官方微信
Official WeChat Account

官方网站
Official Website

企业服务
Corporate Service

全国统一客服电话 95387
Customer Service Hotline

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

中国出口信用保险公司 2024年度报告 CHINA EXPORT & CREDIT INSURANCE CORPORATION ANNUAL REPORT 2024

CHINA EXPORT & CREDIT INSURANCE CORPORATION

2024 ANNUAL REPORT 年度报告

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

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中国出口信用保险公司
2024 年度报告

CHINA EXPORT & CREDIT
INSURANCE CORPORATION
ANNUAL REPORT 2024

SINO
SURE

目录
CONTENTS

2	关于中国信保	ABOUT SINOSURE
6	董事长致辞	CHAIRMAN'S MESSAGE
10	高级管理层成员、驻公司纪检监察组组长	SENIOR MANAGEMENT AND HEAD OF THE DISCIPLINE INSPECTION AND SUPERVISION OFFICE AT SINOSURE
11	董事会	BOARD OF DIRECTORS
14	监事会	BOARD OF SUPERVISORS
16	组织架构	ORGANIZATIONAL CHART
18	业绩回顾	PERFORMANCE REVIEW
24	产品服务	PRODUCTS AND SERVICES
34	风险管理	RISK MANAGEMENT
38	研究成果	RESEARCH RESULTS
42	国际合作与交流	INTERNATIONAL COOPERATION AND EXCHANGE
46	人力资源	HUMAN RESOURCES
49	深化改革	DEEPENING REFORMS
50	社会责任	SOCIAL RESPONSIBILITIES
54	大事记	ANNALS
58	服务网络	SERVICE NETWORK

关于中国信保
ABOUT SINOSURE

基本情况
PROFILE

中国出口信用保险公司（以下简称“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。

中国信保坚持以“履行政策性职能，服务高水平开放”为己任，有效服务国家战略，精准支持企业发展，确保财务可持续，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。

中国信保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, following the guidelines of "effectively serving national strategies, precisely supporting the enterprises and maintaining financial sustainability", 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 projects and investment projects.

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.

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

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.

海外投资保险
OVERSEAS INVESTMENT INSURANCE

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.

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

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

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

短期出口特险
SHORT-TERM PROJECT INSURANCE

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 (inclusive).

国内贸易信用保险
DOMESTIC TRADE CREDIT INSURANCE

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

Protects enterprises from the loss of A/R or advance payment resulting from commercial risks in domestic trade. The covered credit period is generally within one year.

优化报表
Optimization of Financial Statements

提升信用
Credit Enhancement

管理风险
Risk Management

进口预付款保险
IMPORT ADVANCE PAYMENT INSURANCE

为企业在进口贸易中因商业风险或政治风险导致的预付款损失提供风险保障。

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

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

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

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

保单融资
INSURANCE POLICY FINANCING

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

Facilitates financing for the exporter by two approaches, i.e., the bank 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 bank.

信息服务
INFORMATION SERVICES

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

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

董事长致辞
CHAIRMAN'S MESSAGE

王　浩
党委书记、董事长

Wang Hao
Secretary of CPC Committee and
Chairman of SINOSURE

2024年是新中国成立75周年，是党的二十届三中全会胜利召开之年，也是实现“十四五”发展规划目标任务的关键一年。一年来，中国信保坚持以习近平新时代中国特色社会主义思想为指导，持续深入落实习近平总书记关于出口信用保险的重要指示精神和党中央、国务院决策部署，认真做好配合中央巡视和巡视整改工作，着力做好金融“五篇大文章”，坚定不移走好中国特色金融发展之路，各方面工作取得显著成效。

心怀“国之大者”，以充分发挥政策性作用彰显责任担当。

我们积极服务国家稳外贸大局，出口信用保险承保规模和覆盖面持续扩大。年度承保金额10,214.4亿美元，首次迈上万亿美元新台阶，服务支持客户22.7万家，较上年增长（下同）12.4%。短期出口信用保险承保规模超过8,600亿美元，出口渗透率24.1%，均创历史新高，充分发挥了逆周期调节、政策性功能作用。

强化惠企利民，以高质量信保服务助力实体经济发展。

我们推动出口信用保险产品高质量供给，创新中长期险卖贷和特险分包商承保模式，实现中长期险商业项目预授信承保模式和短期险易货贸易首单落地，创新承保跨境电商龙头企业与供应商国内交货模式、跨境电商平台集约模式以及游戏企业平台代收款、航运物流期租等服务贸易业务，持续增强产品服务与市场需求的契合度。我们始终坚持“两个毫不动摇”，为专精特新“小巨人”企业、制造业单项冠军企业等重点科技型企业提供差异化、精细化服务，小微企业平均费率下降8.5%，助力以科技创新引领现代化产业创新，促进新质生产力发展。

聚焦助企纾困，以专业化优势构筑风险防线。

我们连续20年发布《国家风险分析报告》，发布2024年中小微外贸企业出口风险指数和《RCEP国家贸易信用环境分析报告》，有效发挥国家风险管理平台作用。我们的企业银行风险数据库覆盖全球4.7亿家企业银行主体，支持我们为客户提供风险管理专业服务，助力国家加强海外安全保障能力建设。我们通过赔前减损、损失补偿、保后追偿多渠道帮助企业及时维权、止损超80亿美元，4,300余家企业得益于中国信保的快速响应与理赔追偿而闯过难关、起死回生，更多企业得益于政策性出口信用保险的兜底功能而更有信心拓市场、稳订单。

着力便企增效，以全面深化改革成果赋能企业发展。

我们坚决贯彻中央关于深化改革的决策部署，持续完善公司进一步全面深化改革行动方案，确保公司发展战略落地见效。我们巩固扩大数字化转型成效，推动“信步天下”APP普惠版优化升级，打造专业领先的数字化对客服务平台，累计向20多万家客户提供集成数字化服务，开启了自动化、智能化、数字化运营新模式。我们推动在国际贸易“单一窗口”开设政策性出口信用保险服务专区，持续优化95387全国统一智能客服热线服务，推动13家银行在银行端部署保单融资功能，为企业提供更加积极的风险保障和融资便利支持。

当前，信保事业的发展已站在新的历史起点，重任在肩，使命如磐。我们将坚守政策性职能定位，充分发挥经济减震器和社会稳定器功能，深化供给侧结构性改革，全力支持扩大高水平开放，更好助力稳外贸稳外资，更好服务高质量共建“一带一路”，更好统筹发展和安全，坚决打好“十四五”高质量发展收官战，为加快推进金融强国建设和贸易强国建设贡献信保力量！

董事长致辞
CHAIRMAN'S MESSAGE

The year 2024 marks the 75th anniversary of the founding of the People's Republic of China, the year when the Third Plenary Session of the 20th Central Committee of the Communist Party of China was successfully convened, and also a crucial year for achieving the goals and tasks outlined in the 14th Five-Year Plan. Over the past year, under the guidance of Xi Jinping Thought on Socialism with Chinese Characteristics for a New Era, and steadfastly following General Secretary Xi Jinping's important instructions on export credit insurance, we resolutely implemented the decisions and arrangements made by the CPC Central Committee and the State Council, earnestly cooperated with the inspection by the CPC Central Committee and the rectification work after the inspection, focused on excelling in the Five Major Articles of financial work (Technology Finance, Green Finance, Inclusive Finance, Pension Finance, and Digital Finance), and unwaveringly followed the path of financial development with Chinese characteristics. With such efforts we achieved remarkable results in various aspects of our work.

We kept in mind the "Top Priorities of the Country", and demonstrated our responsibility and commitment by fully leveraging policy-oriented functions.

We have actively served the national agenda of stabilizing foreign trade, and continued to expand the underwriting scale and coverage of export credit insurance. The annual underwritten amount reached USD1,021.44 billion, marking a new milestone by surpassing USD1 trillion threshold for the first time. We provided service for 227,000 clients, an increase of 12.4% (year-on-year, the same below). The underwriting amount of short-term export credit insurance exceeded USD860 billion, with a penetration rate of 24.1%, both reaching record highs. Our policy-oriented functions of counter-cyclical adjustment has been fully leveraged.

We strengthened enterprise support and public welfare, and drove the development of the real economy with high-quality export credit insurance services.

We have promoted the high-quality supply of export credit insurance products and services to meet market demands. Innovations were made in underwriting models for subcontractors of Medium and Long-term (MLT) supplier's credit insurance and Short-Term project insurance. First commercial project of pre-approval underwriting model by MLT insurance and first deal of barter trade covered by Short-Term insurance were successively concluded. New underwriting models were launched for service trade types such as the domestic delivery between suppliers and leading cross-border e-commerce enterprises, the collective mode of cross-border e-commerce platforms, the platform-based payment collection for gaming enterprises, the time charter in shipping logistics, etc. Keeping in mind the principle of supporting both the public and non-public sectors, we provided differentiated and refined service to key technology-oriented enterprises such as specialized, high-end and innovation-driven "Little Giant" enterprises and Manufacturing Single-Champion enterprises, and decreased the average premium rate for SMEs (small and micro) by 8.5%, helping the cause of technological-innovation-led industrial innovation and the development of new quality productive forces.

We focused on assisting enterprises in overcoming hardships, and built a risk defense line with our expertise.

We released the *Handbook of Country Risk* for 20 consecutive years, and issued China's SMERI 2024 and the *Analysis Report on Trade Credit Environment in RCEP Countries*, effectively leveraging the role as the national risk management platform. Our risk database now covers 470 million corporate and banking entities worldwide, supporting us in providing professional risk management services to clients and assisting China's overseas security assurance capacity. With the measures of pre-claim loss mitigation, indemnification and recovery, we helped enterprises promptly safeguard their rights and interests and stop losses for more than USD8 billion. Over 4,300 enterprises have weathered difficulties and revived their operations through our quick response service of claims and recovery, and more businesses have gained confidence to explore markets and accept orders with the strong support of the policy-oriented export credit insurance.

We focused on efficient service, and empowered enterprises with the achievements of our deepened reforms.

Following the CPC Central Committee's decisions on deepening reforms, we improved our Action Plan on further comprehensively deepening reforms, ensuring effective implementation of our Development Strategy. For consolidating and expanding the results of our digital transformation efforts, we upgraded the inclusive finance version of "Xin-Bu-Tian-Xia" APP, which has become a professional and leading digital customer service platform, providing integrated digital services to more than 200,000 clients, initiating a new model of automated, intelligent and digital operations. In order to provide enterprises with proactive risk protection and financing convenience, we established dedicated service area of policy-oriented export credit insurance on governmental "International Trade Single Window" website, continuously optimized the services of the nationwide smart hotline 95387, and deployed insurance policy financing functions on 13 banks' platforms.

At present, SINOSURE has stood at a new historical starting point for development, bearing momentous responsibilities and an unshakable mission. We will steadfastly uphold our policy-oriented mandate, fully leverage our role as an economic shock absorber and social stabilizer, deepen supply-side structural reforms, and wholeheartedly support the expansion of high-standard opening-up. With a view to contributing SINOSURE's strength to accelerating the development of China as a financial powerhouse and a leading trading nation, we are committed to stabilizing foreign trade and foreign investment, enhancing services for high-quality "Belt and Road" cooperation, better balancing development and security, and resolutely concluding the 14th Five-Year Plan's high-quality development campaign.

高级管理层成员、驻公司纪检监察组组长
SENIOR MANAGEMENT AND HEAD OF THE DISCIPLINE INSPECTION AND SUPERVISION OFFICE AT SINOSURE

盛和泰
Sheng Hetai

党委副书记、副董事长、总经理
Deputy Secretary of CPC Committee, Vice Chairman and President of SINOSURE

李文森
Li Wensen

党委副书记
Deputy Secretary of CPC Committee of SINOSURE

李景龙
Li Jinglong

党委委员、中央纪委国家监委驻公司纪检监察组组长
Member of CPC Committee of SINOSURE and Chief Inspector of the Discipline and Supervision Office of the CPC Central Commission for Discipline Inspection and the National Commission of Supervision of the PRC at SINOSURE

张辉
Zhang Hui

党委委员、执行董事、副总经理
Member of CPC Committee, Executive Director and Vice President of SINOSURE

徐新伟
Xu Xinwei

党委委员、副总经理
Member of CPC Committee and Vice President of SINOSURE

殷延辉
Yin Yanhui

总经理助理
Assistant President

董事会
BOARD OF DIRECTORS

董事会组成
MEMBERS OF THE BOARD OF DIRECTORS

序号	姓名	现任职务
1	王　浩	董事长
2	盛和泰	副董事长
3	张　辉	执行董事
4	赵怀勇	部委董事
5	姚里程	
6	梁昊飞	
7	杨　柳	
8	辛晓岱	股权董事
9	罗文光	
10	冯宜文	
11	陈　燕	
12	朱　永	

No.	Name	Current Position
1	Wang Hao	Chairman
2	Sheng Hetai	Vice Chairman
3	Zhang Hui	Executive Director
4	Zhao Huaiyong	Directors from Ministries
5	Yao Licheng	
6	Liang Haofei	
7	Yang Liu	
8	Xin Xiaodai	Equity Directors
9	Luo Wenguang	
10	Feng Yiwen	
11	Chen Yan	
12	Zhu Yong	

董事会下设六个专业委员会，分别为战略与投资委员会、资产负债管理委员会（由战略与投资委员会代行职责）、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。

There are six dedicated committees under the Board of Directors, namely the Strategy and Investment Committee, the Asset and Liability Management Committee (with its functions performed by the Strategy and Investment Committee on its behalf), 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.

董事会
BOARD OF DIRECTORS

董事会成员调整情况
CHANGES OF MEMBERS OF THE BOARD OF DIRECTORS

2024年4月，张辉先生任执行董事。
In April 2024, Mr. Zhang Hui was appointed as Executive Director.

2024年5月，中央汇金公司股权董事路秀丽女士因年龄原因辞去董事职务。
In May 2024, Ms. Lu Xiuli from Central Huijin Investment Ltd. resigned as Equity Director in her retirement age.

2024年9月，国家发展改革委董事徐晓波女士因年龄原因辞去董事职务，由陈洪宛先生接任。
In September 2024, Ms. Xu Xiaobo from the National Development and Reform Commission resigned as Director in her retirement age, with Mr. Chen Hongwan as her replacement.

2024年11月，中央汇金公司朱永先生任股权董事。
In November 2024, Mr. Zhu Yong from Central Huijin Investment Ltd. was appointed as Equity Director.

2024年12月，宋曙光先生因年龄原因辞去董事长职务。
In December 2024, Mr. Song Shuguang resigned as Chairman in his retirement age.

2025年1月，经国家金融监督管理总局核准，王浩先生任董事长。
In January 2025, Mr. Wang Hao succeeded as Chairman with the NFRA's approval.

2025年4月，发改委董事陈洪宛先生因职务调整原因辞去董事职务，由赵怀勇先生接任。
In April 2025, Mr. Chen Hongwan from the National Development and Reform Commission resigned as Director for position adjustment, with Mr. Zhao Huaiyong as his replacement.

2025年4月，财政部董事赵志红女士因职务调整原因辞去董事职务，由姚里程先生接任。
In April 2025, Ms. Zhao Zhihong from the Ministry of Finance resigned as Director for position adjustment, with Mr. Yao Licheng as her replacement.

董事会主要工作
PRINCIPAL TASKS OF THE BOARD OF DIRECTORS

2024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，全面贯彻落实党的二十大和二十届二中、三中全会精神、中央经济工作会议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，不断完善公司治理，积极支持公司深化改革，推动公司高质量发展取得新成效。董事会认真贯彻落实党中央决策部署、主管部门和监管机构要求，秉承勤勉尽责、勇于担当的工作作风，全方位了解公司业务发展情况、客户市场需求、国内外政策环境和风险状况，为公司重要经营管理事项和重大项目决策提供科学依据。董事会持续强化风险防控意识，坚持风险底线思维，推动公司建立上下联动、一体整改的工作机制，增强各类监督手段对防范化解金融风险和推动业务健康发展的合力作用。2024年，董事会共召开会议12次，审议或审阅议案119项，涉及“十四五”发展规划实施情况、战略风险管理情况、绿色金融战略、经营计划等战略规划类议题，充分发挥董事会“定战略、作决策、防风险”的作用，为公司提高经营管理能力、实现高质量发展提供了有力指导。

2024 年，董事会共召开会议

12 次

In 2024, the Board of Directors held 12 meetings

审议或审阅议案

119 项

Deliberated or reviewed 119 proposals

In 2024, guided by Xi Jinping Thought on Socialism with Chinese Characteristics for a New Era, the Board of Directors comprehensively implemented the guiding principles of the CPC 20th National Congress, the second and third plenary sessions of the 20th CPC Central Committee, the Central Economic Work Conference, and the Central Financial Work Conference, and earnestly carried out the decisions and arrangements of the CPC Central Committee and the State Council. It firmly adhered to the general principle of pursuing progress while ensuring stability, anchored itself in the new stage of development to fully, accurately, and comprehensively apply the new development philosophy, continuously improved corporate governance, and actively supported the Company's deepening reforms to promote new achievements in the Company's high-quality development. The Board of Directors conscientiously implemented the decisions and directives of the CPC Central Committee, as well as the requirements of competent authorities and regulatory bodies. Upholding a diligent, responsible, and proactive work ethic, it comprehensively assessed the Company's business development, customer and market demands, domestic and international policy environments, and risk exposures, which provided a scientific basis for key operational decisions and major project approvals. The Board of Directors consistently strengthened risk prevention and control awareness, adhered to a risk-based bottom-line mindset, and promoted the establishment of a work mechanism featuring coordination between upper and lower levels and integrated rectification within the Company, enhancing the synergistic effect of various supervisory measures in preventing and mitigating financial risks while fostering the healthy development of business operations. In 2024, the Board of Directors held 12 meetings, deliberated or reviewed 119 proposals, covering strategic planning topics such as the implementation of the "14th Five-Year Plan", strategic risk management, green finance strategy, and business plans. It fully exercised its role in "setting strategies, making decisions, and mitigating risks", providing strong guidance to enhance the Company's operational management capabilities and achieve high-quality development.

监事会
BOARD OF SUPERVISORS

监事会成员调整情况
CHANGES OF MEMBERS OF THE BOARD OF SUPERVISORS

2024年3月，唐志刚先生因年龄原因不再担任监事长职务。
In March 2024, Mr. Tang Zhigang retired as Chief Supervisor in his retirement age.

2024年3月，周郑先生因工作原因不再担任股东监事职务。
In March 2024, Mr. Zhou Zheng resigned as Shareholder Supervisor due to his work arrangement.

监事会主要工作
PRINCIPAL TASKS OF THE BOARD OF SUPERVISORS

2024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、党的二十大和二十届二中、三中全会精神、中央经济工作会议精神、中央金融工作会议精神，结合公司治理实际和监事会职责，明确监事会履职相关工作的努力方向；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；深入学习贯彻习近平总书记关于巡视工作的重要论述，认真做好中央巡视整改相关工作落实；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、管理层推进实施公司发展战略、“十四五”发展规划；审议公司“十四五”发展规划2023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“业务报损及赔付”、“官方出口信用保险机构改革与发展状况及趋势”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。

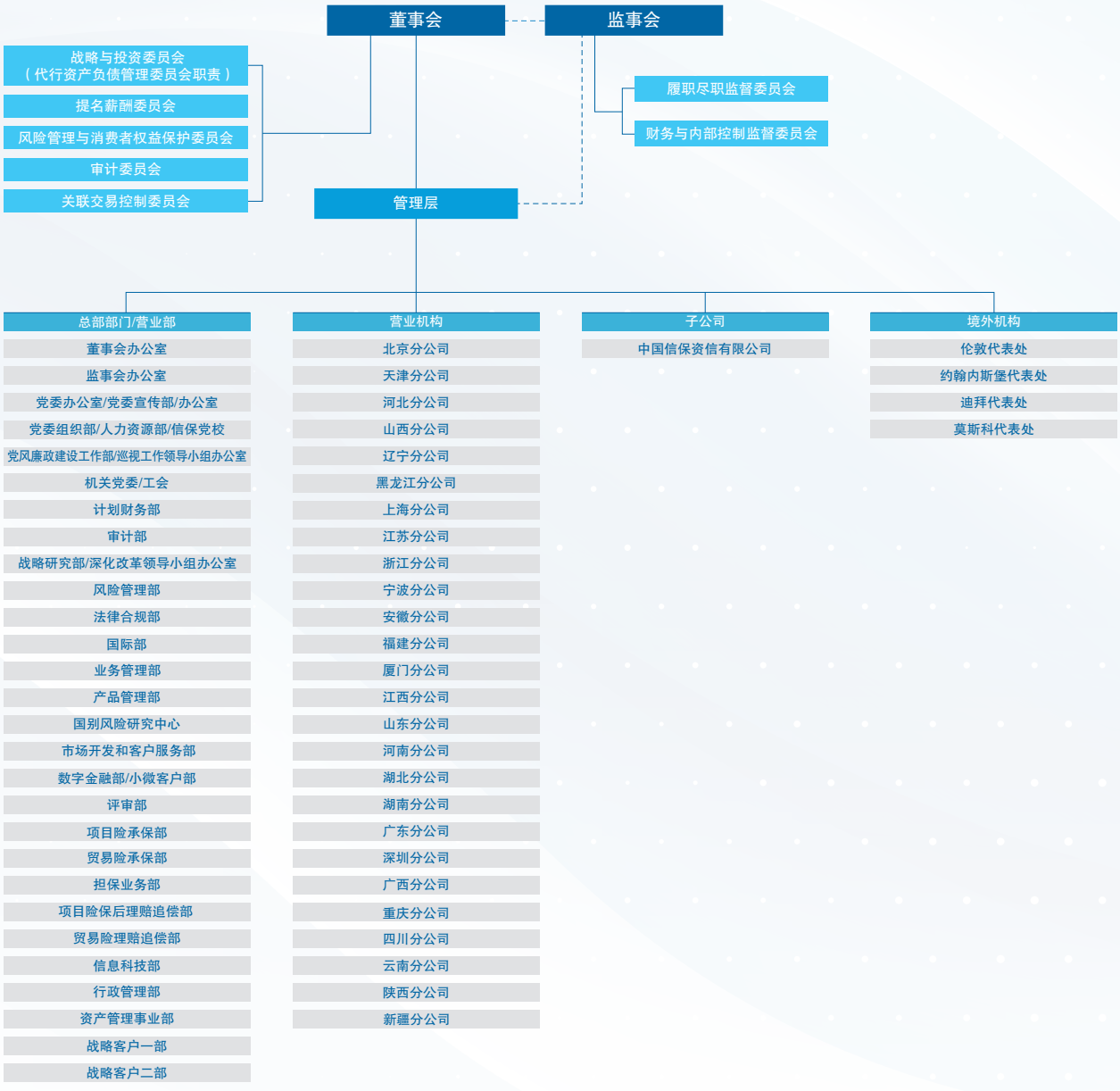
In 2024, the Board of Supervisors thoroughly studied and implemented Xi Jinping Thought on Socialism with Chinese Characteristics for a New Era, the guiding principles of the CPC 20th National Congress, the second and third plenary sessions of the 20th CPC Central Committee, the Central Economic Work Conference, and the Central Financial Work Conference, and integrated these principles with the realities of corporate governance and the duties of the Board of Supervisors to clarify the direction for its work. It diligently complied with relevant laws and regulations, the Company's Articles of Association, as well as the requirements set forth by competent authorities, regulatory agencies, and shareholders concerning corporate governance, striving to enhance the Company's corporate governance structure and overall governance standards. It also delved into the important instructions of General Secretary Xi Jinping regarding inspection work and earnestly implemented the rectification measures in response to the inspection by the CPC Central Committee. Furthermore, the Board of Supervisors strictly adhered to the requirements for integrating Party leadership into corporate governance, supporting and collaborating with the Board of Directors and the Management in advancing the Company's development strategy and the implementation of the "14th Five-Year Plan". It reviewed the implementation of the "14th Five-Year Plan" by the Company for the year 2023 and provided supervisory opinions. The Board of Supervisors conducted process supervision on key matters such as the performance of the Board of Directors, the Management, and their members, as well as finance, internal control, risk management, audit, and rectification efforts. It also conducted thematic studies on "Business Loss Reporting and Compensation" and "Reforms, Development Status and Trends of Official Export Credit Insurance Institutions", actively fulfilling its oversight and advisory role, and focused on strengthening its own capacity building to improve its performance and capabilities.

监事会对公司有关事项的意见
OPINIONS OF THE BOARD OF SUPERVISORS ON RELEVANT MATTERS OF SINOSURE

2024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和二十届二中、三中全会精神，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，做好配合中央巡视和巡视整改工作，谋划进一步全面深化改革，聚焦主责主业，充分发挥出口信用保险作用，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；切实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，努力推动项目险转型发展、短期险承保金额再创历史新高，全年承保金额首次迈上万亿美元新台阶；扎实做好金融“五篇大文章”，全力支持外贸质升量稳，服务共建“一带一路”展现新作为，不断加大普惠金融支持力度，持续支持新业态新模式和服务贸易出口，深入夯实数字化转型成效，巩固强化全面风险防控，切实发挥逆周期跨周期调节作用，着力提升服务实体经济质效，为推动高水平对外开放作出新贡献。

In 2024, guided by Xi Jinping Thought on Socialism with Chinese Characteristics for a New Era, the Company conscientiously studied and implemented the guiding principles of the CPC 20th National Congress and the second and third plenary sessions of the 20th CPC Central Committee, the Central Economic Work Conference and the Central Financial Work Conference. It resolutely implemented the decisions and arrangements of the CPC Central Committee and the State Council, actively cooperated with the inspection by the CPC Central Committee and the rectification work after the inspection, planned for further comprehensively deepening reforms, focused on its primary responsibilities and core business, and brought into full play the role of export credit insurance, achieving notable results in various aspects of its 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 so as to facilitate the improvement and effective functioning of corporate governance mechanisms, played the leading role in strategic decision-making, 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 earnestly implemented the resolutions of the Board of Directors, effectively organized and implemented annual plans for operational management and financial budgets, and worked hard to promote the transformation and development of project insurance, and the underwriting amount for short-term insurance reached a new historical high, with the annual underwriting amount surpassing the USD1 trillion threshold for the first time. The Company made solid efforts in the financial work of "Technology Finance, Green Finance, Inclusive Finance, Pension Finance, and Digital Finance", fully supported the improvement in quality and stability of foreign trade, demonstrated new achievements in serving the joint construction of the "Belt and Road" initiative, continuously increased its support for inclusive finance, and sustained its support for new business models and formats, and service trade exports. Moreover, it further consolidated the results of digital transformation, strengthened comprehensive risk prevention and control, effectively played a counter-cyclical and cross-cyclical adjustment role, and focused on improving the quality and efficiency of serving the real economy, making new contributions to promoting high-level opening-up.

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.

PERFORMANCE REVIEW
业绩回顾

业绩回顾
PERFORMANCE REVIEW

2024年，在外部环境复杂严峻的形势下，中国信保坚决贯彻党中央、国务院决策部署，强化政策性金融机构职能定位，不断提升服务实体经济质效，为推动高水平开放作出了新的贡献。

In 2024, amidst a complex and challenging external environment, SINOSURE resolutely adhered to the decisions and arrangements of the CPC Central Committee and the State Council, strengthened the role as a policy-oriented financial institution, and continuously enhanced the quality and efficiency of its services to the real economy, making new contributions to promoting high-level opening-up.

支持我国外贸质升量稳
SUPPORTING THE QUALITATIVE UPGRADING AND QUANTITATIVE STABILITY OF CHINA'S FOREIGN TRADE

中国信保与商务部联合印发《关于充分发挥出口信用保险作用 扎实推进贸易高质量发展 加快建设贸易强国的通知》，提出6方面约30项举措；积极支持企业拓展亚洲、非洲、拉美等新兴市场并开展本地化布局，对公司确定的30个重点国别、“一带一路”共建国家、区域全面经济伙伴关系协定(RCEP)缔约国按照“总体积极、差异化承保”的原则持续加强承保支持。

SINOSURE and the Ministry of Commerce jointly issued the *Notice on Fully Leveraging the Role of Export Credit Insurance to Solidly Advance High-Quality Trade Development and Accelerate the Building of a Strong Trade Nation*, in which approximately 30 measures across six areas were proposed. SINOSURE actively supported enterprises in expanding into emerging markets such as Asia, Africa, and Latin America and carrying out their localized operations, and continuously strengthened underwriting support for 30 key countries, Belt and Road partner countries, and signatory states of the Regional Comprehensive Economic Partnership (RCEP) in accordance with the principle of “overall proactive and differentiated underwriting”.

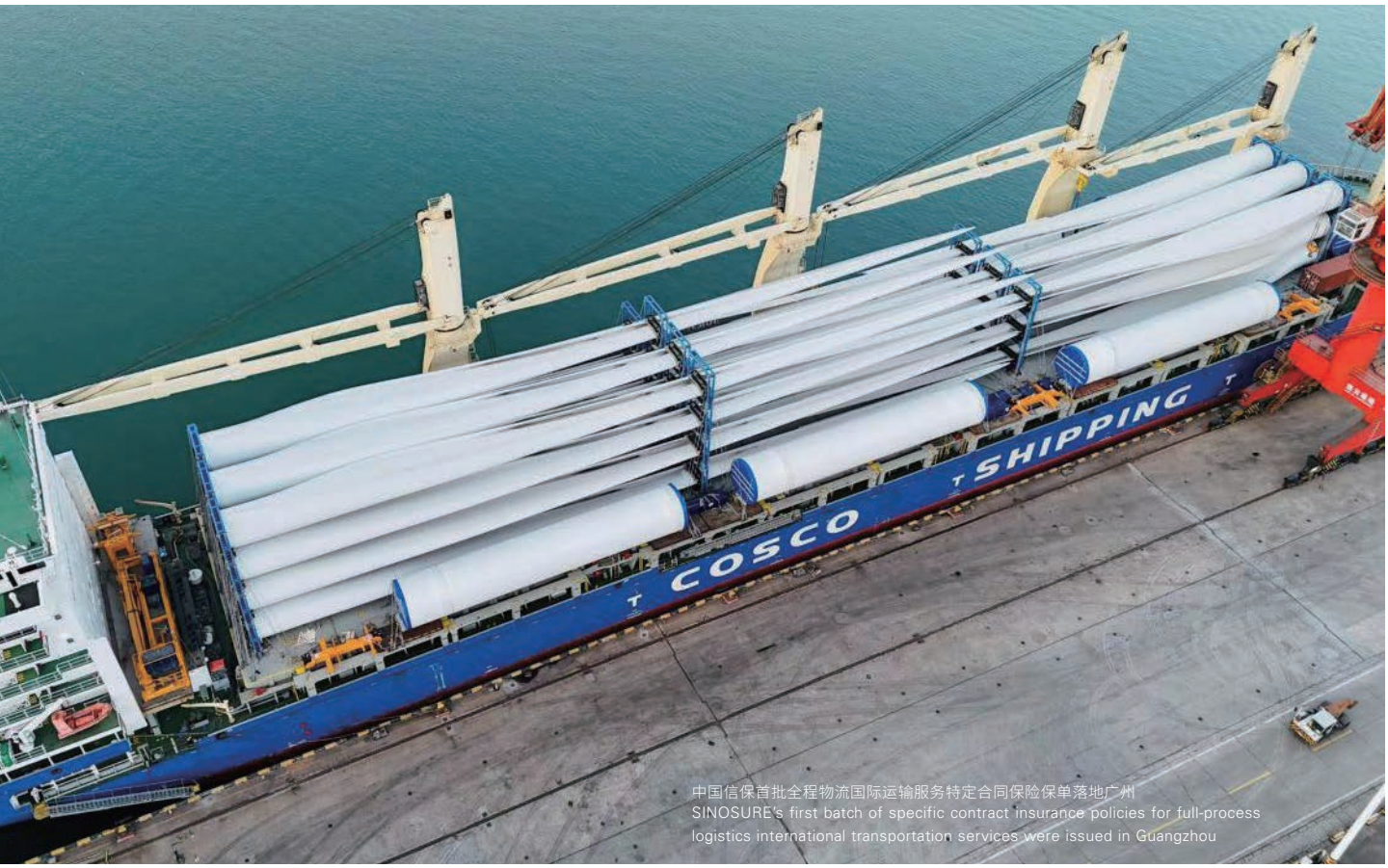
全年携手

182家银行为**153**个

海外投融资项目提供综合金融支持

Throughout the year, we collaborated with 182 banks to provide comprehensive financial support for 153 overseas investment and financing projects

中国信保助力云南某企业获得7.1亿元离岸人民币跨境流动资金贷款
SINOSURE facilitated a Yunnan-based enterprise in obtaining an offshore RMB cross-border working capital loan of RMB710 million



中国信保首批全程物流国际运输服务特定合同保险保单落地广州
SINOSURE's first batch of specific contract insurance policies for full-process logistics international transportation services were issued in Guangzhou

中国信保强化保单融资增信支持，充分发挥融资促进作用，全年携手182家银行为153个海外投融资项目提供综合金融支持，为5,000多家出口企业提供短期融资增信支持。

SINOSURE fully leveraged the role in promoting financing and strengthened credit enhancement under insurance policies. Throughout the year, we collaborated with 182 banks to provide comprehensive financial support for 153 overseas investment and financing projects. We also provided credit enhancement support under short-term insurance to over 5,000 export enterprises.

业绩回顾
PERFORMANCE REVIEW

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

中国信保深入贯彻落实习近平总书记在第四次“一带一路”建设工作座谈会上的重要讲话精神，聚焦主责主业，充分发挥政策性出口信用保险作用，服务共建“一带一路”高质量发展。推动第三届“一带一路”国际合作高峰论坛十余项成果落地，强化重点项目全流程管理和风险跟踪，全年支持对共建“一带一路”国家的出口和投资超2,800亿美元。

SINOSURE thoroughly implemented the important instructions by General Secretary Xi Jinping at the Fourth Symposium on Building Belt and Road Initiative (BRI), focusing on the primary responsibilities and core business, and fully leveraging the role of policy-oriented export credit insurance to serve the high-quality joint building of BRI. We facilitated the implementation of over a dozen deliverables from the Third Belt and Road Forum for International Cooperation, strengthened whole-process management and risk tracking for key projects, and supported exports and investments to Belt and Road partner countries totaling over USD280 billion throughout the year.

全年支持对共建“一带一路”国家的出口和投资

超 2,800 亿美元

SINOSURE supported exports and investments to Belt and Road partner countries totaling over USD280 billion throughout the year

中国信保承保郑州 — 卢森堡“空中丝路”运营投资项目
SINOSURE-insured Zhengzhou-Luxembourg “Air Silk Road” Operation and Investment Project

统筹做好金融“五篇大文章”
COORDINATED ADVANCEMENT OF THE FINANCIAL WORK IN “TECHNOLOGY FINANCE, GREEN FINANCE, INCLUSIVE FINANCE, PENSION FINANCE, AND DIGITAL FINANCE”

中国信保制定《关于做好金融“五篇大文章”的工作方案》，深化金融供给侧结构性改革。做实科技金融服务，加大对人工智能、芯片等领域的支持；制定《绿色金融发展战略》，支持绿色贸易和投资605.6亿美元；推进普惠金融高质量发展，服务支持小微企业数量和承保金额分别增长16.2%和8.6%；助力养老健康产业“走出去”，支持生物医药出口规模增长8.2%；拓展数字金融服务，升级“信步天下”APP普惠版，优化短期出口信用保险综合险4.0新系统，“单一窗口”线上签单率增长19.4%。

中国信保首个服务贸易小微产品支持方案首批保单落地宁波
The first batch of insurance policies under SINOSURE’s inaugural support plan for SMEs in the service trade sector issued in Ningbo

SINOSURE formulated the *Work Plan for Advancing the Financial Work in “Technology Finance, Green Finance, Inclusive Finance, Pension Finance, and Digital Finance”* to deepen the supply side structural reform of financial sector. We solidified financial services in the five key areas: we increased support for technology sector such as artificial intelligence and chips; formulated the *Green Finance Development Strategy* to support green trade and investment amounting to USD60.56 billion; promoted the high-quality development of inclusive finance, with the number of SMEs served and the underwriting amount increased by 16.2% and 8.6% respectively; assisted the elderly care and health industry to “go global”, supporting an 8.2% growth in biopharmaceutical exports; and expanded digital financial services by upgrading the inclusive finance version of “Xin-Bu-Tian-Xia” APP, optimizing the new 4.0 version system for comprehensive short-term export credit insurance, and achieving a 19.4% increase in the online policy signing rate through the “Single Window”.

着力提升产业链韧性和安全
FOCUSING ON ENHANCING THE RESILIENCE AND SECURITY OF INDUSTRIAL CHAINS

中国信保迭代出台电子信息、生物医药、家电及消费电子、现代农业、现代化工、工程机械、摩托车、鞋靴、家具等产业链服务支持举措，推动国家级“专精特新”企业保单批量入链，承保覆盖面稳步提升。

SINOSURE iteratively introduced supportive measures for industrial chains, including electronic information, biopharmaceuticals, home appliances and consumer electronics, modern agriculture, modern chemical industry, construction machinery, motorcycles, footwear, and furniture. Our coverage steadily expanded as we promoted the mass integration of insurance policies for national-level “specialized, high-end and innovation-driven” enterprises into these chains.

中国信保承保的某国家级“专精特新”小巨人企业出口芬兰储能系统设备项目
SINOSURE-insured project of energy storage system equipment in Finland by a national-level “specialized, high-end and innovation-driven” Little Giant enterprise

PRODUCTS AND SERVICES
产品服务

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有效落实稳外贸政策要求，对重点市场限额支持力度不断加大，中小微企业服务质效稳步提升，加大支持跨境电商和服务贸易发展，产业链承保延续较快增长，业务规模再上新台阶，出口渗透率创历史新高。

SINOSURE fully played the role in stabilizing foreign trade by strengthening support of credit limits for key markets, steadily improving the quality and efficiency of services for MSMEs, providing stronger support for cross-border e-commerce and service trade, and sustaining a rapid growth in industrial-chain underwriting. Both the business scale and penetration rate have hit record highs.

案例 Case

中国信保实现跨境易货贸易首单承保
SINOSURE Issued the First-Ever Cross-border Barter Trade Insurance Policy

2024年12月，中国湖南某企业与非洲某企业开展选矿设备和萤石粉跨境易货贸易。针对企业面临的收汇风险，中国信保通过“0130”易货贸易创新模式为其提供了风险保障，实现了跨境易货贸易的首单承保，增加了企业对外贸易的灵活性，有效帮助出口企业稳订单。

In December 2024, a company in Hunan Province of China and an African company engaged in cross-border barter trade of mineral processing equipment and fluorite powder. SINOSURE issued its first cross-border barter trade insurance policy to this Chinese exporter against non-payment risk. This innovative “0130” insurance model helped exporters to secure orders by enabling them to provide more flexible payment terms.

中国信保承保的首个跨境易货贸易项目
SINOSURE’s First Cross-border Barter Trade Deal

中国信保承保的埃塞俄比亚天然气液化综合开发项目
Ethiopia Natural Gas Liquefaction Integrated Development Project Insured 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新承保项目覆盖尼日利亚、新加坡等52个国别和地区，项目承保落实成果丰硕，“小而美”与绿色项目承保大幅增长。

In 2024, SINOSURE's project underwriting implementation yielded fruitful results with projects newly underwritten across 52 countries and regions, e.g. Nigeria and Singapore, and a significant increase in the number of both "small and beautiful" projects and green ones.

案例 Case

中国信保卖方信贷建设期融资创新模式落地湖北
SINOSURE's Innovative Mode of Supplier Credit Construction-Phase Financing Launched in Hubei Province

2024年12月，中国信保为湖北某企业承建埃塞俄比亚天然气液化综合开发项目，在“再融资创新模式”下出具首张中长期险保单。该项目以应收账款卖断的方式，为总额3.4亿元人民币、延付期5年的融资需求提供了“保险+融资+出表”的解决方案，以信用保险为纽带，融资关闭仅用时三个半月，实现了出口企业、业主和银行的共赢。

In December 2024, SINOSURE issued the first MLT export credit insurance policy under the "Innovative Refinancing Mode" to an enterprise based in Hubei Province, supporting its contracted project of natural gas liquefaction in Ethiopia. This mode provided an "Insurance + Financing + Off-balance-sheet" solution, based on the sold accounts receivable, With the export credit insurance as nexus, this RMB340 million financing with a 5-year deferral period was closed in just three and a half months, achieving a win-win situation for the exporter, the project sponsor, and the bank.

产品服务
PRODUCTS AND SERVICES

海外投资保险业务
OVERSEAS INVESTMENT INSURANCE

海外投资保险业务整体承保规模稳中有升，承保项目覆盖印尼、越南等98个国别和地区，涉及电力、矿业、制造业及相关设备等14个行业。

The overseas investment insurance business witnessed a steady growth, with projects covered across 98 countries and regions, e.g. Indonesia and Vietnam, and 14 sectors, e.g. power, mining, manufacturing and related equipment.

案例 Case

中国信保承保投资坦桑尼亚东非商贸物流中心项目
East African Commerce and Logistics Center in Tanzania Covered by SINOSURE

2024年6月24日，中国信保承保的山东某企业投资坦桑尼亚建设东非商贸物流中心项目海外投资股权保单保险责任正式生效，标志着中国信保积极支持推动又一个第三届“一带一路”国际合作高峰论坛成果清单项目正式承保落地。

建成后，该项目将成为坦桑尼亚最大的商贸物流综合体，同时作为中国商品在非洲的“一站式”商贸采购基地以及最大跨境物流平台，预计将为坦桑尼亚当地提供1.5万个就业机会，5万多个间接就业岗位，总产值1.5亿美元。

On June 24, 2024, the Overseas Investment (Equity) Insurance policy issued by SINOSURE covering the the East African Commerce and Logistics Center (EACLC) in Tanzania, invested by an enterprise based in Shandong Province, officially came into effect. The EACLC project is among many other deliverables of the Third Belt and Road Forum for International Cooperation that SINOSURE supported.

Upon completion, EACLC will become the largest trade and logistics complex in Tanzania. Serving as a “one-stop” trade and procurement base and the largest cross-border logistics platform for Chinese goods to Africa, it is expected to provide 15,000 direct jobs and over 50,000 indirect job opportunities for the local population in Tanzania, with a total output value of USD150 million.

中国信保承保的投资坦桑尼亚建设东非商贸物流中心项目
East African Commerce and Logistics Center in Tanzania Covered by SINOSURE

国内贸易信用保险业务
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，业务规模整体保持稳定。

With domestic trade credit insurance, SINOSURE actively contributed to the building of a new development pattern, continued to enhance its coordinated development with export trade credit insurance, and maintained it in an overall stable business scale.

案例 Case

中国信保支持新能源汽车产业智能化升级
SINOSURE Supporting Intelligent Upgrade of the EV Sector

2024年，我国新能源汽车产业加快智能化迭代升级的步伐，多家国内知名自主品牌对智能化汽车玻璃需求快速增长。中国信保以促进产业高质量发展为落脚点，依托国内贸易信用保险产品和产业链承保政策特色优势，积极支持国内某汽车玻璃生产商向国内高端新能源汽车制造商供应智能隐私车窗系统，持续加大内贸险承保授信支持，助力自主品牌新能源汽车产业智能化升级，加速市场落地。

In 2024, China's EV sector witnessed an accelerated pace in intelligent iteration and upgrading, driving a surge of demand for intelligent automotive glass from several well-known domestic car makers. Aiming at promoting high-quality industrial development, SINOSURE, with the domestic trade credit insurance products and related industrial-chain underwriting model, supported a Chinese automotive glass manufacturer's supply of intelligent privacy window systems to domestic high-end EV manufacturers. Such a support, featured by increased credit limits, assisted the intelligent upgrade and marketability of national-brand EV sector.

中国信保支持国内某汽车玻璃生产商向国内高端新能源汽车制造商供应智能隐私车窗系统
A domestic automotive glass manufacturer, insured by SINOSURE, supplying intelligent privacy window systems to domestic high-end EV manufacturers

产品服务
PRODUCTS AND SERVICES

担保业务
GUARANTEE

担保业务坚持服务国家战略，支持高质量共建“一带一路”。全年新增担保责任金额超75亿元人民币，“一带一路”业务占比超六成。全年无代偿业务发生。

SINOSURE adhered to serving national strategies and supporting high-quality Belt and Road cooperation when running guarantee business. The amount of new commitment for the year reached over RMB7.5 billion, with the BRI-related business accounting for over 60%. No indemnification occurred in the year.

全年新增担保责任金额

超75亿元人民币

Amount of new commitment for the year reached over RMB7.5 billion

“一带一路”业务占比

超六成

BRI-related business accounting for over 60%

案例 Case

中国信保保函助力人民币国际化
SINOSURE's Guarantee Facilitated RMB Internationalization

2024年，中国信保为国内某民营企业投资的印尼动力电池正极材料冶炼项目提供融资保函服务，支持企业获得5亿元人民币的原材料采购资金，有效保障了“一带一路”重点项目的稳健运营。

In 2024, SINOSURE provided a financing guarantee service for a Chinese private enterprise who invested a power-battery cathode material smelting project in Indonesia, facilitating RMB500 million financing for raw material procurement, which effectively ensured the stable operation of key BRI-related projects.

中国信保为某民营企业投资的印尼动力电池正极材料冶炼项目提供融资保函服务
SINOSURE provided a financing guarantee service for a power-battery cathode material smelting project in Indonesia invested by a Chinese private enterprise

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3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。在贸易险理赔追偿方面制定15条“简化、高效、精准、优质”服务措施，持续加大理赔追偿工作力度。

Under project insurance business, SINOSURE introduced 3 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. In terms of claims and recovery services under trade insurance, SINOSURE adopted 15 measures featuring “simplification, efficiency, precision, and high-quality” to improve the service of claims and recoveries.

案例 Case

中国信保支付某中东电站项目出口卖方信贷保险项下首笔赔款 7,562 万美元
SINOSURE Paid USD75.62 Million as First Tranche of Claim under Export Supplier’s Credit Insurance for a Middle East Power Plant Project

受疫情导致完工延期及项目所在国政府电费支付不及时等原因影响，该项目于2023年12月和2024年6月还款发生逾期。中国信保在获知上述情况后及时介入，多次协助承建企业与东道国政府、业主方商讨逾期解决方案。同时，迅速启动理赔程序，凭借专业高效的服务和严谨的风险评估机制，快速核定损失金额，并依据保险单约定向被保险人完成赔付。2024年12月，中国信保支付保险项下首期赔款7,562万美元。此次赔付充分体现了中国信保服务国家战略和实体经济的政策性职能定位与责任担当，为出口企业应对海外风险提供了强有力的示范效应。

Due to pandemic-induced delays of construction and untimely payment of electricity charges by the host government, the project experienced defaults in December 2023 and June 2024. Upon notice, SINOSURE promptly assisted the contractor in negotiations on overdue payment solutions with the host government and the project owner. Meanwhile, SINOSURE initiated the claims process, leveraging its professional and efficient services and rigorous risk assessment mechanisms to quickly determine the loss amount and compensate the insured according to the terms of the insurance policy. In December 2024, SINOSURE made the payment as the first tranche of claim amounting to USD75.62 million. This claim payment fully demonstrated SINOSURE’s policy-oriented function and commitment in serving national strategies and the real economy, providing an example for exporters in coping with overseas risks.

中国信保支付某中东电站项目出口卖方信贷保险项下首笔赔款7,562万美元
SINOSURE paid USD75.62 million as the first tranche of claim under the Export Supplier’s Credit Insurance for a Middle-East power plant project

产品服务
PRODUCTS AND SERVICES

资信服务业务
CREDIT INFORMATION SERVICES

2024年，中国信保资信有限公司（以下简称“中国信保资信”）开始独立运营，开局起步良好，运行规范有序，首年实现盈利。资信数据服务覆盖全球国别、行业、企业银行等多个领域，建立了覆盖全球200多个国家和地区、近500家渠道的资信数据网络，搭建了强大、动态更新的全球风险数据库，其中企业银行风险数据库覆盖全球4.7亿家企业银行主体，行业风险数据库数据量2.6亿条。

In 2024, SINOSURE CREDIT SERVICE LTD. (“SINOSURE CREDIT”) commenced independent operations, achieving a promising start with standardized and orderly operations, and realizing profitability in its first year. The credit information data services covered multiple fields including global countries, industries, corporate and banking. SINOSURE CREDIT has developed a credit information data network of around 500 channels covering over 200 countries and regions worldwide, and built a robust and dynamically updated global risk database, including a corporate and banking risk database covering 470 million entities throughout the world and a sector risk database with 260 million entries.

企业银行风险数据库覆盖全球

4.7 亿家企业银行主体

A corporate and banking risk database covering 470 million entities

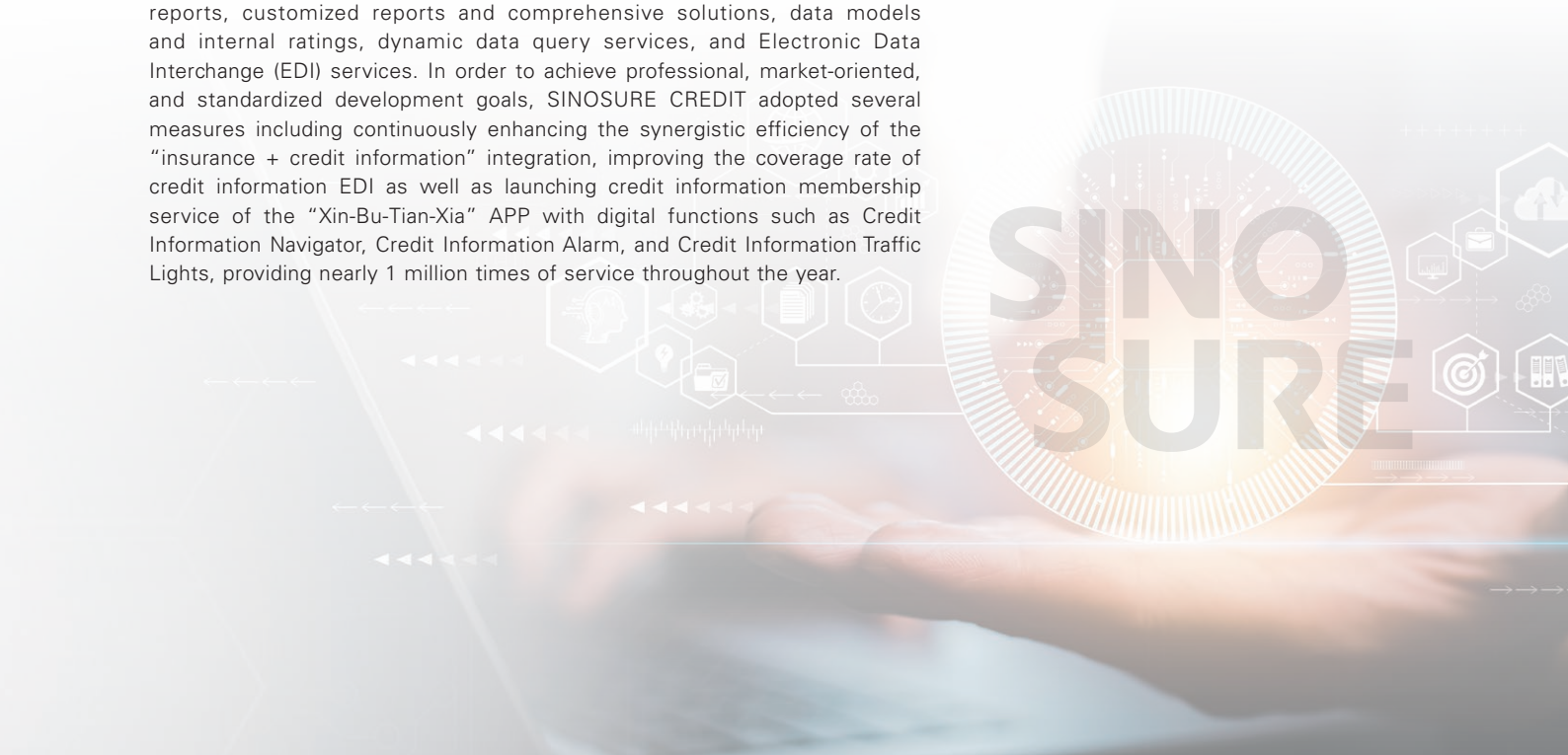
行业风险数据库数据量

2.6 亿条

A sector risk database with 260 million data entries

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类产品。资信业务聚焦专业化、市场化、规范化发展目标，不断提升“保险+资信”一体化强协同效能，资信EDI覆盖率不断提高，“信步天下”APP推出资信会员服务，资信导航仪、报警器、红绿灯等数字化产品全年对客服务近百万次，有效发挥支持外经贸企业发展作用。

SINOSURE CREDIT has developed five major product categories: standardized reports, customized reports and comprehensive solutions, data models and internal ratings, dynamic data query services, and Electronic Data Interchange (EDI) services. In order to achieve professional, market-oriented, and standardized development goals, SINOSURE CREDIT adopted several measures including continuously enhancing the synergistic efficiency of the “insurance + credit information” integration, improving the coverage rate of credit information EDI as well as launching credit information membership service of the “Xin-Bu-Tian-Xia” APP with digital functions such as Credit Information Navigator, Credit Information Alarm, and Credit Information Traffic Lights, providing nearly 1 million times of service throughout the year.



客户服务
CLIENT SERVICES

2024年，95387统一智能客户服务平台持续发挥实效。全年接听来电2.3万通，开展外呼服务超50万通，拓展服务邮箱、文本窗口、短信通知等新服务渠道，处理客户需求完成时效同比提高近30%。

In 2024, the nationwide 95387 Intelligent Hotline continued the optimized service. Totally 23,000 calls were received and over 500,000 outgoing calls made throughout the year. New service functions were developed, such as service email-box, text-based windows, and SMS notifications. The completion efficiency of processing clients' demands improved by nearly 30% year-on-year.

案例 Case

中国信保“两岸信保通”专项服务首单业务落地厦门
First Deal under SINOSURE's "Cross-Strait Credit Insurance" Special Service Landed in Xiamen

2024年6月，在第十六届海峡论坛之“海峡金融论坛－台企发展峰会”上，中国信保厦门分公司与厦门银行、厦门明和实业有限公司签约“两岸信保通”首单业务。“两岸信保通”是中国信保联合厦门银行推出的专门针对台商企业出口信用保险保单融资的全国首创专项服务产品。该产品具有融资币种灵活、利率低、操作便利、融资方式多样等综合优势，为台企在厦营造良好的融资环境，吸引更多台企来厦投资兴业。

In June 2024, at the "Straits Financial Forum – Taiwan Enterprise Development Summit" during the 16th Straits Forum, SINOSURE Xiamen Branch concluded the first deal of "Cross-Strait Credit Insurance" with Xiamen Bank and Xiamen Minghe Industrial Co., Ltd. "Cross-Strait Credit Insurance" is a pioneering financial service launched by SINOSURE in collaboration with Xiamen Bank, specifically designed to provide export credit insurance policy financing for Taiwanese enterprises. This service facilitates flexible currencies, low interest rates, convenient procedures and diverse types for finance, boosting a favorable financing environment for Taiwanese enterprises to operate and invest in Xiamen.

中国信保推出“两岸信保通”专项服务
"Cross-Strait Credit Insurance" Special Service Launched by SINOSURE

RISK MANAGEMENT
风险管理

风险管理
RISK MANAGEMENT

2024年，中国信保坚决贯彻落实党中央关于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。风险偏好指标全部满足阈值要求，七大类风险整体可控：

保险风险方面
保险风险总体可控，呈现结构性特点。

市场风险方面
市场风险限额指标均在监管机构和公司控制范围内，投资业务审慎稳健运行。

信用风险方面
信用类资产评级准入门槛较高，全年未发生信用违约事件。

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

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

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

流动性风险方面
公司流动性监测比例高于监管要求，投资资产变现能力较强，整体流动性充足。

此外，在防控洗钱风险方面，公司全面落实反洗钱监管要求，严格履行反洗钱法定义务，坚决维护国家金融秩序与经济安全；在防控欺诈风险方面，公司建立欺诈风险防控机制，建设以大数据为基础、行为监测为抓手、模型技术为核心的立体化欺诈风险监测体系，助力业务高质量发展；在关联交易方面，关联交易识别、审议、披露、报告合法合规。

In 2024, 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. All risk appetite indicators met the threshold requirements, and the seven major categories of risks proved to be under control:

Insurance risk

The insurance risk was controllable overall, showing structural characteristics.

Market risk

Indicators of market risk limits were maintained within the required regulatory and corporate thresholds. Investment operations were carried out prudently and stably.

Credit risk

The access threshold of credit assets rating was high, and no credit default occurred throughout the year.

Operation risk

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

Strategic risk

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

Reputation risk

No incidents that have significantly and adversely affected the Company's reputation or generated major reputation risks have been identified, and the overall reputation risk is under control.

Liquidity risk

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

With regard to the prevention and control of money laundering risks, SINOSURE fully implemented regulatory requirements for anti-money laundering, strictly fulfilled the statutory obligations, resolutely maintained the national financial order and safeguarded the economic security. In terms of preventing and controlling fraud risks, SINOSURE established a fraud risk prevention and control mechanism and developed a multidimensional fraud risk monitoring system based on big data, with behavior monitoring as the primary task and model technology as the core, facilitating high-quality business development. Regarding related-party transactions, the affiliation identification, review, disclosure, and reporting of these transactions were all conducted in compliance with laws and regulations.

RESEARCH RESULTS
研究成果

研究成果
RESEARCH RESULTS

《国家风险分析报告》
HANDBOOK OF COUNTRY RISK

2024年10月25日，中国信保成功举办2024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《国家风险分析报告 2024》上下册、《全球风险地图》、全球风险地球仪，这是中国信保连续第20年发布《国家风险分析报告》。2024年版《国家风险分析报告》基于产业结构视角，从高端制造业、现代服务业、可再生能源等行业洞察一国经济增长支柱；基于风险视角，从政治、经济、法律、营商环境等领域立体式呈现一国风险敞口；基于数据视角，从财政收支、国际收支、外债、汇率、就业等维度多角度解构一国经济运行趋势；基于机遇视角，从资源禀赋、政策环境、国际关系等方面，为中国出海企业的市场开拓、项目推动、风险防控提供可靠的政策建议。

On October 25, 2024, SINOSURE successfully held the Launch Event for the *Handbook of Country Risk 2024* and the Country Risk Management Forum, officially releasing two volumes of the 2024 version of the *Handbook* along with the *Country Risk Map*, and the *Country Risk Globe*. SINOSURE has released the *Handbook* for 20 consecutive years. The 2024 version provides insights into each country's economic growth pillars from the perspective of industrial structure, focusing on sectors of high-end manufacturing, modern services, renewable energy industries, etc. It presents a comprehensive view of each country's risk exposure from perspectives of politics, economy, law, business environment, etc. From a data-driven perspective, it dissects each country's economic performance trends through multiple dimensions, including fiscal revenue and expenditure, international balance of payments, external debt, exchange rates, and employment. Additionally, from an opportunity-oriented perspective, it offers policy recommendations for Chinese enterprises in market expansion, project promotion, and risk prevention and control, based on factors such as resource endowments, policy environment, and international relations.

中国信保举办2024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 2024* and the Country Risk Management Forum

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

2024年7月25日，中国信保政策性职能履行评估报告发布会暨“充分发挥政策性金融工具职能 助力企业更好出海”研讨会在京举行。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（2023年度）》。该报告已连续11年对外发布。2023年度《报告》着重从支持外贸稳规模优结构、高质量服务共建“一带一路”、积极践行普惠金融、助力绿色金融发展等方面对公司政策性职能履行情况进行客观评价。

On July 25, 2024, the Launch Event for the *Policy Function Performance Assessment Report of China Export & Credit Insurance Corporation (2023)* and the Seminar on “Leveraging the Function of Policy-oriented Financial Instruments to Support Enterprises Go Global” were held in Beijing, where the Report was officially released by the Department of Macroeconomic Research under the Development Research Center of the State Council. The Report has been published for 11 consecutive years. The 2023 version objectively accesses SINOSURE’s performance of policy functions in such areas as driving the foreign trade in stabilizing scale and optimizing structure, supporting high-quality Belt and Road cooperation, developing inclusive finance, and assisting in the development of green finance.

国务院发展研究中心宏观经济研究部发布《中国出口信用保险公司政策性职能履行评估报告（2023年度）》
Policy Function Performance Assessment Report of China Export & Credit Insurance Corporation (2023) Was Released by the Department of Macroeconomic Research under the Development Research Center of the State Council

INTERNATIONAL COOPERATION AND EXCHANGE

国际合作与交流

国际合作与交流
INTERNATIONAL COOPERATION AND EXCHANGE

2024年，中国信保持续深入参与国际治理，配合国家重大外交活动。借力国际同业交流平台，主动贡献信保智慧，积极讲好信保故事。创新开展能力建设活动，助力扩大信保朋友圈。

In 2024, SINOSURE continued to engage deeply in international governance and participated in major national diplomatic activities. On various platforms of international exchange, we actively contributed our expertise and effectively shared our stories. We innovatively held capacity-building activities to expand our international circle of friends.

积极配合中非合作论坛北京峰会，成功组织非洲（英语国家）出口信用机构能力建设研修班。承办伯尔尼协会2024年理赔追偿专家会，举办中日信保机构2024年双边交流会议，与国际同业开展多维度交流互鉴。深度参与亚洲金融合作协会工作，成功连任协会理事单位。

During the season of Beijing Summit of the Forum on China-Africa Cooperation (FOCAC), SINOSURE successfully organized the Seminar on Capacity Building of Export Credit Agencies (ECAs) in English-speaking African Countries. We hosted the Berne Union Claims & Recoveries Specialist Meeting 2024 and the 2024 China-Japan ECAs' Exchange Meeting, fostering multi-dimensional exchanges and mutual learning with international peers. We deeply engaged in the work of the Asia Financial Cooperation Association (AFCA) and was successfully re-elected as its board member.

中国信保举办非洲（英语国家）出口信用机构能力建设研修班
SINOSURE organized the Seminar on Capacity Building of ECAs in English-speaking African Countries

邀请伯尔尼协会秘书长来华开展工作访问，公司有关部门负责人成功竞任伯尔尼协会短期险委员会副主席，与泰国、斯洛文尼亚、印度尼西亚同业新签合作备忘录，公司领导会见联合国副秘书长兼非洲经济委员会执行秘书，促进深化了国际交流与合作。

During the year, SINOSURE invited the Secretary-General of the Berne Union to visit China. Member of SINOSURE was successfully elected as Vice Chair of the Short-Term Business Committee of the Berne Union. SINOSURE signed Memorandums of Understanding on cooperation respectively with THAI-EXIM, SID and LPEI. SINOSURE Chairman met with the United Nations Under-Secretary-General and Executive Secretary of the U.N. Economic Commission for Africa.

深入参与二十国集团巴西工商峰会及其“金融与基础设施”议题组，连续4年成功推动峰会《政策建议报告》吸纳出口信用保险支持基础设施建设、呼吁各国支持企业“走出去”等相关内容。

SINOSURE actively participated in “Finance and Infrastructure” thematic group of B20 Brazil 2024, and for the fourth consecutive year proposed policy recommendations on roles that export credit could play in supporting infrastructures and assisting enterprises in exploring overseas markets.

中国信保承办伯尔尼协会2024年理赔追偿专家会
SINOSURE hosted the Berne Union Claims & Recoveries Specialist Meeting 2024

HUMAN RESOURCES
人力资源

人力资源
HUMAN RESOURCES

截至2024年末，中国信保共有员工3,309人，其中博士研究生86人（占比2.6%），硕士研究生2,068人（占比62.5%），大学本科生1,100人（占比33.2%）。

As of the end of 2024, SINOSURE had 3,309 employees in total, among whom 86 held doctoral degrees (2.6%), 2,068 held master's degrees (62.5%), and 1,100 held bachelor's degrees (33.2%).

截至2024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 the end of 2024, SINOSURE maintained 28 functional departments at the headquarters, 26 domestic branches, 1 wholly-owned subsidiary, 4 overseas representative offices and 3 overseas working teams.

中国信保共有员工

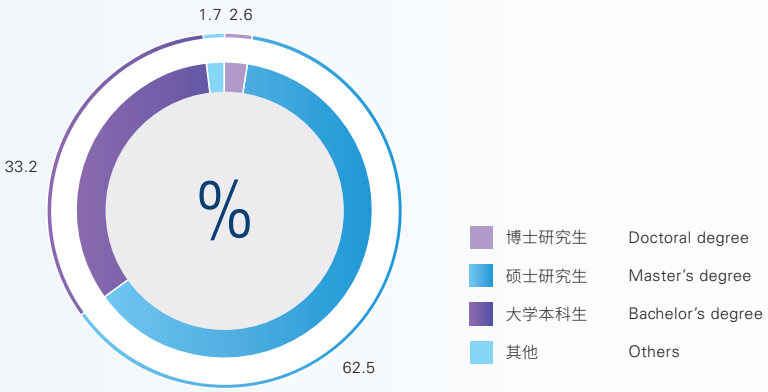
3,309人

3,309 employees in total

设有

28个总部部门

28 functional departments at the headquarters



深化改革
DEEPENING REFORMS

2024年，中国信保全面贯彻落实党的二十届三中全会精神，科学谋划公司进一步全面深化改革举措，深入推进六大工程建设，确保公司发展战略落地见效。持续推进政策性金融改革，全面实施业务“分类管理、分账核算”，公司治理现代化、管理精细化水平进一步提升。

In 2024, SINOSURE diligently implemented the guiding principles of the Third Plenary Session of the 20th CPC Central Committee, formulated science-based measures of further comprehensively deepening reforms, vigorously advanced the Six Priorities, and ensured effective execution of our development strategy. SINOSURE consistently promote the reform of the policy-oriented financial services, and comprehensively implemented a “Categorized Management and Segregated Accounting” system, thereby further modernizing corporate governance and enhancing precision in management.

中国信保不断深化企业级业务架构建设，巩固扩大数字化转型成效。完善架构管控机制，稳步推广开展细化建模，强化业务与IT衔接融合。开展综合险4.0新系统优化升级，完成内贸险核心系统上线，持续优化项目险业务流程，深化业务运营能力建设。强化互联网保险基础能力建设，推动数字生态建设，积极扩大数字生态合作广度。持续迭代贸易险、项目险模型群，稳步提升风控合规数字化能力。深化数据治理长效保障机制，丰富企业级数据库，提升数据服务能力。不断优化科技基础设施及研发运维体系，持续提高自主可控能力。

SINOSURE consistently advanced the Enterprise-level Business Architecture, solidifying and expanding the achievements of digital transformation. We refined architecture governance mechanisms, steadily scaled granular modeling, and strengthened business-IT integration. Key initiatives included: optimizing and upgrading the Comprehensive Trade Insurance system to 4.0 version; launching the core system for domestic trade insurance; streamlining workflows of project insurance; enhancing operational capacity building; strengthening fundamental capabilities for digital insurance; developing the Company’s digital ecosystem; expanding partnership to broaden the digital collaboration landscape; iterating the risk modeling groups for trade insurance and project insurance; elevating digital capabilities in risk control and compliance; institutionalizing mechanisms for data governance; enriching enterprise-level databases; improving the delivery capacity of data service; consolidating IT infrastructure and R&D operation and maintenance systems to enhance self-reliance and controllability of technologies.

社会责任
SOCIAL RESPONSIBILITIES

助力乡村振兴
CONTRIBUTING TO RURAL REVITALIZATION

2024年，中国信保全面贯彻落实习近平总书记关于乡村振兴重要论述精神，有力履行定点帮扶政治责任，聚焦“五大振兴”，扎实做好教育、产业、消费、党建等各方面帮扶工作，为公司定点帮扶的安徽霍邱、江西余干巩固拓展脱贫攻坚成果、推进乡村全面振兴做出应有贡献。

In 2024, SINOSURE fully implemented General Secretary Xi Jinping's guiding principles on rural revitalization and effectively fulfilled its political mandate for targeted assistance in designated regions. Focused on the "five-pillar revitalization" framework (industry, talent, culture, ecology, and organization), we carried out targeted programs on education, industry, consumption, Party building, and other drivers assistance, solidifying and expanding achievements in poverty alleviation and promoting comprehensive rural revitalization in our designated assistance regions, Huoqiu County in Anhui Province and Yugan County in Jiangxi Province.

投入无偿帮扶资金

2,432 万元

RMB24.32 million in grant funds disbursed

帮扶建档立卡户学生、农村低保户学生、孤残儿童和乡村教师

30,471 人

The assistance program reached 30,471 individuals, comprising students in officially registered impoverished households, rural subsistence allowance recipients, orphaned and disabled children, and rural educators.

中国信保在定点帮扶县举办助农直播电商大赛
SINOSURE sponsored an livestreaming E-commerce Contest in the designated assistance county as digital-enabled farming support

支持“三支队伍”培训

13,925人

Supported the training of 13,925 persons under the “Three Talent Forces” initiative

消费帮扶金额

3,735.7万元

RMB37.357 million of consumption-based assistance

坚决落实“四个不摘”要求，全年向两个定点帮扶县投入无偿帮扶资金2,432万元。帮扶建档立卡户学生、农村低保户学生、孤残儿童和乡村教师30,471人，支持“三支队伍”培训13,925人，重点帮扶脱贫不稳定户、边缘易致贫户和突发困难户等易返贫致贫人口545户，帮助定点帮扶县巩固拓展脱贫攻坚成果，守牢防返贫底线。

SINOSURE firmly adhered to the “Four Continues” mandate (to continue poverty alleviation duties, policies, assistance and oversight after counties are removed from the poverty list) and disbursed RMB24.32 million in grant funds to the two designated assistance counties throughout the year. The assistance program: reached 30,471 individuals, comprising students in officially registered impoverished households, rural subsistence allowance recipients, orphaned and disabled children, and rural educators; supported the training of 13,925 persons under the “Three Talent Forces” initiative (grass-root public sector leadership, innovative talents and entrepreneurs, and skilled workforce); and extended priority assistance to 545 households which are prone to falling back to poverty. All these efforts helped solidify and expand the gains of poverty eradication in the designated assistance counties to prevent a return to poverty.

组织开展“汇聚力量 助力乡村振兴”主题活动，汇聚公司各方资源，动员广大员工积极参与，多家总部部门和分公司的党支部通过党建联建、捐款捐物、支教活动等方式开展帮扶；大力开展消费帮扶，消费帮扶金额3,735.7万元，有力支持定点帮扶县农户增收。

SINOSURE also initiated the flagship campaign: “Gathering Strength: Driving Rural Revitalization”, pooling resources and mobilizing corporate-wide engagement, with Party branches across HQ departments and domestic branches carrying out targeted assistance through joint Party-building initiatives, in-kind and monetary donations, and educational volunteer programs. Concurrently we vigorously promoted consumption-based assistance, amounting to RMB37.357 million, effectively supporting income growth of farmers in the designated assistance counties.

社会责任
SOCIAL RESPONSIBILITIES

支持绿色可持续发展
SUPPORTING GREEN AND SUSTAINABLE DEVELOPMENT

2024年，为更好支持我国对外经贸高质量发展，切实做好绿色金融大文章，中国信保进一步强化绿色金融战略引领，发布《绿色金融发展战略》，明确提出公司发展绿色金融的指导思想、基本原则、战略目标，围绕支持绿色低碳循环发展、防范化解ESG风险、提升自身ESG表现三方面重点任务，制定绿色信保六大专项行动计划，推动公司更好履行政策性职能，践行绿色低碳发展理念，为全球可持续发展和绿色低碳转型作出了积极贡献。

In 2024, in order to better support the high-quality development of China's foreign economy and trade and make substantial efforts in green finance, SINOSURE further strengthened the strategic guidance in green finance by issuing the *Green Finance Development Strategy*, which specified the guiding philosophy, fundamental principles, and strategic goals for the corporate development of green finance. Centering on three priorities – supporting green, low-carbon, and circular economy, managing ESG risks, and improving the Company's own ESG performance – the Strategy outlined six special action plans for SINOSURE to better fulfill its policy-oriented functions, deliver our commitment to green and low-carbon development, and make due contributions to global sustainable development and the green and low-carbon transition.

中国信保承保的印度尼西亚巨港市17.7MW垃圾焚烧处理项目
The 17.7MW Waste-to-Energy Incineration Project in Palembang, Indonesia, covered by SINOSURE

案例 Case

中国信保承保印度尼西亚巨港市 17.7MW 垃圾焚烧处理项目

The 17.7MW Waste-to-Energy Incineration Project in Palembang, Indonesia, covered by SINOSURE

2024年，中国信保为某企业承建印度尼西亚巨港市17.7MW垃圾焚烧处理项目出具中长期出口买方信贷保单，承保规模1.27亿美元。本项目融资框架搭建过程中，中国信保在充分论证项目垃圾处理和发电能力以及未来收入情况的基础上，创新设计了以项目未来现金收入为主要依托，以项目资产及收入等为相关抵质押安排，以搭配发起人完工支持为增信措施，免除全程全额连带责任还款担保的项目融资模式，并最终落实承保。

In 2024, SINOSURE issued a medium- and long-term export buyer's credit insurance policy for a 17.7MW waste-to-energy incineration project constructed by a Chinese enterprise in Palembang, Indonesia, with an insured amount of USD127 million. Based on a thorough evaluation on the project's capacities of waste treatment and power generation and its revenue prospects, SINOSURE tailor-made an innovative project-finance arrangement, in which the project's future cash income is the primary source of loan repayment, project assets and revenues are pledged as collaterals, sponsor's completion guarantees serve as credit enhancement, while the obligation of full-term, full-amount joint and several liability guarantee is waived, and SINOSURE finally implemented the underwriting.

大事记
ANNALS

1月 January

- 召开党委扩大会议，传达学习贯彻习近平总书记在省部级主要领导干部推动金融高质量发展专题研讨班开班式上的重要讲话精神。
  SINOSURE held an enlarged meeting of the Party Committee to convey, study, and implement the spirit of General Secretary Xi Jinping's speech at the Opening Ceremony of the Special Seminar on Promoting High-Quality Financial Development for Principal Leading Cadres at Provincial/Ministerial Level.

- 召开2024年度工作会议暨党建工作会议。
  SINOSURE held the 2024 annual work conference and the Party-building work conference.

- 承保的远景动力法国杜埃电动汽车电池制造基地项目获得“国际项目融资奖”(PFI Award)“欧洲工业年度最佳交易”奖(Europe Industrial Deal of the Year)。
  The Envision AESC's Douai Electric Vehicle Battery Manufacturing Base Project, France, underwritten by SINOSURE won the "Project Finance International Award (PFI Award)" and the "Europe Industrial Deal of the Year" award.

2月 February

- 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总结会议。
  SINOSURE held a meeting to summarize the Company's Thematic Education on Studying and Implementing Xi Jinping Thought on Socialism with Chinese Characteristics for a New Era.

- 召开2024年度定点帮扶工作部署会。
  SINOSURE held the 2024 work deployment meeting for designated assistance on rural revitalization.

3月 March

- 国务院《政府工作报告》连续十年明确提及出口信用保险有关内容。
  For the 10th consecutive year, the State Council's *Report on the Work of the Government* underlined export credit insurance.

- 与泰国进出口银行签署合作备忘录。
  SINOSURE signed a memorandum of cooperation with Thai EXIM.

- 与TCL科技集团股份有限公司及TCL实业控股股份有限公司签署战略合作协议。
  SINOSURE signed a strategic cooperation agreement with TCL Technology Group Corporation and TCL Industrial Holdings Co., Ltd.

4月 April

- 中央第十三巡视组巡视中国出口信用保险公司党委工作动员会召开。
  SINOSURE held the mobilization meeting for the 13th Inspection Team of the CPC Central Committee to inspect the SINOSURE Party Committee.

- 召开党委专题会议，全面部署和启动公司党纪学习教育工作。
  SINOSURE Party Committee held a thematic meeting to comprehensively deploy and initiate the Company's Party Discipline Learning and Education work.

- 参加伯尔尼协会春季会议。
  SINOSURE participated in the Berne Union Spring Meeting 2024.

- 与摩洛哥非洲银行集团签署合作备忘录。
  SINOSURE signed a Memorandum of Cooperation with Bank of Africa-BMCE Group.

5月 May

- 与商务部联合印发《关于充分发挥出口信用保险作用 扎实推进贸易高质量发展 加快建设贸易强国的通知》。
  SINOSURE and the Ministry of Commerce jointly issued the *Notice on Fully Leveraging the Role of Export Credit Insurance to Solidly Advance High-Quality Trade Development and Accelerate the Building of a Strong Trading Nation*.

- 与沙特财政部及国家债务管理中心签署合作谅解备忘录。
  SINOSURE signed a Memorandum of Understanding on cooperation with the Ministry of Finance and the National Debt Management Center of Saudi Arabia.

- 与印尼国家石油公司(Pertamina)签署合作备忘录。
  SINOSURE signed a memorandum of cooperation with Pertamina of Indonesia.

- 与中国太平保险集团签署全面战略合作协议。
  SINOSURE signed a comprehensive strategic cooperation agreement with China Taiping Insurance Group.

- 召开2024年银保合作会。
  SINOSURE held the Credit Insurance and Banking Cooperation Seminar 2024.

6月 June

- 与巴西国家石油公司(Petrobras)续签合作谅解备忘录。
  SINOSURE renewed the Memorandum of Understanding on Cooperation with Petrobras of Brazil.

- 举办第二届数字金融服务节暨第五届小微客户服务节开幕式。
  SINOSURE held the opening ceremony of the 2nd Digital Finance Service Day and the 5th SMEs Client Service Day.

大事记
ANNALS

- 与上海浦东发展银行签署全面合作协议。
  SINOSURE signed a comprehensive cooperation agreement with Shanghai Pudong Development Bank.
- 承办伯尔尼协会2024年理赔追偿专家会议。
  SINOSURE hosted the Berne Union Claims & Recoveries Specialist Meeting 2024.
- 与上海市人民政府签署战略合作协议。
  SINOSURE signed a strategic cooperation agreement with Shanghai Municipal People's Government.

7月 July

- 与沙特公共投资基金签署合作谅解备忘录。
  SINOSURE signed a Memorandum of Understanding on cooperation with PIF of Saudi Arabia.
- 召开党委会议传达学习党的二十届三中全会精神。
  SINOSURE held a meeting of the Party Committee to convey and study the spirit of the Third Plenary Session of the 20th CPC Central Committee.
- 召开2024年度半年工作会议。
  SINOSURE held the 2024 semi-annual work conference.
- 发布《中国出口信用保险公司政策性职能履行评估报告（2023年度）》。
  SINOSURE released the *Policy Function Performance Assessment Report of China Export & Credit Insurance Corporation (2023)*.

8月 August

- 与马来西亚Gentari公司签署合作谅解备忘录。
  SINOSURE signed a Memorandum of Understanding on cooperation with Gentari Sdn Bhd of Malaysia.
- 与青岛市人民政府签署战略合作协议。
  SINOSURE signed a strategic cooperation agreement with Qingdao Municipal People's Government.
- 与渤海银行签署全面合作协议。
  SINOSURE signed a comprehensive cooperation agreement with China Bohai Bank Co., Ltd.

9月 September

- 报送的支持我国高附加值服务贸易发展案例获得2024年中国国际服务贸易交易会“中国服务实践案例”奖。
  SINOSURE's case of supporting the development of China's high value-added service trade won the "China Service Practice Case" award at the 2024 China International Fair for Trade in Services.
- 举办非洲（英语国家）出口信用机构能力建设研修班。
  SINOSURE hosted the Seminar on Capacity Building of ECAs in English-speaking African Countries.
- 召开党纪学习教育总结会议。
  SINOSURE held a meeting to summarize the Company's Party Discipline Learning and Education work.

10月 October

- 举办2024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 2024* and the Country Risk Management Forum.

- 参加伯尔尼协会2024年秋季年会。
  SINOSURE participated in the 2024 Annual General Meeting of Berne Union.

11月 November

- 王浩同志任中国出口信用保险公司党委书记。
  Mr. Wang Hao was appointed as the Secretary of the Party Committee of China Export & Credit Insurance Corporation.

- 举办中日信保机构2024年度双边交流会。
  SINOSURE held the 2024 China-Japan ECAs' exchange meeting.

- 公司党委召开落实中央巡视整改工作任务动员部署会。
  The Company's Party Committee held a mobilization and deployment meeting for implementing the rectification work after inspection by the CPC Central Committee.

12月 December

- 召开党委扩大会议，传达学习贯彻中央经济工作会议精神。
  SINOSURE held an enlarged meeting of the Party Committee to convey, study, and implement the spirit of the Central Economic Work Conference.

- 与河南省人民政府签署战略合作协议。
  SINOSURE signed a strategic cooperation agreement with People's Government of Henan Province.

- 报送的支持新质生产力发展案例获得人民日报社“2024金融高质量发展案例”奖。
  SINOSURE's case on supporting the development of new quality productive forces won the “2024 Financial High-Quality Development Case” award issued by People's Daily.

- 承保的哈萨克斯坦纯碱厂项目获得全球银行与市场(Global Banking & Markets)“年度公司银团贷款”奖(Corporate Syndicated Loan Deal of the Year)和“年度出口信用融资”奖(Export Finance Deal of the Year)。
  The Kazakhstan Soda Ash Plant Project underwritten by SINOSURE won the “Corporate Syndicated Loan Deal of the Year” and “Export Finance Deal of the Year” awards issued by the Global Banking & Markets.

- 保险及担保业务承保规模首次迈上万亿美元新台阶。
  SINOSURE's underwritten volume of insurance and guarantee businesses surpassed USD1 trillion threshold for the first time.

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