the control is lost, except for the comprehensive income arising from the movement of net liabilities or assets in the former subsidiary's re-measurement of defined benefit plan.

## 28. Significant accounting judgments and estimates

The Bank makes continuous evaluation on significant accounting estimates and key assumptions based on historical experience and other factors, including reasonableness of estimation about future events. The followings are the significant accounting estimations and key assumptions that have a significant risk of causing a material adjustment to the carrying amount of assets and liabilities within the next financial year. When there is significant variance between the reality and the following accounting estimates and judgments, the Bank shall make reasonable adjustment according to the facts.

### (1) The measurement of the expected credit loss

The measurement of the expected credit loss allowance for financial assets measured at amortized cost and FVOCI and with exposure arising from loan commitments and financial guarantee contracts, is an area that requires the use of complex models and significant assumptions about future economic conditions and credit behavior (the likelihood of customers defaulting and the resulting losses).

### (2) Fair value of financial instruments

The Bank establishes fair value of financial instruments with reference to a quoted market price in an active market or, if there is no active market, using valuation techniques. These valuation techniques include using recent arm's length transactions, observable prices for similar instruments, discounted cash flow analysis using risk-adjusted interest rates, and commonly used market pricing models. Valuation models applied to determine fair value of derivatives and other financial instruments use observable market inputs and data including, for example, interest rate yield curves and foreign currency rates. The results of using valuation techniques are calibrated against industry practice and observable current market transactions in the same or similar instruments.

The Bank revises the valuation scope according to the operational strategy and risk management policies. Valuation techniques and models are updated in accordance with the establishment and improvement of risk quantification and assessment system.

### (3) Income tax

In the course of general business, income tax recognition involves judgment on future tax treatment, and, the final tax treatment is uncertain. The Bank assesses the tax effect of all transactions prudentially and calculates relevant income tax. The Bank has taken into consideration the existing tax legislation and the judgment of past practice made by government institutions, to decide whether impairment loss shall deduct taxable income. If the final tax outcome of these matters is different from the amounts that were initially recorded, such differences will be determined as the income tax and deferred income tax for the period.

The Bank recognizes deferred tax assets in accordance with deductible temporary differences and deductible losses. The Bank assesses the judgment on deferred income tax continuously, and recognizes deferred tax assets to the extent that it is probable that taxable profits will be available in the future.

## 29. Changes in significant accounting policies and accounting estimates

### (1) Changes in accounting policies

1. From January 1, 2022, the Bank adopted the relevant provisions of the Interpretation of Accounting Standards for Business Enterprises No. 15 (Cai Kuai [2021] No. 35), and adjusted the amounts of related items in the financial statements based on the cumulative effect. The change in accounting policy has no impact on the relevant items of the Company's financial statements.

2. From January 1, 2022, the Bank adopted the relevant provisions of the Interpretation of Accounting Standards for Business Enterprises No. 16 (Cai Kuai [2022] No. 31), and adjusted the amounts of related items in the financial statements based on the cumulative effect. The change in accounting policy has no impact on the relevant items of the Company's financial statements.

### (2) Changes in accounting estimates

There was no change in significant accounting estimates in the year.

### (3) Correction of major accounting errors in the previous period

There was no correction of major accounting errors in the year.

### III. Taxation

#### 1. Major taxes and tax rates

Taxes	Tax basis	Tax rate %
Value-added tax	Taxable revenue	6
Urban maintenance and construction tax	Turnover tax payable	7
Education surcharge	Turnover tax payable	3
Local education surcharge	Turnover tax payable	1-2
Enterprise income tax	Taxable income	25

#### 2. Tax policies

- (1) According to the provisions of Guoshuihan [2010] No. 184, the Bank's enterprise income tax is uniformly paid by the head office. The enterprise income tax of overseas entities of the Bank is subject to the local tax rate.
- (2) According to the relevant documents of the Ministry of Finance and the State Administration of Taxation on "Notice about several policies on the Reform of Value-added Tax for Business Taxes" (Cai Shui [2016] No. 36), as of May 1, 2016, the Bank's interest income, income from transfer of financial commodities etc. are subject to value-added tax with a rate of 6%.
- (3) The relevant taxes of the Hong Kong subsidiaries of the Bank, EIBC Holdings Limited, CEEF Holdings Limited and CLACF Holdings Limited are subject to the local tax rate in accordance with the local tax regulations.

### IV. Related parties

#### 1. Recognition criteria for related parties

If one party controls, jointly controls or exerts significant influence on the other party, and two or more parties are controlled, jointly controlled or significantly influenced by one party, they constitute related parties.

#### 2. Shareholders of the Bank

##### (1) Buttonwood Investment Holding Company Ltd. ('Buttonwood')

Buttonwood is a wholly owned subsidiary of the State Administration of Foreign Exchange of China. Its principal activities are domestic and overseas investments in project, equity, debt, loan and fund, fiduciary management and investment management.

As at 31 December 2021 and 2022, Buttonwood owned 89.26% of the issued share capital of the Bank.

Transactions with Buttonwood and transactions with entities controlled or joint controlled by Buttonwood are carried out in the Group's ordinary course of business under normal commercial terms.

## (2) The Ministry of Finance

The MOF is a ministry under the State Council of the PRC. As at 31 December 2021 and 2022, the MOF directly owned 10.74% of the issued share capital of the Bank.

The Group enters into transactions with the MOF in its ordinary course of business, including subscription and redemption of treasury bonds.

## 3. Subsidiaries of the Bank

Companies	Principal places of business	Registration places	Business natures	Paid-in capital	Shareholding (%)		Acquisition method
					Direct	Indirect	
EIBC Holdings Limited	Hong Kong	Hong Kong	Investment management	USD3,352,564.00	100.00		Direct investment
CEEF Holdings Limited	Hong Kong	Hong Kong	Investment management	USD276,824,006.00	100.00		Direct investment
CLACF Holdings Limited	Hong Kong	Hong Kong	Investment management	USD476,660,163.00	100.00		Direct investment
Shanghai Shengying Real Estate Co., Ltd.	Shanghai	Shanghai	Construction/Properties	CNY211,705,038.01	100.00		Direct investment
Jinyin Infrastructure Fund Co., Ltd.	Beijing	Beijing	Investment management	CNY5,000,000,000.00	100.00		Direct investment

## 4. Significant joint ventures or associates of the Bank

Companies	Principal places of business	Registration places	Business natures	Shareholding (%)		Accounting treatment of investments in joint ventures or associates
				Direct	Indirect	
① Joint ventures						
Chengdu Yinke Venture Capital Co., Ltd.	Chengdu	Chengdu	Investment management	50.00		Equity method
China-Japan Energy Conservation and Environmental Protection Venture Capital Management Co., Ltd.	Hangzhou	Hangzhou	Investment management	55.00		Equity method
China-Japan Energy Conservation and Environmental Protection Venture Capital Co., Ltd.	Hangzhou	Hangzhou	Investment management	16.50		Equity method
② Associates						
Chongqing Export-Import Credit Guarantee Co., Ltd.	Chongqing	Chongqing	Guarantee	40.00		Equity method
Northeast China Small and Medium-Sized Enterprises Financing Re-Guarantee Co., Ltd.	Changchun	Changchun	Guarantee	29.49		Equity method
Dandong Port Group Co., Ltd	Dandong	Dandong	Port services	19.27		Equity method

## V. Commitments and contingencies

### 1. Significant commitments

#### (1) Credit commitments

Unit: In thousands of Renminbi

Items	31 December 2022	31 December 2021
Issued letters of credit	68,206,444.32	44,887,466.05
Issued letters of guarantee	247,517,419.06	207,550,898.06
Bank acceptance bills	18,442,326.23	37,086,136.87
Irrevocable loan commitments	241,652,341.70	329,192,423.83
<b>Total</b>	<b>575,818,531.31</b>	<b>618,716,924.81</b>

#### (2) Capital commitments

Unit: In thousands of Renminbi

Capital commitments entered into but not recognized in the financial statements	31 December 2022	31 December 2021
External investment commitments	61,780,260.25	64,454,401.12

### 2. Contingencies

As at December 31, 2022, the Bank, as the plaintiff/applicant, involved in 71 cases with the total subject amount RMB17.52 billion.

As of December 31, 2022, there is no other contingency to be disclosed.



## 补充信息

## SUPPLEMENTARY INFORMATION

## 外国政府贷款转贷业务资产负债表

单位：人民币千元

资产	2022年12月31日
存放同业款项	720,428.16
应收利息	1,368,263.57
其他应收款	188,306.63
转贷外国政府贷款	58,923,725.68
其他资产	2,198,932.80
资产合计	63,399,656.85
负债	2022年12月31日
借入外国政府贷款	60,460,541.21
其他应付款	521,682.78
其他负债	2,263,464.78
负债合计	63,245,688.77
所有者权益	2022年12月31日
未分配利润	153,968.07
所有者权益合计	153,968.07
负债及所有者权益合计	63,399,656.85

## Balance Sheet of Onlending Loans of Foreign Governments

Unit: In thousands of Renminbi

ASSETS	December 31, 2022
Due from Banks	720,428.16
Interest Receivable	1,368,263.57
Other Receivables	188,306.63
Onlent Foreign Government Loans	58,923,725.68
Other Assets	2,198,932.80
TOTAL ASSETS	63,399,656.85
LIABILITIES	December 31, 2022
Borrowings of Foreign Government Loans	60,460,541.21
Other Payables	521,682.78
Other Liabilities	2,263,464.78
TOTAL LIABILITIES	63,245,688.77
OWNER'S EQUITY	December 31, 2022
Undistributed Profits	153,968.07
TOTAL OWNER'S EQUITY	153,968.07
TOTAL LIABILITIES & OWNER'S EQUITY	63,399,656.85

## 分支机构

### BRANCHES AND REPRESENTATIVE OFFICES

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#### 北京分行

经营服务区：北京市

地址：北京市东城区北河沿大街77号

邮编：100009

SWIFT：EIBCCNBJBJB

电话：010-64099688

传真：010-64069226

#### Beijing Branch

Business Coverage: Beijing

Address: No.77, Beiheyang Street, Dongcheng District, Beijing, China

Zip Code: 100009

SWIFT: EIBCCNBJBJB

Tel: 010-64099688

Fax: 010-64069226

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#### 上海分行

经营服务区：上海市

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邮编：200120

SWIFT：EIBCCNBJSJA

电话：021-20265288

传真：021-58769785

#### Shanghai Branch

Business Coverage: Shanghai

Address: No.2 Dongfang Road, China (Shanghai) Pilot Free Trade Zone, Shanghai, China

Zip Code: 200120

SWIFT: EIBCCNBJSJA

Tel: 021-20265288

Fax: 021-58769785

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#### 深圳分行

经营服务区：深圳市

地址：广东省深圳市福田区福华三路100号鼎和大厦27-30层

邮编：518033

SWIFT：EIBCCNBJSZT

电话：0755-88337666

传真：0755-88337600

#### Shenzhen Branch

Business Coverage: Shenzhen

Address: Floor 27-30, Dinghe Tower, No.100 Fuhua 3rd Road, Futian District, Shenzhen, Guangdong Province, China

Zip Code: 518033

SWIFT: EIBCCNBJSZT

Tel: 0755-88337666

Fax: 0755-88337600

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#### 江苏省分行

经营服务区：江苏省

地址：江苏省南京市玄武区童卫路5号8栋（南理工科技创新园5号楼）

邮编：210014

SWIFT：EIBCCNBJSJNB

电话：025-86890571

传真：025-86890502

#### Jiangsu Branch

Business Coverage: Jiangsu Province

Address: Building 8, No.5 Tongwei Road, Xuanwu District, Nanjing, Jiangsu Province, China (Building 5, Technology and Innovation Park of Nanjing University of Science and Technology)

Zip Code: 210014

SWIFT: EIBCCNBJSJNB

Tel: 025-86890571

Fax: 025- 86890502

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辽宁省分行  
经营服务区：辽宁省  
地址：辽宁省大连市中山区港浦路108-1号  
邮编：116001  
SWIFT：EIBCCNBJDLB  
电话：0411-82507899  
传真：0411-82507377

Liaoning Branch  
Business Coverage: Liaoning Province  
Address: No.108-1, Gangpu Road, Zhongshan District,  
Dalian, Liaoning Province, China  
Zip Code: 116001  
SWIFT: EIBCCNBJDLB  
Tel: 0411-82507899  
Fax: 0411-82507377

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四川省分行  
经营服务区：四川省、西藏自治区  
地址：四川省成都市高新区天府大道北段1480号拉·德芳斯大厦西楼15-17层  
邮编：610042  
SWIFT：EIBCCNBJCDB  
电话：028-86130388  
传真：028-86130398

Sichuan Branch  
Business Coverage: Sichuan Province, Tibet Autonomous Region  
Address: Floor 15-17, West Tower, La Defense Building,  
No.1480, North Section of Tianfu Avenue, High-tech Industrial Development Zone, Chengdu, Sichuan Province, China  
Zip Code: 610042  
SWIFT: EIBCCNBJCDB  
Tel: 028-86130388  
Fax: 028-86130398

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山东省分行  
经营服务区：山东省  
地址：山东省青岛市市南区东海西路2号甲  
邮编：266071  
SWIFT：EIBCCNBJQDB  
电话：0532-80899999  
传真：0532-83889731

Shandong Branch  
Business Coverage: Shandong Province  
Address: No.2 A Donghaixi Road, Shinan District, Qingdao,  
Shandong Province, China  
Zip Code: 266071  
SWIFT: EIBCCNBJQDB  
Tel: 0532-80899999  
Fax: 0532-83889731

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浙江省分行  
经营服务区：浙江省（不含宁波市）  
地址：浙江省杭州市拱墅区教场路18号  
邮编：310006  
SWIFT：EIBCCNBJZJP  
电话：0571-87851888  
传真：0571-87851800

Zhejiang Branch  
Business Coverage: Zhejiang Province (excluding Ningbo)  
Address: No.18 Jiaochang Road, Xiacheng District,  
Hangzhou, Zhejiang Province, China  
Zip Code: 310006  
SWIFT: EIBCCNBJZJP  
Tel: 0571-87851888  
Fax: 0571-87851800

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湖南省分行

经营服务区：湖南省

地址：湖南省长沙市天心区湘江中路二段36号华远·华中心5号42-44层

邮编：410011

SWIFT：EIBCCNBHJHUN

电话：0731-82819888

传真：0731-82819376

## Hunan Branch

Business Coverage: Hunan Province

Address: Floor 42-44, Building 5, the Central, No.36 Xiangjiangzhong Road, Tianxin District, Changsha, Hunan Province, China

Zip Code: 410011

SWIFT: EIBCCNBHJHUN

Tel: 0731-82819888

Fax: 0731-82819376

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重庆分行

经营服务区：重庆市

地址：重庆市渝北区黄山大道中段7号木星科技大厦

邮编：401121

SWIFT：EIBCCNBHJCQB

电话：023-86078899

传真：023-86078866

## Chongqing Branch

Business Coverage: Chongqing

Address: Muxing Science &amp; Technology Building, No.7, Huangshan Avenue Middle Section, Yubei District, Chongqing, China

Zip Code: 401121

SWIFT: EIBCCNBHJCQB

Tel: 023-86078899

Fax: 023-86078866

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陕西省分行

经营服务区：陕西省、青海省、宁夏回族自治区

地址：陕西省西安市高新区锦业一路6号

邮编：710075

SWIFT：EIBCCNBHJSXA

电话：029-68681857

传真：029-68680999

## Shaanxi Branch

Business Coverage: Shaanxi Province, Qinghai Province, Ningxia Hui Autonomous Region

Address: No.6, Jinye 1st Road, High-tech Development Zone, Xi'an, Shaanxi Province, China

Zip Code: 710075

SWIFT: EIBCCNBHJSXA

Tel: 029-68681857

Fax: 029-68680999

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湖北省分行

经营服务区：湖北省

地址：湖北省武汉市武昌区中北路108号附2号

邮编：430077

SWIFT：EIBCCNBHJHUB

电话：027-87112345

传真：027-87112360

## Hubei Branch

Business Coverage: Hubei Province

Address: No.108-2, Zhongbei Road, Wuchang District, Wuhan, Hubei Province, China

Zip Code: 430077

SWIFT: EIBCCNBHJHUB

Tel: 027-87112345

Fax: 027-87112360

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黑龙江省分行  
经营服务区：黑龙江省  
地址：黑龙江省哈尔滨市松北区创新一路125号  
邮编：150028  
SWIFT：EIBCCNBJHLJ  
电话：0451-51100500  
传真：0451-51100599

Heilongjiang Branch  
Business Coverage: Heilongjiang Province  
Address: No.125 Chuangxin 1st Road, Songbei District,  
Harbin, Heilongjiang Province, China  
Zip Code: 150028  
SWIFT: EIBCCNBJHLJ  
Tel: 0451-51100500  
Fax: 0451-51100599

广东省分行  
经营服务区：广东省（不含深圳市）  
地址：广东省广州市海珠区阅江中路688号保利国际广场北塔25-28层  
邮编：510308  
SWIFT：EIBCCNBJGDB  
电话：020-89332600  
传真：020-89332674

Guangdong Branch  
Business Coverage: Guangdong Province (excluding  
Shenzhen)  
Address: Floor 25-28, North Tower, Poly International Plaza,  
No.688, Yuejiangzhong Road, Haizhu District, Guangzhou,  
Guangdong Province, China  
Zip Code: 510308  
SWIFT: EIBCCNBJGDB  
Tel: 020-89332600  
Fax: 020-89332674

云南省分行  
经营服务区：云南省  
地址：云南省昆明市盘龙区白塔路延长线403号七彩俊园4栋22-25层  
邮编：650051  
SWIFT：EIBCCNBJYNB  
电话：0871-68336333  
传真：0871-63822111

Yunnan Branch  
Business Coverage: Yunnan Province  
Address: Floor 22-25, Building 4, Qicaijunyuan, No.403, Baita  
Avenue Extension Line, Panlong District, Kunming, Yunnan  
Province, China  
Zip Code: 650051  
SWIFT: EIBCCNBJYNB  
Tel: 0871-68336333  
Fax: 0871-63822111

宁波分行  
经营服务区：宁波市  
地址：浙江省宁波市民安东路268号国际金融中心A座27-31层  
邮编：315040  
SWIFT：EIBCCNBJNBB  
电话：0574-87209999  
传真：0574-87209912

Ningbo Branch  
Business Coverage: Ningbo  
Address: Floor 27-31, Building A, Ningbo International  
Financial Service Center, No. 268 Min'andong Road, Ningbo,  
Zhejiang Province, China  
Zip Code: 315040  
SWIFT: EIBCCNBJNBB  
Tel: 0574-87209999  
Fax: 0574-87209912



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福建省分行

经营服务区：福建省（不含厦门市）

地址：福建省福州市台江区江滨中大道350号中国进出口银行大厦15-23层

邮编：350004

SWIFT：EIBCCNBJFJB

电话：0591-88680988

传真：0591-88680900

## Fujian Branch

Business Coverage: Fujian Province (excluding Xiamen)

Address: Floor 15-23, China Eximbank Plaza, No.350 Jiangbinzhong Avenue, Taijiang District, Fuzhou, Fujian Province, China

Zip Code: 350004

SWIFT: EIBCCNBJFJB

Tel: 0591-88680988

Fax: 0591-88680900

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安徽省分行

经营服务区：安徽省

地址：安徽省合肥市梅山路18号安徽国际金融中心54-57层

邮编：230022

SWIFT：EIBCCNBJAHJ

电话：0551-65170666

传真：0551-65170688

## Anhui Branch

Business Coverage: Anhui Province

Address: Floor 54-57, Anhui International Financial Center, No.18 Meishan Road, Hefei, Anhui Province, China

Zip Code: 230022

SWIFT: EIBCCNBJAHJ

Tel: 0551-65170666

Fax: 0551-65170688

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新疆维吾尔自治区分行

经营服务区：新疆维吾尔自治区

地址：新疆维吾尔自治区乌鲁木齐市天山区红山路16号时代广场D座31-38层

邮编：830001

SWIFT：EIBCCNBJWXJ

电话：0991-2682500

传真：0991-2953059

## Xinjiang Branch

Business Coverage: Xinjiang Uyghur Autonomous Region

Address: Floor 31-38, Tower D, Times Square, No.16 Hongshan Road, Tianshan District, Urumqi, Xinjiang Uyghur Autonomous Region, China

Zip Code: 830001

SWIFT: EIBCCNBJWXJ

Tel: 0991-2682500

Fax: 0991-2953059

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厦门分行

经营服务区：厦门市

地址：福建省厦门市思明区鹭江道98号建设银行大厦28、30-32层

邮编：361001

SWIFT：EIBCCNBJSMB

电话：0592-3012999

传真：0592-3012919

## Xiamen Branch

Business Coverage: Xiamen

Address: Floor 28, 30-32, CCB Tower, No.98 Lujiang Road, Siming District, Xiamen, Fujian Province, China

Zip Code: 361001

SWIFT: EIBCCNBJSMB

Tel: 0592-3012999

Fax: 0592-3012919

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天津分行  
经营服务区：天津市  
地址：天津市和平区解放北路31号  
邮编：300040  
SWIFT：EIBCCNBJTJB  
电话：022-23466963  
传真：022-23298929

Tianjin Branch  
Business Coverage: Tianjin  
Address: No.31 Jiefangbei Road, Heping District, Tianjin, China  
Zip Code: 300040  
SWIFT: EIBCCNBJTJB  
Tel: 022-23466963  
Fax: 022-23298929

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江西省分行  
经营服务区：江西省  
地址：江西省南昌市红谷滩新区丰和大道1198号中江国际大厦2、3、6层  
邮编：330038  
SWIFT：EIBCCNBJJXB  
电话：0791-83952788  
传真：0791-83952727

Jiangxi Branch  
Business Coverage: Jiangxi Province  
Address: Floor 2-3, 6, Zhongjiang International Plaza, No.1198 Fenghe Avenue, Honggutan New District, Nanchang, Jiangxi Province, China  
Zip Code: 330038  
SWIFT: EIBCCNBJJXB  
Tel: 0791-83952788  
Fax: 0791-83952727

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海南省分行  
经营服务区：海南省  
地址：海南省海口市龙华区民声东路10号东方天澜汇商业裙楼西侧1-3层  
邮编：570100  
SWIFT：EIBCCNBJHNB  
电话：0898-36368181  
传真：0898-36368080

Hainan Branch  
Business Coverage: Hainan Province  
Address: Floor 1-3, West Tower, Dongfang Tianlanhui, No.10, Minshengdong Road, Longhua District, Haikou, Hainan Province, China  
Zip Code: 570100  
SWIFT: EIBCCNBJHNB  
Tel: 0898-36368181  
Fax: 0898-36368080

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吉林省分行  
经营服务区：吉林省  
地址：吉林省长春市朝阳区人民大街3299号长春宏汇国际广场19-21层  
邮编：130061  
SWIFT：EIBCCNBJJLB  
电话：0431-81189099  
传真：0431-81189088

Jilin Branch  
Business Coverage: Jilin Province  
Address: Floor 19-21, Honghui International Square, No.3299 Renmin Road, Chaoyang District, Changchun, Jilin Province, China  
Zip Code: 130061  
SWIFT: EIBCCNBJJLB  
Tel: 0431-81189099  
Fax: 0431-81189088

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## 喀什分行

经营服务区：南疆四地州（喀什地区、阿克苏地区、克孜勒苏柯尔克孜自治州、和田地区）、新疆生产建设兵团1、3、14师  
地址：新疆维吾尔自治区喀什市色满路6号  
邮编：844000  
电话：0998-6858901  
传真：0998-6858937

## Kashgar Branch

Business Coverage: Kashgar Prefecture, Aksu Prefecture, Kizilsu Kirghiz Autonomous Prefecture, Hotan Prefecture, Division 1, 3, 14 of the Xinjiang Production and Construction Corps  
Address: No.6 Seman Road, Kashgar, Xinjiang Uyghur Autonomous Region, China  
Zip Code: 844000  
Tel: 0998-6858901  
Fax: 0998-6858937

## 河北省分行

经营服务区：河北省  
地址：河北省石家庄市长安区裕华东路197号民生大厦9-11层  
邮编：050000  
SWIFT：EIBCCNBJHEB  
电话：0311-86908518  
传真：0311-86908516

## Hebei Branch

Business Coverage: Hebei Province  
Address: Floor 9-11, Minsheng Plaza, No.197 Yuhua Dong Road, Chang'an District, Shijiazhuang, Hebei Province, China  
Zip Code: 050000  
SWIFT: EIBCCNBJHEB  
Tel: 0311-86908518  
Fax: 0311-86908516

## 甘肃省分行

经营服务区：甘肃省  
地址：甘肃省兰州市城关区农民巷8-1号盛达金融大厦3-5层  
邮编：730000  
SWIFT：EIBCCNBJGSB  
电话：0931-6191888  
传真：0931-6191844

## Gansu Branch

Business Coverage: Gansu Province  
Address: Floor 3-5, Shengda Financial Plaza, No.8-1, Nongmin Road, Chengguan District, Lanzhou, Gansu Province, China  
Zip Code: 730000  
SWIFT: EIBCCNBJGSB  
Tel: 0931-6191888  
Fax: 0931-6191844

## 河南省分行

经营服务区：河南省  
地址：河南省郑州市金水东路51号楷林中心8座  
邮编：450012  
SWIFT：EIBCCNBJHEN  
电话：0371-66270500  
传真：0371-66270688

## Henan Branch

Business Coverage: Henan Province  
Address: Tower 8, Kailin Center, No.51 Jinshuidong Road, Zhengzhou, Henan Province, China  
Zip Code: 450012  
SWIFT: EIBCCNBJHEN  
Tel: 0371-66270500  
Fax: 0371-66270688

内蒙古自治区分行  
 经营服务区：内蒙古自治区  
 地址：内蒙古自治区呼和浩特市如意开发区如意和大街金泰中心A座写字楼  
 邮编：010010  
 SWIFT：EIBCCNBJNMG  
 电话：0471-6649399  
 传真：0471-6649383

Inner Mongolia Branch  
 Business Coverage: Inner Mongolia Autonomous Region  
 Address: Tower A, Jintai Center, Ruyihe Avenue, Ruyi Development Zone, Hohhot, Inner Mongolia Autonomous Region  
 Zip Code: 010010  
 SWIFT: EIBCCNBJNMG  
 Tel: 0471-6649399  
 Fax: 0471-6649383

山西省分行  
 经营服务区：山西省  
 地址：山西省太原市小店区长治路331号巨鑫国际B座19至21层  
 邮编：030006  
 SWIFT：EIBCCNBJSXB  
 电话：0351-7688111  
 传真：0351-7688164

Shanxi Branch  
 Business Coverage: Shanxi Province  
 Address: Floor 19-21, B Juxin International, No.331, Changzhi Road, Xiaodian District, Taiyuan, Shanxi Province, China  
 Zipcode: 030006  
 SWIFT: EIBCCNBJSXB  
 Tel: 0351-7688111  
 Fax: 0351-7688164

广西壮族自治区分行  
 经营服务区：广西壮族自治区  
 地址：广西壮族自治区南宁市青秀区金浦路20号南宁国际大厦19-20层  
 邮编：530021  
 SWIFT：EIBCCNBJGXB  
 电话：0771-2102098  
 传真：0771-2102099

Guangxi Branch  
 Business Coverage: Guangxi Zhuang Autonomous Region  
 Address: Floor 19-20, Nanning International, No.20, Jinpu Road, Qingxiu District, Nanning, Guangxi Zhuang Autonomous Region, China  
 Zipcode: 530021  
 SWIFT:EIBCCNBJGXB  
 Tel: 0771-2102098  
 Fax: 0771-2102099

贵州省分行  
 经营服务区：贵州省  
 地址：贵州省贵阳市观山湖区贵州金融城金融一期3号楼30-32层  
 邮编：550081  
 SWIFT：EIBCCNBJGZH  
 电话：0851-88643510  
 传真：0851-88643694

Guizhou Branch  
 Business Coverage: Guizhou Province  
 Address: Floor 30-32, No.3 Building, Finance Phase I, Guizhou Financial City, Guanshanhu District, Guiyang, Guizhou Province, China  
 Zipcode: 550081  
 SWIFT:EIBCCNBJGZH  
 Tel: 0851-88643510  
 Fax: 0851-88643694

<p>巴黎分行</p> <p>地址：法国巴黎市八区库尔塞勒街62号</p> <p>邮编：75008</p> <p>SWIFT：EIBCFRPP</p> <p>电话：0033-173000666</p> <p>传真：0033-173000667</p>	<p>Paris Branch</p> <p>Zip Code: 75008</p> <p>SWIFT: EIBCFRPP</p> <p>Tel: 0033-173000666</p> <p>Fax: 0033-173000667</p>
<p>东南非代表处</p> <p>地址：南非约翰内斯堡杉腾区爱丽丝路11号鲍曼大厦8层</p> <p>电话：0027-11-7830767</p> <p>传真：0027-11-7846817</p>	<p>Representative Office for Southern and Eastern Africa</p> <p>Address: 8th Floor, Bowmans Building, 11 Alice Lane, Sandton, Johannesburg, R.S.A</p> <p>Tel: 0027-11-7830767</p> <p>Fax: 0027-11-7846817</p>
<p>圣彼得堡代表处</p> <p>地址：俄罗斯圣彼得堡市萨别尔内街19号</p> <p>电话：007-812-5793977</p> <p>传真：007-812-5794830</p>	<p>St. Petersburg Representative Office</p> <p>Address: No.19, Sapyorny Per. St. Petersburg, Russia</p> <p>Tel: 007-812-5793977</p> <p>Fax: 007-812-5794830</p>
<p>西北非代表处</p> <p>地址：摩洛哥拉巴特苏伊希区伊如卡克街30号</p> <p>电话：00212-0-537638518</p> <p>传真：00212-0-537652003</p>	<p>Representative Office for Northern and Western Africa</p> <p>Address: No. 30, Rue Ejoukak, Souissi, Rabat, Morocco</p> <p>Tel: 00212-0-537638518</p> <p>Fax: 00212-0-537652003</p>
<p>香港代表处</p> <p>地址：香港中环金融街8号国际金融中心二期5707室</p> <p>电话：00852-2165-0888</p> <p>传真：00852-2253-0178</p>	<p>Hong Kong Representative Office</p> <p>Address: Room 1904-1905, IFC Mall One, No.1 Harbour View Street, Central, Hong Kong</p> <p>Tel: 00852-2165-0888</p> <p>Fax: 00852-2253-0178</p>
<p>波兰代表处</p> <p>地址：波兰华沙市格热博夫斯卡路5A号格热博夫斯卡大厦2层</p> <p>电话：0048-223759840</p> <p>传真：0048-223759842</p>	<p>Poland Representative Office</p> <p>Address: Grzybowska 5a, 2F, 00-132, Warsaw, Poland</p> <p>Tel: 0048-223759840</p> <p>Fax: 0048-223759842</p>
<p>智利代表处</p> <p>地址：智利圣地亚哥市拉斯孔德斯区阿波昆多大道3650号埃尔格尔夫2001大厦705室</p> <p>电话：0056-9-40794912</p>	<p>Chile Representative Office</p> <p>Address: Office 705, Building El Golf 2001, Apoquindo 3650, Las Condes, Santiago, Chile</p> <p>Tel: 0056-9-40794912</p>





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中国北京市西城区复兴门内大街30号  
No.30, Fuxingmennei Street, Xicheng District, Beijing, China  
邮编 (Zip): 100031  
电话 (Tel): (8610) 83579988  
传真 (Fax): (8610) 66060636  
SWIFT: EIBCCNBJ  
网址 (Website): <http://www.eximbank.gov.cn>