

客户服务 CUSTOMER SERVICE

进出口银行始终秉持“以客户为中心”的服务理念，着眼于国际国内经贸形势新变化、国家战略规划新方向、政策性金融发展新任务和金融科技创新新趋势，推进全方位、一体化客户服务管理体系建设，持续提升政策性金融服务实体经济质效。

坚守本源、聚焦主业，优化结构促进以融强产。本行将服务客户同服务国家战略有机结合起来，将服务实体经济作为客户服务的出发点和落脚点，以提升产业链供应链韧性和安全水平、巩固壮大实体经济根基为目标，紧扣现代化产业体系建设，锚定供应链产业链关键环节，挖掘对外贸易、先进制造业等重点领域市场主体和产业集群建设的资金需求，优化调整客户结构，打造契合政策性银行属性的客户群体，实现金融、产业、创新良性循环。2022年，本行深化与大型骨干外贸企业、制造业单项冠军企业、专精特新企业及外贸新业态企业的合作，扩充战略客户、重点客户名单，夯实与中央企业、地方国企、上市公司等优质客户合作基础，为各类型企业提升核心竞争力、建设世界一流企业提供金融支持。

多点发力、加强管理，精准施策提升服务效能。本行致力于完善客户营销服务体系，发挥“融资+融智”政策性金融服务优势，通过有效配置信贷规模、降低融资成本、提高服务效率等措施，提升政策性金融资源配置效率、优化客户服务体验。本行充分发挥高层营销作用，强化客户整体营销分层管理，建立高层营销后续督导落实机制，提升高层营销成果转化效率；优化集团管理，激发总分行协同优势，完善客户分层管理制度，调整战略客户、重点客户准入标准，开创客户精细化管理新局面；积极配合央企改革重组整合和京津冀协同发展战略，调整规范京外央企客户归属和业务归属、优化在京央企客户归属，提升总分行一体化服务水平；拓展服务边界与内涵，围绕客户多样化业务场景需求制定综合金融服务方案，加强多维联动营销服务，提升对客户综合服务能力和统筹盈利能力；与客户深入开展数字化合作，大力发展线上业务，为疫情期间加强非接触式服务提供保障，对客户开展银企直联合作，助力客户推进司库体系建设等数字化转型工作；推进客户服务团队建设，开展专题培训和“政策性金融服务实体经济”劳动和技能竞赛，提升客户经理的政治素养、综合素质和专业能力，打造政治过硬、视野开阔、业务精湛、作风优良的客户经理队伍，强化客户服务人才支撑。



Acting on the customer first philosophy, the Bank took into account new changes in domestic and global economic and trade situation, new directions in the national strategic planning, new tasks of policy-based finance and new trends in Fintech innovation, and pressed ahead with a comprehensive and integrated customer service management system to improve the quality and efficiency in supporting the real economy with policy-based financial services.

Staying focused on its mission and main businesses, the Bank optimized its customer portfolio to better support industries with financial services. The Bank integrated its customer service into serving the national strategies and took serving the real economy as the starting point and foothold of customer service. To enhance the resilience and security of industrial and supply chains and consolidate the fundamentals of the real economy, the Bank concentrated on the modernization of industrial system and key links in the industrial and supply chains, and tapped into the capital needs of market players and industrial clusters in major areas including foreign trade and advanced manufacturing industries. Through optimizing the customer portfolio, it grew a customer base that aligns with the characteristics of a policy bank and formed a virtuous cycle of finance, industry and innovation. In 2022, the Bank deepened cooperation with large leading foreign trade enterprises, manufacturing single champion enterprises, enterprises that use special and sophisticated technologies to produce novel and unique products, and those engaged in new forms of foreign trade, expanding the list of strategic and key customers and reinforcing the foundation for cooperation with central and local SOEs, listed companies and other high-quality customers. In so doing, the Bank managed to provide financial support for enterprises of all types to enhance their core competitiveness and help them become world-class outfits.

Taking a multi-pronged approach in promoting management, the Bank adopted targeted measures to increase customer service efficiency. Committed to improving its customer marketing service system, the Bank leveraged its strengths in providing both financing and expertise. It continued to increase the efficiency in allocating policy-based financial resources and optimize customer service experience through better credit supply, lower financing costs and higher service efficiency. Giving full play to the top-down marketing strategy, the Bank strengthened its multi-tiered management of overall marketing and established the follow-up supervision and implementation mechanism to accelerate the transformation of top-down marketing results. The Bank optimized group customer management by promoting coordination between the head office and its branches, improving its multi-tiered customer management system and adjusting the criteria for strategic and key customers, thus breaking new ground in meticulous customer management. In coordination with the restructuring and integration of central SOEs and the integrated regional development strategy for the Beijing-Tianjin-Hebei region, the Bank adjusted and standardized the management of central SOE customers outside Beijing and transactions with them, and optimized the management of central SOE customers in Beijing, thus improving integrated services of the head office and the branches. The Bank expanded its service scope and content to introduce comprehensive financial solutions based on customer needs in various scenarios, and enhanced its capacity for providing comprehensive services and making profits through multi-dimensional coordination in marketing. The Bank cooperated with customers in digital means, and developed its online business to ensure contact-free services during the pandemic. It also helped customers advance treasury management and other digital transformation through corporate-to-bank connectivity. The Bank continued to build its customer service teams with specialized training sessions and skill competitions on supporting the real economy with policy-based financial services, so as to improve client managers' political literacy, comprehensive quality and professional competence. In this way, the Bank strengthened human resource support for customer services by developing a team of managers who are politically committed and have broad vision, excellent business skills and fine conduct.