

CHRIALEXPORT 8. CREDIT INSURANCE CORPORATION

2023 ANNUAL REPORT 年度报告



® 中国出口信用保险公司 2023 年度报告

CHINA EXPORT & CREDIT INSURANCE CORPORATION ANNUAL REPORT 2023



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SINO SURE

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"或"公司")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。
- 坚决贯彻落实党中央、国务院决策部署,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,保障产业链供应链稳定安全,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" or the "Company"), a state-owned policy insurance company with the status of a legal entity, aims to support China's foreign economic and trade development and cooperation. Officially commencing operation on December 18, 2001, it 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 CPC Central Committee and the State Council, 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 high-quality Belt and Road cooperation, promoting the stability and quality development of foreign trade, cultivating new advantages in international economic cooperation and competition, ensuring the stability and security 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 SINOSURE CREDIT. Its credit investigation business covers all countries, regions and major industries around the world.



业绩摘要 PERFORMANCE SUMMARY

各项业务实现承保金额

9,286.1 亿美元

The total amount underwritten of all products and services reached USD928.61 billion

向企业和银行支付赔款

Claims paid to enterprises and banks totaled USD2.31 billion

中长期出口信用保险、短期出口信用保险承保金额 合计

7,817.7 亿美元

The total amount underwritten of medium and long-term export credit insurance, and short-term export credit insurance was USD781.77 billion

实现短期险融资增信保额

The total amount underwritten of credit enhancement for financing through short-term export credit insurance policy reached RMB241.46 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

中长期出口信用保险

MEDIUM AND LONG-TERM EXPORT CREDIT INSURANCE

海外投资保险

OVERSEAS INVESTMENT INSURANCE

短期出口信用保险

SHORT-TERM EXPORT CREDIT INSURANCE

短期出口特险

SHORT-TERM PROJECT INSURANCE

国内贸易信用保险

DOMESTIC TRADE CREDIT INSURANCE



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

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

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

Protects investors and financial institutions from economic losses resulting from political risks such as expropriation, exchange and transfer restrictions, war and political violence, and breach of contract in the host country. The tenor is not more than 20 years.

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



GUARANTEE

融资担保/非融资担保 FINANCIAL GUARANTEE/ **NON-FINANCIAL GUARANTEE** 保单融资

INSURANCE POLICY FINANCING

信息服务

INFORMATION SERVICES



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。

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。

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。

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。

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

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.

Facilitates financing for the exporter by two approaches, i.e., the bank purchasing credit insurance directly, or the bank granting financing to the exporter based on a tripartite policy financing agreement signed among the exporter, SINOSURE, and the

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



董事长致辞 CHAIRMAN'S MESSAGE



之年,是三年新冠疫情防控转段后经济恢复发展的一年。一年来,中国信保认真贯彻党的二十大精神,持续深入落实习近平总书记关于充分发挥出口信用保险作用的重要指示,扎实开展主题教育,积极履行政策性职能,坚定推进深化改革,全力防范化解风险,持之以恒加强党的建设,切实把中央巡视整改和审计署审计整改成效转化为公司高质量发展的实效,业务稳中有进,风险总体可控,财务状况稳健,各方面工作取得了明显成效。

2023年是全面贯彻党的二十大精神的开局

过去一年,我们强化思想领航,自觉坚定 走好中国特色出口信用保险发展之路。

2023年,我们把深入开展习近平新时代中国特色社会主义思想主题教育作为重大政治任务,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",以党对信保工作的坚强领导确保公司改革发展正确政治方向。我们深入贯彻中央经济工作会议、中央金融工作会议、中央外事工作会议精神,深刻认识坚持党中央的集中统一领导

宋曙光 董事长 Song Shuguang Chairman



是金融改革发展的根本保证、强化政策性职能定位是 政策性金融机构的立司之本、服务实体经济是金融工 作的根本宗旨、高质量发展是建设金融强国的必由之 路、防范化解风险是金融工作的永恒主题,以推动中 国特色出口信用保险发展之路的实际行动助力建设金 融强国。

过去一年,我们聚焦主责主业,履行政策性职能 取得新成效。

2023年, 在世界经济复苏势头不稳的大环境下, 我们坚决贯彻党中央决策部署, 出台贯彻落实外贸稳 规模优结构政策措施,强化承保服务支持和产品模式 创新,持续完善"政银保"等合作模式,全年承保金额 超9,286亿美元,支付赔款超23亿美元,服务支持客户 超20万家,均创下历史新高。我们立足职责使命,融 入国家发展大局,不断增强服务国家战略质效,深度 参与第三届"一带一路"国际合作高峰论坛,14项工作 纳入论坛成果清单,全年支持对共建"一带一路"国家 出口和投资2,325.9亿美元。

过去一年,我们坚持守正创新,向着高质量发展 目标迈出新步伐。

2023年, 我们全面落实政策性金融改革和国企 深化改革要求,加强组织机构建设,资信公司正式揭 牌,北京分公司顺利开业。我们强化深化改革顶层设 计,出台改革深化提升行动方案,巩固扩大数字化转 型成效,实现数字化转型第二阶段良好开局,为高质 量发展持续注入新动能。我们统筹业务发展和风险防 控,完善动态风险监测体系,牢牢守住不发生系统性 风险底线。

物有甘苦, 尝之者识: 道有夷险, 履之者知。 2023年是中国信保启动新一轮深化改革以来的第五个 年头。五年来,我们聚焦贯彻落实习近平总书记重要 指示批示精神,积极应对百年变局和世纪疫情,充分 发挥逆周期跨周期调节作用。我们聚焦服务国家战略 和实体经济发展,坚持守正创新,不断扩大政策性履 职成效。我们聚焦建设世界一流政策性出口信用保险 机构,强化战略引领,蹄疾步稳推进深化改革和数字 化转型。我们聚焦落实"两个一以贯之",完善公司治 理体系,切实增强公司治理效能和风控专业水平。我 们聚焦贯彻新时代党的建设总要求, 推动公司党的建 设不断迈上新台阶。五年来,中国信保业务规模先后 突破7,000亿、8,000亿和9,000亿美元大关,出口渗 透率超过23%,累计为企业提供融资增信支持1.5万亿 元,出口信用保险已成为促进我国外经贸事业发展的 重要政策安排。

日月其迈, 时盛岁新。

在中华人民共和国成立75周年和实施"十四五"规 划的关键一年里,我们将更加紧密地团结在以习近平 同志为核心的党中央周围,坚决贯彻落实习近平总书 记重要讲话精神和党中央国务院决策部署,切实增强 金融报国情怀,迎难而上,团结奋斗,坚定不移走好 中国特色出口信用保险发展之路,以高质量履职助推 经济社会高质量发展,为强国建设、民族复兴伟业作 出更大贡献!

李鸿五



董事长致辞 CHAIRMAN'S MESSAGE

2023 was the first year for fully implementing the guiding principles from the 20th National Congress of the Communist Party of China (CPC) and a year of economic recovery and development after the transition in three-year epidemic response. During the year, under the guidance of the principles from the 20th CPC National Congress, steadfastly following General Secretary Xi Jinping's important instructions on the export credit insurance, SINOSURE gave full play to the policy-oriented functions, deepened reforms, prevented and defused risks, and made solid efforts in thematic education campaign and the Party building. We effectively transformed the outcomes of rectifications undertaken following the disciplinary inspection by the CPC Central Committee and the audit by the National Audit Office into substantive results of high-quality development. With such efforts, we witnessed steady progress of business and sound financial performance, with risks controllable.

In the past year, we enhanced ideological guidance, and consciously and unswervingly stepped up the campaign of developing export credit insurance with Chinese characteristics.

Giving political priority to the thematic education campaign of Xi Jinping Thought on Socialism with Chinese Characteristics for a New Era, we acquired a deep understanding of the decisive significance of the Two Affirmations, heightened the Four Consciousnesses and the Four-sphere Confidence, fulfilled the Two Upholds, and guaranteed the right political orientation in the Company's reform and development efforts underpinned by the firm leadership of the CPC. Thoroughly implementing the spirit of the Central Economic Work Conference, the Central Financial Work Conference and the Central Conference on Work Relating to Foreign Affairs, we had

a profound understanding that upholding the centralized and unified leadership of the CPC Central Committee is the fundamental guarantee for financial reform and development, solidified positioning with policy-oriented function is the bedrock of SINOSURE as a policy-oriented financial institution, serving the real economy is the fundamental purpose of the finance, high-quality development is the path we must take to build China into a financial powerhouse, and preventing and defusing risks is an everlasting theme of financial work. SINOSURE will make contributions to the building of financial powerhouse through our concrete efforts that advance the development of export credit insurance with Chinese characteristics.

In the past year, we fulfilled our policy-oriented functions by making new achievements in our primary business.

Amid the volatile trajectory of global economic recovery, by resolutely implementing the decisions of the CPC Central Committee, we rolled out measures responding to the national policy of stabilizing the volume of exports and optimizing the structure, enhanced support by upgrading services and innovating products, and continued to strengthen "government-bank-SINOSURE" collaboration. Thus we achieved record high figures of USD928.6 billion of underwritten amount, USD2.3 billion of claim payout and 200,000 clients served. Anchored in our sense of duty and mission, we integrated into the broader picture of national development, and continuously enhanced the quality and efficiency of our efforts in supporting national strategies. We participated in the 3rd Belt and Road Forum for International Cooperation by contributing 14 deliverables. For the whole year, we supported a total of USD232.59 billion of Chinese exports and investment to BRI countries.

In the past year, we made considerable headway in high-quality development by pursuing innovation while sticking to the core business.

Responding to the requirement on reforms of policy-oriented finance and state-owned enterprises, we conducted organizational reforms by inaugurating SINOSURE CREDIT and commencing the Beijing Branch. With top-level planning for further reforms to inject new momentum to high-quality development, we introduced an action plan of deepening and upgrading reforms, according to which our digital transformation will be consolidated and the second phase of digitization was well kicked off. Keeping in mind both the business progress and risk control and prevention, we have been improving our dynamic risk monitoring system in order to firmly hold the bottom-line of no systemic risks.

Tasting the sweetness and bitterness of life allows one to discern its essence; treading the smooth and rugged paths of life grants one wisdom. 2023 marked the fifth year since SINOSURE had initiated a new round of reforms. For five years, we had, implementing General Secretary Xi Jinping's important instructions, been giving full play to our role of cross- and counter-cyclical adjustment, by actively responding to the transformative changes unseen in a century and the raging COVID-19 pandemic. Serving national strategies and supporting the real economy, we had been unswervingly and innovatively enhancing the results of our policy-oriented duty performance. Aiming at building SINOSURE into a world-class ECA, we had been advancing the reforms and digitization with clear

strategies. Guided by the principle of Two Consistencies, we had been improving the Company's governance to enhance governance efficiency and professional risk control. We had been implementing the general principle of Party building in the new era, and persistently making efforts in this front. SINOSURE had achieved remarkable milestones as our business volume successively stood at records of USD700 billion, USD800 billion and USD900 billion in 2021, 2022 and 2023 respectively, the export penetration rate reached over 23%, and export credit related finance was RMB1.5 trillion accumulatively. The Export Credit Insurance has become a vital policy arrangement for boosting China's foreign trade.

As time ticks away, a new year dawns.

The year 2024 marks the 75th anniversary of the founding of the People's Republic of China. It is also a crucial year for implementing the 14th Five-Year Plan. In this year, we will rally more closely around the CPC Central Committee with Comrade Xi Jinping at the core, and resolutely implement the guiding principles of General Secretary Xi Jinping's important speeches, as well as the strategic decisions and arrangements made by the CPC Central Committee and the State Council. With the sense of financial service to the country and the courage of confronting challenges, we will resolutely embark on the path of export credit insurance with Chinese characteristics and make greater contributions, through our high-quality performance, to the great cause of rejuvenation of the Chinese nation!

Song Shuguang

高级管理层成员 SENIOR MANAGEMENT



盛和泰 Sheng Hetai 总经理 President



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



李景龙

李文森 Li Wensen 副总经理 Vice President



殷延辉 Yin Yanhui ^{总经理助理} Assistant President

高级管理层成员调整情况 CHANGES OF THE SENIOR MANAGEMENT

2023年7月,查卫民先生因年龄原因不再担任副总经理职务。 In July 2023, Mr. Zha Weimin retired as Vice President in his retirement age.

2024年4月,经国家金融监督管理总局核准,李文森先生任副总经理。 In April 2024, Mr. Li Wensen succeeded as Vice President with the NFRA's approval.



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	张辉	副总经理 执行董事
4	徐晓波	
5	赵志红	部委董事
6	梁昊飞	叩女里尹
7	杨柳	
8	辛晓岱	
9	罗文光	
10	路秀丽	股权董事
11	冯宜文	
12	陈燕	

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

2023年7月,查卫民先生因年龄原因不再担任执行董事职务。

2024年4月,张辉先生任执行董事。

2023年7月,财政部董事于红女士辞去董事职务,由赵志红女士接任。 2023年12月,中国人民银行董事黄晓龙先生辞去董事职务,由杨柳女士接任。

2023年4月,中央汇金公司陈燕女士任股权董事。

2023年8月,中央汇金公司股权董事刘辉先生辞去董事职务。

II MEMBERS OF THE BOARD OF DIRECTORS

No.	Name	Current Position			
1	Song Shuguang	Chairman, Executive Director			
2	Sheng Hetai	Vice Chairman, Executive Director			
3	Zhang Hui	Vice President, Executive Director			
4	Xu Xiaobo				
5	Zhao Zhihong	- Directors from Ministries			
6	Liang Haofei				
7	Yang Liu				
8	Xin Xiaodai				
9	Luo Wenguang				
10	Lu Xiuli	Equity Directors			
11	Feng Yiwen	- -			
12	Chen Yan				

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.

I CHANGES OF MEMBERS OF THE BOARD OF DIRECTORS

In July 2023, Mr. Zha Weimin retired as Executive Director in his retirement age. In April 2024, Mr. Zhang Hui was appointed as Executive Director.

In July 2023, Ms. Yu Hong resigned as Director from the Ministry of Finance with Ms. Zhao Zhihong as her replacement. In December 2023, Mr. Huang Xiaolong resigned as Director from the People's Bank of China with Ms. Yang Liu as his replacement.

In April 2023, Ms. Chen Yan was appointed as Equity Director from Central Huijin Investment Ltd. In August 2023, Mr. Liu Hui resigned as Equity Director from Central Huijin Investment Ltd.

董事会 BOARD OF DIRECTORS

董事会主要工作

PRINCIPAL TASKS OF THE BOARD OF DIRECTORS

2023年,董事会坚持以习近平新时代中国特色社会主义思想为指导,全面学习宣传贯彻党的二十大精神、中央经济工作会议精神和中央金融工作会议精神,认真贯彻落实党中央、国务院决策部署,坚持稳中求进的工作总基调,立足新发展阶段,完整、准确、全面贯彻新发展理念,勤勉尽责、团结高效、依法合规开展工作,持续提升决策效率和水平,推动公司高质量发展取得新成效。董事会认真落实中央文件、主管部门和监管机构要求,推动公司不断完善公司治理,坚守风险底线思维,审议风险偏好陈述书、全面风险管理报告、投资风险限额方案等风险管理类议案,推动健全公司风险防控体系。董事从全局出发,指导公司统筹好数量与质量、规模与结构、发展和安全的关系,积极落实子公司穿透式管理要求,推动公司业务实现质的有效提升和量的合理增长。全年,董事会共召开12次会议,研究审议通过了129项议案,审议通过《公司2023年经营计划》、《公司资产战略配置规划(2023-2025年)》、《公司2023年财务预算》等重大战略性议案,审议通过《公司业务分类管理和分账核算办法(试行)》,进一步细化明确政策性业务和自营性业务边界划分,指导公司充分发挥政策性职能作用,不断夯实管理基础。

In 2023, guided by Xi Jinping Thought on Socialism with Chinese Characteristics for a New Era, and following the guiding principles from the CPC 20th National Congress, the Central Economic Work Conference and the Central Financial Work Conference, the Board of Directors earnestly implemented the decisions and plans of the CPC Central Committee and the State Council. The Board of Directors firmly adhered to the principle of making progress while maintaining stability, and fully, accurately, and comprehensively applied the new development philosophy. The Board of Directors worked with great diligence and in compliance with laws and regulations, and kept improving the efficiency and quality of decision-making, aiming at high-quality development of the Company. Following the requirements from CPC Central Committee, competent authorities and regulatory agencies, the Board of Directors continuously pushed forward the improvement of corporate governance, upheld the bottom-line of no systemic risks, and urged the Company to improve its risk prevention and control system by reviewing proposals on risk management including Risk Appetite Statement, Report on Comprehensive Risk Management and Scheme of Limits for Investment Risks. Proceeding from the overall situation, the Board of Directors required the Company to well coordinate the relationships between quantity and quality, scale and structure, and development and security, and to actively put into action the penetrating management over the subsidiary, and thus impelled the Company's business to achieve effective improvement in quality and reasonable increase in quantity. During the year, the Board of Directors held a total of 12 meetings, reviewed and adopted 129 resolutions, including the Company's 2023 Business Plan, 2023-2025 Strategic Asset Allocation Plan, and 2023 Financial Budget. In addition, the Board of Directors reviewed and adopted Measures for Business Classification and Separate Accounting (for Trial Implementation), which further defined the boundary between policy-oriented business and self-operated business, as a guidance for the Company to better leverage its policy-oriented



监事会 BOARD OF SUPERVISORS

▮监事会成员调整情况

2023年3月,徐德光先生因年龄原因不再担任职工监事职务。 2024年3月,唐志刚先生因年龄原因不再担任监事长职务。 2024年3月,周郑先生因工作原因辞任股东监事职务。

▮监事会主要工作

2023年,监事会深入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、中央金融工作会议精神,及时在监事会年度工作中细化配套安排;认真落实法律法规、公司章程以及主管部门、监管机构和股东单位关于公司治理的相关工作要求,努力推动公司完善法人治理机制、提高公司治理水平;严格落实推进党的领导融入公司治理相关要求,支持配合董事会、管理层推进实施新发展战略、"十四五"发展规划;审议公司"十四五"发展规划2022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、整改等重点事项过程监督;开展"小而美"业务、"工程机械"业务需求等专题研究,积极发挥监督建言作用;加强自身建设,提升履职能力水平。



I CHANGES OF MEMBERS OF THE BOARD OF SUPERVISORS

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

In March 2024, Mr. Tang Zhigang retired as Chief Supervisor in his retirement age.

In March 2024, Mr. Zhou Zheng resigned as Shareholder Supervisor due to his work arrangement.

PRINCIPAL TASKS OF THE BOARD OF SUPERVISORS

In 2023, the Board of Supervisors thoroughly implemented the Xi Jinping Thought on Socialism with Chinese Characteristics for a New Era, the Guiding Principles from the 20th CPC National Congress, the Central Economic Work Conference and the Central Financial Work Conference, and made the following achievements: 1) The Board of Supervisors detailed supporting arrangements in the annual work plan. 2) The Board of Supervisors conscientiously followed the requirements on corporate governance from relevant laws and regulations and the Articles of Association, and by competent authorities, regulatory agencies and shareholders, and thus pushed forward the Company's corporate governance. 3) The Board of Supervisors strictly followed the requirements regarding the integration of CPC's leadership into corporation governance, and supported and cooperated with the Board of Directors and the Management to advance the Company's new development strategy and its 14th Five-Year Plan. 4) The Board of Supervisors reviewed the implementation of the 14th Five-Year Plan in 2022, and put forward supervisory opinions. 5) The Board of Supervisors supervised the performance of the Board of Directors, the Management and their members in key areas such as financial affairs, internal control, risk management, auditing and rectification. 6) The Board of Supervisors played the advising role by conducting dedicated researches on "small and beautiful" projects, business demand of engineering machinery sector, etc. 7) The Board of Supervisors conducted capacity building for better performance of duties.



监事会 BOARD OF SUPERVISORS

▮监事会对公司有关事项的意见

2023年,公司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,坚决贯彻落实中央经济工作会 议、中央金融工作会议精神和党中央、国务院决策部署,认真抓 好中央巡视整改,聚焦主责主业,充分发挥出口信用保险作用, 坚定不移推进体制机制改革,各方面工作取得明显成效。董事会 依法合规履行法律法规、监管规定和公司章程明确的各项职责, 积极落实主管部门、监管机构和股东单位的有关要求,促进公司 治理机制完善及有效运作;发挥战略决策的引领作用,为公司提 高经营管理能力提供有力指导,董事会及其专委会会议召开程 序、信息披露方式符合相关规定。管理层认真执行董事会决议, 有效组织实施经营管理、财务预算年度计划,服务外贸稳规模优 结构,高质量服务共建"一带一路",持续加大普惠金融支持力 度,推动核心政策性业务取得明显进展,短期险承保金额再创历 史新高、逆周期跨周期调节作用充分发挥,不断巩固扩大数字化 转型成效,加强全面风险防控,切实增强高质量服务国家战略和 实体经济质效。



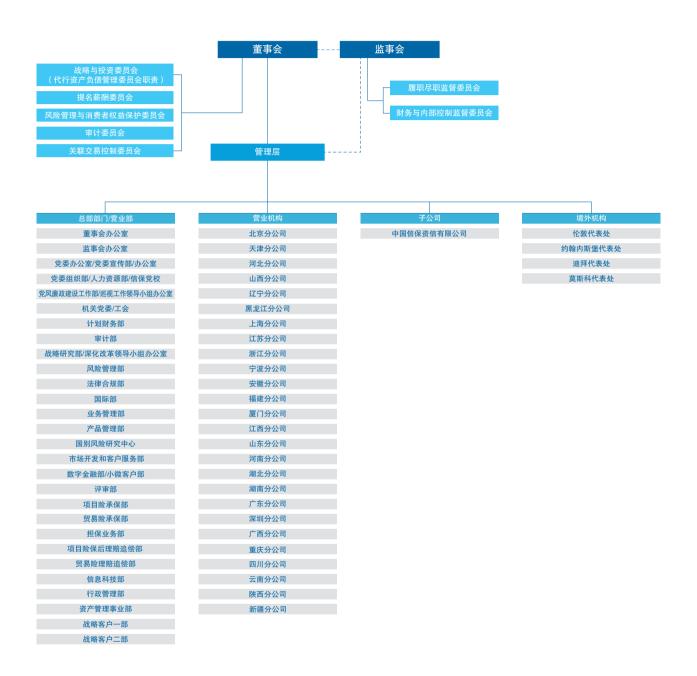




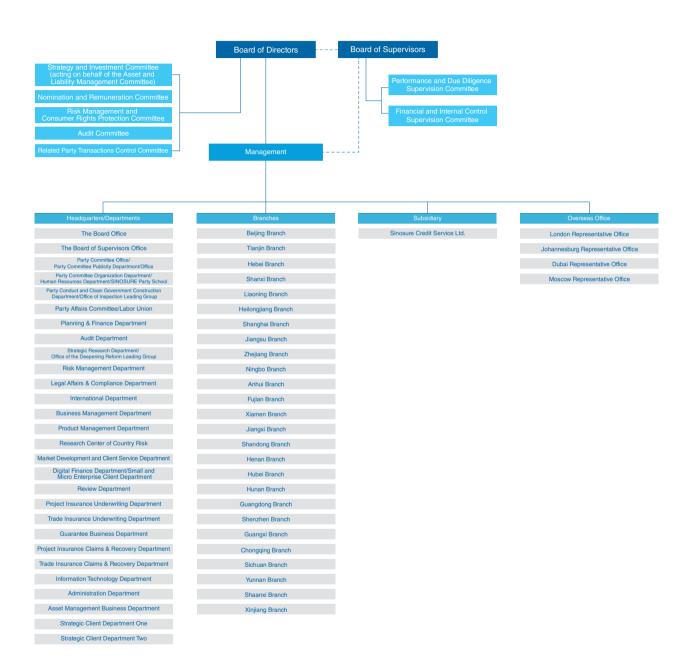
OPINIONS OF THE BOARD OF SUPERVISORS ON RELEVANT MATTERS OF SINOSURE

In 2023, guided by Xi Jinping Thought on Socialism with Chinese Characteristics for a New Era, SINOSURE thoroughly implemented the guiding principles from the 20th CPC National Congress, the Central Economic Work Conference and the Central Financial Work Conference, as well as the decisions and arrangements of the CPC Central Committee and the State Council, earnestly carried out rectifications after the inspection by the CPC Central Committee, fully leveraged the role of export credit insurance by doing well in the primary business, and resolutely advanced in reforms, making considerable headway in all aspects of work. The Board of Directors duly performed its responsibilities assigned by relevant laws, regulations and the Company's Articles of Association, implemented the requirements from competent authorities, regulatory agencies and shareholders on corporate governance and its efficiency, and provided guidance for the Company's operation and management. The convening procedures and information disclosure of the Board of Directors and its committees were of compliance. The Management seriously implemented the resolutions by the Board of Directors, effectively executed the annual plans on business and budget. The Company supported the foreign trades in volume stabilization and structure optimization, provided high-quality service to the "BRI", and continuously increased support for inclusive finance. Thus the core policy-oriented business achieved significant progress, the underwritten amount of short-term export credit insurance hit new record high, and the role of counter- and cross-cyclical adjustment was fully leveraged. The Company kept pushing forward the digitization, and strengthening the overall risk prevention and control, thus improved the quality and effectiveness of serving the national strategies and 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

2023年,在世界经济复苏势头不稳的大环境下,中国信保聚焦政策性主责主业,支持外贸稳规模优结构,为实体经济发展提供了高质量金融服务,各项工作取得良好成效。

In 2023, against the uncertainty of global economic recovery, SINOSURE has achieved good results in all lines of work by focusing on policy-oriented business and supporting stabilizing the scale and optimizing the structure of foreign trade, and has provided high-quality financial services to boost real economy.

| **2019 年 -2023 年总体业务概况** | PERFORMANCE OVERVIEW FROM 2019 TO 2023





2019-2023 年主要险种承保金额一览

THE UNDERWRITTEN AMOUNT OF MAJOR PRODUCTS FROM 2019 TO 2023

单位: 亿美元 Unit: USD100 million

	2019	2020	2021	2022	2023
保险及担保 Insurance and Guarantee	6,097.9	7,040.7	8,301.6	8,995.8	9,286.1
短期出口信用保险 Short Term Export Credit Insurance	4,869.0	5,692.3	6,763.8	7,451.6	7,708.0
中长期出口信用保险 Medium and Long-term Export Credit Insurance	119.1	114.6	61.7	82.5	109.7
海外投资保险 Overseas Investment Insurance	613.3	625.6	661.2	702.6	729.8
国内贸易信用保险 Domestic Trade Credit Insurance	481.4	587.7	794.6	740.0	722.1
担保 Guarantee	15.1	20.0	20.3	17.6	14.9
进口险 Import Credit Insurance	0.01	0.5	0.002	1.5	1.6

注:表内中长期出口信用保险承保金额含退保,2023年新增承保金额为152.4亿美元。

Note: The underwritten amount under medium and long-term export credit insurance as indicated in the table, includes the withdrawn policies. In 2023, the newly added underwritten amount was USD15.24 billion.

推动外贸促稳提质

PROMOTING STABILITY AND QUALITY IMPROVEMENT OF FOREIGN TRADE

中国信保深度参与国家推动外贸稳规模优结构等系列政策的研究制定,信保工作成为稳外贸政策重要组成;出台《贯彻 落实推动外贸稳规模优结构的政策措施》,形成七方面18项务实举措,短期出口信用保险全年承保金额超7,700亿美元。

SINOSURE was deeply involved in formulating a series of national policies to stabilize the scale and optimize the structure of foreign trade, with credit insurance becoming an essential component. The Company released Policies and Measures on Implementing Promotion of Stabilizing the Scale and Optimizing the Structure of Foreign Trade, consisting of 18 practical measures in 7 aspects. The total underwritten amount of short-term export credit insurance exceeded USD770 billion for the vear.

业绩回顾 PERFORMANCE REVIEW



中国信保支持国家级专精特新 "小巨人" 企业向乌兹别克斯坦出口国产采棉机 SINOSURE supported state-level specialized and innovative "Little Giant" SMEs to export cotton pickers to Uzbekistan

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

全年累计服务支持小微外贸企业17.1万家,同比(下同)增长17.6%;支持小微外贸企业出口1,664.7亿美元,增长18.4%;平均费率下降13.2%;向小微外贸企业支付赔款1.2亿美元,增长20.7%。服务支持国家级专精特新"小巨人"企业3,718家,出口贸易险项下支持出口313.1亿美元,增长11.0%;支付赔款5,034.1万美元,增长194.5%。

In 2023, 171,000 SMEs in total were served, with a year-on-year increase of 17.6%; USD166.47 billion of SMEs' exports were supported, up 18.4%; premium rate in average was decreased by 13.2%; claims paid to SMEs reached USD120 million, an increase of 20.7%. Among those SMEs, 3,718 are state-level specialized and innovative "Little Giants". USD31.31 billion of their exports were supported under short term export credit insurance, an increase of 11.0% and claims paid reached USD50.341 million, up 194.5%.



支持小微外贸企业出口

1,664.7 亿美元

USD166.47 billion of SMEs exports have been supported



Increased by 18.4%

强化对民营经济的金融支持 STRENGTHENING FINANCIAL SUPPORT FOR PRIVATE ECONOMY

全年在出口贸易险项下累计支持民营企业出口5,072.2 亿美元,约占中国信保当年贸易险承保金额的65.8%; 累计支持民营企业客户17.6万家,约占中国信保当年服 务企业数量的88.4%。

In 2023, SINOSURE supported USD507.22 billion of private enterprises' exports, accounting for about 65.8% of the underwritten amount under the short-term export credit insurance of the year. 176,000 private exporters in aggregate were served, approximately 88.4% of the total number of the clients.



累计支持民营企业出口

Accumulatively supported USD507.22 billion for private enterprise exports

累计支持民营企业客户

Accumulatively supported 176,000 private enterprise clients

约占贸易险承保金额

About 65.8% of the underwritten amount of trade insurance

约占服务企业数量

Approximately 88.4% of the number of enterprises served



宋曙光董事长参加金融支持民营企业发展工作推进会并发言

Chairman Song Shuguang attended and addressed at the Conference on Promoting Financial Support for the Development of Private Enterprises

业绩回顾 PERFORMANCE REVIEW

支持外贸创新发展 SUPPORTING INNOVATION IN FOREIGN TRADE

正式启用三款跨境电商保险产品,推出小微信保易承保服务贸易、跨境电商新产品支持海外游戏发行、综合险承保国产大飞机航材租赁及飞机维修等新模式。全年支持新业态出口195.6亿美元,增长3.3%,其中支持跨境电商业务136亿美元,增长4%;支持服务贸易出口84.7亿美元,增长18.9%,支持新业态及服务贸易增速均高于出口贸易险平均水平。

Three insurance products dedicated for cross-border e-commerce were officially launched. Besides, new business modes of the Company were put into practice, including promoting service trade through SME easy credit insurance, supporting the game industry to go global through the new cross-border e-commerce products, and covering spare leasing and aircraft maintenance for domestic large aircraft through comprehensive export credit insurance. In 2023, we supported USD19.56 billion of new forms of exports (yoy +3.3%), including USD13.6 billion of cross-border e-commerce business (yoy +4%). We also supported USD8.47 billion of trade in service (yoy +18.9%). Growth rates of support of new business forms and service trade were higher than the average level of short term export credit insurance.



全年支持新业态出口

195.6 亿美元

The Company supported
USD19.56 billion
in exports of new business forms
throughout the year



3.3%

Increased by 3.3%



全国首单航空发动机维修服务贸易保单落地厦门



中国信保与光大银行签署《服务高水平对外开放全面合作协议》 SINOSURE and China Everbright Bank signed the Comprehensive Cooperation Agreement on Serving High-Level Opening Up

强化保单融资增信支持 STRENGTHENING CREDIT ENHANCEMENT FOR FINANCING

组织召开公司项目险银保合作会、贸易险银保合作会,并与国家外汇管理局共 同启动跨境金融服务平台"出口信保保单融资"应用场景升级功能,与光大银 行签署《服务高水平对外开放全面合作协议》。全年实现短期险融资增信保额 2,414.6亿元人民币, 短期险融资客户4,719家;线上渠道支持1,270家出口企业 办理保单融资业务并获得实际融资93.9亿元人民币,分别增长35.7%和19.8%。

Cooperation meetings under project insurance and trade credit insurance between SINOSURE and banks were held respectively. We worked with the State Administration of Foreign Exchange (SAFE) to update the application scenario function of "export credit insurance policy financing" on the SAFE's cross-border financing service platform to better serve SME exporters, and signed the Comprehensive Cooperation Agreement on Serving High-level Opening Up with China Everbright Bank. In 2023, the underwritten amount of credit enhancement for financing through short-term credit insurance reached RMB241.46 billion. 4,719 clients were served, among which 1,270 (yoy +35.7%) were supported through online channels, with the underwritten amount of RMB9.39 billion (yoy +19.8%).



短期险融资增信保额

Short-term insurance financing to increase credit insurance coverage reached RMB241.46 billion

短期险融资客户

Serving 4,719 short-term insurance financing clients

业绩回顾 PERFORMANCE REVIEW

保障产业链供应链稳定安全 SAFEGUARDING THE INDUSTRIAL AND SUPPLY CHAIN

出台公司贸易险延链拓链实施方案,明确产业链认定标准及工作机制,优化入链识别规则及操作流程。574家专精特新企业纳入产业链集中管理。实现贸易险与项目险产业链政策协同,出台新能源、电子信息、整车等联动支持举措。全年支持7条重点产业链出口3,606.6亿美元、国内贸易2,950.7亿元,其中新能源产业链承保增长近40%。

SINOSURE released an implementation plan of trade credit insurance supporting extending and strengthening industrial chains, clarifying criteria and working mechanism for industrial chain affirmation to optimize rules and procedures to identify the enterprises and include them into related chains. 574 specialized and innovative SMEs were included. We further promoted internal coordination between project insurance and trade credit insurance, and introduced a package of coordinated support measures for sectors including new energy, ICT and automobile. In 2023, the underwritten amount of exports and domestic trade of 7 key industrial chains reached USD360.66 billion and RMB295.07 billion respectively, of which the amount under new energy industrial chain increased by nearly 40%.



重点产业链出口

3,606.6 亿美元

Key industrial chain exports totaled USD360.66 billion

国内贸易

2,950.7 亿元人民币

Domestic trade totaled RMB295.07 billion



新能源产业链 承保增长近

40%

The underwritten amount of the new energy industrial chain increased by nearly 40%



中国信保承保的出口泰国新能源汽车生产线项目 EV Production line exported to Thailand

服务高质量共建"一带一路" SERVING HIGH-QUALITY BELT AND ROAD COOPERATION

深入贯彻落实习近平主席在第三届"一带一路"国际合作高峰论坛上的重要讲话 精神,强化政策性金融机构职能定位,聚焦主责主业,服务共建"一带一路"高 质量发展。全年支持对共建"一带一路"国家的出口和投资2,523.9亿美元,累 计支付赔款16.7亿美元。深度参与第三届"一带一路"国际合作高峰论坛,积极 参加开幕式、高级别论坛和专题论坛等相关活动安排,主动做好论坛预热和共 建"一带一路"对外宣传工作,圆满完成贸易畅通专题论坛的协办工作,全面落 实前两届高峰论坛18项成果,推动14项工作纳入第三届高峰论坛成果清单,全 方位、多层次助力本届高峰论坛成功举办。

Thoroughly implementing the spirits of President Xi Jinping's Addressing at the Third Belt and Road Forum for International Cooperation (the 3rd BRF), SINOSURE gave full play to its policy functions to better serve high-quality Belt and Road cooperation. In 2023, the underwritten amount of exports to and investments in Belt and Road partner countries reached USD252.39 billion; claims paid reached USD1.67 billion. SINOSURE were deeply engaged in the 3rd BRF. The Company attended the opening ceremony, high-level forums, thematic forums and other related activities, took the initiative to contribute to the warm-up of the 3rd BRF by promoting stories and concrete results of the Belt and Road cooperation through diverse media, and successfully co-sponsored the thematic forum on trade connectivity. 18 deliverables of the previous two BRFs contributed by SINOSURE were fully implemented while the Company's 14 new accomplishments were included in the deliverable list of the 3rd BRF.



支持出口和投资

Support for exports and investments of USD252.39 billion

累计支付赔款

Accumulated payment of compensation totaled USD1.67 billion



宋曙光董事长出席第三届"一带一路"国际合作高峰论坛 Chairman Song Shuguang attended the Third Belt and Road Forum for International Cooperation





产品服务 PRODUCTS AND SERVICES



| 短期出口信用保险业务 | 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,业务规模再上新台阶,全年承保金额7,708亿美元,增长3.4%,占同期我国出口总额比重达22.8%,较2022年上升2.1个百分点;支付赔款11亿美元,有效发挥风险补偿作用。

SINOSURE fully played its role in stabilizing foreign trade by adopting active underwriting policies with moderate risk tolerance. Support for exporters has been further strengthened, exporters covered have been expanded, and business scale has been promoted to a new level, with the underwritten amount under short-term export credit insurance in 2023 hitting USD770.8 billion (yoy +3.4%), accounting for 22.8% of China's total exports in the same period (yoy +2.1%). SINOSURE also effectively compensated the risks, with the claims paid reaching USD1.1 billion.



全年承保金额

7,708 亿美元

The underwritten amount for the year totaled USD770.8 billion



^{增长} 34%

Increased by 3.4%

屬CASE

中国信保推出三款跨境电商新产品

Three New Products Dedicated to Cross-border E-commerce

2023年4月,中国信保推出了跨境电商出口政治风险保险、平台支付风险保险和海外仓销售风险保险等三款跨境电商新产品,全方位满足企业的避险诉求。全年支持服务跨境电商企业83家,投保金额超14.8亿美元。中国信保宁波分公司、河南分公司以新产品为契机沟通地方政府出台跨境电商统保平台合作文件,为拓展全国165个跨境电商综合试验区合作提供了样板。

In April 2023, SINOSURE launched three new cross-border e-commerce products, namely political risk cover for cross-border e-commerce exports, risk cover for platform-based payments, and risk cover for overseas warehouse-based sales, to meet the risk mitigation needs of the cross-border e-commerce enterprises. In 2023, 83 such enterprises insured with export value surpassing USD1.48 billion. Leveraging the new products, Ningbo Branch and Henan Branch worked with local governments to set up platforms to better serve cross-border e-commerce enterprises, providing a model for expanding cooperation in China's 165 cross-border e-commerce comprehensive pilot zones.

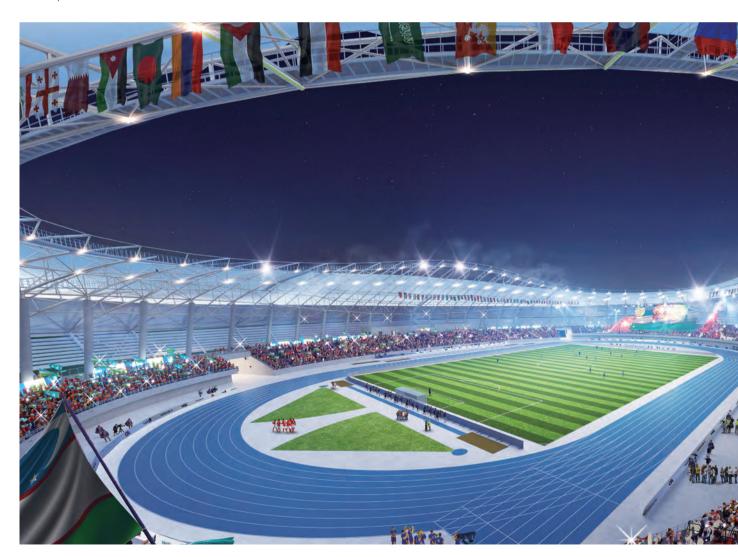


中国信保支持重庆西永跨境电商产业园区中小微企业出口商品 SME exporters in Xiyong Cross-border E-commerce Industrial Park, Chongqing, supported by SINOSURE

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

中长期出口信用保险业务规模实现快速增长,全年新承保项目118个,实现新增承保金额152.4亿美元,增长63.8%,覆盖新加坡、乌兹别克斯坦、土耳其、巴西、德国等34个国家(地区),主要分布在电子信息服务(占比29.3%,下同)、交通运输设备制造(20.5%)、农林牧渔(11.8%)、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11.9亿美元。

The business of medium and long-term export credit insurance achieved rapid growth for 2023, with the newly-added underwritten amount reaching USD15.24 billion (yoy +63.8%), covering 118 projects in 34 countries (regions) such as Singapore, Uzbekistan, Turkey, Brazil and Germany. Main sectors covered included electronic information services (29.3%), transportation equipment manufacturing (20.5%), agriculture, forestry, animal husbandry, fishing (11.8%), and ICT (10.6%). Claims paid totaled USD1.19 billion.





新增承保金额

152.4

The new underwritten amount totaled USD15.24 billion



Increased by 63.8%

累计向企业支付赔款

11.9_{亿美}

Claims paid to enterprises totaled USD1.19 billion



屬CASE

中国信保承保乌兹别克斯坦 首个人民币主权贷款项目

SINOSURE's First RMB Sovereign Commercial Loan Project in Uzbekistan

2023 年 9 月 26 日,中国信保为中工国际工程股份有限公司承建乌兹别克斯坦亚青会奥林匹克城建设项目成功出具中长期出口买方信贷保险单并生效保险责任,成功实现我国在乌兹别克斯坦首个人民币主权商业贷款项目落地。该项目承保金额 25.69 亿元人民币,项目成功落地对人民币国际化和中国标准进入中亚地区具有重要示范意义。

On September 26, 2023, the export buyer's credit insurance policy issued by SINOSURE for Uzbekistan's Olympic City project of Asian Youth Games undertaken by China CAMC Engineering Co., Ltd. became effective, marking the success of China's first RMB sovereign commercial loan project in Uzbekistan. The project, with the underwritten amount of RMB2.569 billion, set a good example for promoting RMB internationalization and the application of Chinese standards in Central Asia.

海外投资保险业务 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729.8亿美元,增长3.9%;承保保单1,237张(新签保单306张),承保项目覆盖印度尼西亚、越南、巴基斯坦、刚果民主共和国、柬埔寨等98个国家(地区);业务主要分布在电力生产和供应、其他制造业、其他采矿业等行业。"小而美"、绿色与海外仓项目承保成效明显,全年出具"小而美"业务保单245个,新单保额52.7亿美元;出具绿色业务保单40个,新单保额14.8亿美元;出具海外仓业务保单5个,新单保额804万美元。

The overseas investment insurance business hit another record high in 2023 with the underwritten amount of USD72.98 billion (yoy +3.9%). 1,237 policies were issued (306 newly added) for projects in 98 countries (regions) including Indonesia, Vietnam, Pakistan, Democratic Republic of the Congo, and Cambodia. Main sectors covered included power generation and supply, manufacturing and mining. Performance in supporting "small and beautiful", green and overseas warehouse projects was outstanding: 245 policies with newly-added underwritten amount of USD5.27 billion, 40 policies with newly-added underwritten amount of USD1.48 billion, and 5 policies with newly-added underwritten amount of USD8.04 million respectively.



全年累计承保

729.8 **C**美元

An aggregate underwritten amount totaled USD72.98 billion in 2023



3.9%

Increased by 3.9%

承保保单

1,237

1,237 policies were underwritten



中国信保首次以海外投资保险支持中国机场运营管理服务"走出去"

SINOSURE's First Overseas Investment Insurance Policy Covering Airport Operations and Management Service

柬埔寨暹粒吴哥国际机场(简称"吴哥机场")是中资企业在海外以BOT模式实施的第一座国际机场,项目已于2023年10月16日正式通航。吴哥机场通航后,云航投(柬埔寨)机场管理有限公司(简称"机场管理公司")为全球旅客提供具有云南机场特色的出行保障服务,确保吴哥国际机场的管理运行安全、高效和顺畅。

中国信保在为整个吴哥机场海外投资提供支持的基础上,于2023年底再次为机场管理公司提供了海外投资保险。本项目是中国信保首次以海外投资保险支持中国机场运营管理服务"走出去",也是在承保有形资产的基础上对技术服务无形资产的保障。

Cambodia's Siem Reap Angkor International Airport ("Angkor Airport") is the first international airport undertaken overseas by a Chinese enterprise under the build-operate-transfer (BOT) mode. Since the opening of Angkor Airport on October 16, 2023, Yunnan Airinvestment (Cambodia) Airport Management Co., Ltd. ("Airport Management Company") provided services with Yunnan airport's characteristics to global travelers and ensured Angkor Airport's safe, efficient and smooth operations and management.

In addition to covering the risks of overseas investment in the entire Angkor Airport project, SINOSURE, at the end of 2023, issued the overseas investment insurance policy to the Airport Management Company. It was the first time for SINOSURE to support "go-global" of airport operations and management service through overseas investment insurance, covering intangible assets of technical service on the premises of protecting the related tangible assets.



国内贸易信用保险 DOMESTIC TRADE CREDIT INSURANCE

国内贸易信用保险积极服务构建新发展格局,继续强化与出口贸易险的协同发展,业务规模保持高位,全年承保金额5,090.7亿元人民币,支付赔款9,987万元人民币。

SINOSURE actively serves the building of a new development paradigm for China. The domestic trade credit insurance business, with enhanced coordination with the export credit insurance business, has maintained a high level of business volume. In 2023, the underwritten amount reached RMB509.07 billion and claims paid totaled RMB99.87 million.



全年承保金额

5,090.7 亿元人民币

The underwritten amount in 2023 reached RMB509 07 hillion

支付赔款

9,987 万元人民币

Claims paid totaled RMB99.87 million



担保业务 GUARANTER

担保业务全面贯彻新发展理念,助力国际产能合作绿色转型。当年新增担保责任金额104.4亿元人民币,绿色业务占比24%。截至2023年末,担保业务责任余额318.7亿元人民币,增长9.8%。全年无代偿业务发生。

SINOSURE has fully implemented the new development philosophy and supported the green transformation of international cooperation on production capacity when running guarantee business. In 2023, the amount of new commitment reached RMB10.44 billion, with green business accounting for 24%. As of the end of 2023, the outstanding commitment was RMB31.87 billion (yoy +9.8%). No indemnification occurred for the year.



新增担保责仟金额

104.4

The amount of new guarantee reached RMB10.44 billion

担保业务责任余额

318.7 亿元人民币

The outstanding amount of guarantee business reached RMB31.87 billion



中国信保保函助力"国车自运"

Vehicle Carrier Export Supported by SINOSURE's Guarantee

为支持中国船舶制造高端化、智能化、绿色化转型,2023年中国信保首次为国内某船企出口7,000车位双燃料汽车 运输船提供非融资保函服务。该船型是由国内船厂建造、专门用于国产新能源汽车出口的汽车运输船系列船型,标 志着"国车自运"时代的开启。在全球航运业绿色低碳发展的大背景下,该项目突出体现了中国信保发挥的主权增信 作用,有助于进一步夯实我国船企在汽车运输船建造领域的国际领先地位,为我国车企产能出海开辟新的道路。

To support the high-end, intelligent and green transformation of China's shipbuilding industry, SINOSURE provided nonfinancial guarantee for the first time to a domestic shipowner to export 7,000-car dual-fuel carrier in 2023. Such type of ship, domestically made and dedicated to Chinese EV exports, opened a new era of shipping Chinese vehicles with Chinese ships. In the context of the green and low-carbon development of the global shipping industry, the project highlighted SINOSURE's function of sovereign credit enhancement, further strengthening the international competitiveness of Chinese shipping enterprises in terms of building vehicle carriers and paving the new path for Chinese vehicle exports.

理赔和追偿业务 CLAIMS AND RECOVERIES

在项目险保后管理、理赔追偿、渠道管理等领域出台15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。优化贸易险理赔追偿服务措施,以"便捷、快速、精准、优化"为原则,出台15条服务政策;进一步优化小微信保易产品快速理赔机制,在风险可控的基础上,推动对政府平台小微企业出险案件"能赔快赔","保易赔"赔款增长38.2%。

Under project insurance business, SINOSURE introduced 15 operational guidelines and notices on post-underwriting management, claims and recoveries, and channel management for branches to better serve the clients in efficient and compliant manners. Under trade insurance business, SINOSURE enhanced claims and recovery services by adopting 15 supporting measures based on the principles of "convenience, speed, precision and optimization", further optimized the swift claim settlement mechanism for SME easy credit insurance, and while ensuring that risks are under control, promoted rapid settlement of eligible SME cases on government platforms, resulting in a 38.2% increase in claims paid through the "easy insurance claims" process.

屬CASE

中国信保赔付江苏地区最大单笔赔款

Largest Single Claim Paid in Jiangsu Province

2023年12月18日,中国信保向江苏省某企业支付赔款1.63亿元人民币,这是中国信保在江苏地区的单笔最大赔付。近年,大量欧美企业陷入资金链断裂和破产困境,导致我国出口企业面临合同履约难的重大经营风险。针对上述问题,中国信保江苏分公司发挥出口信用保险防风险、补损失、拓市场、促融资的功能,开展"保、管、赔、追"全周期服务,以专业服务帮助企业化解重大风险挑战。



On December 18, 2023, SINOSURE made the highest single claim payment of RMB163 million to a client in Jiangsu. In recent years, a substantial number of European and US businesses have fallen into capital chain rupture and gone bankruptcy, posing significant default risks to China's exporters. SINOSURE Jiangsu Branch gave full play to the functions of risk prevention, loss compensation, market expansion and financing facilitation, providing full-cycle services from underwriting and post-underwriting management to claims and recoveries for clients in addressing major risks and challenges.



资信服务 **CREDIT INFORMATION SERVICES**

2023年5月18日,国务院批准的首家外经贸领 域资信数据服务企业、中国信保首家全资子公 司 — 中国信保资信有限公司(以下简称"中国信 保资信")在京成立。

截至2023年末,中国信保资信建立了覆盖全球200 多个国家和区域、共计483家渠道的资信数据渠道网 络,搭建了我国最大、动态更新的包括全球企业银行 风险数据库、行业风险数据库等内容的全球风险数据 库,企业银行风险数据库覆盖全球4.2亿家企业银行 主体,行业风险数据库数据量超1.8亿条。

目前,中国信保资信构建了标准化报告、定制化报 告及综合解决方案、数据模型及内部评级业务、动 态数据查询业务、EDI数据交换业务等五大产品分 类,覆盖全球国别、行业、企业银行等多个领域, 将不断提升产品质量和服务能力。2023年,资信 导航仪、报警器、红绿灯迭代升级,全年对客服务 87.8万次。中国信保资信累计提供海内外企业资 信报告87万份、各类定制化行业研究及咨询报告 1,930份、海外提(关)单报告3,500余份。

On May 18, 2023, SINOSURE CREDIT SERVICE LTD. ("SINOSURE CREDIT"), under the approval of the State Council, the Company's first wholly-owned subsidiary, also China's first credit information data service provider in foreign trade, was established in Beijing.

By the end of 2023, SINOSURE CREDIT had developed a network of 483 credit information data channels covering more than 200 countries and regions, and built China's largest and dynamically updated global risk database including a global corporate and banking risk database (covering 420 million entities) and a global industry risk database (with over 180 million pieces of data).

Currently, SINOSURE CREDIT offers five categories of products: standardized reports, customized reports and integrated solutions, data models and internal rating service, dynamic data searching, and electronic data interchange (EDI), covering a wide range of fields such as countries, industries, corporations and banking, which will continually improve product quality and service capabilities. Credit Information Navigator, Credit Information Alarm and Credit Information Traffic Lights were further upgraded in 2023, providing 878,000 times of services to the users. In total, SINOSURE CREDIT delivered 870,000 credit reports of domestic and overseas enterprises, 1,930 customized industry research and consulting reports, and over 3,500 overseas B/L reports.

客户服务 CLIENT SERVICES

在发挥客服平台服务成效方面,提供智能化保险客户服务,充分发挥95387统一智能客服平台服务支持作用。一线坐席问题解决率从60%提升至84%,服务覆盖近15万家客户,在客户服务赋能方面发挥了积极作用。

在差异化客群营销工具建设方面,对于中小微客户,优化升级信步天下APP"普惠版",上线小微客户反洗钱信息采集功能,增加索赔指南,完善小微询保服务,普惠版累计点击量120万次。对于贸易险客户,上线"限额一键追加"功能,支持客户场景化应用,方便客户随时随地在线办理限额业务。对于项目险客户,强化线上支持功能,组建总分联合项目专家团队;上线"兴趣函线上申请"功能,便利客户线上办理业务。

Leveraging on the smart 95387 client service platform, SINOSURE provides intelligent insurance service to the clients, with problem solving rate of customer service call increased from 60% to 84%, benefiting nearly 150,000 customers.

Leveraging on its diverse digital tools, SINOSURE continued to improve its targeted services for various groups of customers: for SME clients, the "inclusive finance version" of the Xin-Bu-TianXia APP was upgraded by launching the function of anti-money laundering information collection, uploading claims guide, and optimizing insurance consulting services, winning 1.2 million clicks over the year; for trade credit insurance customers, "adding credit limit in one-click" was launched, enabling clients to apply for credit limits online at anytime and anywhere; for project insurance customers, online consulting services from experts of both head office and branches were introduced, and "online application for Letters of Interest" was opened.

RECASE

中国信保举办首届数字金融服务节暨第四届小微客户服务节

The First Digital Finance Service Day and the Fourth SMEs Client Service Day

2023年6月16日,中国信保"首届数字金融服务节暨第四届小微客户服务节"在北京拉开帷幕,中国信保 总经理盛和泰致开幕辞并宣布服务节活动正式启动。活动中,中国信保联合商务部国际贸易经济合作研 究院共同发布了"2023年中国中小微外贸企业出口风险指数"。该指数为衡量我国中小微外贸企业与不 同国家买方企业交易所面临的信用风险水平的综合性指数,旨在帮助我国中小微外贸企业提升国际交易 风险管理能力,填补了我国外贸普惠金融服务研究领域的空白。此外,中国信保还与国家口岸管理办公 室、中信银行签署了有关合作协议。

On June 16, 2023, the "First Digital Finance Service Day and the Fourth SMEs Client Service Day" of SINOSURE kicked off in Beijing, where President Sheng Hetai delivered opening remarks. At the event, the "2023 China's SMERI" was released jointly by SINOSURE and the Academy of International Trade and Economic Cooperation, Ministry of Commerce. The SMERI, filling the gap in China's research of inclusive financial service for foreign trade, is a comprehensive index on the level of credit risks faced by China's SMEs in their transactions with global buyers, aiming to help the SMEs improve risk management in exports. SINOSURE also signed cooperation agreements with the National Office of Port Administration and China CITIC Bank.





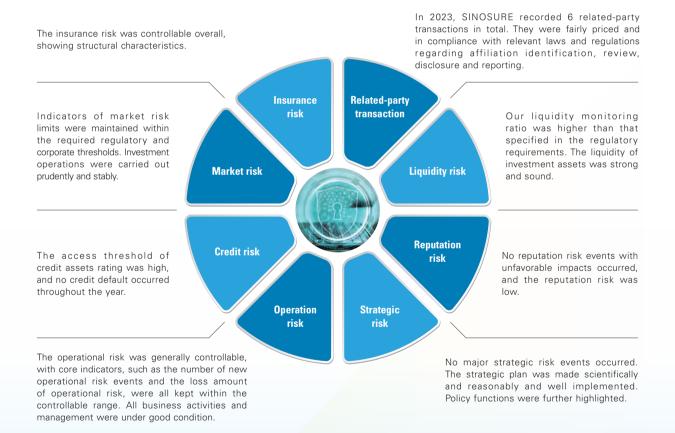


风险管理 RISK MANAGEMENT

2023年,中国信保坚决贯彻落实中央防范化解重大金融风险的部署要求,强化底线思维,增强系统观念,统筹平衡好业务发展和风险防控,恪守"稳健、审慎、合规、全面"的风险管理理念,兼顾资本、风险、收益平衡发展,依法合规、稳健经营,全流程多维度做好防范化解风险工作,有效保障公司风险管控效果,严守不发生系统性风险的底线。七大类风险整体可控:

2023年, 共发生6笔关联交易。上 保险风险总体可控,呈现结构性特点。 述关联交易定价公允,关联交易识 别、审议、披露、报告合法合规。 保险风险 关联交易 方面 总体情况 市场风险限额指标均在监管 公司流动性监测比例高于监 机构和公司控制范围,投资 管要求,投资资产变现能力 业务审慎稳健运行。 较强,整体流动性充足。 市场风险 流动性风险 方面 方面 信用风险 声誉风险 信用类资产评级准入门槛较 未发生对公司造成不良影响 方面 方面 高,全年未发生信用违约事 的声誉风险事件,声誉风险 件。 处于较低水平。 操作风险 战略风险 方面 方面 全年新发操作风险事件数量、操作风险 公司无重大战略风险事项发生,战 相关损失金额等核心指标均在可控范围 略规划科学合理,实施情况总体良 内,各项业务及经营管理工作正常运 好,政策性作用进一步彰显。 转,操作风险总体可控。

In 2023, for the purpose of thoroughly implementing the central government's requirements on prevention and resolution of major financial risks, SINOSURE strengthened bottom-line and systematic thinking, and coordinated business development and risk prevention and control. Bearing in mind the "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. Through full-process, multidimensional risk prevention and defusing, we ensured effectiveness of risk management and control and strictly safeguarded the bottom line of no occurrence of systemic risks. SINOSURE's seven major categories of risks proved to be under control:







研究成果 RESEARCH RESULTS

《国家风险分析报告》 HANDBOOK OF COUNTRY RISK

2023年11月2日,中国信保在北京举办"2023年《国家风险分析报告》发布会暨国家风险管理论坛",正式发布2023年《国家风险分析报告》以及相配套的全球风险地图和地球仪。《报告》已连续十九年对外发布。2023年度《报告》分为《国家风险分析报告2023——53个"一带一路"重点国家风险分析》和《国家风险分析报告2023——全球投资风险分析、行业风险分析和企业破产风险分析》两册。《报告》研究数据资源更加丰富,借助先进大数据平台,自主创新制作了多维度社会稳定图谱、国际合作和国际冲突事件图谱;研究内容更加全面,新增对能源与粮食安全、中资企业国外重点项目进展等问题的解读;研究主题更加与时俱进,结合共建"一带一路"倡议提出十周年,针对重点共建国家开展专题分析。这些专业化的研究成果,能够为各界研究、防控对外贸易和投资风险提供有益的参考。

On November 2, 2023, SINOSURE held the Launch Event for the Handbook of Country Risk 2023 and the Country Risk Management Forum in Beijing, where the 2023 version of the Handbook along with the supporting Country Risk Map and Country Risk Globe was officially released. The Handbook has been issued for 19 consecutive years and consists of two books: Analysis of Risks Associated with 53 Key Belt and Road Partner Countries and Analysis of Risks Concerning Global Investments, Industries and Business Bankruptcies. The Handbook overall has three features, namely richer in data with independently created multidimensional graphs of social stability and international cooperation and conflict leveraging on big data; wider in content with added interpretations on food and energy security, and the progress of Chinese enterprises' key projects overseas; more up-to-date in research topics with focus on thematic analyses of key Belt and Road partner countries in the context of the 10th anniversary of the "BRI". These specialized research outcomes are valuable references for the society to learn more and better manage risks in foreign trade and investment.



《政策性职能履行评估报告(2022 年度)》

POLICY FUNCTION PERFORMANCE ASSESSMENT REPORT (2022)

2023年10月24日,中国信保政策性职能履行评估报告发布会暨高质量共建"一带一路"研讨会在北京举行。会 上,国务院发展研究中心宏观经济研究部正式发布《中国出口信用保险公司政策性职能履行评估报告(2022年 度)》。该《报告》已连续十年对外发布。2022年度《报告》着重从助力稳外贸稳经济大盘、高质量服务共建"一 带一路"、大力发展普惠金融、践行绿色发展理念、助力乡村振兴等方面对中国信保政策性职能履行情况进行客 观评价。

On October 24, 2023, the Launch Event for the Policy Function Performance Assessment Report of China Export & Credit Insurance Corporation (2022) and Seminar on High-quality Belt and Road Cooperation were held in Beijing, where the Report was released by the Department of Macroeconomic Research, the Development Research Center of the State Council. The Report was published for the 10th consecutive year. It objectively assesses the performance of SINOSURE's policy functions in terms of ensuring stability in foreign trade and economy, providing high-quality services to the Belt and Road cooperation, vigorously developing inclusive finance, supporting green development, and promoting rural revitalization.







国际合作与交流

INTERNATIONAL COOPERATION AND EXCHANGE

积极配合国家重大外交活动,支持国家发展战略

Supporting national development strategies in major national diplomatic activities

盛和泰总经理出任2023年二十国集团工商峰会"普惠金融促进经济赋权"议题工作组联合主席,代表中方发声,贡献中方智慧,践行联合国可持续发展目标,助力中方在二十国工商平台持续扩大影响力。

盛和泰总经理参加博鳌亚洲论坛2023年年会,在"亚洲区域合作:新机遇,新挑战"分论坛,全面介绍公司多年来深度参与共建"一带一路"所取得的实践成果,彰显保险在推动亚洲区域经济发展方面的重要贡献。

金砖国家领导人约翰内斯堡峰会期间,徐新伟副总经理率团参加金砖国家ECA负责人会议和 金砖工商论坛活动,向发展中国家同业机构介绍公司发展改革成就和经验。

As co-chair of the Task Force on Financial Inclusion for Economic Empowerment of B20 India 2023, President Sheng Hetai contributed, on behalf of the Chinese business community, China's solution to deliver the UN SDGs, supporting the nation to expand its influence on the B20 platform.

President Sheng Hetai also attended the Boao Forum for Asia Annual Conference 2023 and presented a full picture of the Company's practical results over the years in Belt and Road cooperation at the "Asia-Pacific Regional Cooperation: New Opportunities and Challenges" session, highlighting the significant contribution of insurance in promoting the regional economic development of Asia.

During the BRICS Summit in Johannesburg, Vice President Xu Xinwei and his delegation participated in the BRICS Heads of ECA Meeting and the BRICS Business Forum where they shared the Company's achievements and experiences in development and reforms with peers from the developing countries.



深入结合业务发展需要,持续加强国际同业机构交流

Strengthening exchanges with international peers in line with business development needs

唐志刚监事长率团赴泰国曼谷参加2023年伯尔尼协会亚太区合作组(RCG)机构负责人会 议,接续并维持亚太地区同业高层级交流;张辉副总经理率团赴比利时布鲁塞尔参加伯尔尼 协会春季会议,此次与会为中国信保时隔四年后首次以总公司代表团名义参加国际同行业协 会年度会议;邀请伯尔尼协会主席杜福尔女士来华参加第三届"一带一路"国际合作高峰论 坛"贸易畅通"分论坛。

Chief Supervisor Tang Zhigang and his delegation participated in the 2023 Regional Cooperation Group (RCG) Heads of ECA Meeting in Bangkok, Thailand to continue and maintain high-level exchanges with peers in the Asia-Pacific region. Vice President Zhang Hui and his delegation attended the Berne Union Spring Meeting in Brussels, Belgium, marked the first time after a four-year hiatus for SINOSURE's HQ delegation participating in person in the annual meeting of international industry association. The Company also invited Ms. Maëlia Dufour, President of the Berne Union, to join the Thematic Forum on Trade Connectivity of the Third Belt and Road Forum for International Cooperation.









推动对外开放绿色发展 DEVELOPING GREEN FINANCE

2023年,中国信保支持绿色贸易和项目规模约591亿美元,同比增长26.3%。其中,支持清洁能源、绿色交通、节能环保、污染防治等绿色项目规模近200亿美元,支持绿色贸易规模超过390亿美元,为全球可持续发展和绿色低碳转型做出了积极贡献。目前,中国信保已初步构建了一套具有信保特色的绿色金融工作体系,有效提升了绿色金融服务能力。

In 2023, the amount of green trade and projects supported by SINOSURE reached USD59.1 billion, up 26.3% year-on-year. In particular, the underwritten amount of green projects in clean energy, green transportation, energy conservation and environmental protection, and pollution prevention and control was nearly USD20 billion, and that of green trade reached USD39 billion, contributing to global sustainable development and the green and low-carbon transition. Currently, we have established an internal system for SINOSURE's green finance work, effectively enhancing the Company's capability to provide green financial services.

中国信保承保全球最大在建光伏电站项目

World's Largest PV Power Plant under Construction

2023年,中国信保就中能建国际建设集团有限公司、中国能源建设集团广东火电工程有限公司、中国电力工程顾问集团西北电力设计院有限公司承建的沙特阿尔舒巴赫2.6吉瓦光伏电站项目离岸合同部分出具了特定合同保险保单,承保金额约2.2亿美元,保障了承包商在商务合同项下应收款损失的风险。

该项目由沙特国际电力和水务公司(Acwa Power)、沙特主权财富基金的子公司水务电力控股公司(Badeel)和沙特阿美电力公司(SAPCO)共同投资。项目位于沙特麦加省吉达市阿尔舒巴赫地区,占地面积约52平方公里,总装机容量约2.6吉瓦,采用全球当前最先进的N型双面光伏组件和平单轴自动跟踪式支架,是全球最大的在建光伏电站项目。

In 2023, SINOSURE issued a short term project insurance policy for the offshore contract portion of the Al Shuaibah 2.6 GW PV Project in Saudi Arabia, with the underwritten amount of around USD220 million. The project was undertaken by China Energy International Group Co., Ltd., China Energy Engineering Group Guangdong Power Engineering Co., Ltd., and Northwest Electric Power Design Institute Co., Ltd. of China Power Engineering Consulting Group. The policy issued by SINOSURE protected the contractors against the non-payment risks of A/R under the commercial contracts.

The project is jointly invested by Acwa Power, PIF's subsidiary Badeel, and SAPCO. Located in Al Shuaibah of Jeddah City, Mecca Province, Saudi Arabia, the project covers an area of about 52 square kilometers with an installed capacity of about 2.6 GW, making it the world's largest PV project under construction. It adopts the world's most advanced N-type double-sided photovoltaic modules and flat single-axis automatic tracking brackets.

屬CASE

中国信保创新支持我国企业在日本承建新能源发电项目

Innovatively Supporting the Chinese Enterprise in Undertaking New Energy Power Project in Japan

2023年,中国信保为中国能源建设集团山西省电力勘测设计院有限公司(简称"中能建山西院")承建日 本岐阜20MW光伏发电项目(简称"该项目")出具中长期卖方信贷保单,这是中国信保首次以中长期险 支持我国企业在日本市场承建新能源发电项目,标志着我国新能源行业拓展发达国家市场取得新成就。

日本岐阜20MW光伏发电项目位于日本中部岐阜县高山市,由泰国某大型新能源独立发电商(IPP)投资 建设,并由日本关西电力公司采用固定电价模式全额购电。

作为日本新能源市场的新进入者,中能建山西院坚持高标准定位,稳扎稳打推进合作,通过与有实力的国 际投资人和经验丰富的日本当地承包企业"强强联合",成功解决了项目ESG要求、成本控制等方面问题。

In 2023, SINOSURE issued a medium & long-term export supplier's credit insurance policy for the Gifu 20MW PV project ("the Project") in Japan, which was undertaken by China Energy Engineering Group Shanxi Electric Power Engineering Co., Ltd. ("CEEC-SEPEC"). This marked the first time for SINOSURE to support new energy power project undertaken by a Chinese enterprise in the Japanese market with medium & long-term export credit insurance, signifying new achievement of China's new energy industry in the developed countries.

Located in Takayama City, Gifu Prefecture, central Japan, the Project was invested by a large new energy independent power producer (IPP) from Thailand, with its electricity fully purchased by Kansai Electric Power at fixed tariff.

As a newcomer in Japan's new energy market, CEEC-SEPEC adhered to high standards and steadily promoted international cooperation, successfully meeting ESG requirements and cost control by cooperating with influential international investors and experienced local Japanese contractors.

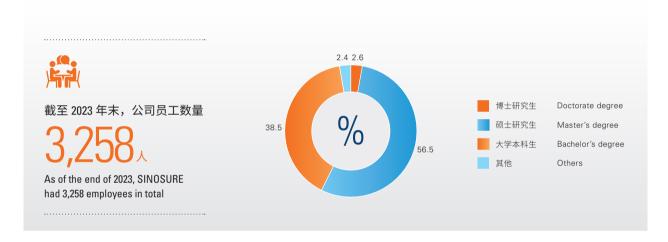


人力资源 HUMAN RESOURCES

截至2023年12月31日,公司员工数量3,258人, 其中博士研究生85人(占比2.6%),硕士研究 生1,841人(占比56.5%),大学本科生1,255人 (占比38.5%)。

截至2023年末,中国信保设有28个总部部门, 26家分公司,1家子公司,4个境外代表处和3个 境外工作组。 As of December 31, 2023, SINOSURE had 3,258 employees in total, among whom 85 employees held doctorate degree (2.6%), 1,841 held master's degree (56.5%), and 1,255 held bachelor's degree (38.5%).

As of the end of 2023, a total of 28 departments in the headquarters, 26 branches, 1 subsidiary, 4 overseas representative offices and 3 overseas working teams had been founded.





深化改革 DEEPENING REFORMS

2023年,中国信保坚持和加强深化改革的统筹 谋划和组织领导,深入推进六大工程建设,确保 新发展战略落地落实。全面贯彻中央经济工作会 议、中央金融工作会议精神和国企改革决策部 署,出台改革深化提升行动方案,明确至2025 年重点改革举措。加强组织机构建设,全面如期 完成分支机构设置清理规范工作,37家地市营 业部全部持牌经营,中国信保资信有限公司正式 揭牌,北京分公司顺利开业。

中国信保加快推动数字化转型,全力推进企业级业务架构六、七期项目建设,实现数字化转型第二阶段高质量开局。制定中高阶规划和业务架构全景图,扎实开展业务建模,不断完善具有信保特色的架构方法论。全面推广运用综合险4.0新系统,出口贸易险业务运营和管理能力明显提高,项目险核心流程不断优化。信步天下APP等营销作业平台向客户提供集成数字化服务,数字生态建设卓有成效。全面推进评级、授信、定价、双反等模型群的建设与应用。基本建立数据治理长效机制,不断完善监管统计制度体系。"信保云"基础设施建设成效明显,网络安全意识及防护水平不断加强,科技支撑能力持续提升。

In 2023, SINOSURE persisted in and strengthened overall planning and organizational leadership for deepening reforms, and ensured implementation of the new development strategy by pushing forward the Six Priorities. We thoroughly implemented guiding principles of the Central Economic Work Conference, the Central Financial Work Conference, and decisions and plans for the SOE reform, and introduced action plan to deepen and upgrade reforms, identifying key reform measures till 2025. Organizational development was further reinforced. We finished the compliant setup of domestic branches on schedule with all the 37 local offices at the prefecture and municipal level operating with licenses. The credit information service subsidiary SINOSURE CREDIT SERVICE LTD. and the Beijing branch opened business.

SINOSURE accelerated its digital transformation and fully promoted Phase VI and VII projects of Enterprise Business Architecture, realizing a high-quality start of the second stage of digital transformation. We continued to improve SINOSURE's architecture methodology by formulating mid-and high-level planning, developing business architecture panorama, and conducting business modeling. The new system for Comprehensive Trade insurance 4.0 version was fully promoted, significantly improving operation and management capacity of the export trade insurance business. Core process of project insurance was on the other hand continuously optimized. Marketing platforms including the Xin-Bu-Tian-Xia APP provided integrated digital services to customers, marking fruitful progress in the formulation of digital ecology. Development of models for internal rating, credit limit granting, pricing, and anti-fraud/anti-laundry was on full swing. A longterm mechanism of data governance was basically established to further improve the statistical system for regulation requirements. The building of tech infrastructure including "SINOSURE Cloud" yielded remarkable results, supporting the awareness and protection level of network security to be strengthened.

社会责任 SOCIAL RESPONSIBILITY

2023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的部署要求,在农业农村部和中国人民银行指导下,认真谋划,勇于担当,全面超额完成年度工作计划,主要帮扶指标较2022年有显著提升,定点帮扶工作取得明显成效。

全年在安徽省霍邱县、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,投入教育帮扶资金1,836万元,帮扶范围包括建档立卡户学生、农村低保户学生、孤残儿童和乡村教师,总帮扶人数31,014人;奖励边远乡村优秀教师620人,培训乡村教师2,004人;此外,轮换2名优秀青年员工深入村级小学支教,把成才梦想带给乡村孩子。投入"三支队伍"培训资金190万元,全年累计培训基层乡村干部、专业技术人员和致富带头人共计10,287名,增长10.5%。

中国信保着力通过产业帮扶助力集体经济产业振兴。在余干县,中国信保统筹帮扶资金、帮助引入资金和县乡村振兴衔接资金共377万元,支持派驻第一书记的重点村凤凰村发展屋顶光伏集体经济,建立完善收益分级分配机制,示范带动作用明显,在全县77个行政村广泛推广;在霍邱县,中国信保投入帮扶资金60万元,帮助建设5个小龙虾繁育一体化示范基地,推动稻虾综合种养发展,提升科学种养水平,进一步擦亮该县"中国生态稻虾第一县"的金名片。

中国信保充分发挥政策性金融机构优势,继续保持脱贫攻坚期间对定点帮扶县及"三区三州"深度贫困地区的优惠出口信用保险政策优惠政策,对两个县出口应保尽保,其中,支持霍邱县出口1.45亿元,同比增长20%;支持余干县出口1.37亿元,同比增长122%;为定点帮扶县稳经济、稳外贸、保主体做出贡献。



2023年7月,宋曙光董事长赴余干县调研定点帮扶工作 In July 2023, Chairman Song Shuguang visited Yugan County for paired assistance field research



全年投入无偿帮扶资金

2,432_{万元}

Annual investment in free assistance funds totaled RMB24.32 million during the year

投入教育帮扶资金

1,836₅₇₇

Investment in education assistance funds totaled RMB18.36 million

统筹帮扶资金、帮助引入资金 和县乡村振兴衔接资金

377 _{Бл}

Coordinated funds for poverty alleviation, and helped secure RMB3.77 million of funding and bridging funds for revitalization of the county and its townships and villages In 2023, 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 Ministry of Agriculture and Rural Affairs and the People's Bank of China, we made planning and carried on more responsibilities, surpassing all targets set for the year. Remarkable results were seen in paired assistance work, with main indexes improving significantly compared with the year 2022.

To Huoqiu County, Anhui Province and Yugan County, Jiangxi Province, SINOSURE donated RMB24.32 million during the year, among which RMB18.36 million was designated for education program for 31,014 local residents including students in officially registered impoverished households, rural students living on subsistence allowances, orphaned and disabled children, and rural teachers. We awarded 620 outstanding teachers in remote villages and supported training of 2,004 rural teachers. Furthermore, 2 talented young employees were voluntarily rotated to teach at village elementary schools, lightening up dreams of rural children. Furthermore, we arranged training funds of RMB1.9 million for 10,287 locals, up 10.5% in the number of beneficiaries, covering grass-roots cadres, front-line technical staff and rural entrepreneurial leaders.

On the other hand, SINOSURE made great efforts to promote local collective economy through industrial support. For Yugan County, we provided and coordinated assistance funds totaling RMB3.77 million. We supported Fenghuang Village, where our employee stationed as village secretary, in developing roof-top solar power collective economy and establishing a sound income distribution mechanism. The practice produced a considerable driving effect and has been widely introduced across the county's 77 villages. For Huoqiu County, we provided RMB600,000 to assist building 5 integrated demonstration bases of crayfish-breeding and rice-farming, further polishing the golden brand of the County as "Best County of Rice-Crayfish Ecological Farming of China".

Leveraging its strengths as a policy-oriented financial institution, SINOSURE maintained its preferential export credit insurance policies, introduced during the poverty alleviation campaign, for the two paired counties and deeply-impoverished regions in western China (the "Three Regions and Three Prefectures"). Export credit insurance was provided for all eligible exporters of Yugan and Huoqiu. Specifically, the underwritten amount of exports from Huoqiu reached RMB145 million, up 20% year-on-year, and that from Yugan was RMB137 million, up 122% year-on-year, contributing to stabilizing the local economy, foreign trade and exporters of the paired counties.



2023年12月,盛和泰总经理赴余干县调研定点帮扶工作 In December 2023, President Sheng Hetai visited Yugan County for paired assistance field research



2023年5月,唐志刚监事长赴霍邱县调研定点帮扶工作 In May 2023, Chief Supervisor Tang Zhigang visited Huoqiu County for paired assistance field research







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 Project	31 December, 2023 2023 年 12 月 31 日	31 December, 2022 2022 年 12 月 31 日
资产:	Assets:		
货币资金	Cash at bank and on hand	16,371,208.51	12,827,359.38
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	599,950.63	452,242.99
买入返售金融资产	Security purchased under resale agreements	145,500.00	238,000.00
应收保费	Premiums receivable	1,862,637.99	2,717,618.49
应收代位追偿款	Subrogation Recovery Receivable	1,053,919.04	445,566.36
应收分保账款	Receivables on reinsurance	3,423,990.52	1,917,080.17
应收分保未到期责任准备金	Reinsurance share of unearned premium reserves	4,938,287.75	4,326,925.15
应收分保未决赔款准备金	Reinsurance share of outstanding claims reserves	3,837,061.61	4,902,412.18
应收分保寿险责任准备金	Reinsurance reserves receivable for long-term health insurance	-	-
应收分保长期健康险责任准备金	Pledge loans to policy holders	-	-
保户质押贷款	Other receivables	-	-
其他应收款	Other receivables	3,840,789.79	2,769,772.11
其中: 应收利息	Including: Interest receivable	3,668,395.00	2,540,452.09
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	57,603,359.76	69,086,529.82
可供出售金融资产	Financial assets available-for-sale	27,759,087.80	29,255,966.54
持有至到期投资	Held-to-maturity investments	61,314,335.04	44,811,437.12
长期股权投资	Long-term equity investments	-	-
存出资本保证金	Guarantee capital deposit	9,225,000.00	9,225,000.00
投资性房地产	Investment properties	-	-
固定资产	Fixed assets	504,863.97	505,449.12
在建工程	Construction in progress	-	-
使用权资产	Right-of-use assets	565,386.81	474,048.69
无形资产	Intangible Assets	108,083.54	68,801.58
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	4,339,266.33	4,035,755.26
其他资产	Other assets	73,510.58	62,075.47
资产总计	Total assets	197,585,146.00	188,140,946.77

负债:	Liabilities:		
短期借款	Short-term loans		-
	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	459,447.94	464,709.08
应付手续费及佣金	Handling Fees and Commissions Payable	21,957.90	23,163.01
应付分保账款	Payables on reinsurance	3,026,215.33	2,695,359.12
应付职工薪酬	Employee benefits payable	631,203.14	618,481.12
应交税费	Taxes payable	247,569.12	61,110.83
持有待售负债	Liabilities classified as held for sale	-	-
应付赔付款	Compensation payable	587,321.32	132,709.59
应付保单红利	Policy-holder dividend payable	-	-
未到期责任准备金	Unearned premium reserves	84,494,215.04	80,583,267.44
未决赔款准备金	Outstanding claims reserves	40,625,799.70	36,926,140.00
预计负债	Estimated liabilities	298,243.82	197,989.72
租赁负债	lease liabilities	516,818.87	423,888.63
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	216,270.38	224,058.59
其他负债	Other liabilities	4,280,425.51	4,315,249.52
负债合计	Total liabilities	135,405,488.07	126,666,126.66
所有者权益:	Owner's Equity:	-	-
实收资本	Paid-in capital	58,472,396.67	58,467,437.59
其他权益工具	Other equity instruments	-	-
资本公积	Capital Reserves	-	-
其他综合收益	Other comprehensive income	232,550.62	384,179.55
盈余公积	Statutory reserves	1,397,014.39	1,311,601.48
一般风险准备	General risk reserves	1,397,014.39	1,311,601.48
未分配利润	Retained Earnings	680,681.85	-
所有者权益合计	Total Owner's Equity	62,179,657.93	61,474,820.10
负债和所有者权益总计	Total liabilities and Owner's Equity	197,585,146.00	188,140,946.77



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 2023 本年累计数	Amount in 2022 上年累计数
一、营业总收入	Income Items	16,485,298.68	13,847,424.42
已赚保费	Net premium earned	11,132,075.93	12,649,491.66
保险业务收入	Insurance business income	18,524,072.64	17,363,102.52
其中: 分保费收入	Including: Reinsurance premium income	3,927.96	5,925.98
减: 分出保费	Less: ceded premium	5,020,904.58	5,195,016.66
提取未到期责任准备金	Withdraw unexpired liability reserves	2,371,092.13	-481,405.80
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 "-")	5,699,686.00	3,579,963.86
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	15,638.00	14,404.10
公允价值变动收益(损失以"-" 号填列)	Income from changes in fair value (losses are listed with "-")	2,883.77	-3,597.97
汇兑收益(损失以"-"号填列)	Foreign exchange gains (losses are listed with "-")	-754,081.19	-2,813,219.55
其他业务收入	Other business income	388,512.45	423,818.32
资产处置收益(损失以"-"号填列)	Asset disposal income (losses are listed with "-")	583.71	-3,436.01
二、营业总支出	Expenditure Items	15,490,943.55	12,981,178.64
赔付支出	Claims	11,665,170.35	7,524,772.16
减: 摊回赔付支出	Less: Reinsurers' share of claims paid	1,763,205.83	1,726,802.09
提取保险责任准备金	Change in insurance contract liabilities	2,805,257.48	5,904,966.50
减:摊回保险责任准备金	Less: Reinsurers' share of insurance contract liabilities	-1,160,935.11	3,153.82
手续费及佣金支出	Fees and commission expenses	57,093.11	59,581.57
分保费用	Expenses for reinsurance accepted	277.10	1,481.50
税金及附加	tax and surcharges	29,703.72	34,706.95
业务及管理费	General and administrative expenses	2,901,794.31	2,695,369.10
减: 摊回分保费用	Less: Reinsurers' share of expenses	2,023,789.76	1,822,705.39
其他业务成本	Other operating costs	138,311.83	97,625.62
资产减值损失	Impairment losses	519,396.13	215,336.54
三、营业利润(亏损以"-"号填列)	Operating profit (losses are listed with "-")	994,355.13	866,245.78
加:营业外收入	Add: Non-operating income	4,195.64	1,895.09
减: 营业外支出	Less: Non-operating expenses	26,827.76	26,276.57
四、利润总额(亏损总额以"-" 号填列)	Profit before income tax (losses are listed with "-")	971,723.00	841,864.30
减: 所得税费用	Less: Income tax expense	120,215.33	163,266.38
五、净利润(净亏损以"-"号填列)	Net profit (losses are listed with "-")	851,507.68	678,597.92

主要会计政策

SIGNIFICANT ACCOUNTING POLICIES

1.声明 Statement of compliance

本财务报表符合企业会计准则的要求,真实、完整地反映了本公司2023年12月31日的合并及公司财务状况以及2023年度的合并及公司经营成果和公司现金流量等有关信息。

The financial statements have been prepared in compliance with the Accounting Standards for Business Enterprises to truly and completely present the Group's (and the Company's) financial position as at 31 December 2023 and the Group's (and the Company's) operating results and cash flows for the year ended 31 December 2023.

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

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

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

3.会计年度 Fiscal year

本公司会计年度自公历1月1日至12月31日。 The fiscal year is from January 1 to December 31.

4.记账本位币 Reporting currency

本公司以人民币为记账本位币。

The financial statements of the Company are stated in RMB.

5.会计核算方法 Accounting methods

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

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

6.外币业务核算 Translation of foreign currencies

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

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

7.金融工具 Financial instruments

金融工具按持有目的进行分类,按照企业会计准则的要求进行确认和计量。

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

财务报告 FINANCIAL REPORT

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

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

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

(2) 固定资产的折旧方法:年限平均法。 Depreciation method: straight-line method.

(3) 固定资产分类及折旧年限如下:

Details of category and useful life are as follows:

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

9.所得税 Income Tax

公司所得税采用资产负债表债务法进行会计处理。 Income tax is accounted in Balance Sheet Liability Approach.

10.原保险合同保费收入确认和计量

Recognition and measurement of premium income in the original insurance contract

原保险合同保费收入,在下列条件均能满足时予以确认:

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

保费收入的计量根据原保险合同约定的保费总额确定。

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

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

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

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

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

未到期责任准备金采用1/365等精算方法提取。

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

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

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

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

12.分保业务 Reinsurance

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

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

13.租赁 Leasing

租赁,是指在一定期间内,出租人将资产的使用权让与承租人以获取对价的合同。

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

本公司作为承租人 The company as the lessee

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

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

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

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

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审计报告

致同审字(2024)第110A010489号

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(以下简称中国信保公司)按照附注二、所述的编制基础编制的母公司财务报表, 包括2023年12月31日的资产负债表,2023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财务报表附注二所述的编制基础编制,公允反映了中国信保公司 2023年12月31日母公司财务状况以及2023年度的母公司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公司,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、强调事项 —— 编制基础

我们提醒财务报表使用者关注财务报表附注二对编制基础的说明。按照财务报表附注二所述的编制基础编制个别财 务报表是中国信保公司为满足监管机构的要求而编制的。因此,上述财务报表可能不适于其他用途。本段内容不影 响已发表的审计意见。

四、其他事项

我们的报告仅供中国信保公司和监管机构使用,而不应发送至除中国信保公司和监管机构以外的其他方或为其使用。

五、管理层和治理层对财务报表的责任

中国信保公司管理层(以下简称管理层)负责按照财务报表附注二所述的编制基础编制财务报表,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公司的持续经营能力,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公司、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公司的财务报告过程。

六、注册会计师对财务报表审计的责任

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

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

- (1) 识别和评估由于舞弊或错误导致的财务报表重大错报风险,设计和实施审计程序以应对这些风险,并获取充 分、适当的审计证据,作为发表审计意见的基础。由于舞弊可能涉及串通、伪造、故意遗漏、虚假陈述或凌驾于内 部控制之上,未能发现由于舞弊导致的重大错报的风险高于未能发现由于错误导致的重大错报的风险。
- (2) 了解与审计相关的内部控制,以设计恰当的审计程序,但目的并非对内部控制的有效性发表意见。
- (3) 评价管理层选用会计政策的恰当性和作出会计估计及相关披露的合理性。
- (4) 对管理层使用持续经营假设的恰当性得出结论。同时,根据获取的审计证据,就可能导致对中国信保公司持续 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公司不能持 续经营。
- (5) 评价财务报表的总体列报、结构和内容(包括披露)。

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。

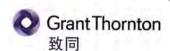


中国注册会计师:

中国注册会计师:







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AUDITORS' REPORT

GTCSZ (2024) No.110A010488

To: China Export & Credit Insurance Corporation

1. Opinion

We have audited the financial statements of China Export & Credit Insurance Corporation (SINOSURE), which comprise the consolidated statement of financial position as at 31 December 2023, and the consolidated statement of comprehensive income, consolidated statement of changes in equity and consolidated statement of cash flows for the year then ended, and the notes to the consolidated financial statements.

In our opinion, the accompanying financial statements present fairly, in all material respects, the consolidated financial position of SINOSURE as at 31 December 2023, and its consolidated financial performance and its consolidated cash flows for the year then ended in accordance with Accounting Standards for Business Enterprises issued by the Ministry of Finance of the People's Republic of China.

2. Basis for Opinion

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

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

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

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

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

4. Auditors' Responsibilities for the Audit of the Financial Statements

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

As part of an audit in accordance with CSAs, we exercise professional judgement and maintain professional scepticism throughout the audit. We also:

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

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

Grant Thornton CICPA: Jianli Zheng

CICPA: Baoxin Li

Beijing, China

12 April 2024

大事记 ANNALS

1月 January

- 召开党委会议传达学习二十届中央纪委二次全会精神。
 SINOSURE held Party Committee meeting to convey and study the guiding principles of the second plenary session of the 20th CPC Central Commission for Discipline Inspection.
- 召开2023年度工作会议暨党建工作会议。
 SINOSURE held the 2023 annual work conference and the Party-building work conference.

2月 February

• 与天津市政府签署高质量融入共建"一带一路"合作协议。 SINOSURE signed a cooperation agreement with Tianjin Municipal People's Government on high-quality integration into the Belt and Road cooperation.

3月 March

- 国务院《政府工作报告》连续九年明确提及出口信用保险有关内容。
 For the 9th consecutive year, the State Council's Report on the Work of the Government underlined export credit insurance.
- 召开党委会议传达学习贯彻党的二十届二中全会和全国两会精神。
 SINOSURE held Party Committee meeting to convey, study and implement the guiding principles of the second plenary session of the 20th CPC Central Committee and China's Two Sessions.
- 与新加坡华侨银行签署框架合作协议。
 SINOSURE signed a framework cooperation agreement with OCBC Bank Singapore.
- 盛和泰总经理率团参加博鳌亚洲论坛2023年年会。
 President Sheng Hetai led the delegation to attend the Boao Forum for Asia Annual Conference 2023.
- 荣获第五届中国金融年度品牌案例大赛"品牌传播年度案例奖"。
 SINOSURE won "Case of the Year: Brand Communication" at the 5th China Financial Annual Brand Case Competition.

4月 April

• 跨境电商保险创新产品顺利上线并签发首单。 SINOSURE launched innovative cross-border e-commerce insurance and issued the first policy.

- 召开学习贯彻习近平新时代中国特色社会主义思想主题教育动员部署会议。 SINOSURE held a mobilization and deployment meeting for the thematic education to study and implement Xi Jinping Thought on Socialism with Chinese Characteristics for a New Era.
- 荣获《金融时报》2022金龙奖 "年度最佳服务共建'一带一路'保险公司"。 SINOSURE was awarded "Best Insurance Company of the Year for Supporting the Belt and Road Cooperation" in the "Golden Dragon Award of Chinese Financial Institutions 2022" sponsored by the Financial News.
- 贸易险新系统生效保单突破一千张。
 The number of effective policies issued through the new operation system for trade credit insurance exceeded 1,000.
- 公司党委学习贯彻习近平新时代中国特色社会主义思想主题教育读书班正式开班。
 SINOSURE launched the Company Party Committee's reading sessions for the thematic education to study and implement Xi Jinping Thought on Socialism with Chinese Characteristics for a New Era.
- 与塞尔维亚财政部签署合作备忘录。 SINOSURE signed a memorandum of cooperation with the Ministry of Finance of Serbia.

5月 Mav

- 与海关总署签署建立合作机制框架协议。
 SINOSURE signed of a framework agreement on cooperation mechanism with the General Administration of Customs.
- 参加2023年伯尔尼协会春季会。
 SINOSURE attended the Spring Meeting 2023 of the Berne Union.
- 中国信保资信有限公司成立揭牌。
 SINOSURE CREDIT SERVICE LTD. was established and unveiled.
- 与哈萨克斯坦开发银行签署合作谅解备忘录。
 SINOSURE signed a memorandum of understanding on cooperation with the Development Bank of Kazakhstan.
- 唐志刚监事长赴安徽省霍邱县调研定点帮扶工作。
 Chief Supervisor Tang Zhigang visited Huoqiu County, Anhui Province for paired assistance field research.

6月 June

与中国光大银行签署全面合作协议。
 SINOSURE signed a comprehensive cooperation agreement with China Everbright Bank.

大事记 ANNALS

- 举办首届数字金融服务节暨第四届小微客户服务节开幕式。
 SINOSURE held the opening ceremony for the first Digital Finance Service Day and the fourth SMEs Client Service Day.
- 与工业和信息化部签署推动中小企业高质量发展合作备忘录。 SINOSURE signed a memorandum of cooperation with the Ministry of Industry and Information Technology to promote high-quality development of small and medium-sized enterprises.
- 与海关总署国家口岸管理办公室签署国际贸易"单一窗口"深化合作协议。 SINOSURE signed an agreement for deepening cooperation on international trade "single window" with the National Office of Port Administration of the General Administration of Customs.

7月 July

- 召开学习贯彻习近平新时代中国特色社会主义思想主题教育调研成果交流会。
 SINOSURE held exchange meeting on results of inspections and researches carried out during the thematic education to study and implement Xi Jinping Thought on Socialism with Chinese Characteristics for a New Era.
- 召开2023年度半年工作会议暨"两优一先"表彰大会。
 SINOSURE held the 2023 semi-annual work conference and the meeting to honor outstanding Party members, Party workers and grassroots Party organizations.
- 召开定点帮扶工作推进会。
 SINOSURE held a conference on promoting paired assistance work.
- 宋曙光董事长赴江西省余干县调研定点帮扶工作。
 Chairman Song Shuguang visited Yugan County, Jiangxi Province for paired assistance field research.

8月 August

- 与深圳市政府签署战略合作协议。
 SINOSURE signed a strategic cooperation agreement with Shenzhen Municipal People's Government.
- 召开学习贯彻习近平新时代中国特色社会主义思想主题教育党委专题民主生活会。
 The Company's Party Committee meeting was held to carry out criticism and self-criticism between the members benchmarking the requirements of the thematic education to study and implement Xi Jinping Thought on Socialism with Chinese Characteristics for a New Era.
- 参加在南非举办的金砖国家ECA负责人会议。
 SINOSURE attended the BRICS Heads of ECAs Meeting in South Africa.

- 宋曙光董事长带队出席 "共促振兴 共享发展" 辽宁省与中央金融机构战略合作协议签约暨银企对接会。 Chairman Song Shuguang led the delegation to attend the Conference of "Working Together for Revitalization and Shared Development", where strategic cooperation agreements were signed between central financial institutions and the Liaoning Provincial Government and the financial institution-business match-making was carried out.
- 参加2023年二十国集团工商峰会普惠金融议题工作组磋商,盛和泰总经理出任本届峰会"普惠金融 促进经济赋权"议题工作组联合主席。
 - SINOSURE participated in consultations of the Task Force on Financial Inclusion for Economic Empowerment of B20 2023, for which President Sheng Hetai served as a co-chair.

9月 September

- 召开学习贯彻习近平新时代中国特色社会主义思想主题教育第一批总结暨第二批部署会议。 SINOSURE held a meeting to summarize the thematic education work of the Headquarters and launch the thematic education work of domestic branches.
- 举办第九届海峡两岸暨香港出口信用保险研讨会。
 SINOSURE held the 9th Seminar on Cross-Strait-Hong Kong Export Credit Insurance.
- 召开2024再保险合约续转路演大会。
 SINOSURE convened the 2024 Roadshow Conference on Reinsurance Contract Renewal.

10月 October

- 与土耳其耶尔德勒姆集团签署合作备忘录。
 SINOSURE signed a memorandum of cooperation with Turkey's Yildirim Group.
- 与印尼国家电力公司签署合作备忘录。
 SINOSURE signed a memorandum of cooperation with PLN, the Indonesian national electricity company.
- 宋曙光董事长应邀出席第三届"一带一路"国际合作高峰论坛开幕式,并在中国信保承办的贸易畅通专题论坛作主题发言;徐新伟副总经理应邀出席第三届"一带一路"国际合作高峰论坛绿色发展高级别论坛。
 - Chairman Song Shuguang was invited to attend the opening ceremony of the Third Belt and Road Forum for International Cooperation (the 3rd BRF) and delivered a keynote speech at the thematic forum on trade connectivity hosted by SINOSURE. Vice President Xu Xinwei was invited to attend the high-level forum on green development of the 3rd BRF.
- 14项成果纳入第三届"一带一路"国际合作高峰论坛成果清单。 SINOSURE's 14 accomplishments were included in the list of deliverables of the 3rd BRF.

大事记 ANNALS

举办《中国出口信用保险公司政策性职能履行评估报告(2022年度)》发布会暨高质量共建"一带一路"研讨会。

SINOSURE held the Launch Event for *Policy Function Performance Assessment Report of China Export & Credit Insurance Corporation (2022)* and Seminar on High-quality Belt and Road Cooperation.

11月 November

- 举办2023年《国家风险分析报告》发布会暨国家风险管理论坛。
 SINOSURE held the Launch Event for the Handbook of Country Risk 2023 and Forum on Country Risk Management.
- 召开党委扩大会议学习传达中央金融工作会议精神。
 SINOSURE held an enlarged meeting of the Party Committee to study and convey the spirit of the Central Financial Work Conference.
- 中国信保北京分公司正式营业。
 SINOSURE's Beijing branch officially opened for business.
- 参加2023金融街论坛年会。
 SINOSURE attended the 2023 Annual Conference of the Financial Street Forum.
- 与荷兰SBM签署合作备忘录。
 SINOSURE signed a memorandum of cooperation with Netherlands-based SBM Offshore.
- 唐志刚监事长率团参加伯尔尼协会亚太区合作组(RCG)第12次领导人会议。
 Chief Supervisor Tang Zhigang led the delegation to attend the 12th Regional Cooperation Group for Asia and Pacific (RCG) Heads of ECAs Meeting of the Berne Union.

12月 December

- 举办京蒙外经贸发展论坛。
 SINOSURE held the Beijing-Inner Mongolia forum on foreign trade and economic development.
- 获评 "2023年中国保险业数字化转型优秀案例"。
 SINOSURE was awarded the "2023 Outstanding Case of Digital Transformation in China's Insurance Industry".
- 参加在日本举办的2023年中日信保机构交流会议。
 SINOSURE attended the 2023 China-Japan Credit ECAs' exchange meeting in Japan.
- 与中车集团签署战略合作协议与专项合作协议。
 SINOSURE signed a strategic cooperation agreement and a special cooperation agreement with CRRC Corporation Limited.

- 召开党委扩大会议学习传达中央经济工作会议精神。 SINOSURE held an enlarged meeting of the Party Committee to study and convey the spirit of the Central Economic Work Conference.
- 盛和泰总经理赴江西省余干县调研定点帮扶工作。
 President Sheng Hetai visited Yugan County, Jiangxi Province for paired assistance field research.
- 荣获《金融时报》2023金龙奖 "年度最佳支持稳外贸保险公司"。
 SINOSURE won "Best Insurance Company of the Year for Stabilizing Foreign Trade" in the "Golden Dragon Award of Chinese Financial Institutions 2023" sponsored by the Financial News.

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