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社会责任 SOCIAL RESPONSIBILITY

2025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 2025, 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

2025年，本行紧密围绕中央单位定点帮扶年度计划，高质量完成各项帮扶任务。加强谋划部署，召开乡村振兴工作领导小组会议，制定印发《中国进出口银行2025年乡村振兴工作方案》。行领导赴帮扶县开展工作调研，为培育壮大县域富民产业建言献策。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。充分调动全行资源，建立健全组团式帮扶工作机制，在招商引资、劳务协作、消费帮扶等方面献计出力。在农业农村部、教育部的联合指导下，在帮扶县持续实施“老校长下乡”项目，促进当地义务教育均衡优质发展；充分发挥外贸专业优势，助力帮扶县培育乡村电商新业态，拓宽农产品销售渠道。聚焦持续巩固提升“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2531万元，实施项目34个。2020—2024年，本行连续五年在中央单位定点帮扶工作成效评价考核中获评“好”的最高等次。

2025年，本行进一步深化与农业农村部战略合作，助力农业对外合作高质量发展。部行双方持续开展合作项目互荐，贷款领域涉及特色农产品出口、种业国际供应链拓展、橡胶供应链延伸发展等。截至2025年末，本行已为农业农村部推荐的10批项目批贷逾400亿元，有力推动了一批优质涉农企业“走出去”。部行双方走访赴海南省农业农村厅、海南农垦集团等，实地调研南繁种业、崖州湾科技城有关项目进展。参加中俄农业合作试验示范区建设工作座谈会，与相关参会企业共同探索金融助力农业“走出去”和新质生产力发展的有效措施。

In 2025, the Bank acted in alignment with the annual paired-up assistance plans for central government departments and institutions, fulfilling all tasks to a high standard. The Bank strengthened strategic planning, convened leading group meetings on rural revitalization and issued the *Rural Revitalization Work Plan for 2025*. The Bank's top executives visited the paired counties and offered recommendations on fostering local industries that improve people's well-being. To ensure continuity in its assistance efforts, the Bank optimized the appointment and rotation of capable personnel in temporary positions. By leveraging institution-wide resources, the Bank established a coordinated assistance mechanism to support investment promotion, labor cooperation, and consumption-driven growth. Under the joint guidance of the Ministry of Agriculture and Rural Affairs (MARA) and the Ministry of Education, the Bank continued to help paired counties employ retired school principals and senior teachers to promote balanced and high-quality compulsory education. Drawing on its expertise in foreign trade, the Bank helped paired counties develop rural e-commerce to expand sales of agricultural products. 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 RMB25.31 million to fund 34 projects. From 2020 to 2024, the Bank received the highest rating in the performance evaluation of its paired assistance work for five consecutive years.



In 2025, the Bank deepened its strategic cooperation with the MARA, supporting the high-quality development of international agricultural cooperation. Through the Ministry-Bank project recommendation mechanism, loans went to diverse areas including export of specialty agricultural products, expansion of global seed supply chain and extension and development of rubber supply chain. By the end of 2025, the Bank had approved loans exceeding RMB40 billion for ten batches of MARA-recommended projects, providing strong support for a number of leading agribusinesses in their “going global” endeavors. During the visits to the Department of Agriculture and Rural Affairs of Hainan Province and Hainan Nongken Investment Holding Group Co., Ltd, the Bank’s staff conducted field research with the MARA on the progress of Nanfan Seed Industry Project and Yazhou Bay Science and Technology City Project. The Bank also participated in a symposium on the construction of the China-Russia Pilot Demonstration Zone for Agricultural Cooperation and worked with enterprises to explore financial solutions in supporting agricultural “going global” and new quality productive forces.

绿色金融 Green Finance

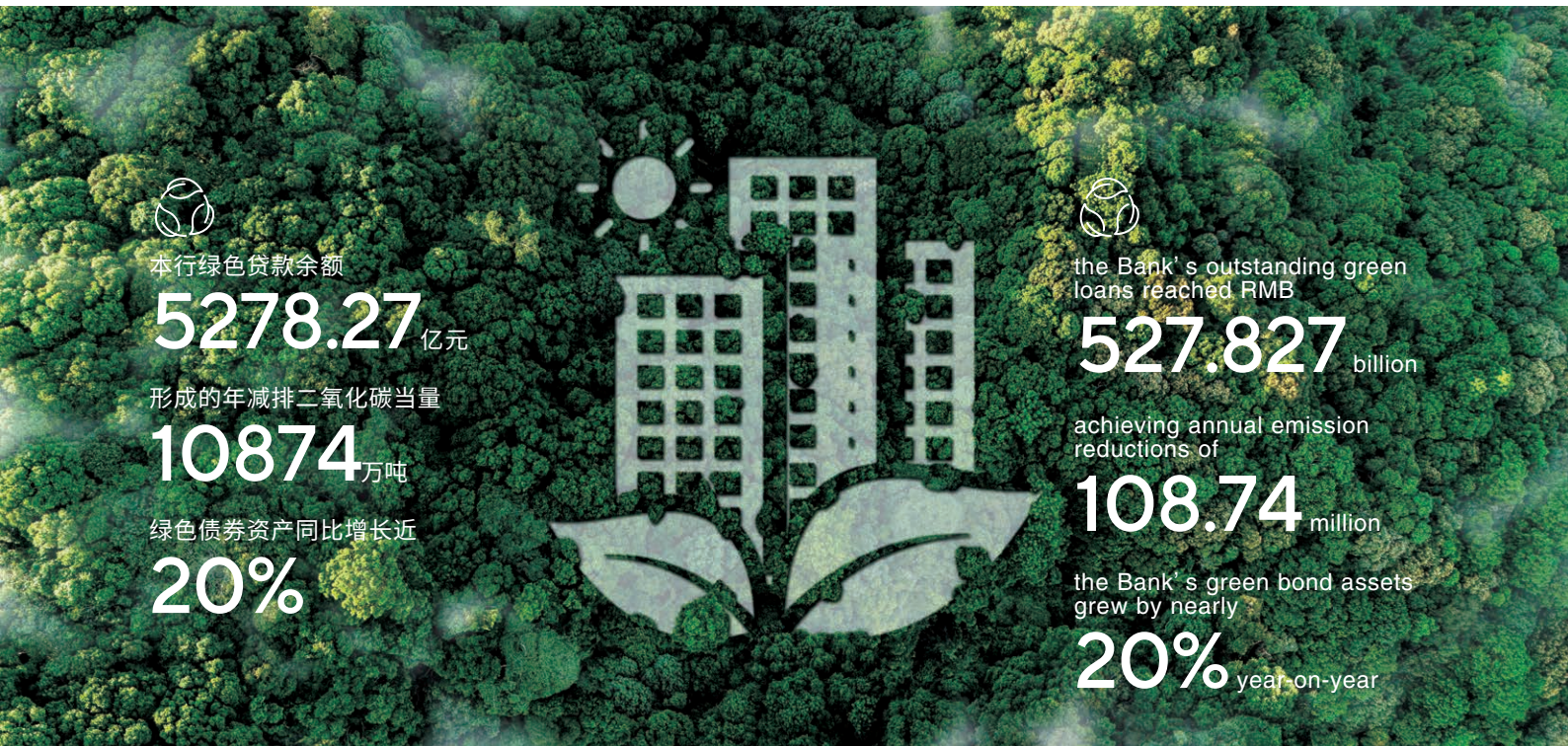
本行将发展绿色金融作为贯彻新发展理念的重要支点，不断完善绿色金融治理架构和政策体系，持续提升绿色金融服务能力，积极推进自身运营碳核算，为推动经济社会发展全面绿色转型作出了积极贡献。

本行持续完善绿色金融治理架构。发挥绿色金融委员会统筹推进绿色金融工作部署和实施的职责定位，2025年审议出台多项绿色金融政策文件，发挥政策性金融在服务经济社会绿色、低碳、安全转型方面的示范作用。

本行持续优化绿色金融政策体系。2025年印发《中国进出口银行绿色金融工作提升方案》，将绿色发展与环境、社会和治理(ESG)管理要求贯穿到公司治理、业务发展、合规经营、风险管理和行政运营中，将本行自身发展与全社会低碳发展深度融合。印发电解铝、有色金属、石油和石油化工等多个行业授信政策，明确环保、能耗、节能减排、低碳转型等绿色和可持续发展要求，积极发挥本行在推动行业减污降碳、绿色发展中的作用。将环境社会风险指标嵌入行业评估评级，加强重点行业环境社会风险的分析。

本行持续提升绿色金融服务能力。丰富绿色金融产品，创新绿色金融支持手段，形成以绿色信贷为主，绿色债券、绿色基金、绿色担保等共同发展的绿色金融服务体系。坚持以绿色信贷为主体，聚焦清洁能源、绿色制造和绿色贸易等重点领域，打造绿色信贷业务优势特色。本行持续进行绿色信贷服务创新，将贷款条款与借款人减污降碳、单位能耗、ESG评价等能充分体现借款人可持续发展情况的关键环境绩效指标相挂钩，激励企业绿色低碳转型。截至2025年末，本行绿色贷款余额5278.27亿元，形成的年减排二氧化碳当量10874万吨。积极利用人民银行碳减排支持工具，支持河南新华五岳抽水蓄能电站等15个重点项目。持续开展绿色债券发行、投资及承销。2025年，本行发行绿色金融债券40亿元，支持了清洁能源等重点领域项目。聚焦清洁能源推广运用等重要领域开展绿债投资，2025年，绿色债券资产同比增长近20%，高于债券资产整体增速。本行作为主承销商成功为中国燃气在境内发行绿色熊猫中期票据，全场认购倍数达2.08倍，且此次发行采用的“绿色债+熊猫债”组合模式对推动银行间债券市场对外开放与人民币国际化具有积极意义。运用多只股权投资基金，重点支持清洁项目合作和绿色可持续发展。本行投资的东盟基金二期在印尼投资的地热能项目于2025年成功实现退出并取得较好收益，该项目是中印尼双边清洁能源和绿色金融领域合作重要成果。东盟基金二期与马来西亚共同开发的多国清洁能源投资项目，覆盖6个东盟国家，提升了区域可持续发展韧性。中拉合作基金投资支持的秘鲁查格亚水电站项目被评为2025(第八届)中国企业国际形象建设“绿色发展与ESG实践类”优秀案例。

本行积极推进自身运营碳核算。2025年，本行启动自身运营碳核算工作，出具2024年全行自身运营碳排放核算报告，全行范围一、二总排放量24,807.92(tCO₂)。湖北省分行通过购买湖北碳排放权配额(HBEA)抵消碳排放的方式，实现了碳中和分行建设，并在湖北碳排放权交易中心官网完成公开信息披露。



The Bank regards green finance as an important anchor for implementing the new development philosophy. With improved green finance governance and policy framework, the Bank continued to enhance its green finance service capacity, and actively advanced operational carbon accounting, making contributions to promoting the green and transition in all areas of economic and social development.

The Bank continued to refine its green finance governance framework. Leveraging the Green Finance Committee's mandate to coordinate and implement green finance initiatives, the Bank approved and issued a number of policy documents in 2025, demonstrating the exemplary role of policy-based finance in steering the economy and society toward a green, low-carbon, and secure transformation.

The Bank continued to refine its green finance policy framework. In 2025, it released a work plan to improve green finance, which integrated green development and ESG requirements into corporate governance, business development as well as compliance, risk and administrative management, and ensured the alignment between the Bank's own growth and the low-carbon transition of the entire society. The Bank also issued industry-specific credit policies for sectors such as electrolytic aluminum, non-ferrous metals, as well as petroleum and petrochemicals. These policies clarified requirements for environmental protection, energy consumption, energy conservation and emissions reduction, and low-carbon transition, reinforcing the Bank's role in advancing pollution reduction, carbon abatement, and green development across industries. In addition, the Bank incorporated environmental and social risk indicators into its industry assessment and rating framework, strengthening its capacity for environmental and social risk analysis in key sectors.

The Bank continued to enhance its green finance service capacity. By diversifying its product offerings and innovating support mechanisms, the Bank built a comprehensive green finance service system centered on green credit and bolstered by the development of green bond, green fund and green guarantee. Taking green credit as the main product, the Bank focused on key sectors such as clean energy, green manufacturing, and green trade to cultivate distinctive competitive advantages. To incentivize low-carbon transformation, the Bank continued to innovate its green credit service by linking loan terms to key environmental performance indicators such as borrowers' pollution and carbon reduction performance, energy intensity, and ESG ratings that reflect sustainability credentials. By the end of 2025, the Bank's outstanding green loans reached RMB527.827 billion, achieving annual emission reductions of 108.74 million tonnes of carbon dioxide equivalent. The Bank also actively drew on the People's Bank of China's carbon emission reduction facility to support 15 key projects, such as the Henan Xinhua Wuyue Pumped-Storage Hydropower Station. The Bank maintained a strong presence in the issuance, investment, and underwriting of green bonds. In 2025, it issued RMB4 billion in green financial bonds to fund projects in key areas including clean energy. With a focus on green bond investment in key areas such as the promotion and application of clean energy, the Bank's green bond assets grew by nearly 20% year-on-year, outpacing the overall growth of its bond portfolio. As a lead underwriter, the Bank facilitated the issuance of green medium-term notes for China Gas, achieving a robust subscription ratio of 2.08 times. This model, combining both green bond and Panda bond, was of significance to the opening-up of inter-bank bond market and RMB internationalization. The Bank leveraged multiple equity investment funds to provide targeted support for cooperation on clean energy projects as well as green and sustainable development. The China-ASEAN Investment and Cooperation Fund II achieved a successful exit from a geothermal energy investment in Indonesia with strong returns, marking a significant milestone in bilateral clean energy and green finance cooperation. A multi-country clean energy investment project covering six ASEAN countries, jointly developed by the Fund and Malaysian partners, strengthened regional sustainability resilience. The Chaglla Hydroelectric Power Plant in Peru, supported by the China-LAC Cooperation Fund was recognized as an outstanding case in the area of green development and ESG practices of the 2025 Chinese Enterprise International Image Case Collection.

The Bank actively advanced its operational carbon accounting. In 2025, the Bank launched a carbon accounting initiative and released its operational carbon emissions accounting report for 2024, which recorded total Scope 1 and Scope 2 emissions of 24,807.92 tCO₂ across the entire institution. Notably, the Hubei Branch achieved carbon neutrality by offsetting its emissions through the purchase of Hubei Emission Allowances (HBEA), with public disclosure completed on the official website of the Hubei Carbon Emission Exchange.

支持小微企业

Supporting Micro and Small Businesses

2025年，本行深入贯彻党中央国务院普惠金融高质量发展要求，研究制定专项工作方案，聚焦小微外贸促稳提质，加强外贸新业态金融服务模式创新，不断提升小微外贸企业信贷支持力度和服务质效，扎实做好普惠金融“大文章”。截至2025年末，小微外贸政策性贷款余额453.69亿元，年内新发放金额442.91亿元，2021年以来累计支持3万余户有进出口实绩的小微外贸企业。

本行发挥转贷款高效传导国家政策的职能优势，用好用足小微外贸企业风险共担转贷款，为稳外贸提供有效支撑。截至2025年末，小微外贸企业风险共担转贷款年内累计发放439.76亿元，余额450.53亿元，累计支持小微外贸企业3万余户，有效助力小微企业外贸“突围”。央视《新闻联播》、新华社等主流媒体多次报道本行通过风险共担转贷款支持小微企业有关情况，取得了良好社会声誉。聚焦主责主业，创新发展风险共担转贷款，研发外贸供应链小微企业风险共担转贷款产品，拓展支持外贸供应链上的制造业小微企业；推出银保多方风险共担的“微贸贷”模式，向小微外贸企业提供线上化、无抵押、低利率的融资服务；开展转贷款支持专精特新小微外贸企业专项行动，设立跨境电商小微企业专项转贷款融资额度，引导金融资源精准滴灌重点领域，取得良好成效。持续优化小微企业转贷款利率传导机制，强化终端利率管控，着力解决小微外贸企业融资贵问题，截至2025年末，终端小微外贸企业用款平均利率3.54%，较年初下降57BPs，低于上年末全国新发放普惠型小微企业贷款平均利率82BPs，推动小微企业综合融资成本逐步降低。

本行加力支持外贸新业态领域，推动小微直贷业务进一步创新。强化顶层设计，完善形成“供应链金融场景”“银担合作场景”“外贸及外贸新业态场景”三大基础场景的小微创新直贷产品体系。深化科技赋能，聚焦小微外贸企业、小微跨境电商企业和外贸供应链小微企业不同的融资需求和风险特征，研发设计本行特色的小微外贸线上化融资产品方案，探索建立自主可控的场景化、智能化风控体系，提升批量化服务小微企业能力，以“线上+线下”结合方式，稳妥有序推进小微外贸（跨境电商）企业线上化业务试点落地。

In 2025, the Bank fully implemented the directives made by the CPC Central Committee and the State Council regarding the high-quality development of inclusive finance. The Bank formulated a specialized work plan focusing on stabilizing and upgrading micro and small businesses engaged in foreign trade, while innovating financial service models for emerging foreign trade formats. With strengthened credit support and enhanced service efficiency, the Bank made solid progress in advancing inclusive finance as a key priority. By the end of 2025, the outstanding balance of policy-based loans for micro and small foreign trade businesses reached RMB45.369 billion, with new disbursements totaling RMB44.291 billion for the year. Since 2021, the Bank has supported more than 30,000 micro and small foreign trade businesses with actual import and export transactions.

The Bank capitalized on the institutional strength of onlending loans as an efficient channel for national policy transmission, utilizing risk-sharing onlending loans for micro and small foreign trade businesses to help ensure the stable growth of foreign trade. With a total disbursement of RMB43.976 billion in 2025 and an outstanding balance of RMB45.053 billion, these loans have supported more than 30,000 micro and small foreign trade businesses, effectively helping them navigate international market challenges. The Bank's initiatives received extensive coverage from major media outlets, including CCTV News (Xinwen Lianbo) and Xinhua News Agency and earned public recognition. Focusing on its main responsibilities and businesses, the Bank pursued innovation and developed a risk-sharing onlending product for micro and small businesses along foreign trade supply chains to extend support to small-scale manufacturers. The Bank also introduced Wei Mao Dai, a multi-party risk-sharing mechanism involving banks and insurers, to provide micro and small foreign trade enterprises with online, unsecured and low-interest financing. In addition, the Bank initiated a dedicated campaign to support specialized, refined, distinctive, and innovative foreign trade micro and small enterprises, and established a special credit line for small-scale businesses engaged in cross-border e-commerce, ensuring that financial resources were targeted toward priority areas. The Bank continued to optimize the interest rate transmission mechanism for onlending to micro and small businesses and strengthened its control over the final interest rates to address high financing costs. By the end of 2025, the average final interest rate for micro and small enterprises stood at 3.54%, down by 57 BPs since the beginning of the year and 82 BPs lower than the national average rate on newly issued inclusive loans to small firms at the end of last year, contributing to a reduction in the overall financing costs for micro and small businesses.

The Bank intensified its support for new business models in foreign trade and advanced innovation in direct lending to micro and small enterprises. Through enhanced top-level strategic design, the Bank established a direct lending product framework for micro and small enterprises, covering three scenarios including supply chain finance, bank-guarantee collaboration as well as foreign trade and its new business models. With deepened technological empowerment, the Bank focused on the differentiated financing needs and risk profiles of micro and small businesses engaged in foreign trade, cross-border e-commerce, and upstream and downstream sectors in the foreign trade supply chain, and developed specialized online financing solutions for foreign trade micro and small businesses. The Bank explored building an autonomous, controllable, and scenario-based intelligent risk management system to enhance its capacity to serve micro and small businesses on a batch basis. Combining online and offline channels, the Bank made steady progress in piloting online services for small-sized foreign trade (cross-border e-commerce) entities.

员工关怀 Staff Care

2025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 2025, 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, increasing their sense of fulfillment, happiness and security.

本行坚持以民主管理保障权益。成功召开职工代表大会和工会会员代表大会，审议重大议题，补选主席、副主席和经费审查委员会主任等，切实保障了职工合法权益，夯实了和谐劳动关系的基础。

The Bank upheld employees' rights and interests through democratic management. It successfully convened the employees' congress and the trade union members' congress, where delegates reviewed major issues and conducted by-elections for the chairperson, vice chairperson, and director of the funds review committee. These measures effectively safeguarded employees' legitimate rights and interests, and laid a solid foundation for harmonious labor relations.

本行坚持以技能竞赛赋能成长。围绕中心工作举办“进银星光杯”劳动和技能竞赛，营造了比学赶超的浓厚氛围，涌现出一批业务骨干和岗位标兵，为全行发展提供了有力的人才支撑。

The Bank empowered employee growth through skills competitions. The Bank held the “CEXIM Star Cup” skills competition centered on core businesses, fostering a vibrant culture of excellence and mutual learning. A number of high-caliber employees and model workers emerged, forming strong talent support for the Bank's development.

本行坚持以文体活动凝聚人心。精心组织书画摄影展、乒乓球赛、马拉松等品牌活动，丰富了职工业余生活，展现了昂扬向上的精神风貌，有效提升了团队凝聚力和工作效率。

The Bank strengthened cohesion through cultural and sports activities. It organized flagship activities such as calligraphy, painting, and photography exhibitions, table tennis tournaments, and marathon races, which effectively enriched employees' leisure time, showcased a positive and uplifting spirit, and enhanced team cohesion and work efficiency.

本行坚持以精准帮扶传递温暖。深入开展“送温暖”工程，常态化慰问困难职工和一线员工，切实为职工排忧解难，将组织的关怀落到实处，增强了职工的归属感和幸福感。

The Bank delivered heartfelt care through targeted support. The Bank sent greetings to employees and front-line workers in need on a regular basis. By addressing their essential concerns and translating care into tangible actions, the Bank effectively reinforced employees' sense of belonging and overall well-being.



社会公益事业

Public-benefit Programs

2025年，本行加强青年志愿服务队伍建设，总行各团支部、各分行团委积极组织青年在金融政策宣讲、支教帮扶、环境保护、敬老助残等方面开展一系列志愿服务，充分践行本行的使命担当。

In 2025, 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 financial policies publicity, educational aid, environmental protection actions, and caring for the elderly and disabled. These efforts contributed to fulfilling the Bank's mission and responsibility.

总行机关团委持续开展“青春志愿行”行动，组织青年员工赴受水河社区开展反诈骗知识宣传讲座，在春节前和学雷锋日分别协助社区开展清扫志愿活动。机关团委与老干部服务工作部形成协调机制，组织青年在退休老干部参观活动中提供引导、讲解、帮扶等志愿服务。

The youth league of the head office continued its “Youth Volunteer Action” program, organizing anti-fraud awareness seminars in Shoushuihe Community and assisted the community with cleaning services ahead of the Spring Festival and on Lei Feng Day. The youth league of the head office also established a coordination mechanism with the Retired Personnel Service Department to provide guiding service, introduction and support for retired employees during their visiting activities.

各分行团委结合属地特色，积极组织青年投身社会公益。天津分行团委与团天津市委共同设立“青科融成长计划”项目，精准支持青年科技人才创新创业。上海分行团委赴甘肃岷县开展“爱心奔赴”活动，为小学生讲授团课，为麻子川镇政府捐赠电脑，为农户捐赠生活物资。海南省分行团委赴琼台师范学院开展“金融知识万里行”活动，将日常生活中经常遇到的金融知识送到身边。贵州省分行开展“征信乡村行”征信知识宣传活动，赴贵州财经大学开展“征信校园行”征信知识专题讲座，并走进社区举办以“反诈是门必修课，筑牢防线守好责”为主题的电信网络反诈宣传活动，帮助提升个人征信权益保护意识、反诈防范意识和识骗能力。

Drawing on local characteristics, the youth leagues at the Bank's branches encouraged young employees to participate in public welfare activities. The youth league of the Tianjin Branch, in partnership with the Tianjin Municipal Youth League Committee, launched the Youth Science and Technology Growth Program to provide targeted support for young sci-tech entrepreneurs. The youth league of the Shanghai Branch organized volunteer activities in Min County, Gansu Province, where they delivered lectures to primary students, donated essential equipment to the Mazichuan Township government, and provided daily necessities to local farming families. The youth league of the Hainan Branch conducted activities to promote financial literacy at the Qiongtai Normal University. The youth league of the Guizhou Branch launched a Credit Awareness Campaign in rural areas, gave lectures on credit information at the Guizhou University of Finance and Economics, and hosted community workshops on telecom and online fraud prevention, bolstering public awareness regarding personal credit protection as well as fraud identification and prevention.

