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MESSAGE FROM THE PRESIDENT

2024年，进出口银行以习近平新时代中国特色社会主义思想为指导，深入贯彻落实党中央、国务院决策部署，信贷规模平稳增长，政策性业务占比持续提升，信贷结构不断优化，资产质量稳中向好，经营管理工作成效显著。截至2024年末，全行表内资产总额6.5万亿元，本外币贷款余额5.5万亿元，政策性业务占比62.59%，不良贷款余额和不良贷款率连续三年实现“双下降”。国际信用评级继续与中国主权评级一致。

强化职能定位，彰显政策性金融优势。

始终将政策性业务占比作为“第一结构”，加大政策倾斜力度、优化资源配置，占比连续三年保持上升态势。发挥外贸主力军作用，出台促进外贸稳增长若干措施，全力服务外贸新业态和小微外贸企业发展。助力现代化产业体系建设，制定支持科技型企业、专精特新企业、新型工业化等专项举措，积极满足先进制造业企业金融需求。扎实做好绿色金融，出台支持构建新型能源体系指导意见，首发中欧共同分类目录政策性银行绿色金融债券，不断提升绿色金融服务质效。促进区域协调发展，制定服务优化区域开放布局指导意见，出台区域性专项支持政策，因地制宜赋能地方经济。

支持对外开放，打造国际经济合作亮点。

积极推动高质量共建“一带一路”，中非合作论坛北京峰会期间，签署塞内加尔乡村打井二期项目贷款协议，“小而美”民生项目实践取得新成效，多项综合金融举措被纳入论坛行动计划；第三届“一带一路”国际合作高峰论坛多项成果落地完成，孟加拉帕德玛大桥铁路连接线工程、瓦努阿图彭特考斯特岛现代化公路等基础设施建设项目取得积极成果。深化对外交流合作，成功主办亚洲进出口银行论坛年会，增进与国际同业合作与友谊；在南非、卡塔尔落地首笔对当地银行人民币贷款，与国际船东签署首笔人民币融资贷款协议，扎实推进人民币国际化。

坚持底线思维，提升全面风险管理能力。

重点攻坚项目处置取得实质性进展，被动持股项目处置成效显著。落实法务、合规、内控、风险、审计“五位一体”风险防控机制，加强重点领域、重点客户风险排查，完善授信风险突发事件处置机制。强化境外风险管控，搭建有关业务风险防范应对机制。稳步推进风险分类规则转换，相关整改工作取得阶段性成效。落实防范化解金融风险问责规定精神，完善不良贷款追责问责制度。

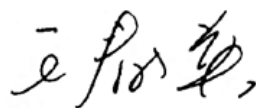
提升管理效能，夯实高质量发展基础。

坚持内部挖潜，千方百计增收节支、降本增效。强化资本管理，严格资本总量约束，创新资本配置方法。大力开展策划营销，深化与政府、同业沟通对接。统筹研究工作，组建研究工作专家库，与媒体、高校等建立合作机制。进一步强化科技支撑作用，建成投产同城数据中心，上线大数据应用主体功能。继续优化境外机构布局，成立乌兹别克斯坦代表处。持续提升各项基础运转保障能力，有力服务全行改革发展大局。

展望未来

凝心聚力启新程，勇毅前行谱新篇。

2025年，进出口银行将坚定不移以习近平新时代中国特色社会主义思想为指导，坚持稳中求进工作总基调，聚焦主责主业、突出特色优势，锚定职能定位、深化改革创新，积极践行政策性金融职责使命，奋力完成改革发展各项任务，全力服务国家战略和实体经济，为高质量完成“十四五”规划目标任务并为实现“十五五”良好开局作出积极贡献。



中国进出口银行行长

In 2024, we at the Bank followed the guidance of Xi Jinping Thought on Socialism with Chinese Characteristics for a New Era, fully implemented the major decisions made by the CPC Central Committee and the State Council, and scaled up the Bank's credit business in a steady manner. We continued to increase the proportion of policy-based businesses, optimize credit structure and enhance asset quality, achieving remarkable results in various business operations and management areas. As of the end of 2024, the Bank's total on-balance sheet assets reached RMB6.5 trillion. Its balance of Renminbi and foreign currency loans amounted to RMB5.5 trillion, with the proportion of policy-based businesses standing at 62.59%. We saw reductions in both NPLs and NPL ratio for three years in a row. The Bank's international credit ratings remained identical to China's sovereign ratings.

We stepped up efforts to deliver on our mission and leveraged the strength of policy-based finance.

Regarding the proportion of policy-based portfolio as the primary structural indicator, we scaled up policy support and optimized resource allocation to ensure an increase for three consecutive years. As a leading financier for foreign trade development, we introduced several measures to support the steady growth of foreign trade, and went all out to serve new business formats and micro and small enterprises. We played our role in the modernization of the industrial system, and formulated targeted measures to support high-tech enterprises, innovative SMEs that use special and sophisticated technologies to produce novel and unique products, as well as new industrialization, meeting the financing needs of advanced manufacturing companies proactively. To achieve solid progress in green finance, we put in place guidelines for developing a new energy system, issued a CGT-aligned green bond as a policy bank for the first time, and continued to improve the quality and efficiency of green financial services. We also contributed to coordinated regional development by rolling out guidelines on promoting optimized regional opening-up, and adopting regional supportive policies to boost economic development according to local conditions.

We facilitated high-standard opening-up, and created new highlights in international economic cooperation.

Taking active steps to promote high-quality Belt and Road Cooperation, we signed a loan agreement for the Senegalese Rural Water Supply Project Phase II during the Beijing Summit of the Forum on China-Africa Cooperation, making new gains in "small and beautiful" livelihood programs. Many of the Bank's comprehensive financial measures were incorporated into the action plan adopted at the summit. Several outcomes included in the list of deliverables of the Third Belt and Road Forum for International Cooperation were completed, with tangible results achieved in the construction of the Padma Bridge Rail Link in Bangladesh and the Pentecost Island Road in Vanuatu, among other infrastructure projects. To deepen international exchanges and cooperation, we held the Asian EXIM Banks Forum Annual Meeting, enhancing partnerships with our global peers. We disbursed the first RMB facilities to local banks in South Africa and Qatar, and signed our first RMB loan agreement with international shipowners, making solid progress in RMB internationalization.

We incorporated the bottom line into thinking, and improved comprehensive risk management capability.

Tangible progress and significant results were achieved in the risk mitigation of key projects and disposal of passive shareholding projects. We implemented a five-sphere integrated risk prevention and control system combining legal, compliance, internal control, risk management and audit roles. We redoubled efforts to carry out risk assessment on key areas and clients, and improved the mechanism of credit risk-related emergency response. We built a risk prevention and response mechanism to better manage risks related to overseas projects, and secured meaningful progress in rectification with steady transformation of risk classification rules. Acting by the Regulations on Accountability for Failing to Prevent or Defuse Financial Risks, we refined regulations to hold those accountable for NPLs.

We strengthened the effectiveness of management, and consolidated the foundation for high-quality development.

We continued to tap into internal resources to increase revenue and efficiency while reducing expenditure and costs. We enhanced capital management by strictly complying with capital adequacy requirements and innovating capital allocation strategies. Business planning and marketing were promoted through deepened coordination with the governments and financial peers. We conducted research in a well-coordinated manner by setting up a pool of experts and collaborating with the media and universities. A local data center and core functions of big data applications were put into service to leverage technology's supportive role better. The Bank's Uzbekistan Representative Office was established in a continued effort to optimize its layout of overseas institutions. We also bolstered all-round support to ensure daily operations, contributing to the Bank's reform and development overall.

Outlook for 2025

Commencing this shared voyage, we will propel forward with intensified resolve to attain more accomplishments.

In 2025, we will follow the guidance of Xi Jinping Thought on Socialism with Chinese Characteristics for a New Era, and remain committed to the general principle of pursuing progress while ensuring stability. Focusing on our core responsibilities and businesses with highlights on our strengths, we will stay true to our mission in deepening reforms and innovation, act on the requirements of policy-based finance, and strive to accomplish tasks in promoting reform and development. We will work all-out to serve national strategies and the real economy, making tangible contributions to a successful conclusion of the 14th Five-Year Plan and setting the 15th Five-Year Plan off to a good start.