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## 财务概要 Financial Highlights

单位: 千元人民币  
(in thousands of RMB)

全年度	FOR THE YEAR	2003
总收入	Total Income	4,010,035
总支出	Total Expenditures	3,884,124
年底	AT YEAR-END	2003
资产总额	Total Assets	119,500,979
负债总额	Total Liabilities	113,937,530
贷款总额	Total Loans	103,995,816
净利润	Net Profit	39,104





羊子林  
Yang Zilin

中国进出口银行董事长、行长  
Chairman & President  
The Export-Import Bank of China

2003年，我国经济继续保持了强劲的发展势头。国内生产总值（GDP）超过11万亿元，经济增长率为9.1%，人均GDP突破1000美元；外贸出口总额达4383.7亿美元，增长34.6%，成为世界第四大贸易国，机电产品和高新技术产品出口分别增长44.8%和62.6%。作为支持我国开放型经济发展的国家出口信用机构，中国进出口银行为上述成绩的取得作出了积极的贡献。

2003年也是中国进出口银行深化改革、加快发展取得成效最显著，支持我国开放型经济发展力度最大的一年。在党中央、国务院的正确领导下，在国务院有关部委的指导和大力支持下，我们以邓小平理论和“三个代表”重要思想为指导，继续发扬求真务实、真抓实干、知难而进和艰苦奋斗的精神，积极拓展各项业务，继续强化经营管理，各方面工作都取得了建行以来最好的成绩。全年批准各类贷款687亿元，比上年增长51.6%；发放贷款627.2亿元，比上年增长35.5%。上述贷款共支持了301亿美元的机电产品和高新技术产品出口，以及115亿美元的对外承包工程项目和境外投资项目。

2003年，我行信贷资产余额达2513亿元，增长12.8%；资产总额达2761亿元，增长9.3%。

2003年，中国进出口银行广大干部员工以昂扬向上、奋发有为的精神状态，克服了非典疫情和国内外金融市场急剧变化的不利影响，积极推进各项贷款业务。在出口卖方信贷业务方面，不断加大业务宣传和市场营销力度，深入挖掘新老客户潜力，进一步优化贷款结构和客户结构。在出口买方信贷业务方面，重点推进国家交办的出口买方信贷项目，积极拓展船舶融资业务。在对外优惠贷款业务方面，加强国别政策研究，积极推进国家确定的重点项目，帮助我国企业开拓非洲、中亚等新兴市场。在外国政府贷款转贷业务方面，不断加强财务管理和贷后管理，努力拓展新项目，进一步提高利用外资水平，大力支持了交通、电力、环保等基础设施建设，积极推进西部大开发、振兴东北老工业基地战略的实施。2003年，中国进出口银行还根据业务发展需要和资金市场运行特点，成功发行了三期共320亿元债券，保证了信贷业务的资金需求。

2003年，中国进出口银行在连续三年狠抓基础建设和内部管理工作的基础上，进一步加强了制度建设、人事管理、财务管理、会计核算、计划统计、信贷管理、资金管理、信息化建设等基础性工作，提高了经营管理水平，促进了业务工作的顺利开展，也为防范和化解金融风险，提高信贷资产质量打下了基础。2003年末，自营业务的不良贷款比率比年初下降了1.3个百分点，降至3.7%，实现了不良贷款绝对额和比率“双下降”的奋斗目标。美国穆迪投资者服务公司、标准普尔评级公司及日本评级和投资信息公司对中国进出口银行的信用评级分别为A2、BBB+和A，均与我国主权评级一致。

2003年，中国进出口银行还加强了分支机构建设，成立了南京分行、大连分行和杭州代表处3家新机构。总行迁入新址办公，改善了办公条件和对外形象。

2003年，中国进出口银行首次实现了“两个突破”，一是自营业务贷款余额首次突破1000亿元，达1040亿元，二是累计支持出口的机电产品和高新技术产品首次突破1000亿美元，达1316亿美元。目前，自营业务资产总额在国际同类金融机构中排名第三，如果加上转贷业务资产总额，业务规模在国际同类金融机构中已排名第二。

建行近十年来，中国进出口银行出口信贷累计批准贷款3079亿元，发放贷款2702亿元，放款以年均46.3%



的速度增长，大大高于同期全国机电产品和高新技术产品出口24.5%的增长速度，为我国机电产品出口额在出口总额中的比重从1993年末的24.7%提高到2003年末的51.9%，发挥了重要作用。

中国进出口银行为我国船舶出口提供了强有力的政策性金融支持，我国90%以上的船舶出口是由中国进出口银行贷款支持的。截至2003年末，中国进出口银行累计提供贷款655亿元，支持出口的船舶达976艘，总吨位达2515万吨，促进了我国造船工业及其上游行业制造能力和技术水平的不断提高，帮助相关产业创造了大量的就业机会，为我国船舶出口连续数年居世界船舶出口第三位，成为世界船舶市场的一支重要力量做出了重要贡献。

中国进出口银行积极推动实施中央提出的“走出去”战略，将支持对外承包工程、境外投资、资源合作开发等“走出去”项目作为业务发展方向，大力支持中国企业走出国门、开展跨国经营。截至2003年末，中国进出口银行支持的对外承包工程项目已达441个，贷款金额776亿元；境外投资项目87个，贷款金额159亿元，有力地推动了“走出去”战略的实施。

上述成绩的取得，是党中央、国务院正确领导的结果，是全行员工团结奋进、共同努力的结果，也是与社会各界的大力支持和帮助分不开的。在此，我谨代表中国进出口银行，向关心、支持我行改革与发展的海内外各界朋友表示诚挚的谢意！

2004年是国家实现“十五”计划的重要一年，也是中国进出口银行改革与发展的关键之年。当前，我国的经济发展正处于重要战略机遇期，抓住和利用好这一重要战略机遇期，是实现全面建设小康社会奋斗目标的关键。中国进出口银行作为国家出口信用机构，在扩大出口、促进对外关系和国际经贸合作、推进实施“走出去”战略方面肩负着重要的历史使命。中国进出口银行经营的出口信贷、对外优惠贷款等业务是国家重要的政策性融资工具，将在国家宏观调控中发挥越来越重要的作用。新时期、新阶段赋予了中国进出口银行光荣的职责，也为中国进出口银行提供了难得的发展机遇。在新的一年里，我们将进一步加快各项政策性金融业务的发展，努力提高经营管理水平，进一步改善金融服务，立足新起点，追求高水平，开拓新局面，再上新台阶，以优异成绩庆祝建行十周年，为全面完成“十五”计划打下良好基础，为我国在更大范围、更广领域和更高层次参与国际经济技术合作和竞争，为国民经济的持续快速协调健康发展做出新的贡献。

董事长、行长：



In the past year of 2003, China maintained a strong upturn impetus in her economic growth, materializing in the following figures: her GDP surpassing the RMB 11 trillion yuan threshold that translates into an annualized growth rate of 9.1 per cent, per capita GDP rising beyond the USD 1,000 division line, her exports totaling USD 438.37 billion, up by a hefty 34.6 per cent and easing China to become the fourth largest trader of all economies, with her mechanical–electronic products and high– and new–tech products registering remarkable growths, 44.8 per cent and 62.6 per cent, respectively. As the State export credit agency committed to supporting the country’s open and export–oriented economy, The Export–Import Bank of China is proud of its contribution to the national successes summed up as above.

The year 2003 was another year of in–depth reform, fast growth, and marked efficiency for the Bank, which did its historically best for the national drive developing an export–oriented economy. Under the leaderships of the Central Committee of the Communist Party and the State Council, with the great support of ministries and commissions, and guided by Deng Xiaoping Theories and the “Three Represents” important thought, the Bank succeeded in making more and greater achievements than any other year in its history. By sticking to a corporate culture of pragmatism and hard–working, the Bank expanded its business cores and strengthened its own management and operation administration in the past year.

Approvals of assorted credits in 2003 amounted to RMB 68.7 billion, increasing by 51.6 per cent. The actual loan disbursements added up to RMB 62.72 billion, up by 35.5 per cent than the year before. Priority of these credit extensions was on the exports of mechanical and electronic products, and high– and new–tech products, both of which combined to read USD 30.1 billion. In addition, support was also given to overseas construction contracts and offshore investment projects, which valued at USD 11.5 billion.

The outstanding balance of credits by the end of 2003 stood at RMB 251.3 billion, showing a growth of 12.8 per cent. And the total assets read RMB 276.1 billion, up by 9.3 per cent over the beginning of the year.

Overcoming difficulties caused by the SARS outbreak last year and by the fluctuations of the financial market both at home and overseas, the rank and file of the Bank, along with its executives, did their best pushing forward every credit line and business operations. The export supplier’s credit business maintained fast growth through aggressive promotions, greater marketing efforts, tapping potentials of both old and new clients, and further optimizing the compositions of both credit products and borrowers. The export buyer’s credit business focused its priority on the financing of projects as designated by the government and financing for the export of ships and vessels. The Chinese Government Concessional Loans proved of great assistance in helping Chinese firms develop emerging markets including Africa and Middle Asia by enhancement of studies into country risk policies, and by more efforts given to key projects as designated by the government. When it comes to the onlending of foreign government loans, the Bank in 2003 made great efforts improving financial control and post–loan management, identifying and screening for new projects, and making better use of foreign government loans, which were used to finance key projects in communications, power generation and transmission, environmental protection, and other infrastructure sectors. Projects financed by foreign onlending also played positive roles in implementing the national strategies of developing the country’s western region and invigorating the old industrial bases in northeast China. Based on its own demand in cash flow and the changing trends of the market, the Bank issued financial bonds for three times last year, netting RMB 32 billion yuan, which provided sufficient cash supply for steady growth of the core credit operations.



After the three-year (2000–2002) program of reengineering on its internal control and in-house administration, the Bank last year continued its vigilance in this area of management. Remarkable results surfaced after more rules and regulations were established, human resources were optimally allocated, and administrative improvement emerged in such operations as financial management, accounting and auditing, strategy blueprinting, credit management, treasury operation and IT building up. These were marvelous success stories in achieving our initial targets and objectives for perking up management and administration, which provided adequate warranty for guarding against and mitigating financial risks and upgrading the quality of credit assets at the Bank.

By the end of 2003, the ratio of non-performing loans was 3.7 per cent, down by 1.3 per cent than the beginning of the year. It was a “double fall”, both for the absolute amount of bad debts and for the ratio in relation to the portfolio as a whole. Moody’s Investors Service in the United States rated the Bank A2; the Standard & Poor’s Corp., USA, gave a BBB+ rating; and Rating and Investment Information Co., Japan, reconfirmed A for the Bank. All the three ratings were compatible to China’s sovereign ratings.

Last year saw the creations of three subsidiaries of the Bank—Nanjing Branch and Dalian Branch, and Hangzhou Representative Office. In another development, the headquarters of the Bank moved to its new address, bringing with it more comfortable working conditions to the employees and a new shop-front for the organization.

The year 2003 also witnessed a “double breakthrough” in the business operations of the Bank. One was the RMB 104 billion yuan in the outstanding balance of its own total credit on the balance sheet—breaking through the RMB 100 billion threshold. The other was the USD131.6 billion export of mechanical, electronic, and high- and new-tech products accumulatedly backed up by the Bank, surpassing the USD100 billion milestone for the first time in the Bank’s history. Now the total assets of its core operations qualifies the Bank the third largest among the world’s financial agencies of the same description. And it is second if the accounts onlent from foreign governments are included.

In the past ten years since its founding, The Export-Import Bank of China approved export credits of different categories worth a total of RMB 307.9 billion, with actual loan disbursements of RMB 270.2 billion. The annual growth of the latter averaged a wonderful 46.3 per cent, which was much faster than the annualized growth of 24.5 per cent for the national exports of mechanical, electronic, and high- and new-tech products. Understandably, the Bank was proud of its lending hand when mechanical and electronic products almost doubled from 24.7 per cent of the entirety of Chinese exports in 1993 to 51.9 per cent ten years later in 2003.

More than 90 per cent of the ships and other vessels exported so far were supported by strong policy financing instruments from The Export-Import Bank of China. By the end of 2003, the Bank had provided an accumulated total of RMB 65.5 billion in support credit to 976 ships and vessels, whose tonnages added up to 25.15 million. Such credit backup was instrumental in the manufacturing modernization and technological advancement of the Chinese ship-building industry and its upstream sectors, creating a great number of job opportunities for related industries, easing China on to the third largest exporter of ships and other vessels in the world for some years running, becoming an important player among global ship builders.

The Bank spared little effort supporting Chinese enterprises venture beyond the border to win overseas construction contracts, offshore investment projects, processing agreements, and resources tapping ventures. The implementation of the Central Committee strategy by the Bank facilitated greatly Chinese firms in their accessing the international market where they grow transnational. By the end of 2003, overseas contracts backed by the Bank numbered 441, associating a total of loans worth RMB 77.6 billion. In addition, there were 87 going-on offshore



investment projects involving accommodations of RMB 15.9 billion.

The Export-Import Bank of China could not have made these achievements without the correct leadership of the Party Central Committee and the State Council, the joint hard working of a united team of employees, and the support and assistance of related partners and friends. On behalf of the Bank, here I would like to extend my sincere thanks to our friends both in China and overseas.

The year of 2004 is critical to the successful implementation of the “Tenth Five-Year Plan” for the country and is of significance to the Bank’s reform and development. As it is, China’s economic development now faces a critical moment of strategic opportunities which, when and if taken to our best advantage, will prove vital and decisive in our approaching a comfortable life for all Chinese nationals. As a State export credit agency, The Export-Import Bank of China is fully committed to the successful implementation of the national “going out” strategy and to the promotion of export growth, foreign relation development and international economic cooperation. Such policy financial instruments as export credit and Governmental Concessional Loans, which are part of the mandate portfolio of this Bank, will shoulder more and more important responsibilities in the macro mechanisms with which the central government regulates. History confers this mandate of honor onto the Bank, but together with it furnishes us with precious opportunities for growth and development.

In the year ahead, we are determined to ensure fast development in each of our policy financial services by upgrading management and improving client service. We are ready, starting from what we have achieved over the past decade, to brave new frontiers by aiming always at something better and somewhat higher. In celebrating the tenth anniversary of this Bank, and nurturing the ambition of paving a sturdy foundation for fulfilling the “Tenth Five-Year Plan” statements, we hereby promise, that we are ready to, and that we are confident we can, live up to our mandate missions amidst a more aggressive national drive for more shares of opportunities in the technological and economic cooperation and competition on the world marketplace and make new contributions to the fast, sustained and healthy development of the national economy.

**Yang Zilin**  
Chairman & President



## 总行领导 Top Executives



郭玉华  
Guo Yuhua  
副行长  
Vice President

羊子林  
Yang Zilin  
董事长、行长  
Chairman & President

钱中涛  
Qian Zhongtao  
副行长  
Vice President

苏中  
Su Zhong  
副行长  
Vice President

赵文章  
Zhao Wenzhang  
副行长  
Vice President

朱鸿杰  
Zhu Hongjie  
副行长  
Vice President

张林  
Zhang Lin  
行长助理  
Assistant President

中国进出口银行作为我国金融体制深化改革的产物，自1994年4月26日成立以来，在不断发展壮大中已经走过了10年。

10年来，中国进出口银行始终坚持政策性银行办行方向，为改善我国出口商品结构、实施“走出去”战略、出口市场多元化战略和科技兴贸战略，发展对外关系和促进国际经贸合作，支持我国开放型经济发展做出了积极的贡献。

10年来，中国进出口银行锐意改革，不断创新，各项业务持续健康发展。截至2003年末，自营业务资产总额突破1000亿元，在国际同业中排名第三，仅次于日本和美国，如果加上转贷业务资产总额，业务规模在国际同业中已位居第二。

10年来，中国进出口银行始终把支持高技术含量、高附加值的机电产品和高新技术产品扩大出口作为融资重点，综合运用多种政策性金融工具，积极支持我国有比较优势的企业走出国门。截至2003年末，累计支持出口的机电产品和高新技术产品突破1000亿美元，达1316亿美元。

10年来，中国进出口银行办行规模不断扩大，已成为我国机电产品、高新技术产品出口和对外承包工程及各类境外投资的政策性融资主渠道，外国政府贷款的主要转贷行和中国政府对外优惠贷款的承贷行，是我国外贸支持体系的主要力量和金融体系的重要组成部分。

Since its creation on April 26, 1994, as a spin-off consequence of the deepening reform in the financial sector, The Export-Import Bank of China has grown up with milestones and successes over the past ten years.

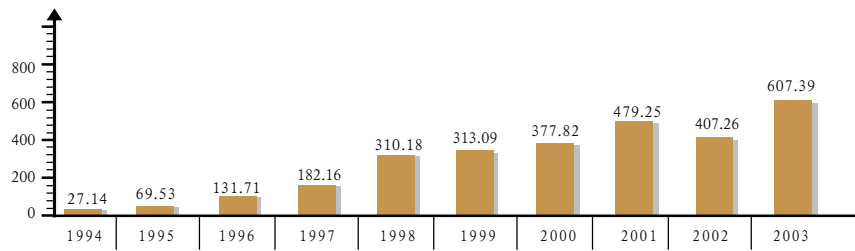
In the past ten years, the Bank has firmly adhered to the principles underpinning its mission statement as a policy financier and made positive contributions to optimizing the composition of Chinese export commodities, to implementing the national “going-out” strategy, to diversifying overseas markets and invigorating foreign trade through science and technology, to developing foreign relations and global cooperation and to China’s efforts in fostering an open economy.

In the past ten years, continuous organizational reform and product innovation enabled the Bank to sustain its healthy development and growth. By the end of 2003, assets of its core operations totaled more than RMB 100 billion yuan, ranking the third among all export credit agencies of the same caliber, next only to those of Japan and the USA. If, however, the accounts onlent from foreign governments were included, the Bank would stand in the second place of its global cohorts.

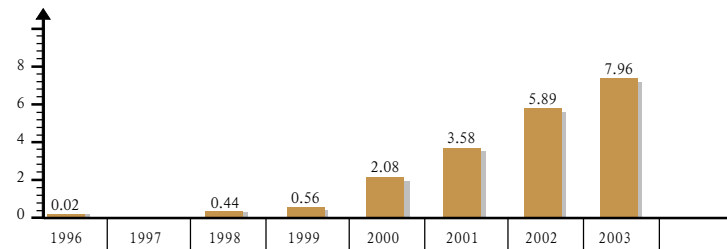
In the past ten years, the Bank has always been committed to sponsoring China’s export of high-tech-intensive and high value-added products such as mechanical and electronic products, and high- and new-tech products. Concentrating on these as the core for its financing support, the Bank has been successful in propelling a number of well-established Chinese enterprises with comparative advantages in their accessing the international market by combining all available policy financing instruments and mechanisms. Also by the end of 2003, the export of mechanical, electronic, and high- and new-tech products backed by the Bank added up to a total value of USD 131.6 billion, breaking through the threshold of USD 100 billion.

In the past ten years, the Bank has experienced a constant expansion in organization and in business operations, and by now has become well positioned as a major policy financier for the exports of mechanical, electronic, and high- and new-tech products, overseas construction contract bidding, and offshore investment ventures. Meanwhile, it has grown into the major onlending agency for foreign government loans and the exclusive lending house for concessional loans from the Chinese government to other economies. In summary, the Bank is nowadays a major player in the support lineup for the foreign trade and economic cooperation, and an important component of the financial regime of the country.

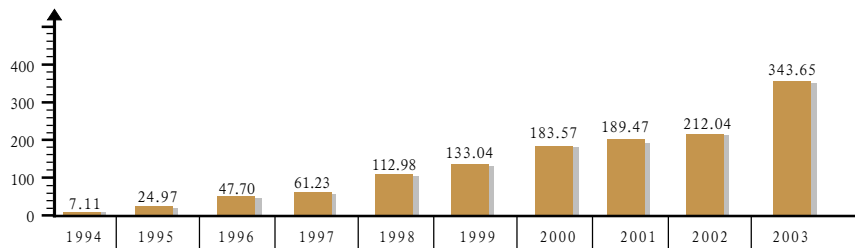




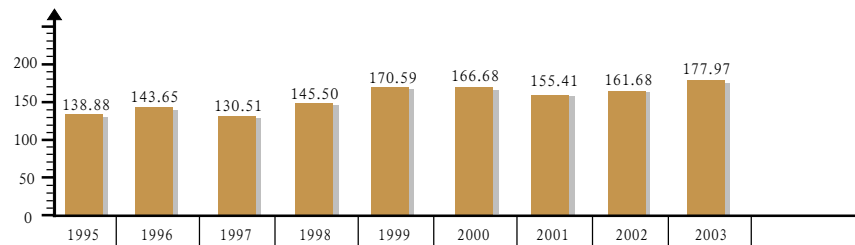
出口卖方信贷批贷增长示意图 (单位: 亿元人民币)  
Growth of Approved Export Seller's Credits (in RMB 100 million)



出口买方信贷贷款余额增长示意图 (单位: 亿美元)  
Growing Outstanding of Export Buyer's Credits (in USD 100 million)



支持出口合同金额增长示意图 (单位: 亿美元)  
Growth of Export Contracts Supported by the Bank (in USD 100 million)



外国政府贷款转贷余额增长示意图 (单位: 亿美元)  
Growing Outstanding of On-lent Foreign Government Loans (in USD 100 million)

中国进出口银行成立于1994年，是直属国务院领导、政府全资拥有的国家出口信用机构。其国际信用评级与国家主权评级一致。目前在国内设有5家营业性分支机构和8个代表处，在境外设有2个代表处。

### 主要职责

贯彻执行国家产业政策、外贸政策和金融政策，为扩大我国机电产品和高新技术产品出口、推动有比较优势的企业“走出去”、促进对外经济技术合作与交流，提供政策性金融支持。

### 主要业务范围

- ◆ 办理出口信贷（包括出口卖方信贷和出口买方信贷）；
- ◆ 办理对外承包工程和境外投资类贷款；
- ◆ 办理中国政府对外优惠贷款；
- ◆ 提供对外担保；
- ◆ 转贷外国政府和金融机构提供的贷款；
- ◆ 办理本行贷款项下的国际国内结算业务和企业存款业务；
- ◆ 在境内外资本市场、货币市场筹集资金（不含发行股票）；
- ◆ 办理国际银行间的贷款，组织或参加国际、国内银团贷款；
- ◆ 从事人民币同业拆借和债券回购；
- ◆ 从事自营外汇资金交易和经批准的代客外汇资金交易；
- ◆ 办理与本行业务相关的资信调查、咨询、评估和见证业务；
- ◆ 经批准或受委托的其他业务。

Established in 1994, The Export-Import Bank of China is a State policy bank under the direct leadership of the State Council and solely owned by the central government. Its international credit ratings are compatible to national sovereign ratings. At present the Bank has five business branches, eight representative offices in China, and two representative offices abroad.

### Main Mandate

The main mandate of the Bank is to implement state policies in industry, finance, foreign trade and economy and to provide policy financial support so as to promote the exports of Chinese mechanical and electronic products, complete sets of equipment, high-and new-tech products, to support Chinese enterprises with comparative advantages to go abroad and to enhance sino-foreign economic and technological cooperation and exchanges.



## Business Scope

- ◆ Export credit (including seller's credit and buyer's credit)
- ◆ Overseas construction contracts and overseas investment loans
- ◆ Chinese Government Concessional Loan
- ◆ International guarantee
- ◆ Onlending loans of foreign governments and financial institutions
- ◆ International and domestic settlements and corporate deposits under the Bank's loan programs
- ◆ Raising funds in domestic and overseas capital markets and money markets (excluding stock issuance)
- ◆ International inter-bank loans, organizing or participating in international and domestic syndicated loans
- ◆ Renminbi inter-bank borrowing and lending and bond repurchases
- ◆ Foreign exchange dealings and approved foreign exchange dealings on commission
- ◆ Credit standing investigation, consultation, evaluation and witness services which are relevant to the Bank's business
- ◆ Other business approved or entrusted

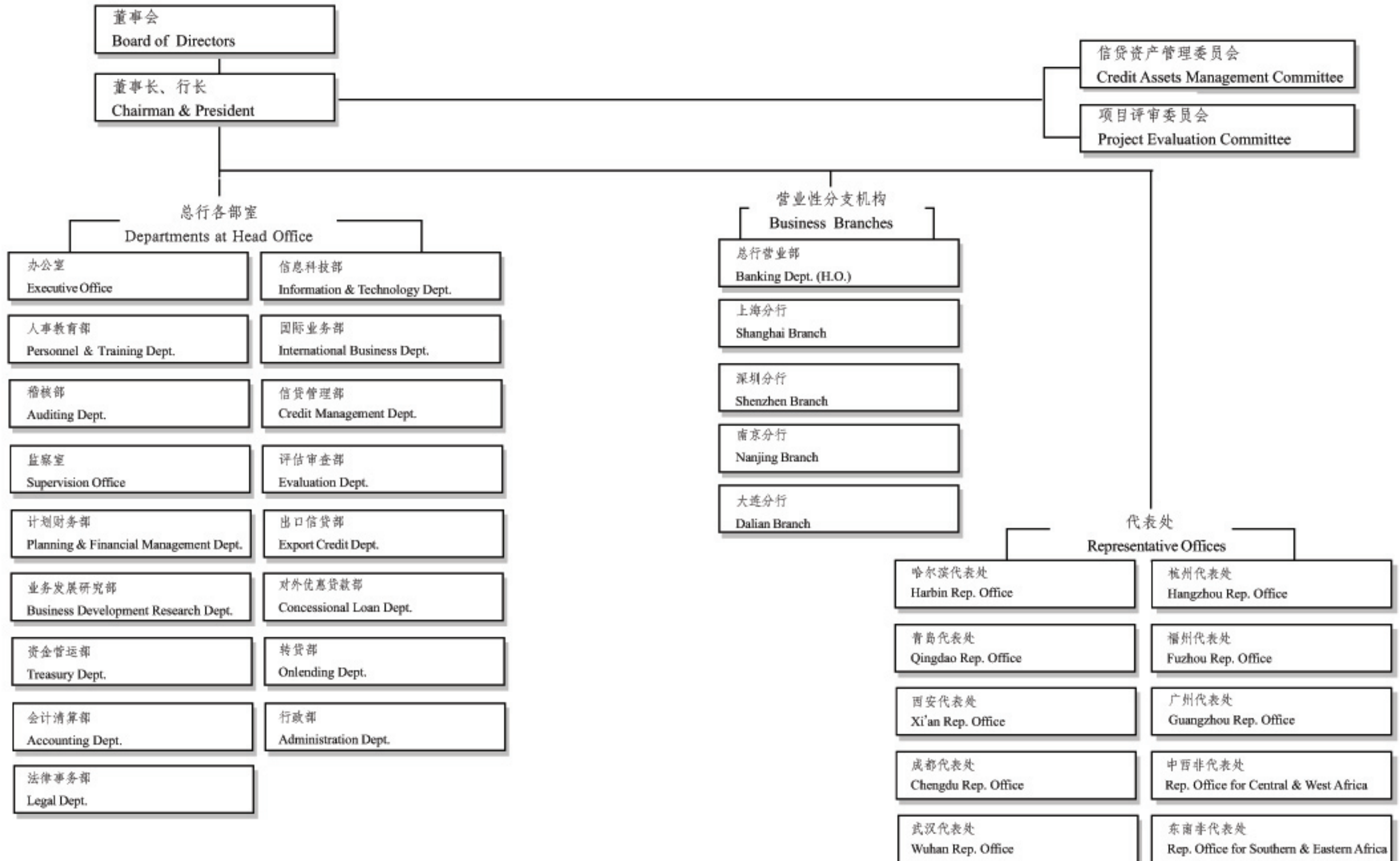
## 总行内设机构改革 Organizational Restructuring

2003年,中国进出口银行对总行7个主要综合管理部门和信贷业务部门进行了改革和调整,理顺了全行信贷经营管理体制,加强了信贷管理、风险管理和资产保全工作。这次改革,对优化总行机构设置和人力资源配置、理顺业务关系、强化管理职能、提高经营管理水平和工作效率、促进各项业务的健康发展意义重大,标志着进出口银行改革发展不断深入、经营管理体制逐步走向完善。

Last year the Bank experienced a corporate-wide restructuring of its seven core business departments involving administrative functions and credit business. Remarkable results surfaced with streamlined management of credit operation, risk management, and asset security. This corporate in-house reengineering was considered critically significant in the overall optimization of departments' layout, deployment of human resources, adjustment of client relations, positioning of administration functions, updating account management control and efficiency, and ensuring healthy growth in the core businesses, and smooth development of all other team work. It may be safely asserted that, with this restructuring, the Bank should be well positioned in the right approaches to provide adequate readiness, both managerial and technical, for a healthful development and growth of all business operations as the national export policy financier.

# 组织机构设置图

## Organization Chart









业务经营情况

Major Business Developments

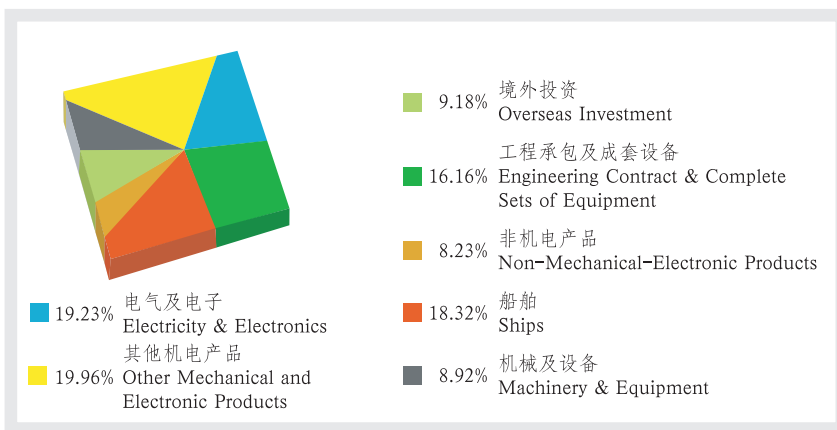
2003年是我国全面建设小康社会的开局之年,也是中国进出口银行深化改革、加快发展取得成效最显著的一年。在这一年里,进出口银行发扬求真务实、真抓实干、知难而进和艰苦奋斗的精神,开拓进取,扎实工作,圆满完成了全年各项工作任务,并首次实现“两个突破”。一是自营业务贷款余额首次突破1000亿元,达1040亿元,二是累计支持出口的机电产品和高新技术产品首次突破1000亿美元,达1316亿美元。

The year 2003 witnessed China's embarkation on her comprehensive programs designed to create a comfortable life for the people, and for The Export-Import Bank of China, it was also a year of in-depth reform, fast growth, and remarkable achievements. Over the past year, the Bank fulfilled its mission promises and expectations by pursuing a corporate culture of pragmatism and hard working. As a result, it achieved a "double breakthrough" in accomplishing its targets as a State policy bank. One was that the corporate portfolio went through the RMB 100 billion threshold with RMB 104 billion yuan in the outstanding balance of its own total credit. The other breakthrough materialized in the national export of mechanical, electronic, and high- and new-tech products supported by the Bank, which added up to a total of USD 131.6 billion, far surpassing the USD 100 billion milestone.

## 出口信贷业务 Export Credit Operation

### 出口卖方信贷:

全年新批准贷款607.4亿元,放款590.2亿元,同比分别增长49.1%和37.8%;年末贷款余额898.4亿元,比年初增加116.8亿元。出口卖方信贷业务通过加大业务宣传和市场营销力度,深入挖掘新老客户潜力,进一步优化贷款结构和客户结构,保持了较快增长。



出口卖方信贷新批贷款投向比例示意图  
Targeted Industries Financed by Newly Approved Export Seller's Credits

- 继续加大对“走出去”项目的支持力度。全年共批准对外承包工程和境外投资项目贷款金额154亿元,占批贷总额的25.4%,同比增长55.6%。
- 积极推动机电产品出口。全年新批机电产品项目贷款金额400亿元,占批贷总额的65.9%,同比增长43.4%。
- 积极推动高新技术产品出口。全年新批高新技术产品项目贷款金额235.9亿元,占批贷总额的38.8%,同比增长44.3%。
- 积极推动船舶出口。全年新批

船舶出口 203 艘，新批贷款 111.3 亿元，占批贷总额的 18.3%，同比增长 22.4%。

### Export Seller's Credit:

In the past year of 2003, the Bank approved RMB 60.74 billion of assorted credits with actual loan disbursements worth RMB 59.02 billion, up by 49.1 per cent and 37.8 per cent respectively than the previous year. The year-end credit outstanding was RMB 89.84 billion, increasing by RMB 11.68 billion against the beginning of that year.

Export supplier's credit business maintained fast growth last year thanks to more publicity promotions, greater marketing efforts, tapping of client potentials old and new, and further structure optimization of both credit products and clientele.

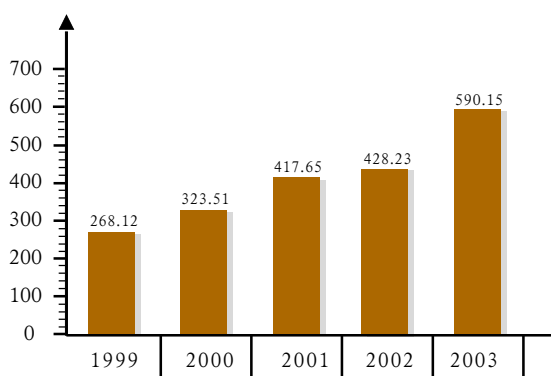
The export seller's credits approved over the past year offered support to the following sectors and /or priority programs.

National "going-out" projects: RMB 15.4 billion, or 25.4 per cent of the new approvals processed last year went to overseas construction contracts and offshore investment projects, which was a marvelous 55.6 per cent increase over the year before.

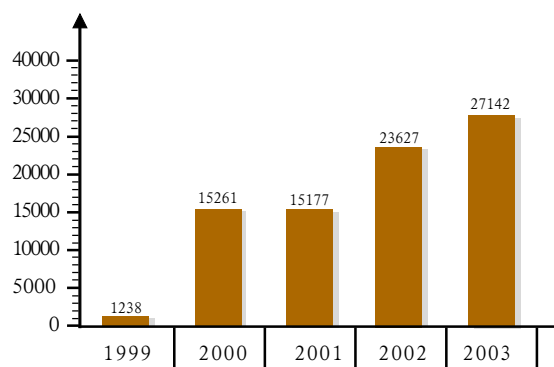
Mechanical & electronic products: RMB 40 billion yuan, or 65.9 per cent of the credit accounts approved last year was channeled to support the export of mechanical and electronic products, up by a hefty 43.4 per cent.

High- and new-tech products: Export credits to these product lineups added up to RMB 23.59 billion yuan, about 38.8 per cent of the entire credit approvals last year. That was equal to a 44.3 per cent growth over the year before.

Ships and other vessels: Of the new loans extended in 2003, RMB 11.13 billion or 18.3 per cent was for the export of 203 ships and other vessels, which showed a 22.4 per cent increase over the corresponding period of the year 2002.



出口卖方信贷实际发放贷款发展示意图 (单位: 亿元人民币)  
Actual Disbursement of Export Seller's Credits  
(in RMB 100 million)



出口买方信贷实际发放贷款发展示意图 (单位: 万美元)  
Actual Disbursement of Export Buyer's Credits  
(in USD 10 thousand)

### 出口买方信贷:

全年新签约项目金额 6.5 亿美元，放款 2.7 亿美元；年末贷款余额 7.96 亿美元。

出口买方信贷业务紧密围绕支持企业“走出去”，重点支持了船舶、通讯、电站、铁路等领域的大型机产



品、成套设备出口和承包工程等项目。同时，积极开展业务创新，大力推动买方信贷船舶融资，为我国船舶出口提供了全方位的金融支持。

### Export Buyer's Credit:

The contracts for export buyer's credit signed last year had an accumulated total of USD 650 million, with actual loan disbursements worth 270 million. The year-end credit outstanding in this category stood at USD 796 million. Focusing on the "going out" into the world market by Chinese manufacturers, buyer's credit operations of the Bank benefited such sectors as the export of complete sets of equipment, overseas construction deals, and such big-ticket electro mechanic products as ships, telecommunications, power stations, and railways. Meanwhile, the Bank pushed for innovative financing arrangements of the buyer's credit in support of ship exporting, which rendered satisfactory service to Chinese ship builders for their exporting ships and other vessels on the global market.



## 对外优惠贷款业务

### Chinese Government Concessional Loan

重点支持了合作开发和高新技术行业的项目，积极帮助我国企业开拓非洲、中亚等新兴市场，带动我国成套设备、机电产品出口，推动国内企业到受援国投资建厂、承包工程。

中国进出口银行作为中国政府指定的对外优惠贷款的唯一承贷行，主要业务分布在 43 个发展中国家和地区。不仅有力地推动了实施出口市场多元化战略和“走出去”战略，而且在一定程度上促进了受援国经济和社会的发展，加强了我国与发展中国家的经贸合作关系。



Priority under this category in 2003 was on projects in joint resource exploration and high-tech industries. The Bank helped many Chinese exporters develop emerging markets like Africa and the Middle Asia, with spin-off effects on the export of equipment and electronic products. The Bank also facilitated the investment in and contracting of construction of plants and mills in the recipient countries by Chinese enterprises.

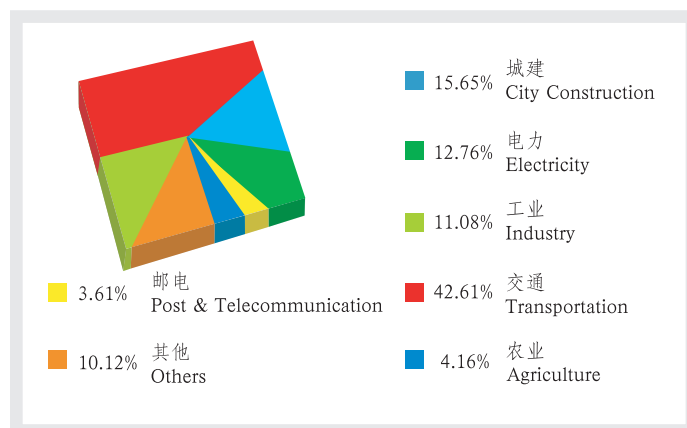
As the sole provider of Government Concessional Loan appointed by the Chinese government, The Export-Import Bank of China maintains its GCL operations in 43 developing economies. The credit lending and services have been instrumental in diversifying market destinations for Chinese exporters in their "going out" ventures, and quite efficient in boosting the economic and social development of the recipient countries while improving the friendly cooperation relationships between China and other developing economies.

## 外国政府贷款转贷业务

### Onlending of Foreign Government Loans

全年新批准转贷项目 38 个，金额 11.9 亿美元，年末贷款余额 178 亿美元。按照积极、合理、有效利用外资的总体要求，把利用外资与国内经济结构调整、国有企业改组改造有效地结合起来。今年，在继续支持国家交通、电力、环保、城市基础设施建设的同时，还根据经济发展的特点和需求，对人才培养、科教文卫事业进行了重点支持。

目前，转贷外国政府贷款的国别为日本、德国、荷兰、奥地利、西班牙、澳大利亚、挪威、芬兰、丹麦、科威特、韩国、比利时、英国、瑞典、卢森堡、波兰和北欧投资银行、北欧发展基金等十六个国家和两家金融机构。

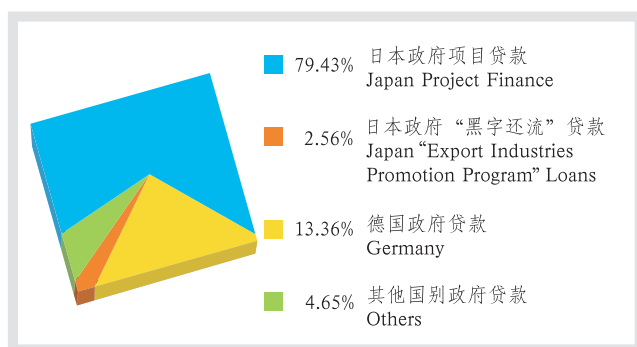


外国政府贷款转贷余额行业分布图  
Outstanding of Foreign Government Loans by Industries

The Bank approved last year 38 onlending projects valued for a total of USD 1,190 million, with year-end credit outstanding at USD 17.8 billion. In order to use foreign funds actively, reasonably, and effectively, the Bank made great efforts combining the applications with the restructuring of domestic economy and the reengineering of State-owned enterprises. Foreign government loans were mainly channeled last year to finance projects of national importance in transportation, power generation and transmission, environmental protection, and urban infrastructure construction. Along with these, funds

from foreign governments were also directed for preferential assistance to personnel training, science awareness workshops, and health and education programs across the nation.

So far the Bank has handled onlending of 16 governments, which included Japan, Germany, the Netherlands, Austria, Spain, Australia, Norway, Finland, Denmark, Kuwait, South Korea, Belgium, the United Kingdom, Sweden, Luxembourg, and Poland, and two financial agencies—Nordic Investment Bank and Nordic Development Fund.



外国政府贷款贷款余额国别分布图  
Outstanding of Foreign Government Loans by Countries



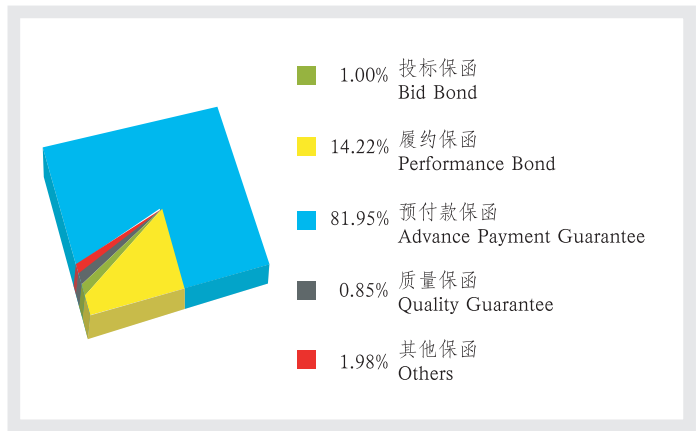
## 对外担保业务 International Guarantee

全年共办理对外担保200笔,担保金额10.4亿美元,比上年增长132%,年末担保责任余额19.3亿美元。

突出政策性金融特点,积极拓展业务,加大营销力度。根据企业对银行保函业务的多种需求,改进金融服务,重点保证了对船舶、电站、通讯设备等大型机电产品、高新技术产品出口和对外承包工程项目的支持。

The Bank underwrote last year 200 international guarantee policies worth USD 1,040 million, up by a lofty 132 per cent over the year before, and the year-end collateral value stood at USD 1,930 million.

As a way to highlight and maximize such policy financing instruments, the Bank was quite assertive last year in expanding client bases and in marketing efforts. Banking officers improved their services by tailoring tools to the varied needs of individual manufacturers for bank guarantees. Priority was on the overseas construction contracts as well as on the export of ships, power plants, telecommunication equipment and other large mechanical-electrical, high- and new-tech products.

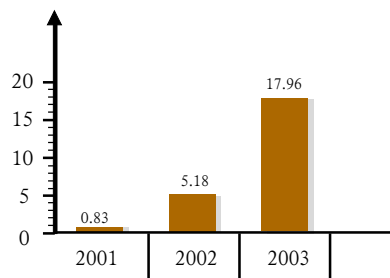


对外担保结构示意图  
Graphic Analysis of International Guarantee

## 国际、国内结算业务 Domestic and International Settlement

全年共计办理国际结算和结、售汇业务18亿美元,比上年增长247%;办理人民币支付结算6305笔,金额达4633亿元,分别较上年增长36%和66%。

自2001年开办了本行贷款项下的国际、国内结算业务和企业存款业务以来,通过快捷的结算手段和广泛的代理行网络,为贷款客户提供安全、快捷、高效的金融服务。目前,已与全球100多个国家和地区的130多家外国银行建立了代理业务关系,为形成强大的国际结算网络奠定了良好的基础。在结算管理上,建立了完善严格的内控体系。在业务处理系统的设计、开发、运行过程中始终把安全放在第一位,确保客户资金的安全。



国际结算业务增长示意图 (单位: 亿美元)  
Growth of International Settlement (in USD 100 million)

The international settlement businesses the Bank handled last year, plus exchange buying and selling, amounted to USD 1,800 million, up by 247 per cent over 2002. The domestic settlement was 6,305 transactions worth a total value of RMB 463.3 billion yuan, increasing over the year before by 36 percent and 66 percent respectively.

Since the Bank began to provide services in domestic and international settlements and savings accounts for Chinese enterprises under loan facilities, clients have enjoyed secure, fast and efficient financial services at the Bank thanks to its settlement facilities and world-wide network of correspondent banks. At present The Export-Import Bank of China maintains correspondent banking relationships with more than 130 foreign banks in 100 countries and regions, which are obviously solid foundation for it to provide excellent settlement services globally. When it comes to settlement administration, the Bank has established a system that is strict on internal control, ensuring asset security for the clients at top priority from the very beginning when the designing, development and operation of this system was commissioned.

## 资金筹措与管理

### Fund Raising and Operation

**资金筹措:** 2003年, 进出口银行根据自身资金需求、市场情况及投资者偏好, 克服不利的市场条件, 适时推出不同期限品种的债券, 全年共发行金融债券3期, 筹集人民币资金320亿元, 为全行信贷业务的稳步发展提供了有力的资金保证。

**资金运营与管理:** 2003年, 进出口银行对本外币资金运营与管理进行了整合, 成立了资金营运部, 统筹全行的资金运营与管理。通过综合运用各种筹资手段, 加强资金计划管理, 合理安排发债规模, 充分运作闲置资金, 有效降低了资金成本, 提高了资金使用效率, 保证了资金良好的流动性和效益性。

**代客债务保值:** 针对国内借款企业外汇贷款项下的汇率、利率风险, 积极开展代客保值业务, 帮助客户运用金融产品进行风险管理, 有效地规避了汇率、利率风险。截至2003年底, 累计协助企业进行了27亿美元的风险管理。



**Fund raising:** Based on assessments of the changing trends of the market and investors, and responding to its own demand for cash flow, the Bank launched last year three issues of financial bonds with varied maturity, netting RMB 32 billion yuan, which provided strong capital assurance for steady growth of the core credit operations.

**Treasury operation:** The Bank created the Treasury Department last year while optimizing the organization of corporate operations and management of financial resources in both Renminbi and foreign currencies. By integrating all financing instruments and channels, by strengthening cash flow planning and account managing, by controlling the size of loans, and by exercising dynamic employment of idle money, the new department was able to secure excellent liquidity and efficiency of cash flow at lower costs for more effective manipulation.

**Risk control:** In view of the risks domestic borrowers are exposed to for their debts in foreign exchanges and interest rates thus associated, the Bank began last year to offer risk protection service to credit clients. This helped to maintain the values of funds and client accounts against exchange risks and interest risks through active risk-management by adjusting current account rates and trading in flexible financial derivatives. By the end of 2003, the Bank recorded an accumulated total of USD 2,700 million for institutional clients in its risk control portfolio.







重大项目情况  
Major Projects

## 出口巴基斯坦铁路机、客车项目

### Pakistan: locomotives and carriages

2003年3月，中国进出口银行向中国机械进出口（集团）有限公司提供了6.5亿元人民币的出口卖方信贷，用于支持该公司出口巴基斯坦175辆铁路客车项目。7月，向四川东方电力设备联合公司提供了6.8亿元人民币和460万美元的出口卖方信贷，用于支持该公司出口巴基斯坦69台铁路机车项目。

巴铁机、客车项目是巴基斯坦政府铁路“全面修复计划”中的一个重要环节。出口铁路客车项目合同总金额9189万美元，该项目的实施不仅有利于改善巴基斯坦铁路的运营条件，还将大大提升巴铁路部门的加工、生产和制造水平。出口铁路机车项目合同总金额为9825万美元，是我国目前一次性出口机车数量最多、出口金额最大的合同。该项目不仅出口铁路机车，还涉及

到相关技术的转让和当地的CKD、SKD组装，合同的签署有助于提高中国出口产品的质量以及科技含量。

以上两个项目的实施对进一步加强两国政治经济关系，提升中国企业在国际市场上的竞争力将起到积极的推动作用。

In March 2003, the Bank signed a supplier's credit agreement with China National Machinery Import & Export Corporation, providing RMB 650 million in support of its export to Pakistan of 175 railway carriages. And in July, the Bank signed a similar deal with Dongfang Electric Corporation of China for a supplier's credit that had two lines: one for RMB 680 million yuan, and the other for USD 4.6 million. This second credit agreement was to support Dongfang's export to Pakistan of 69 railway locomotives.

The imports of the said locomotives and railway cars are an important part of the "Railway Rehabilitation Program" of the Pakistani government. A successful execution of the two contracts, which combine to value USD 91.89 million, while standing to greatly improve the local railway transportation facilities, will benefit the manufacturing and related sectors in that country as well.

The master contract for the locomotive export project totaled USD 98.25 million, so far the largest deal for China in terms of the number of engines to be exported, and of the monetary sum involved. Under the contract there will be transfer of related technologies and local CKD and SKD assemblies in additions to the export of railway locomotives. For this reason, the signing of the said contract will be of importance for China in the upgrading of both the quality and the technological contents of her export machinery and equipment.

The implementation of the two contracts will further the political and economic relations between China and Pakistan, and play an active promotional role in whetting the competitiveness of Chinese manufacturers on the global market.



## 印尼南苏门达腊省巨港电站项目

### Indonesia: power plant

2003年3月，中国进出口银行向中国化学工程总公司提供了总额为7.1亿元人民币境外投资贷款，用于支持该公司采取BOOT（建设、运营、拥有、转让）方式承建印尼南苏门达腊省巨港3×55MW燃气-蒸汽联合循环电站项目。

这是国内企业首次以BOOT方式承揽境外电力工程项目，也是中国进出口银行积极支持国内有比较优势的企业“走出去”开展的又一境外投资项目。BOOT项目所需资金多，项目周期长，投资风险大，但同时也具有相当大的发展潜能和获利空间，一般多用于交通、能源等基础设施领域。这种方式为资金实力雄厚，综合经营能力强的承包商提供了更多的占有市场份额的机会，受到许多国际知名企业的青睐。该项目是国家实施“走出去”战略的重点类型项目，它本身不仅带动了5000多万美元的机电设备出口，而且是中国企业以多种形式承揽工程承包项目进行的有益尝试。

In March 2003, the Bank provided a credit worth a total of RMB 710 million to China National Chemical Engineering(Group) Corp. The offshore investment loan was to provide support to the company for its handling of the project for building a 3 × 55 MW gas-steam bi-generation cycle power plant in South Sumatran Province, Indonesia. The project shall proceed in a Build-Operate-Own-Transfer approach.

It was the first time when a Chinese company adopted the BOOT form in undertaking a power-generation contract in an overseas project. For The Export-Import Bank of China, however, it was but another case underlining its support to well-established Chinese enterprises with comparative advantages in their accessing the international market.



A BOOT project involves a tremendous investment, years of contract lifecycle, and enormous risks. Meanwhile, it provides immense potentials for local development and corporate profitability, often applied to transportation, communication, energy, and other infrastructure sectors. It is a transnational-friendly approach that provides more opportunities for market shares to contractors who have both financial and managerial clouts.

This Sumatran project, as one of the key programs implementing the national “going out” strategy, will spill over to the export of mechanical and electronic equipment worth more than USD 50 million. Meanwhile, it is one more cracking Chinese manufacturers and exporters are experimenting in taking up international construction contracts.



## “一站式”融资模式支持船舶出口

### “One-stop” financing support to ships export

2003年,中国进出口银行在运用“一站式”融资模式支持船舶出口方面取得丰硕成果。该项服务是为提高国产船在双壳散货船市场上的国际竞争力而设计的。2003年进出口银行以此种融资模式签署了3个买方信贷船舶融资贷款协议,协议总金额约5940万美元,共支持了10艘5.3万吨灵便型双壳散货船的出口,其中出口英国2艘,出口挪威8艘。

所谓“一站式”融资方式,是指由船舶经纪人、船级社和融资银行三方合作的一种融资安排,为船舶出口提供配套服务,即由船舶经纪人联络船东,争取批量订单,由船级社根据建造需要选择有能力的造船厂并提供相应的技术支持,由融资银行提供交船前的资金并负责交船后的融资安排。目前,中国船舶出口虽然已经取得长足进展,但在国际市场上仍面临强劲的对手,尤其是在船型设计、融资方式等方面。为了推动国内船舶出口,中国进出口银行联合国外著名船级社和融资银行采取“一站式”融资服务的做法,通过提供捆绑式服务和融资多元化,增强了国产船在国际市场上的竞争力,扩大了我国船舶出口数量、提高了建造质量。

In 2003 the Bank achieved lofty results in supporting the export of ships and other vessels by using the “one-stop” or “under one roof” financing approach. This is a service designed to enhance the competitiveness of Made-in-China catamaran barge carrier on the world market. In 2003 the Bank signed three agreements in this method for buyer’s credit valued USD 59.4 million, which was earmarked for exporting 10 catamaran barge ships with 53,000 tons of capacity each, two to Great Britain and eight to Norway.



The “one-stop” approach refers to a joint financing arrangement among a shipbroker, a classification society, and a financier, designed to provide a package service to the export of ships and other vessels. Under this arrangement, the broker approaches a shipping carrier for obtaining a large order for ships. The society screens for a qualified ship builder and provides necessary technical support based on building requirements. The bank, in turn, supplies the funds that will be channeled to manufacturing, and arranges financing maneuver after the ship or ships are delivered.

The ship building industry of China has made recognized headways in its export but nevertheless faces fierce competition on the world market, especially in the designing and financial aspects. The Bank, in joint efforts with eminent classification societies and financing organizations overseas, helps to boost the competitiveness of Made-in-China ships in the global market, the export volume of ships and other vessels, and their delivered quality, by providing “one-stop” packaged financing with varied fund sources and bundled services.

## 宜昌市环境治理项目

### Yichang: environmental project

2003年7月，中国进出口银行与宜昌市城市建设投资有限公司在宜昌签署《宜昌市环境治理项目利用日本政府贷款转贷协议》，协议金额84.60亿日元。

宜昌市位于长江三峡西陵峡口，是鄂西南地区中心城市和长江上游的重要港口城市，随着三峡工程的建设及三峡水利旅游资源的综合开发，宜昌逐渐成为水电能源基地和旅游城市。近年来，由于城市人口的急剧增加和城市面积的不断扩大，城市发展与环境保护的矛盾日益突出。此次签署的转贷协议将主要用于宜昌市城区供水系统改造和新建污水处理厂、泵站、污水管道等。该项目的实施不仅可以提高宜昌市的城区供水质量，实现城市污水的集中处理，而且可以避免长江中上游河段可能出现的水体污染，改善该地区的环境状况。

In July 2003, the Bank signed an onlending agreement with the Yichang Urban Construction Investment Co. Ltd. in that city in Hubei Province. The Onlending Agreement for the Yichang Environmental Treatment Project Using a Japanese Governmental Loan carried a contract value of JPY 8,460 million.

Yichang, located at the entrance to the Xiling Gorge, one of the three giant gorges on the Yangtze River, is a hub city in Southwest Hubei Province and a gateway port for the upper reaches of the River. Along with the erection of the Three Gorges Dam and the hot development of the hydraulic and tourism resources there, Yichang is fast becoming a hydraulic power house as well as a tourist center.



However, the abrupt growth of the urban population and sprawling expansion of the urban area have brought along more and more conflicts between urban development and environmental protection.

The onlending loans will be channeled to finance the reconstruction of the urban water supply system, the construction of a new waste water treatment plant, and related pump stations and sewer pipe laying. When finished, this project will improve the quality of water supply for the urban areas and round up the sewage for central treatment. Meanwhile, the system will be able to stop the upper reaches of the Yangtze River from possibly being polluted and improve the regional environmental scenario.

## 信息化建设 Information & Technology Development

中国进出口银行坚持“科技兴行”的办行方针，全面围绕“加快系统开发，规范运行管理”两条主线，探索出一条适合自身特色的信息化道路。

2003年，总行计算机中心机房等硬件系统得到较大改善，全行网络得到全面升级和优化。顺利完成了总行新大楼中心机房建设和计算机网络系统搬迁、新成立分支机构的计算机应用系统的筹建、运行工作；网络增值服务不断增加，目前，全行广域网的IP电话系统已经建立并投入使用，全行视频会议系统的建设取得阶段性进展。

2003年，软件系统建设作为各项工作创新的突破口，为加快业务发展提供了良好的技术支持和保障。人行支付系统在深圳、上海分行的顺利推广，转贷财务整改系统的开发工作、担保业务划转的系统调整工作、行长查询系统的开发工作、营业性分支机构信贷台账管理系统的开发、测试和验收等工作以及中国进出口银行网站改版工作的顺利完成，有效地推动了全行改革创新和管理水平的进一步提高。

Observing the “Better banking services through technology” development philosophy, the Bank was successful in adopting an IT policy that has proved most agreeable to its operations, thanks to the implementation of two corporate directives: “faster system development, and more integrated administration and operations”.

The computing center and related IT infrastructure at the Head Office Building had an obvious uplift last year, with the corporate network upgraded and maximized for the best efficiency. Major achievements in the regard included the construction of the computing center in the new office building of the Head Office in Beijing, the relocation of the computing and network systems to the new premises, the installation of a computing system for new branches, and the additional web pages and services furnished in existing networks. An IP telephone network over the WAN systems for the Bank and its shop fronts and branches are now in satisfactory operation, with successful progress already made in the corporate video conferencing system.

The development and installation of the software systems over the past year was a breakthrough for bringing obvious benefits in materializing product innovation and department creativity, making it possible to provide satisfactory technical support and security for fast business growth.

Also contributing to the corporate innovation and management improvement are the following benchmark uplifts in IT investments: the successful installation of the People’s Bank of China settlement systems at Shenzhen and Shanghai Branches, development and optimization of the onlending portfolio system, system reconfiguration in the guarantee transfer business operation, development of the search engine system as a new window feature for the President Office’s webpage, software development, testing and incorporation of the Branch Accounts Balancing System, the completion of face-liftings of the Bank’s own Website, and others.



中国进出口银行高度重视实施人才战略。2003年，继续加强领导班子建设和队伍建设，加大人事制度改革力度，为全行进一步深化改革、加快发展提供了强有力的组织保证。一是积极推进人事工作的制度化和规范化，加强队伍建设，合理配置人力资源，进一步改善人员结构。二是改革和完善年度绩效考核办法，在全行范围开展了以量化指标为主的绩效考核工作，初步建立了比较客观、科学的绩效评价体系。三是积极举办各类培训班、专业讲座，并启动远程教育系统，多渠道、分层次、有针对性地开展各类岗位培训，全年共计有646人参加培训，为实现全行人员整体素质较高的奋斗目标打下了良好基础。

The Bank has always attached great importance to human resources strategies and its implementation. Last year, the Bank intensified its infrastructure buildup of both the executive team and the loyalty management of the general staff members. Greater reform efforts in this area have prepared the Bank with sufficient assurance in deepening organizational reform and speeding up development as an organic whole.

The first of the strategies adopted for this purpose was the implementation of an on-going institutionalization and streamlining process of the human resources administration, which was materialized in the renewed restructuring of the workforce and the optimal disposition of the right people to the right placements.

The next effective measure was in the continued reform and improvement of the year-end evaluation review system. A Bank-wide assessment of staff performance based on quantitative appraisals made possible the establishment of a performance measurement approach that has proved more objective and scientific.

The third measure was staff training programs including courses, subject workshops, and the initiative of the e-learning facility. These were able to provide employees with position-specific training in varied schedules through different agencies. Altogether 646 of the employees participated in one or more of the training programs, which have undoubtedly contributed to the organizational strategy for upgrading the quality of the entire workforce.





## 分支机构设立 Network Building

2003年，中国进出口银行先后成立了杭州代表处、南京分行、大连分行三家分支机构。目前，中国进出口银行共设立了总行营业部、上海分行、深圳分行、南京分行和大连分行5家营业性分支机构，以及哈尔滨、青岛、西安、成都、武汉、杭州、福州、广州8个国内代表处和中西非、东南非2个境外代表处。各分支机构在总行的统一领导下，按照“服务地方、方便企业，促进出口”的宗旨，为客户提供优质、高效、便捷的金融服务。

In 2003, Hangzhou Representative Office, Nanjing Branch and Dalian Branch were opened to business one after another. Currently, the Bank has established five operational arms – namely Banking Department (H.O.), Shanghai Branch, Shenzhen Branch, Nanjing Branch and Dalian Branch, eight domestic representative offices in Harbin, Qingdao, Xi'an, Chengdu, Wuhan, Hangzhou, Fuzhou and Guangzhou, and two overseas representative offices based respectively in Abidjan, Cote d'Ivoire for Central and West Africa and Johannesburg for Southern and Eastern Africa.

Under the direct leadership of the Head Office, the branches and offices, following the guideline of “serving the local community and enterprises and promoting the development of export”, are committed to providing quality, efficient and convenient services to the customers.



美国穆迪投资者服务公司对中国进出口银行的信用评级为 A2，美国标准普尔公司与日本评级和投资信息公司分别重新确认进出口银行的信用评级为 BBB+ 和 A。以上评级均与中国国家主权级一致。

Moody's Investors Service in the United States rated the Bank A2, the Standard & Poor's Corp., USA and Rating and Investment Information Co., Japan reconfirmed BBB+ and A for the Bank respectively. All the three ratings were compatible to China's sovereign ratings.



	长期外币债务	短期外币债务	长期外币债务	短期外币债务
 美国穆迪投资者服务公司	A2	—	A2	—
 美国标准普尔公司	BBB+	A-2	BBB+	A-2
 日本评级和投资信息公司	A	a-1	A	a-1



## 社会公益事业 Social Work and Activities

作为国家政策性银行，中国进出口银行在全力支持我国开放型经济发展的同时，通过各种形式参与公益事业，积极回馈社会。

2003年，中国进出口银行继续做好对定点扶贫地区—甘肃省岷县的帮扶工作，加大了科技扶贫、教育扶贫力度。认真贯彻党中央国务院有关通知精神，组织慰问组赴甘肃省岷县开展送温暖活动，走访慰问了280户贫困职工和特困群众；在岷县发生地震灾害后，迅速组织慰问组赴灾区捐物慰问，帮助灾区人民重建家园；积极与清华大学继续教育学院联系在岷县建立远程教育站项目，使岷县成为全国第一批受益单位；出资帮助岷县南川小学和大沙漠小学建设校舍，继续捐资帮助岷县132名小学生。这一系列工作得到了国务院扶贫办和甘肃省扶贫办的好评，《金融时报》、《甘肃日报》、甘肃省电视台等有关媒体及时进行了报道。

面对非典这场突如其来的灾难，中国进出口银行一手抓抗击非典，一手抓促进出口，为了表达对医务工作者的深切关怀和崇高敬意，全行员工慷慨解囊，奉献爱心，向中日友好医院捐赠了50万元的款物，以实际行动表达了对北京非典防控工作的支持。

The Export-Import Bank of China, as a State policy bank, offered in the past years to pay back the society by participating various activities of social work and community service while providing support to the national open and export-oriented economic drives.

The Bank in 2003 continued its assistance programs in Minxian County, Gansu Province, which is the selected recipient of aid from the Bank to the west of China. The rescheduled focus was greater support in technology and education presentations to Minxian households. Following the circulars issued by the Central Party Committee and the State Council on poverty reduction and rural development, the Bank provided assistance efforts that included the following.

- Initiated “heart-warming” tours of the county where they visited and delivered necessities to 280 workers and households classified as poverty victims.
- Organized emergency teams on site visits to Minxian soon after an earthquake that struck the area and beyond, expressing sympathy and delivering materials on behalf of its management and staff, contributing to local efforts in rebuilding their homeland.
- Sponsored, with cooperation from the Continued Education School, Tsinghua University, a long-distance education station in the county, making it one of the first beneficiaries of technology across the country.
- Provided funds for the construction of classrooms and dormitories for both Nanchuan and Dashamo Primary Schools in the county, and following the year before, paid the tuition fees, books and sundry expenses for 132 school kids there.





Japan Friendship Hospital, Beijing, offering substantial backing to the SARS prevention and treatment efforts of the capital.

The assistances nut-shelled above won complimentary comments from both the Poverty Reduction Office, the State Council, and that of the Gansu Province. Meanwhile, the Financial Times, Gansu Daily, Gansu TV Station, and other media all provided timely coverage.

Confronted with the SARS outbreak last year, the Bank did its best fighting the epidemic while fulfilling its mission of supporting the country's export. Executives and staff of the Bank donated a pool of cash and supplies worth RMB 500,000 yuan to the China-





对外交往与合作  
International Exchanges

2003年,为适应新形势,迎接新挑战,中国进出口银行在进一步推动业务发展的同时,积极与国际同业加强交流,对外交往与合作更加活跃。

### 一、扩大代理行网络

截至2003年12月底,中国进出口银行共与137家银行及其312个分支机构建有代理行关系,代理行网络遍布100个国家和地区的139个城市。与代理行在资金往来、国际结算、人员培训、信息交流等方面均积极开展合作。

### 二、加强与其他国家出口信用机构的交流与合作

2003年,中国进出口银行采取积极措施,努力加强与其他出口信用机构的交往与合作。2003年10月,进出口银行领导率团参加了第九届亚洲出口信用机构年会并签署了《多边信用证保兑协议》,这是我行连续第九年参加该年会。此外,还会见了美国进出口银行、日本国际协力银行、非洲开发银行、斯洛伐克进出口银行、匈牙利进出口银行、罗马尼亚进出口银行等出口信用机构的高层领导,积极开展同业交流,加强合作。



### 三、全面加强对外友好往来,积极推进友好合作关系

#### (一) 接待来访

2003年,中国进出口银行领导出席国家领导人外事活动以及会见外宾90余次,其中会见政府高层领导或外交使节40余次。主要有:圭亚那总统、巴基斯坦总统、赞比亚总统;苏丹灌溉和水资源部部长、巴基斯坦铁道部部长、苏丹财政国民经济部部长、几内亚经济和财政部部长、古巴政府部长、蒙古财政经济部部长、津巴布韦工业和国际贸易部部长、苏里南财政部部长、塞尔维亚与黑山共和国财政部部长、贝宁能源部部长、越南财政部部长、坦桑尼亚财政部部长、巴基斯坦铁路董事会主席、巴布亚新几内亚石油、能源和矿产部部长等。外交使节包括罗马尼亚驻华大使、伊朗驻华大使、古巴大使及驻华公使、蒙古驻华大使、乌兹别克斯坦驻华大使、津巴布韦驻华大使、印度驻华大使等。



积极与银行同业探讨业务合作。2003年,中国进出口银行领导会见了许多著名国际大银行及知名国际金融机构的领导人,主要有:美国银行家协会、俄罗斯联邦银行、俄罗斯国际工业银行、俄罗斯外贸银行、东京三菱银行、瑞穗实业银行、东方汇理银行、法国巴黎银行、巴克莱银行、德国商业银行、美林集团、野村证券和大和证券株式会社等。

为配合业务发展,中国进出口银行还接待了津巴布韦贸工部代表团、苏里南财政部代表团、蒙古代表团、菲律宾财政部代表团等,并连续第三年接待了韩国输出入银行新行员访华代表团,举办了两行青年行员的交流、联谊活动,推进了两行间的友谊和关系。

#### (二) 外事出访

2003年,董事长、行长羊子林陪同吴仪副总理出访了拉美8国。为配合温家宝总理访问印尼、吴邦国委员长访问菲律宾、贾庆林主席访问斯里兰卡等国的活动,羊子林行长、赵文章副行长、朱鸿杰副行长分别出访了上述

国家。

为发展对外关系和国际经贸合作，促进信贷业务的开展，2003年中国进出口银行领导多次率团出访，签署贷款协议，考察相关出口信用机构运营机制，介绍宣传我行业务。主要访问的国家有：越南、印度尼西亚、菲律宾、日本、韩国、赞比亚、蒙古、斯里兰卡、苏里南、委内瑞拉、英国、瑞典、挪威、丹麦、塞舌尔、津巴布韦、博茨瓦纳等。

上述出访活动，加强了中国进出口银行与外国政府、金融机构的往来，增进了相互了解和合作，促进了国家重点项目的落实，推动了各项业务的顺利开展。

In 2003, a year of opportunities as well as challenges, The Export-Import Bank of China, while providing support to national export and pushing for its own portfolio operations, was aggressive in maintaining exchanges with its partners and developing relations with peer banks across the world, resulting in remarkable activities in two-way visits and cooperation of mutual interest.



#### 1. Network of overseas correspondent banks expanded

Figures available by the end of 2003 indicated that the Bank now maintains correspondent relationships with 312 branches of 137 foreign banks in 139 cities dotting 100 countries and regions. With these correspondent partners the Bank maintains a wide range of cooperation in funds transfer, cross-border settlement, staff training and information exchange.

#### 2. Communication with other ECAs improved



The Bank initiated approaches and schemes in 2003 in improving dialogues and cooperation deals with the export credit agencies of other countries. Senior executives of the Bank attended the Ninth Annual Meeting of Asian Export Credit Agencies, where they signed the Multilateral Letter of Credit Confirmation Facility Agreement. During last year, they also received at the headquarters their counterparts from the United States, Japan, Slovakia, Hungary, Romania and other countries as well as the head from African Development Bank.

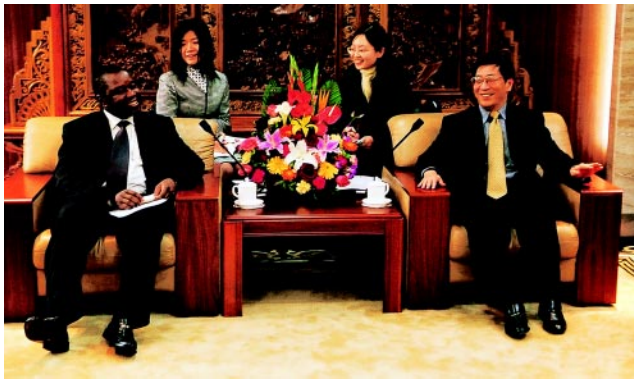
#### 3. Two-way VIP visits and exchanges increased

##### 3.1. State & VIP Guests





In 2003, top executives of the Bank received – sometimes together with the State leaders – 90 groups of foreign visitors, more than 40 of which were senior officials and diplomatic envoys of governments. These included the Presidents of Guyana, Pakistan, and Zambia. Ministers and other senior government officials included Minister for Irrigation and Water Resources and Minister of Finance, the Republic of Sudan, Railway Minister of Pakistan, Minister of Economics and Finance of Guinea, Government Minister of Cuba, Minister of Economics and Finance of Mongolia, Minister of Industry and Commerce, Zimbabwe, Finance Minister of Suriname, Finance Minister of the Republic of Serbia and Montenegro, Energy Minister of Benin, Finance Minister of Vietnam, Finance Minister of Tanzania, Chairman of Railroad Board, Pakistan, Minister for Energy and Minerals of Papua New Guinea, and others. Diplomatic envoys and other mission heads included ambassadors to the People's Republic of China of Romania, Iran, Cuba, Mongolia, Uzbekistan, Zimbabwe, India, and other countries.



Top executives and leaders of the Bank held last year many successful discussions on business partnership and other cooperation possibilities. VIP guests included those from the following banks and organizations: American Bankers' Association, Central Bank of the Russian Federation, International Industrial Bank of Russia, Bank for Foreign Trade of Russia (Vneshtorgbank), Bank of Tokyo–Mitsubishi, Mizuho Corporate Bank. Ltd, Credit Agricole Indosuez, Bank of Paris, Barclays Bank, Commerzbank A. G. of Germany, Merrill Lynch & Co., Nomura Securities Co. Ltd, Daiwa Securities Co. Ltd., and others.

Senior executives of the Bank also received delegation visits headed by government ministers from such countries as Zimbabwe, Suriname, Mongolia, and the Philippines. The Bank received, for the third year as an annual event, a delegation of new recruits from the Export–Import Bank of Korea, who exchanged views in goodwill functions and enjoyed group activities with their peers from the Bank.

### 3.2. Outbound Visits

Last year, Mr. Yang Zilin, Chairman and President, accompanied Vice Premier Wu Yi on an official trip to eight Latin American countries, and was on a business trip specifically for the assignments associated with Premier Wen Jiabao's visit to Indonesia. Vice President Zhao Wenzhang was on the entourage when Mr. Wu Bangguo, Chairman of the Standing Committee of the NPC, toured the Philippines. And Vice President Zhu Hongjie visited Sri Lanka as to implement the tasks associated with the visit of Mr. Jia Qinglin, Chairman of the CPPCC (China People's Political Consultative Conference).

Last year, destinations of international visits and tours headed by senior executives of the Bank ranged from Vietnam, Indonesia, the Philippines, Japan, South Korea, Zambia, Mongolia, and Sri Lanka in Asia, to Suriname and Venezuela in South America, from the United Kingdom, Norway, Sweden, and Denmark in Europe, and to

Seychelles, Zimbabwe and Botswana in Africa. On visits to these countries banking officials signed agreements on credit extension, making surveys on operation mechanism of peer organizations, and doing road shows for the core business lines of the Bank.

These visits have been important in increasing exchanges of views and communication with foreign governments and financial agencies, enhancing their mutual understanding and cooperation, greatly facilitating the implementation of Bank-financed projects entrusted by the central government of China, and proving instrumental to all the business operations of the Bank.





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财务报表  
Financial Statements

## 资产负债表 BALANCE SHEET

单位: 千元人民币  
(in thousands of RMB)

资产	ASSETS	2003-12-31	2002-12-31	2001-12-31
存放中央银行款项	Due from Central Bank	2,066,165	4,095,213	2,222,571
存放同业款项	Due from Banks	5,847,632	1,490,528	2,536,681
拆放同业	Interbank Lendings	2,604,980	9,450,599	3,749,300
各项贷款	LOANS	103,995,816	89,477,955	72,726,631
减: 贷款呆帐准备金	Less: Provision for Doubtful Debt in Loans	1,104,585	1,023,751	760,144
应收款项	Sundry Accounts Receivable	852,052	1,037,430	1,080,842
固定资产原值	Fixed Assets	1,182,669	712,139	610,130
减: 累计折旧	Less: Accumulated Depreciation	160,132	113,402	75,248
在建工程	Construction in Process		270,000	6,702
长期投资	Long-Term Investment	3,420,172	2,110,535	10,432
其他资产	Other Assets	796,210	2,675,019	9,007,945
资产总计	TOTAL ASSETS	119,500,979	110,182,265	91,115,842
<b>负债</b>	<b>LIABILITIES</b>			
同业拆入	Interbank Borrowings	3,229,988	1,829,168	2,645,208
其他流动负债	Other Current Liabilities	3,894,419	-1,410,630	2,723,178
保证款项	Guarantee Sum	406,326	1	580
应付款项	Sundry Accounts Payable	2,142,894	1,589,273	2,143,613
发行金融债券	Bonds Issued	100,559,273	98,870,883	74,153,433
财政拨款	Fiscal Subsidized Funds	3,704,630	3,784,547	4,000,060
负债合计	TOTAL LIABILITIES	113,937,530	104,663,242	85,666,072
<b>所有者权益</b>	<b>OWNER'S EQUITY</b>			
实收资本	Paid-in Capital	5,000,000	5,000,000	5,000,000
资本公积	Capital Surplus	-6,493	-6,367	-6,514
盈余公积	Earnings Surplus	335,533	319,624	308,409
未分配利润	Undistributed Profit	234,409	205,766	147,875
所有者权益合计	TOTAL OWNER'S EQUITY	5,563,449	5,519,023	5,449,770
负债及所有者权益总计	TOTAL LIABILITIES AND OWNER'S EQUITY	119,500,979	110,182,265	91,115,842

## 损益表

### PROFIT AND LOSS STATEMENT

单位: 千元人民币  
(in thousands of RMB)

		01/01-2003/12/31
利息收入	Interest Income	3,236,433
手续费及其他收入	Commissions & Other Income	773,602
收入总额	TOTAL INCOME	4,010,035
利息支出	Interest Expenses	2,813,452
手续费及其他支出	Commissions & Other Expenses	636,771
管理费用	Administrative Expenses	241,261
营业税金及附加	Sales Tax and Affixation	192,640
支出总额	TOTAL EXPENDITURES	3,884,124
税前利润	PRE-TAX INCOME	125,911
减: 所得税	Less: Income Tax	86,807
税后利润	INCOME AFTER TAX	39,104

## 外国政府贷款转贷业务资产负债表

### THE BALANCE SHEET OF ONLENT FOREIGN GOVERNMENT LOANS

单位: 千元人民币  
(in thousands of RMB)

资产	ASSETS	
存放同业款项	Due from Banks	1,982,245
应收及暂付款	Accounts Receivable	3,665,241
转贷垫付利息	Interest Receivable	3,886,011
转贷外国政府贷款	Onlent Foreign Government Loans	147,062,635
资产总计	TOTAL ASSETS	156,596,132
负债	LIABILITIES	
应付及暂收款	Accounts Payable	1,700,151
掉期资金	Swap Capital	10,808
同业拆入	Interbank Borrowings	
借入外国政府贷款	Borrowings of Foreign Government Loans	154,699,070
长期借款	Long-term Borrowings	13,371
负债合计	TOTAL LIABILITIES	156,423,400
所有者权益	OWNER'S EQUITY	
未分配利润	Undistributed Profits	172,732
本年利润	Current Year Profits	
所有者权益合计	TOTAL OWNER'S EQUITY	172,732
负债及所有者权益总计	TOTAL LIABILITIES & OWNER'S EQUITY	156,596,132



## 会计报表附注

### Notes to Financial Statements

#### 一、主要会计政策

##### (一) 会计制度

按照《中华人民共和国会计法》、《企业会计准则》、《企业财务通则》、《金融企业会计制度》和《金融保险企业财务制度》等法律、法规编制。

##### (二) 会计报表期间

公历 2003 年 1 月 1 日至 12 月 31 日

##### (三) 会计记账原则和计价基础

代理外国政府贷款转贷业务采用收付实现制记账原则，其它业务均采用权责发生制记账原则。各项资产负债均按历史成本计价。

##### (四) 记账本位币、外币业务和报表折算方法

记账本位币为人民币。外币业务采用分账制核算。期末外币报表折算时除所有者权益各项（未分配利润除外）按照入账时汇率进行折算，其它项目均按照决算日人民银行公布的基准汇率进行折算。

本期末基准汇率：

1 美元 = 8.2767 元人民币

1 欧元 = 10.386845 元人民币

1 日元 = 0.07736 元人民币

1 港币 = 1.066036 元人民币

1 丹麦克郎 = 1.395157 元人民币

1 挪威克郎 = 1.233267 元人民币

##### (五) 投资核算方法

长期股权投资采用成本法进行核算。

##### (六) 固定资产计价和折旧方法

固定资产按取得时成本计价。固定资产折旧采用年限平均法按月计提，净残值率 3%。各类固定资产折旧年限分别为：营业用房 30 年；非营业用房 35 年；电子计算机 3 年；运输设备 6 年；通讯设备、安全保卫设备、电器设备、家具及其他 5 年。

##### (七) 呆账准备计提

呆账准备按照期末各项贷款、股权和债权投资（不含人民币国库券投资）、拆出资金余额的 1% 差额提取。

##### (八) 主要税赋

所得税按应付税款法进行核算，税率为 33%，期末由总行汇总统一缴纳。营业税税率为 5%，总行和各分支机构分别缴纳。

#### 二、表外项目

应收未收贷款利息余额	166,568.37 万元
保函责任余额	1,602,892.32 万元
国外开来保证凭信	793,910.95 万元

### 三、其它财务事项说明

- (一) 由于新办公楼已投入使用, 相应工程款由“在建工程”科目转入“固定资产”科目。
- (二) 财政部核定分三年进行摊销的2000年底待冲销应收利息于本年度核销了剩余的0.69亿元, 相应冲减了本期利息收入, 并转为表外应收利息进行核算。
- (三) 以前年度已出售职工住房形成的固定资产清理损失于本年度列支0.78亿元后全部清理完毕。

#### 1. Accounting Policies

(1) Accounting principles

The financial statements of The Export-Import Bank of China are prepared in accordance with the relevant regulations of the Accounting Law of the People's Republic of China, Accounting Standards for Business Enterprises, General Financial Provisions for Business Enterprises, Accounting System for Financial Institutions and Regulations Regarding Financial Activities of Financial and Insurance Institutions.

(2) Accounting year

The accounting year runs from January 1, 2003, to December 31, 2003.

(3) Accounting basis

Except the onlending business which applies cash basis accounting, all the rest of the Bank's businesses are prepared on an accrual basis and at historical cost.

(4) Reporting currency and accounting principles for foreign currency denominated business

The reporting currency is RMB. Foreign currency business is recorded separately, and the daily operation is booked in the original currency involved. Except those items under Owner's Equity (excluding Undistributed Profit), which are translated into RMB at the exchange rate of book entry, the year-end assets and liabilities denominated in foreign currencies are translated into RMB at bench rates of exchange publicized by the central bank on the date of final settlement of account. The year-end bench exchange rates used for the Balance Sheet were:

USD : RMB	1: 8.2767
EUR : RMB	1: 10.386845
JPY : RMB	1: 0.07736
HKD : RMB	1: 1.066036
DKK : RMB	1: 1.395157
NOK : RMB	1: 1.233267

(5) Investments

Long-term equity investments are stated at cost.





## (6) Fixed assets

Fixed assets are recorded on a historical cost basis. Depreciation is calculated using the straight-line method on a monthly basis. Net residual value is estimated at 3%. The estimated service terms of different category of fixed assets are as follows: business houses 30 years, non-business houses 35 years, computers 3 years, transportation equipment 6 years, communication, security system, electric appliances, furniture and etc. 5 years.

## (7) Provisions

Provisions for doubtful debts are set at 1% of the year-end outstanding balance of all loans, equity investments and debt securities (excluding those investments on RMB treasury bonds) and interbank lending.

## (8) Tax

The income tax was calculated using the payable method at a rate of 33%. Income tax was paid by the head office at the end of the year. The operating tax was calculated at a rate of 5% and paid by the head office and business branches separately.

**2. Off-sheet items (in 10 thousand RMB)**

Year-end Outstanding Balance of Interest Receivable	166,568.37
Year-end Outstanding Balance of Guarantees	1,602,892.32
Year-end Outstanding Balance of Guarantee Certificate issued by Foreign Institutions	793,910.95

**3. Explanation on other financial items**

- (1) Since the new office building of the Bank has already been in use, the consequent item for its construction expenses is included into "Fixed Assets" instead of the previous "Engineering Work under Construction".
- (2) RMB 69 million was off-set in this accounting year as in accordance with the decision of Ministry of Finance to amortize the interests receivable awaited to be written off at the end of 2000 over three years, and was recognized as off-sheet interest receivable, hence wrote off equivalent interest incomes for the period.
- (3) RMB 78 million was entered for the accounting year as the losses resulting from the liquidation of the staff lodging houses as fixed assets.

## 营业性分支机构

### Business Branches

#### 总行营业部

Banking Department (H.O.)

经营服务范围: 北京市、天津市、河北省、山西省、内蒙古自治区

Covering areas: Beijing, Tianjin, Hebei Province, Shanxi Province, Inner Mongolia Autonomous Region

地 址: 北京市东城区北河沿大街 77 号

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

邮编 (Zip) : 100009

S W I F T : EIBCCNBJBKD

电话 (Tel) : (010) 64099688

传真 (Fax) : (010) 64001770

#### 上海分行

Shanghai Branch

经营服务范围: 上海市、江西省、浙江省、福建省

Covering areas: Shanghai, Jiangxi Province, Zhejiang Province, Fujian Province

地 址: 上海市浦东南路 500 号 27 - 29 层

Address: FL. 27 - 29, 500 Pudong Road(S) Shanghai, China

邮编 (Zip) : 200120

S W I F T : EIBCCNBJSHA

电话 (Tel) : (021) 38804588

传真 (Fax) : (021) 58769785

#### 深圳分行

Shenzhen Branch

经营服务范围: 广东省、湖南省、海南省、广西壮族自治区

Covering areas: Guangdong Province, Hunan Province, Hainan Province, Guangxi Province

地 址: 深圳市罗湖区建设路 2016 号南方证券大厦 7 - 8 楼

Address: FL. 7 - 8, Southern Securities Tower, 2016 Jianshe Road, Shenzhen, China

邮编 (Zip) : 518004

S W I F T : EIBCCNBJSZT

电话 (Tel) : (0755) 82215033、82215088、82215099

传真 (Fax) : (0755) 82215588

#### 南京分行

Nanjing Branch

经营服务范围: 江苏省、安徽省

Covering areas: Jiangsu Province, Anhui Province

地 址: 南京市中山南路 49 号商茂世纪广场 40 - 42 层

Address: FL. 40 - 42, Shangmao Century Plaza, No. 49, Zhongshan Road(S), Nanjing, Jiangsu Province, China

邮编 (Zip) : 210005

S W I F T : EIBCCNBJNJB

电话 (Tel) : (025) 86890571

传真 (Fax) : (025) 86890504

#### 大连分行

Dalian Branch

经营服务范围: 辽宁省、吉林省、黑龙江省

Covering areas: Liaoning Province, Jilin Province, Heilongjiang Province

地 址: 大连市中山区人民路 15、17 号中银大厦 19 - 20 层

Address: FL. 19 - 20, China Bank Plaza, No. 15, 17, Renmin Road, Zhongshan District, Dalian, Liaoning Province, China

邮编 (Zip) : 116001

S W I F T : EIBCCNBJDLB

电话 (Tel) : (0411) 2507899

传真 (Fax) : (0411) 2507377



## 国内代表处

### Domestic Representative Offices

#### 哈尔滨代表处

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 地 址: 哈尔滨市南岗区天顺街 31 号  
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 Harbin, Heilongjiang Province, China  
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#### 中西非代表处

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 科特迪瓦阿比让市  
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 (01 B.P. 1910, ABIDJAN 01, Cote d'Ivoire)  
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 传真 (Fax) : (00225) 20216538

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 Wuhan, Hubei Province, China  
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 电话 (Tel) : (027) 85712403  
 传真 (Fax) : (027) 85712314

#### 杭州代表处

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 Hangda Road, Hangzhou, Zhejiang  
 Province, China  
 邮编 (Zip) : 310007  
 电话 (Tel) : (0571) 87902050  
 传真 (Fax) : (0571) 87902195

#### 福州代表处

Fuzhou Representative Office  
 地 址: 福州市五四路 159 号  
 Address: 159 Wusi Road, Fuzhou Fujian Province,  
 China  
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 传真 (Fax) : (0591) 7813328

#### 广州代表处

Guangzhou Representative Office  
 地 址: 广州市天河北路 233 号  
 Address: 233 Tianhebei Road, Guangzhou,  
 Guangdong Province, China  
 邮编 (Zip) : 510620  
 电话 (Tel) : (020) 38771522  
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#### 东南非代表处

Representative Office for Southern & Eastern Africa  
 南非约翰内斯堡  
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 13 Fredman Drive, Sandown, 2199  
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 传真 (Fax) : (0027) 11 7846817