

SINO SURE

CHINA EXPORT
& CREDIT
INSURANCE
CORPORATION

2021
ANNUAL REPORT
年度报告



官方微信
Official WeChat
Account



官方网站
Official Website



小微企业服务
SME Service

The logo features the word "SINO" in a large, white, sans-serif font. Below it, the word "SUIRE" is written in a similar font, but with a blue-to-white gradient. The text is set against a background of overlapping, semi-transparent blue geometric shapes, including a large triangle on the left and various curved and angular forms in shades of light and dark blue.

SINO

CHINA EXPORT & CREDIT INSURANCE CORPORATION

SUIRE

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关于中国信保

ABOUT SINOSURE

职责使命

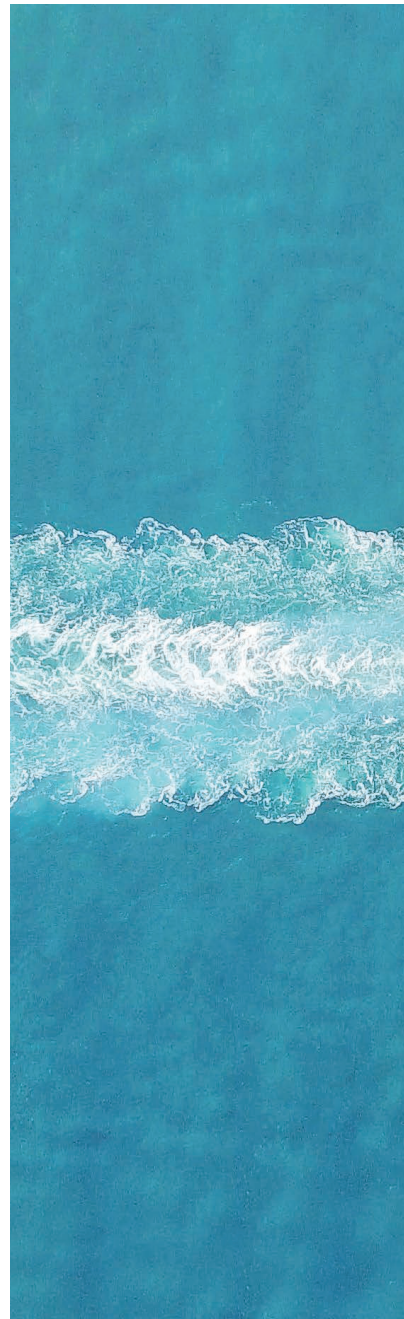
FUNCTIONS AND MISSIONS

中国出口信用保险公司（简称中国信保）是由国家出资设立、支持中国对外经济贸易发展与合作、具有独立法人地位的国有政策性保险公司，于2001年12月18日正式揭牌运营，服务网络覆盖全国。

- 以“履行政策性职能，服务高水平开放”为己任，积极扩大出口信用保险覆盖面，为中国货物、技术、服务出口，以及海外工程承包、海外投资项目提供全方位风险保障。
- 坚决贯彻落实国家决策部署，在助力“六稳”“六保”、服务共建“一带一路”、全力促进外贸稳中提质、培育国际经济合作和竞争新优势、保产业链供应链稳定、支持构建新发展格局等方面发挥了积极作用。
- 在信用风险管理领域深耕细作，提供专业权威信息。设有专门的国别风险研究中心和资信评估中心。资信调查业务覆盖全球所有国别、地区及主要行业。

China Export & Credit Insurance Corporation (hereinafter referred to as "SINOSURE") is a state-owned policy insurance company funded and established by the state to support China's foreign economic and trade development and cooperation, operating as an independent legal entity. It officially commenced operation on December 18, 2001 and has a nationwide service network.

- Committed to "fulfilling the policy functions and supporting high-level opening-up" as its mission, SINOSURE works to actively expand the coverage of export credit insurance and provides comprehensive risk protection for exports of Chinese goods, technologies, and services, as well as overseas contracting and investment projects.
- SINOSURE resolutely implements the decisions and requirements of the state, and plays a positive role in assisting the "Stability on Six Fronts" (employment, the financial sector, foreign trade, foreign investment, domestic investment and expectations) and "Securities in Six Areas" (job security, basic living needs, operations of market entities, food and energy security, stable industrial and supply chains, and the normal functioning of primary-level of governments), supporting jointly building of the Belt and Road Initiative (hereinafter referred to as the "BRI"), making every effort to promote the stability and quality of foreign trade, cultivating new advantages in international economic cooperation and competition, ensuring the stability of the industrial chain and supply chain, and supporting fostering a new development paradigm, among others.
- SINOSURE provides professional information by carrying out in-depth research in the credit risk management field and has set up the Research Center of Country Risk and the SinoRating Center. Its credit investigation business covers all countries, regions and major industries around the world.



业绩摘要 PERFORMANCE SUMMARY

各项业务实现承保金额

8,301.7 亿美元

The total amount insured of all products and services reached USD830.17 billion

中长期出口信用保险、短期出口信用保险承保金额合计

6,825.5 亿美元

The total amount insured of medium and long-term export credit insurance, and short-term export credit insurance was USD682.55 billion

全年向企业和银行支付赔款

18.7 亿美元

Claims paid to enterprises and banks for the year totalled USD1.87 billion

在短期险项下为企业提提供融资增信保额

2,213.3 亿元人民币
~343.2 亿美元

Provided financing credit enhancement insurance amount of RMB221.33 billion (equivalent to USD34.32 billion) for enterprises under short-term insurance



IN THE YEAR **2021**年

关于中国信保 ABOUT SINOSURE

主要产品及服务 PRINCIPAL PRODUCTS AND SERVICES



开拓市场
Market Development



便利融资
Financing Facilitation



补偿损失
Loss Compensation

中长期出口信用保险
MEDIUM AND LONG-TERM EXPORT CREDIT INSURANCE

海外投资保险
OVERSEAS INVESTMENT INSURANCE

短期出口信用保险
SHORT-TERM EXPORT CREDIT INSURANCE

短期出口特险
SHORT-TERM PROJECT INSURANCE

国内贸易信用保险
DOMESTIC TRADE CREDIT INSURANCE

为金融机构、出口企业或融资租赁公司收回融资协议、商务合同或租赁协议项下应收款项提供风险保障，承保业务的保险期限一般为 2-15 年。

Covers risks in relation to the collection of the accounts receivable (A/R) for financial institutions, exporters or financial leasing companies under the export-related loan agreement, commercial contracts or leasing contracts respectively. The tenor is generally 2-15 years.

为投资者及金融机构因投资所在国发生的征收、汇兑限制、战争及政治暴乱、违约等政治风险造成的经济损失提供风险保障，承保业务的保险期限不超过 20 年。

Protects investors and financial institutions from economic losses resulting from political risks such as expropriation, exchange and transfer restrictions, war and political violence, and breach of contract in the host country. The maximum tenor is 20 years.

为以信用证、非信用证方式从中国出口的货物或服务提供应收账款收汇风险保障。承保业务的信用期限一般为一年以内，最长不超过两年。

Covers the risks in relation to the collection of A/R for goods and services exported from China by means of L/C or non-L/C. The covered credit period is generally within one year, and not more than two years.

为出口企业提供在出口合同和工程承包合同项下，由于买方未履行或无法履行合同项下的付款义务而遭受的成本投入损失或应收账款损失的风险保障。承保业务的信用期限为两年（含）以内。

Protects exporters from the loss of costs incurred or A/R due to the buyer's failure or inability to fulfill its payment obligations under the export contracts or engineering contracts. The covered credit period is generally within two years (included).

为在中国境内注册的企业提供在国内贸易中，因买方商业风险造成的应收货款损失，或因供应商商业风险造成的不能收回预付款的损失的风险保障。承保业务的信用期限一般为一年以内。

Protects the enterprises registered in China from the loss of A/R resulting from commercial risks on the buyer's side, or the loss of advance payment resulting from commercial risks on the supplier's side in domestic trade. The covered credit period is generally within one year.



优化报表
Optimization of Financial Statements



提升信用
Credit Enhancement



管理风险
Risk Management

进口预付款保险
IMPORT ADVANCE
PAYMENT INSURANCE

为有进口经营权的企业提供在进口贸易中因供应商所在国政治风险或供应商商业风险导致的预付款无法收回的风险保障。

Protects the enterprises with import business licenses from non-recovery of advance payment resulting from political risks in the country of the supplier or commercial risks associated with the supplier in the import trade.

担保
BONDS & GUARANTEE
融资担保 / 非融资担保
FINANCIAL GUARANTEE/
NON-FINANCIAL GUARANTEE

为客户的大型资本性货物出口、海外工程承包、海外投资并购等“走出去”项目及一般贸易出口等业务提供融资担保及投标保函、履约保函、预付款保函等非融资担保支持，为企业提供信用增级的“一站式”服务。

Provides corporate clients with “one-stop” credit enhancement services through financial guarantees and non-financial guarantees in forms of bid guarantee, performance guarantee and advance payment guarantee, for their general trade exports and exports of large capital goods, overseas contracting projects, overseas investment, M&As, and other “Going Global” projects.

保单融资
INSURANCE POLICY
FINANCING

银行直接投保信用保险向企业提供融资支持，或银行基于信用保险的风险保障作用，通过签署保单融资协议的方式向企业提供融资支持。

Facilitates insurance-based financing for the exporters by two approaches, i.e., the financing bank purchases credit insurance directly, or a tripartite policy financing agreement signed among the exporter, SINOSURE, and the bank, based on which the bank then grants financing to the exporters.

信息服务
INFORMATION
SERVICES

为外贸企业提供企业资信调查、国别行业风险分析、海外投资咨询和企业信用管理咨询服务。

Provides counterparty credit investigation, country and industry risk analysis, overseas investment consulting, and corporate credit management consulting services for foreign trade companies.

董事长致辞

CHAIRMAN'S MESSAGE



回首意义非凡的2021年，“两个一百年”奋斗目标历史性交汇，“十四五”全面擘画，中国信保成立二十周年。一年来，中国信保坚决贯彻落实习近平总书记重要指示批示精神和党中央、国务院决策部署，坚持稳中求进工作总基调，立足新发展阶段，完整、准确、全面贯彻新发展理念，服务构建新发展格局，全面履行政策性职能，扎实推进深化改革，深入开展党史学习教育，业务稳中有进、稳中提质，风险总体可控，各方面工作都取得了新进展新成效，实现了“十四五”良好开局。

这一年，我们深入开展党史学习教育，党建工作取得新成效，凝聚起改革发展强大合力。

精神如炬，信念如磐。2021年，系统上下深入学习贯彻习近平新时代中国特色社会主义思想，聚焦党史学习教育，庆祝党的百年华诞，弘扬伟大建党精神，推动党建工作质量进一步提升。高标准高质量开展党史学习教育，加强组织领导和工作统筹，公司领导带头赴分支机构巡回指导。扎实推进“我为群众办实事”实践活动，各级党组织累计制定1,000余项办实事项目并扎实推动落实。落实管党治党主体责任，深入推进全面从严治党，制定并落实加强对“一把手”和领导班子监督的实施方案。高度重视、全力配合做好中央巡视工作。坚持信保特色，保持帮扶资金规模，积极推动脱贫攻坚与乡村振兴有序衔接。

这一年，我们充分发挥政策性职能作用，全力服务构建新发展格局，不断提升服务实体经济质效。

稳中求进，行则有为。2021年，系统上下聚焦主责主业，精准施策、持续发力，总承保金额和服务客户数分别突破8,300亿美元和16万家。编制实施公司“十四五”发展规划，出台改革行动方案，制定服务构建新发展格局、加强绿色金融建设等指导意见，加强战略规划和顶层设计。全力支持企业抓订单、保市场、稳经营，开展七条产业链承保，积极推动外贸创新发展，持续推动扩大保单融资规模。加强海外渠道开发和第三方市场合作，加大对重点项目和“小而美”项目的支持力度，服务共建“一带一路”高质量发展。做深做实小微客户服务，实施“小巨人”成长计划，大力发展普惠金融。坚持底线思维，增强系统观念，统筹业务发展和风险防控，实现了风险总体可控，风险管控能力得到新提升。

这一年，我们扎实推进深化改革，数字化转型实现新突破，为高质量发展提供新动能。

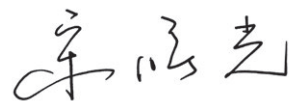
坚定信心，汇聚力。2021年，系统上下根据公司改革行动方案部署，全面发力、多点突破、纵深推进。制定在完善公司治理中加强党的领导的实施办法，修订贯彻落实“三重一大”决策制度的实施意见、公司党委讨论和决策事项清单等相关制度，公司治理进一步完善。实施业务分账核算试行办法，改革完善综合考核和经营业绩考核办法，优化职位和薪酬管理体系，内部管理持续优化。创新中长期险电信项目承保评审，将电子信息产业链承保模式向其他行业推广复制，创新远洋运输服务贸易承保，业务创新取得新突破。稳步推进企业级业务架构项目一二期应用推广和二三期建设，全年上线任务103个，数字化转型取得显著进展。

2021年，我们热烈庆祝公司成立20周年。经过20年的发展，中国信保年承保金额从27.5亿美元到突破8,000亿美元，年服务客户数从两千多家到超过16万家，资产总额从30亿元到超过1,600亿元，已经成为服务国家战略的忠实践行者、中国企业的有力护航者和改革创新的奋进开拓者。

经过20年的实践，我们深化了对做好政策性出口信用保险工作的认识。这就是：坚持党的领导、加强党的建设，筑牢公司发展的“根”和“魂”；坚持政策性职能定位，践行公司发展的初心使命；坚持改革创新，增强公司内生发展动力；坚持以客户为中心，持续锤炼专业服务能力；坚持底线思维，确保公司财务可持续；坚持强化责任担当，建设忠诚履责的干部队伍。

征程壮阔，初心弥坚。

2022年是党的二十大召开之年，是实施“十四五”规划、全面建设社会主义现代化国家的重要一年。我们将更加紧密地团结在以习近平同志为核心的党中央周围，增强“四个意识”、坚定“四个自信”、做到“两个维护”，心怀“国之大者”，埋头苦干、勇毅前行，全面履行好政策性职能，在服务构建新发展格局中谱写信保事业发展新篇章，以更加优异的成绩迎接党的二十大胜利召开！



董事长致辞

CHAIRMAN'S MESSAGE

Reflecting on the remarkable year of 2021, we saw the time-frames of the Two Centenary Goals meeting at a historic point, China's 14th Five-Year Plan rolling out in full swing, and SINOSURE celebrating its 20th anniversary. Over the past year, SINOSURE steadfastly followed the important instructions of General Secretary Xi Jinping and the decisions and requirements of the CPC Central Committee and the State Council; acting on the general principle of pursuing progress while ensuring stability, SINOSURE applied the new development philosophy in full, in the right way, and in all fields of endeavor in the new development stage of China; supporting the creation of a new development paradigm of China, SINOSURE fully fulfilled its policy functions and furthered its self-reform while carrying out in-depth activities to study the history of the CPC. New progress has been made in all aspects of our work with business improved steadily in both volume and quality and the overall risks controllable, kicking off a good start for SINOSURE during the 14th Five-Year Plan period.

The year 2021 witnessed our in-depth activities to study the history of the CPC and new strides in Party building, which generated strong synergy for SINOSURE's reforms and development.

Stood firm with strong faith and determination. Following the guidance of Xi Jinping Thought on Socialism with Chinese Characteristics for a New Era, we prioritized the study of the CPC history, celebrated the centenary of the CPC, and carried forward the great founding spirit of the CPC, while further improving our Party building in quality. High-standard activities to study the CPC history were carried out across the Company with senior management from the Headquarters leading the inspection tour on the study activities in local branches. The initiative of "Delivering Solid Work for the Masses" was promoted company-wide, with more than 1,000 task items addressed by practical and effective approaches. Full and strict Party governance was exercised with the responsibility of the Company in Party governance articulated and reinforced, and the plan to tighten up

supervision on leaders and senior management at all levels set out and put into action. The inspection of the Central Leading Group for Inspection Work on SINOSURE concluded with full cooperation of the Company along the way. As a feature brand of SINOSURE's CSR efforts, special fund for assistance to targeted rural areas was allotted with consistent amount, ensuring the alignment of efforts to consolidate the results of the battle against poverty with rural revitalization.

In 2021, we gave full play to our policy functions, supported the creation of a new development paradigm of China, and served the real economy with improved quality and efficiency.

Pursued progress while ensuring stability. With well-targeted policies and sustained efforts, the total insured amount of SINOSURE of all business lines exceeded USD830 billion this year, serving more than 160,000 enterprises. We strengthened strategic planning and top-level design, formulating the strategy for the Company's development in the time-frame of the national 14th Five-Year Plan, launching action plan for further self-reform, and introducing policy guidance on supporting the creation of a new development paradigm and developing green finance. We fully supported clients in securing new orders, markets for exports, and stable business operations, underwrote in seven industrial chains, actively promoted the innovative development of foreign trade, and continuously expanded the scale of policy financing. We stepped up efforts in developing overseas channels and third-party market cooperation, increased support for key projects and "small yet smart" projects, and served the high-quality development of jointly building the Belt and Road Initiative. We further upgraded our service to the SME clients, put the "Little Giant" development plan into action, and proactively promoted the inclusive financial measures of the Company. Adhering to the bottom-line and systematic thinking, we coordinated resources and efforts for business development and risk management, maintained the overall risks controllable and our ability of risks prevention and control has been further improved.

In 2021, we made solid efforts to deepen reforms, and achieved new breakthroughs in digital transformation, injecting fresh momentum into high-quality development.

Stiffened resolve and built synergies. We carried forward the reform action plan in all fronts and achieved significant breakthroughs in several key areas. The Company governance was improved with *Implementation Measures of Strengthening the Party's Leadership in Company Governance* introduced, *Implementing Guidelines on the "Three Majors and One Large" Decision-Making* amended (Three Majors: major issues, key personnel appointment and removal, investment on major projects; One Large: use of large amount of fund), and *the List of Matters Discussed and Decided by the Company Party Committee* further specified. Internal management was optimized with separate accounting put into trial, comprehensive and performance evaluation upgraded, and the position and compensation management further improved. Business innovations were achieved in the underwriting and assessment of telecom projects covered by the MLT insurance facility, the industrial chain underwriting of the electronic information sector and the promotion of this mode to other sectors, and the creative underwriting of the ocean shipping service trade. Encouraging advances in the Company's digital transformation were seen in the development of the Enterprise Business Architecture with phase I and II coming into service, phase II and III being further built, and 103 tasks launched during the year.

In 2021, we celebrated the 20th anniversary of the Company. In the twenty years of development, SINOSURE has increased its annual insured amount from USD2.75 billion to over USD800 billion, the number of clients served from 2,000 to more than 160,000, and total assets from RMB3 billion to over RMB160 billion, becoming a faithful server for national strategies, a strong backstop for Chinese enterprises, and a pioneer of reform and innovation.

In the twenty years of practice, we have acquired a deep understanding of how to give full play to the policy export credit insurance. The essence lies in: upholding the leadership of the Party and strengthening Party building to firm the Company's "root" and "soul"; staying true to our original aspiration and fulfilling our mission as a policy-oriented insurance corporation; pressing ahead with reform and innovation to enhance the Company's internal dynamic; consistent to be client-centered with our service capacity continued to be honed; maintaining the bottom line thinking to ensure the Company's financial sustainability; and building a loyal and reliable team with stronger sense of responsibility.

We continue this magnificent journey with original aspirations greater than ever before.

The year of 2022 will witness the 20th National Congress of the CPC, and it is also of great significance in the cause of the 14th Five-Year Plan and building a modern socialist country in all respects. We must rally more closely around the CPC Central Committee with Comrade Xi Jinping as its core, and boost 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. We should stay confident in the path, the theory, the system, and the culture of socialism with Chinese characteristics, and firmly uphold Comrade Xi Jinping's core position on the Party Central Committee, and in the Party as a whole and uphold the Central Committee's authority and its centralized, unified leadership. We should forge ahead determinedly for the top priorities of the country and fully fulfill our policy functions, start a new chapter for SINOSURE in supporting the formation of a new development paradigm of the country, and set the stage for the 20th National Congress of the CPC with concrete actions!

Song Shuguang

董事会

BOARD OF DIRECTORS

董事会组成

序号	姓名	现任职务
1	宋曙光	董事长、执行董事
2	蔡希良	副董事长、执行董事
3	查卫民	执行董事
4	徐晓波	
5	于红	部委董事
6	束珏婷	
7	黄晓龙	
8	王晓华	
9	刘辉	
10	辛晓岱	股权董事
11	罗文光	
12	路秀丽	

董事会下设六个专业委员会，分别为战略与投资委员会、提名薪酬委员会、风险管理委员会、审计委员会、资产负债管理委员会及关联交易控制委员会，各专业委员会主席和委员均由董事担任。

董事会成员调整情况

- 2021年4月，狄愷先生辞去股权董事职务。
- 2021年4月，经银保监会核准任职资格，罗文光先生担任股权董事职务。
- 2021年7月，经银保监会核准任职资格，路秀丽女士担任股权董事职务。
- 2021年10月，杨振涛先生辞去股权董事职务。
- 2022年2月，袁晓明先生辞去部委董事职务。
- 2022年2月，完成银保监会任职资格报告且董事会审议通过程序，束珏婷女士担任部委董事职务。
- 2022年4月，蔡希良先生辞去副董事长、执行董事职务。

COMPOSITION OF THE BOARD OF DIRECTORS

No.	Name	Current Position
1	Song Shuguang	Chairman, Executive Director
2	Cai Xiliang	Vice Chairman, Executive Director
3	Zha Weimin	Executive Director
4	Xu Xiaobo	Directors from Various Ministries
5	Yu Hong	
6	Shu Jueting	
7	Huang Xiaolong	
8	Wang Xiaohua	
9	Liu Hui	
10	Xin Xiaodai	Equity Directors
11	Luo Wenguang	
12	Lu Xiuli	

There are six special committees under the Board of Directors, namely the Strategy and Investment Committee, the Nomination and Remuneration Committee, the Risk Management Committee, the Audit Committee, the Asset and Liability Management Committee, and the Related Party Transactions Control Committee. The chairman and members of each special committee are all serving directors.

CHANGES OF MEMBERS OF THE BOARD OF DIRECTORS

1. In April 2021, Mr. Di Kai resigned as Equity Director.
2. In April 2021, Mr. Luo Wenguang was appointed as Equity Director with the approval of China Banking and Insurance Regulatory Commission.
3. In July 2021, Ms. Lu Xiuli was appointed as Equity Director with the CBIRC's approval.
4. In October 2021, Mr. Yang Zhentao resigned as Equity Director.
5. In February 2022, Mr. Yuan Xiaoming resigned as Ministry Director.
6. In February 2022, Ms. Shu Jueting assumed the position of Ministry Director after the approval of her qualification by the CBIRC and the approval of the Board of Directors.
7. In April 2022, Mr. Cai Xiliang resigned as Vice Chairman and Executive Director.

董事会

BOARD OF DIRECTORS

董事会主要工作

2021年，百年变局和世纪疫情交织影响，外经贸发展环境复杂严峻，公司董事会坚决贯彻落实习近平总书记重要指示批示精神和党中央、国务院决策部署，坚持稳中求进工作总基调，立足新发展阶段，贯彻新发展理念，不断完善公司治理，持续提高运行质效，积极支持公司服务构建新发展格局，推动公司高质量发展，取得较好成效。围绕国家“十四五”时期发展规划和2035年远景目标要求，结合公司“336”发展战略推进落实，总结评估“十三五”发展规划实施情况，制定实施公司“十四五”发展规划，高度关注公司出台服务构建新发展格局、加强绿色金融建设指导意见，切实把党中央新战略、新部署落到实处。围绕中央有关文件及主管部门、监管机构和股东单位制度要求，审议通过董事会对高管层授权，制定党委会前置研究讨论、董事会审议或审定事项清单，不断完善公司治理运行机制，为公司高质量发展增添新动能。围绕贯彻落实习近平总书记在第三次“一带一路”建设座谈会上的讲话精神，立足政策性金融机构职责，聚焦主责主业，有效推动，严格把关，促进公司充分发挥出口信用保险作用，不断提升服务实体经济质效。坚决贯彻落实习近平总书记关于统筹做好重大金融风险防范化解工作的指示精神，坚持底线思维，增强系统观念，统筹业务发展和风险防控，认真研究分析疫情背景下复杂多变的国际形势，及时了解掌握公司全面风险管理体系建设和内控合规工作，持续督促指导公司不断完善全面风控体系建设。全年董事会共组织召开11次会议，审议通过公司“十四五”发展规划、经营计划、财务预算等97项议案。



PRINCIPAL TASKS OF THE BOARD OF DIRECTORS

In 2021, in the face of the combined forces of once-in-a-century changes and pandemic, as well as the complicated and severe development environment of foreign trade and economic cooperation, the Board of Directors resolutely implemented the guiding principles of General Secretary Xi Jinping's important instructions and the decisions and requirements of the CPC Central Committee and the State Council, adhered to the general principle of pursuing progress while ensuring stability, grounded our efforts in the new development stage, implemented the new development concept, continuously improved corporate governance, consistently enhanced the quality and efficiency of operations, actively supported the Company's efforts to support the fostering of a new development paradigm, stimulated the high-quality development of the Company, and achieved good results in all aspects. Focusing on the national development plan during the 14th Five-Year Plan period and the requirements of the Long-Range Objectives Through the Year 2035, and taking into account the progress made in the implementation of the Company's "336" development strategy, the Board of Directors reviewed and evaluated the implementation of the 13th Five-Year Plan, formed and launched the Company's 14th Five-Year Plan, paying particular attention to the issuance of measures on supporting the fostering of a new development paradigm and stepping up green finance development, effectively implemented new strategies and requirements of the CPC Central Committee. In accordance with the relevant rules and regulations of the central government, competent authorities, regulators and shareholders, the Board of Directors reviewed and approved the authorization to the management, and formulated the lists of items subject to the discussion by the Company's Party Committee, and the review or approval by the Board of Directors respectively, consistently improving the operating mechanism of corporate governance and bringing new momentum to the Company's high-quality development. Following the instructions of General Secretary Xi Jinping's speech at the Third Belt and Road Construction Symposium, and based on the missions of the Company as a policy-oriented financial institution, the Board of Directors focused on the Company's core businesses, effectively promoted the Company to give full play to export credit insurance with stringent control measures put in place, aiming to continuously improving the quality and efficiency of the Company's supporting of the real economy. The Board of Directors resolutely implemented the guiding principles of General Secretary Xi Jinping's instructions on coordinating the prevention and dissolution of major financial risks, adhered to the bottom line thinking, reinforced the systematic concept, coordinated business development and risk prevention and control, analyzed the complicated and volatile international situation in the context of the epidemic, kept abreast of the development of the Company's overall risk management system and its internal control and compliance operations, with consistent supervision and guidance given to the Company to continuously improve its overall risk control system. In 2021, the Board of Directors held 11 meetings, reviewed and approved 97 proposals including the Company's strategy during the national 14th Five-Year Plan period, business plan and financial budget.



监事会

BOARD OF SUPERVISORS

监事会组成

序号	姓名	现任职务
1	唐志刚	监事长
2	路英	股东监事
3	周郑	股东监事
4	徐德光	职工监事
5	戴丹	职工监事

公司监事会由5名监事组成，其中监事长1名，股东监事2名，职工监事2名。监事会下设履职尽职监督委员会和财务与内部控制监督委员会，履职尽职监督委员会由4名监事组成，财务与内部控制监督委员会由3名监事组成。



唐志刚 监事长
Tang Zhigang, Chief Supervisor

监事会成员调整情况

2021年2月，经银保监会核准任职资格，周郑先生担任股东监事职务。

监事会主要工作

2021年，监事会认真学习贯彻习近平新时代中国特色社会主义思想、习近平总书记重要指示精神 and 党的十九届五中、六中全会精神，跟踪关注中国信保落实党中央和国务院决策部署、履行政策性职能的质效；坚决落实党的领导融入公司治理相关要求，支持配合董事会、管理层推进深化改革、提升经营质效、强化风险管控、加强基础管理；扎实推进监事会履职数字化转型，启动监事会工作系统开发；完成董事会、管理层及其成员2020年度履职评价；审议“十三五”发展规划2020年度实施情况并提出监督意见；加强战略、财务、内控、风险、审计重点事项过程监督；开展项目险业务专题调研；完善监事会履职工作制度，健全跟踪督办、信息共享、过程管理工作机制；增进与公司治理各方的沟通交流；加强自身建设，提升履职行权的能力水平。

COMPOSITION OF THE BOARD OF SUPERVISORS

No.	Name	Current Position
1	Tang Zhigang	Chief Supervisor
2	Lu Ying	Shareholder Supervisor
3	Zhou Zheng	Shareholder Supervisor
4	Xu Deguang	Employee Supervisor
5	Dai Dan	Employee Supervisor

The Company's Board of Supervisors consists of five Supervisors, including one Chief Supervisor, two Shareholder Supervisors and two Employee Supervisors. Under the Board of Supervisors, there are the Performance and Due Diligence Supervision Committee, which consists of four Supervisors, and the Financial and Internal Control Supervision Committee, which consists of three Supervisors.

CHANGES OF MEMBERS OF THE BOARD OF SUPERVISORS

In February 2021, Mr. Zhou Zheng succeeded as Shareholder Supervisor with the CBIRC's approval.

PRINCIPAL TASKS OF THE BOARD OF SUPERVISORS

In 2021, the Board of Supervisors thoroughly studied and implemented the Xi Jinping Thought on Socialism with Chinese Characteristics for a New Era, the guiding principles of the important instructions of General Secretary Xi Jinping and the fifth and sixth plenary sessions of the 19th CPC Central Committee. The Board of Supervisors closely monitored and paid due attention to the quality and effectiveness of the Company's implementation of the decisions and requirements of the CPC Central Committee and the State Council, and its performance of fulfilling the policy functions; resolutely implemented the requirements for integrating the leadership of the Party into corporate governance, and supported and collaborated with the Board of Directors and the management to promote deepening reform, to improve the quality and efficiency of business operations, to tighten up risk management and control, and to enhance basic management; solidly advanced the digital transformation of the performance of the Board of Supervisors, and started the development of the IT system for the working of the Board of Supervisors; completed the performance appraisal of the Board of Directors, the management and its members in 2020; reviewed the implementation of the 13th Five-Year Plan in 2020 and put forward supervisory opinions; tightened up the process supervisions on key matters of the Company's strategy formulation and implementation, financial affairs, internal control, risk management and control, and auditing; carried out thematic research on project insurance business; improved the performance system of the Board of Supervisors, and streamlined the working mechanism of tracking and supervision, information sharing and process management; enhanced communication with all parties of corporate governance; and stepped up self-improvement and enhanced the capacity to perform duties.

监事会

BOARD OF SUPERVISORS

监事会对本公司有关事项的意见

OPINIONS OF THE BOARD OF SUPERVISORS ON RELEVANT MATTERS OF SINOSURE

2021年，中国信保坚决贯彻落实习近平总书记重要指示批示精神和党中央、国务院决策部署，立足新发展阶段，贯彻新发展理念，服务构建新发展格局，全面履行政策性职能，扎实推进深化改革，各方面工作成效显著，取得“十四五”良好开局。董事会认真履行法律法规、监管规定和公司章程赋予的职责，积极落实主管部门、监管机构和股东单位的有关要求，董事会及其专委会会议召开程序、议案审议过程及信息披露方式符合相关规定。管理层认真执行董事会决议，聚焦主责主业，强化使命担当，推动业务高质量发展，加快推进数字化转型，着力夯实风险管控，不断提升服务实体经济质效。

In 2021, SINOSURE resolutely implemented the guiding principles of the important instructions of General Secretary Xi Jinping and the decisions and requirements of the CPC Central Committee and the State Council, grounded its efforts in the new development stage, applied the new development philosophy, supported the fostering of new development paradigm, fully fulfilled its policy functions, and effectively promoted the deepening reform. As a result, SINOSURE has made considerable headway in all aspects of work, securing a good start in implementing the 14th Five-Year Plan. The Board of Directors duly performed its responsibilities in accordance with relevant laws and regulations, regulatory rules and the Company's Articles of Association, and fulfilled the requirements of competent authorities, regulatory agencies and shareholders. The Board of Directors and its committees complied with relevant regulations on convening of meetings, deliberation of resolutions and information disclosure. The management seriously implemented the resolutions of the Board of Directors, focused on the Company's core businesses with strengthened sense of mission and responsibility, promoted high-quality business development, accelerated digital transformation, solidified risk management and control, and continuously improved the quality and efficiency of supporting the real economy.

管理层 MANAGEMENT

总经理
President



蔡希良 Cai Xiliang

副总经理
Vice
President



查卫民 Zha Weimin

中央纪委国家监委驻
中国出口信用保险公司
纪检监察组组长
Head of the Discipline
Inspection and
Supervision Office from
the Central Commission
for Discipline Inspection
(CCDI) and the National
Commission of
Supervision (NCS) at
SINOSURE



李景龙 Li Jinglong

副总经理
Vice
President



张辉 Zhang Hui

副总经理
Vice
President



徐新伟 Xu Xinwei

总经理助理
Assistant
President



殷延辉 Yin Yanhui

管理层成员调整情况

CHANGES OF MEMBERS OF THE MANAGEMENT

2022年2月，经中国银保监会核准，徐新伟先生任公司副总经理。

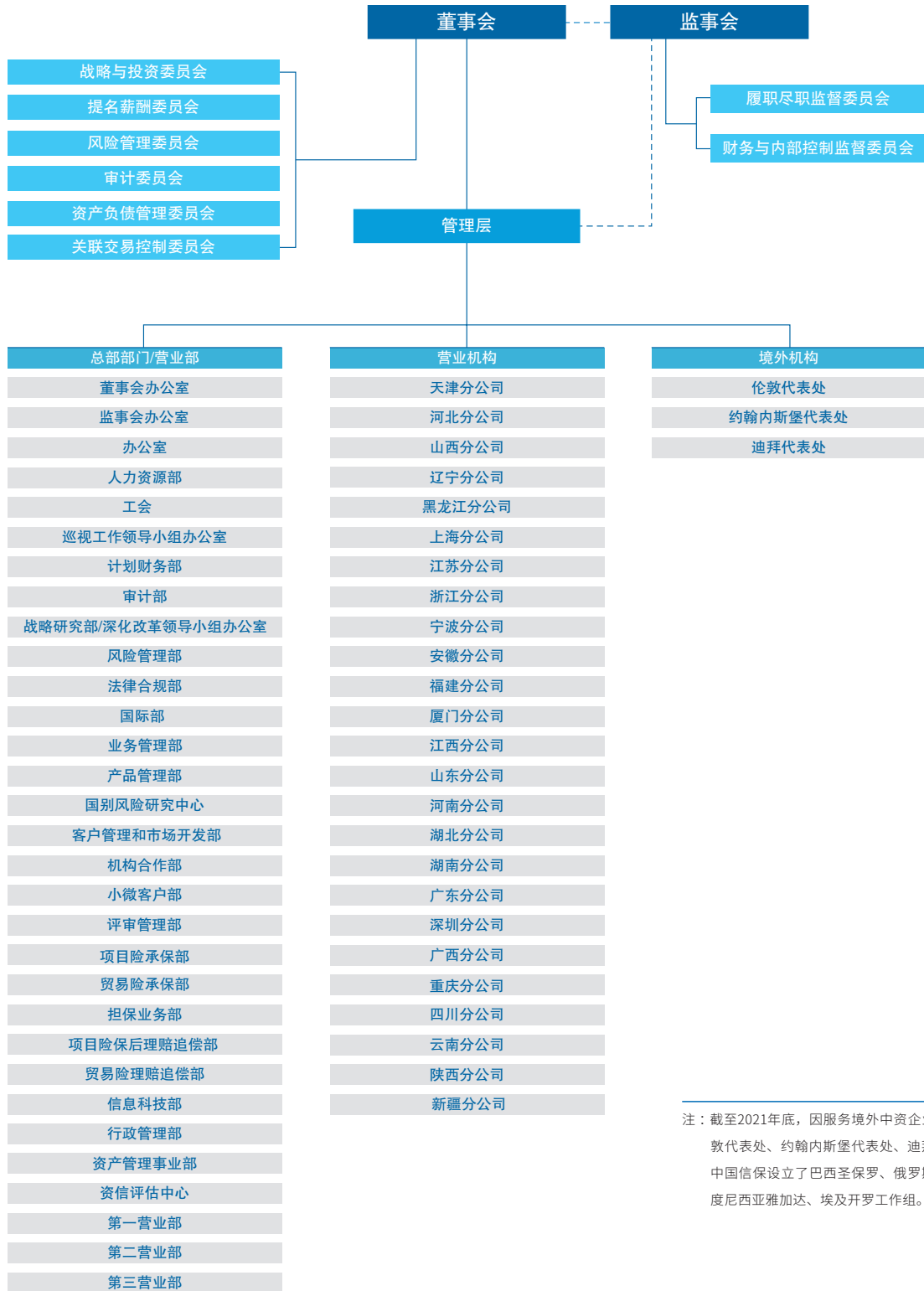
In February 2022, Mr. Xu Xinwei succeeded as Vice President with the CBIRC's approval.

2022年4月，蔡希良先生辞去总经理职务。

In April 2022, Mr. Cai Xiliang resigned as President.

组织架构

ORGANIZATIONAL CHART



注：截至2021年底，因服务境外中资企业需要，除伦敦代表处、约翰内斯堡代表处、迪拜代表处外，中国信保设立了巴西圣保罗、俄罗斯莫斯科、印度尼西亚雅加达、埃及开罗工作组。





业绩回顾

PERFORMANCE REVIEW

业绩回顾

PERFORMANCE REVIEW

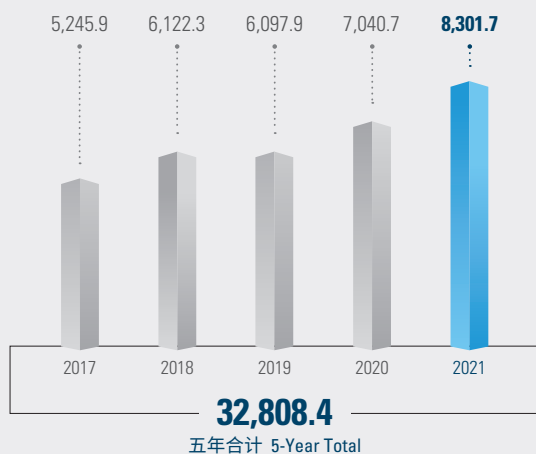
2021年，面对贸易摩擦、疫情反复、全球产业链供应链不畅等严峻复杂的外经贸形势，中国信保牢记政策性使命，认真贯彻落实习近平总书记关于出口信用保险工作的重要指示精神，充分发挥金融支持实体经济作用，努力促进外贸稳中提质，加强风险防控，实现了“十四五”良好开局。

2017年-2021年总体业务概况

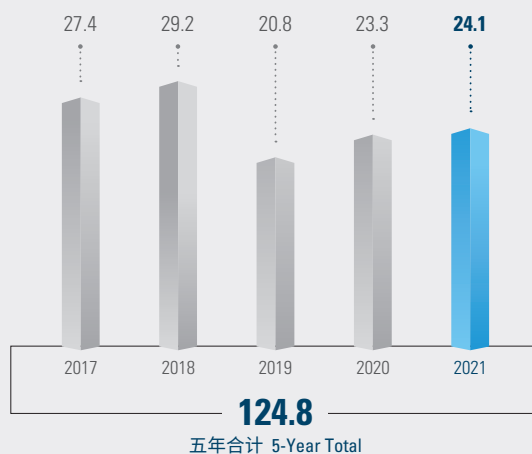
PERFORMANCE OVERVIEW FROM 2017 TO 2021

金额单位：亿美元
Unit: USD100 million

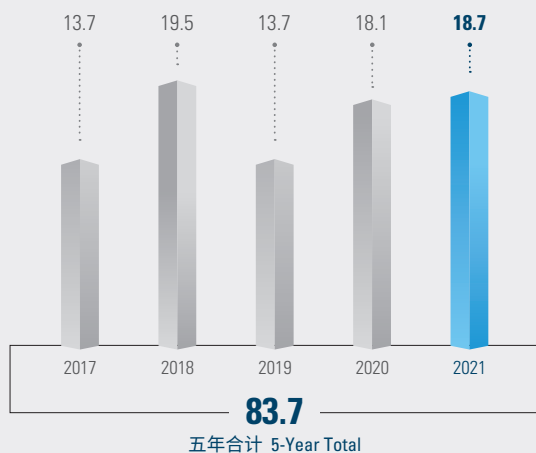
承保金额
Insured Amount



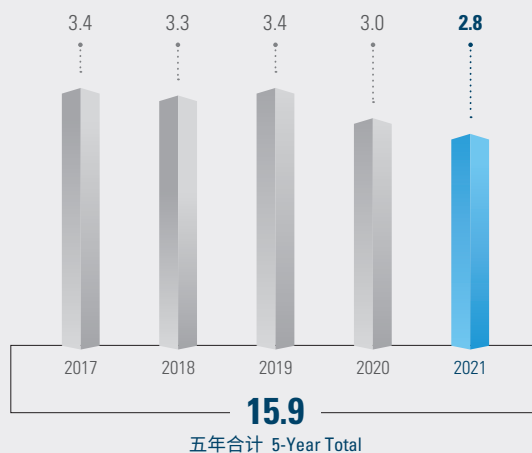
承保保费
Premium Underwritten



已决赔款
Claims Paid



追偿收入
Recoveries



In 2021, in the face of severe and complicated foreign trade and economic situation caused by trade frictions, COVID-19 resurgence and the global industrial and supply chains in blockage, SINOSURE kept in mind its policy mission, duly implemented the important instructions on export credit insurance from General Secretary Xi Jinping, tapped into the full potential of finance in supporting the real economy, spared no efforts to promote the stability and quality of foreign trade, while stepped up risk prevention and control, securing a good start in implementing the 14th Five-Year Plan.

2017年-2021年主要险种承保金额一览

THE INSURED AMOUNT OF MAJOR PRODUCTS FROM 2017 TO 2021

金额单位：亿美元
Unit: USD100 million

	合计 Total	2017	2018	2019	2020	2021
短期出口信用保险 Short-term Export Credit Insurance	26,267.1	4,128.0	4,814.0	4,869.0	5,692.3	6,763.8
中长期出口信用保险 Medium and Long-term Export Credit Insurance	769.5	238.6	235.5	119.1	114.6	61.7
海外投资保险 Overseas Investment Insurance	2,970.3	488.9	581.3	613.3	625.6	661.2
国内贸易信用保险 Domestic Trade Credit Insurance	2,699.8	378.6	457.5	481.4	587.7	794.6
担保 Bonds & Guarantee	98.4	11.8	31.2	15.1	20.0	20.3
其他 Others	3.4	0.1	2.8	0.01	0.5	0.002

注：1、表内中长期出口信用保险承保金额含退保，2021年新增承保金额为66.0亿美元。
2、其他险种指进口险。

Notes: 1. The insured amount under medium and long-term export credit insurance as indicated in the table includes the withdrawn policies. In 2021, the newly insured amount was USD6.60 billion.

2. For others, please refer to import insurance.

业绩回顾

PERFORMANCE REVIEW

助力贸易高质量发展

CONTRIBUTING TO THE HIGH-QUALITY DEVELOPMENT OF TRADE

全力支持企业抓订单、保市场、稳经营，短期出口信用保险承保金额6,763.8亿美元，同比（下同）增长18.8%。深入实施产业链供应链保障行动，制定电子信息等7条产业链专项承保支持措施，7条产业链出口贸易险承保金额增长均超过20%。多措并举支持外贸新业态新模式和服务贸易，积极推动外贸创新发展。

SINOSURE fully supported enterprises to acquire orders, maintain market share and stabilize operation. The insured amount under short-term export credit insurance reached USD676.38 billion, up 18.8% year-on-year (the same below). The Company intensified efforts to secure industrial chains and supply chains, and developed targeted underwriting measures to support seven industrial chains including that of the electronic information sector. As a result, the amount insured under export trade insurance for the seven industrial chains increased by more than 20%. Multiple measures were taken to support new forms and models of foreign trade and exports in service trade, actively promoting the innovative development of foreign trade.



中国信保支持电子信息产业链企业间扩大合作

SINOSURE supported industrial chain enterprises from the electronic information sector to expand their cooperation

服务高质量共建“一带一路”

SUPPORTING THE HIGH-QUALITY BRI COOPERATION

全年支持对“一带一路”沿线国家出口和投资1,699.6亿美元，增长11.3%，支付赔款3.3亿美元。发布2021年《国家风险分析报告》和《“一带一路”基础设施发展指数报告》。继续应用好“一带一路”债务可持续分析框架，完成5个国家的债务可持续性分析报告，对108个国家债务可持续性进行持续跟踪评估，不断加强国别风险研究，积极提供风险预警、跟踪、识别和防范服务。

In 2021, SINOSURE logged a total insured amount of USD169.96 billion for China's exports to and investments in the BRI countries, up 11.3%, and paid USD330 million in claims. It released *the Country Risk Analysis Report* and *the Report on BRI Infrastructure Development Index* of the year 2021. Continuing to apply *the BRI Debt Sustainability Analysis Framework*, it finalized the debt sustainability analysis reports for five countries, tracked and evaluated the debt sustainability situation of 108 countries, consistently stepped up country risk research efforts, and provided risk warning, tracking, identification and prevention services.



中国信保承保的孟加拉迈门兴360MW双燃料联合循环电站项目
Mymensingh 360MW Dual-fuel Combined Cycle Power Plant Project underwritten by SINOSURE

业绩回顾

PERFORMANCE REVIEW

有效解决企业融资难问题

MAKING FINANCING MORE ACCESSIBLE

不断优化政策环境，推动银行出台保单融资专属产品和政策，积极推广复制“政银保”“白名单”等合作模式，积极推广线上保单融资业务开展，全年实现短期险融资增信保额2,213.3亿元，增长22.5%，其中小微企业项下融资增信承保金额219.0亿元，增长31.0%。主动融入国家外汇管理局跨境金融区块链服务平台建设，联合研发保单融资应用场景并于2021年5月在11个省市开展试点，有效提升中小微出口企业获得银行融资的能力。

SINOSURE constantly optimized the policy environment by driving banks to introduce exclusive products and policies for insurance policy financing, actively promoting cooperation models such as “government + bank + SINOSURE” and the “white list”, and expanding the online policy financing business, with financing credit enhancement insurance of RMB221.33 billion provided under short-term insurance facilities in 2021, an increase of 22.5%, of which RMB21.90 billion for SMEs, an increase of 31.0%. SINOSURE actively integrated its operation into the development of cross-border financial blockchain service platform of the State Administration of Foreign Exchange through jointly developing application scenarios for policy financing for the platform and carrying out trial application in 11 provinces and cities in May 2021, making bank financing more accessible to SME exporters.



创新支持小微企业

PROVIDING INNOVATIVE PRODUCTS AND SERVICES TO SMES

将服务支持小微外贸企业作为一项重要的经营计划目标，列入中国信保“十四五”发展规划。发布《政策性出口信用保险普惠金融履职研究报告》，以第三方视角对中国信保普惠金融履职情况进行独立研究和全面评估。以国家级专精特新“小巨人”企业名单为抓手，积极开展“送培训、送专家、送融资、送赔款、送资信”的五送工作。升级迭代“小微资信红绿灯”“小微资信报警器”“小微资信导航仪”“小微学堂”等数字化产品。全年服务支持小微客户数量达到13.4万家，增长15.3%；支持小微外贸企业出口达到1,224.5亿美元，增长23.9%。

Serving and supporting SME exporters was listed in SINOSURE's strategy for development during the 14th Five-Year Plan period as one of its business priorities. It released *the Report on the Performance of Policy Export Credit Insurance on Inclusive Finance*, an independent study and comprehensive assessment of SINOSURE's performance of inclusive finance from the perspective of a third party. Based on the state-level list of "Little Giant" SMEs that feature specialization, refinement, uniqueness and innovation, SINOSURE provided five targeted services of "providing training, sending experts, facilitating financing, expediting claims and offering credit information". Digital products including SINOSURE SMEs Credit-rating Traffic Lights, SINOSURE SMEs Credit-rating Alarm, SINOSURE SMEs Credit-rating Navigator and SINOSURE SMEs School were upgraded and improved. The number of SME customers served in 2021 reached 134,000, an increase of 15.3%; the insured amount of exports of SMEs reached USD122.45 billion, an increase of 23.9%.



中国信保支持河北省“小巨人”企业出口高新技术产品

SINOSURE supported "Little Giant" enterprises in Hebei Province to export high-tech products

产品服务

PRODUCTS AND SERVICES

中长期出口信用保险

MEDIUM AND LONG-TERM EXPORT CREDIT INSURANCE

中长期出口信用保险2021年承保项目95个，实现新增承保金额66.0亿美元，覆盖孟加拉、加拿大、土耳其、巴西、瑞士等34个国家（地区），主要分布在交通运输（24.2%）、电力生产和供应（22.2%）、电子信息设备及产品制造（13.5%）等行业；累计向企业支付赔款5.3亿美元。同时，创新华为、中兴“框架+订单”模式，承保了一批效益良好、技术领先的“小而美”、惠民生项目。

In 2021, SINOSURE covered 95 projects under medium and long-term export credit insurance, with the new underwritten amount totaling USD6.6 billion. The projects mainly covered industries such as transportation (24.2%), power production and supply (22.2%), electronics information equipment and products manufacturing (13.5%) in 34 countries and regions including Bangladesh, Canada, Turkey, Brazil, and Switzerland. Claims paid totalled USD530 million. Meanwhile, SINOSURE innovated a new “framework + order” underwriting model for HUAWEI and ZTE, and underwrote several “small yet smart” projects that are profitable, technologically advanced, and beneficial to people’s livelihood.





新增承保金额

66.0 亿美元

The new underwritten amount totalled USD6.6 billion

累计向企业支付赔款

5.3 亿美元

Claims paid to companies totalled USD530 million

案例：承保全球首个“ECA+ 日税租赁”船舶融资项目

Case: Underwriting the world's first "ECA + JOLCO" ship financing project

2021年12月10日，由中国信保和9家中外资银行组成的银团共同参与的扬子江船业出口加拿大Seaspan集团八艘万箱集装箱船中长期项目顺利落地。与传统船舶买贷融资模式相比，本项目包含出口买方信贷和日税租赁两种模式，融资结构复杂、法律文本众多，参与主体多达12家，协调推进难度巨大。但对于船东而言，可以以更低的融资成本获得更高的融资比例，具有更强的市场吸引力。中国信保组成联合攻坚小组，与银团群策群力，帮助船东搭建了全球首个ECA+日税租赁的融资架构，以创新的思维、专业的精神，实现了项目的高效落实。

On December 10, 2021, SINOSURE successfully issued a medium and long-term export credit insurance policy for the export of eight 10,000TEU container ships to Canadian Seaspan Group from Yangzijiang Shipbuilding Group, which was funded by a consortium of nine Chinese and foreign banks. Compared to the conventional ship buyer's credit financing, the financing structure of this project combined two modes, namely export buyer's credit (SINOSURE-backed loan) and sale-leaseback arrangements under special Japanese lease contracts (JOLCO financing). The complex financing structure, with loads of legal documents, and up to twelve participants, making project coordination and promotion extremely challenging, however enabled the ship owner to get higher financing ratio with lower cost which was more attractive to the market. SINOSURE established a task force for this project and collaborated closely with the banking consortium to create the world's first "ECA + JOLCO" financing structure.



产品服务

PRODUCTS AND SERVICES

海外投资保险

OVERSEAS INVESTMENT INSURANCE

海外投资保险业务规模再创历史新高，全年累计承保661.2亿美元，增长5.7%；出具保单953张（新签保单212张），承保项目覆盖印度尼西亚、巴基斯坦、越南、刚果（金）、哈萨克斯坦等90个国家（地区）；业务主要分布在电力生产和供应（34.7%）、其他制造业（19.5%）、其他采矿业（17.9%）等行业。

SINOSURE's overseas investment insurance business hit another record high, with an aggregate underwritten amount of USD66.12 billion in 2021, up 5.7%. A total of 953 policies were issued (212 newly-issued), covering projects mainly in power production and supply (34.7%), other manufacturing (19.5%) and other mining (17.9%) in 90 countries and regions such as Indonesia, Pakistan, Vietnam, the Democratic Republic of the Congo and Kazakhstan.



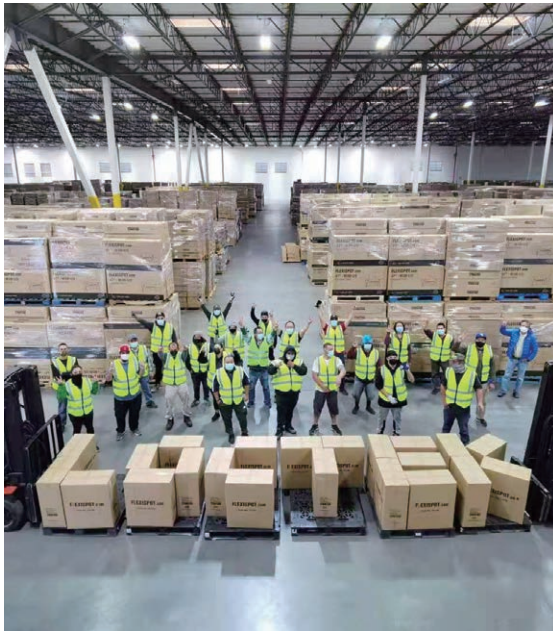
累计承保

661.2 亿美元

An aggregate underwritten amount of USD66.12 billion

案例：承保乐歌投资美国海外仓

Case: Insuring Loctek's Investment in Overseas Warehouses in the US



该项目是中国信保承保金额最大的海外仓投资项目，涉及在美国三个州的三个公共海外仓，总面积达到2.1万平方米。在承保过程中，中国信保针对海外仓投资特点，为乐歌人体工学科技股份有限公司量身定制专属保险方案，在承保细节方面进行了大胆创新，为乐歌融资增信提供了必要支持。截至目前，乐歌已经在海外拥有20个总面积近20万平方米的海外仓，累计服务近200家中小企业。

This project was the largest overseas warehouse investment project underwritten by SINOSURE, involving three public overseas warehouses in three states of the US, with a total area of 21,000 square meters. Based on the characteristics of overseas warehouse investment, SINOSURE developed tailor-made insurance scheme for Loctek Ergonomic Technology Corp with bold innovation injected into the specific underwriting terms, providing essential credit enhancement for Loctek's financing needs. Loctek has already had 20 overseas warehouses with a total area of nearly 200,000 square meters, serving nearly 200 SMEs in aggregate.

短期出口信用保险 SHORT-TERM EXPORT CREDIT INSURANCE

短期出口信用保险业务充分发挥稳外贸作用，实施积极的承保政策，保持适度的风险容忍度，最大限度满足出口企业的风险保障需求，承保规模实现新突破，全年承保金额6,763.8亿美元，增长18.8%；累计支付赔款12.0亿美元，有效发挥风险补偿作用。

SINOSURE's short-term export credit insurance business proactively fulfilled its role in stabilizing foreign trade, implemented active underwriting policies, maintained moderate risk tolerance, meeting the risk protection needs of exporters to the maximum extent, with the insured amount in 2021 hitting USD676.38 billion, an increase of 18.8%. Claims paid came in at USD1.20 billion, indicating effective risk compensation function fulfilled.



全年承保金额

6,763.8 亿美元

The insured amount in 2021 hitting USD676.38 billion



增长

18.8%

Increased by 18.8%

案例：支持市场采购贸易发展

Case: Ensuring the Development of Market Procurement Trade

2021年，中国信保创新承保了湖州市（织里）市场采购贸易和常熟服装城市场采购贸易。在国际贸易环境不断变化的背景下，中国信保充分调研评估各市场采购贸易试点的特点和相关业务风险，不断创新设计承保方式和方案，对市场采购贸易支持迈上新台阶，从而为新型业态发展贡献信保力量。

In 2021, SINOSURE underwrote creatively the market procurement trade in Huzhou (Zhili) and that of Changshu Garments Town in Jiangsu Province, China. In the ever-changing international trade environment, SINOSURE carried out in-depth research and assessment on the characteristics and potential risks of different market procurement trade pilot programs, and came up with innovative underwriting solutions to support the market procurement trade to a new level, bringing new impetus to the development of new business models.



产品服务

PRODUCTS AND SERVICES

国内贸易信用保险

DOMESTIC TRADE CREDIT INSURANCE

国内贸易信用保险围绕服务构建新发展格局，积极推动内外贸一体化进程，业务规模保持较快增长，全年承保金额5,133.6亿元人民币，增长26.3%；支付赔款1.1亿元人民币。

In line with supporting the building of a new development paradigm and promoting the integrated development of domestic and foreign trade, SINOSURE's domestic trade credit insurance business maintained a rapid growth in terms of volume. The underwritten amount in 2021 reached RMB513.36 billion, up 26.3%; claims paid totalled RMB110 million.



全年承保金额

5,133.6 亿元人民币

The underwritten amount in 2021 reached RMB513.36 billion



增长

26.3%

Increased by 26.3%



担保业务 BONDS AND GUARANTEE

担保业务坚持创新驱动，积极支持产业链龙头企业参与国际竞争。2021年，当年新增担保责任金额108.7亿元人民币，新增业务“一带一路”沿线国家占比超70%。全年无代偿业务发生。

SINOSURE's innovation-driven bonds and guarantee business proactively supported the industrial chain leading enterprises to compete on the global markets. In 2021, the amount of new guarantee reached a RMB10.87 billion, over 70% of which came from business in the BRI countries. No indemnification occurred during the year.



新增担保责任金额

108.7 亿元人民币

The amount of new guarantee reached a RMB10.87 billion



案例：沙特红海综合智慧能源项目

Case: Saudi Arabia's Red Sea Integrated Smart Energy Project

该项目是沙特“2030愿景”规划重点项目，包含光伏发电、储能、生物质发电、海水淡化、污水处理等系统，是目前全球最大规模的储能项目。中国信保于2021年为某电力央企投资该项目出具1.75亿沙特里亚尔履约保函，助力绿色“一带一路”建设。

As a key project of Saudi Arabia's "Vision 2030" plan, this largest energy storage project in the world consisted of photovoltaic power generation, energy storage, biomass power generation, seawater desalination, sewage treatment and other systems. In 2021, SINOSURE issued a performance guarantee of SAR175 million to a state-owned electric power enterprise for its investment of this project, contributing to the green development of the BRI.

产品服务 PRODUCTS AND SERVICES

理赔和追偿业务 CLAIMS AND RECOVERY

公司坚决贯彻习近平总书记重要指示精神，结合新冠疫情及雨雪自然灾害形势，研究制定优化报损索赔程序、理赔勘查快速反应、提升定损核赔服务效率、优先支付赔款追偿款等19项贸易险专项理赔追偿服务措施，为受疫情或自然灾害影响的企业提供便捷、高效、精准、优质的理赔追偿服务。在项目险保后管理、定损核赔等领域出台11项操作指引和通知，指导营业机构服务客户，保障业务操作合规高效开展。

Under the guiding principles of the important instructions of General Secretary Xi Jinping, SINOSURE conducted research on the situation of the COVID-19 and natural disasters, and came up with 19 targeted claims and recovery measures for trade insurance business to optimize loss reporting and claims procedures, ensure quick response of claims investigation, improve efficiency of loss and claims assessment and give priority to claims and recovery payments, providing convenient, efficient, targeted and high-quality claims and recovery services for enterprises affected. In terms of the project insurance business, SINOSURE introduced 11 operational guidelines for post-issuance management, loss and claims assessment, and other procedures, providing guidance to domestic branches to serve clients and conduct business in the compliant and efficient manner.

案例：向大船海工支付海工行业单笔最高赔款

Case: Paid the Highest Single Compensation in the Offshore Engineering Industry to Dalian Shipbuilding Industry Offshore Co., Ltd. ("DSIC")

自大船海工2019年初进入破产重组程序以来，中国信保主动作为，全力处置化解海工行业船东破产和弃船等违约风险，坚持依法合规高效理赔，根据保单约定，为大船海工10座海上钻井和生活支持平台案件提供了一揽子保险赔付解决方案，最终助力大船海工破产重组方案顺利落地实施。2021年11月18日，中国信保向大船海工支付了17.8亿元人民币的保险赔款，这是中国信保针对海工行业的单笔最高赔款，为大船海工战胜阶段性困难提供了坚实资金保障，对提振大连市发展信心、优化金融生态、改善信用环境，具有重要意义。



Since the beginning of 2019 when DSIC entered the bankruptcy and reorganization process, SINOSURE took the initiative to resolve the default risks associated with ship owners' bankruptcy and abandonment of ships in the offshore engineering industry, with claims settled in high efficiency and compliance with regulations. According to the terms of the insurance policy, SINOSURE provided a package of compensation solutions for DSIC's ten offshore drilling platforms and life support platforms, contributing to the effective execution of the DSIC bankruptcy and reorganization plan. On November 18, 2021, an indemnification of RMB1.78 billion was paid to DSIC, the highest single compensation paid by SINOSURE in the offshore engineering industry, providing solid financial support for DSIC to go through difficulties, which was of great significance to boosting confidence for Dalian's development, optimizing financial ecosystem and improving the credit environment.

资信服务 CREDIT RATING SERVICES

截至2021年底，中国信保共拥有海内外资信信息渠道437家，资信调查业务覆盖全球所有国别、地区及主要行业。2021年，中国信保累计提供海内外企业资信报告61.4万份、各类行业研究及咨询报告797份。

2021年，中国信保数据先行，全球风险数据库建设取得重要阶段性成果，实现全球3.2亿家企业资信信息实时在线查询、23个重点行业风险信息查询，动态风险监测预警能力明显增强。两大数据库建设从根本上提升了数据服务质量，配合资信作业流程和作业模式升级优化，极大提高了数据结构化程度和自动化作业水平。信保逻辑的方法论研究进一步提升，前瞻性开展RCEP国家信用环境分析和投资发展指数课题研究、开创性开展行业风险评级工作。创新产品和服务，升级迭代“资信红绿灯”等创新产品，上线信用风险诊断产品并免费服务企业，在“信步天下”APP形成一站式资信服务，制定会员服务方案，累计对客户服务38万次。

目前，中国信保可提供海外提（关）单报告、企业资信调查、行业研究、海外投资咨询、信用风险管理咨询等一揽子资信产品与服务，涵盖国别、行业、企业与银行等各类风险主体，为各类企业投资、经营和管理活动提供风险防范保障。

As of the end of 2021, SINOSURE had 437 overseas and domestic credit information channels. The credit investigation business covered all countries, regions and major industries around the globe. In 2021, SINOSURE provided a total of 614,000 credit reports of enterprises at home and abroad, 797 industry research and advisory reports.

In 2021, with digitalization as one of its priorities, SINOSURE achieved a mile stone in its global risk database development, enabling a real-time online search of credit information of 320 million companies across the globe and risk information of 23 key industries, which greatly enhanced its dynamic risk monitoring and early warning capabilities. The building of the two databases, in line with the upgrading of the working process and pattern for credit information service, significantly raised the quality of SINOSURE's data service with highly improved data structuring and automatic operation. With further improvement in its methodology research, SINOSURE conducted a forward-looking research on the credit environment and investment development index of the RCEP countries, and initiated risk rating for industries in the RCEP countries. In terms of products and services innovation, SINOSURE further upgraded its self-developed products such as the "SINOSURE SMEs Traffic Lights", launched free online credit risk diagnostic products, offered one-stop credit information service in the "Xin-Bu-Tian-Xia" app with tailored service program for the users, providing 380,000 times of online services in total during the year.

So far, SINOSURE is able to offer a full package of credit information products and services including overseas B/L (customs declaration) report, enterprise credit investigation, industry research, overseas investment consulting, and credit risk management consulting, covering various risk subjects such as countries, industries, enterprises and banks, providing risk prevention for enterprises of all kinds in investment, businesses operation and management.

产品服务

PRODUCTS AND SERVICES

客户服务

CUSTOMER SERVICES

完成客户视图二期、三期建设，以客户为中心、以应用为牵引，全面提升客户服务水平。“信步天下”对客服务平台已上线34项线上服务功能，满足客户风险管理、市场开拓、资讯查览等多场景下需求。截至2021年底，信步天下注册用户达14.8万家；精准营销管理平台和客户经理APP作为中国信保的内部数字化工具与信步天下协同互动，通过功能设计准确赋能市场营销一线，实现“项目专家支持”“买方适保性速查”等功能，有效助力客户经理提升客户服务水平。

加大与重点央企、民营龙头企业的深度合作，推动与中国华电、兵器工业、中国建筑、中国铁工、中国建筑等5家央企集团签署战略合作协议，“总对总”高层合作进一步深化。

Being customer-centered and application-driven, SINOSURE completed building of its customer view program in phase II and phase III, and improved customer service in all aspects. The client app “Xin-Bu-Tian-Xia” with 34 online services launched so far, catered to the clients’ demands for risk management, market development, information search and the needs in other scenarios, registering 148,000 users by the end of 2021. Internal digital tools like the “precision marketing management platform” and the app for customer managers were put into use in synergy with the client app “Xin-Bu-Tian-Xia”, effectively empowering front-line customer managers to improve their services with functions like expertise support and buyers’ eligibility search embedded in the tools.

SINOSURE strengthened in-depth cooperation with major state-owned enterprises and leading private enterprises, and reached strategic cooperation agreements with five state-owned enterprises, including China Huadian, China North Industries Group, China National Building Material Group, China Railway Engineering Corporation and China State Construction Engineering Corporation, further deepening the high-level headquarter-to-headquarter cooperation.

案例：举办第二届小微客户服务节

Case: The Second SMEs Customer Service Event



2021年4月27日，中国信保“第二届小微客户服务节”在京开幕。本届小微客户服务节紧扣“惠小微、E服务”的主题，围绕数字化服务元素，开展三大活动：一是开展数字化服务大推广，让更多小微企业客户得到数字化产品的展业服务；二是深化“小巨人”成长计划，帮助“小巨人”企业获得更好发展资源和发展支持；三是深入实施“五送”服务活动，全力为小微企业纾困解难，助力外贸量稳质升。

On April 27, 2021, SINOSURE held the 2nd SMEs Customer Service Event in Beijing. Themed at “benefiting SMEs with E-services”, the event consisted of three major activities centering on digital services: expanding digital service coverage to as many SMEs as possible; enhancing the “Little Giant” program to secure eligible SMEs with better resources and support for development; strengthening targeted services of “providing training, sending experts, facilitating financing, expediting claims and offering credit information” to address problems and difficulties for SMEs, supporting steady growth of the foreign trade in both volume and quality.

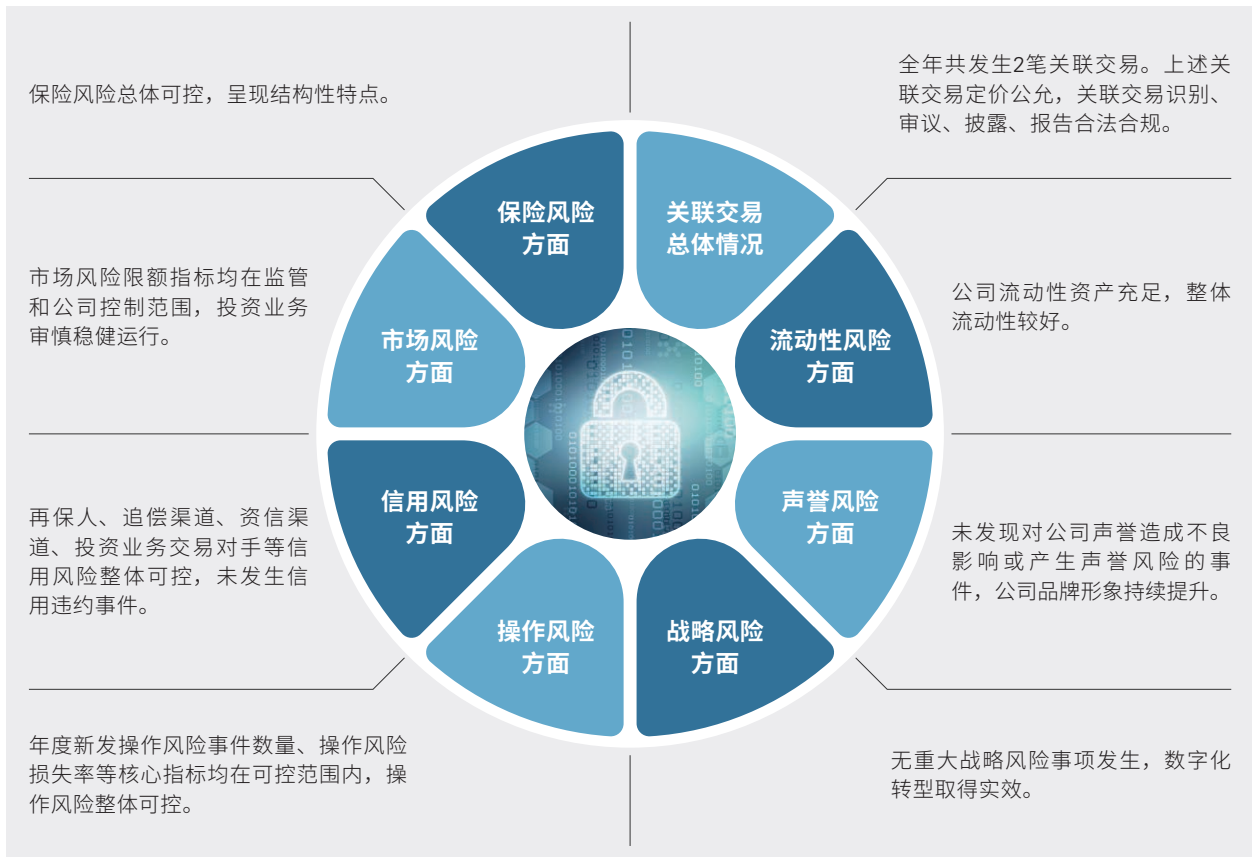


风险管理

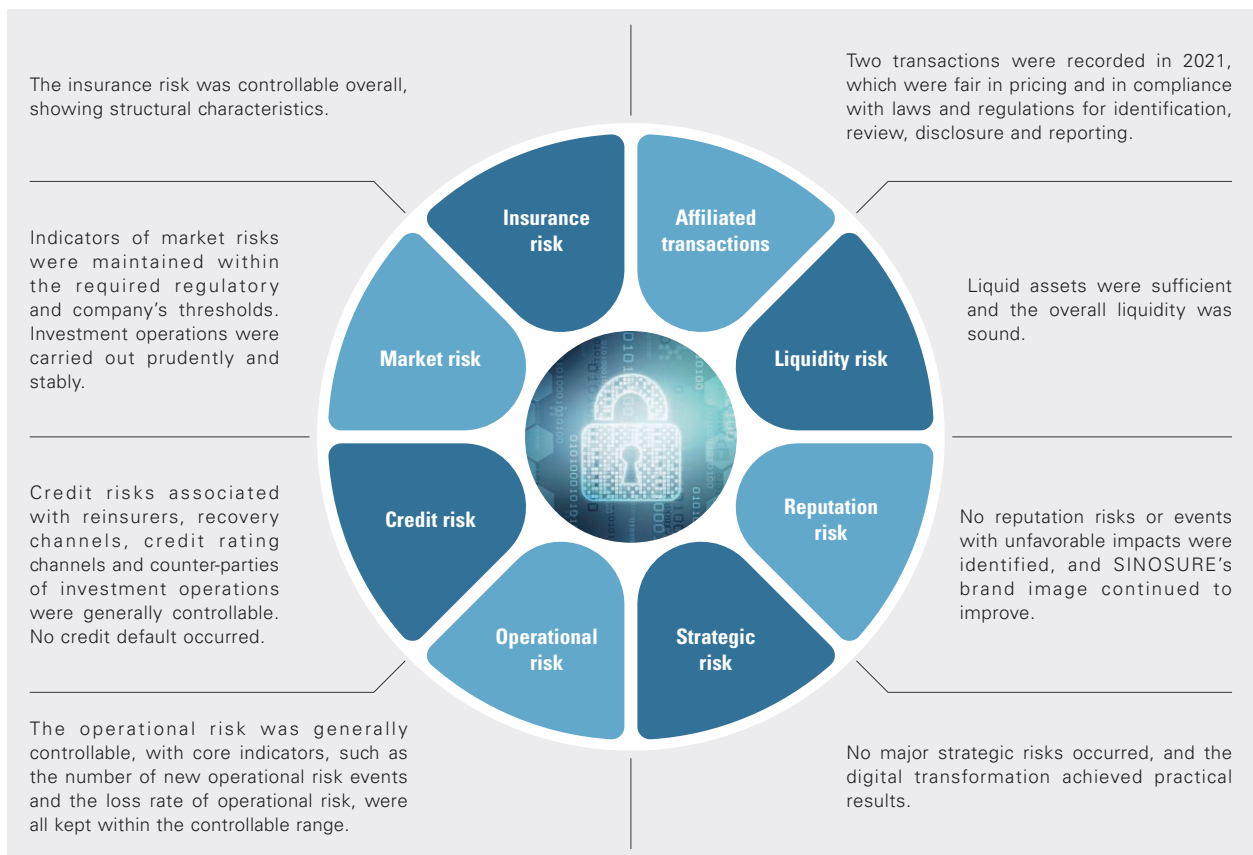
RISK
MANAGEMENT

风险管理 RISK MANAGEMENT

2021年，中国信保深入贯彻落实中央关于做好重大金融风险防范化解的有关部署，按照“稳定大局、统筹协调、分类施策、精准拆弹”方针，坚持底线思维，增强系统观念，统筹平衡好业务发展和风险防控，恪守“稳健、审慎、合规、全面”的风险管理理念，兼顾资本、风险、收益平衡发展，依法合规、稳健经营。压实风险管控责任，健全“三道防线”协同机制，提升全周期风险管理能力，全面加强内控合规建设，扎实开展重点业务风险排查，妥善做好防损减损和风险处置工作，严守不发生系统性风险底线。中国信保七大类风险总体可控。



In 2021, SINOSURE thoroughly implemented the central government's relevant requirements on coordinating the prevention and resolution of major financial risks. Adhering to the principle of "stabilizing the overall situation with coordination and classified and targeted measures", SINOSURE stuck to the bottom-line thinking, reinforced the systematic concept, and coordinated business development and risk prevention and control. Bearing in mind a "sound, prudent, compliant and comprehensive" risk management philosophy, SINOSURE focused on the balanced development of capital, risks and returns, ensuring regulatory compliance and prudent operations. It consolidated risk management and control responsibilities, improved the "Three-line Defense" coordination mechanism, enhanced the life-cycle risk management capabilities, tightened internal control and compliance on a comprehensive scale, carried out risk inspections for key business, adopted effective risk prevention, mitigation and resolution measures, and rigorously safeguarded the bottom line of systemic risks. SINOSURE's seven major categories of risks proved to be under control.





研究成果

RESEARCH OUTPUT

研究成果 RESEARCH OUTPUT

《国家风险分析报告》 COUNTRY RISK ANALYSIS REPORT



2021年，中国信保连续第17年发布了《国家风险分析报告》，报告共分为三册。上册为《国家风险分析报告2021——53个重点国家风险分析》，对除中国以外的192个主权国家进行了国家风险和主权信用风险评估，并选取了53个与我国政治经济关系密切、具有较强地区代表性的热点和重点国别进行分析，对企业对外贸易和投资活动具有重要的指导意义。下册为《国家风险分析报告2021——全球投资风险分析、行业风险分析和企业破产风险分析》，从不同维度展示了中国企业“走出去”所面临的风险，并附以大量案例进行详细解析，同时为中国企业海外经营提供相关政策建议。首次发布《美国多元利益结果对美国政治的影响》分册，加强了对美国国内政治结构的研究。

In 2021, SINOSURE released the *Country Risk Analysis Report* for the 17th consecutive year, which consisted of three volumes. The first volume, titled *Country Risk Analysis Report 2021—Country Risk Analysis on 53 Key Countries*, assessed the country risks and sovereign credit risks of 192 countries (other than China) and analyzed in particular 53 regional hot-spot and key countries with close political and economic ties with China, offering valuable guidance for Chinese enterprises in foreign trade and overseas investment. The second volume, titled *Country Risk Analysis Report 2021—Risk Analysis of Global Investments, Industries and Corporate Bankruptcies*, elaborated on various risks encountered by Chinese enterprises “going global” from different perspectives with detailed case studies, providing policy recommendations for Chinese enterprises doing business abroad. The third volume, titled *The Impact of the Outcome of the US Plural Interests on the US Politics*, was released for the first time, aiming at better understanding of the domestic political structure of the United States.



中国信保直接和间接带动出口金额

7,000 亿美元

SINOSURE promoted USD700 billion worth of China's exports, directly and indirectly

占同期我国出口总额的

27%

Accounting for 27% of the total amount of exports during the same period



促进和保障了与出口相关的就业岗位超过

1,500 万个

Creating and securing over 15 million export-related jobs

《政策性职能履行评估报告（2020 年度）》 POLICY FUNCTION PERFORMANCE ASSESSMENT REPORT (2020)

2021年6月3日，国务院发展研究中心发布《中国出口信用保险公司政策性职能履行评估报告（2020年度）》（以下简称“《报告》”），这是连续第8年发布此《报告》。《报告》在保持整体框架稳定的基础上，更加聚焦抗击疫情和助力做好“六稳”“六保”，着重从全力支持稳住外贸基本盘、高质量服务共建“一带一路”、创新服务小微企业等方面对中国信保政策性职能履行情况进行客观评价，并增加了全球信保行业应对疫情的举措和成效等内容。《报告》显示，当年，中国信保直接和间接带动出口金额7,000亿美元，占同期我国出口总额的27%，促进和保障了超过1,500万个与出口相关的就业岗位，通过支持出口间接带动固定资产投资占同期我国固定资产投资总额的4.3%，通过支持出口间接带动消费占同期我国总消费的1.7%。

On June 3, 2021, the Development Research Center of the State Council published the *Policy Function Performance Assessment Report of China Export & Credit Insurance Corporation (2020)* (hereinafter referred to as the "Report") for the eighth consecutive year. Without changing the overall structure, the Report paid particular attention to SINOSURE's fight against the Covid-19 pandemic and contributions to ensuring stability on "six fronts" and security in "six areas". The Report objectively assessed the performance of SINOSURE's policy functions in terms of fully supporting and stabilizing the fundamentals of foreign trade, providing high-quality service to the co-building of the BRI, and innovating services for SMEs, and added information regarding the measures adopted by credit insurance agencies worldwide in dealing with the pandemic. According to the Report, SINOSURE promoted USD700 billion worth of China's exports, directly and indirectly, in 2020, accounting for 27% of the total amount of exports during the same period, creating and securing over 15 million export-related jobs, indirectly facilitated investments in fixed assets by supporting exports, accounting for 4.3% of the total amount of investments in fixed assets during the same period, and indirectly boosted domestic consumption by supporting exports, accounting for 1.7% of the total consumption in China during the same period.





国际合作与交流

INTERNATIONAL COOPERATION AND EXCHANGE

国际合作与交流

INTERNATIONAL COOPERATION AND EXCHANGE

2021年，中国信保积极开展疫情防控常态化下的国际交流与合作，服务国家总体外交大局、助力公司高质量发展。

公司领导在伯尔尼协会内刊通讯及年鉴上刊发文章，介绍中国信保“336”发展战略、绿色发展理念、数字化建设成果等，是近年来中国信保领导首次在外刊上集中、系统宣传改革发展理念与成果。

In 2021, SINOSURE proactively engaged in international exchanges and cooperation against regular pandemic prevention and control operations, supported overall diplomacy of China, helping enterprises deliver high-quality growth.

SINOSURE’s leaders published articles in Berne Union’s internal journal and yearbook, which introduced SINOSURE’s “336” development strategies, green development concepts and digital development achievements, marking the first time in recent years that SINOSURE’s leaders presented the reform and development ideas and achievements in foreign journals systematically with deep insights.



成立专题工作小组，开展国际同业应对气候变化实践调研；积极参加“一带一路”绿色金融与环境管理研讨会、国际可持续金融研究联盟（GRASFI）学术年会等，在出口信用保险行业多双边交流中主动设置绿色议题，传播我国建设绿色“一带一路”理念和中国信保已取得的绿色金融成果。

出版《演进中的“君子协定”——官方支持出口信贷国际规则的研究》，集中展现中国信保在跟踪和研究行业相关国际规则及相关问题方面的专业能力，进一步提升中国信保在国内业界影响力。

SINOSURE established a special working group to conduct research on climate change practices of international peer agencies; attended the BRI seminars on green finance and environment management, the annual academic conferences of the Global Research Alliance for Sustainable Finance and Investment (GRASFI), and other similar events, actively setting agendas on green development in bilateral and multi-lateral communications in the export credit insurance industry, and introduced China's ideals on developing a green Belt and Road and SINOSURE's achievements in green finance.

SINOSURE published *The Evolving OECD Consensus: A Study on the International Rules of Officially Supported Export Credits*, which highlighted its expertise in international rules and related issues of export credit and further enhanced its influence in the domestic export credit industry.

作为轮值主席机构，在线主办伯尔尼协会亚太区合作组（RCG）第72次工作会议，蔡希良总经理致开幕辞；在线参加2021年十二国官方出口信用保险机构（ECA）负责人会议、第八届海峡两岸暨香港出口信用保险研讨会、中日信保双边业务交流会等重要高层会议，以及气候变化、数字化、中小企业、项目融资、理赔追偿等十多项专业技术会议；作为伯尔尼协会管理委员会成员，参加协会管理会议，充分参与协商决策，持续扩大中国信保的行业影响力。

As the rotating chairman agency, SINOSURE hosted the 72nd working meeting of the Regional Consultative Group (RCG) for Asia and Pacific of the Berne Union online. President Cai Xiliang gave an opening speech at the meeting. SINOSURE attended online the 2021 Heads of G12 ECAs Meeting, the 8th Seminar on Cross-Strait and Hong Kong Export Credit Insurance, the China and Japan ECAs' Business Exchange Meeting and other important high-profile meetings, as well as more than 10 professional and technical conferences on climate change, digitalization, SMEs, project financing, claims & recovery, etc. As a member of the Management Committee of Berne Union, SINOSURE attended the management meetings with full engagement in the negotiation and decision-making, extending the influence of SINOSURE in the sector.





发展绿色金融
DEVELOPING
GREEN FINANCE

发展绿色金融 DEVELOPING GREEN FINANCE

出台《关于加强绿色金融建设的指导意见》和《关于完整准确全面贯彻新发展理念 做好碳达峰碳中和工作的实施意见》，加强中国信保绿色金融建设的顶层设计，健全绿色金融长效机制。成立绿色金融建设工作领导小组，强化绿色金融建设工作的组织保障和统筹协调。将绿色金融建设、绿色发展转型纳入“十四五”发展规划、改革行动方案和服务构建新发展格局指导意见等顶层制度安排中，绿色金融服务能力持续提升。

案例 1：承保出口意大利塔兰托海上风电设备项目

Case 1: Underwriting the Export of Offshore Wind Power Equipment to Taranto, Italy



该项目位于意大利普利亚大区塔兰托港，总装机容量30兆瓦，使用10台明阳智能3.0兆瓦海上风电机组。项目创造了多项第一：中国海上风电主机设备首次进军欧洲、地中海首个商业化运营海上风电项目、意大利首个海上风电项目。中国信保借助特定合同保险承保明阳智慧能源集团股份有限公司在项目项下预付款被买方无理由索回风险、成本投入损失风险及应收账款损失风险。

The project is located in the port of Taranto, Puglia, Italy, with a total installed capacity of 30 MW, equipped with 10 Ming Yang smart 3.0 MW offshore wind turbines. This project broke several records: the first Chinese offshore wind turbines ever entered the European market, the first commercial offshore wind power project in the Mediterranean, and the first offshore wind power project in Italy. SINOSURE covered the risks of the unjustifiable claims of the advance payment by the buyer, loss of costs incurred, and the loss of A/R for the Ming Yang Smart Energy Group Ltd., with the short-term project insurance.

Top-level designs and long-term mechanism for SINOSURE's green finance development were reinforced with the adoption of the "Guidelines on Strengthening Green Finance Development" and the "Implementation Opinions on Applying the New Development Philosophy in Full, in the Right Way, and in All Fields of Endeavor on Carbon Peaking and Carbon Neutrality". A steering group was established to strengthen the organization and coordination for the Company's green finance development. Green finance development and green development transition were incorporated into the Company's top-level systematic designs including its development strategy during the 14th FYP period, the Reform Action Plan, and the *Guidelines on Serving the Creation of a New Development Paradigm*, further improving the Company's green finance capacity.

案例 2: 支持中远海运重工承接丹麦 CADELER 公司高端风电安装船项目

Case 2: Supporting the Denmark Cadeler's High-end Wind Turbine Installation Vessel Project Undertook by the COSCO Shipping Heavy Industry

本项目船舶主吊机起重能力达2,100吨,可安装14MW至15MW以及当前世界最大功率20MW的商用海上风机。经过半年的谈判,在中国信保的支持下,中远海运重工以综合优势胜出,实现项目签约落地。本项目被作为中远海运重工年度重点项目,对船厂提升绿色海工船舶建造能力,进一步推进产能转型升级具有重要意义。

With the main crane's lifting capacity of 2,100 tons, the vessels were capable of installing 14MW to 15MW turbines and even the world's largest 20MW commercial turbines. After a half-year's negotiation, with the support of SINOSURE, COSCO Shipping Heavy Industry was awarded the project thanks to its comprehensive competitive strengths. This project was regarded as a key project of the year for COSCO Shipping Heavy Industry, which was of great significance for the shipyard to unlock more potential of building green marine vessels and further promote the transformation and upgrading of production capacity.



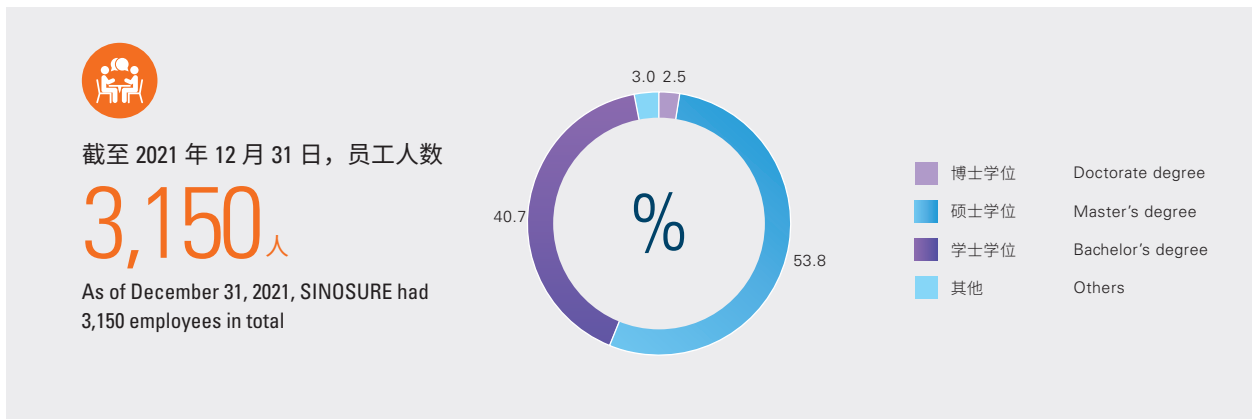
人力资源 HUMAN RESOURCES

截至2021年12月31日，公司员工数量3,150人，其中博士研究生80人（占比2.5%），硕士研究生1,694人（占比53.8%），大学本科生1,282人（占比40.7%）。

年内，迪拜代表处成功注册。截至2021年末，中国信保有31个总部部门，25个分支机构，3个海外代表处。

As of December 31, 2021, SINOSURE had 3,150 employees in total, among whom 80 employees held a doctorate degree (2.5%), 1,694 held a master's degree (53.8%), and 1,282 held a bachelor's degree (40.7%).

In 2021, SINOSURE's Dubai Representative Office was successfully registered. By the year-end, a total of 31 departments in the headquarters, 25 branches and 3 overseas representative offices had been founded.



深化改革 DEEPENING REFORMS

编制并印发中国信保“十四五”发展规划，提出到2035年，要建成世界一流信用风险管理机构。“十四五”时期，中国信保的战略目标是“以政策为引领，以客户为中心，把公司建设成为负责任、可信赖、具有全球影响力的信用风险管理机构，成为逆周期调节的工具、国家风险管理的平台、产业链供应链稳定的保障、中国企业走出去的后盾”。

全面贯彻中央决策部署，加强深改的统筹谋划和组织领导，出台《公司改革行动方案》，继续推进企业级业务架构项目，进一步加快数字化转型、六大工程建设，确保“336”发展战略落地落实。

将党的领导融入公司治理各环节，优化授权体系，加强权力运行的监督和制约，公司治理进一步完善。

积极推进数字化转型，企业级业务架构项目一二期应用推广和二三期建设取得明显成果，全年上线任务103个。数字化客户服务和营销作业平台能力升级；核心业务流程数字化再造取得阶段性成果，通用能力建设不断加强；以内部评级为基础的风险管理体系建设顺利推进，风险动态监测全周期管理逐步形成；数据中台持续输出数据服务能力，数据治理体系不断完善；完成IT架构规划设计，并开始建设实施。

积极开展业务创新，在保障产业链供应链稳定、服务外贸新业态、项目险承保评审模式等方面取得新成效。

强化组织保障，优化战略重点任务考核，开展深改优秀成果评选，多种方式加强改革宣导，改革创新思维、数字化思维逐步深入人心。

SINOSURE formulated its development strategy for the 14th FYP period, aiming to build the Company into a world-class credit risk management agency by 2035. For the 14th FYP Period, SINOSURE is committed to “be policy-oriented and customer-centered, and become a responsible and reliable credit risk management agency with global influence, serving as an effective tool for counter-cyclical adjustments, a platform for country risk management, a safeguard for industrial chains and supply chains, and a strong backstop for Chinese enterprises going global”.

SINOSURE fully implemented central government’s decisions and requirements, and strengthened its overall planning and organization for deepening reform, introducing the *Reform Action Plan*, promoting the Enterprise Business Architecture, and further accelerating digital transformation and the development of the Six Strategic Programs, taking a concrete step on the runway of “336” development strategy.

SINOSURE integrated the Party’s leadership into all aspects of corporate governance, optimized the authorization system, and tightened up supervision and restriction over exercise of power, thereby further improving the corporate governance.

Encouraging advances in the Company’s digital transformation were seen in the development of the Enterprise Business Architecture with phase I and II coming into service, phase II and III being further built, and 103 tasks launched during the year. Key accomplishments included: functions of the digital customer service and marketing platform were upgraded; progress was made in digital re-engineering of core business processes with general capacity building enhanced consistently; risk management system based on internal rating was further developed with full-cycle and dynamic risk monitoring and management system coming into shape; digital governance was improved with data center strengthening its data output and service capacity; the IT architecture was completed in design and put into development.

SINOSURE proactively carried out business innovation and made new progress in stabilizing industrial chains and supply chains, supporting new forms of foreign trade businesses, and reforming the assessment and appraisal model for project insurance underwriting.

Organizational safeguards were further strengthened by optimizing evaluation of key strategic tasks and awarding taskforce with outstanding achievements of deepening reform. Through multiple ways of internal promotion and guidance, the staffs were further equipped with the mindset of reform innovation and digitalization.

社会责任 SOCIAL RESPONSIBILITY



2021年9月，宋曙光董事长赴江西省余干县调研定点帮扶工作
In September 2021, Chairman Song Shuguang made a visit to Yugan County, Jiangxi Province for targeted poverty alleviation inspection

2021年，中国信保坚决贯彻习近平总书记关于乡村振兴的重要指示精神，积极落实党中央巩固拓展脱贫攻坚成果同乡村振兴有效衔接工作要求，推动定点帮扶工作任务全面超额完成。

全年投入资金2,513万元，帮扶两个定点县、支持10家分公司承担地方帮扶任务。在两个定点帮扶县投入无偿帮扶资金2,237.3万元，其中教育帮扶资金1,646.4万元，帮扶30,979名建档立卡户学生；帮助两个定点县引进帮扶资金320万元，同比增长12.5%；帮助定点县培训“三支队伍”6,227名，同比增长34%；动员广大干部职工投入消费帮扶共计414万元，同比增长39%。

22家总部部门和分公司党支部与派驻第一书记的定点村——霍邱县南北四村和余干县南墩村、凤凰村党支部建立结对关系，通过捐款捐物、支教活动等多种方式开展帮扶，捐款捐物合计金额超12.8万元。



投入扶贫资金

2,513 万元人民币

Invested RMB25.13 million in poverty alleviation



2021年9月，唐志刚监事长赴安徽省霍邱县调研定点帮扶工作
In September 2021, Chief Supervisor Tang Zhigang visited Huoqiu County, Anhui Province for targeted poverty alleviation inspection

In 2021, SINOSURE resolutely implemented General Secretary Xi Jinping's important instructions on rural revitalization, and actively met the requirements of the CPC Central Committee to align efforts to consolidate the results of the battle against poverty with rural revitalization, promoting the Company's poverty alleviation and assistance accomplished beyond targets.

SINOSURE invested RMB25.13 million during the year to assist two designated counties and support 10 branches to undertake local poverty alleviation tasks respectively. For the two counties, SINOSURE donated RMB22.373 million among which RMB16.464 million was designated for education of 30,979 students in need; helped attract additional assistance fund of RMB3.2 million, a year-on-year increase of 12.5%; trained grass-roots cadres, technical staff, and poverty-alleviation leaders of 6,227 in total, a year-on-year increase of 34%; and mobilized employees in helping through buying the local specialties with a total consumption of RMB4.14 million, an year-on-year increase of 39%.

22 Party branches from Headquarters and branch companies joined hands with Nanbeisi Village in Huoqiu County and Nandun Village, Fenghuang Village in Yugan County, offering assistance via donation (funds and materials equivalent to more than RMB128,000 in total) and volunteer teaching.



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FINANCIAL REPORT

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资产负债表

BALANCE SHEET

货币单位：人民币 千元
RMB ,000

项目	Project	31 December, 2021 2021 年 12 月 31 日	31 December, 2020 2020 年 12 月 31 日
资产：	Assets:		
货币资金	Cash at bank and on hand	14,144,406.83	16,896,346.62
拆出资金	Loans to banks and non-bank financial institutions	-	-
以公允价值计量且其变动计入当期损益的金融资产	Financial assets at fair value through profit or loss	161,761.68	14.00
买入返售金融资产	Security purchased under resale agreements	729,500.00	90,000.00
应收保费	Premiums receivable	2,313,453.17	3,096,936.20
应收代位追偿款	Subrogation recovery receivable	353,329.38	420,814.87
应收分保账款	Receivables on reinsurance	1,658,634.27	629,168.17
应收分保未到期责任准备金	Reinsurance share of unearned premium reserves	3,269,458.26	3,326,961.10
应收分保未决赔款准备金	Reinsurance share of outstanding claims reserves	4,505,793.67	6,564,224.65
应收分保寿险责任准备金	Reinsurance reserves receivable for long-term health insurance	-	-
应收分保长期健康险责任准备金	Pledge loans to policy holders	-	-
保户质押贷款	Other receivables	-	-
其他应收款	Other receivables	1,627,990.19	1,690,974.95
其中：应收利息	Including: Interest receivable	1,497,511.58	1,571,007.18
衍生金融资产	Derivative financial assets	-	-
持有待售资产	Assets classified as held for sale	-	-
定期存款	Fixed deposit	63,660,840.29	62,688,958.29
可供出售金融资产	Financial assets available-for-sale	34,783,244.99	30,835,994.51
持有至到期投资	Held-to-maturity investments	25,228,731.50	25,387,159.51
长期股权投资	Long-term equity investments	-	-
存出资本保证金	Guarantee capital deposit	-	-
投资性房地产	Investment properties	-	-
固定资产	Fixed assets	456,677.89	465,712.84
在建工程	Construction in progress	-	-
使用权资产	Right-of-use assets	617,341.42	-
无形资产	Intangible assets	55,240.04	37,472.38
独立账户资产	Independent account assets	-	-
抵债资产	Foreclosed assets	18,906.34	18,906.34
递延所得税资产	Deferred income tax assets	4,051,696.61	3,740,336.37
其他资产	Other assets	40,408.81	86,486.54
资产总计	Total assets	157,677,415.33	155,976,467.34

负债：	Liabilities:		
短期借款	Short-term loans	-	-
拆入资金	Deposits and balances from banks and other financial institutions	-	-
以公允价值计量且其变动计入当期损益的金融负债	Financial liabilities at fair value through profit or loss	-	-
衍生金融负债	Derivative financial liabilities	-	-
卖出回购金融资产款	Financial assets sold under repurchase agreements	-	-
预收保费	Premium received in advance	351,991.55	347,686.02
应付手续费及佣金	Handling fees and commissions payable	19,220.45	17,645.64
应付分保账款	Payables on reinsurance	1,134,749.81	655,175.28
应付职工薪酬	Employee benefits payable	561,681.61	516,376.52
应交税费	Taxes payable	87,505.91	678,237.85
持有待售负债	Liabilities classified as held for sale	-	-
应付赔付款	Compensation payable	49,487.30	94,066.95
应付保单红利	Policy-holder dividend payable	-	-
未到期责任准备金	Unearned premium reserves	74,415,347.22	73,680,205.86
未决赔款准备金	Outstanding claims reserves	28,414,600.41	29,755,303.62
预计负债	Estimated liabilities	151,518.66	201,740.67
租赁负债	Lease liabilities	557,559.79	-
长期借款	Long-term loans	-	-
独立账户负债	Independent accounts liabilities	-	-
递延所得税负债	Deferred income tax liabilities	518,524.06	746,553.66
其他负债	Other liabilities	3,823,697.98	3,647,225.36
负债合计	Total liabilities	110,085,884.74	110,340,217.43
所有者权益：	Owner's Equity:	-	-
实收资本	Paid-in capital	41,952,973.59	41,846,448.66
其他权益工具	Other equity instruments	-	-
资本公积	Capital reserves	-	-
其他综合收益	Other comprehensive income	1,165,218.18	1,798,781.73
盈余公积	Statutory reserves	1,243,741.69	995,509.76
一般风险准备	General risk reserves	1,243,741.69	995,509.76
未分配利润	Retained earnings	1,985,855.44	-
所有者权益合计	Total Owner's Equity	47,591,530.59	45,636,249.91
负债和所有者权益总计	Total Liabilities and Owner's Equity	157,677,415.33	155,976,467.34

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利润表

INCOME STATEMENT

货币单位：人民币 千元
RMB ,000

项目	Project	Amount in 2021 本年累计数	Amount in 2020 上年同期数
一、营业总收入	Income Items	14,601,328.65	18,204,188.54
已赚保费	Net premium earned	8,558,457.75	11,163,507.58
保险业务收入	Insurance business income	15,730,275.32	16,475,969.41
其中：分保费收入	Including: Reinsurance premium income	5,880.91	3,936.15
减：分出保费	Less: ceded premium	4,616,577.79	4,193,164.22
提取未到期责任准备金	Withdraw unexpired liability reserves	2,555,239.78	1,119,297.62
手续费及佣金收入	Fee and commission income		
投资收益（损失以“-”号填列）	Investment income (losses are listed with "-")	4,727,879.51	4,864,260.46
其中：对联营企业和合营企业的 投资收益	Including: Share of profits or loss of associates and joint ventures	-	-
其他收益	other income	3,726.49	2,883.65
公允价值变动收益（损失以“-” 号填列）	Income from changes in fair value (losses are listed with "-")	750.23	-172,638.07
汇兑收益（损失以“-”号填列）	Foreign exchange gains (losses are listed with "-")	923,138.95	2,037,953.47
其他业务收入	Other business income	387,280.49	308,221.45
资产处置收益（损失以“-”号填列）	Asset disposal income (losses are listed with "-")	95.22	
二、营业总支出	Expenditure Items	11,351,766.58	17,627,504.88
赔付支出	Claims	10,703,851.56	10,719,765.86
减：摊回赔付支出	Less: Reinsurers' share of claims paid	3,067,449.75	2,730,047.70
提取保险责任准备金	Change in insurance contract liabilities	-643,400.79	5,109,142.61
减：摊回保险责任准备金	Less: Reinsurers' share of insurance contract liabilities	-1,893,076.13	265,264.97
手续费及佣金支出	Fees and commission expenses	52,080.20	49,074.44
分保费用	Expenses for reinsurance accepted	1,442.18	767.05
税金及附加	Tax and surcharges	38,554.85	35,519.68
业务及管理费	General and administrative expenses	2,676,489.59	2,398,434.52
减：摊回分保费用	Less: Reinsurers' share of expenses	659,818.14	934,778.89
其他业务成本	Other operating costs	78,006.74	57,820.64
资产减值损失	Impairment losses	278,934.00	3,187,071.65
三、营业利润（亏损以“-”号填列）	Operating Profit (losses are listed with "-")	3,249,562.07	576,683.66
加：营业外收入	Add: Non-operating income	4,120.09	3,781.82
减：营业外支出	Less: Non-operating expenses	26,345.89	32,771.06
四、利润总额（亏损总额以“-” 号填列）	Profit Before Income Tax (losses are listed with "-")	3,227,336.27	547,694.42
减：所得税费用	Less: Income tax expense	745,016.96	102,653.40
五、净利润（净亏损以“-”号填列）	Net Profit (losses are listed with "-")	2,482,319.30	445,041.01

主要会计政策

SIGNIFICANT ACCOUNTING POLICIES

1. 声明 Statement of compliance

本公司编制的财务报表符合企业会计准则的要求，真实、完整地反映了公司的财务状况、经营成果和现金流量等有关信息。

The financial statements of China Export & Credit Insurance Corporation (the Company) which are in compliance with the requirements of the Accounting Standards for Business Enterprises, present actually the financial position of the Company as of December 31 and of its financial performance and its cash flows for the year then ended.

2. 财务报表的编制基础 Accounting basis of preparation for the financial statements

本公司编制的财务报表以持续经营为基础，根据实际发生的交易和事项，按照财政部2006年颁布的《企业会计准则》、其后颁布的企业会计准则应用指南、企业会计准则解释以及其他相关规定进行编制。

The Company's financial statements are based on the assumption of continuous operating, prepared in accordance with the actual transactions and events occurred, the Accounting Standards for Business Enterprises issued by the Ministry of Finance in 2006 and the subsequently issued application guide, explanation as well as other relevant provisions.

3. 会计年度 Fiscal year

本公司会计年度自公历1月1日至12月31日。

The fiscal year is from January 1 to December 31.

4. 记账本位币 Reporting currency

本公司以人民币为记账本位币。

The financial statements of the Company are stated in RMB.

5. 会计核算方法 Accounting methods

公司实行总部独立核算、统负盈亏，分支机构独立核算损益，年末分支机构将利润全额上划总部，总部汇总报表的会计核算模式。

The Company practices a management pattern with separate accounting units that jointly share the profits and losses. Local branches keep separate accounts and at the end of the year, transfer the profits and losses to the headquarters to consolidate all financial statements.

6. 外币业务核算 Translation of foreign currencies

公司实行外币分账制记账方法，平时对各种外币业务均按各原币记账，期末在编制各原币种报表的同时，编制各种外币折合人民币后与人民币业务的汇总报表。

Independent foreign currency ledgers are adopted and foreign currency businesses are recorded in the original currencies. At the end of the fiscal year, financial statements are prepared in the original currencies and simultaneously translated into RMB, consolidated with RMB business statements thereafter.

7. 金融工具 Financial instruments

金融工具按持有目的进行分类，按照企业会计准则的要求进行确认和计量。

Financial instruments are classified by holding purposes, recognized and measured in accordance with the Accounting Standards for Business Enterprise 2006.

财务报告

FINANCIAL REPORT

8. 固定资产的确认与计量 Recognition and measurement of fixed assets

(1) 固定资产是指为公司经营和管理而持有，使用寿命超过一个会计年度且单位价值在3,500元以上（含3,500元）的有形资产。固定资产按照历史成本进行初始计量。

Fixed assets refer to those tangible assets held for operation or management purposes, which are expected to be used for more than 1 year and have a unit price over CNY3,500 (Including CNY3,500). Fixed assets are initially measured at history costs.

(2) 固定资产的折旧方法：年限平均法。

Depreciation method: straight-line method.

(3) 固定资产分类及折旧年限如下：

Details of category and useful life are as follows:

类别 Category	折旧年限 Useful life	残值率 The rate of residual value
营业用房 Building	35 年 35 years	5%
电子设备 Electronic equipment	4 年 4 years	5%
其中：服务器 Computer servers	3 年 3 years	5%
办公设备 Office equipment	5 年 5 years	5%
电器设备 Electrical apparatus	5 年 5 years	5%
通讯设备 Telecommunications equipment	5 年 5 years	5%
安全保卫设备 Safeguarding equipment	5 年 5 years	5%
交通设备 Transportation equipment	5 年 5 years	5%
固定资产装修 Decoration of fixed assets	6 年 6 years	5%

9. 所得税 Income tax

公司所得税采用资产负债表债务法进行会计处理。

Income tax is accounted in Balance Sheet Liability Approach.

10. 原保险合同保费收入确认和计量

Recognition and measurement of premium income in the original insurance contract

原保险合同保费收入，在下列条件均能满足时予以确认：

- (1) 原保险合同成立并承担相应保险责任；
- (2) 与原保险合同相关的经济利益很可能流入公司；
- (3) 与原保险合同相关的收入能够可靠地计量。

保费收入的计量根据原保险合同约定的保费总额确定。

Premium income of the original insurance contract is recognized when all the following conditions are satisfied:

- a. The original insurance contract has come into existence and the corresponding liability has commenced;
- b. The economic benefits associated with the original insurance contract will flow to the company;
- c. The relevant amount of revenue can be measured reliably.

Measurement of premium income is based on the amount receivable from the policyholder as per the original insurance contract.

11. 保险责任准备金 Provision for insurance liabilities

(1) 未到期责任准备金 Unearned premium reserves

未到期责任准备金采用1/365等精算方法提取。

Unearned premium reserves are determined by the 1/365 method.

(2) 未决赔款准备金 Outstanding claims reserves

未决赔款准备金包括已发生已报案未决赔款准备金、已发生未报案未决赔款准备金和理赔费用准备金，已发生已报案未决赔款准备金和已发生未报案未决赔款准备金，根据采用精算或逐案估计的方法计算的准备金计提。公司以未来发生的理赔费用的合理估计金额为基础计量理赔费用准备金。

Outstanding claims reserves include incurred and reported outstanding claims reserves, incurred but not reported outstanding claims reserves and claim expense reserves. Incurred and reported outstanding claims reserves and incurred but not reported outstanding claims reserves are determined by actuarial approach or case estimate approach; Claim expense reserves are measured on reasonable estimate of prospective claim expense.

12. 分保业务 Reinsurance

公司分保分出业务采用预估法核算，并按照配比原则依据精算结果确认相应的应收分保未到期责任准备金和应收分保未决赔款准备金。

Accounting of reinsurance is on the basis of estimation, reinsurance share of unearned premium reserves and reinsurance share of outstanding claims reserves are recognized and determined in accordance with matching principle and actuarial results.

13. 租赁 Leasing

租赁，是指在一定期间内，出租人将资产的使用权让与承租人以获取对价的合同。

The lease is a contract whereby the lessor transfers the right to use the asset to the lessee for consideration within a certain period of time.

本公司作为承租人 The company as the lessee

在租赁期开始日，本公司对租赁确认使用权资产和租赁负债。本公司使用直线法对使用权资产计提折旧。于资产负债表日，本公司评估使用权资产是否发生减值，并对已识别的减值损失进行会计处理。

On the commencement date of the lease term, the Company recognizes the right-of-use asset and lease liability for the lease. The Company uses the straight-line method to depreciate right-of-use assets. On the balance sheet date, the Company assesses whether the right-of-use asset is impaired and accounts for the identified impairment loss.

本公司已选择对短期租赁（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。

The company has chosen not to recognize right-of-use assets and lease liabilities for short-term leases (leases with a lease term of not more than 12 months) and low-value asset leases, and the related lease payments are recorded on a straight-line basis over each period of the lease term. Current profit and loss or related asset cost.



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审计报告

XYZH/2022BJAB10481

中国出口信用保险公司：

一、 审计意见

我们审计了中国出口信用保险公司（以下简称中国信保）财务报表，包括2021年12月31日的资产负债表，2021年度的利润表、现金流量表、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，公允反映了中国信保2021年12月31日的财务状况以及2021年度的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，我们独立于中国信保，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

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，管理层负责评估中国信保的持续经营能力，披露与持续经营相关的事项（如适用），并运用持续经营假设，除非管理层计划清算中国信保、终止运营或别无其他现实的选择。

治理层负责监督中国信保的财务报告过程。

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，就可能导致对中国信保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中国信保不能持续经营。
- (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。

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。



信永中和会计师事务所(特殊普通合伙)

中国注册会计师：

田娟



中国注册会计师：

崔翻翻



中国 北京

二〇二二年四月十五日



信永中和会计师事务所

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AUDITORS' REPORT

XYZH/2022BJAB10481

To: China Export & Credit Insurance Corporation

1. Opinion

We have audited the financial statements of China Export & Credit Insurance Corporation ("SINOSURE"), which comprise the Company's balance sheet as at 31 December 2021, the Company's income statement, the Company's cash flow statement and the Company's statement of changes in shareholders' equity for the year then ended, and the related notes to the financial statements.

In our opinion, the accompanying financial statements present fairly, in all material respects, the Company's financial position as at 31 December 2021, and the Company's financial performance and cash flows for the year then ended in accordance with Accounting Standards for Business Enterprises issued by the Ministry of Finance of the People's Republic of China.

2. Basis for Opinion

We conducted our audit in accordance with China Standards on Auditing for Certified Public Accountants ("CSAs"). 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 SINOSURE in accordance with the China Code of Ethics for Certified Public Accountants ("the Code"), and we have fulfilled our other ethical responsibilities in accordance with the Code. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

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

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

In preparing the financial statements, management is responsible for assessing SINOSURE'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 intends to liquidate SINOSURE or to cease operations, or has no realistic alternative but to do so.

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

4. Auditors' 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 CSAs 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 CSAs, we exercise professional judgement and maintain professional scepticism 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 Company's 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 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 SINOSURE's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention 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 SINOSURE 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.

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.

ShingWing Certified Public Accountants LLP

CICPA: Tian Juan

CICPA: Cui Weiwei

Beijing, China

15 April 2022

大事记

ANNALS

1月 January

- 与浙江省人民政府签署《“十四五”时期畅通双循环打造改革开放新高地合作协议》。
SINOSURE signed the *Cooperation Agreement on Promoting Dual-Circulation Development and Growing into Pacesetters of Reform and Opening Up in the 14th Five-Year Plan Period* with the People's Government of Zhejiang Province.

2月 February

- 业务管理部被授予“中央和国家机关创建模范机关先进单位”称号。
SINOSURE's Business Management Department was awarded the title of *Advanced Unit in Building Model Organizations among the Organs under the Party Central Committee and the State Council*.
- 中国信保原驻村干部荣获全国脱贫攻坚先进个人奖。
A former village cadre in one of the designated poverty alleviation villages from SINOSURE won the *National Award for Poverty Alleviation (Individual)*.

3月 March

- 召开党史学习教育动员部署大会。
SINOSURE held the mobilization meeting on the activities to study the history of the CPC.
- 宋曙光董事长参加国新办推动银行业保险业高质量发展新闻发布会，并回答境内外记者提问。
Chairman Song Shuguang attended the press conference held by the State Council Information Office themed of promoting high-quality development of the banking and insurance industry, and answered questions of journalists from home and abroad.
- 《政府工作报告》在“实行高水平对外开放，促进外贸外资稳中提质”部分中明确提出：扩大出口信用保险覆盖面、优化承保和理赔条件。这是《政府工作报告》第10次，连续七年明确提及出口信用保险。
In the section of *"Pursuing higher-standard opening up and promoting stable growth of foreign trade and investment"*, the *Report on the Work of the Government (2021)* mentioned explicitly that "We will expand the coverage of export credit insurance and strengthen export credit support by improving conditions for underwriting and claims settlement". It was the 10th time since 2009 and for seven consecutive years from 2015 that the Report on the Work of the Government underlined export credit insurance.
- 与商务部联合印发《进一步发挥出口信用保险作用 加快商务高质量发展的通知》。
SINOSURE and the Ministry of Commerce jointly issued the *Notice on Further Utilizing Export Credit Insurance and Accelerating the High-quality Development in Business Sector*.
- 发布公司成立二十周年主视觉形象。
SINOSURE released the main visual image for its 20th anniversary.

4月 April

- 与中国华电集团有限公司签署《战略合作协议》。
SINOSURE signed the *Strategic Cooperation Agreement* with China Huadian Corporation Ltd.
- 迪拜代表处注册成立。
SINOSURE's Dubai Representative Office was registered and established.
- 与商务部签署《建立合作机制的框架协议》。
SINOSURE signed the *Framework Agreement On Establishing Cooperation Mechanisms* with the Ministry of Commerce.
- 召开第一届职工代表大会。
SINOSURE held the first employee's congress.
- 举办第二届小微客户服务节。
SINOSURE held the second SMEs Customer Service Event.

5月 May

- 穆迪、标普、惠誉维持公司主权级信用评级。
Moody's, Standard & Poor's and Fitch maintained SINOSURE's sovereign credit rating.
- 与中信集团有限公司签署《深化战略合作协议》。
SINOSURE signed the *Agreement To Deepen Strategic Cooperation* with CITIC Group Co., Ltd.
- 国家外汇管理局跨境金融区块链服务平台保单融资应用场景正式上线。
The application interface for policy financing was launched on the cross-border financial blockchain service platform of the State Administration of Foreign Exchange.
- 与甘肃省人民政府签署《战略合作协议》。
SINOSURE signed the *Strategic Cooperation Agreement* with the People's Government of Gansu Province.
- 与全国工商联联合举办护航民营企业“走出去”专项行动启动会。
SINOSURE held a kick-off meeting with the All-China Federation of Industry and Commerce on targeted efforts in supporting private enterprises "going global".

大事记

ANNALS

6月 June

- 国务院发展研究中心发布《中国出口信用保险公司政策性职能履行评估报告（2020年度）》。
The Development Research Center of the State Council released the *Policy Function Performance Assessment Report of China Export & Credit Insurance Corporation (2020)*.
- 与中国兵器工业集团有限公司签署《战略合作协议》。
SINOSURE signed the *Strategic Cooperation Agreement* with China North Industries Group Corporation Ltd.
- 出版《演进中的“君子协定”——官方支持出口信贷国际规则的研究》，该书是国内本领域首本中文原创研究书籍，也是中国信保首本国际规则研究出版物。
SINOSURE published *The Evolving OECD Consensus: A Study on the International Rules of Officially Supported Export Credits*, which is China's first original research in this field and SINOSURE's first publication on the study of international rules.

7月 July

- 出版《党支部工作实务手册》。
SINOSURE published the *Work Practice Manual of Party Branches*.
- 蔡希良总经理受邀出席银保监会“学党史 悟思想 办实事 开新局”新闻发布会并答记者问。
President Cai Xiliang was invited to attend the press conference held by China Banking and Insurance Regulatory Commission themed of learning the Party's history and delivering concrete results, and answered questions from the journalists.
- 承保的孟加拉达卡机场高架快速路项目和南非TELKOM电信设备供货项目分别荣获《财资》“电信行业最佳交易”奖、“最佳交通运输项目”奖。
The Bangladesh Dhaka Airport Elevated Expressway project and the South Africa TELKOM telecom equipment supply project underwritten by SINOSURE were awarded by *the Asset Magazine the Best Transportation Project* and the *Best Deal in Telecom Industry* respectively.

8月 August

- 与人保集团签署《战略合作框架协议》。
SINOSURE signed the *Strategic Cooperation Framework Agreement* with PICC.
- 与中国建设银行签署《服务高水平对外开放全面合作协议》。
SINOSURE signed the *Comprehensive Cooperation Agreement For High-Level Opening-Up* with China Construction Bank.

9月 September

- 成功主办伯尔尼协会亚太区合作组 (RCG) 第72次工作会议 (视频在线)。
SINOSURE successfully hosted the 72nd working meeting of the Regional Consultative Group (RCG) for Asia and Pacific of the Berne Union online.
- 宋曙光董事长率队赴江西省余干县开展定点帮扶工作调研。
Chairman Song Shuguang visited Yugan County, Jiangxi Province for poverty alleviation inspection.
- 与中国银行签署《支持外贸新业态新模式高质量发展专项协议》。
SINOSURE signed the *Special Agreement to Support the High-quality Development of New Forms and Models of Foreign Trade* with Bank of China.
- 举办2021年《国家风险分析报告》发布会暨国家风险管理论坛。
SINOSURE held the 2021 launch meeting of *the Country Risk Analysis Report* and the Country Risk Management Forum.

10月 October

- 十九届中央第八轮巡视对25家金融机构开展巡视。10月12日, 中央第一巡视组巡视中国出口信用保险公司党委工作动员会议召开, 中央第一巡视组组长许传智作了动员讲话, 党委书记、董事长宋曙光代表公司党委, 就配合做好中央巡视工作作了表态讲话。
The 19th CPC Central Committee launched the 8th round of inspections on 25 financial institutions. On October 12, the mobilization meeting was held for the inspection of the First Central Leading Group for Inspection Work on SINOSURE's Party Committee, during which Mr. Xu Chuazhi, head of the First Central Leading Group for Inspection Work, gave a mobilization remark, and Mr. Song Shuguang, Secretary of the Party Committee and Chairman of the Company, made a statement on fully cooperating with the inspection work on behalf of the Party Committee of SINOSURE.
- 蔡希良总经理率中国信保代表团以线上方式参加2021年十二国官方出口信用保险机构 (ECA) 负责人会议。
President Cai Xiliang led the SINOSURE delegation and attended the 2021 Heads of G12 ECAs Meeting online.
- 与中央汇金公司签署《管理合作备忘录》。
SINOSURE signed the *Memorandum Of Cooperation On Management* with Central Huijin Investment Ltd.

大事记

ANNALS

11月 November

- 与中国中车集团有限公司签署《专项合作协议》。
SINOSURE signed the special cooperation agreement with CRRC.
- 蔡希良总经理率公司代表团在线出席第八届海峡两岸暨香港出口信用保险研讨会。
President Cai Xiliang led the SINOSURE delegation and virtually attended the 8th Seminar on Cross-strait and Hong Kong Export Credit Insurance.
- 与中国建材集团有限公司签署《战略合作协议》。
SINOSURE signed the strategic cooperation agreement with China National Building Material Group Co., Ltd.

12月 December

- 蔡希良总经理率团在线参加2021年中日信保机构双边交流会。
President Cai Xiliang led the SINOSURE delegation and virtually attended the 2021 China-Japan ECAs' business exchange meeting.
- 12月17日下午，在京举行成立二十周年表彰暨庆祝大会，热烈庆祝中国信保成立二十周年，隆重表彰先进集体和个人。
On the afternoon of December 17, SINOSURE held the Commendation and Celebration Ceremony in Beijing to warmly celebrate its 20th anniversary and solemnly awarded teams and individuals who had made outstanding contributions for the Company.
- 与厦门市人民政府签署《“十四五”期间全面战略合作协议》。
SINOSURE signed the comprehensive strategic cooperation agreement during the 14th Five-Year Plan Period with Xiamen Municipal People's Government.
- 与中国建筑集团有限公司签署《海外信用保险合作协议》。
SINOSURE signed the cooperation agreement on overseas credit insurance facility with China State Construction Engineering Corporation.

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