



Work Together To Promote Trade Finance



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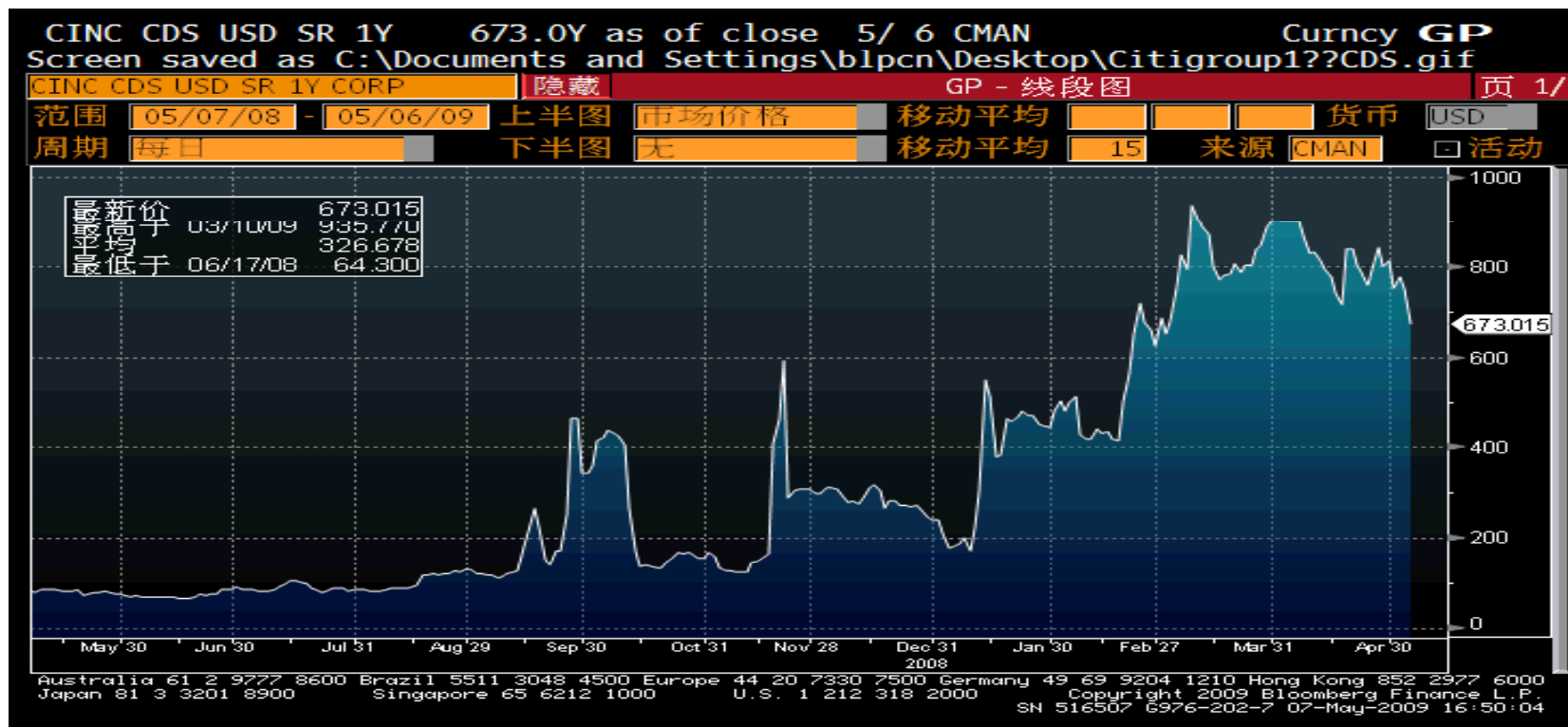




Rising Risks Following Financial Crisis And Economic Recession

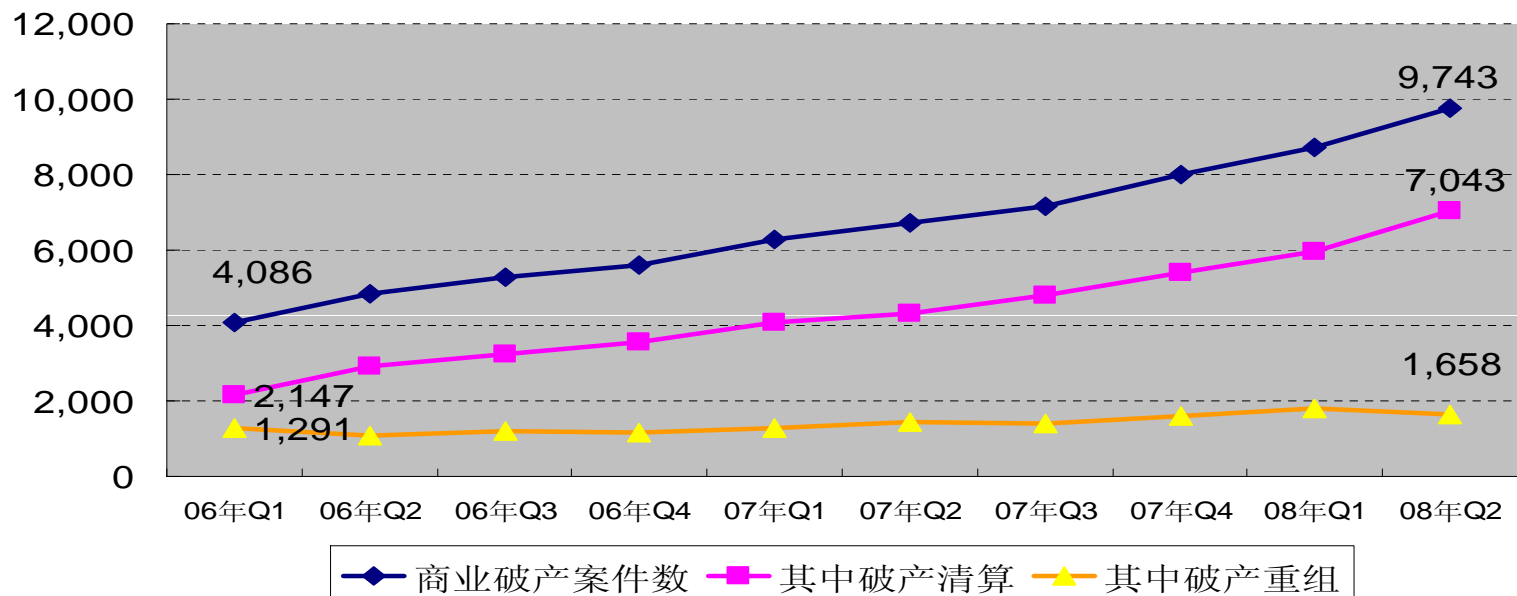


CDS- Wider Range and Fluctuation Rising Country and Bank Risk



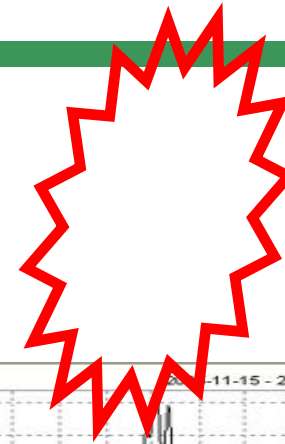


US- Rising Default Rate Increases the Business Bankruptcy Cases





Crude Oil Price - Increasing Market Risk



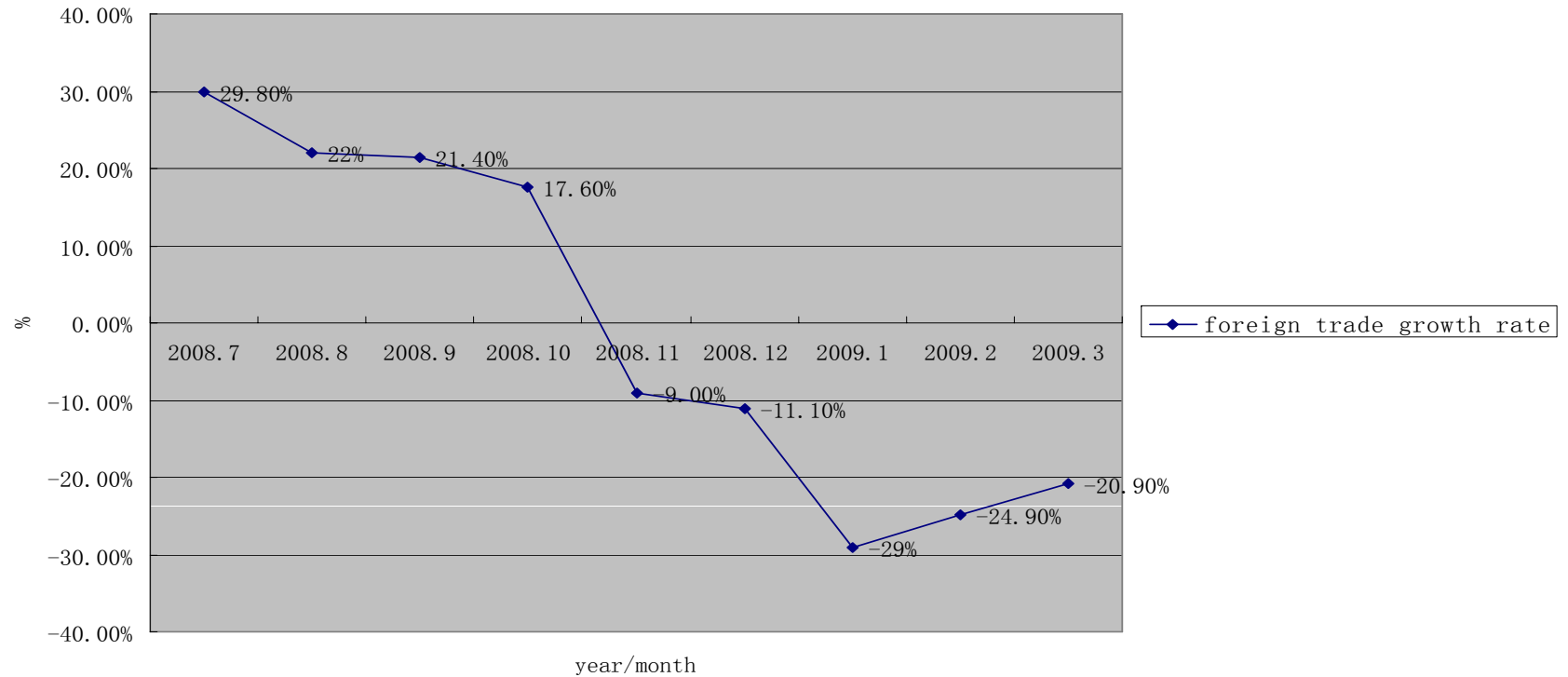
Source: Bloomberg.



Prospect for China's Foreign Trade in 2009



Decline In Trade Volume - Growth Rate from July 2008 To March 2009





Forecast For 2009

- **China's Economic Stimulus Plan Showing Effect**
- **China's Foreign Trade Closely Relates To World Economies, and The Restoration Of Market Confidence**
- **Our expectation: **Zero Growth** may not be a bad result.**



*What Banking Business Areas Will See Growth
during the Crisis?*



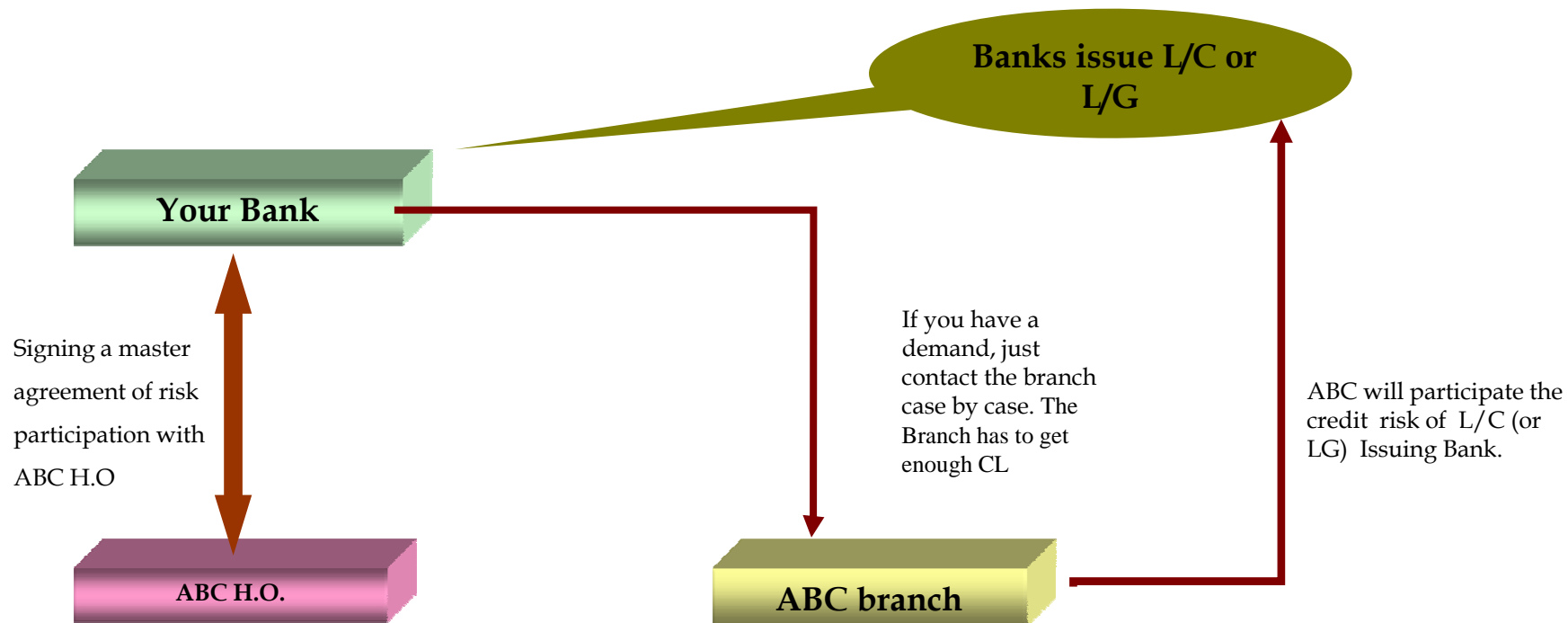
Growing Business Areas

- **Use of L/C**
- **L/C Refinancing**
- **Risk Participation**
- **RMB as a settlement currency**



Procedure of Risk Participation & Forfeiting

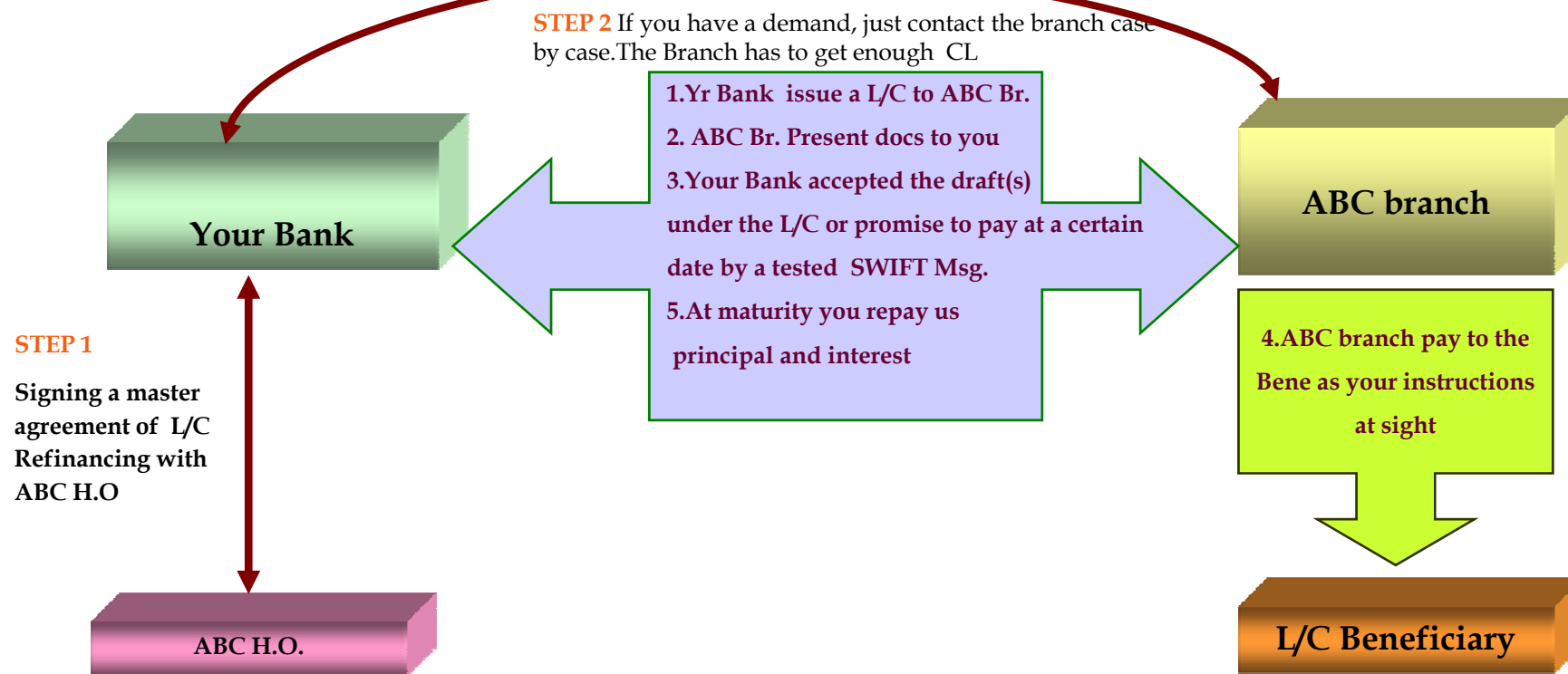
If you want to sell the risk of banks, we can provide the funded and unfunded risk participations including forfeiting and guarantee.





Procedure of L/C Refinance

If you have a temporary financing demand, we can provide L/C Refinancing to meet your requirement.





About ABC

- **Diversified trade finance products**
- **Financial Strong In Both Local and Foreign Currency**



Let's Work Together For A Win-Win Cooperation!



大行德广 伴您成长

Thank You!