

客户服务 CLIENT SERVICE

进出口银行始终秉持“以客户为中心”的服务理念，持续推进全方位、一体化客户服务管理体系建设，全面提升客户服务能力，服务重点领域高质量发展，不断提升政策性金融服务实体经济质效。

2024年，本行持续夯实客户管理基础，构建客户结构指数，不断从存量、增量两方面评价并优化客户结构，深化客户结构聚焦主责主业的深度，匹配外贸、先进制造业、国际经济合作等业务的程度，支持实体经济的力度。出台关于强化集团客户管理的实施方案，进一步加强集团客户识别认定、评级授信、用信管理。出台提升战略客户和重点客户经营质效试点工作方案，统筹考虑战略客户和重点客户在规模、结构、效益等方面贡献度，分类施策提升管理质效。充分发挥政策性金融优势，综合考虑我国行业格局、企业实力，选取重点行业龙头骨干企业调研分析，不断提升本行提供“融资+融智”服务助力建设世界一流企业的能力。完善客户经理管理体制机制，强化客户经理队伍建设，出台客户经理从业资格管理办法，组织开展2024年客户经理培训、“锻造金融人才队伍 助力金融强国建设”客户经理劳动和技能竞赛，努力打造具有战略高度、理论厚度、行业深度和市场敏锐度的专业客户经理队伍。

Emphasizing a client-focused service philosophy, the Bank advanced its efforts to implement a comprehensive and integrated client service management system. This initiative enhanced its client service capabilities and supported high-quality development in key areas, ultimately improving the quality and efficiency of policy-based financial services to bolster the real economy.

In 2024, the Bank strengthened its client management by establishing a client structure index. This approach evaluated and optimized both existing and new client portfolios, ensuring alignment of the Bank's core mandate: supporting foreign trade, advanced manufacturing, and international economic cooperation while reinforcing real economy development. The Bank also implemented a plan to strengthen group client management, which included enhancing the identification, credit rating and credit line for group clients. A pilot program was launched to improve the quality and efficiency of business operation related to strategic and key clients. This initiative considered the contributions of these clients in terms of scale, structure and profitability while introducing category-based policies to promote management quality and efficiency. By fully leveraging the advantages of policy-based finance, the Bank conducted research and analysis of leading enterprises across key industries, taking into account China's industry landscape and corporate strengths. This effort aimed to continuously develop the Bank's capacity to provide both financing and expertise in building world-class enterprises. Additionally, the Bank improved the management framework for client managers by strengthening the competencies of the client management team and establishing regulations regarding client manager qualifications. In 2024, the Bank held client manager training sessions and organized a skill competition titled "Cultivating Talent for a Leading Country in Finance" to build a professional team of client managers with strategic insight, theoretical knowledge, industrial expertise, and market sensitivity.

