



社会责任

SOCIAL
RESPONSIBILITY





社会责任 SOCIAL RESPONSIBILITY

2020年，面对突如其来的新冠肺炎疫情，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，坚决贯彻落实习近平总书记重要指示批示精神和党中央国务院各项决策部署，深入践行新发展理念，秉承“忠诚奉献、诚信严谨、开放包容、开拓创新”的核心价值观，主动发挥在重点领域、薄弱环节、关键时期的金融职能作用。积极服务实体经济，推动制造业高质量发展，发展绿色金融、普惠金融，助力脱贫攻坚与社会公益事业，不断拓展社会责任实践，为统筹经济、社会、环境的协调发展作出积极贡献。

In the face of the sudden outbreak of COVID-19, the Bank, guided by Xi Jinping Thought on Socialism with Chinese Characteristics for a New Era, fully implemented the important instructions of General Secretary Xi Jinping and the major decisions made by the CPC Central Committee and the State Council, acted on the new development philosophy and adhered to the core values of loyalty and dedication, integrity and rigor, openness, inclusiveness and innovation. It played an active role in providing financial services to key areas and weak links during this critical period of time. The Bank focused on serving the real economy and promoting the high-quality development of the manufacturing sector. It championed green finance and inclusive finance, supported poverty-alleviation and public-benefit programs, and kept enhancing social responsibility practices. By so doing, the Bank made significant contribution to the balanced development of the economy, society and environment.



定点扶贫

Reducing Poverty in Partner Counties

2020年是脱贫攻坚决战决胜全面收官之年，进出口银行持续深入学习贯彻习近平总书记关于脱贫攻坚的重要论述，不折不扣落实中央决策部署，切实加强组织领导，充分发挥金融专业优势，努力克服新冠肺炎疫情影响，不断加大对深度贫困地区倾斜力度，带领全行员工同心协力，所帮扶的重庆市云阳县和甘肃省岷县全部脱贫摘帽，被中国银行业协会授予“最佳打赢三大攻坚战成效奖”。

本行坚持大扶贫格局，注重扶贫同扶智、扶志相结合，聚焦“两不愁三保障”突出问题，精准安排帮扶项目资金，持续加大对教育、健康、产业、培训、饮水等全方位多领域的帮扶力度，从根本上推动解决最急需、最能惠及百姓的发展问题，激发两县经济发展活力。统筹推进岷县挂牌督战工作，督战并举，确保岷县如期脱贫。2020全年投入定点扶贫专项捐赠资金2544.6万元，引进帮扶资金406.1万元，培训基层干部611人，培训技术人员6495人，购买贫困县农产品355.52万元，帮助销售贫困县农产品9607.17万元，累计受益人口31万余人次。

The year 2020 marked the final year for China to achieve the goal of eradicating poverty. In the course of the year, the Bank earnestly implemented the important instructions of General Secretary Xi Jinping on poverty alleviation and the major decisions made by the CPC Central Committee. With strengthened leadership and organization, the Bank gave full play to its financial strengths, strove to tackle the impact of COVID-19 and further increased its support to extremely impoverished regions. With the concerted efforts of the Bank's employees, its two partner counties, Yunyang County in Chongqing Municipality and Minxian County in Gansu Province became poverty free, and the Bank was awarded the Prize of Excellent Performance in Winning the Three Tough Battles by China Banking Association.

The Bank endeavored to carry out an all-encompassing campaign against poverty and paid particular attention to helping people increase confidence in their own ability to lift themselves out of poverty. The Bank arranged funds for specific projects and increased inputs to make sure that rural poor people do not have to worry about food and clothing and that they have access to compulsory education, basic medical services and safe housing. It also intensified all-round assistance to such areas as education, health care, industry, training and safe drinking water. In so doing, the Bank aimed to address the root causes of poverty and bring about urgently needed development to energize economic development of the two counties. Coordinated efforts were made to ensure that Minxian County was lifted out of poverty as scheduled. In 2020, the Bank donated RMB25.446 million and helped bring in RMB4.061 million poverty-relief funds. It helped 611 local officials and 6,495 technical personnel get trained, purchased agricultural products worth RMB3.5552 million and assisted with the sales worth RMB96.0717 million. All this benefited over 310,000 people suffering from poverty.

The Bank's Gansu Branch worked out poverty alleviation plans based on the local realities and strove to create a pluralistic pattern for alleviation and lift people out of poverty through various means. Placing emphasis on the vitalization of local industries, Gansu Branch explored and developed a package of onlending loans through broad participation of the Bank, local financial institutions and industries with distinctive local features. This not only provided small and micro enterprises with easier access to funds and lowered their financing cost, but also created



甘肃省分行坚持因地制宜，精心研究制定扶贫工作方案，着力构建党建扶贫、产业扶贫、教育扶贫、健康扶贫、法治扶贫、消费扶贫等多元帮扶格局，突出产业扶贫，积极探索建立“进出口银行+地方法人金融机构+特色产业”资金批发转贷模式，不仅切实帮助小微企业解决了融资难、融资贵的问题，还带动当地贫困人口就业增收；组织员工与贫困学生进行结对帮扶，通过多种方式采购当地农副产品，全面助力岷县高质量脱贫攻坚。

新疆分行按照行党委、自治区党委和喀什地委关于脱贫攻坚工作的统一部署，积极研究帮扶措施，助力海子沿村和阿热库勒村脱贫攻坚工作开展。深入开展实地调研，积极争取当地特色扶贫产品销售渠道，有效帮助定点扶贫村扩大扶贫产品消费市场；结合客户资源优势，充分调动企业开展联合帮扶活动，不断增强当地农牧民养殖致富的积极性；通过开展“党建+扶贫”主题党日活动，以举办捐赠仪式、进行扶贫慰问、召开扶贫工作座谈会等多种方式，全力推动帮扶工作深入化、精细化、成果化。

jobs and increased the income of the local poor. The Branch encouraged its employees to pair up with poor students and purchased local agricultural and sideline products to help with poverty alleviation of Minxian County in an all-round manner.

The Bank's Xinjiang Branch conducted research on assistance measures to help Haiziyan and Arekule villages shake off poverty in accordance with relevant requirements of the Party Committees of the Bank, Xinjiang Autonomous Region and the Kashgar Region. In order to expand the market share of poverty alleviation products, the Branch carried out in-depth field research and opened up more channels to sell those products with local characteristics. Xinjiang Branch made full use of its client resources to mobilize local enterprises and worked with them to motivate local farmers to obtain wealth through animal husbandry. Activities that combined both Party building and poverty alleviation were launched. Donation ceremonies, symposiums on poverty alleviation and visits to poverty-stricken households were held or made to make poverty relief efforts more targeted and productive.



绿色金融

Green Finance

进出口银行不断加大对绿色信贷项目的有效投入，进一步加强绿色信贷管理和能力建设，推进绿色信贷信息化建设，深入开展绿色信贷政策课题研究，被银行业协会授予“2019年度绿色银行总体评价先进单位”称号。在风险可控、商业可持续的前提下，积极支持水力、太阳能、风能、生物质能、核能发电等清洁能源领域以及铁路、城市公共交通、航道治理等基础设施绿色升级领域。

截至2020年末，本行绿色信贷余额2949.4亿元，较年初增长17.52%（按人民银行新口径计算）。所支持项目合计减少标准煤使用量5517.05万吨，减排二氧化碳当量1.03亿吨，减排二氧化硫512.16万吨，减排氮氧化物491.61万吨，节水1.51亿吨，产生了显著的环境保护和社会效应。

The Bank increased inputs into green credit projects, strengthened green credit management and capacity building, promoted green credit informatization, and conducted in-depth research on green credit policy. It was awarded the Advanced Green Bank for Comprehensive Evaluation by China Banking Association in 2019. The Bank gave priority, based on the precondition of risk controllability and commercial sustainability, to financing projects in the field of clean energy such as hydro power, solar power, wind power, biomass power and nuclear power generation. It also supported the green upgrade of infrastructures such as railway, urban public transportation and waterway regulation.

By the end of 2020, the Bank's outstanding balance of green credit stood at RMB294.94 billion, up by 17.52% compared with the beginning of the year (calculated according to the new statistical method of the PBC). The projects financed by the Bank produced significant environmental and social benefits, reducing the use of 55.1705 million tons of standard coal, the emission of an equivalent of 103 million tons of carbon dioxide, 5.1216 million tons of sulfur dioxide and 4.9161 million tons of nitrogen oxides, as well as 151 million tons of water.





支持民营和小微企业

Supporting Private Companies and Small and Micro Businesses

进出口银行抓牢抓实小微企业银行转贷款和小微直贷两个重点，助力企业应对新冠肺炎疫情冲击等诸多挑战。截至2020年末，小微贷款余额4536.03亿元，较年初增长15.01%。转贷款方面，利用资金市场窗口期加大投放力度，全年累计发放小微转贷款965.30亿元，年末小微转贷款余额达974.38亿元，较年初增长84.9%；新发放转贷款平均利率较上年下降0.81个百分点，惠及小微企业6.7万余户。对转贷款利率和终端利率实行“双控”，降低受疫情影响地区转贷款利率，切实让利小微企业。小微直贷方面，将保产业链供应链稳定和支持小微实体经济的目标有机结合，深挖供应链潜能，加快直贷业务创新发展，落地保理E贷、保理通等产品为供应链上游小微企业提供金融服务。

The Bank used onlending and direct loans as the two major tools to help micro and small businesses meet challenges posed by COVID-19. By the end of 2020, the outstanding loan balance for micro and small business amounted to RMB453.603 billion, up by 15.01% from the beginning of the year. In terms of onlending loans, the Bank seized the window of opportunity in the capital market to increase credit supply and provided RMB96.53 billion of onlending loans to 67,000 micro and small businesses. The outstanding balance of onlending loans for micro and small businesses stood at RMB97.438 billion at the year end, up by 84.9% from the beginning of the year. The average interest rate of new onlending loans fell by 0.81 percentage points year on year. By controlling both the onlending loan interest rate and the rate at the recipient side, the Bank managed to lower onlending loan interest rate of those regions hit hard by the pandemic to the benefit of micro and small enterprises there. In providing direct loans, the Bank integrated both policy-based goals of keeping the supply chain and industrial chain stable and supporting micro and small businesses, and tapped into the potential of the supply chain. Innovative development of direct loan business was accelerated and financial services were provided to micro and small enterprises in the upstream of the supply chain through products such as E-factoring and Baolitong.





支持“三农”

Supporting Agriculture, Rural Areas and Farmers

进出口银行积极跟踪政策动态，加强政策研究，做深做细农林牧渔行业研究。深化部行合作机制，与农业农村部签署《支持农业国际化发展战略合作协议》，进一步优化项目推荐机制，助力农业“走出去”。提升贯彻落实效能，合理增加信贷投放并提前完成年度任务指标，助力粮食和生猪等重要农产品稳产保供、涉农企业复工复产。拓宽支持渠道，积极与国家融资担保基金开展合作，助力缓解“三农”、小微融资难融资贵等问题。2020年新增“三农”贷款378.30亿元，新增精准扶贫贷款94.55亿元。

The Bank, actively following the latest developments in policies, enhanced research on policies and conducted in-depth and detailed analysis on agriculture, forestry, animal husbandry and fishery. Thanks to the improved cooperation mechanism with the Ministry of Agriculture and Rural Affairs and the signing of the Strategic Partnership Agreement on Boosting International Cooperation in Agriculture, the Bank further optimized the project recommendation mechanism to facilitate the “going global” endeavors of China’s agriculture sector. The Bank raised its implementation efficiency, increased reasonable credit disbursement and achieved its annual target for credit supply in advance. By so doing, it helped ensure the production and supply of grain, hogs and other important produce and supported work and production resumption of agribusiness companies. The Bank collaborated with the National Financing Guarantee Fund to make financing more accessible and affordable for agriculture, rural areas, farmers and small- and micro-sized enterprises. In 2020, the Bank’s new loans to agriculture, rural areas and farmers reached RMB37.830 billion and new loans for targeted poverty alleviation reached RMB9.455 billion.



客户服务

Customer Services

进出口银行致力构建和完善“以客户为中心”的金融综合服务体系，秉承“合规运营、高效服务，精细管理、务实创新，担当有为、廉洁守诚”的服务理念，不断改进业务流程、提升服务能力、创新供给模式，在金融科技的赋能下，为客户提供全面、深入、综合的金融产品和更加定制化、优质化的金融服务。

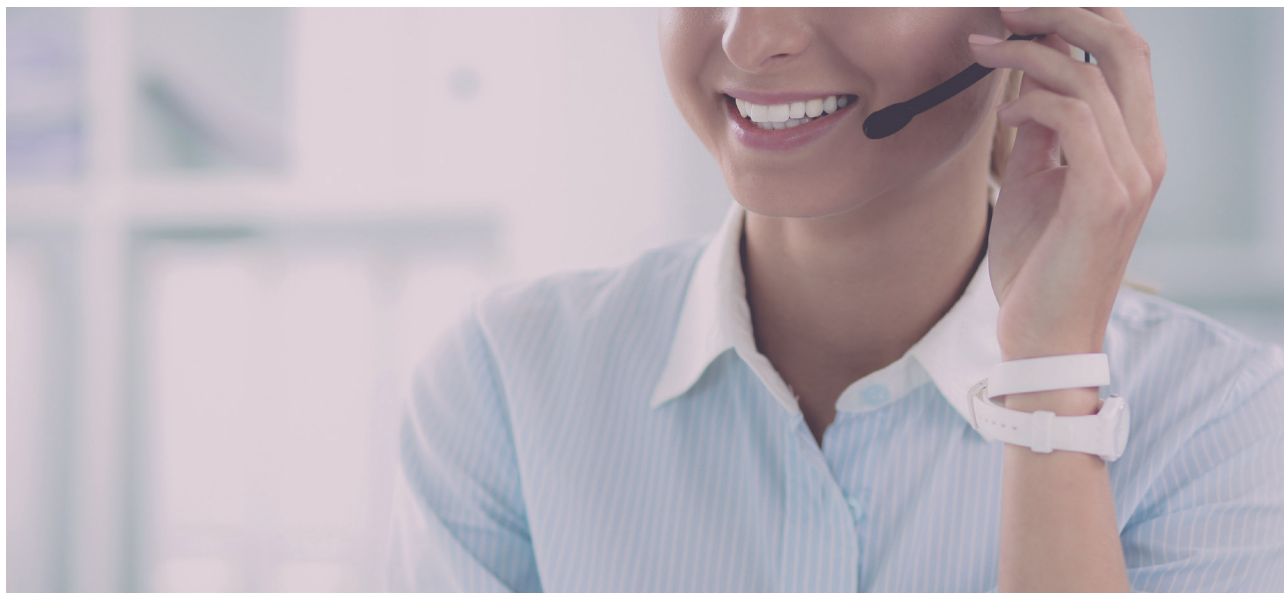
本行客户服务坚持“以人为本”，以提升客户经理队伍整体素质为路径，以精进金融服务能力为目标，努力打造专业、专注、专心的客户经理团队形象，不断优化客户服务环境和服务体验。

新冠肺炎疫情发生后，充分利用网上银行系统，开展“无接触”金融服务，开通客户“绿色通道”，以网上银行、微信、电话等多种措施相结合的方式远程开户，通过语音、视频、邮件远程指导客户填单并完成预审，为客户提供了安全、高效、便捷的金融服务。2020年，进出口银行网上银行“一站通”服务将柜面人员现场操作时间压缩55%，办理开户时间缩短80%，荣获中国金融年度品牌案例大赛“用户体验年度案例奖”。

The Bank is committed to building a comprehensive financial service system featuring customer first. Acting on the philosophy of compliant operation, efficient services, refined management, pragmatic innovation, responsibility and integrity, the Bank improved its business procedures, enhanced service capability and developed new service models. Empowering itself with Fintech, the Bank provided its clients with comprehensive financial products and more tailor-made and high-quality financial services.

Putting customer first, the Bank endeavored to build a professional and dedicated customer manager team and improved service and customer experience by enhancing the team's overall development, so as to achieve the goal of providing better financial services to the customers.

Since the outbreak of COVID-19, the Bank made full use of its online banking system to provide “contact-free” financial services and open up fast tracks for its customers. It opened accounts for customers remotely through ways of online banking, WeChat and telephone, and provided guidance to customers via audio, video and email in filling in application forms and conducted preliminary reviews remotely. In such ways, the Bank provided its customers with safe, efficient and convenient financial services. In 2020, the “one-stop service” of the Bank's online banking shortened on-site processing time at the counter and the time for account opening by 55% and 80% respectively. The Bank won the Annual Award of User Experience in China Finance Brand Case Competition.





员工关怀

Employee Care

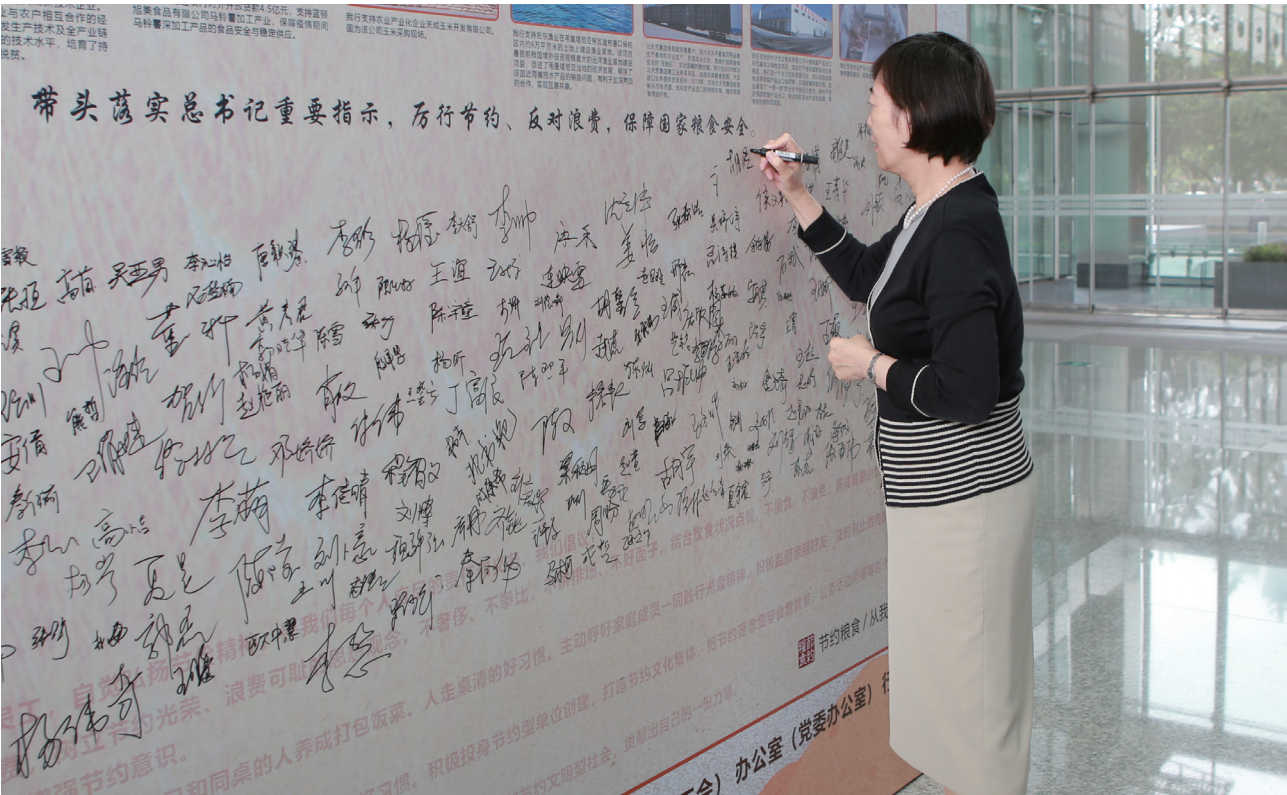
2020年，本行贴心服务广大员工，着力开展以为员工“送健康、送温暖、送文化、送慰问”为内容的“暖心工程”。努力打造让广大员工安心舒心放心的“温馨港湾”，不断增强员工的获得感、幸福感和安全感。

为全行员工“送健康”。新冠肺炎疫情突如其来，本行第一时间响应党中央号召并向全行员工发出倡议书，为各基层工会下拨防疫专项资金，并多次采购向员工发放防疫物品，为疫情防控提供有力保障；在疫情防控常态化条件下，鼓励职工科学有序恢复体育活动，组织开展了职工广播体操健身活动，极大增强了干部员工积极向上、奋力争先的团队凝聚力和向心力；组织开展全行员工思想问卷调查与青年干部座谈会，广泛听取意见建议，针对员工思想需求，举办了系列心理辅导讲座，切实帮助干部员工舒缓压力，健康生活。

为困难职工“送温暖”。元旦春节“两节”期间开展“送温暖”活动，慰问困难职工42人，扶贫、挂职干部17人，单亲困难女职工6人，共计65人，发放慰问金21.1万元。

为全行员工“送文化”。开展“落实中央要求坚决制止浪费保障粮食安全”系列主题教育活动，推动勤俭节约、艰苦奋斗的价值理念深入人心；开展“不忘初心、弘扬优良家风”系列活动，强化政治机关意识教育，以良好的政治文化涵养风清气正的政治生态。

为总行员工“送慰问”。鼓励员工以消费支持扶贫，为员工购买扶贫产品，为打赢脱贫攻坚战贡献口行员工力量；春节前夕，举办“云上联欢”活动，对于积极响应国家号召、家在外地留京过年的单身职工，送去了行内慰问信，送去“年味”，让职工切身感受到家的温暖。





In 2020, the Bank carried out a “heartwarming project” to create a nice environment for its employees. This was well received by the employees and raised their sense of contentment, happiness and security.

In the face of the COVID-19 contingency, the Bank immediately responded to the call of the CPC Central Committee and sent out written proposals to its employees. It allocated special funds to primary-level staff unions for pandemic prevention and distributed pandemic-prevention supplies to its employees, thus providing strong support for pandemic prevention and control.

While maintaining pandemic prevention measures on a continuing basis, the Bank encouraged its employees to resume sports activities in a scientific and orderly manner. The gymnastic competition held by the Bank significantly strengthened the cohesiveness of staff members. By conducting questionnaires and holding seminars with young employees, the Bank collected opinions and suggestions from them to better understand their needs. It also held a series of lectures to help employees relieve pressure and lead a healthy life.

During the New Year and the Spring Festival, the Bank disbursed RMB211,000 to 65 employees to express love and care, including 42 staff members in need, 17 people working for poverty alleviation and taking temporary posts outside the Bank, and 6 single mothers.

In meeting the requirements of the CPC Central Committee to combat waste and ensure food safety, the Bank launched a series of themed activities and made the concept of being thrifty and hardworking deeply rooted in employees' minds. It also held a series of activities entitled staying true to the mission and carrying forward good family tradition to carry forward the fine Chinese culture and tradition and create a clean and upright environment.

The Bank encouraged its employees to support poverty alleviation by purchasing and consuming products from impoverished regions, thus contributing to the victory of China's campaign of eradicating poverty nationwide. Before the Spring Festival, the Bank held an online Gala and sent festive greetings to unmarried young employees at the head office who could not travel home because of the pandemic. These efforts were all well received by the employees.



社会公益事业

Public-benefit Programs



2020年，本行董事、行领导共计11人次赴本行定点帮扶的甘肃省岷县和重庆市云阳县开展深入调研。胡晓炼董事长、宁咏副行长赴云阳县调研期间，出席本行援建的沙市小学教学楼落成暨开学典礼。新教学楼的落成，解决了沙市小学多年来积存的大班额教学、幼儿入学难、千余师生校舍紧张的难题，1000多名学生从中受益。

In 2020, 11 Board directors and top executives of the Bank paid visits to the Bank's two partner counties, Minxian County in Gansu Province and Yunyang County in Chongqing Municipality. During their visits to Yunyang, Chairman Hu Xiaolian and Vice President Ning Yong attended the inauguration ceremony of a new school building that was funded by the Bank at Shashi Primary School. The completion of the new school building helped solve long-existing problems such as oversized classes, insufficient school capacity and the shortages of school building space, benefiting over 1,000 students.



方上浦董事、李颖董事赴岷县调研期间，在本行捐资修缮的郎家庙小学举行捐赠仪式，鼓励贫困家庭孩子好好学习，为孩子们送去知识和温暖。

During their visits to Minxian, Ministry or Commission-appointed Director Fang Shangpu and Equity Director Li Ying attended the donation ceremony at Langjiamiao Primary School, which was renovated with the Bank's donation, and encouraged the children to study hard. This was well welcomed by the children from impoverished families.



进出口银行鼓励员工积极参加社会公益活动。组织总行机关青年员工赴本行定点帮扶的甘肃省岷县调研，通过到学校支教、到合作社调研、与挂职干部访谈，让青年深刻认识打赢脱贫攻坚战的重大意义。

The Bank always encourages its employees to join public-benefit programs. Visits were paid by young employees from the Bank's headquarters to its partner county Minxian. By carrying out training programs in local schools, paying visits to cooperatives and communicating with the Bank's employees who are taking temporary posts in Minxian, they gained a profound understanding of the significance of making concerted efforts to achieve the goal of eradicating poverty.



海南省分行开展了海南青年诚信宣传教育暨“诚信知识进校园”活动，积极弘扬诚信文化，为构筑诚信社会注入动力。通过分发宣传册、金融知识课堂、知识竞答等丰富的活动形式，积极宣传普及防范非法集资、防范电信诈骗等金融知识。

The Bank's Hainan Branch launched a publicity and education campaign to promote the culture of integrity among young people in Hainan, thus injecting impetus to improving social integrity. The campaign included various activities on campus such as distributing brochures, holding lectures on financial knowledge and organizing knowledge contests, so as to increase students' financial knowledge on guarding against illegal activities such as illegal fund raising and telecommunication fraud.