

创新金融助力PPP融资 Innovative Finance Helps PPP Financing

宁波首创厨余垃圾处理厂PPP一期项目CDM融资案例
CDM Financing Case of PPP Phase I Project of Ningbo Shouchuang Kitchen
Garbage Treatment Plant



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宁波银行成立于1997年4月10日，2007年7月成为国内首家在A股上市的城商行，是一家经营状况良好的中外合资上市银行，前两大股东分别是宁波开发投资和新加坡华侨银行，各持股20%。近年来坚持“大银行做不好，小银行做不了”经营策略，坚持以“客户为中心”，不断积累差异化的比较优势，发展的可持续性不断增强。

Bank of Ningbo was established on April 10, 1997. In July 2007, it became the first city commercial bank listed on A shares in China. It is a well-run Sino-foreign joint venture listed bank. The first two major shareholders are Ningbo Development and Investment and OCBC Bank, each holding 20% of shares. In recent years, we have adhered to the management strategy of "big banks can't do it well, small banks can't do it". We have insisted on the "customer-centered" strategy, continuously accumulated differentiated comparative advantages, and continuously enhanced the sustainability of development.

2018 中国最佳城市商业银行

2018 China's Best City Commercial Bank

中国《银行家》杂志（综合实力排名）

The Chinese Banker Magazine (Ranking of Comprehensive Strength)

2019 全球银行1000强 第124位

2019 the 124th in Top 1000 Global Banks

英国《银行家》杂志（核心资本排名）

The British Banker Magazine (Ranking of Core Capital)

2018 穆迪评级商业银行优秀水平

2018 Moody's Rated Excellent Level of Commercial Banks

基础信用评估ba1，长期存款评级Baa2

Basic Credit Assessment ba1, Long Term Deposit Rating Baa2

2019 中国上市企业银行市值第15位

2019 Ranking 15th in Market Value among China's Listed Companies and Banks

2019年6月末，总市值1263亿人民币

At the End of June 2019, the Total Market Value was RMB 126.3 Billion Yuan.

6月末，全行总资产12055亿元，存款7592亿元，贷款4518亿元；不良贷款率0.78%，拨备覆盖率522%，是A股上市银行中不良率最低，拨备覆盖率最高的银行。在宁波外，已在北京、上海、深圳、杭州、南京、苏州、无锡、温州等地设立14家分行，营业网点354家，下属有永赢基金、永赢租赁两家子公司，正在筹建城商行首批理财子公司，员工近2万人。

At the end of June, the bank had total assets of 1,205.5 billion yuan, deposits of 759.2 billion yuan and loans of 451.8 billion yuan; the non-performance loan ratio was 0.78% and the provision coverage rate was 522%. It was the bank with the lowest non-performance loan ratio and the highest provision coverage rate among A-share listed banks. Outside Ningbo, 14 branches have been set up in Beijing, Shanghai, Shenzhen, Hangzhou, Nanjing, Suzhou, Wuxi, Wenzhou and other places, with 354 business outlets. The subsidiaries include Maxwealth Fund and Maxwealth Leasing Company. The first batch of financial subsidiaries of city commercial bank are under preparation with nearly 20,000 employees.

永赢基金管理有限公司

Maxwealth Fund Management Co., Ltd.

浙江省首家银行系基金公司

The first banking fund company of Zhejiang Province

2018年末管理规模1213亿，在131家公募基金管理人中排名第22位。

At the end of 2018, the management scale was 121.3 billion yuan, ranking the 22nd among 131 public fund managers.

永赢金融租赁有限公司

Maxwealth Financial Leasing Co., Ltd.

浙江省首家银行系租赁公司

The first bank financial leasing company

2018年末租赁资产余额205亿，同期设立的金融租赁公司中名列前茅。

At the end of 2018, the balance of leasing assets was 20.5 billion yuan, ranking first among the financial leasing companies established at the same time.

Introduction of CDM Innovative Financing Scheme



融资背景 Financing Background

- 宁波首创厨余垃圾处理厂PPP一期项目规划总投资3亿，其中30%为自有资金，同时世界银行为该项目提供2320万美元贷款，剩余6500万元缺口拟通过商业化融资解决。
- The PPP Phase I Project of Ningbo Shouchuang Kitchen Garbage Treatment Plant has a planned total investment of 300 million, of which 30% is its own funds, at the same time, the World Bank provides 23.2 million US dollars in loans for the project, and the remaining 65 million yuan gap is to be solved through commercial financing.



融资难点 Financing Difficulties

- 传统项目融资，一般需要提供抵押物或者第三方担保。
- Traditional project financing generally requires the provision of collateral or third-party guarantees.
- 垃圾处理为绿色民生行业，利润不高，要求融资成本降至最低。
- Garbage treatment is a green and people's well-being industry with low profits, so it requires minimum financing costs.

CDM创新性融资方案介绍

Introduction of CDM Innovative Financing Scheme

宁波银行解决方案
Bank of Ningbo Solution



Introduction of CDM Innovative Financing Scheme

方案亮点及意义 Highlights and Significance of the Scheme

1

创新融资方式，降低企业融资成本。客户5年期融资，成本仅3.6%，远低于同期贷款利率。

Innovating financing methods to reduce financing costs of enterprises. The cost of 5-year financing for customers is only 3.6%, which is far lower than the loan interest rate for the same period.

巧妙利用PPP协议，通过开立银行监管账户，管理资金用途，解决授信后管理难点。

Clever use of PPP agreement, through the opening of bank supervision accounts, management of the use of funds, to solve the management difficulties after credit.

2

首创厨余垃圾处理一期项目CDM融资是依托财政部中国清洁发展机制基金，创新PPP项目融资方式，根据企业金融服务需求，整合内外部资源做出的一项创新尝试。下阶段，我行将继续以客户需求为中心，做好实体经济服务，联动下属子公司、新加坡华侨银行、政府部门及同业，为客户提供综合化、境内外、多元化的投融资金融服务。

CDM financing for the First Phase Project of Shouchuang Kitchen Garbage Treatment Plant is an innovative attempt to innovate PPP project financing methods and integrate internal and external resources according to the financial service needs of enterprises, relying on the China Clean Development Mechanism Fund of the Ministry of Finance. In the next phase, our Bank will continue to focus on customer needs and provide real economic services. We will work with our subsidiaries, OCBC Bank, government departments and peers to provide comprehensive, domestic and overseas and diversified investment and financing financial services to customers.