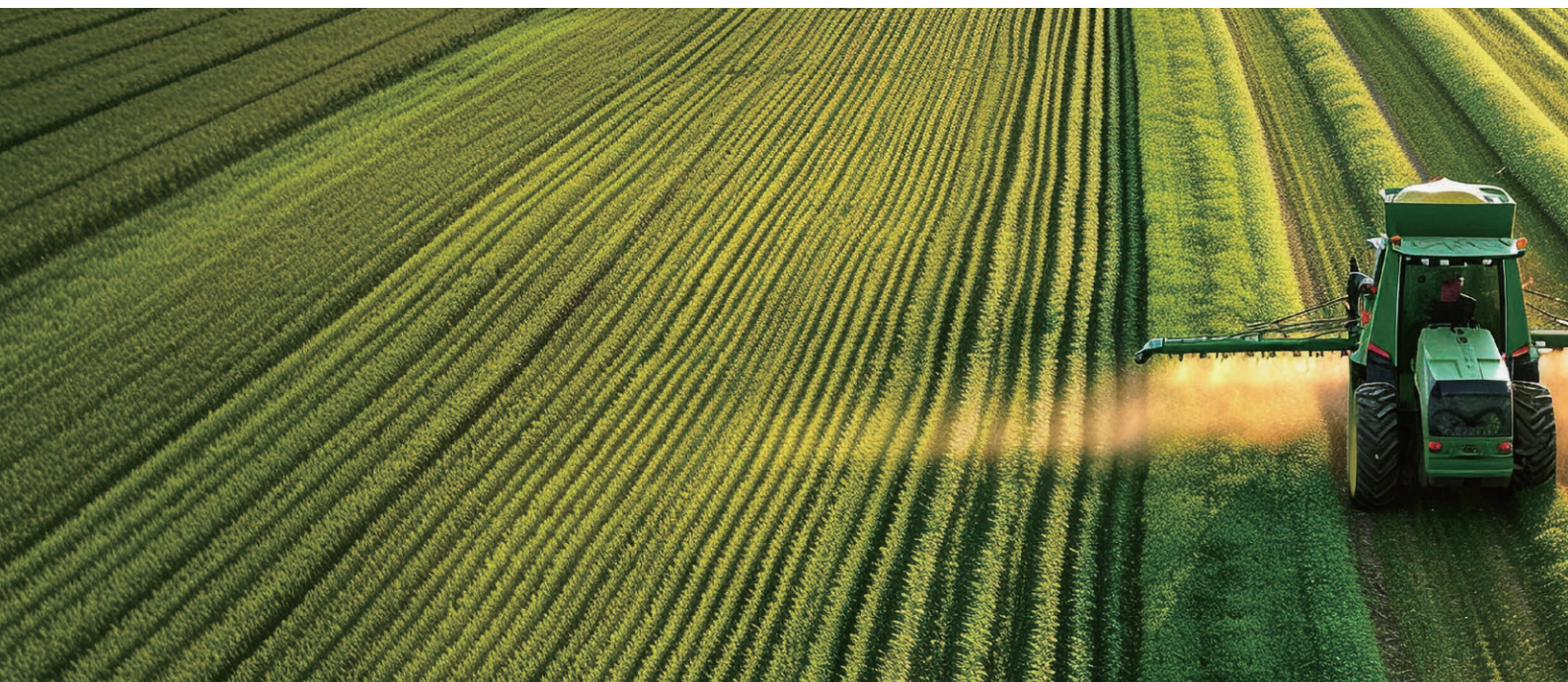




社会责任 SOCIAL RESPONSIBILITY





社会责任

SOCIAL RESPONSIBILITY

2024年，进出口银行主动发挥在重点领域、薄弱环节、关键时期的政策性金融职能作用，积极践行社会责任，助力乡村振兴与社会公益事业，着力发展绿色金融、普惠金融，为统筹经济、社会、环境的可持续发展作出积极贡献。

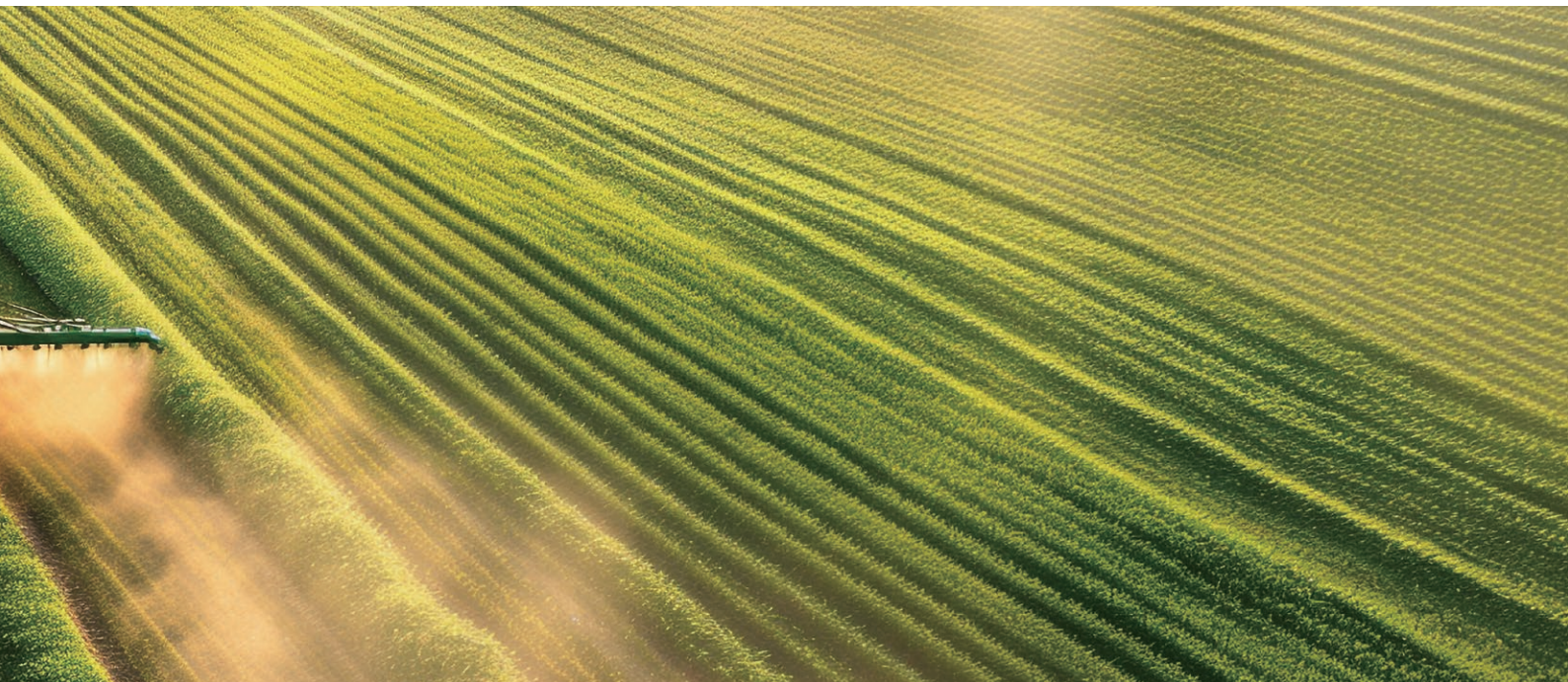
In 2024, the Bank played an important role as a policy bank in providing financial services to key areas and weak links during critical periods. It also practiced corporate social responsibility by supporting rural revitalization and public-benefit programs, and promoting green finance and inclusive finance. The Bank's actions made a significant contribution to the sustainable development of the economy, society and environment.

支持乡村振兴

Supporting Rural Revitalization

2024年，本行进一步深化与农业农村部战略合作，不断加强部行项目互荐，持续推动农业对外开放合作高质量发展。截至2024年末，农业涉外贷款余额425.17亿元，较年初新增98.62亿元。部行合作机制下，第十批项目落地9个，批贷金额24.52亿元，支持包括云南农垦集团老挝万象新河橡胶加工厂建设等多个典型项目，助力统筹拓展国内国外两个市场、两种资源。参加“推进中国—中东欧农产品批发市场建设座谈会”“首届中国食品农产品贸易高质量发展大会”“金融支持农业对外合作”“粮油大豆对外投资合作”研讨会，作为金融机构代表重点发言，为农业走出去建言献策。

学习运用“千万工程”经验，落实服务乡村振兴战略布局。加强顶层设计，制定《中国进出口银行2024年乡村振兴工作方案》。行董事、行领导赴帮扶县开展工作调研，行领导出席帮扶县举办的“定点帮扶30周年座谈会”。选优派强挂职干部，完成帮扶县挂职干部压茬轮换，确保帮扶工作不断线。在农业农村部和教育部门联合指导下，在帮扶县实施“老校长下乡”教育帮扶项目，助力帮扶县义务教育均衡发展。聚焦巩固提升“三保障”和饮水安全保障成果、“五大振兴”等重点领域，加大捐赠资金支持力度，全年捐赠资金合计2517万元。赴帮扶县开展实地捐后检查，督促帮扶资金发挥实效。2020至2023年，进出口银行连续四年在中央单位定点帮扶工作成效评价考核中获评“好”的等次。



In 2024, the Bank further strengthened its strategic cooperation with the Ministry of Agriculture and Rural Affairs. This collaboration enhanced mutual project referrals and consistently promoted high-quality development in agricultural opening-up and international cooperation. By the end of 2024, the outstanding balance of agricultural foreign-related loans reached RMB42.517 billion, an increase of RMB9.862 billion since the beginning of the year. Through the Ministry-Bank cooperation mechanism, nine of the tenth batch of overseas agricultural cooperation projects were implemented, with approved loans totaling RMB2.452 billion. These projects included significant initiatives, such as the construction of the Vientiane New River Rubber Processing Plant in Laos by the Yunnan State Farms Group, which facilitated the coordination and expansion of both domestic and international markets and resources. The Bank also engaged in key forums, including the “Symposium on Advancing Agricultural Products Wholesale Market Development in China and Central and Eastern Europe”, the “First Conference on High Quality Development of China’s Food and Agricultural Products Trade”, and seminars on “Financial Support for International Agricultural Cooperation” and “Global Investment Cooperation in Grain and Oil Crops.” At these events, the Bank delivered keynote speeches as the representative financial institution, providing insights on advancing the “going global” initiative of China’s agricultural industry.

Applying the experience gained from the “Thousand Villages Demonstration and Ten Thousand Villages Renovation” project, the Bank has developed a strategic plan for rural revitalization, enhanced its overall design, and formulated the *Rural Revitalization Work Plan for 2024*. Board members and top executives of the Bank conducted field research in paired assistance counties and top executives attended the “30th Anniversary Symposium on Paired Assistance” hosted by these counties. To ensure continuity in its assistance efforts, the Bank optimized the appointment and rotation of capable personnel in temporary positions. Under the joint guidance of the Ministry of Agriculture and Rural Affairs and the Ministry of Education, the Bank implemented an educational program that brought retired principals and senior teachers to rural areas. This initiative has helped paired counties promote balanced development in compulsory education. To build on the achievements of ensuring access for rural residents to compulsory education, basic medical services, safe housing and safe drinking water, and advance the “Five Revitalizations” framework focusing on industry, talent, culture, ecology, and primary party organizations, the Bank increased its financial support, making annual donations totaling RMB25.17 million, while conducting post-donation on-site inspections to ensure the effective utilization of funds. From 2020 to 2023, the Bank received a “good” grade in the performance evaluation of its paired assistance work for four consecutive years.

绿色金融 Green Finance

进出口银行将发展绿色金融作为贯彻新发展理念的重要支点，积极推动经济社会发展全面绿色低碳转型。多年来，进出口银行加快绿色金融体系建设，不断丰富绿色金融产品和服务，积极开展绿色国际合作，推动共建“一带一路”绿色发展，为全球可持续发展作出了积极贡献。

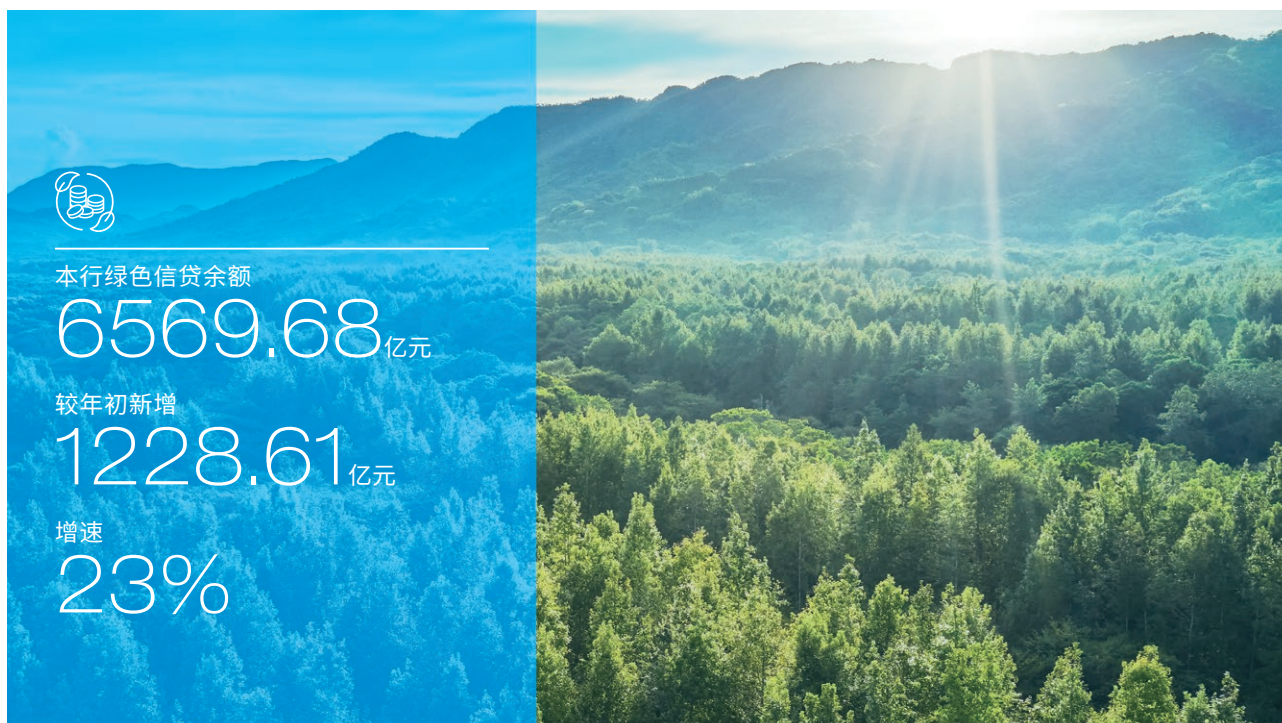
本行持续完善绿色金融管理架构顶层设计，优化绿色金融委员会职责及组织结构，出台绿色发展领域支持政策等，为贯彻落实党中央、国务院关于推动绿色发展的决策部署，完整、准确、全面贯彻新发展理念，有序推进碳达峰、碳中和有关工作，有效应对全球气候变化和环境挑战等筑牢管理基础。

本行持续优化绿色与环境相关政策制度，以优化行业授信政策管理体系为抓手，在推动相关业务高质量发展的同时，防范相关风险。优化名单制行业管理模式，建立重点行业客户分类管理机制，明确差异化支持策略，开创性制定产业链维度支持外贸“新三样”授信政策，修订产能过剩行业和环境管理行业授信政策，助力传统产业转型升级和绿色技术创新，防范ESG相关风险。

本行持续提升绿色金融服务能力，构建以绿色信贷为主，绿色债券、绿色基金、绿色担保、碳金融共同发展的绿色金融服务体系，业务支持范围持续扩大，助力推动经济和社会发展绿色低碳转型。2024年末，本行绿色信贷余额6569.68亿元，较年初新增1228.61亿元，增速23%。按照人民银行绿色信贷业务六大类分析，清洁能源领域余额3238.03亿元，节能环保领域余额1686.29亿元，基础设施绿色升级领域1249亿元，合计占比93.97%。所支持的绿色信贷项目合计减少标准煤使用量2726.73万吨，二氧化碳3538.31万吨，化学需氧量93.70万吨，氨氮26.45万吨，二氧化硫76.15万吨，氮氧化物47.75万吨，细颗粒物(PM2.5)37.97万吨，挥发性有机物16.70万吨，总氮25.38万吨，总磷11.88万吨，节水2941.85万吨，产生了显著的环境保护效应。优化绿色债券—绿色信贷双轮驱动机制，全年完成135亿元绿债资金的投放，支持了广东星源锂电池隔膜、内蒙古光储基地、张兴储气库等50余个绿色项目。积极推进绿色债券国际标准应用和发行方式创新，成功落地通过公开报价方式发行的中欧《可持续金融共同分类目录》绿色债券，推动境内绿色债券市场开放发展。

本行持续推进绿色金融国际合作，积极参与“一带一路”能源部长会议、亚洲进出口银行论坛、中日韩三国进出口银行高层会议、中德财政合作对话论坛、中国—巴西金融论坛、世界银行FASP评估等一系列重要国际会议。作为能源合作网络绿色金融工作组组长单位，受邀参加“一带一路”能源部长会议期间，本行融资支持的柬埔寨农村电网扩建（七期）项目荣获“小而美”能源国际合作最佳实践案例称号。

本行积极完善绿色金融业务发展机制，持续开展绿色金融业务创新，将可持续发展理念与业务发展有机结合，将“融资+融智”金融服务理念与信贷业务创新相结合。推出《“ESG表现提升”专项金融服务方案》并于进博会、高质量共建“一带一路”合作交流等场合公开发布，服务方案包括“ESG表现提升贷款”、ESG融智服务等一揽子解决方案，以金融激励、融智助力相结合的方式精准支持客户提升ESG表现。



The Bank regards the development of green finance as an important anchor for implementing the new development philosophy, and takes the initiative to promote the comprehensive green and low-carbon transformation of economic and social development. Over the years, the Bank has accelerated the development of a green finance system, enriched green financial products and services and actively engaged in international green cooperation. The Bank has made tangible contributions to the green development of the Belt and Road and to global sustainable development.

The Bank has made continuous efforts to enhance the top-level design of its green financial management structure. This includes optimizing the roles and responsibilities, as well as the organizational structure of the Bank's Green Finance Committee, and introducing policies that support green development. These measures have laid a solid foundation for implementing the major decisions made by the CPC Central Committee and the State Council regarding the promotion of green development. They also ensure the full and faithful application of the new development philosophy on all fronts, facilitate the achievement of carbon peaking and carbon neutrality in an orderly manner, and effectively respond to global climate change and environmental challenges.

The Bank has continued to improve its green and environment-related policies and systems, specifically focusing on credit management policies. This approach aims to facilitate high-quality business development while forestalling risks. The Bank enhanced its industry management by implementing a list-based framework and established a classification mechanism for clients in key industries, offering differentiated support strategies. Additionally, the Bank has taken the lead in developing credit policies that align with the industrial chain, specifically supporting the exports of the "new three", namely new energy vehicles, lithium-ion batteries and photovoltaic products. It has also revised policies related to overcapacity and environmental management industries. Through these efforts, the Bank has contributed to the transformation and upgrading of traditional industries, green technology innovation and the prevention of ESG-related risks.

The Bank has continued to improve its capacity for green finance services by establishing a comprehensive green finance service system. This system focuses primarily on green loans while also promoting the development of green bonds, green funds, green guarantees and carbon finance. With the expansion of its business scope, the Bank has supported the green and low-carbon transformation of economic and social development. By the end of 2024, the outstanding balance of the Bank's green loans was RMB656.968 billion, up by 23% since the beginning of the year and an increase of RMB122.861 billion. Among the 6 main sectors supported by the green credit defined by the People's Bank of China, the Bank's support for clean energy, energy conservation and environmental protection and green upgrading of infrastructure accounted for 93.97% of the total, with an outstanding balance of RMB323.803 billion, RMB168.629 billion and RMB124.9 billion, respectively. The green credit projects supported by the Bank have generated significant environmental benefits, saving 27.2673 million tonnes of standard coal and 29.4185 million tonnes of water, and reducing emissions of 35.3831 million tonnes of carbon dioxide, 937,000 tonnes of chemical oxygen demand, 264,500 tonnes of ammonia nitrogen, 761,500 tonnes of sulphur dioxide, 477,500 tonnes of nitrogen oxides, 379,700 tonnes of fine particulate matter (PM_{2.5}), 167,000 tonnes of volatile organic compounds, 253,800 tonnes of total nitrogen, and 118,800 tonnes of total phosphorus. The Bank optimized the dual driving mechanism of green bonds and green loans, issuing RMB13.5 billion in green bonds over the year. This funding supported more than 50 green projects, including the Guangdong Xingyuan Lithium Battery Separator Project, the Inner Mongolia PV Power Base Project and the Zhangxing Gas Storage Project. The Bank took the initiative to adopt international standards for green bonds and innovate in their issuance. It successfully launched green bonds aligned with China-EU common ground taxonomy (CGT) by public offering, thereby promoting the openness and growth of China's green bond market.

The Bank has continued to promote international cooperation in green finance and participated in several important international conferences. These included the Belt and Road Energy Ministerial Conference, the Asian EXIM Banks Forum, the Three Exim High Level Meeting (CEXIM-EDCF-JICA), the China-Germany Dialogue Forum on Financial Cooperation, the China-Brazil Financial Forum and the Financial Sector Assessment Program (FSAP) of the World Bank Group. As the group leader of the Green Finance Task Force within the Belt and Road Energy Partnership Network, the Bank was invited to participate in the Belt and Road Energy Ministerial Conference. During this event, the Phase VII of the Cambodia Rural Power Grid Expansion Project, which the Bank supported, was recognized as the best practice for a "small and beautiful" project in international energy cooperation.

The Bank actively improved its green finance development mechanism through ongoing innovation. It incorporated the philosophy of sustainable development into its business practices and combined credit business innovation with the provision of both financing and expertise. Additionally, the Bank launched and publicly announced the *Special Financial Solutions for Improving ESG Performance* at both the China International Import Expo and the High-quality Belt and Road Cooperation Conference. This initiative introduced a package of financial solutions, including "ESG Performance Enhancement Loans" and "ESG Consultancy and Expertise Services", offering targeted support that emphasizes both financing and expertise to help its clients achieve improved ESG performance.

支持小微企业

Supporting Micro and Small Businesses

2024年，本行全面落实党中央国务院关于普惠金融高质量发展的相关政策，研究制定《中国进出口银行关于贯彻中央金融工作会议精神做好普惠金融大文章的工作方案》，聚焦主责主业，打造政策性金融精准支持小微外贸企业特色品牌。截至2024年末，小微外贸政策性贷款余额409.14亿元，年内新发放金额393.04亿元，累计支持近2.5万户有进出口实绩的小微外贸企业。

本行充分发挥稳外贸主力银行作用，用足用好小微外贸企业风险共担转贷款。截至2024年末，小微外贸企业风险共担转贷款年内累计发放389亿元。风险共担转贷款获2024中国普惠金融国际论坛“普惠金融产品创新奖”，“园贸贷”政银合作风险分担模式获评中小商业企业协会“2024年全国普惠金融典型案例”。认真落实人民银行、金融监管总局政策要求，持续优化小微企业转贷款利率传导机制，做好对转贷行的终端利率把控。截至2024年末，小微外贸企业实际用款利率4.11%（含互联网银行），较年初下降39BPs，充分发挥了政策性金融引领示范作用。

本行加力探索外贸新业态领域，推动小微直贷业务进一步创新。制定“跨境电商+产业带”金融赋能专项行动方案，形成具有本行特色的跨境电商小微企业金融服务新模式。开发“外贸通”产品，试点期内上海、深圳等多家分行实现业务首笔落地，不断丰富政策性金融服务小微外贸企业场景。持续提升数字金融赋能水平，通过机器学习、逻辑回归等技术自主设计小微外贸制造业企业、小微制造业企业风控模型并投入使用，探索出一条具有本行特色的数字化风控新路。

In 2024, the Bank fully implemented the policies of the CPC Central Committee and the State Council regarding the high-quality development of inclusive finance. It developed a *Work Plan on the Implementation of the Guiding Principles of the Central Financial Work Conference and the Promotion of Inclusive Finance*. The Bank focused on its core tasks and businesses, establishing a unique brand focused on providing targeted financial support to micro and small foreign trade enterprises. At the year end of 2024, the outstanding balance of special loans for micro and small foreign trade businesses stood at RMB40.914 billion, with a new disbursement of RMB39.304 billion, serving more than 25,000 micro and small foreign trade businesses with actual import and export transactions.

The Bank played a crucial role in maintaining the stability of foreign trade and effectively utilized risk-sharing on-lending loans for small and micro foreign trade enterprises, with a total disbursement of RMB38.9 billion in 2024. The risk-sharing on-lending loan facility was recognized as the “Innovative Inclusive Finance Product” at the 2024 China International Forum on Inclusive Finance, and the Bank’s risk-sharing model for government-bank cooperation, namely “Yuan Mao Dai”, was honored as the “2024 National Inclusive Finance Typical Case” by the China Association of Small and Medium Enterprises. In line with the regulatory rules set by the People’s Bank of China and the National Financial Regulatory Administration, the Bank continued to optimize the interest rate transmission mechanism for on-lending to micro and small enterprises and strengthened its control over the final interest rates charged by the on-lending banks. At the year end of 2024, the actual interest rate for micro and small foreign trade businesses was 4.11% (including internet banks), down by 39 BPs since the beginning of the year. This decline demonstrated the pivotal role of the Bank.

The Bank has intensified efforts to explore new business models in foreign trade and promote innovation in direct lending to small and micro enterprises. By introducing special financial solutions for cross-border e-commerce and industrial belt, the Bank has developed a new financial service model tailored for SMEs engaged in cross-border e-commerce. The financial facility, “Foreign Trade Connect”, developed by the Bank, was utilized by several of its branches, including those in Shanghai and Shenzhen, during the pilot period. This initiative enhanced the scenarios for policy-based financing aimed at supporting small and micro foreign trade enterprises. The Bank has made continuous efforts to strengthen digital finance capabilities. It independently developed a risk control model for small and micro foreign trade and manufacturing businesses using technologies such as machine learning and logistic regression. This model has been implemented in practice, creating a new approach to digital risk control that aligns with the Banks’ characteristics.

员工关怀 Staff Care

2024年，本行持续深入竭诚服务职工群众，做实关爱品牌，着力解决职工群众急难愁盼问题，不断增强职工的获得感、幸福感、归属感。

In 2024, the Bank continued to place emphasis on caring for its employees. It implemented the caring program with concrete measures to resolve the pressing difficulties and problems that concern employees, increase their sense of fulfillment, happiness and security.

本行切实关爱帮扶员工。持续做好困难职工的常态化帮扶工作，同时在传统节日、职工生日、职工生育、职工新婚、职工患重大疾病等关键时点，及时送去工会组织的慰问。

The Bank prioritized staff welfare and consistently provided support to staff in need. Greetings were sent to staff during traditional festivals and on significant occasions such as weddings, births and when facing serious illnesses.

本行重视员工身心健康。每年组织职工体检，不断增强体检项目全面性和针对性，加大对职工健康的保障力度。常年开通心理咨询电话，开展“关爱女性、关心健康”义诊活动和心理团辅活动，帮助职工进行心理健康维护，以健康饱满的精神状态投入工作、享受生活。

The Bank placed a strong emphasis on employees' physical and mental health. The Bank conducted annual physical examinations and arranged more comprehensive and targeted check-ups to better protect the well-being of its staff. Additionally, the Bank operated a year-round psychological counselling hotline and offered free clinics and counselling services specifically for female employees to help them maintain good mental health and enjoy their work and lives more fully.





本行关怀员工成长与生活。开展以“锻造金融人才队伍助力金融强国建设”为主题的第三届“进银星光杯”劳动和技能竞赛，发挥先进示范引领作用。开展“凝心铸魂跟党走 团结奋进谱新篇”庆祝新中国成立75周年职工文艺演出活动，广大员工以精彩的表演和真挚的情感，歌唱祖国，礼赞口行30周年，彰显了在进一步全面深化改革、推进中国式现代化壮阔征程中砥砺奋进、拼搏奉献的信心和决心。举办全行职工羽毛球比赛等丰富多彩的文体活动，充分展示本行职工团结向上、努力拼搏、奋发进取的精神风貌，为全行工作开展注入蓬勃活力。

The Bank was also dedicated to the growth and well-being of its employees. The third “Exim Bank Star Cup” skills competition, themed “Nurturing Financial Talents to Facilitate China’s Financial Development”, was held to set a good example for staff. A gala celebrating the 75th anniversary of the founding of the People’s Republic of China took place, during which the Bank’s staff expressed their heartfelt appreciation for the country and celebrated the 30th anniversary of the Bank with artistic performances. This event showcased their confidence and determination to further deepen reforms and promote Chinese modernization. Furthermore, the Bank organized a variety of cultural and sports activities for all employees, such as badminton matches, which demonstrated their unity, dedication and entrepreneurial spirit, injecting vitality into the entire organization.

社会公益事业

Public-benefit Programs

2024年，本行认真学习贯彻习近平总书记关于深入开展学雷锋活动的重要指示精神，加强青年志愿服务队伍建设。总行各团支部、各分行团委积极开展敬老助残、扶智支教、扶危助困、绿色环保等方面的志愿活动，并充分发挥金融机构特色优势，广泛开展“送金融知识进企业、进校园、进社区、进乡村”、反诈宣传等特色活动。

总行机关团委积极联系对接周边社区，组织开展多次青年志愿活动。总行机关青年志愿服务队在3·5学雷锋日组织总行机关13位青年赴受水河社区开展社区清扫志愿服务；组织资产负债管理部、贸易金融部青年参与社区共建、社区展演等活动。

各分行团委深化推进“青春志愿行”行动，结合属地特色，积极组织青年投身社会公益。上海分行团委组织青年赴上海市崇明区明强村开展新春对口帮扶志愿活动；陕西省分行团委组织开展“守护秦岭”青年志愿活动，组织开展“春风十里，正‘植’有你——我为陕西添新绿”主题植树活动；宁波分行团委组织青年积极参与“爱满甬城 我年轻 我献血”无偿献血主题活动；深圳分行团委组织青年员工前往分行周边社区开展“警惕诈骗新手法，不做电诈工具人”为主题的反诈宣传活动；贵州、海南省分行团委开展“金融知识万里行”宣传活动；贵州省分行团委组织青年赴社区开展“防范诈骗，共建平安社区”反诈宣传活动；甘肃省分行团委联合甘肃省中心医院赴岷县开展“青春同行暖岷县，共筑健康新篇章”调研义诊活动等。

In 2024, the Bank was actively engaged in learning and implementing General Secretary Xi Jinping's instructions on drawing inspiration from the model soldier Lei Feng. As part of this initiative, the Bank strengthened its youth volunteer team building. All youth leagues at the Bank's head office and its branches carried out various volunteer services, including caring for the elderly and disabled, assisting individuals in poverty or difficulty, supporting education, and protecting the environment. The Bank also leveraged its strengths as a financial institution by providing financial and anti-fraud training to enterprises, schools, local communities and rural areas.

The youth league of the Bank's head office maintained close contact with local communities and conducted a series of youth volunteer activities. For instance, the youth volunteer team sent a 13-member group to clean the streets in Shoushuihe Community and mobilized young employees from the Asset and Liability Management Department and the Trade Finance Department to engage in joint party-building activities and performances within the community.

The youth leagues at the Bank's branches continued the "Youth Volunteer Action", incorporating local characteristics to encourage young employees to get involved in social welfare initiatives. The youth league of the Shanghai Branch carried out volunteer activities in its paired village, Mingqiang Village, located in Chongming District, Shanghai. The youth league of the Shaanxi Branch organized volunteer activities under the theme "Protecting Qinling Mountain", which included a tree planting initiative. The youth league of the Ningbo Branch encouraged its young employees to take part in the blood donation activities. The youth leagues of the Shenzhen and Guizhou Branches led activities in nearby communities to raise awareness about anti-fraud measures among local residents. The youth leagues of the Guizhou and Hainan Branches conducted activities to promote financial literacy. The youth league of the Guizhou Branch conducted anti-fraud public education program in local communities. The youth league of the Gansu Branch organized volunteer clinic services in Min County in collaboration with Gansu Provincial Central Hospital.

