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MESSAGE FROM THE PRESIDENT

2025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，改革与发展迎来新局面、取得新突破，政策性业务主体地位更加稳固，资产质量持续向好，内部管理更为高效，高质量发展成效显著。截至2025年末，政策性业务占比较上年提高11个百分点，不良贷款余额和不良贷款率连续第四年实现“双下降”。国际信用评级继续与中国主权评级保持一致。

深化改革创新，巩固政策性金融特色优势展现新作为。

内外联动强化顶层设计，统筹推进业务布局、机制建设、流程优化和能力提升，科学谋划编制发展规划，聚焦主责主业，突出错位优势，增强涉外属性。锚定服务实体经济目标，紧密围绕企业所需，动态调整支持政策与产品服务，持续优化金融供给效能。大力发展政策性业务，加大政策性贷款投放力度。全力做好新型政策性金融工具投放，重点支持数字经济、人工智能等新兴产业领域。

深耕主责主业，服务国家战略和实体经济迈出新步伐。

积极服务外交大局，提前完成中非合作论坛、中拉论坛相关工作目标，发起设立欧亚基金二期。助力外贸量稳质升，扩大对外贸易贷款投放，推动企业“走出去”，支持外贸新业态。深入推进“一带一路”建设，支持中吉乌铁路等一批重大标志性工程，持续推进“小而美”民生项目；助力人民币国际化，多渠道扩大人民币跨境使用。加力支持科技创新和“卡脖子”项目，推出政策性特色产品，支持范围覆盖新一代信息技术、高端装备等领域。针对性服务民营、小微企业，倾斜金融资源，设立专项融资额度、创新推出跨境通、外贸通等线上金融产品。

着力强基固本，统筹发展与安全获得新成效。

坚持向内挖潜降本增效，增强可持续发展动能。强化信贷管理，完善评审机制，增强业务分类准确性。强化内控管理，改革授权管理体系，提升精细化管理水平。强化科技赋能，夯实基础保障能力。强化风险管控，优化风险防控体制架构，出台风险条线垂直管理方案，有效发挥风险督导作用，全力处置存量不良，前瞻性防范增量风险，加强境外风险管理，资产质量向好态势持续巩固。

从严治党治行，常态长效推进整改取得新进展。

全面加强党的领导和党的建设，狠抓中央巡视、审计整改，扎实开展深入贯彻中央八项规定精神学习教育，新风正气不断充盈。纵深推进全面从严治党治行，严肃查处违纪违法案件，深入开展警示教育，以案促改促治。

展望未来

砥砺奋进担使命，奋楫潮头启新程。

2026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，坚守职能定位、巩固主责主业，全力服务国家战略和实体经济，奋力完成改革发展各项任务，以政策性金融高质量发展推动实现“十五五”良好开局！



中国进出口银行行长



In 2025, 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 achieved new breakthroughs in our reform and development. Our policy-based portfolio was further consolidated with improving asset quality, enhanced internal management, and significant strides in high-quality development. As of the end of 2025, the proportion of policy-based businesses rose by 11 percentage points year on year, while both NPLs and NPL ratio reduced for the fourth consecutive year. Our international credit ratings remained the same as China's sovereign ratings.

We deepened reform and innovation, and made new achievements in consolidating the unique strengths of policy-based finance.

By integrating internal and external resources, we strengthened the top-level design to coordinate our business layout, institutional development, process optimization, and capacity building. Development plans were systematically formulated with a sharp focus on our main responsibilities and businesses, differentiated advantages, and international profile. Anchored to the goal of serving the real economy, we stayed attuned to the evolving needs of Chinese enterprises, and made dynamic adjustments to supporting policies and product offerings to enhance the effectiveness of our financial supply. We expanded our policy-based portfolio and increased the disbursement of policy-based loans. Furthermore, we stepped up efforts to leverage the new policy-based financial instrument, channeling critical capital into emerging sectors such as digital economy and artificial intelligence.

We were devoted to our main responsibilities and businesses, and made new strides in serving national strategies and the real economy.

We actively served the national diplomatic agenda, completed ahead of schedule the tasks outlined by the Forum on China-Africa Cooperation (FOCAC) and the China-CELAC Forum, and initiated the establishment of China-Eurasian Economic Cooperation Fund II. To foster the steady growth and high-quality development of China's foreign trade, we expanded trade-related lending, facilitated Chinese enterprises in their "going global" endeavors, and supported new business forms in foreign trade. We advanced high-quality Belt and Road cooperation by financing signature projects such as the China-Kyrgyzstan-Uzbekistan Railway alongside "small and beautiful" livelihood programs. We helped push forward with RMB internationalization by expanding cross-border RMB use through multiple channels. Our support for scientific innovation and projects addressing technological bottlenecks was intensified through the introduction of specialized policy-based products, covering sectors including next-generation information technology and high-end equipment. We also channeled financial resources to private as well as micro and small enterprises by setting up special credit lines and launching innovative online financial products such as Cross-Border Connect and Foreign Trade Connect.

We focused on our institutional foundations, and attained new results in coordinating development and security.

By tapping into internal potential to reduce costs and boost efficiency, we further strengthened the momentum for sustainable development. We improved credit management by refining the review and approval mechanism and enhancing the accuracy of business classification. We tightened internal control management by reforming the authorization management system and improving refined management. Technological empowerment was strengthened to solidify foundational support capabilities. In terms of risk management and control, we optimized our governance framework and introduced a vertical management scheme on the risk line, enabling more effective risk supervision. While staying committed to resolving existing NPLs, we proactively prevented incremental risks and tightened the management of overseas risk, thus maintaining a steady improvement in asset quality.

We exercised rigorous governance over the Party organizations and the Bank, and made new progress in advancing rectification on a regular and long-term basis.

We comprehensively strengthened Party leadership and Party building, rigorously addressing rectification in response to central disciplinary inspections and audits. Through in-depth study of implementing the central Party leadership's eight-point decision, a culture of integrity and professional excellence was further fostered throughout the Bank. We advanced full and rigorous governance over the Party organizations and the Bank, investigated and addressed disciplinary and legal violations, and promoted reform and governance through cautionary lessons.

Outlook for 2026

Forging ahead to shoulder our responsibility, we brave the tides to embark on a new journey.

In 2026, we will unwaveringly follow the guidance of Xi Jinping Thought on Socialism with Chinese Characteristics for a New Era, and adhere to the general principle of pursuing progress while ensuring stability. Staying true to our mission and consolidating our main responsibilities and businesses, we will work all-out to serve national strategies and the real economy, and strive to accomplish tasks in promoting reform and development. In propelling the high-quality development of policy-based finance, we are committed to setting the 15th Five-Year Plan off to a good start.