



中国出口信用保险公司
CHINA EXPORT & CREDIT INSURANCE CORPORATION

2022

ANNUAL REPORT

年度报告

CHINA EXPORT
& CREDIT
INSURANCE
CORPORATION



® 中国出口信用保险公司
2022 年度报告

CHINA EXPORT & CREDIT
INSURANCE CORPORATION
ANNUAL REPORT 2022

SINO SURE



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关于中国信保 ABOUT SINOSURE

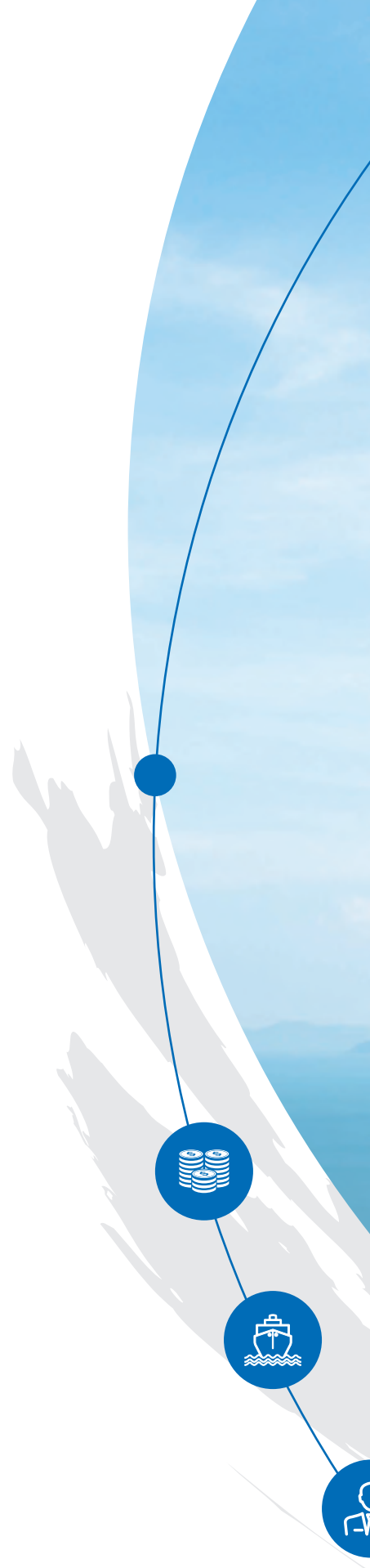
职责使命 FUNCTIONS AND MISSIONS

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，在稳外贸、稳经济大盘，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子公司。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 plans of the state, and plays a positive role in stabilizing foreign trade and the overall economy, ensuring the "Stability on Six Fronts" (employment, the financial sector, foreign trade, foreign investment, domestic investment, and expectations) and "Security 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 governments), supporting joint efforts to advance "the Belt and Road Initiative" (hereinafter referred to as the "BRI"), promoting the stability and quality development of foreign trade, cultivating new advantages in international economic cooperation and competition, ensuring the stability of the industrial and supply chains, and supporting fostering a new development paradigm.
- SINOSURE is deeply engaged in credit risk management and provides professional and authoritative information through the dedicated Research Center of Country Risk and the subsidiary SinoRating. Its credit investigation business covers all countries, regions and major industries around the world.



业绩摘要

PERFORMANCE SUMMARY

2022

各项业务实现承保金额

8,995.8 亿美元

The total amount insured of all products and services reached USD899.58 billion

中长期出口信用保险、短期出口信用保险承保金额合计

7,534.2 亿美元

The total amount insured of medium and long-term export credit insurance, and short-term export credit insurance was USD753.42 billion

向企业和银行支付赔款

15.3 亿美元

Claims paid to enterprises and banks for the year totaled USD1.53 billion

为 3,080.3 亿元人民币 (457.9 亿美元)

的出口和对外投资提供了融资增信支持

Provided financing credit enhancement support for export and foreign investment of RMB308.03 billion (equivalent to USD45.79 billion)



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

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



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



短期出口特险
SHORT-TERM
PROJECT INSURANCE



国内贸易信用保险
DOMESTIC TRADE
CREDIT INSURANCE



为企业从中国出口货物或服务，因商业风险或政治风险导致的应收账款损失提供风险保障。承保业务的信用期限一般为一年以内，最长不超过两年。

Protects enterprises from the loss of A/R resulting from commercial risks or political risks when they export goods and services from China. The covered credit period is generally within one year, and not more than two years.

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 tenor is not more than 20 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).

为企业在国内贸易中，因商业风险导致的应收账款或预付款损失提供风险保障。承保业务的信用期限一般为一年以内。

Protects enterprises from the loss of A/R or advance payment resulting from commercial risks 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



为企业在进口贸易中因商业风险或政治风险导致的预付款损失提供风险保障。

Protects enterprises from the loss of advance payment resulting from commercial risks or political risks in import trade.

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



为中国信保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 of SINOSURE 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 financing for the exporter by two approaches, i.e., the 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 exporter.

信息服务
INFORMATION
SERVICES



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



宋曙光
董事长

Song Shuguang
Chairman

SINO
SURE

董事长致辞 CHAIRMAN'S MESSAGE

过去一年，极不平凡、极具考验。中国信保坚持以习近平新时代中国特色社会主义思想为指导，深入学习贯彻党的二十大精神，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，攻坚克难、主动作为，不折不扣抓好中央巡视整改，积极履行政策性职能，坚定不移深化改革，不断提高党建工作水平，各方面工作取得了明显成效。

这是再铭初心、再坚信念的一年。

2022年，我们深刻领悟“两个确立”的决定性意义，增强“四个意识”、坚定“四个自信”、做到“两个维护”，深入学习宣传贯彻党的二十大精神，公司党委第一时间学习传达，制定工作方案，作出全面部署，全系统迅速掀起学习实践热潮。我们扎实推进中央巡视整改，公司党委切实履行主体责任，全面加强组织领导和统筹督导，系统上下政治站位进一步提高，思想认识进一步深化，履职能力进一步提升。全力配合审计署审计，加强组织领导和全面压实责任，提高响应效率，保障配合质量，全面体现巡视整改成效，如实客观反映公司情况，确保经责审计顺利开展，助力为公司改革发展“把脉会诊”。

这是再挑重担、再创佳绩的一年。

2022年，面对复杂严峻形势，我们坚决落实国家稳外贸政策要求，召开稳外贸、稳经济大盘工作部署会议，出台一系列超常规、针对性举措，支持企业保订单、保市场、降成本。我们积极推动高质量共建“一带一路”，出台推动中长期出口信用保险和海外投资保险健康可持续发展的指导意见，印发“小而美”项目承保指引，制定新能源、工程机械业务专项支持措施。加大普惠金融支持，落实结构性降费政策，提高理赔服务效率，举办小微客户服务节，提升“数字+普惠”整体营销服务能力。

这是再推改革、再谱新篇的一年。

2022年，我们推动深化改革走深走实，数字化转型取得重大进展。适应新形势新要求，对发展战略进行全面审视和系统完善，进一步突出党的全面领导和政策性机构的政治属性，进一步明确中远期改革发展任务。下大力气推动解决制约改革发展的重点难点问题，为高质量发展增添了新动能。我们出台数字化转型能力指导意见，贸易险核心流程新系统正式上线贯通，实现了“四个基本建成”，开启了自动化、智能化、数字化运营新模式，顺利实现公司数字化转型第一阶段目标。

奋进新征程，建功新时代。党的十八大以来，中国信保始终坚持以习近平新时代中国特色社会主义思想为指导，坚决贯彻落实习近平总书记重要指示批示精神和党中央、国务院决策部署，立足新发展阶段，贯彻新发展理念，服务构建新发展格局，紧扣政策性职能定位，大力改革创新，强化风险防控，提升公司治理效能和政策性履职能力，为推动高水平开放作出了积极贡献。

十年间，中国信保业务规模实现跨越式发展、出口信用保险作用愈发凸显：中国信保年度承保金额由3,400多亿美元增加到近9,000亿美元，增长1.6倍，出口信用保险覆盖面提高到20%以上，形成了我国出口信用保险领域最为完备的产品服务体系，总承保规模和主要险种规模自2015年起在国际官方同业机构（ECA）中排名第一。十年间，中国信保从跟跑者逐步成长为领跑者，在信用保险领域进一步展现出中国特色社会主义道路自信、理论自信、制度自信、文化自信，在服务高水平对外开放中彰显出我国唯一政策性保险机构的特殊地位和使命担当。

笃志前行，虽远必达。

2023年是全面贯彻落实党的二十大精神开局之年。我们将在党的二十大精神指引下，立足中国实际，加强对信用保险本质和规律的系统性研究，以更加积极的历史担当和创造精神推动更大力度的开拓创新，走出一条把握时代大势、符合发展规律、体现信保特色、服务国家全局的中国特色出口信用保险发展之路，在埋头苦干中增长才干，在改革创新中挖掘潜能，在积极进取中开拓新局，全面履行好政策性职能，创造出无愧于历史、无愧于时代的更大成绩，为全面建设社会主义现代化国家作出更大贡献！

宗明光

董事长致辞

CHAIRMAN'S MESSAGE

The past year has been momentous with challenges. Adhering to Xi Jinping Thought on Socialism with Chinese Characteristics for a New Era, deeply implementing the spirit of the 20th National Congress of the Communist Party of China (CPC), steadfastly following the important instructions of General Secretary Xi Jinping and decisions and requirements of the CPC Central Committee and the State Council, with active and resolute efforts despite difficulties, SINOSURE completed the rectification after disciplinary inspection by CPC Central Committee, gave full play to the policy functions, deepened the reforms, improved the Party building operations, and achieved remarkable progress in many other fronts.

In 2022, we stayed true to our original aspiration and conviction.

We acquired a deep understanding of the decisive significance of the Two Affirmation, heightened the Four Consciousnesses and the Four-sphere Confidence, and fulfilled the Two Upholds. The Company's Party Committee, by formulating a working plan with concrete arrangements, organized the whole company to deeply study and implement the spirit of the 20th CPC National Congress. We steadily pushed forward the rectifications following the disciplinary inspection by CPC Central Committee for further firmed political stance and improved ability to perform duties, while the Company's Party Committee effectively fulfilling its primary responsibilities during this course. We accepted the audit on economic responsibilities conducted by the National Audit Office. SINOSURE regarded this audit as an examination analyzing the effectiveness of the company's reforms and development efforts in recent years, and gave full collaboration in the audit activities.

In 2022, we continued to shoulder heavy responsibilities and attained new achievements.

In 2022, in the face of complicated and challenging circumstances, we resolutely implemented the requirements of the state policy on stabilizing foreign trades. We held the meetings on working to ensure stability in foreign trade and domestic economy, and rolled out a range of unconventional and targeted measures to support exporters in securing new orders, exploring markets and reducing costs. We actively supported the high-quality development of jointly building the Belt and Road initiative. Guidelines to promote the healthy and sustainable development of medium- and long-term export credit insurance and overseas investment insurance were introduced. Underwriting Guidelines for "small yet smart" projects were issued. Special support measures for the new energy and engineering machinery sectors were formulated. We upgraded our integrated ability of "digital + inclusive" marketing and service, by increasing support for inclusive finance, implementing structural premium reduction, expediting claim settlement, and holding special events for SME customers.

In 2022, we redoubled our efforts of reforms to open up a new chapter.

To adapt to the new situation, we thoroughly reviewed and updated the Development Strategy, especially by further highlighting the political attributes of the overall Party leadership and policy-orientation, and further clarifying the tasks of reforms and development in medium- and long-run. We made great efforts to address those key and difficult issues that lay restraints on reforms so as to add new momentum to high-quality development. We introduced the Guidance for fostering digital transformation and achieved the first-phase goal by completing a series of digitized projects with the new core-process system of the Trade Insurance as the milestone. A new mode of automated, intelligent and digitalized business operating has been opened up.

We kept forging ahead on a new journey and making greater contributions in the new era. Since the 18th CPC National Congress in 2012, SINOSURE has adhered to Xi Jinping Thought on Socialism with Chinese Characteristics for a New Era, resolutely followed through on General Secretary Xi Jinping's important instructions and the decisions by the CPC Central Committee and the State Council. We have made contributions to promoting high-level economic open-up by taking the new development stage as the foothold, implementing the new development philosophy, and facilitating the formation of new development paradigm, and gave full play to our policy functions by constant reforms, innovation, risk control and improvement of corporate governance efficiency.

In the past decade, SINOSURE achieved leap-forward development in business, reflecting an increasingly prominent role. The annual insured amount of SINOSURE has reached nearly USD900 billion from USD340 billion, a 1.6-fold increase. The penetration of export credit insurance (ECI) is exceeding 20%. A complete system of products and service in the field of export credit insurance in China has taken shape. The total insured amount of major business lines has been ranking top among Export Credit Agencies (ECA) ever since 2015. In the past decade, SINOSURE has gradually established itself as the pacesetter in this field, demonstrating the confidence in the path, theory, system and culture of socialism with Chinese characteristics. SINOSURE's special status and mission as the only policy-oriented insurance institution in China is fully highlighted in the cause of high-level opening-up.

"Adamantly forward with firm aim, although far we will reach."

The year 2023 witnesses the commencement of implementing the spirit of the 20th CPC National Congress. Under its guidance and basing ourselves on China's realities, we will step up the research on the nature and laws of the credit insurance, make greater efforts in exploration and innovation with sense of historical responsibility in mind, and embark on a development path of export credit insurance with Chinese characteristics that reflects the general trend of the times, the laws of development and the features of SINOSURE, to better serve the country. Our competence will be enhanced through hard work, and our full potential be unlocked through reforms and innovation. Thus with our policy functions fully performed, we will create greater achievements worthy of history and the times and make greater contributions to the cause of building China into a modern socialist country in all respects!

Song Shuguang

管理层成员 MANAGEMENT



盛和泰
Sheng Hetai

总经理
President



查卫民
Zha Weimin

副总经理
Vice
President



李景龙
Li Jinglong

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



张辉
Zhang Hui

副总经理
Vice
President



徐新伟
Xu Xinwei

副总经理
Vice
President



殷延辉
Yin Yanhui

总经理助理
Assistant
President

管理层成员调整情况

CHANGES 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，蔡希良先生辞去公司总经理职务。
In April 2022, Mr. Cai Xiliang resigned as President.

2022年9月，经中国银保监会核准，盛和泰先生任公司副董事长、总经理。
In September 2022, Mr. Sheng Hetai succeeded as Vice Chairman and President with the CBIRC's approval.

SINO SURE



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	盛和泰	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	梁昊飞	
7	黄晓龙	
8	辛晓岱	
9	刘辉	
10	罗文光	股权董事
11	路秀丽	
12	冯宜文	

董事会下设五个专业委员会，分别为战略与投资委员会（代行资产负债管理委员会职责）、提名薪酬委员会、风险管理与消费者权益保护委员会、审计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

2022年4月，执行董事蔡希良先生辞去董事职务；2022年8月，经中国银保监会核准任职资格，盛和泰先生担任执行董事。

2022年2月，商务部董事袁晓明先生辞去董事职务，由束珏婷女士接任；2022年10月，商务部董事束珏婷女士辞去董事职务，由梁昊飞先生接任。

2022年9月，财政部股权董事王晓华女士辞去董事职务，由冯宜文先生接任。

2023年4月，经中国银保监会核准任职资格，陈燕女士担任股权董事。

MEMBERS OF THE BOARD OF DIRECTORS

No.	Name	Current Position
1	Song Shuguang	Chairman, Executive Director
2	Sheng Hetai	Vice Chairman, Executive Director
3	Zha Weimin	Executive Director
4	Xu Xiaobo	Directors from Ministries
5	Yu Hong	
6	Liang Haofei	
7	Huang Xiaolong	
8	Xin Xiaodai	
9	Liu Hui	Equity Directors
10	Luo Wenguang	
11	Lu Xiuli	
12	Feng Yiwen	

There are five dedicated committees under the Board of Directors, namely the Strategy and Investment Committee (acting on behalf of the Asset and Liability Management Committee), the Nomination and Remuneration Committee, the Risk Management and Consumer Rights Protection Committee, the Audit Committee, and the Related Party Transactions Control Committee. The chairman and members of each committee are all serving directors.

CHANGES OF MEMBERS OF THE BOARD OF DIRECTORS

In April 2022, Mr. Cai Xiliang resigned as Executive Director; in August 2022, Mr. Sheng Hetai was appointed as Executive Director with the approval of China Banking and Insurance Regulatory Commission.

In February 2022, Mr. Yuan Xiaoming resigned as Director from the Ministry of Commerce with Ms. Shu Yuting as his replacement; in October 2022, Ms. Shu Yuting resigned as Director from the Ministry of Commerce with Mr. Liang Haofei as her replacement.

In September 2022, Ms. Wang Xiaohua resigned as Equity Director from the Ministry of Finance with Mr. Feng Yiwen as her replacement.

In April 2023, Ms. Chen Yan was appointed as Equity Director with the approval of China Banking and Insurance Regulatory Commission.

董事会

BOARD OF DIRECTORS

董事会主要工作

2022年，董事会认真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，认真学习宣传贯彻党的二十大精神，立足新发展阶段，贯彻新发展理念，不断完善公司治理，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。结合公司发展战略和新形势、新要求，通过完善决策机制，积极推动公司履行政策性职能，实现高质量发展，更好发挥出口信用保险跨周期逆周期调节作用。董事会坚持系统观念，不断加强自身建设，持续提升决策效率和水平，勤勉尽责、团结高效、依法依规开展工作，履职成效显著。董事会从全局出发，深度参与并积极推动涉及公司重大发展战略的相关工作，审议通过修订的公司新发展战略、年度经营计划、财务预算、北京分公司设立、资信子公司章程等重大议案。董事会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重要指示精神，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。全年共组织召开董事会会议15次，审议通过经营计划、财务预算等144项议案。

全年共组织召开董事会会议

15次

The Board of Directors held 15 meetings in total during the year

审议通过经营计划、财务预算等

144项议案

Reviewed and approved 144 proposals including the business plan and financial budget



PRINCIPAL TASKS OF THE BOARD OF DIRECTORS

In 2022, the Board of Directors earnestly 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, conscientiously studied, publicized and implemented the guiding principles of the Party's 20th National Congress, grounded our efforts in the new development stage, applied the new development philosophy, continuously improved corporate governance, 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. In accordance with the Company's development strategy under the new circumstances, the Board of Directors actively promoted the Company to fulfill policy functions, achieved high-quality development, and gave full play to the cross-cyclical and counter-cyclical role of export credit insurance by improving the Company's decision-making mechanism. Adhering to systematic thinking, the Board of Directors constantly strengthened its own capacity-building, improved the efficiency and quality of decision-making, and worked with great diligence, solidarity, and in compliance with laws and regulations, delivering remarkable performance accordingly. Proceeding from the overall situation, the Board of Directors deeply engaged in the work related to the Company's major development strategy through considering and approving the Company's amended new development strategy, annual business plan, financial budget, establishment of the Beijing branch, Articles of Association of SINOCredit (the newly founded subsidiary), and other major proposals. Resolutely implementing the guiding principles of General Secretary Xi Jinping's instructions on coordinating prevention and dissolution of major financial risks, the Board of Directors adhered to the bottom line thinking and coordinated business development and risk prevention and control. Making thorough analysis on the volatile international situation in the context of the pandemic, the Board of Directors kept abreast of the development of the Company's overall risk management, internal control and compliance operations, and delivered continued supervision and guidance to the Company to improve its overall risk management and control. In 2022, the Board of Directors held 15 meetings, reviewed and approved 144 proposals including the Company's business plan and financial budget.

监事会 BOARD OF SUPERVISORS

监事会组成



唐志刚 Tang Zhigang
监事长 Chief Supervisor

序号	姓名	现任职务
1	唐志刚	监事长
2	周 郑	股东监事
3	戴 丹	职工监事

根据公司章程规定，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，目前在任监事3人。监事会下设履职尽责监督委员会、财务与内部控制监督委员会，履职尽责监督委员会由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。

监事会成员调整情况

2022年2月，因到法定退休年龄，路英女士辞任股东监事职务。

2023年3月，因到法定退休年龄，徐德光先生辞任职工监事职务。

监事会主要工作

2022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、党的二十大和中央经济工作会议精神，扎实做好公司落实习近平总书记重要指示和党中央、国务院决策部署、履行政策性职能等工作质效监督；认真落实主管部门、监管机构和股东单位关于公司治理的各项要求，努力推动完善公司治理机制、提高公司治理水平；深化落实公司深改总体要求，支持配合董事会、管理层推进实施公司发展战略、“十四五”发展规划；持续推进监事会履职数字化转型，完成开发监事会工作系统；审议公司“十四五”发展规划2021年度实施情况并提出监督意见；开展董事会、管理层及其成员履职和财务、内控、风险、审计、整改等重点事项监督；健全监事会制度机制，持续优化履职工作规范；发挥建言作用，推动公司治理效能提升；加强自身建设，提升履职能力水平。

COMPOSITION OF THE BOARD OF SUPERVISORS

No.	Name	Current Position
1	Tang Zhigang	Chief Supervisor
2	Zhou Zheng	Shareholder Supervisor
3	Dai Dan	Employee Supervisor

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

CHANGES OF MEMBERS OF THE BOARD OF SUPERVISORS

In February 2022, Ms. Lu Ying resigned as Shareholder Supervisor in her retirement age.

In March 2023, Mr. Xu Deguang resigned as Employee Supervisor in his retirement age.

PRINCIPAL TASKS OF THE BOARD OF SUPERVISORS


In 2022, the Board of Supervisors thoroughly studied and implemented the Xi Jinping Thought on Socialism with Chinese Characteristics for a New Era, Spirit of the 20th CPC National Congress and the Central Economic Working Conference and made the following achievements. 1) The Board rigorously monitored the Company's implementation, in both quality and efficiency, of key instructions made by General Secretary Xi Jinping, decisions and requirements of the CPC Central Committee and the State Council, as well as the Company's policy functions. 2) The Board conscientiously implemented all requirements on corporate governance made by competent authorities, regulatory agencies and shareholders, and strove to improve the mechanism and enhance the level of corporate governance. 3) The Board further implemented the overall plans of the Company's deepening reform, supported and cooperated with the Board of Directors and the Management to promote the Company's development strategy and the "14th Five-Year Plan". 4) The Board continuously promoted the digital transformation of its performance, and developed its own IT working system. 5) The Board annually reviewed the implementation of the "14th Five-Year Plan", putting forward supervisory opinions. 6) The Board supervised the performance of the Directors, the Management and key areas such as financial affairs, internal control, risk management, auditing and rectification. 7) The Board improved the rules of procedures of itself, and continuously optimized its conducts for performing duties. 8) The Board played the advising role to improve corporate governance efficiency, and enhanced its own capacities 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

2022年，中国信保坚决贯彻落实习近平总书记重要指示精神和党中央、国务院决策部署，认真抓好中央巡视整改，积极履行政策性职能，坚定不移深化改革，各方面工作取得明显成效。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，不断完善公司治理制度机制建设，切实发挥战略引领与决策作用，着力推动公司持续提升风险管控、内控合规能力水平，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，有效组织实施经营、预算年度计划，扎实推动项目险业务攻坚克难、应对挑战，持续促进贸易险业务高质量发展、充分发挥逆周期调节作用，加快推进数字化转型，着力加强风险管控，不断提升服务实体经济质效。

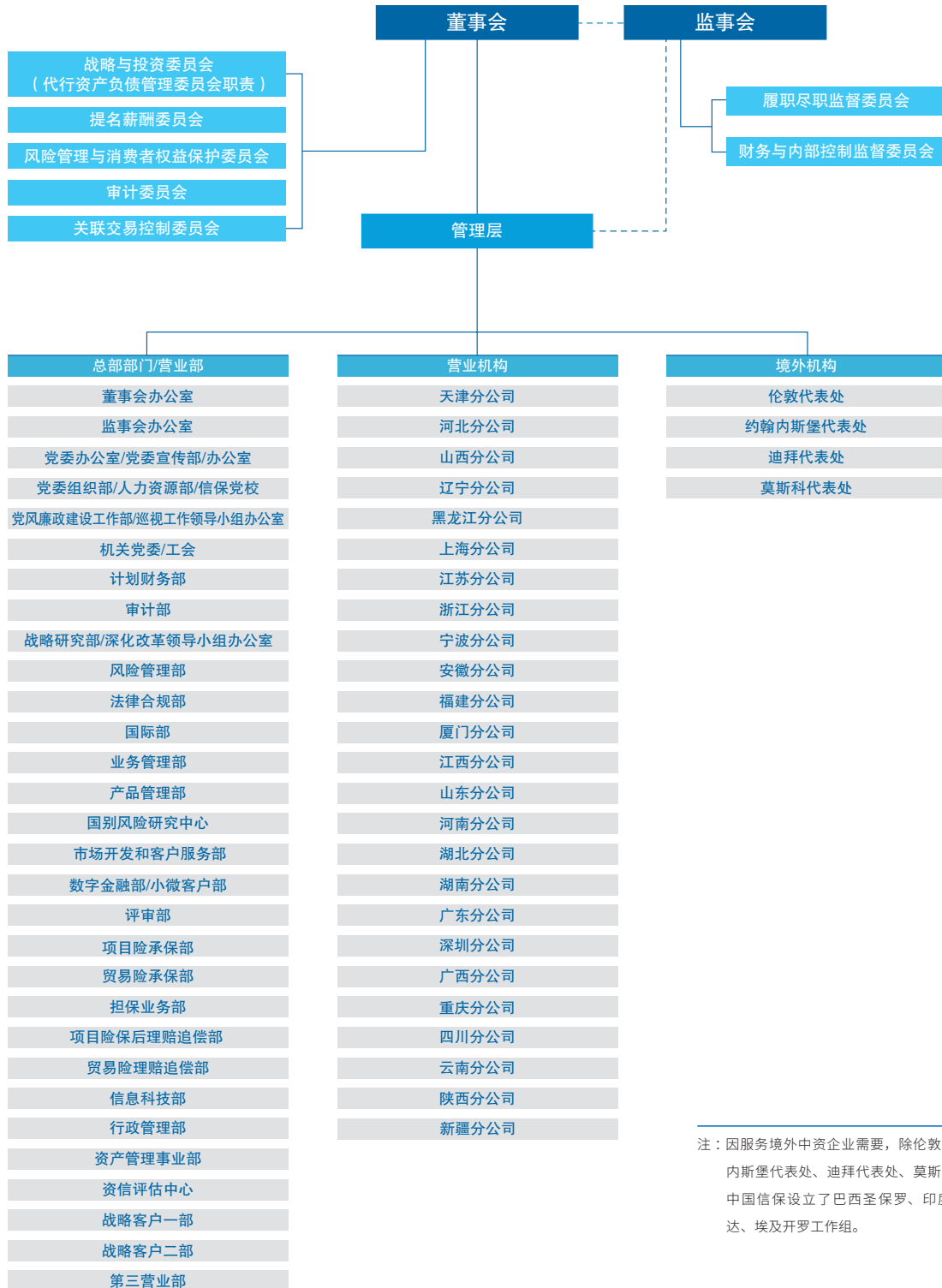




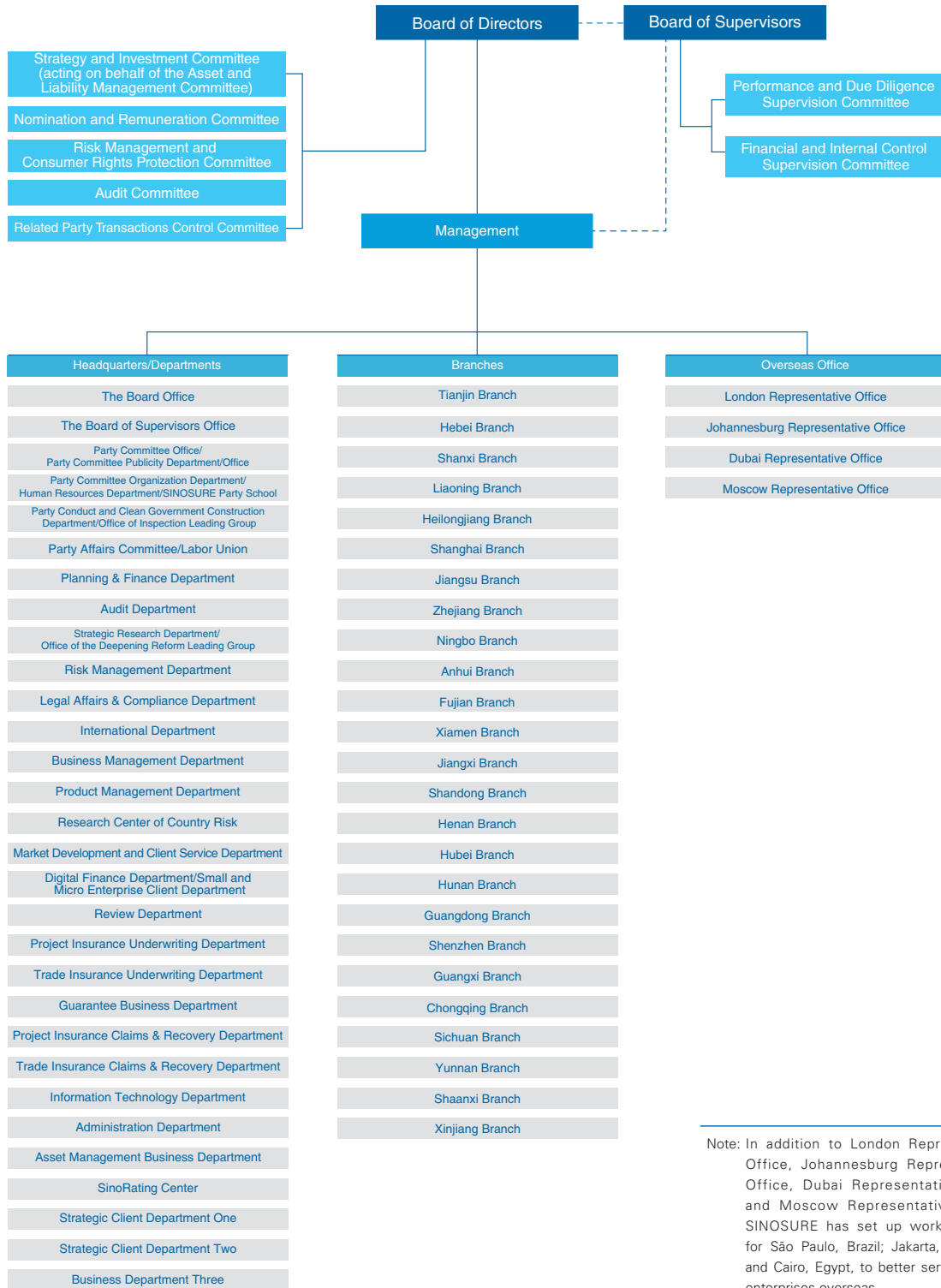
In 2022, SINOSURE resolutely implemented the guiding principles of the important instructions from General Secretary Xi Jinping as well as the decisions and arrangements of the CPC Central Committee and the State Council, earnestly carried out inspections and rectification by the CPC Central Commission for Discipline Inspection, actively fulfilled its policy functions, and steadfastly promoted the deepening reform. As a result, SINOSURE has made considerable headway in all aspects of work. The Board of Directors duly performed its responsibilities assigned to it by relevant laws and regulations, the Company's Articles of Association, and the requirements of competent authorities, regulatory agencies and shareholders. The Board of Directors constantly improved the construction of corporate governance system and mechanism, effectively gave full play to strategic guidance and decision-making, and strove to promote the Company's capacity in risk management, internal control and compliance. The convening procedures, proposal reviewing and information disclosure manner of the Board of Directors and its committees were of compliance. The Management seriously implemented the resolutions issued by the Board of Directors, effectively organized and implemented the annual business plan and budget plan. The Management squarely met the challenges and determinedly forged ahead in the project insurance business, continuously drove the high quality development of trade insurance business to serve real economy counter-cyclically, functionally and efficiently. Progress was also made in accelerated digital transformation and solidified risk management to continue to improve the quality and effectiveness of our service for the real economy.

组织架构

ORGANIZATIONAL CHART



注：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、莫斯科代表处外，中国信保设立了巴西圣保罗、印度尼西亚雅加达、埃及开罗工作组。



Note: In addition to London Representative Office, Johannesburg Representative Office, Dubai Representative Office and Moscow Representative Office, SINOSURE has set up working teams for São Paulo, Brazil; Jakarta, Indonesia; and Cairo, Egypt, to better serve Chinese enterprises overseas.





业绩回顾
PERFORMANCE REVIEW

业绩回顾

PERFORMANCE REVIEW

2022年，面对全球经济和世纪疫情等多重不利因素影响，中国信保充分发挥支持保障和跨周期逆周期调节作用，支持发展外贸新业态新模式，激发市场主体活力，保障产业链供应链稳定安全，各项工作取得良好成效。

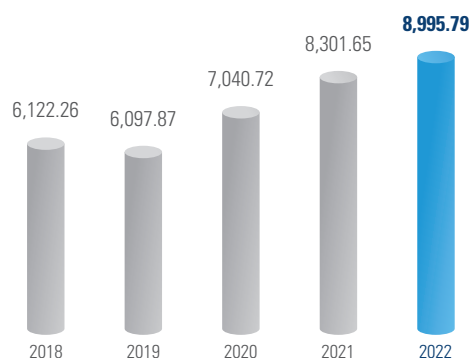
In 2022, facing the negative influences of the global economy slowdown, unprecedented pandemic and others, SINOSURE has achieved good results in all lines of work, by fully playing safeguarding and anti-cyclical adjusting roles, supporting the development of new forms of foreign trade, stimulating the dynamic of market entities, and ensuring the stability and security of the industrial chain and supply chain.

2018年-2022年总体业务概况

PERFORMANCE OVERVIEW FROM 2018 TO 2022

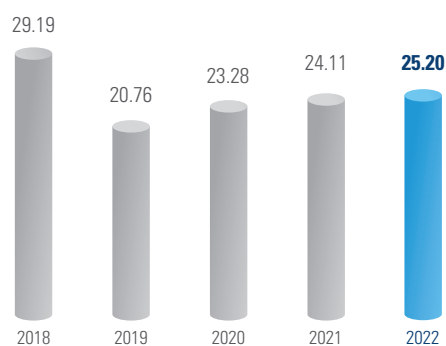
承保金额 Insured Amount

单位：亿美元
Unit: USD100 million

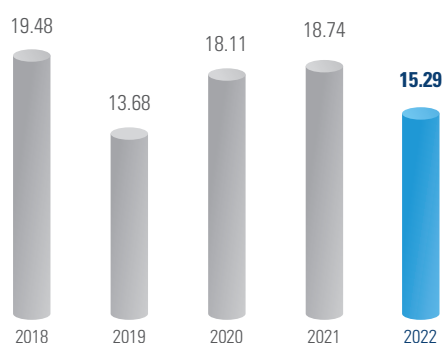


承保保费 Premium Underwritten

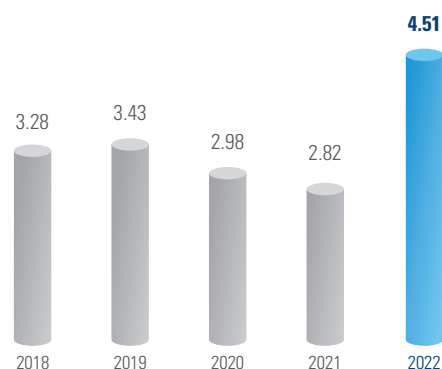
单位：亿美元
Unit: USD100 million



已决赔款 Claims Paid

单位：亿美元
Unit: USD100 million

追偿收入 Recoveries

单位：亿美元
Unit: USD100 million

2018年-2022年主要险种承保金额一览

THE INSURED AMOUNT OF MAJOR PRODUCTS FROM 2018 TO 2022

单位：亿美元
Unit: USD100 million

	2018	2019	2020	2021	2022
短期出口信用保险 Short-term Export Credit Insurance	4,813.98	4,868.97	5,692.29	6,763.83	7,451.63
中长期出口信用保险 Medium and Long-term Export Credit Insurance	235.54	119.14	114.59	61.69	82.53
海外投资保险 Overseas Investment Insurance	581.29	613.27	625.58	661.16	702.58
国内贸易信用保险 Domestic Trade Credit Insurance	457.52	481.40	587.75	794.63	739.98
担保 Guarantee	31.17	15.09	20.05	20.33	17.56
其他 Others	2.76	0.01	0.48	0.002	1.51

注：1、表内中长期出口信用保险承保金额含退保，2022年新增承保金额为93.01亿美元。
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 2022, the new insured amount was USD9.30 billion.
2. Others refer to import credit insurance.

业绩回顾

PERFORMANCE REVIEW

全力稳外贸、稳经济大盘

WORKING WITH ALL STRENGTH TO STABILIZE FOREIGN TRADE AND THE DOMESTIC ECONOMIC

中国信保坚决落实国家稳外贸政策要求，综合施策，精准发力，出台高质量发展指导意见，制定专项服务措施，扩大授信供给，便利客户操作，完善绿色通道机制，加大对出口企业的精准支持，短期出口信用保险全年承保金额超7,000亿美元，渗透率继续保持高位，为稳外贸、稳经济大盘做出信保贡献。

SINOSURE resolutely implemented the requirements of the national policy on stabilizing foreign trade, made comprehensive and precise efforts, introduced policies on high-quality development, dedicated service measures, expanded credit supply, facilitated clients' operation, improved the green channel mechanism, and enhanced targeted support for exporters. In 2022, the insured amount of short-term export credit insurance reached over USD700 billion, and the penetration ratio (percentage of national exports) remained at high level, marking the contributions to the foreign trade and the domestic economy.



2022年6月15日，中国信保召开助力稳外贸、稳经济大盘工作部署会议
On June 15, 2022, SINOSURE held the meeting on working to ensure stability in foreign trade and domestic economy

普惠金融支持不断加大 ENHANCING INCLUSIVE FINANCE

全年累计服务支持小微企业超14万家；支持小微企业出口1,405.8亿美元，同比（下同）增长20.3%；向小微企业支付赔款超1亿美元，增长23.8%；为2,798家小微外贸企业提供保单融资增信支持97.6亿元人民币，增长15.4%；支持国家级专精特新“小巨人”企业出口205.0亿美元，增长21.2%。

In 2022, over 140,000 SMEs have been served; 140.58 billion USD of SMEs exports have been supported, an year-on-year increase of 20.3%; the claims paid to SMEs exceeded USD100 million, a 23.8% increase; SINOSURE provided 9.76 billion RMB financing credit enhancement support to 2,798 SMEs, a 15.4% increase; supported 20.50 billion USD export of state-level specialized and innovative “Little Giant” SMEs, a 21.2% increase.



中国信保支持广东省国家级专精特新“小巨人”企业出口“油罐车”
SINOSURE supported state-level “Little Giant” SMEs in Guangdong Province to export “oil tankers”

业绩回顾

PERFORMANCE REVIEW

支持外贸创新发展

SUPPORTING INNOVATION IN FOREIGN TRADE

积极拓展跨境电商、远洋运输以及广告服务贸易业务承保，短期出口信用保险全年支持新业态新模式出口195.6亿美元，增长13.9%，其中，承保跨境电商（含海外仓）137.4亿美元，增长17.9%；支持服务贸易承保增长52.0%。

SINOSURE actively expanded the underwriting for cross-border e-commerce, ocean shipping and advertising service trade business. In 2022, the export of these new forms trade under the short-term export credit insurance reached USD19.56 billion, increased by 13.9%. Among them, cross-border e-commerce (including overseas warehouses) business was USD13.74 billion, increased by 17.9%. Service trade business increased by 52.0%.

强化保单融资增信支持

STRENGTHENING POLICY FINANCING CREDIT ENHANCEMENT SUPPORT

与国家开发银行、中国进出口银行实施政策性专项合作，与中国农业银行、中国民生银行等续签合作协议。强化外汇局跨境金融服务平台、“单一窗口”等线上平台保单融资功能。全年为3,080.3亿元人民币（457.9亿美元）的出口和对外投资提供了融资增信支持，增长12.8%（美元8.1%）；实现短期险融资增信保额2,428.9亿元人民币，增长10.3%。

SINOSURE introduced exclusive policy-oriented cooperation jointly with China Development Bank and the Export-Import Bank of China, renewed cooperation agreements with Agricultural Bank of China, and China Minsheng Bank, etc., and strengthened the policy financing of online platforms such as cross-border financial service platform of State Administration of Foreign Exchange and “single window”. In 2022, the export and outward investment under the support of financing credit enhancement reached RMB308.03 billion (USD45.79 billion), with an increase of 12.8% (8.1% in USD); the insured amount of financing credit enhancement under short-term insurance reached RMB242.89 billion, increased by 10.3%.



中国信保与中国进出口银行签署新一轮《战略合作协议》
SINOSURE signed a new round of *Strategic Cooperation Agreement* with the Export-Import Bank of China

保障产业链供应链稳定安全

SAFEGUARDING THE INDUSTRIAL CHAIN AND SUPPLY CHAIN

聚焦保障市场主体，加大对产业链中小微企业和困难地区企业的支持。聚焦保障产业链重点领域，加强对上游供应的保障，支持产业链向海外市场延伸。聚焦保障产业链运行安全，加强链内风险信息共享和业务风险处置。全年支持7条产业链出口3,666.3亿美元、国内贸易2,564.5亿元人民币，合计增长约8%，覆盖美的、海尔等重点客户超过8,300家。

SINOSURE focused on protecting market entities, in particular increasing support for SMEs and companies in remote and rural areas. SINOSURE focused on key sections of the industrial chain, extending protection to upstream suppliers, supporting the overseas extension of the industrial chain to local markets. It also focused on the security of the industrial chain, to enhance risk information sharing along the chain. In 2022, export and domestic trade of seven main industrial chains covered, reached USD366.63 billion and RMB256.45 billion, respectively, with a total increase of about 8%, protecting more than 8,300 key accounts, including the renowned Midea and Haier.

服务高质量共建“一带一路”

SERVING THE HIGH-QUALITY "BRI" COOPERATION

深入贯彻落实习近平总书记在第三次“一带一路”建设座谈会上的重要讲话精神，坚持以推动高质量发展为主题，紧扣政策性职能定位，积极推动共建“一带一路”走深走实。全年累计支持“一带一路”沿线国家出口和投资1,931.9亿美元，增长13.7%；支付赔款4.9亿美元。

SINOSURE thoroughly implemented the essence of General Secretary Xi Jinping's Addressing at the Third Belt and Road symposium, adhered to the theme of promoting high-quality development, fully played the policy-oriented role, and actively pushing forward deeper and more substantive "BRI" cooperation. In 2022, SINOSURE supported 193.19 billion USD of nation's exports and investments to "BRI" countries, an increase of 13.7%, and paid 490 million USD in claims.



中国信保首次承保我国企业境外机场投建营一体化项目——柬埔寨吴哥国际机场项目
SINOSURE underwrote Chinese enterprise's overseas airport investment, build and operation project - Siem Reap-Angkor International Airport in Cambodia





产品服务

PRODUCTS AND SERVICES

产品服务

PRODUCTS AND SERVICES

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落实稳外贸政策要求，实施积极的承保政策，保持适度的风险容忍度，持续加强对出口企业的支持力度，承保覆盖面进一步扩大。全年承保金额7,451.6亿美元，增长10.2%，占同期我国出口总额比重达20.7%，上升0.6个百分点；支付赔款8.9亿美元，有效发挥了风险补偿作用。

SINOSURE fully played its role in stabilizing foreign trade through active underwriting policies and moderate risk tolerance. The support for exporters has been continuously enhanced and expanded—the insured amount under short-term export credit insurance in 2022 hit USD745.16 billion with an increase of 10.2%, accounting for 20.7% of China's total exports in the same period (an increase of 0.6 basis points). SINOSURE also effectively compensated the risks with the claims paid in 2022 reaching USD890 million.



全年承保金额

7,451.6 亿美元

The insured amount in 2022 hitting
USD745.16 billion

增长
10.2%

Increased by 10.2%



案例 Case

中国信保成功承保上海保税燃料油加注业务

Bonded Fuel Oil Refueling Business in Shanghai was successfully underwritten by SINOSURE

2022年11月，中石油上港能源有限公司为靠泊在上海港外高桥四期港区的某国际航线船公司货轮完成了首单加注。该笔业务是上海市颁发保税燃料油加注牌照后落地的第一单，其短期出口信用风险由中国信保承保，对上海国际贸易和国际航运中心建设，以及提升上海全球资源配置能力、服务构建新发展格局有着重大意义。

In November 2022, PetroChina Shanghai Port Energy Co., Ltd. completed the first order of filling for a freighter of an international shipping company berthing at the Waigaoqiao Phase IV Port Area of Shanghai Port. This is the first order after Shanghai issued a bonded fuel oil filling license, and its short-term export credit risk is underwritten by SINOSURE, which is of great significance to constructing Shanghai International Trade and International Shipping Center, enhancing Shanghai's global resource allocation capacity and serving the building of a new development paradigm.



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业务新承保项目127个，实现新增承保金额93.0亿美元，增长40.9%，覆盖瑞士、法国、土耳其、塞尔维亚、比利时等39个国家（地区），主要分布在交通运输设备制造（43.4%）、电力生产和供应（11.9%）、电子信息设备及产品制造（10.6%）等行业；累计向企业支付赔款5.6亿美元。

The insured amount under medium and long-term export credit insurance in 2022 was USD9.3 billion with an increase of 40.9%, covering 127 projects in 39 countries (regions) such as Switzerland, France, Turkey, Serbia and Belgium. Main sectors covered included transportation equipment manufacturing (43.4%), power generation & supply (11.9%), and electronic information equipment & product manufacturing (10.6%). Claims paid to enterprises for the year totaled USD560 million.



新增承保金额

93.0 亿美元



增长

40.9%

The new underwritten amount totaled USD9.3 billion with an increase of 40.9%

覆盖

39 个国家（地区）

Covering 39 countries (regions)

累计向企业支付赔款

5.6 亿美元

Claims paid to enterprises totaled USD560 million

案例 Case

中国信保首次运用中长期出口信用保险支持海外仓项目

SINOSURE's Support for Overseas Warehouse Projects through Medium and Long-term Export Credit Insurance for the First Time

2022年6月，中国信保承保了波兰星商仓储物流中心项目。该项目商务合同金额3,895.4万欧元，由渣打银行牵头组成的银团提供融资，保险金额为3,363.9万欧元，是中国信保首次运用中长期出口信用保险支持的海外仓项目。项目建成后仓库总容积达5万立方米，配合智能化信息管理系统和无人作业系统，日均运作订单量最高可达2万单，可有效缓解旺季订单的物流压力，在提高物流效率、降低成本的同时，大幅提升企业跨境电商业务的国际竞争力。



In June 2022, SINOSURE underwrote the Project of Starmex Warehouse Logistics Center. The commercial contract amount of the Project is EUR38.954 million, which is financed by a consortium led by Standard Chartered Bank with an insured amount of EUR33.639 million. This is the first overseas warehouse project supported by SINOSURE through medium and long-term export credit insurance. After the completion of the project, the total volume of the warehouse will reach 50,000 m³. With the integration of the intelligent information management system and automated operation system, the maximum average daily volume will reach 20,000 orders, which effectively relieves the logistics pressure of orders in peak season, improves logistics efficiency, reduces costs, and greatly enhances the international competitiveness of cross-border e-commerce business of enterprises.

案例 Case

中国信保助力电力企业拓展中东地区清洁能源项目合作

Supporting Power Enterprise in Expanding Clean Energy Cooperation in the Middle East

2022年10月，中国信保实现对山东电力建设第三工程有限公司承建巴林铝业公司（ALUMINIUM BAHRAIN B.S.C）自备电站项目正式出具中长期出口信用保险保单，保险金额约3亿美元。该自备电站为联合循环电站，是巴林铝业炼铝厂6号线扩建项目的关键组成部分，商务合同由山东电建三公司和日本三菱作为联合体共同签署。该项目的落地实现了中国信保与巴林铝业的首次合作，进一步提升了中国企业在中东市场的竞争力，也展现了中国信保的专业化能力和高质效工作水平。

In October 2022, SINOSURE formally issued a medium and long-term export credit insurance policy for a combined-cycle power plant in Bahrain. The captive power plant of ALUMINIUM BAHRAIN B.S.C was undertaken by SEPCOIII Electric Power Construction Co., Ltd., with an insured amount of around USD300 million. The plant is a key part of the expansion project of Line 6 of aluminum smelter of ALUMINIUM BAHRAIN B.S.C. and the commercial contract is signed by SEPCOIII Electric Power Construction Co., Ltd. and Mitsubishi of Japan as a consortium. The implementation of the project has realized the first cooperation between SINOSURE and ALUMINIUM BAHRAIN B.S.C., further enhancing the competitiveness of China enterprises in the Middle East market. The project is also a demonstration of the expertise and high-quality service of SINOSURE.



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702.6亿美元，增长6.3%；出具保单1,131张（新签保单307张），承保项目覆盖印度尼西亚、巴基斯坦、越南、柬埔寨等94个国家（地区）；业务主要分布在电力生产和供应（32.6%）、其他制造业（20.6%）、其他采矿业（17.6%）等行业。“小而美”与海外仓项目承保成效明显，全年出具“小而美”业务保单249张，新单保额43.9亿美元；出具海外仓业务保单23张，新单保额近1亿美元。

SINOSURE's overseas investment insurance business hit another record high in 2022 with an aggregate insured amount of USD70.26 billion, increased by 6.3% year on year. A total of 1,131 policies were issued (307 were for newly covered projects) in 94 countries and regions such as Indonesia, Pakistan, Vietnam, and Cambodia. Main sectors covered included power generation and supply (32.6%), other manufacturing (20.6%) and other mining (17.6%). New achievements were made in "small yet smart" projects and overseas warehouse projects. 249 policies with an insured amount of USD4.39 billion were issued for the former while 23 policies with an insured amount of USD100 million were issued for the latter.



全年累计承保

702.6 亿美元

An aggregate insured amount totaled USD70.26 billion in 2022



增长

6.3%

Increased by 6.3%

出具保单

1,131 张

1,131 policies were issued



案例 Case

中国信保首次承保基础设施和口岸互联互通的投资项目 SINOSURE's First Infrastructure and Port Interconnection Investment Project

2022年6月15日，中国信保承保的嘉友国际物流股份有限公司投资刚果（金）卢本巴希地区口岸及公路建设项目保险责任正式生效。这是中国信保首次承保基础设施和口岸互联互通的投资项目，建成后能有效缓解进出口瓶颈问题，打通刚果（金）南部走廊，道路通行仅需1小时；连接刚果（金）南部矿业、基础设施业、物流业产业链条，减低矿企物流成本，促进中刚产能合作。



On June 15, 2022, the insurance liability of the Investment Project of Port and Highway Construction in Lubumbashi, Democratic Republic of the Congo of Jiayou International Logistics Co., Ltd. by SINOSURE came into effect. This is the first time that SINOSURE underwrote an Infrastructure and Port Interconnection Investment project. After completion, it would effectively relieve the bottlenecks of import and export through building a one-hour's drive corridor in southern Congo. The project would connect the industrial chain of mining, infrastructure and logistics in southern Congo, reduce the logistics cost of mining enterprises and promote the capacity cooperation between China and Congo.



产品服务

PRODUCTS AND SERVICES

国内贸易信用保险

DOMESTIC TRADE CREDIT INSURANCE

国内贸易信用保险业务积极服务构建新发展格局，与出口贸易险业务协同发展，业务规模保持高位，全年承保金额4,959.2亿元人民币；支付赔款9,079.7万元人民币。

With the aims of serving the building of a new development paradigm and promoting the coordinated development of export trade insurance business, SINOSURE's domestic trade credit insurance business remained a high volume. The insured amount in 2022 reached RMB495.92 billion and claims paid totaled RMB90.797 million.



全年承保金额

4,959.2 亿元人民币

The insured amount in 2022 reached
RMB495.92 billion



担保业务 GUARANTEE

担保业务发挥主权增信优势，以创新为驱动，协同出口信用保险，积极响应客户担保需求，全力支持企业国际布局。全年新增担保责任金额109.5亿元人民币。截至2022年末，担保业务责任余额290.3亿元人民币，增长34.7%。全年无代偿业务发生。

SINOSURE's innovation-driven guarantee business proactively served the clients' pursuit of global market layout with the advantages of sovereign credit enhancement and synergy with export credit insurance. In 2022, the new commitment reached RMB10.95 billion. By the end of 2022, the outstanding commitment of guarantee business was RMB29.03 billion with an increase of 34.7%. No indemnification occurred during the year.



全年新增担保责任金额

109.5 亿元人民币

The amount of new guarantee reached RMB10.95 billion in 2022

案例 Case

中国信保内保外贷支持海外投资项目更好应对美元贷款加息

SINOSURE's Support for Overseas Investment Projects to Address the USD Loan Interest Rate Rise with Overseas Loan under Domestic Guarantee

在中国信保融资担保支持下，牙买加南北高速公路BOT项目完成了4.16亿美元、五年期再融资安排，用于偿还项目下的存量贷款。该项目是中国信保历史上承保的单一最大金额内保外贷项目，由四家国际银行组成银团提供贷款。在美元持续加息的背景下，突出体现了中国信保发挥的主权增信作用，进一步增强了项目应对国际金融市场变化的能力，显著改善了项目投资收益。

Under the support of SINOSURE's financial guarantee, the BOT Project of Jamaican North-South Expressway completed a five-year refinancing arrangement of USD416 million to repay the existing loans under the project. This is the largest single project of overseas loan under domestic guarantee in SINOSURE's history, which was financed by the consortium formed by four international banks. With continuous US dollar interest rate rise, the project highlighted SINOSURE's function of sovereign credit enhancement, further strengthen the project's ability to cope with international financial market changes, and significantly improved the investment income of the project.



产品服务

PRODUCTS AND SERVICES

理赔和追偿业务

CLAIMS AND RECOVERY

出台贸易险理赔追偿20条稳外贸举措，分企分策实施差异化解赔服务措施，助力受疫情影响严重地区渡过难关，探寻出口信保赔款视为收汇办理出口退税路径。在项目险保后管理、定损核赔等领域出台16项操作指引和专项通知，指导营业机构服务客户，保障业务操作合规高效开展。

For claims and recovery of trade insurance, to stabilize foreign trade, SINOSURE introduced 20 measure, took differentiated claims service measures for enterprises and assisted areas seriously affected by COVID-19 to overcome the difficulties. In addition to that, SINOSURE actively tapped the potential of taking the export credit compensation as receipt of foreign exchange for export rebate. In the aspect of project insurance business, SINOSURE introduced 16 operational guidelines and special notices for post-underwriting management and loss assessment for its branches to better serve the clients in efficient and compliant manners.

案例 Case

2022年3月，中国信保与大连某海运公司举行N581自升式钻井平台项目卖方信贷保险赔款仪式，向被保险人支付首期858万美元赔款。本项目涉及的N581自升式钻井平台是中国信保首个以出口卖方信贷保险支持的重点业务。在被保险人就船东违约提交可能损失后，中国信保与被保险人紧密配合，想方设法维护中方权益。但受海外疫情蔓延、平台租金长期低迷等多个因素影响，船东短时间内难以履行还款义务。在这一困难时刻，中国信保立即启动定损核赔程序，按照保单约定足额履行了赔款责任，有效缓解了被保险人的资金压力，保证了企业的正常生产经营。



In March 2022, SINOSURE held a ceremony for the supplier's credit insurance claims of N581 Jack-up Drilling Rig Project with a shipping company in Dalian, and paid the insured the down payment of USD8.58 million. The N581 jack-up drilling rig involved is the first key project supported by SINOSURE with supplier's credit insurance. After the insured submitted the possible loss notice for the shipowner's breach of contract, SINOSURE closely coordinated with the insured and tried every means to safeguard China's rights and interests. However, under the influence of many factors such as the spread of overseas COVID-19 and the long-term platform rent downturn, it was difficult for the shipowner to fulfill its repayment obligations within a short time. At this difficult moment, SINOSURE immediately initiated the procedure of loss and claims assessment, and fully fulfilled the liability for claims as agreed in the policy, effectively relieving the financial pressure of the insured and ensuring the normal production and operation of the enterprise.

资信服务

CREDIT RATING SERVICES

2022年，中国信保累计提供海内外企业资质报告75万份，各类行业研究及咨询报告1,555份。截至2022年末，中国信保共拥有海内外资信信息渠道465家，资信调查业务覆盖全球所有国别、地区及主要行业。

2022年，中国信保继续强化数据建设，全球企业银行风险数据库已能够实时在线查询3.6亿家企业银行资信信息，全球行业风险数据库覆盖23个重点行业超50亿笔数据，企业动态风险监测覆盖全部有限额买方，“动态、实时、结构化”的全球风险数据库初具规模。“资信红绿灯、资信导航仪、资信报警器”等创新数字化产品持续迭代升级，累计对客户服务64万次。创新研发EDI数据对接服务方案，为外经贸企业打造全周期信用风险管理服务。信保逻辑的方法论研究进一步提升，RCEP国家贸易信用环境研究报告和投资发展指数、行业风险评级研究、信用评级运营环境评价与影响等课题取得重要成果。

目前，中国信保可提供海外提（关）单报告、企业资质调查、行业研究报告、海外投资咨询、企业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。

In 2022, SINOSURE provided a total of 750,000 credit reports of domestic and international enterprises as well as 1,555 industry research and advisory reports. By the end of 2022, SINOSURE owned 465 overseas and domestic credit information channels, covering all countries, regions and major industries in the world.

In 2022, SINOSURE continued to stay focused on data construction. The global corporate and bank risk database has been able to obtain the credit information of 360 million corporate and banks online in real time. The global industry risk database has covered more than 5 billion pieces of data in 23 key industries. The risks of all the buyers with credit limit granted can be monitored. A “dynamic, real-time and structured” global risk database has begun to take shape. We kept upgrading our innovative digital products such as SINOSURE Credit-rating Traffic Lights, SINOSURE Credit-rating Navigator and SINOSURE Credit-rating Alarm, which in total provided 640,000 times of services to their users. The new EDI data docking service scheme offered full-cycle credit risk management services for export enterprises. SINOSURE also improved its research methodology and capacity, with achievements made in the research programs of trade credit environment research report and investment development index of the RCEP countries, risk rating at industry level, and credit rating operation environment evaluation and impact.

So far, SINOSURE offers a full package of credit information products and services including overseas B/L 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 and protecting enterprises against the risks in investment, operation and management activities.

产品服务

PRODUCTS AND SERVICES

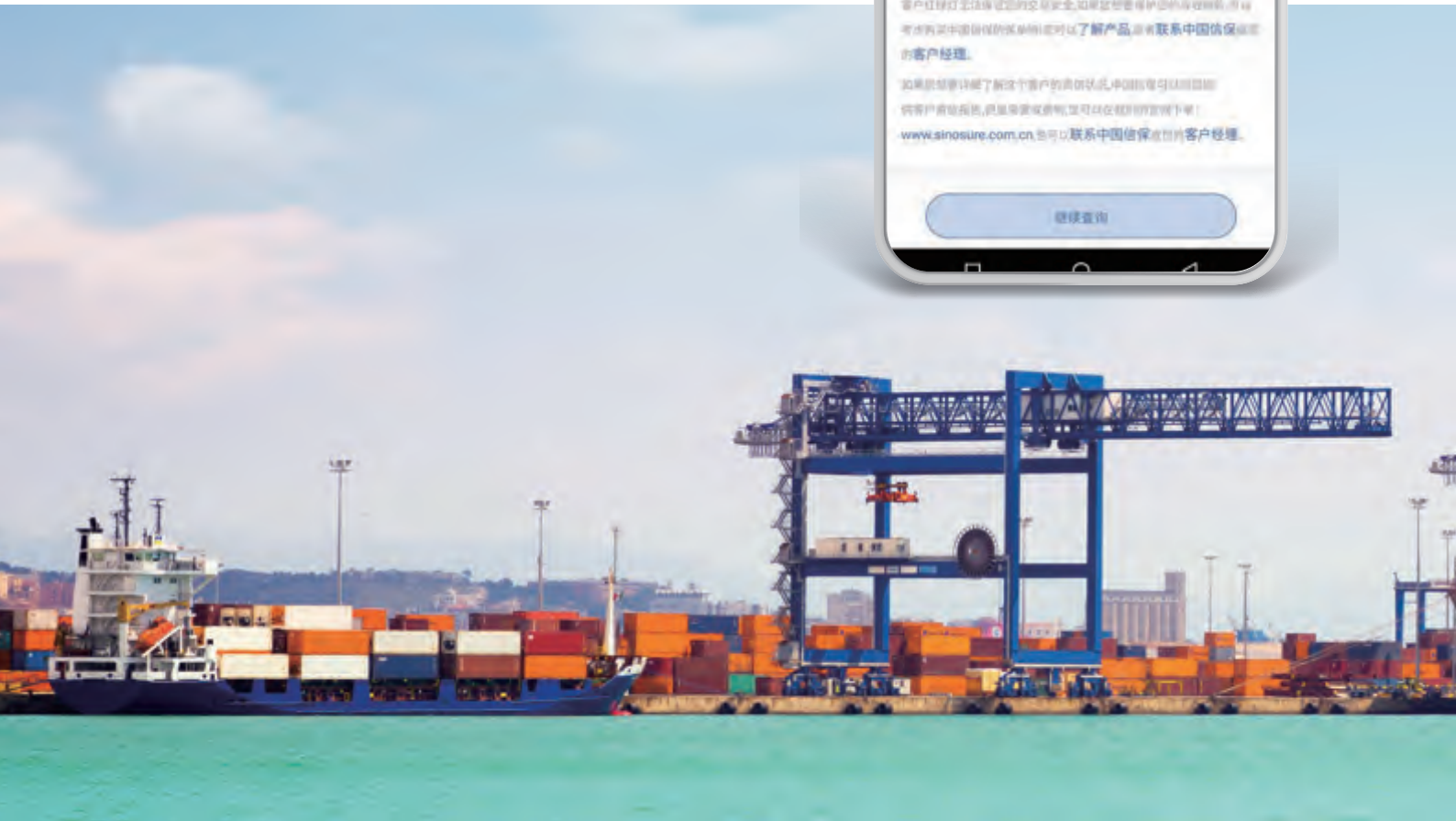
客户服务

CLIENT SERVICES

坚持以客户为中心，强化消费者权益保护，推动投诉管理制度和流程不断优化，妥善处理全年投诉案件。

重点开展95387统一智能客服平台建设升级工作，为高实时和广覆盖的客户服务体系提供系统支撑。在渠道、系统、人员的协同配合下，中国信保客户服务能力全面提高：呼入服务承载能力达到15,000通/月；外呼服务方面，中国信保充分利用数字化转型成果，利用人工+智能机器人协同模式，承载能力提高至80,000通/月。加强与客户互动，高效解决客户需求，大幅提升在线客户服务能力和客户体验。

截至2022年末，“信步天下APP”累计注册用户数19.1万人；资信红绿灯累计得到用户使用42.6万次，资信导航仪和资信报警器累计使用量分别达37.3万次和51.9万次。





In line with the customer-centered strategy, SINOSURE paid great attention to consumers' right protection through constant optimization of complaints management, properly handling the cases throughout the year.

The smart 95387 client service platform was upgraded, providing solid basis for the real-time and all-round customer service network. With the joint efforts made by channels, system and personnel, improvement has been made in customer service. The capacity of inbound call services has reached 15,000 calls per month; in terms of outbound call services, SINOSURE combined human and robot technologies to achieve a capacity of 80,000 calls per month. It enhanced customer interaction, efficiently satisfied customer needs, and greatly improved online customer service capabilities and customer experience.

By the end of 2022, the number of registered users of "Xin-Bu-Tian-Xia" APP totaled 191,000; the SINOSURE Credit-rating Traffic Lights have been used by users for 426,000 times, and the SINOSURE Credit-rating Navigator and SINOSURE Credit-rating Alarm have been used for 373,000 times and 519,000 times respectively.



产品服务

PRODUCTS AND SERVICES

客户服务

CLIENT SERVICES

案例 Case

中国信保举办第三届小微客户服务节

The third SMEs Client Service Day

2022年5月31日上午，“中国信保第三届小微客户服务节”开幕式采取“主会场线上+各地分会场线下”的方式举办。宋曙光董事长出席开幕式并致辞，张辉副总经理主持开幕式。本届小微客户服务节以“强小微 优服务”为主题，“强小微”重点聚焦服务支持“专精特新”等小巨人企业，“优服务”以做深做实中小微客户服务工作为目标，形成“有品牌、有特色、有温度”全年“不打烊”的中国信保普惠金融服务体系。

On the morning of May 31, 2022, the opening ceremony of “The third SMEs Client Service Day of SINOSURE” was held “online (at the primary venue) and offline (at the secondary venue)”. The ceremony was moderated by Zhang Hui, SINOSURE’s Vice President and Chairman Song Shuguang delivered a keynote speech. The theme of this year’s Client Service Day was to focus on supporting technologically advanced and other Little Giant enterprises and optimizing SMEs client service, with the aim to construct SINOSURE’s inclusive financial service system that is “branded, distinctive, warm and all-weather”.



案例 Case

中国信保顺利承保地中海航运集团系列新船项目 New Ship Projects of Mediterranean Shipping Company S.A.

2022年10月和11月，中国信保先后承保大船重工和广船国际出口瑞士地中海航运集团6艘双燃料16,000 TEU集装箱船和4艘1,500客/3,100米车道客滚船项目，实现双方在新船建造核心业务上零的突破，承保金额合计16.5亿美元。在业务机会锁定、融资结构搭建、项目方案审批的整个流程中，中国信保多个总部部门、伦敦代表处以及辽宁分公司、广东分公司齐心协力，共同攻克解决多项难题，坚定了双方合作信心，按时实现项目落地。

In October and November 2022, SINOSURE successively underwrote six dual-fuel 16,000 TEU container ships and four 1,500-passenger/3,100 m lane ro-ro passenger ships exported by Dalian Shipbuilding Industry Co., Ltd. and Guangzhou Shipyard International Company Limited to Mediterranean Shipping Company S.A. in Switzerland. This is the first cooperation between the two parties with a total insured amount of USD1.65 billion. This achievement was made by joint efforts of multiple headquarters departments, London Representative Office, Liaoning Branch and Guangdong Branch of SINOSURE through the whole process of business opportunity locking, financing structure design and project approval. It strengthened the confidence of both parties in cooperation and realized the execution of the project on time.



产品服务 PRODUCTS AND SERVICES

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



2022年12月22日，中国信保举办“2022年《国家风险分析报告》线上发布会暨国家风险管理论坛”，正式发布2022年《国家风险分析报告》、国家风险地图和地球仪。自2005年中国信保首次正式对外发布《报告》以来，该《报告》迄今已进入第十八个发布年度。《报告》分为《国家风险分析报告2022——62个重点国家风险分析》和《国家风险分析报告2022——全球投资风险分析、行业风险分析和全球企业破产风险分析》两册。相比以往，2022年版《报告》的数据资源更加多元，借助内外部大数据平台，自主创新制作了社会稳定和国际关系图谱；研究内容更加全面，新增对能源与粮食安全等问题的解读；研究更加与时俱进，结合RCEP生效，针对RCEP国家进行专题研究分析。

On December 22, 2022, SINOSURE held the “Country Risk Analysis Report 2022 Online Launch Event and Forum on Country Risk Management”, where the 2022 versions of Country Risk Analysis Report, Country Risk Map and Country Risk Globe were officially released. Since its first launch in 2005, the Report was released for the 18th consecutive year. The Report consisted of two volumes: Country Risk Analysis Report 2022 - Country Risk Analysis on 62 Key Countries and Country Risk Analysis Report 2022 - Risk Analysis of Global Investments, Industries and Corporate Bankruptcies. Compared with previous reports, the Report 2022 had the following advantages: based on more diverse data resources including internal and external big data platforms, the map of social stability and international relations was independently created; the analysis of energy and food security was added to further enrich the report; a dedicated research on RCEP countries was included considering that RCEP came into force.

《政策性职能履行评估报告（2021年度）》 POLICY FUNCTION PERFORMANCE ASSESSMENT REPORT (2021)



2022年6月22日，国务院发展研究中心宏观经济研究部在京发布《中国出口信用保险公司政策性职能履行评估报告（2021年度）》，这是此《报告》连续第9年发布。《报告》统筹推进疫情防控和“六稳”“六保”工作，着重从助力外贸量质齐升、优质服务共建“一带一路”、大力发展普惠金融、服务国家重大区域发展战略等方面对中国信保政策性职能履行情况进行客观评价。同时，《报告》增加了国际官方出口信用保险机构政策性职能评估的国际实践等内容。

On June 22, 2022, the Department of Macroeconomic Research, the Development Research Center of the State Council published the *Policy Function Performance Assessment Report of China Export & Credit Insurance Corporation (2021) in Beijing*. The Report was released for the 9th consecutive year. The Report emphasized SINOSURE's coordinated efforts against the Covid-19 pandemic and ensuring stability on "six fronts" and security in "six areas", objectively assessing the performance of SINOSURE's policy functions in terms of improving foreign trade in both quantity and quality, providing high-quality service to the collaborative endeavor of the BRI, vigorously developing inclusive finance and serving the country's major regional development strategies. International practices of policy function assessment of international official export credit insurance institutions were also included in the Report.







风险管理

RISK MANAGEMENT

风险管理

RISK MANAGEMENT

2022年，中国信保深入贯彻落实党的二十大精神和中央防范化解重大金融风险的部署，严守不发生系统性风险的底线，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。中国信保已基本建成主动、动态、量化、全周期的风险管理体系，实现基于数据驱动的风险信息主动获取、识别、研判和处置，风险模型的实时触发和风险限额的动态调整，专家经验的量化提炼和模型化，风险战略、风险偏好、风险阈值的全链条传导，模型开发、验证、监控、迭代的全流程管理，政策规则的制定、解构、监控、评价、调整的闭环管理。中国信保七大类风险整体可控。2022年未发生关联交易。

保险风险方面

保险风险总体可控，呈现结构性特点。

市场风险方面

市场风险限额指标均在监管和公司控制范围，投资业务审慎稳健运行。

信用风险方面

信用类资产评级准入门槛较高，全年未发生内部信用评级调整事件。

操作风险方面

全年新发操作风险事件数量、操作风险相关损失金额等核心指标均在可控范围内，各项业务及经营管理工作正常运转，操作风险总体可控。

战略风险方面

无重大战略风险事项发生，战略规划科学合理，实施情况总体良好，政策性作用进一步彰显。

声誉风险方面

未发现对公司声誉造成重大不良影响或产生重大声誉风险的事件，声誉风险总体可控。

流动性风险方面

公司流动性监测比例高于监管要求，投资资产变现能力强，整体流动性充足。

In 2022, for the purpose of thoroughly implementing the spirit of the 20th CPC National Congress and the central government's relevant requirements on prevention and resolution of major financial risks, SINOSURE strictly safeguarded the bottom line of no occurrence of systemic risks, coordinated business development and risk prevention and control. Bearing in mind a "sound, prudent, compliant and comprehensive" risk management philosophy, we focused on the balanced development of capital, risks and returns, ensuring regulatory compliance and prudent operations. SINOSURE has largely established an active, dynamic, quantitative and full-cycle risk management system, which could realize the active acquisition, identification, judgment and disposal of risk information driven by data, real-time triggering of risk model and dynamic adjustment of risk limits, quantitative extraction and modeling of expert practical experience, full chain transmission of risk strategy, preference and threshold, full process management of model development, verification, monitoring and iteration, and the close-loop management of formulation, deconstruction, monitoring, evaluation and adjustment of policies and rules. SINOSURE's seven major categories of risks proved to be under control. No related-party transaction occurred in 2022.

Insurance risk

The insurance risk was controllable overall, showing structural characteristics.

Market risk

Indicators of market risks were maintained within the required regulatory and company's thresholds. Investment operations were carried out prudently and stably.

Credit risk

The access threshold of credit assets rating is high, and no internal credit rating adjustments occurred throughout the year.

Operation risk

The operational risk was generally controllable, with core indicators, such as the number of new operational risk events and the loss rate of operational risk, were all kept within the controllable range. All business activities and management were under good condition.

Strategic risk

No major strategic risks occurred. The strategic plan was made scientifically and reasonably and well implemented. Policy functions were further highlighted.

Reputation risk

No high reputation risks or events with high unfavorable impacts were identified, and the reputation risk was generally controllable.

Liquidity risk

Our liquidity monitoring ratio was higher than that specified in the regulatory requirements. The liquidity of investment assets was strong and sound.

国际合作与交流 INTERNATIONAL COOPERATION AND EXCHANGE



2022年，中国信保积极落实习近平总书记关于加强国际传播能力建设的重要指示精神，在建设世界一流政策性出口信用保险机构的进程中打造相匹配的国际传播力、话语权、影响力。

连任伯尔尼协会管理委员会成员，持续深入参与协会管理和重大事务决策；三年来首次恢复派员赴卢旺达现场参加伯尔尼协会年度会议，积极发出信保声音；与香港出口信用保险局（HKEC）在线举行业务交流会，探讨共同增进香港与内地的贸易往来。

In 2022, SINOSURE proactively implemented General Secretary Xi Jinping's instructions on building up the international communication capacity, and exercised communicative skills, voice and influence on the pathway to be a world-class policy-oriented export credit insurance agency.

SINOSURE was reelected as the Institutional Member of the Management Committee of the Berne Union, and continued to participate deeply in the Union's management and its decision-making on key issues. For the first time in three years, SINOSURE resumed sending delegates to the BU's annual meeting in Rwanda and actively expressed our concerns. We held an online business panel meeting with the Hong Kong Export Credit Insurance Corporation (HKEC) to discuss joint promotion of trade between Hong Kong and the mainland.






参加B20印尼工商峰会，积极献言《政策建议报告》；践行多边主义，配合做好多边开发融资合作中心(MCDF)、中国—巴西/中国—沙特高层协调与合作委员会、中国—意大利/中国—英国财金对话，中国—哈萨克斯坦金融合作等政府间多双边合作机制项下工作，更深入参与多双边务实合作。

公司领导在博鳌亚洲论坛会刊发文，讲好支持RCEP和共建“一带一路”的信保故事；在伯尔尼协会《年鉴》、官方网站发表文章和视频，宣传中国信保支持新能源发展的理念和实践；借助亚洲金融协会平台，宣传中国信保支持绿色金融、普惠金融等业务实践，四篇征文入选亚金协实践案例。

SINOSURE participated in Business20 (B20, 2022 of Indonesia) as taskforces' member to table policy action suggestions. We substantially contributed to China's multilateral and bilateral cooperation with global partnership, such as the Multilateral Cooperation Center for Development Finance (MCDF), China-Brazil/China-Saudi Arabia High-level Coordination and Cooperation Committee, China-Italy/China-UK Economic and Financial Dialogue, China-Kazakhstan Financial Cooperation and other intergovernmental mechanisms.

SINOSURE's experience in supporting RCEP and co-building the BRI was published on the *Boao Forum for Asia Annual Conference Journal*. Articles and videos portraying our concept and practice in developing new energy projects were posted on the BU's yearbook and website. Meanwhile, four papers about SINOSURE's support for green finance and inclusive finance were accepted by the Asian Financial Cooperation Association (AFCA) as the examples of relative topics.





推动对外开放
绿色发展

DEVELOPING GREEN FINANCE

推动对外开放绿色发展 DEVELOPING GREEN FINANCE

与生态环境部签署战略合作协议，协同推进绿色丝绸之路建设。制定银保监会绿色金融指引落实方案，优化出台业务（绿色）承保政策，印发项目绿色分类和客户绿色标识管理办法，制定环境和社会影响尽职调查指引，完成绿色金融筑基工程。成立新能源工作小组，研究推出新能源全景图。首次开展符合国际标准的绿色贷款担保，新能源项目融资投标意向函首单落地，创新推出新能源兴趣函并在7个项目成功实践。全年支持绿色贸易和项目规模388.5亿美元，增长62.2%。

SINOSURE signed the strategic cooperation agreement with the Ministry of Ecology and Environment to jointly advance building the Silk Road of Green Development. We lay the foundation for green finance, such as formulating the implementation plan of China Banking and Insurance Regulatory Commission's (CBIRC) green guidelines, optimizing underwriting policies aiming at green business, publishing projects' classification and clients' label policies according to their green level, setting-up guidelines for due diligence on environmental and social impacts. During the process, SINOSURE set up the New Energy Working Group and published research working papers in a panorama methodology. For the first time in practice, we launched the green loan guarantee products complying with international standards, implemented the first Letter of Intent for financing new energy projects during bidding. And we innovative launched the Letter of Interest for new energy, with delighting results in seven projects. In 2022, the supported green trade and projects was to a scale of USD38.85 billion, with an increase of 62.2%.

案例 Case

中国信保承保首个发达国家绿色项目

Sinosure's First Green Project in Developed Countries

2022年4月，中国信保助力浙江锦鑫建设工程有限公司承建新加坡MBT垃圾处理工厂项目成功落地。该项目由法国兴业银行提供出口买方信贷融资，中国信保提供出口买方信贷保险，承保金额超4,600万美元，是中国信保响应“一带一路”倡议在发达国家承保的首个“投建营”一体化绿色项目。项目在新加坡投资建设一座利用机械分选及生物干化、处理技术（MBT）的垃圾处理工厂，建成后将成为亚洲仅有的五个MBT项目之一。相较于传统的垃圾焚烧方式，该项目能够更有效实现碳减排，提升资源利用效率，减少对环境的负面影响，具备积极社会效益，是贯彻落实“双碳”目标的生动体现。

In April 2022, SINOSURE assisted in successful implementation of the MBT Waste Treatment Plant Project in Singapore undertaken by Zhejiang Jinxin Construction Engineering Co., Ltd. The Project was based on the buyer's credit financing provided by Societe Generale and the buyer's credit insurance provided by SINOSURE, with the insured amount of more than USD46 million. It is the first green BRI project under "investment+construction+operation" mode underwritten by SINOSURE in developed countries. The Project is to build a waste treatment plant in Singapore equipped with mechanical sorting and biological drying and treatment technology (MBT), while only five projects in Asia operated as that. Compared with the traditional waste incineration method, the Project can limit carbon emission more effectively and improve resource utilization efficiency, thereby reducing the negative impacts on the environment and benefiting society, which draws a vivid picture of China's carbon peaking and neutrality policy goals.

案例 Case

中国信保首次承保绿色贷款担保业务 Sinasure's First Green Loan Guarantee Project

2022年3月29日，中国信保向星展银行香港分行开立内保外贷融资保函，支持中国技术进出口集团有限公司获得1,473万欧元绿色贷款，用于投资波斯尼亚和黑塞哥维那84MW风电清洁能源项目。

该项目是中国信保首次担保绿色贷款项目，也是中国企业在波黑投资建设的最大能源项目。项目建成后将成为波黑最大的新能源发电项目，能够有效促进波黑能源结构转型升级，助力波黑落实碳减排计划，为全球节能减排和“碳达峰”“碳中和”目标提供“中国方案”。

On March 29, 2022, SINOSURE issued a financing guarantee under "overseas loan under domestic guarantee" mode to DBS Bank Hong Kong Branch, for China National Technical Imp. & Exp. Corp. to obtain a green loan. The loan, worth EUR14.73 million, is to invest in a clean energy project of 84 MW Wind Power Clean Energy Project in Bosnia and Herzegovina.

This is the first green loan project guaranteed by SINOSURE, and also the largest invested and constructed by Chinese enterprises in Bosnia and Herzegovina's energy sector, which, upon completion, will become the largest wind power plant nationwide. The plant can effectively promote the transformation and upgrading of energy production structure, assisting to cut the country's carbon emission and further providing a "Chinese solution" for global energy conservation and carbon emission reduction.



人力资源 HUMAN RESOURCES

截至2022年末，公司员工数量3,163人，其中博士研究生84人（占比2.7%），硕士研究生1,730人（占比54.7%），大学本科生1,266人（占比40.0%）。

年内，莫斯科代表处成功注册。截至2022年末，中国信保有30个总部部门，25个分支机构，4个海外代表处。

As of the end of 2022, SINOSURE had 3,163 employees in total, among whom 84 employees held a doctorate degree (2.7%), 1,730 held a master's degree (54.7%), and 1,266 held a bachelor's degree (40.0%).

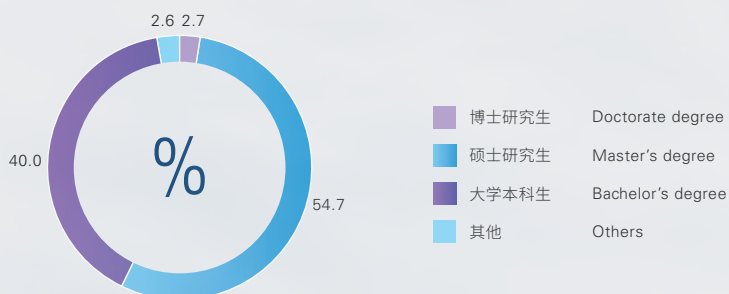
In 2022, SINOSURE's Moscow Representative Office was successfully registered. By the end of 2022, a total of 30 departments in the headquarters, 25 branches and 4 overseas representative offices had been founded.



截至 2022 年末，公司员工数量

3,163人

As of the end of 2022, SINOSURE had 3,163 employees in total



深化改革 DEEPENING REFORMS

2022年，为适应新形势新要求，中国信保对发展战略进行了全面审视和系统完善，进一步突出党的全面领导和政策性金融机构的政治属性，进一步明确中远期改革发展任务。根据修订后的发展战略，中国信保的愿景是建成世界一流政策性出口信用保险机构；战略目标是政策为导向，以客户为中心，把公司建设成为负责任、可信赖、具有全球影响力的政策性出口信用保险机构。

中国信保扎实推进企业级业务架构项目建设，贸易险核心流程再造“1130”正式投产上线，支持5条主线28个项目群248项任务落地实施，实现了业务运营与风险管理、营销、数据中台的深度融合，如期达成“四个基本建成”目标，顺利完成数字化转型第一阶段建设任务；深化细化应用架构设计，逐步建成“高内聚，低耦合”的新一代核心系统。以更高水平的数字化、智能化信息系统支持稳外贸、稳经济大盘等工作落实。

In 2022, in order to adapt to the new situation and new requirements, after a comprehensive review and systematic improvement of its development strategy for the 14th FYP period, SINOSURE further highlighted the CPC's overall leadership and the political attributes of policy-oriented financial institutions, and defined the tasks of its medium and long-term reform and development plan. According to the revised development strategy, SINOSURE's vision is to build the Company into a world-class policy-oriented export credit insurance agency; SINOSURE is committed to be policy-oriented and customer-centered, and become a responsible and reliable policy-oriented export credit insurance agency with global influence.

SINOSURE made solid progress in building Enterprise Business Architecture, and the re-engineering of core business process of trade insurance was launched which supported the implementation of 248 tasks from 28 project groups in 5 main lines. This progress marks the completion of the phase one of our digital transformation, in which a deep integration of business operation and risk management, marketing and data center was realized, and the “four basic achievements” was reached as scheduled; SINOSURE deepened and refined the design of application architecture and gradually build a new core system with “high cohesion and low coupling.” With a higher-level digital and intelligent information system, SINOSURE could better support the stabilization of foreign trade and domestic economy.



社会责任 SOCIAL RESPONSIBILITY

2022年，中国信保坚决贯彻习近平总书记关于三农工作的重要论述精神，积极落实党中央全面推进乡村振兴工作要求，在国家乡村振兴局和人民银行指导下，认真谋划，勇于担当，创新帮扶模式，巩固拓展脱贫攻坚成果，协调统筹全公司力量，落实“四个不摘”，努力提高帮扶效果，2022年帮扶工作计划全面完成，主要帮扶指标较上一年有显著增长，定点帮扶工作取得明显成效。

全年投入帮扶资金2,574.4万元，帮扶两个定点县、支持9家单位承担地方帮扶任务。在安徽省霍邱县和江西省余干县两个定点县投入无偿帮扶资金2,432万元，其中教育帮扶资金1,992万元，帮扶范围从建档立卡户学生扩展到农村低保户学生、孤残儿童和乡村教师，并支持乡村学校教学楼建设，年度总帮扶人数33,532人。此外，中国信保首次派出2名优秀青年员工赴定点县支教，结合党团共建开设信保梦想课堂，把成才梦想带给乡村孩子；培训脱贫户496名；帮助两个定点县引进帮扶资金300万元，打造光伏产业重点村，加强农村基础设施建设；安排“三支队伍”培训资金，对两县人才振兴提供支持，全年累计培训基层乡村干部3,541名，专业技术人员3,311名，致富带头人2,066名，乡村教师2,210名，共计11,128名，增长78.7%；动员广大干部员工投入消费帮扶共计497万元，增长23%。



全年投入帮扶资金

2,574.4万元

Invested RMB25.744 million in poverty alleviation in 2022



2022年9月，宋曙光董事长赴安徽省霍邱县调研定点帮扶工作

In September 2022, Chairman Song Shuguang visited Huoqiu County, Anhui Province for targeted poverty alleviation field research

In 2022, SINOSURE resolutely implemented General Secretary Xi Jinping's important instructions on "agriculture, rural areas and peasants", and the requirements of the CPC Central Committee to align efforts to comprehensively promote rural revitalization. Under the guidance of the National Rural Revitalization Administration and the People's Bank of China, SINOSURE planned carefully and carried on more responsibilities, innovated new assisting mode, consolidated and expanded the achievements in poverty alleviation, coordinated a-whole-of-company approach, and implemented "Four Keeping Hands-on" requirements, striving to improve the effects. The 2022 annual plan of poverty alleviation has been fully completed, with the main indexes improving significantly over the previous year.

SINOSURE invested RMB25.744 million during the year to assist two designated counties and support 9 branches to undertake local poverty alleviation tasks respectively. For Huoqiu County, Anhui Province and Yugan County, Jiangxi Province, SINOSURE donated RMB24.32 million, among which, RMB19.92 million was designated for education of 33,532 people, expanding the scope of assistance from registered students to rural students living on subsistence allowances, orphaned and disabled children, and rural teachers, and supporting the rural schools' campus. Besides, there are more highlights: 1) for the first time, SINOSURE stationed 2 outstanding young employees to volunteer education in designated counties to set up SINOSURE Dream Class, jointly built by the Party and Youth League, bringing the talent dream to rural children. 2) We also trained 496 households in poverty alleviation. 3) We helped attract additional assistance fund of 3 million RMB for the two counties, built an exemplary village of the photovoltaic industry, and strengthened rural infrastructure. 4) We arranged the training funds for grass-roots frontline cadres, technical staff, and poverty-alleviation champions to support the revitalization of talents in the two counties. During the year, 11,128 people have been trained, including 3,541 rural cadres, 3,311 technical staff, 2,066 poverty-alleviation champions and 2,210 rural teachers, an increase of 78.7%; and mobilized employees in helping through purchasing the local agricultural goods with a total worth of RMB4.97 million, a 23% increase.



2022年9月，唐志刚监事长赴江西省余干县调研定点帮扶工作
In September 2022, Chief Supervisor Tang Zhigang visited Yugan County, Jiangxi Province for targeted poverty alleviation field research



The cover features a background of a sunset over water with a ship on the left. Overlaid on this are several large, semi-transparent white circles. The central circle contains a grid of small dots. A dark green and black diagonal band crosses the center, serving as a background for the title text.

财务报告

FINANCIAL REPORT

财务报告

FINANCIAL REPORT

资产负债表

BALANCE SHEET

货币单位：人民币 千元
RMB,000

项目	Project	31 December, 2022 2022 年 12 月 31 日	31 December, 2021 2021 年 12 月 31 日
资产：	Assets:		
货币资金	Cash at bank and on hand	12,827,359.38	14,144,406.83
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	452,242.99	161,761.68
买入返售金融资产	Security purchased under resale agreements	238,000.00	729,500.00
应收保费	Premiums receivable	2,717,618.49	2,313,453.17
应收代位追偿款	Subrogation recovery receivable	445,566.36	353,329.38
应收分保账款	Receivables on reinsurance	1,917,080.17	1,658,634.27
应收分保未到期责任准备金	Reinsurance share of unearned premium reserves	4,326,925.15	3,269,458.26
应收分保未决赔款准备金	Reinsurance share of outstanding claims reserves	4,902,412.18	4,505,793.67
应收分保寿险责任准备金	Reinsurance share of life insurance reserves	-	-
应收分保长期健康险责任准备金	Reinsurance reserves receivable for long-term health insurance	-	-
保户质押贷款	Pledge loans to policy holders	-	-
其他应收款	Other receivables	2,769,772.11	1,627,990.19
其中：应收利息	Including: Interest receivable	2,540,452.09	1,497,511.58
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	69,086,529.82	63,660,840.29
可供出售金融资产	Financial assets available-for-sale	29,255,966.54	34,783,244.99
持有至到期投资	Held-to-maturity investments	44,811,437.12	25,228,731.50
长期股权投资	Long-term equity investments	-	-
存出资本保证金	Guarantee capital deposit	9,225,000.00	-
投资性房地产	Investment properties	-	-
固定资产	Fixed assets	505,449.12	456,677.89
在建工程	Construction in progress	-	-
使用权资产	Right-of-use assets	474,048.69	617,341.42
无形资产	Intangible assets	68,801.58	55,240.04
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	4,034,488.20	4,051,696.61
其他资产	Other assets	62,075.47	40,408.81
资产总计	Total assets	188,139,679.70	157,677,415.33

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	464,709.08	351,991.55
应付手续费及佣金	Handling fees and commissions payable	23,163.01	19,220.45
应付分保账款	Payables on reinsurance	2,695,359.12	1,134,749.81
应付职工薪酬	Employee benefits payable	613,412.87	561,681.61
应交税费	Taxes payable	61,110.83	87,505.91
持有待售负债	Liabilities classified as held for sale	-	-
应付赔付款	Compensation payable	132,709.59	49,487.30
应付保单红利	Policy-holder dividend payable	-	-
未到期责任准备金	Unearned premium reserves	80,583,267.44	74,415,347.22
未决赔款准备金	Outstanding claims reserves	36,926,140.00	28,414,600.41
预计负债	Estimated liabilities	197,989.72	151,518.66
租赁负债	Lease liabilities	423,888.63	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	224,058.59	518,524.06
其他负债	Other liabilities	4,315,249.52	3,823,697.98
负债合计	Total liabilities	126,661,058.41	110,085,884.74
所有者权益：	Owner's equity:	-	-
实收资本	Paid-in capital	57,924,559.26	43,938,829.03
其他权益工具	Other equity instruments	-	-
资本公积	Capital reserves	-	-
其他综合收益	Other comprehensive income	384,179.55	1,165,218.18
盈余公积	Statutory reserves	1,311,981.60	1,243,741.69
一般风险准备	General risk reserves	1,311,981.60	1,243,741.69
未分配利润	Retained earnings	545,919.28	
所有者权益合计	Total owner's equity	61,478,621.29	47,591,530.59
负债和所有者权益总计	Total liabilities and owner's equity	188,139,679.70	157,677,415.33

财务报告

FINANCIAL REPORT

利润表

INCOME STATEMENT

货币单位：人民币 千元
RMB,000

项目	Project	Amount in 2022 本年累计数	Amount in 2021 上年同期数
一、营业总收入	Income Items	13,847,424.42	14,601,328.65
已赚保费	Net premium earned	12,649,491.66	8,558,457.75
保险业务收入	Insurance business income	17,363,102.52	15,730,275.32
其中：分保费收入	Including: Reinsurance premium income	5,925.98	5,880.91
减：分出保费	Less: ceded premium	5,195,016.66	4,616,577.79
提取未到期责任准备金	Withdraw unexpired liability reserves	-481,405.80	2,555,239.78
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 "-")	3,579,963.86	4,727,879.51
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	14,404.10	3,726.49
公允价值变动收益（损失以“-” 号填列）	Income from changes in fair value (losses are listed with "-")	-3,597.97	750.23
汇兑收益（损失以“-”号填列）	Foreign exchange gains (losses are listed with "-")	-2,813,219.55	923,138.95
其他业务收入	Other business income	423,818.32	387,280.49
资产处置收益（损失以“-”号填列）	Asset disposal income (losses are listed with "-")	-3,436.01	95.22
二、营业总支出	Expenditure Items	12,976,110.39	11,351,766.58
赔付支出	Claims	7,524,772.16	10,703,851.56
减：摊回赔付支出	Less: Reinsurers' share of claims paid	1,726,802.09	3,067,449.75
提取保险责任准备金	Change in insurance contract liabilities	5,904,966.50	-643,400.79
减：摊回保险责任准备金	Less: Reinsurers' share of insurance contract liabilities	3,153.82	-1,893,076.13
手续费及佣金支出	Fees and commission expenses	59,581.57	52,080.20
分保费用	Expenses for reinsurance accepted	1,481.50	1,442.18
税金及附加	Tax and surcharges	34,706.95	38,554.85
业务及管理费	General and administrative expenses	2,690,300.85	2,676,489.59
减：摊回分保费用	Less: Reinsurers' share of expenses	1,822,705.39	659,818.14
其他业务成本	Other operating costs	97,625.62	78,006.74
资产减值损失	Impairment losses	215,336.54	278,934.00
三、营业利润（亏损以“-”号填列）	Operating profit (losses are listed with "-")	871,314.03	3,249,562.07
加：营业外收入	Add: Non-operating income	1,895.09	4,120.09
减：营业外支出	Less: Non-operating expenses	26,276.57	26,345.89
四、利润总额（亏损总额以“-” 号填列）	Profit before income tax (losses are listed with "-")	846,932.55	3,227,336.27
减：所得税费用	Less: Income tax expense	164,533.45	745,016.96
五、净利润（净亏损以“-”号填列）	Net profit (losses are listed with "-")	682,399.10	2,482,319.30

主要会计政策

SIGNIFICANT ACCOUNTING POLICIES

1. 声明 Statement

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 (or the Company) which are in compliance with the requirements of the Accounting Standards for Business Enterprises, present actually the financial position of the Company and its financial performance and its cash flows.

2. 财务报表的编制基础 Preparation 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.

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3500元以上（含3500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 RMB3,500 (Including RMB3,500). 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 Buildings	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:

- (1) The original insurance contract has come into existence and the corresponding liability has commenced;
- (2) The economic benefits associated with the original insurance contract will flow to the company;
- (3) 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.



信永中和会计师事务所

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审计报告

XYZH/2023BJAB2B0167

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2022年12月31日的资产负债表，2022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2022年12月31日的财务状况以及2022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。
- (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：

陈岩 

中国 北京

二〇二三年四月七日



信永中和会计师事务所

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AUDITORS' REPORT

XYZH/2023BJAB20167

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 2022, 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 2022, 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 judgment and maintain professional skepticism throughout the audit. We also:

(1) Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.

(2) Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the 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: Yuan Kai

大事记

ANNALS

1月 January

- 召开党史学习教育总结会议。
SINOSURE held the summary meeting on the activities to study the history of the CPC.
- 与生态环境部签署《协同推进绿色丝绸之路建设战略合作协议》。
SINOSURE signed the *Strategic Cooperation Agreement on Synergizing the construction of the Building of Silk Road of Green Development* with the Ministry of Ecology and Environment.
- 与微众银行签署《框架协议(适用于“微业贷(信保版)”产品)》。
SINOSURE signed the *Framework Cooperation Agreement (Applicable to “WeLoan (SINOSURE Version)” Product* with WeBank.
- 与中国铁路工程集团有限公司签署《战略合作协议》。
SINOSURE signed the *Strategic Cooperation Agreement* with China Railway Engineering Group Co., Ltd.
- 与江苏省人民政府签署《战略合作协议》。
SINOSURE signed the *Strategic Cooperation Agreement* with the People's Government of Jiangsu Province.
- 与中国能源建设集团有限公司签署《战略合作协议》。
SINOSURE signed the *Strategic Cooperation Agreement* with China Energy Engineering Group Co., Ltd.

2月 February

- 莫斯科代表处成功注册。
SINOSURE's Moscow Representative Office was registered and established.
- 与商务部联合印发《加大出口信用保险支持 做好跨周期调节进一步稳外贸的工作通知》。
SINOSURE and the Ministry of Commerce jointly issued the *Work Notice on Increasing Support for Export Credit Insurance and Making Cross-cyclical Adjustments to Further Stabilize Foreign Trade*.
- 中央第一巡视组向中国信保党委反馈巡视情况。组长许传智分别向党委书记宋曙光和党委领导班子反馈了巡视情况。宋曙光同志主持向领导班子的反馈会议并对做好巡视整改工作进行了部署。
The First Central Leading Group for Inspection Work reported the inspection result to SINOSURE's Party Committee. The group leader Xu Chuanzhi reported respectively to the Secretary of the Party Committee Song Shuguang and Party Committee leading group. Mr. Song Shuguang presided over the feedback meeting to the leading group and made arrangements for the rectification of the inspection.
- 与中国人民银行联合召开“信用保险风险缓释助力人民币国际化”课题启动会。
SINOSURE and People's Bank of China jointly held the kick-off meeting on “Credit Insurance Risk Relief to assist the Internationalization of RMB”.

3月 March

- 《政府工作报告》“今年部分重点工作”第七部分“扩大高水平对外开放，推动外贸外资平稳发展”中明确提出：扩大出口信用保险对中小微外贸企业的覆盖面。这是《政府工作报告》第11次、也是连续第8次对出口信用保险提出明确要求。
In the section of “*Expanding higher standard Opening-up and promoting stable growth of foreign trade and investment*”, the *Report on the Work of the Government (2022)* mentioned explicitly that “we will expand the coverage of export credit insurance to small, medium and micro foreign trade enterprises.” It was the 11th time since 2009 and for 8 consecutive years from 2015 that the *Report on the Work of the Government* underlined export credit insurance.
- 与中国石油天然气集团有限公司签署《战略合作协议》。
SINOSURE signed the *Strategic Cooperation Agreement* with China National Petroleum Corporation.
- 举办RCEP国家贸易信用环境研讨会。
SINOSURE held the Seminar on Trade Credit Environment of RCEP Countries.

4月 April

- 与中国一重集团有限公司签署《战略合作协议》。
SINOSURE signed the *Strategic Cooperation Agreement* with China First Heavy Industries.
- 与中国国际贸易促进委员会签署《战略合作备忘录》。
SINOSURE signed the *Memorandum of Strategic Cooperation* with China Council for the Promotion of International Trade.

5月 May

- 参加伯尔尼协会亚太区合作组（RCG）第73次工作会议。
SINOSURE attended the 73rd working meeting of the Regional Cooperation Group (RCG) of the Berne Union.
- 举办第三届小微客户服务节。
SINOSURE held the third SMEs Client Service Day.

6月 June

- 穆迪、标普、惠誉维持中国信保主权级信用评级。
Moody's, Standard & Poor's and Fitch maintained SINOSURE's sovereign credit rating.
- 召开助力稳外贸、稳经济大盘工作部署会议。
SINOSURE held the meeting on working to ensure stability in foreign trade and domestic economy.
- 出台18条政策措施，助力稳外贸稳经济大盘。
SINOSURE introduced 18 policies and measures to ensure stability in foreign trade and domestic economy.

大事记

ANNALS

- 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（2021年度）》。
The Development Research Center of the State Council released the *Policy Function Performance Assessment Report of China Export & Credit Insurance Corporation (2021)*.
- 与中国民生银行签署《全面合作协议》。
SINOSURE signed the *Comprehensive Cooperation Agreement* with China Minsheng Bank.
- 盛和泰总经理受邀参加银保监会“银行业保险业多措并举 助力稳经济促发展”专场新闻发布会并答记者问。
President Sheng Hetai was invited to attend the press conference held by China Banking and Insurance Regulatory Commission themed of “The banking and insurance industries take multiple measures to assist in stabilizing the economy and promoting development”, and replied to reporters’ questions.

7月 July

- 修订发展战略，进一步突出了党的领导和党的建设。
SINOSURE revised the development strategy, further highlighting the CPC’s leadership and party building.
- 召开中央巡视整改常态长效推进部署会。
SINOSURE held the deployment meeting on proposals for the long-lasting rectify and reform after the inspection work.

8月 August

- 与中国进出口银行签署新一轮《战略合作协议》。
SINOSURE signed a new round of *Strategic Cooperation Agreement* with the Export-Import Bank of China.
- 宋曙光董事长出席首届民营企业共建“一带一路”峰会，峰会由中华全国工商业联合会主办，中国信保与中国贸促会、中国银行等单位协办。
Chairman Song Shuguang attended the first BRI Summit of Private Enterprises, which was hosted by All-China Federation of Industry and Commerce and co-organized by SINOSURE, China Council for the Promotion of International Trade (CCPIT), Bank of China and other institutions.

9月 September

- 召开党委书记、宋曙光同志经济责任审计进点会。
SINOSURE held the meeting on auditing the economic responsibilities of Mr. Song Shuguang, the Secretary of the Party Committee.
- 与中国贸促会联合主办第十三届中国国际信用和风险管理大会。
SINOSURE and CCPIT jointly held the 13th China International Credit and Risk Management Conference.
- 宋曙光董事长赴安徽省霍邱县调研定点帮扶工作。
Chairman Song Shuguang made a visit to Huoqiu County, Anhui Province for targeted poverty alleviation inspection.
- 唐志刚监事长赴江西省余干县调研定点帮扶工作。
Chief Supervisor Tang Zhigang visited Yugan County, Jiangxi Province for targeted poverty alleviation inspection.

- 与乌兹别克斯坦工业建设银行签署《合作谅解备忘录》。
SINOSURE signed the *Memorandum of Understanding on Cooperation* with Industrial Construction Bank of Uzbekistan.
- 盛和泰总经理出席中国—东盟金融合作与发展领袖论坛并作主题演讲，中国信保在论坛上首次发布RCEP国别贸易信用环境研究成果。
President Sheng Hetai attended the China-ASEAN Financial Cooperation and Development Leadership Forum and delivered a keynote speech, where SINOSURE released its trade credit environment study of RCEP countries for the first time.

10月 October

- 宋曙光董事长作为党的二十大代表参加中国共产党第二十次全国代表大会。
Chairman Song Shuguang attended the 20th National Congress of the Communist Party of China as a delegate to the Party's 20th National Congress.
- 召开传达学习贯彻党的二十大精神会议，认真学习领会党的二十大精神，对全系统学习宣传贯彻党的二十大精神进行部署。
SINOSURE held the conference to convey, study and implement the Spirit of the Party's 20th National Congress, and made arrangements for all staff to study, publicize and implement the Spirit of the Party's 20th National Congress.

11月 November

- 连任伯尔尼协会管理委员会成员。
SINOSURE was reappointed consecutively as the member of the Management Committee of the Berne Union.
- 与中国农业银行签署新一轮《全面战略合作协议》和《服务高水平对外开放专项合作协议》。
SINOSURE signed a new round of *Comprehensive Strategic Cooperation Agreement* and *Cooperation Agreement on Serving High-standard Opening-up* with Agricultural Bank of China.
- 贸易险核心业务流程再造新系统上线。
SINOSURE launched the new system for re-engineering of core business process of trade insurance .
- 与浦东新区人民政府签署《战略合作协议》。
SINOSURE signed the *Strategic Cooperation Agreement* with the People's Government of Pudong New Area.

12月 December

- 与中国宝武钢铁集团有限公司签署《战略合作协议》。
SINOSURE signed the *Strategic Cooperation Agreement* with China Baowu Steel Group Corporation Limited.
- 举办2022年《国家风险分析报告》线上发布会暨国家风险管理论坛。
SINOSURE held the *Country Risk Analysis Report 2022 Online Launch Event and Forum on Country Risk Management*.

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