

Stock name: 中投保 Stock code: 834777



中国投融资担保股份有限公司
CHINA NATIONAL INVESTMENT AND GUARANTY CORPORATION



Faith and Credit



CHAIRMAN'S message



Everything looks fresh again as spring approaches. The fruitful year of 2015 has become history and the year of 2016 is greeting us with both opportunities and challenges.

In 2015, the world economy underwent in-depth adjustments and China was faced with growing pressure for economic downturn. Despite the complex situation, China National Investment and Guaranty Corporation (I&G) actively responded to the changes at home and abroad, adjusted its operation strategy when necessary, vigorously promoted the business structure composed of three principal businesses: “credit enhancement, asset management and Internet finance”, and strived to advance the shareholding system reform and get listed on the National Equities Exchange and Quotations (NEEQ) system. Thanks to the concerted efforts of our staff, we had a good beginning for business transformation, innovation and development and set a new record in business performance. In 2015, I&G achieved operating revenues of RMB1.38 billion and total profits of RMB758 million, had RMB95.8 billion new guaranteed amount throughout the year and RMB171.1 billion guaranty balance, and the accumulated total guaranty amount reached RMB418.2 billion. Seizing opportunities presented by the state government’s promotion of financing guaranty companies, we focused on reforming the business mode of micro and small financial guaranty to serve the national strategy of “mass entrepreneurship and mass innovation”; we launched Zhejiang Internet Financial Assets Exchange Corp. jointly with Ant Financial and Hundsun Technologies, a startup with promising prospects; we made active exploration and progress in asset management business with characteristics of credit enhancement; we completed the shareholding system reform, were successfully listed on the NEEQ system, and became the first listed enterprise directly controlled by a central enterprise on the NEEQ system, which greatly boosted our popularity and influence.

The year of 2016 is the opening year for the 13th Five-Year Plan and a critical year for the structural reform, and also for us to carry forward transformation and upgrade. At the new historical starting point, we will follow the policy orientation of “mass entrepreneurship and mass innovation”, the Internet Plus action plan, and the policy to promote the development of strategic emerging industries, give full play to our strength in resources and brand built over the past two decades, speed up transformation, upgrade and the operational mechanism reform, give back to the society with better products and services and to shareholders with better business performance, and build up a good image in the capital market.

“A large musical instrument must make resonant sounds and a man with lofty ideal must cherish a farsighted vision.” In the future, we will continue to uphold the development concepts of “people and reputation first and foremost, adaptation and harmonious development”, reinforce the synergy of credit enhancement, asset management and Internet finance through credit enhancement-based services, enhance our credit and better allocate social credit resources. We will also strengthen cooperation with all the other walks of society to create a better future and contribute more to China’s credit system and credit culture.

Chairman of China National Investment & Guaranty Corporation
March 2016

黄捷

MEMORABILIA OF 2015



3.5 March

The I&G CPC Committee held a Party members' meeting for re-election, which elected the new CPC Committee and Discipline Inspection Committee of I&G.



4.22 April

I&G and China Bohai Bank held the signing ceremony for strategic cooperation, which indicated comprehensive banking-guaranty cooperation between the two sides and a new stage of addressing the difficult financing for SMEs.

March 3.6



Employees were studying the code of professional ethics and signing the Letter of Risk Warning for Special Positions, so as to better understand and observe national laws, regulations and basic behavioral norms and prevent professional and ethical risks.



May 5.14

The meeting on the scheme of corporate transformation and upgrade and adjustment of organizational structure was successfully held at the headquarters, which officially lifted the curtain on I&G's transformation and upgrade.



6.24 June

Zhejiang Internet Financial Assets Exchange Corp. jointly established by I&G with Ant Financial and Hundsun Technologies was coming online. It achieved a turnover of more than RMB12 billion in the first year.



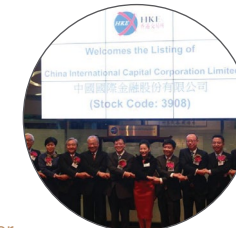
8.18 August

The founding conference and the first shareholders' general meeting of I&G was successfully held in Beijing, which indicated that the company's joint stock reform was a complete success.



10.16 October

Li Keqiang, member of the Political Bureau of CPC Central Committee and Premier of the State Council, was chairing a meeting of leaders from financial enterprises. Representative of I&G was present at the meeting as the only representative of Chinese financing guaranty industry.



11.9 November

China International Capital Corporation Limited (CICC, HK3908), in which I&G invested as a minority shareholder, was successfully listed at Hong Kong Stock Exchange.



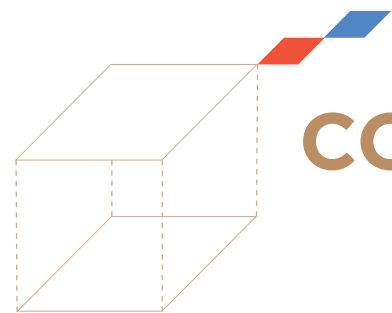
12.15 December

I&G was successfully listed on the NEEQ system and became the first listed enterprise on that system directly controlled by a central enterprise.



12.24 December

I&G, Bank of Beijing, Tus S&T Service and Beijing SMEs Credits Re-guarantee signed the comprehensive strategic cooperation agreement on supporting SMEs through investment-loan-guarantee integration, in an attempt to implement the national strategy of innovation-driven development and create a new model of serving SMEs.



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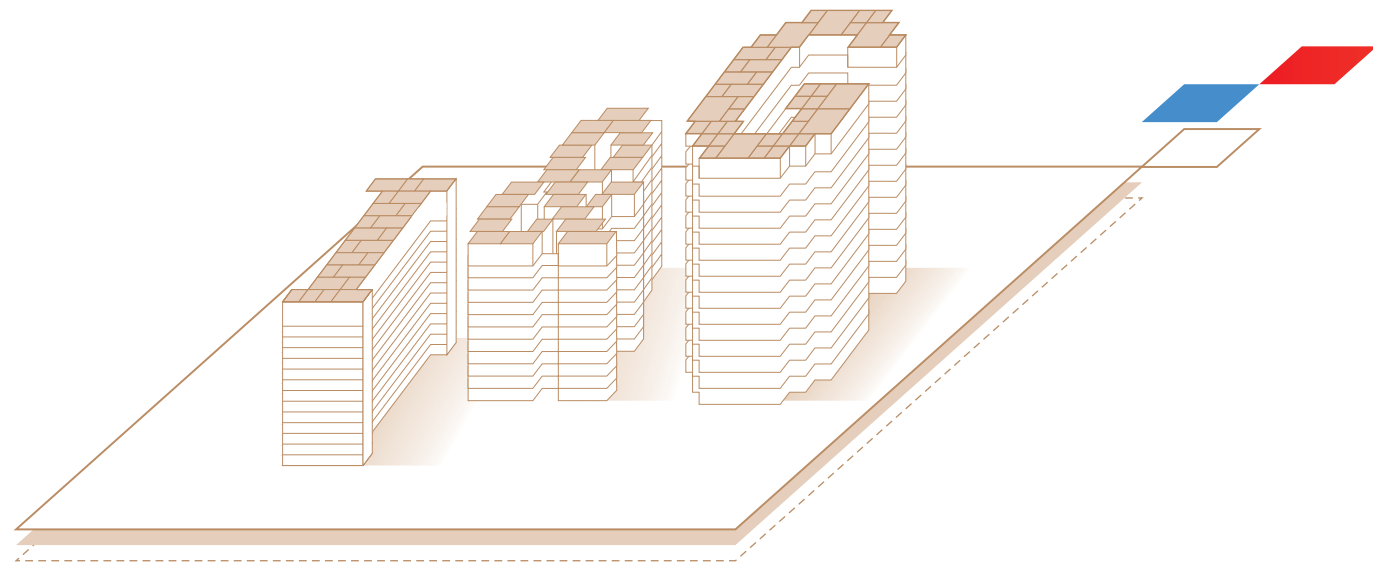
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A COMPANY introduction



COMPANY PROFILE

Established by the Ministry of Finance and the former State Economic and Trade Commission in 1993 with the approval of the State Council, China National Investment & Guaranty Corporation (I&G) is the first specialized guarantee institution in China. It is a member enterprise of State Development & Investment Corporation (SDIC) and the president institution of China Financing Guarantee Association.

In 2010, I&G was transformed from a wholly state-owned enterprise into a joint venture by introducing six new shareholders, including CCB International, CITIC Capital, CDH Investments, Government of Singapore Investment Corporation (GIC), GoldStone Investment and SDIC Fund. In 2015, I&G was transformed into an incorporated company and listed on NEEQ (stock code: 834777).

By the end of 2015, I&G had a registered capital of RMB4.5 billion, total assets of RMB10.4 billion, and bank credit of RMB115.3 billion. It was granted long-term credit rating of AAA (with rating outlook of "stable") by authoritative credit rating agencies such as China Cheng Xin International Credit Rating Co., Ltd. (CCXI), China Lianhe Credit Rating Co. and Dagong Global Credit Rating Co., Ltd.

As a flagship enterprise in China's guarantee industry, I&G, in line with national strategies and policies, has made great efforts to enhance corporate credit, improve the social credit environment and better the financial service system. It has made innovations in businesses, products and fields, established a business architecture pillared by credit enhancement, asset management and Internet finance, and set up business lines in cross-currency market, stock market and bond market. By the end of 2015, I&G had provided more than 20,000 clients with guarantee services worth RMB418.2 billion, making it the largest and the earliest guarantee institution in China.

As the only entity in China that is a member of the world's top three guarantee and credit insurance associations, I&G has always been the window and main channel of foreign communication in the guarantee industry. It has formed a comprehensive strategic alliance with China's first-class banks, securities companies, trust investment companies, financial assets management companies and professional investment and consulting organizations. As a shareholder of China International Capital Corporation (stock code: HK3908), CDH Investments and other leading companies in related sectors, I&G has built an operating platform to offer clients comprehensive financial and credit services and solutions.



CHRONICLE I&G

1999.1.2

On January 2, 1999, as required by the related document of the central government, I&G was spun off from the Ministry of Finance and taken over by the Central Work Committee for Large Enterprises. Since then, the Company would no longer be a financial institution. In December of the same year, the central government decided to dissolve the Central Work Committee for Large Enterprises and establish the Central Work Committee for Enterprises, which started to take charge of I&G.

2006.12

In December 2006, SDIC injected capital of RMB2,335.5 million into the Company, increasing its registered capital to RMB3 billion. The Board of Directors and the Board of Supervisors were set up according to the Company Law of the People's Republic of China.

2006.10

In October 2006, with approval of the State Council, the Company was merged into SDIC.

1993.12.4

On December 4, 1993, the Company was registered with the State Administration for Industry and Commerce as a non-bank financial institution, with a registered capital of RMB500 million. Its operation was led, administrated, coordinated, supervised and audited by the People's Bank of China.

2003.3.21

On March 21, 2003, the State-owned Assets Supervision and Administration Commission of the State Council (SASAC) was established. As a key state-owned enterprise directly under the central government, the Company became subject to the management of SASAC.

1993.7.28

On July 28, 1993, then Vice Premier Zhu Rongji gave a reply to the request submitted by the People's Bank of China, approving the Ministry of Finance and the State Economic and Trade Commission to establish China Economic & Technological Investment & Guaranty Company, the predecessor of I&G.

2011.3.31

On March 31, 2011, the Company was issued a business license as financing guarantee institution by the Beijing Municipal Bureau of Financial Work (License No.: Jing A000001).

2010.7

In July 2010, the Company completed equity financing and restructuring by introducing six Chinese and foreign investors, a move that increased its registered capital to RMB3.52 billion from RMB3 billion.

2013.10

In October 2013, the Company was renamed China National Investment and Guaranty Co., Ltd.

2015.8

In August 2015, I&G completed the shareholding reform, renamed the "CHINA NATIONAL INVESTMENT AND GUARANTY CORPORATION"

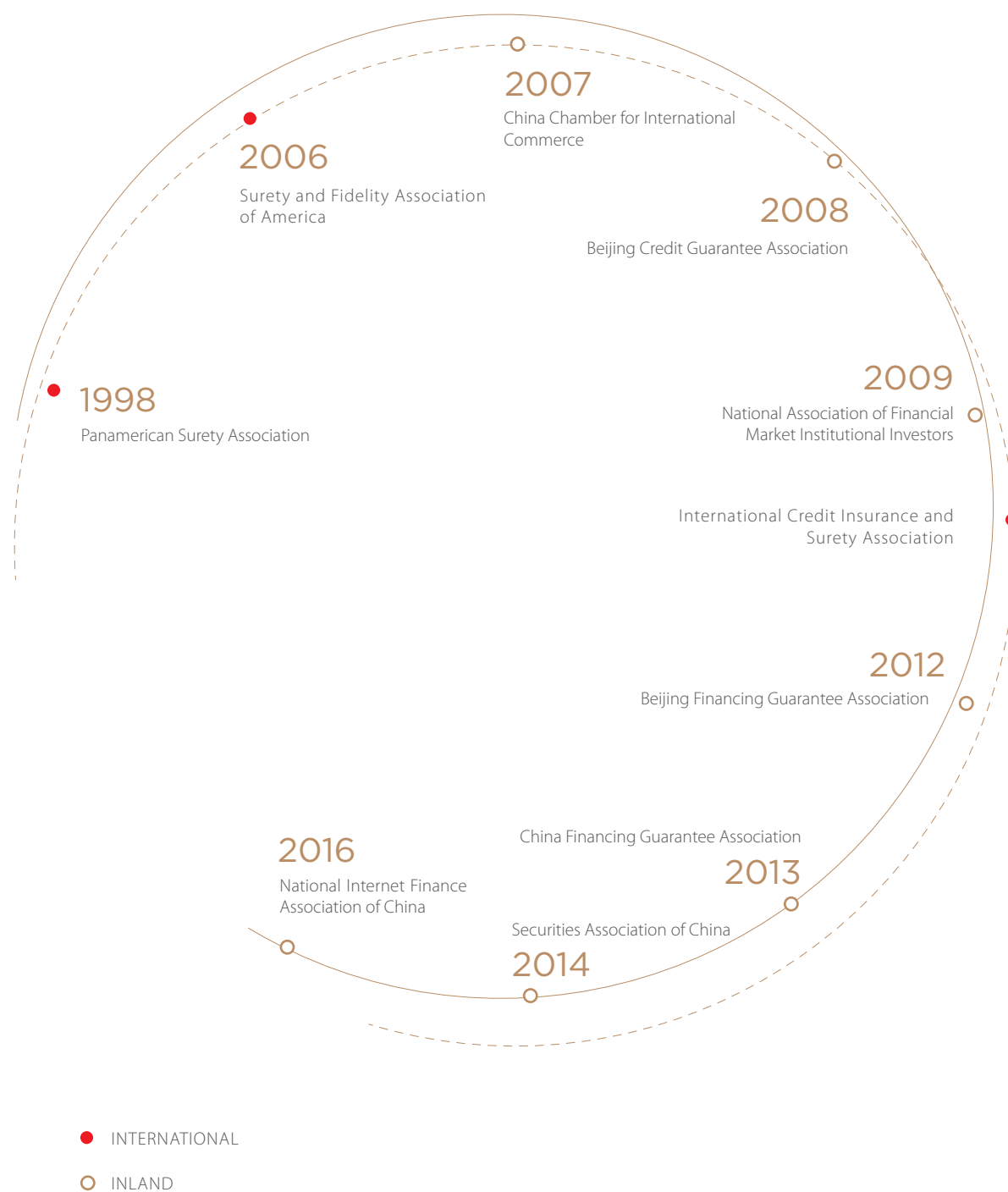
2015.12

In December 2015, I&G listed on the NEEQ system.

2012.9

In September 2012, the Company completed registered capital transfer and increase, and its registered capital rose to RMB4.5 billion.

QUALIFICATIONS



COMPANY CULTURE

Mission

By providing credit enhancement services, the Company undertakes the mission to enhance corporate credit, optimize the allocation of credit resources, improve the efficiency of transaction on market, advance the building of a society-wide credit system and credit culture, and drive the development of national economy and society.

Vision

The Company is dedicated to becoming the most competitive provider of non-standard financial products and services.

Core Values

To optimize the allocation of credit resources, promote fund and commodity circulation, and drive the development of national economy and society by providing excellent products and services;

To provide more opportunities for employees' better career development and help them balance career and life;

To enhance the Company's comparative advantages and sustainable growth capability, and steadily increase the equity value of shareholders.

Business Philosophy

People-oriented. To understand, respect, utilize, cultivate and encourage employees, to fully arouse their enthusiasm and creativity, and to encourage them grow together the Company.

Reputation foremost. The Company follows the business ethics of being honest and credible, adheres to the win-win and benefit-sharing business principle, gives extensive cooperation with all circles at home and abroad, and builds up a good image.

Accommodation to changes. To keep pace with ever-changing times and be proactive in reform and innovation; to enhance the sustainable growth capability through innovations in technology, system and management.

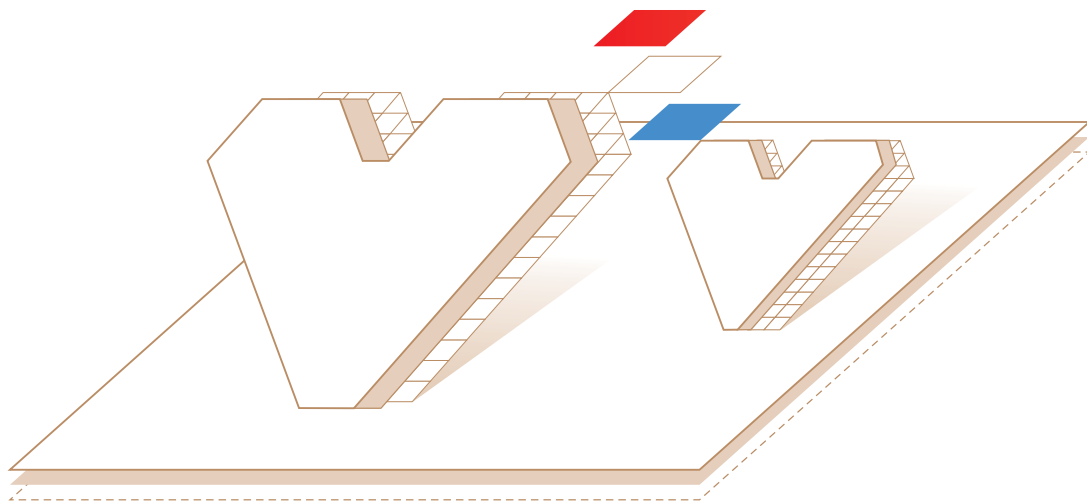
Harmonious development. To uphold the prudent, sustainable and harmonious development concept, and strive to be the most sustainable, instead of the largest, in the industry; to adhere to the values of achieving a win-win situation with clients; to balance corporate and individual interest with social interest, uphold the consciousness of a corporate citizenship, actively shoulder social responsibility and give back to the community.

Strategic Thinking

To carry out the Blue Ocean Strategy, persist in value innovation, seek compound market demands in the overlapping areas of financial innovation, and provide clients with integrated credit solutions.

To follow the path of intensive, high-end and internationalized development, enhance the comparative advantages and sustainable growth capability, and improve the Company's core competence

► B SOCIAL responsibility



I. Promoting harmonious development of economic and social with credit guarantee

• Helping SMEs secure financing

I&G is committed to "addressing the financing difficulties faced by medium-sized, small and micro enterprises" and has created a successful model of the government supporting their development featuring "policy fund, corporate management and market-based operation". It has also created eight business models of financing guarantee for those enterprises in order to support their development in light of government policies and guidance. I&G's efforts to serve medium-sized, small and micro enterprises through commercial guarantee on the principle of market-based operation have been fully recognized by competent authorities. By the end of 2015, I&G had served more than 20,000 clients accumulatively, more than 80% of which were medium-sized, small and micro enterprises, and its accumulative total guarantee amount reached RMB418.2 billion. I&G's positive contributions to creating jobs and boosting local economy have generated immense social benefits.

• Advancing urbanization

I&G has made explorations in advancing urbanization in recent years. Fully playing its role of credit enhancement and risk management as a professional guarantee institution, it has actively developed and undertaken public financing guarantee businesses, covering overall urban-rural development, affordable housing construction, new area construction, comprehensive urban environment improvement, water supply and sewage treatment, road renovation and city greening, and other areas of the urbanization drive. It has also expanded comprehensive services for urbanizations to support local infrastructure construction. By the end of 2015, I&G had endorsed local urbanization through public financing guarantee projects totaling more than RMB130 billion, involving 16 provinces, one municipality, 50 prefecture-level cities and 37 counties (cities, districts). The capital was truly used to expand domestic demand and maintain growth, making positive contributions to improving people's lives, benefiting the public and pushing economic and social development.

• Assisting in energy conservation and emission reduction

By providing professional guarantee services, I&G has given World Bank's Energy Conservation Fund the function of credit magnification and made special contributions to energy conservation and emission reduction. Under the direct leadership of the National Development Reform Commission (NDRC) and the Ministry of Finance, I&G, with the "leveraging" effect of credit guarantee, has mobilized credit capital of Chinese commercial banks, created a new fund usage model, and more effectively achieved the policy goals of Global Environment Facility. The new model was highly spoken of by World Bank experts and has been introduced to many countries, presenting China's professional credit guarantee institution to the international stage.

II. Participating in financial product innovation, improving financial service system

I&G has taken an active part in financial product innovation, and has effectively lowered the transaction cost of all market players and promoted the healthy and fast development of financial market by introducing professional guarantee business into the bond, fund and interbank markets and exerting its function of credit enhancement and risk management as a professional guarantee institution. I&G provides guarantee for products such

as corporate bonds, bills and guaranteed fund, and supported enterprises to shift from indirect to direct financing, in an endeavor to improve the financial service system. By the end of 2015, it had provided guarantees cumulating to RMB384 billion for 490 direct financing projects.

III. Boosting development and self-discipline of guarantee industry

Taking it as its responsibility to promote industrial development, I&G has carried out business explorations and practices actively, intensified communication and cooperation with domestic and foreign counterparts, created the basic standards and systems for guarantee business from the ground up, and pushed for legislation and relevant systems for the industry. Its efforts have been recognized and applauded by relevant authorities and all social circles. Entrusted by China Banking Regulatory Commission (CBRC), I&G took the lead in founding the China Financing Guarantee Association in 2013, with itself acting as the president institution.

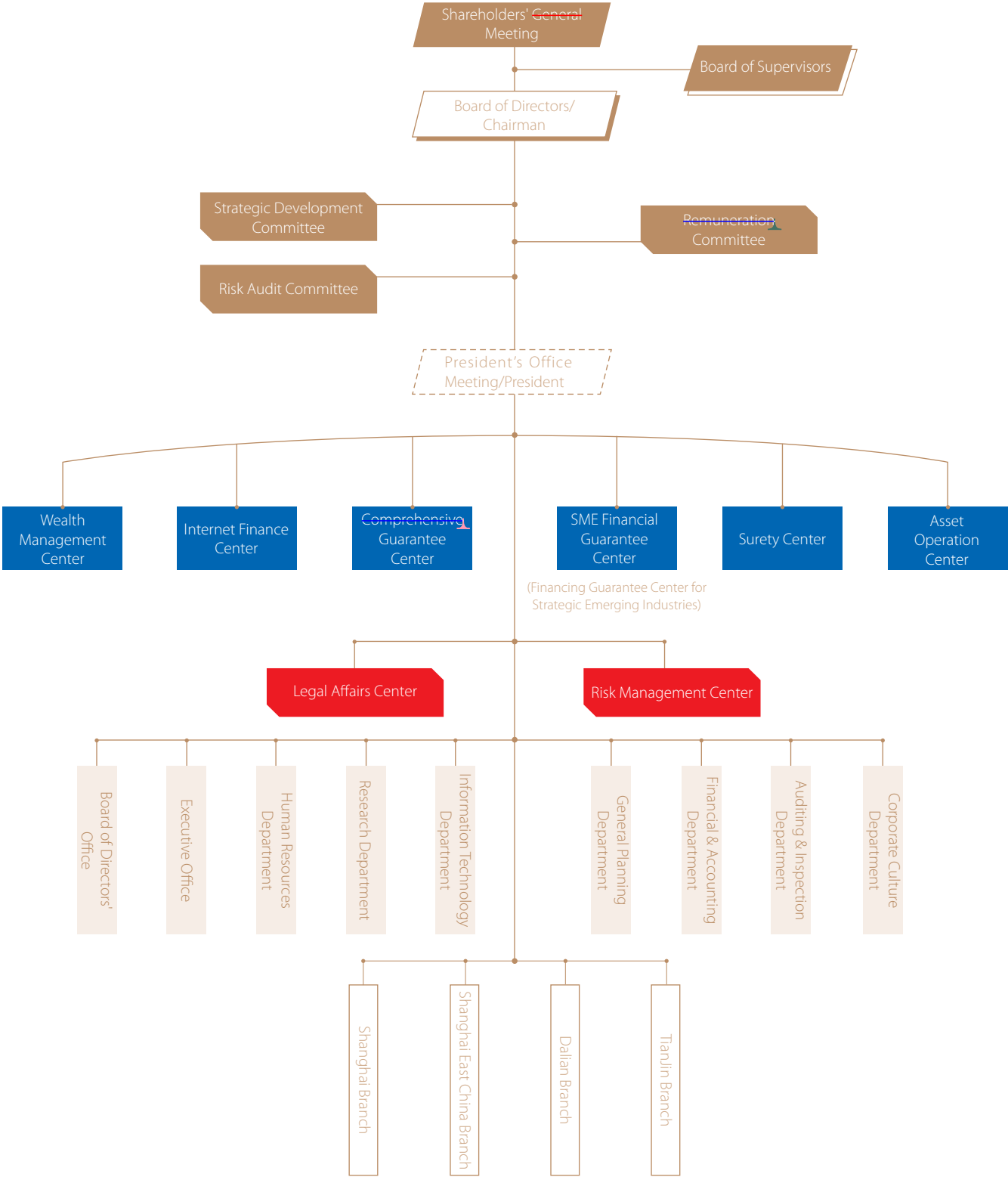
IV. Upholding legal and honest operation

Upholding integrity belief and the concept of "Faith and Credit", I&G observed the business morality of good faith and honesty, and aspired for the interest balance for the company, shareholders, employees and the society. It has also upheld the idea of corporate citizenship, insisted on legal operation and proactively undertaken social responsibilities. During the past over 20 years since founding, I&G has had no default record, provided quality credit enhancement products and services, and established itself as the No.1 brand in Chinese guarantee industry. I&G has been titled a "Tax Payer of A-rated Credit" by local tax authority for many years in a row.

V. Participating in charity work

Since founding, I&G has actively performed its corporate citizen responsibilities. It has built Hope elementary schools, donated for the construction of multiple Good Care elementary schools and clinics in the earthquake-stricken Wenchuan, donated for disaster relief in flooded areas and for SARS prevention and treatment, and provided legal assistance. I&G's employees' have also made donations actively, displaying the good character and compassion of I&G people.

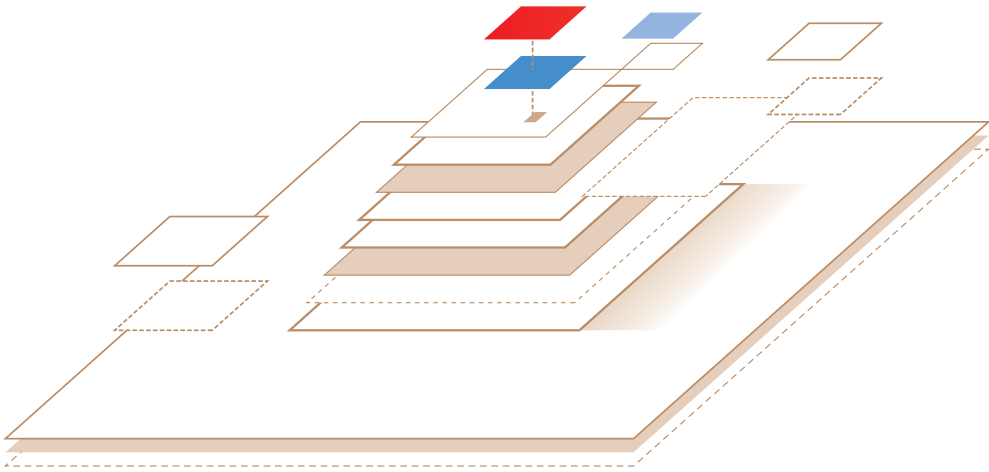
ORGANIZATION CHART



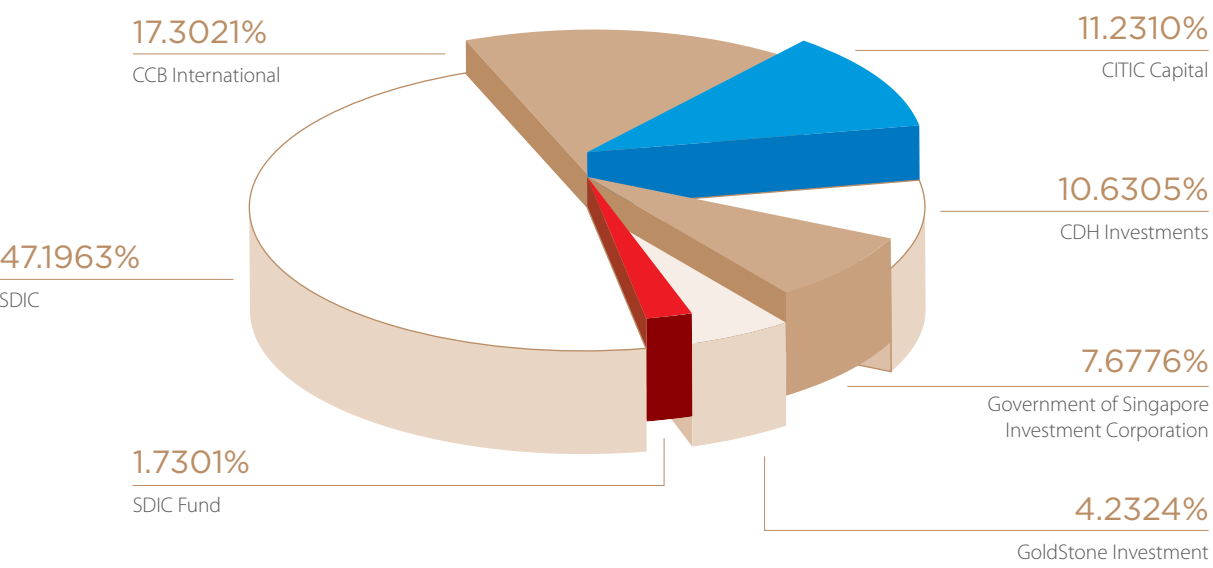
Legend:

Front office Middle office Back office Branches

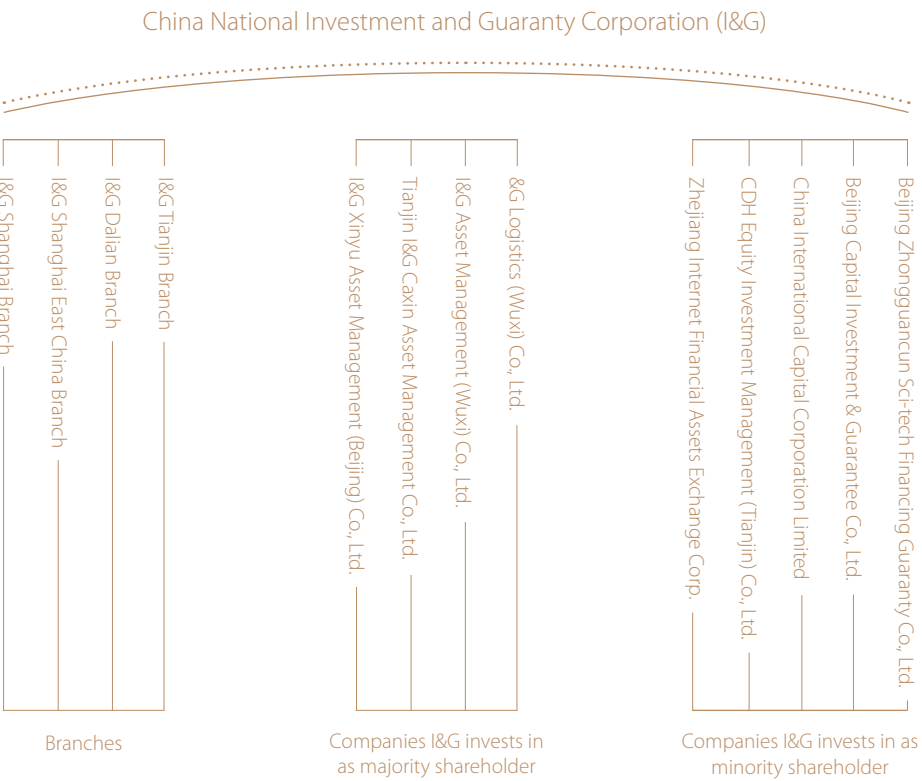
ORGANIZATION structure



Ownership Structure



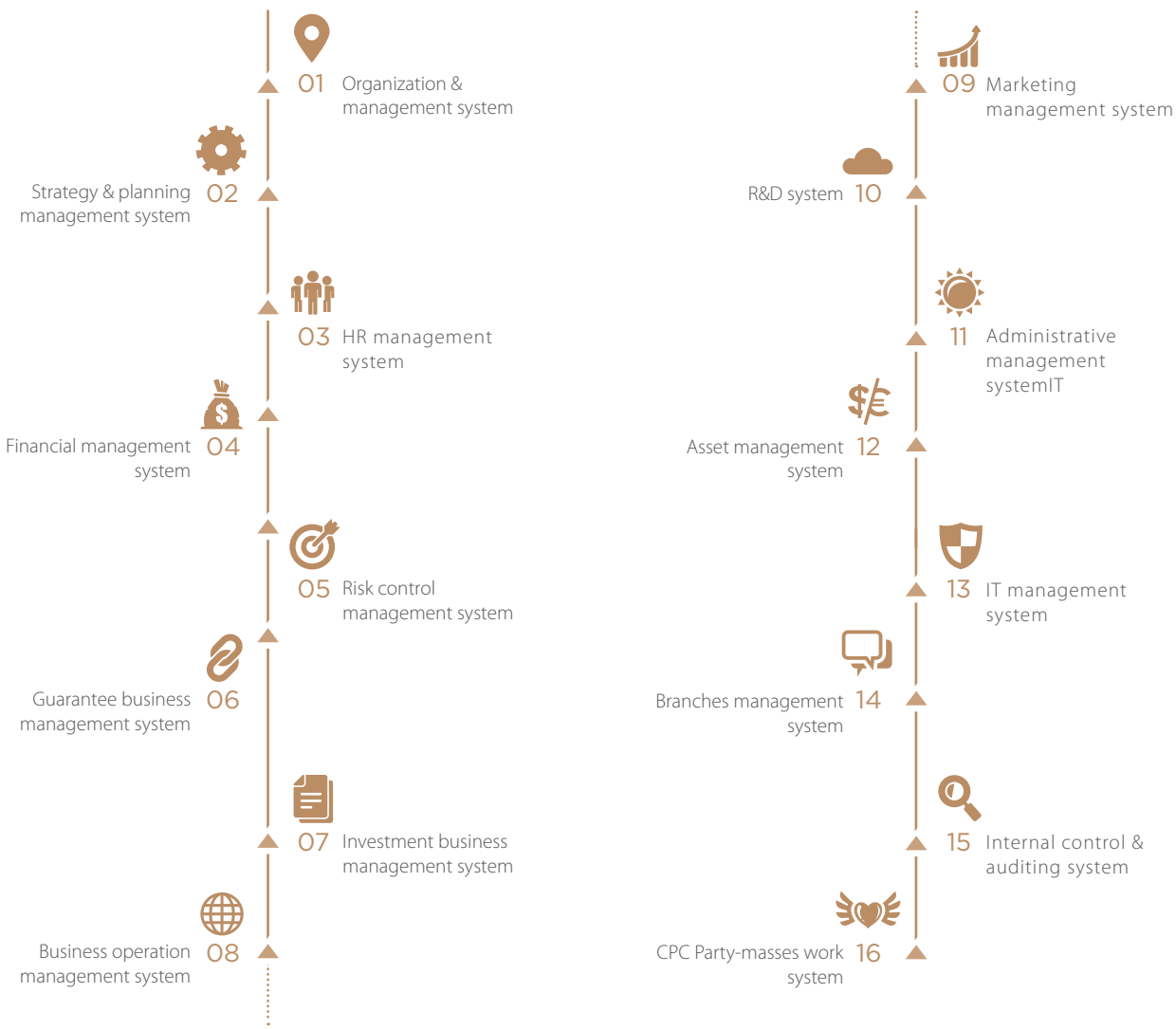
Branches and main investees



MANAGEMENT SYSTEM

Aiming for market-based development and focused on enhancing comparative advantages and the capability of sustainable development, I&G has continuously improved and reformed the operation mechanism and management system, and established the management framework and system with distinct characteristics of the guarantee industry that can adapt to the future strategy and reflect the company's core culture. In this way, it has ensured sustained and sound corporate development.

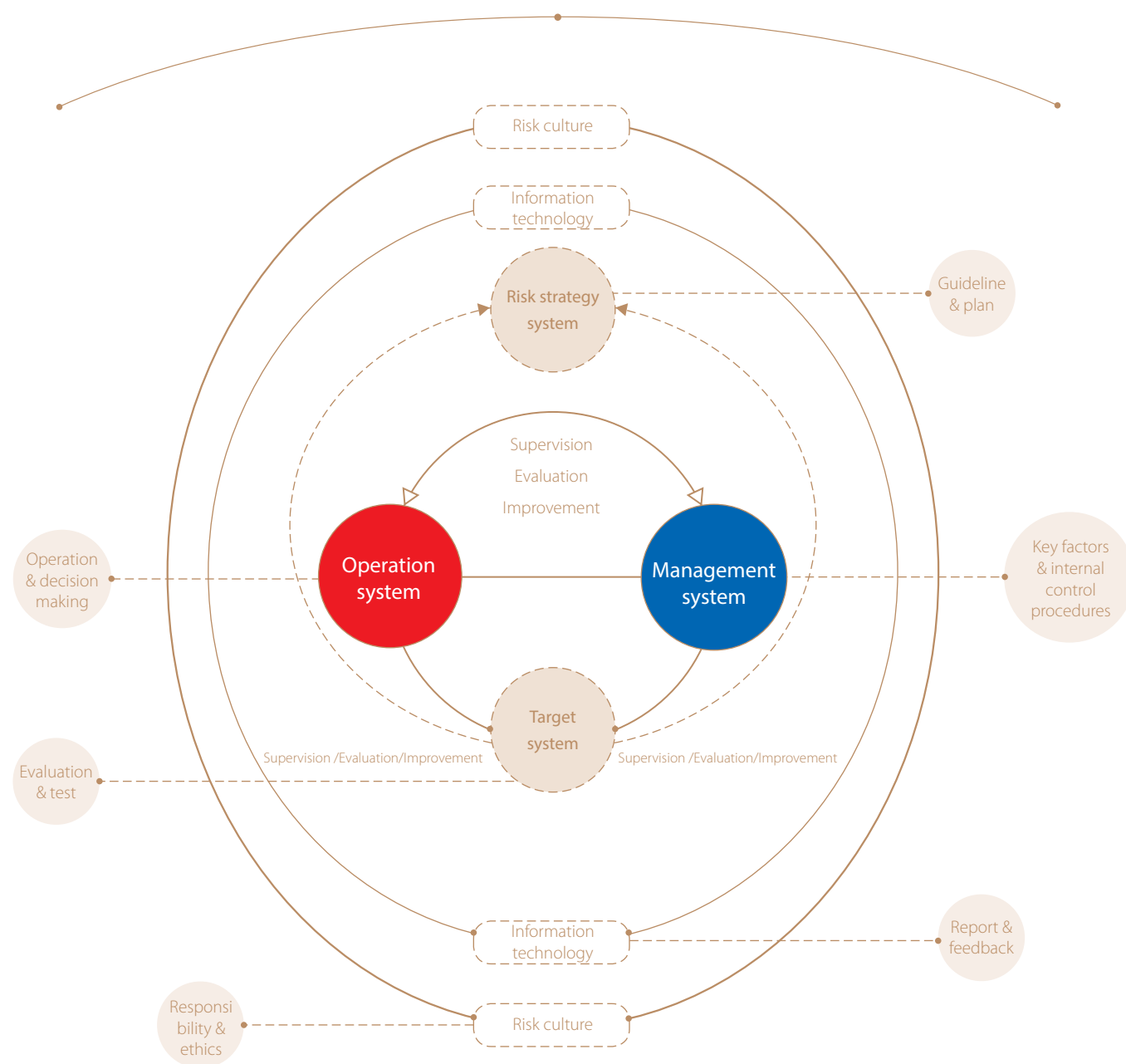
Institutional Framework



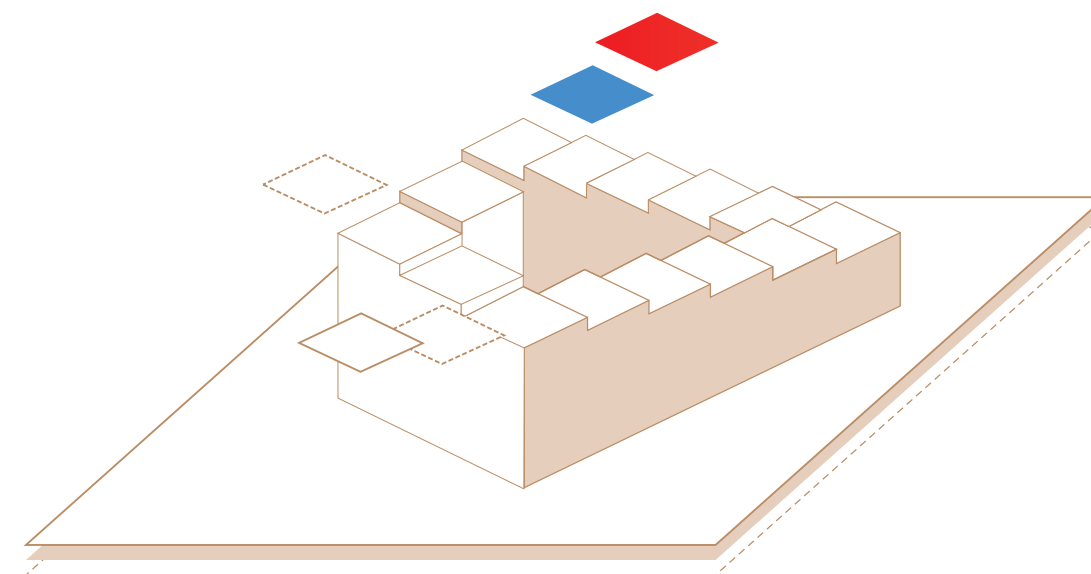
RISK CONTROL SYSTEM

As a professional institution dealing with risks, I&G has taken risk identification and control as the key to its survival and development. It has established a comprehensive risk management system to actively cope with business impacts caused by changes in the macro-environment and manage risks in a proactive way.

Comprehensive risk management framework



BUSINESS overview



BUSINESS OVERVIEW



Guarantee

- Business based on public financing markets

Corporate debt guarantee, trust financing guarantee, guarantee for open-ended principle-guaranteed fund, guarantee for asset securitization products, etc.

- Business based on interbank markets

Guarantee for corporate short-term debt securities, SME collection note guarantee, medium-term note financing guarantee, etc.

- Business based on capital markets

Stock collateral financing guarantee, stock private placement guarantee, corporate bond issuance guarantee, secondary debt issuance guarantee, etc.

- Business in cooperation with banks

Loan financing guarantee, letter of credit financing guarantee, acceptance draft financing guarantee, real estate structural financing guarantee, bridge financing and acquisition guarantee, performance guarantee for government procurement, etc.

- Surety guarantee

Bidding guarantee, performance guarantee, advance payment guarantee, quality guarantee, payment guarantee, maintenance guarantee, supply guarantee, and transaction guarantee for projects and government procurement field.

- Entrusted guarantee business

Entrusted guarantee means that I&G, entrusted by government departments or international organizations, operates and manages policy-directed guarantee funds or capitals.



Asset management business

Relying on its strength in mass-producing basic financial assets and standardizing non-standard financing products, I&G conducts assets management business to provide investment products and services for clients according to their risk tolerance and the market conditions. Assets management business mainly consists of credit enhancement business, proactive management business and intermediary services.



Internet finance

Internet finance is intended to provide safe, professional, diverse and convenient fixed-income products and other financial services for qualified investors, financial institutions, and enterprises via an Internet platform that features big data management, data interaction, customer management, pricing and integrated services.



OPERATION overview



OPERATING PROFILE

2015 was the year of transformation for I&G and also a year of milestone significance in its development history. Under the leadership of SDIC and the Board of Directors, I&G took active steps to deal with changes in the internal and external environments following the philosophy of "consolidated foundation, risk control, transformation and upgrade, and innovation-driven development". It worked hard to establish the business architecture and strategic layout featuring the coordinated development of "credit enhancement, asset management and Internet finance", focused on the shareholding system reform and pushed for listing at NEEQ, achieving satisfactory results.



- In 2015, I&G registered RMB **95.8** billion new guarantee amount, up **73%** from the previous year;
- I&G achieved the all-year income of RMB **1,383** million, including RMB **704** million guarantee income and RMB **665** million investment income;
- I&G achieved RMB **603** million net profits attributable to shareholders of the listed company, up **357%** from the previous year;
- As of the end of 2015, I&G had RMB **171.1** billion guarantee balance, accumulative total guarantee amount of RMB **418.2** billion, and total assets of RMB **10.406** billion.

OPERATING PERFORMANCE

1.Financial Highlights

Main financial data and indicators (unit: RMB100 million)

Financial data and indicators	2015	2014	2013
I. Financial data			
Total income	13.83	14.78	12.26
Total profits	7.58	2.31	4.25
Net profits attributable to shareholders of the listed company	6.03	1.32	3.19
	End of 2015	End of 2014	End of 2013
Total assets	104.06	106.58	98.43
Total liabilities	40.20	44.19	41.16
Owners' equity	63.86	62.39	57.27
II. Financial indicators			
Asset/liability ratio (%)	38.63	41.46	41.82
Income/profit ratio (%)	54.81	15.63	34.67
ROE (%)	9.80	2.11	5.71



2. Credit Enhancement

In the environment of reduced macro-economic growth and sustained low interest rate in 2015, I&G insisted on the business principle of "two improvements and one reduction", namely improving business and customers' commercial values, improving risk control capability and reducing capital consumption. It seized the opportunity of the eruptive growth of break-even investment businesses and actively undertook such businesses. Meanwhile, against the background of aggravated differentiation of the real estate market, industrial adjustment and lower guarantee return, I&G carried out relevant businesses in a solid way with special emphasis on quality customers of listed companies and real estate projects in tier-1 cities. As break-even investment businesses took a rising proportion and most of I&G's existing public financing businesses were included in government debts, the overall risk of its guaranteed projects was further reduced and its business structure was continuously optimized.

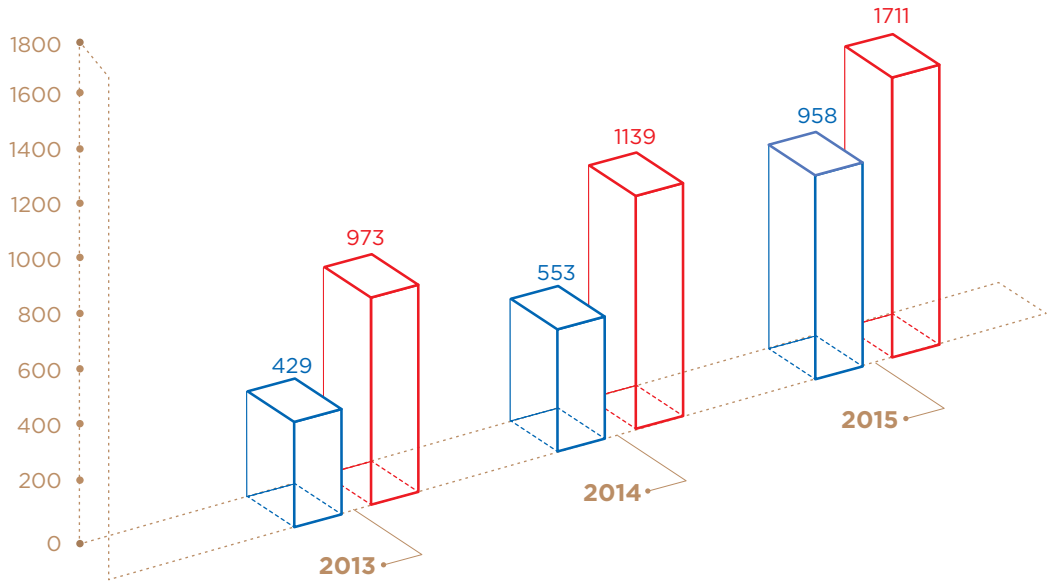
Regarding SME financial guarantee business, I&G seized the opportunity of the state promoting financing guarantee enterprises and worked towards "establishing brand, building system and promoting business practices". As a flagship enterprise in the guarantee industry, I&G, the only representative of this industry, was invited to participate in the symposium of financial enterprises chaired by premier Li Keqiang. Taking an active part in banking-guarantee cooperation, I&G president was elected the first rotating chairman (financing guarantee industry) of the joint session of banking-guarantee cooperation. In light of state policies, I&G organized resources to complete the scheme for creating the national financing guarantee fund, which was approved by relevant authority. It set up the SME financial guarantee center and worked with relevant organizations to set up the cooperation platform for SME growth that provided debt and equity financing services for high-tech SMEs. I&G also established relationships with bidding agencies and opened new channels and customer resources of performance/bidding L/G (letter of guarantee) businesses in an earnest effort to serve SME's development.

I&G's guarantee business in recent years (unit: RMB100 million)

Guarantee business indicators	2015	2014	2013
New guarantee amount within the year	958	553	429
Guarantee balance	1711	1139	973
Number of guaranteed projects within the year	2967	2319	2303
Number of clients within the year	2846	2213	2026
Annual income from guarantee business	7.04	7.86	6.80

I&G's guarantee business in recent years (unit: RMB100 million)

New guarantee amount within the year Guarantee balance





3. Asset management

In the environment of reduced macro-economic growth and capital market turmoil, I&G operated its investment business soundly and its asset configuration strategy withstood the test of market fluctuations. In 2015, I&G achieved good investment performance with investment income of RMB665 million. In terms of long-term investment, I&G's long-term investments have successively come to the payback period, and CICC, the company that I&G invested in as a minority investor, went public at Hong Kong Stock Exchange in 2015, its equity value being further recognized in the capital market. In terms of medium and short-term investment, I&G insisted on prudent operation, timely adjusted the asset configuration and investment ratio, and achieved satisfactory risk-adjusted returns.

Regarding asset management business, I&G Xinyu Asset Management (Beijing) Co., Ltd. focused on fixed-income asset management products and actively explored businesses in that area with characteristics of credit enhancement. Since I&G started this business in the second half of 2015, its managed assets have reached the scale of RMB5.72 billion, indicating a good start.



4. Internet finance

In 2015, I&G co-founded Zhejiang Internet Financial Assets Exchange Corp. with Ant Financial and Hundsun Technologies, and became the first organization in China that obtained the license for Internet Financial Assets Exchange. Giving full play to I&G's advantages in basic asset risk management, Hundsun Technologies' advantages in information technology and Ant Financial's advantages in client channels, Zhejiang Internet Financial Assets Exchange Corp. actively produced basic assets with characteristics of credit enhancement and the Internet, and provided safe, professional and convenient fixed-income products on the Internet platform. It has achieved good results by largely improving the clients' financing efficiency and effectively lowering the financing cost.

CREDIT CAPACITY

In 2015, I&G continued to enhance the credit capacity system "supported by core capital, leveraged on bank credit for marketing and restricted by open market rating". It actively broadened and deepened the cooperation with various financial institutions and local governments, and its total bank credit line amounted to RMB115.3 billion at the end of 2015.

As a guarantee institution, I&G has excellent credit rating. In 2016, it was granted long-term credit rating of AAA (with rating outlook of "stable") by three authoritative rating agencies in China, namely China Cheng Xin International Credit Rating Co., Ltd. (CCXI), China Lianhe Credit Rating Co. and Dagong Global Credit Rating Co., Ltd.



COMMUNICATION & COOPERATION

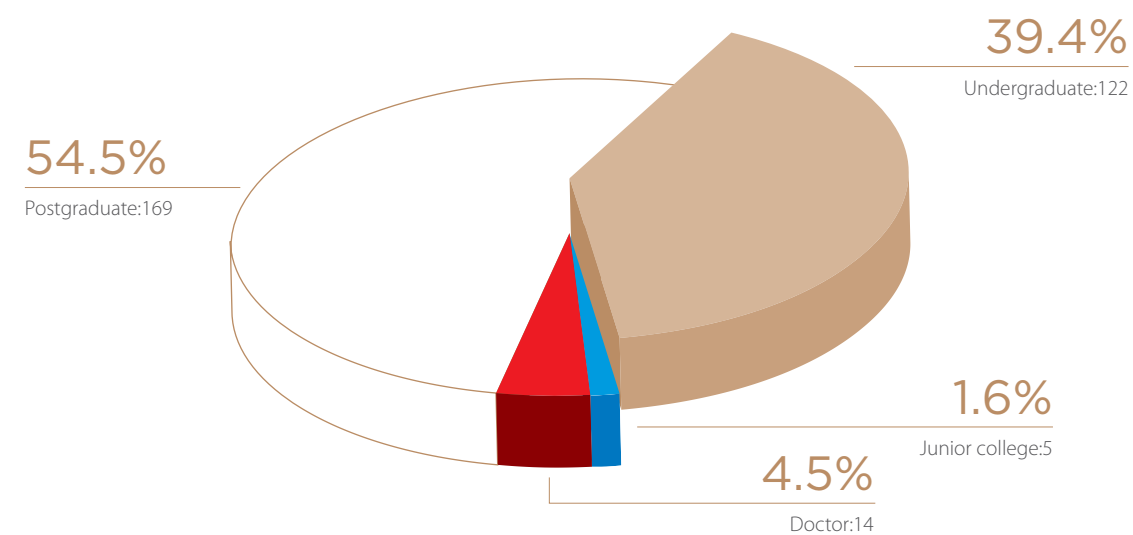
I&G has kept to the "market-oriented, intensive and network-based" development path and actively played the role of a window of the guarantee industry for international communication by assisting regulatory bodies and peer companies in international communication and promoting the interactions between international and domestic guarantee industries.

In 2015, I&G assigned a group to participate in the Pan-American Surety Association (PASA) annual meeting, where it had extensive exchanges with world-renowned guarantee, reinsurance, credit insurance and financial institutions. I&G communicated with world-leading Internet finance and asset management institutions for business opportunities and cooperation models. Based on its widespread international resources, I&G actively explored international business opportunities and pushed business innovations in fields such as international L/G, front & back-office guarantee and Customs tariff guarantee.

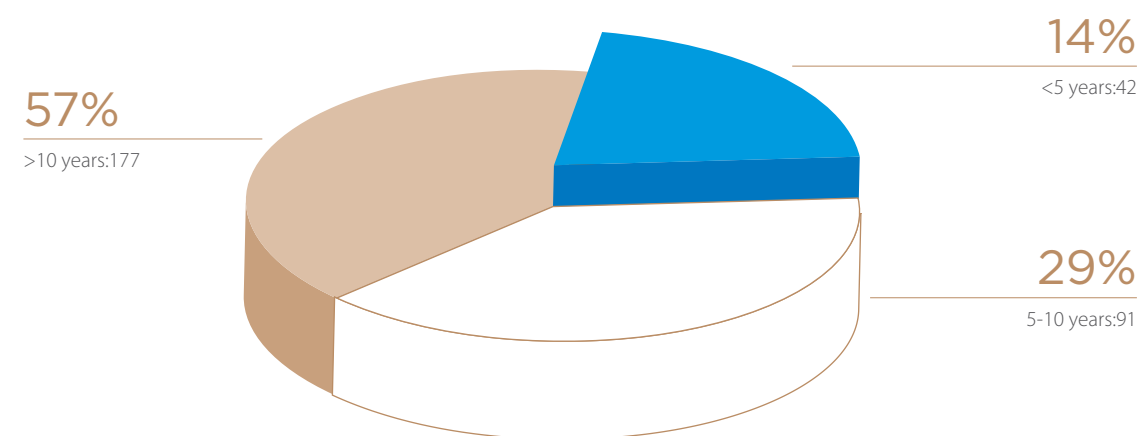
TEAM BUILDING

I&G boasts an excellent team. By the end of 2015, 58% of its employees had doctoral or master's degrees from various universities at home and abroad, and 97% of the employees had college degree and above. The employees had rich industrial experiences as well. Over 80% of them had worked in this industry for more than five years, 15 years for main managerial staff.

Educational structure of employees



Working years of employees



I&G provides a harmonious and pleasant environment for its employees to work in an efficient and orderly way and strives to build an "ambitious, upbeat and professional" team and create the space for employees' career development. To balance life and career growth, it has organized a variety of activities to enrich their spare-time life and enhance the team's vigor and cohesion.



BRANCHES

I&G[®]

Shenyang Business Office

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Telephone: 0411-83601188
Fax: 0411-83601158

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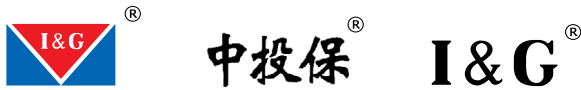
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