



重要支撑 Key Support

60

党建引领
Party Building as the Guiding Force

公司营销机制
Corporate Marketing Mechanism

风险评审防线
Risk Review Line of Defense

内控合规管理
Internal Control and Compliance

信息科技支持
Information Technology Support

金融人才队伍
Financial Talent Management

廉洁防控体系
Integrity Risk Prevention and Control

企业文化品牌
Corporate Culture and Branding

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党建引领 Party Building as the Guiding Force

进出口银行坚持以习近平新时代中国特色社会主义思想为指导，深入贯彻落实金融系统党的建设工作会议精神，以纵深推进中央巡视审计整改为契机，党建引领全行高质量发展取得了较好成效。

坚持以政治建设为统领，落实党委会“第一议题”、中心组学习机制，推进总分行机构改革，落实“两个维护”的制度机制持续健全。强化党的创新理论武装，扎实开展深入贯彻中央八项规定精神学习教育，制定学习宣传贯彻党的二十届四中全会精神实施方案，积极培育和弘扬中国特色金融文化，“四个以学”长效机制得到强化。着力增强党组织政治功能和组织功能，研究制定本行开展基层党组织建设质量提升三年行动实施方案，坚持抓机关带系统，支部战斗堡垒作用和党员先锋模范作用得到充分彰显。建设过硬金融干部队伍，制定干部任职谈话、监督谈话工作规程，着力增强对“一把手”和领导班子监督实效，常态化开展优秀年轻干部调研，推动总分行干部双向交流挂职锻炼，加强年轻干部教育管理监督，重实干、重实绩、重担当的用人导向进一步树牢。层层压实工作责任，建立落实全面从严治党主体责任清单，建立各级党委书记、党委委员履职清单，加强督促指导，各级领导班子和领导干部抓党建主业主角意识不断增强。

Guided by Xi Jinping Thought on Socialism with Chinese Characteristics for a New Era, the Bank earnestly acted upon the guiding principles of the Work Conference on Party Building of the Financial System. Leveraging the in-depth rectification of issues identified by central inspections and audits as an opportunity, the Bank strengthened the leading role of Party building in promoting high-quality development and achieved positive results.

Upholding political building as the overarching priority, the Bank put the guiding principles set forth by the Party high on the agenda of study, and advanced institutional reform at both the head office and branches levels. It continued to strengthen the mechanism for upholding the core position of General Secretary Xi Jinping on the Party Central Committee and in the Party as a whole, and uphold the Party Central Committee's authority and its centralized, unified leadership. The Bank reinforced its commitment to equipping itself with the Party's innovative theories by conducting in-depth study and education on the spirit of the central Party leadership's eight-point decision, formulating an implementation plan for studying, publicizing, and implementing the spirit of the Fourth Plenary Session of the 20th CPC Central Committee, and actively fostering a financial culture with Chinese characteristics, thereby consolidating the long-term "four studies" mechanism for reinforcing commitment, cultivating insight, improving conduct, and promoting practical application. The Bank worked to enhance the political and organizational functions of Party organizations by developing a three-year action plan for improving the quality of primary-level Party organization development. It continued to take the head office as the lead in driving system-wide development, while giving full play to the role of Party branches as strongholds of leadership and Party members as vanguards and role models. The Bank strengthened the development of financial talent pool by establishing procedures for appointment-related and supervisory interviews, enhancing oversight over "top leaders" and leadership teams, conducting regular reviews of outstanding young cadres, promoting two-way secondment and exchange between head office and branch staff, and strengthening the education, management, and supervision of young cadres. A clear orientation favoring diligence, performance, and accountability in personnel selection and appointment was firmly established. Responsibilities were enforced at all levels. The Bank established a list of primary responsibilities for exercising full and rigorous self-governance of the Party, as well as duty lists for Party committee secretaries and members at all levels. Supervision and guidance were strengthened, and leadership teams and officials at all levels have become increasingly conscious of Party building as their primary responsibility.

公司营销机制

Corporate Marketing Mechanism

进出口银行始终秉持“以客户为中心”的服务理念，坚守政策性金融主责主业，持续提升客户服务质效，充分发挥政策性金融服务实体经济的职能作用。

全面深化改革，完善公司营销管理机制，打造条线贯通、总分协同、优势突出、特色鲜明的政策性金融公司业务协同发展架构，提升重点客户服务与经营能力。构建多层次立体化公司条线营销体系，高层营销引领、“总对总”营销带动、跨条线营销协同、渠道营销赋能，以高水平公司营销助力高质量业务发展。强化全球战略客户管理，从客户管理举措和客户经理评价等方面，推进全行客户管理体制变革。聚焦主责主业，更好服务外贸、先进制造业、共建“一带一路”、区域协调发展等重点领域发展。加强客户经理队伍建设，围绕集团客户管理制度、重点行业专业知识等开展系统性培训，组织实施全行客户经理从业资格认证，着力打造一支具有战略高度、理论厚度、行业深度和市场敏锐度的专业客户经理队伍。

Acting on the customer-first philosophy, the Bank remained focused on its main responsibilities and core business as a policy bank, continuously enhanced the quality and efficiency of client services, and fully leveraged the role of policy-based finance in supporting the real economy.

The Bank deepened reform on all fronts and refined its corporate marketing management mechanism, building a coordinated business framework featuring integrated business lines, effective head office-branch synergy, and distinct competitive strengths, thereby enhancing services for and management of key clients. A multi-tiered, multi-dimensional corporate line marketing system was put in place, featuring senior-level marketing engagement, “headquarters-to-headquarters” marketing initiatives, cross-line coordination, and channel empowerment, so as to drive high-quality business growth through high-caliber corporate marketing. The Bank strengthened global strategic client management and advanced institution-wide customer management reform through enhanced management practices and a refined evaluation framework for client managers. Adhering to its primary responsibilities and core businesses, the Bank better served priority areas, including foreign trade, advanced manufacturing, the Belt and Road cooperation, and coordinated regional development. To strengthen the competencies of the client management team, the Bank delivered systematic training on client management for enterprise groups and sector-specific expertise, and launched a Bank-wide professional certification program for client managers to build a professional team of client managers with strategic insight, theoretical knowledge, industrial expertise, and market sensitivity.

风险评审防线 Risk Review Line of Defense

全面风险管理方面，本行持续完善风险偏好管理，进一步优化风险偏好指标体系，注重风险偏好执行情况的监测，切实发挥风险偏好对风险管理的宏观导向和引领作用。加强风险条线垂直管理，压实风控重要岗位管理责任，增强风控条线履职独立性和监督制衡有效性。优化全面风险管理评价方案，引导经营单位严控增量风险、加强事前防范，有效衡量分支机构风险防控能力。通过风险条线资格认证，促进风险管理从业人员不断提升业务能力和专业水平，巩固提升全行风险条线垂直管理质效。

信用风险、市场风险、操作风险管理方面，本行从银行集团风险并表层面持续加强授信业务集中管控，持续做好授信连续性、集团客户统一授信管理等方面常态化治理，秉持审慎管理原则精细化管理授信业务审批授权。以市场风险限额管理为抓手管控资金交易业务市场风险，开展系统需求澄清和测试，构建符合监管要求的市场风险新计量体系，不断提升市场风险管理精细化水平。全面贯彻操作风险监管新规，稳步推进操作风险资本计量新标准法落地实施，推动操作风险资本计量系统的开发及配套损失数据管理系统的优化升级，持续提升操作风险管理效能。

洗钱风险、流动性风险、国别风险管理方面，本行对标反洗钱法律法规新要求，以“风险为本”完善洗钱风险评估体系，强化客户尽职调查与可疑交易监测，洗钱风险防控能力进一步提升。坚持资产负债匹配管理原则，密切关注市场流动性状况，动态监测各期限流动性缺口情况，优化资产负债期限结构，定期开展压力测试和应急演练，确保流动性运行平稳安全。严格对标对表监管要求，持续夯实国别风险评估、评级等管理根基并加强成果转化应用，强化国别风险识别和准入管理要求，提升国别风险监测能力，持续深化国别风险管理体系建设。

资产质量管理方面，2025年末，全行不良贷款率0.95%，较年初下降0.08个百分点，全年累计新发生不良贷款金额为近年新低，资产质量稳中向好。本行主动适应风险防范化解新形势，推动风险管理体制机制改革，前瞻性开展重点领域、重点客户风险排查，准确识别、妥善应对潜在风险隐患，严防信用风险反弹。全面落实《商业银行金融资产风险分类办法》要求，以评估债务人履约能力为中心，按季进行金融资产风险分类重检，夯实风险分类结果准确性；优化风险分类相关制度，规范风险分类方法，完善“初分、认定、审批”三级程序，持续提升风险分类精细化管理水平。

评审管理方面，本行不断深化体制机制改革，促进全行评审管理的专业性、独立性和有效性实质提升。全面落实“一次评审、一次审批”机制，优化评审审批工作流程，进一步提升工作质效。持续推进智能化评审建设，探索大模型在评审工作中的应用场景，以科技手段加强评审风险防控能力，提升评审决策的科学性、合理性。加强评审工具管理和服务，充分运用外聘机构和专家咨询评估论证，为评审工作的专业性、有效性提供外源性支持。完善制度安排，赋予授信审批委员会会议召集人一票否决权，加强集体审批决策流程中关键人员、关键节点的风险把控，从机制流程角度约束审批权力运行。

Comprehensive Risk Management. The Bank consistently refined its risk appetite management by optimizing the indicator framework and strengthening implementation monitoring, ensuring that risk appetite serves as a macro-level strategic guide in risk management. To strengthen vertical risk management, the Bank tightened accountability for key risk control positions and enhanced the operational independence and supervisory checks and balances of the risk function. Furthermore, the Bank optimized its comprehensive risk evaluation schemes to guide business units in controlling incremental risks and strengthening prevention efforts, thereby effectively assessing the risk prevention and control capabilities of its branches. Through the recognition of professional qualifications, the Bank encouraged its risk management team to improve their business capabilities and expertise so as to consolidate and enhance the effectiveness of vertical management in risk oversight.

Management of Credit, Market, and Operational Risks. On a consolidated banking-group basis, the Bank continued to strengthen its centralized oversight of credit business and maintained routine governance over credit continuity and unified group-wide credit management. Adhering to prudent management principles, the Bank refined its credit approval and authorization frameworks with high precision. The Bank used market risk limits as a key tool to control market risk in treasury trading, carried out system requirement clarifications and testing to develop a new measurement framework aligned with regulatory requirements, and continuously refined market risk management. Furthermore, in full alignment with new operational risk regulations, the Bank steadily implemented the revised standardized approach for operational risk capital measurement, promoted the development of the operational risk capital measurement system and the optimization and upgrade of the supporting loss data management system, and enhanced the overall effectiveness of operational risk management.

Money Laundering Risk, Liquidity Risk and Country-specific Risk. Aligning with the latest anti-money laundering (AML) laws and regulations, the Bank adopted a risk-based approach to refine its money laundering risk assessment framework, while strengthening customer due diligence and suspicious transaction monitoring, further bolstering its money laundering risk preventive and control capabilities. Adhering to the principle of coordination between assets and liabilities, the Bank monitored the market liquidity conditions and its liquidity gap, optimized its term structure of assets and liabilities, and conducted regular stress testing and contingency drills to ensure stable and secure liquidity operations. Furthermore, the Bank strictly benchmarked its operations against regulatory standards, consolidating the foundations of country-specific risk assessment and rating and enhancing the application of risk assessment outcomes. It also strengthened country-specific risk identification and access management requirements, enhanced its country-specific risk monitoring capabilities, and further deepened the development of the country-specific risk management.

Asset Quality Management. At the end of 2025, the Bank's non-performing loans (NPL) ratio was 0.95%, down by 0.08 percentage points from the beginning of the year. The amount of newly formed non-performing loans for the year reached a new low in recent years, demonstrating a steady improvement in asset quality. The Bank proactively adapted to the new situation in risk prevention and resolution by deepening reforms to its risk management framework. It conducted forward-looking risk identification for key sectors and clients, accurately identifying and appropriately addressing latent risks to prevent a rebound in credit risk. In full compliance with the *Measures for the Risk Classification of Financial Assets of Commercial Banks*, the Bank prioritized the assessment of obligors' repayment capacity, conducted quarterly reviews of the risk classification of financial assets to ensure the integrity of the data. Furthermore, the Bank also refined its risk classification policies, standardized classification methodologies, and optimized the three-tier process of initial classification, recognition, and approval, to continuously enhance the precision of its risk classification management.

Review and Approval Management. The Bank deepened institutional and structural reforms to promote substantive improvements in the professionalism, independence, and effectiveness of its review and approval management. It fully implemented the "one review, one approval" mechanism and further optimized the review and approval workflows, thereby enhancing operational quality and efficiency. Steady progress was made in the building of intelligent review system, specifically exploring the application of Large Language Models (LLMs) in review processes. These initiatives have strengthened risk prevention and control capabilities through technological means and improved the scientific basis and soundness of decision-making. The Bank also enhanced the management and service of review tools, making full use of external institutions and expert consultation for evaluation and demonstration. The Bank improved its institutional arrangements by granting veto authority to the convener of the Credit Approval Committee, strengthened risk control over key personnel and critical nodes in the collective approval process, and imposed procedural constraints on the exercise of approval authority from a mechanism and process perspective.

内控合规管理 Internal Control and Compliance

2025年，本行多管齐下持续提升内控合规管理效能。优化内控评价方法和评价指标体系，强化内控评价结果应用，聚焦重点问题和共性问题，深入总结原因，压实问题整改和跟踪问效，提升内部控制水平。完善案防制度体系，研究建立案件风险防控协同联动机制，强化员工行为管理，丰富排查手段，增强案件风险排查质效。优化追责问责工作机制，坚持失责必问、问责必严的总基调，不断提升精准规范追责问责质效。开展内部制度专项梳理清理，排查内外规一致性问题，推动制度体系更加合规、精简、高效。全力推动监管制度有效落地，健全依法合规、全面覆盖、权责清晰、务实高效的合规管理体系。

2025年，本行不断完善关联交易管理相关制度与管理机制，动态认定、更新关联方名单，持续抓好关联交易全流程管理，严格履行信息披露义务，强化监督考核和数据治理，切实防范关联交易风险。本行关联交易均遵循商业原则，交易价格公允。除免于按照关联交易方式披露的交易外，2025年本行共发生需披露的一般关联交易17.37亿元（以人民币计，外币已折算为人民币），为授信类、存款和其他类型关联交易，未发生重大关联交易。

In 2025, the Bank adopted a multi-pronged approach to steadily enhance the efficiency of its internal control and compliance management. The Bank refined its internal control evaluation methodology and indicator system, with an increased emphasis on the practical application of assessment results. By targeting key and common issues, it conducted in-depth root-cause analyses, followed by rigorous rectification and ongoing tracking to strengthen the internal control management. To optimize the system of financial crime prevention, the Bank built a comprehensive mechanism that addresses the entire chain of financial crime prevention. It reinforced employee behavior management, formed a pattern of collaborative prevention and control to increase the overall capacity for forestalling and controlling financial crime risks. Furthermore, the Bank optimized its accountability and disciplinary mechanism, ensuring that any negligence must be investigated and accountability must be strictly enforced, and continuously improved the precision and standardization of accountability practices. The Bank also carried out a dedicated review of internal policies to ensure the alignment of internal rules with external regulations, thereby driving the transition toward a more compliant, lean, and efficient institutional framework. By ensuring the effective implementation of regulatory requirements, the Bank has solidified a compliance management system characterized by legal integrity, comprehensive coverage, clear-cut responsibilities, and pragmatic execution.

In 2025, the Bank improved its policies and mechanisms for connected transaction management by dynamically identifying and updating the list of related parties, implementing the end-to-end management of connected transactions, strictly fulfilling information disclosure obligations, enhancing supervision and assessment as well as data governance. In doing so, risks associated with connected transactions were effectively prevented. The Bank operated under commercial principles for connected transactions, ensuring that they were fairly priced. Except for transactions exempt from disclosure, the Bank had a total of RMB1.737 billion of connected transactions that met disclosure requirements in 2025, which were credit line and deposit-related activities, as well as transactions of other types. No significant connected transactions took place during this period.

信息科技支持

Information Technology Support

2025年，本行以构筑强大的信息科技支持为导向，统筹科技发展与安全，深入实施数字化转型，加快科技自主可控步伐。围绕本行深化改革与战略调整，以业务需求为牵引，全力推进重大项目及重点领域需求建设，落地数据共享，积极发挥数据赋能作用。健全高层科技治理架构，优化信息科技部门职能，充实科技人员队伍。深化业务需求统筹，持续优化信息系统架构，提升开发测试力度，加强运行维护管理，提高软硬件资源保障水平。健强总行统筹全辖、覆盖海内外分支及附属机构的网络安全防护网，开展数据分类分级，健全数据安全制度体系，防范数据安全事件发生。加强技术攻关、注重技术积累，提升信创基础设施安全稳定。加快异地数据中心建设，巩固业务连续性科技根基。

In 2025, the Bank focused on building robust information technology capabilities by balancing technology development with security, deepening its digital transformation, and accelerating progress toward technological self-reliance. In alignment with the Bank's deepening reforms and strategic adjustments, and driven by business needs, the Bank pushed ahead with major projects and key initiatives in priority areas, and implemented data sharing to leverage data as a strategic enabler. The Bank strengthened its top-level technology governance architecture, optimized the functions of its IT departments, and reinforced its talent pool. It also enhanced the coordination of business requirements, continuously refined its information system architecture, and scaled up its development testing, while improving its operations and maintenance management as well as the support of hardware and software resources. Under the head office's unified coordination, the Bank fortified a cyber-security defense network covering domestic and overseas branches and subsidiaries. It implemented data classification and grading and bolstered its data security policy framework to proactively prevent security incidents. Additionally, the Bank intensified research into core technologies and emphasized technical knowledge accumulation to enhance the security and stability of its information technology application innovation (ITAI) infrastructure. It also accelerated the building of its off-site data centers to reinforce the technological foundation for business continuity.



金融人才队伍 Financial Talent Management

2025年，本行围绕战略调整目标，将人才队伍建设作为战略性、基础性工程，持续淬炼干部政治能力、锻造专业履职能力、优化人才培养机制，为全行改革发展注入了强劲动力。组织开展行党校主体班、党的基本知识培训班、思想政治工作专题培训班、学习贯彻习近平经济思想系列培训班、优秀年轻干部学党史悟思想培训班、习近平外交思想培训班等党员教育培训班次，并开展统一战线成员培训班。开展客户经理、贸金条线、风险管理、运营管理、反洗钱、内控合规、外事管理等专业条线培训。开展国际合作与境外业务人才研修班，选派人员赴中亚学院、亚洲开发银行、亚洲基础设施投资银行、CGIF基金、联合国工发组织、东盟与中日韩宏观经济研究办公室等开展交流锻炼。制定国际谈判人才、战略营销人才、研究人才三支国际化人才队伍建设工作实施意见，组织开展新一轮国际化人才遴选工作，进一步扩充国际化人才库。

In 2025, in line with its strategic adjustment objectives, the Bank positioned talent development as a strategic and foundational priority. It continuously honed the political competence of its executives, strengthened their professional capabilities, and improved talent cultivation mechanisms, thereby injecting strong momentum into the Bank's reform and development. The Bank organized a wide range of Party member training programs, including principal sessions at the Bank's Party School as well as programs on fundamental Party knowledge, ideological and political work, Xi Jinping Thought on Economy, Party history for outstanding young cadres, and Xi Jinping Thought on Diplomacy. Training programs were also conducted for members of the united front. In addition, the Bank delivered professional training across multiple functional areas, including client relationship management, trade finance, risk management, operation management, anti-money laundering, internal control and compliance, and foreign affairs management. The Bank also organized advanced training programs on international cooperation and overseas business talent, and dispatched staff to leading international institutions for exchange and capacity-building, including the Central Asia Regional Economic Cooperation Institute, the Asian Development Bank, the Asian Infrastructure Investment Bank, the Credit Guarantee and Investment Facility, the United Nations Industrial Development Organization, and the ASEAN+3 Macroeconomic Research Office. Furthermore, the Bank formulated implementation plans for building three internationally oriented teams in international negotiation, strategic marketing, and research. It also launched a new round of international talent selection and further expanded its pool of globally oriented professionals.



廉洁防控体系

Integrity Risk Prevention and Control

本行持续深化廉洁风险防控体系建设，将廉洁要求全面融入公司治理和内控管理全过程。持续完善覆盖各业务条线的廉洁风险防控制度，进一步明确权责边界，加强对重点领域、关键岗位和核心环节的动态监督。优化监督管理协同机制，畅通信息沟通渠道，加强对廉洁风险的及时识别与协同处置。坚持严肃执纪问责，对履责不力、违规违纪等问题坚持“零容忍”，依法依规追究责任。常态化开展纪法教育、廉洁教育和警示教育，切实筑牢员工拒腐防变思想防线。报告期内，全行监督合力显著增强，廉洁从业氛围更加浓厚，为业务稳健可持续发展提供了坚实支撑。

In 2025, the Bank continued to deepen its integrity risk prevention and control framework, fully integrating integrity requirements into all aspects of corporate governance and internal control. Refining its integrity policies across all business lines, the Bank clarified the boundaries between authority and responsibility while reinforcing dynamic oversight of key areas, critical positions, and core processes. The Bank enhanced the synergy between its supervisory and regulatory functions by streamlining information-sharing channels and strengthening the timely identification and joint handling of integrity risks. Adhering to a zero tolerance approach, the Bank upheld strict disciplinary enforcement and held individuals accountable for any dereliction of duty or regulatory violations in accordance with applicable laws and regulations. Furthermore, the Bank conducted regular education on discipline and law, integrity, and cautionary lessons to raise employees' awareness and resolve against corruption. During the reporting period, the Bank ensured greater synergy in supervision and fostered a stronger culture of professional integrity, providing solid support for stable and sustainable business development.

企业文化品牌

Corporate Culture and Branding

2025年，本行着力加强文化建设，召开精神文明和企业文化建设领导小组会，认真学习贯彻习近平文化思想，对标党的二十届四中全会关于文化强国建设的部署，谋划“十五五”时期文化建设工作。认真贯彻落实习近平总书记关于弘扬中华优秀传统文化、培育中国特色金融文化重要论述精神，梳理本行文化建设脉络，结合新时代政策性金融实践，提炼形成以“家国情怀、开拓创新、雪中送炭、干净担当”为主要内容的新时代企业文化核心理念，推动“五要五不”要求融入本行文化基因。

In 2025, the Bank redoubled its focus on cultural development, convened leading group meetings on cultural-ethical advancement and corporate culture development, and strengthened study and implementation of Xi Jinping Thought on Culture. The Bank acted in line with the directives of the Fourth Plenary Session of the 20th CPC Central Committee on building a culturally strong nation, and mapped out its cultural development agenda for the 15th Five-Year Plan period. Following General Secretary Xi Jinping's important remarks and instructions on promoting fine traditional Chinese culture and cultivating a financial culture with Chinese characteristics, the Bank integrated its history of cultural development and the practice of policy-based finance in the new era, and formulated a set of core principles of corporate culture featuring devotion to country, commitment to innovation, support to those in need, and integrity and responsibility. The Bank also incorporated the financial culture with Chinese characteristics featuring “Five Dos and Five Don'ts” into its own culture.