

社会责任  
SOCIAL  
RESPONSIBILITY

## 社会责任 SOCIAL RESPONSIBILITY

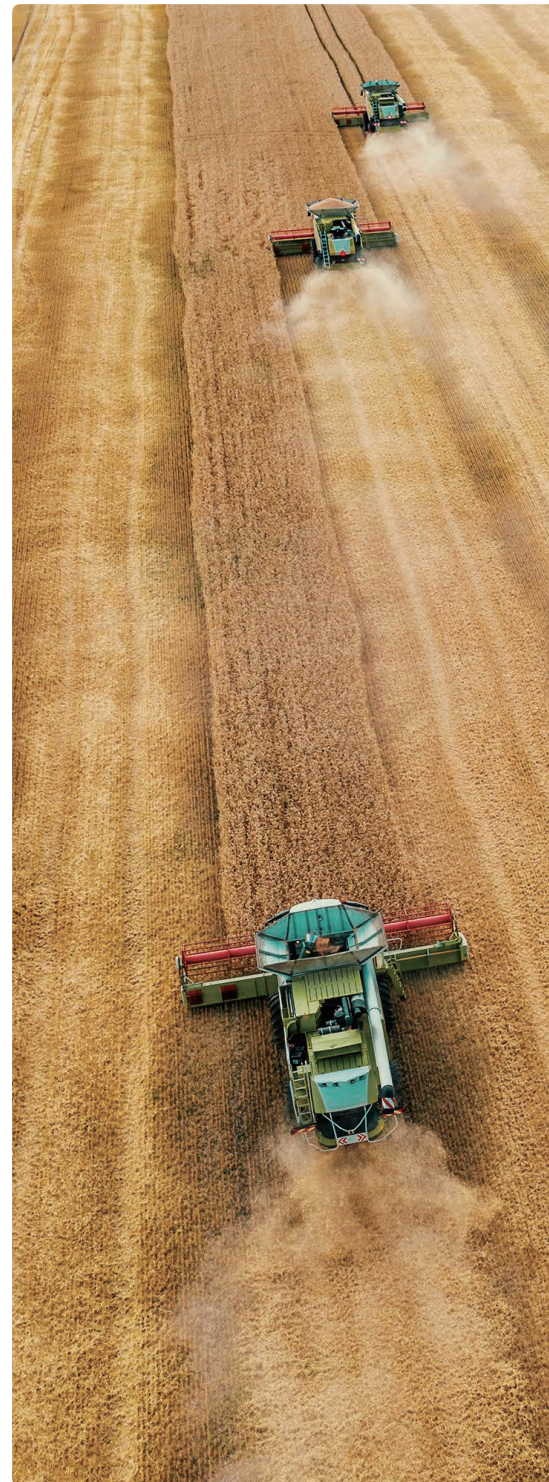
2023年，进出口银行主动发挥在重点领域、薄弱环节、关键时期的政策性金融职能作用，积极践行社会责任，助力乡村振兴与社会公益事业，着力发展绿色金融、普惠金融，为统筹经济、社会、环境的可持续发展作出积极贡献。

In 2023, 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

积极拓展重点领域涉农业务。深入学习贯彻中央农村工作会议精神，将本行主责主业与涉农业务有机结合，为更好支持农业强国建设、助力推进农业现代化发展，夯实展业基础。制定《中国进出口银行2023年乡村振兴工作方案和计划》《中国进出口银行涉农业务重点支持方向》，聚焦农产品进出口、农业科技装备制造、农业基础设施建设等领域加大信贷投入。召开全行乡村振兴工作推进会，邀请农业农村部专家现场指导。发挥考核指挥棒作用，根据各分行地区差异、资源禀赋、比较优势等，差异化分配任务指标，确保涉农信贷业务增规模、优结构。加强与农业农村部战略合作，推动更多涉农信贷项目落地，助推我国粮食和重要农产品稳定安全供给，截至2023年末，第九批农业对外合作项目落地4个，累计发放9亿元，第十批项目清单已印发。

做好定点帮扶和对口支援工作。深入贯彻习近平总书记重要指示精神，不断提升政治站位，把定点帮扶和对口支援工作摆在重要位置，助力甘肃省岷县、重庆市云阳县和江西省定南县干部群众不断增强内生发展动力，牢牢守住不发生规模性返贫底线。行领导先后多次带队赴三县调研，实地考察帮扶成效，与当地政府共商发展大计。加大捐赠资金支持力度，选优派强挂职干部，促进当地特色产业发展。全年捐赠资金2575万元，落实帮扶项目33个，受益人口逾130万人次。进一步将结对帮扶分行拓宽至14家，建立“招商引资推介会、专题培训、企业对接、‘走出去’‘请进来’双向实地考察”一体化帮扶机制，在三县招商引资签约金额9374万元。制定《乡村振兴先进单位评选表彰工作方案》，激励经营单位发挥专业优势，推进帮扶工作。加大分行对三县的信贷支持力度，为7个项目提供信贷支持，累计金额约10亿元。发挥外贸领域专业优势，为岷县培育跨境电商新业态，推动特色农产品出口实现“从零到一”的突破；为云阳县打通西部陆海新通道，助推农产品出口。发挥“党建+”作用，鼓励总分行党员干部与帮扶县开展联学共建，夯实基层战斗堡垒。





**Exploring agriculture-related business in key areas.** The Bank has taken into account and put into practice the principles outlined in the Central Rural Work Conference, and incorporated agriculture-related business into its main responsibilities and operations to better support the building of a robust agricultural sector and the modernization of agriculture, laying a solid foundation for business development. The Bank formulated the *Rural Revitalization Work Plan for 2023* and the *Key Supporting Areas for China Eximbank's Agricultural-related Business* to allocate more credit resources towards areas such as the import and export of agricultural products, the manufacturing of equipment for agricultural science and technology, and the construction of agricultural infrastructure. At the meeting on promoting rural revitalization, the Bank received on-site instruction from experts of the Ministry of Agriculture and Rural Affairs. The Bank utilised business performance evaluation to guide its agriculture-related business. Branches were assigned different tasks and indicators based on their regional differences, resource endowment and comparative advantages, ensuring a solid growth trajectory and a sound business structure. The Bank has recently collaborated with the Ministry of Agriculture and Rural Affairs to implement more agriculture-related loan projects. This will help ensure the stability and security of the food and important agricultural products supply. As of the end of 2023, four of the 9th batch of overseas agricultural cooperation projects have been implemented, with a total disbursement of RMB900 million. The list of projects for the 10th batch has already been issued.

**Promoting paired-up assistance.** The Bank, following General Secretary Xi Jinping's important instructions, prioritized paired-up assistance with a high political stance, following General Secretary Xi Jinping's important instructions. This approach helped Min County in Gansu Province, Yunyang County in Chongqing Municipality and Dingnan County in Jiangxi Province generate greater endogenous momentum for development and prevent large-scale return to impoverishment. This year, the top executives of the Bank have visited the aforementioned counties on three occasions. During these visits, they assessed the effectiveness of the paired-up assistance and engaged in discussions with the locals regarding their development plans. The Bank has increased its support to the counties by providing additional donations. Furthermore, it has appointed personnel with strong capacity to temporary posts in the regions to work on poverty alleviation. The Bank has also promoted industries with local features. In 2023, the Bank donated RMB25.75 million to its paired counties and launched 33 paired aid projects during the year, benefiting over 1.3 million people. In addition, the number of the Bank's branches involved in the paired assistance was increased to 14, and an assistance integration mechanism consisting of investment promotion events, thematic training, enterprise docking as well as the two-way field visits of "inviting in" and "going out" was established, bringing RMB93.74 million to the counties. The Bank formulated the *Work Plan for the Selection and Recommendation of Advanced Units in Rural Revitalization*, encouraging its business units to use their professional advantages to provide better assistance. The Bank's branches increased their support to the three counties by implementing seven loan projects with a total amount of RMB1 billion. The Bank utilized its expertise to support foreign trade. With the Bank's assistance, Min County successfully promoted the new business model of cross-border e-commerce and achieved a breakthrough in the export of agricultural specialties. Similarly, Yunyang County established a new land and sea corridor in western China for the export of agricultural products. The Bank also practised "Party Building+" and encouraged Party members and cadres from the branches to engage in joint learning and party building with paired counties to consolidate the role of Party organizations at the grassroots level.

## 绿色金融

### Green Finance

进出口银行将发展绿色金融作为贯彻新发展理念的重要支点，积极推动经济社会发展全面绿色低碳转型。多年来，进出口银行加快绿色金融体系建设，不断丰富绿色金融产品和服务，积极开展绿色国际合作，秉持人类命运共同体理念，推动共建“一带一路”绿色发展，为全球可持续发展做出了积极贡献。

**建立健全绿色金融管理架构。**将绿色理念作为管理决策的基础逻辑，不断健全绿色金融发展的长效机制。2023年，本行持续落实国家碳达峰、碳中和决策部署，成立中国进出口银行绿色金融委员会，制定《绿色金融委员会工作规则》，逐步推进《中国进出口银行支持实现碳达峰碳中和目标绿色金融工作方案（2022-2025年）》，全行绿色金融各项工作取得显著成效。

**持续构建绿色金融制度和政策体系。**2023年，修订《中国进出口银行绿色信贷指引》，持续深化ESG风险管理要求和信贷绿色全流程管理要求，借鉴国际多双边机构主流ESG管理经验，将要求融入国际合作与境外项目管理流程。修订煤化工、玻璃制造、纺织、环境治理等行业授信政策，将绿色低碳发展理念融入全行信贷管理关键环节，持续加大对相关领域的信贷投放。

**提升绿色金融服务能力。**创新绿色金融产品，丰富支持手段，逐步形成以绿色信贷为主，绿色债券、绿色基金、绿色担保、碳金融共同发展的绿色金融服务体系，业务支持范围持续扩大，助力推动经济和社会绿色低碳转型。2023年末，本行绿色信贷业务余额5341.07亿元，较年初增长909.62亿元，增速20.53%，显著高于全行信贷增速。绿色信贷六大领域中，重点支持了清洁能源领域和清洁能源交通领域，上述两个领域合计占比超70%，同时，节能环保领域也在积极快速增长。所支持的绿色信贷项目合计减少标准煤使用量2257万吨，二氧化碳2789万吨，化学需氧量133.15万吨，氨氮14.98万吨，二氧化硫68.87万吨，氮氧化物22.98吨，细颗粒物（PM2.5）58.86万吨，挥发性有机物14.71万吨，总氮14.95万吨，总磷11.72万吨，节水1488.70万吨，产生了显著的环境保护效应。

**积极利用合作平台共同推动绿色和低碳转型。**2023年，本行作为国家能源局“一带一路”能源合作伙伴关系合作网络绿色金融工作组组长，身体力行推动能源领域高质量合作，为完善全球能源治理发出“中国声音”、贡献“中国智慧”。本行牵头小组成员共同完成《绿色金融助力共建“一带一路”国家能源绿色低碳转型实践与政策建议》研究报告，为稳妥有序支持绿色“一带一路”建设提供重要决策参考；搭建“一带一路”清洁能源项目信息库，实现多类型机构项目信息共享；紧密结合“一带一路”十周年主题，联合10余家金融机构发布《绿色金融支持“一带一路”能源转型倡议》，呼吁各方持续加大对共建“一带一路”国家能源绿色低碳转型领域支持力度，并被纳入国务院新闻办公室《共建“一带一路”：构建人类命运共同体的重大实践》白皮书。工作组成立一年多以来，得到了国际上诸多机构的认可，基于共同的理念和合作共识，工作组吸收了渣打银行、汇丰银行、丝路基金等三家机构，积极邀请了阿联酋阿布扎比第一银行、沙特国家银行等国际金融机构成为观察员机构，不断扩大工作组的覆盖面和影响力。



本行绿色信贷业务余额

5341.07 亿元

较年初增长

909.62 亿元

增速

20.53%

The Bank regards the development of green finance as an important anchor for implementing the new development philosophy, and takes the initiative to promote the comprehensive green and low-carbon transformation of economic and social development. Over the years, the Bank has accelerated the building of a green finance system, enriched green financial products and services and actively engaged in international green cooperation. Adhering to the concept of a global community with a shared future, the Bank has made tangible contributions to the green development of the Belt and Road as well as global sustainable development.

**Establishing a sound green finance management structure.** The Bank takes the green philosophy as the fundamental basis for management decisions, and continues to refine the long-term mechanism for green finance development. In 2023, the Bank continued to follow national decisions and plans on carbon peaking and carbon neutrality. It established a Green Finance Committee, formulated the *Principles for the Green Finance Committee* and continued to work on its *Green Finance Work Plan (2022-2025) to Support Carbon Peaking and Carbon Neutrality Goals*, making significant progress in green finance.

**Developing rules and policy systems for green financing in a continuous manner.** In 2023, the Bank revised its *Green Credit Guidelines* to further enhance its ESG risk management and green credit management throughout the lifecycle of credit businesses, which incorporated the practices of major international bilateral and multilateral financial institutions in ESG management and was applied in the Bank's international cooperation and overseas projects. The Bank also revised its lending policies for industries such as coal chemical, glass, textiles and environmental management. It integrated the philosophy of low-carbon and green development into the key links of credit management, and further increased the credit supply to these areas.

**Enhancing green finance service capacity.** In order to support the green and low-carbon transformation of economic and social development, the Bank has innovated and enriched its green finance products and gradually built a green finance service system, taking green credit as the main product and emphasizing the development of green bond, green fund, green guarantee and carbon finance, and further expanded its business scope. The outstanding balance of the Bank's green loans was RMB534.17 billion at the end of the year, 20.53% higher than the previous year and up by RMB90.962 billion, growing faster than the Bank's credit volume in general. Among the 6 main sectors financed by the Bank's green credit, clean energy and clean transport accounted for 70% of the total, while energy conservation and environmental protection also experienced rapid growth. The green credit projects supported by the Bank have generated significant environmental benefits, saving 22.57 million tonnes of standard coal and 14.887 million tonnes of water, and reducing emissions of 27.89 million tonnes of carbon dioxide, 1.3315 million tonnes of chemical oxygen demand, 149,800 tonnes of ammonia nitrogen, 688,700 tonnes of sulfur dioxide, 229,800 tonnes of nitrogen oxides, 588,600 tonnes of fine particulate matter (PM2.5), 147,100 tonnes of volatile organic compounds, 149,500 tonnes of total nitrogen, and 117,200 tonnes of total phosphorus.

**Building platforms to promote green and low-carbon transformation.** In 2023, as the leader of the Green Finance Task Force of the Belt and Road Energy Partnership Network of the National Energy Administration, the Bank made efforts to promote high-quality energy cooperation, introduce China's visions to international energy governance and made our voice heard. The Bank took the lead in conducting the research on *Promoting Green and Low-Carbon Energy Transition in Belt and Road Partner Countries with Green Finance: Practice and Policy Suggestions*. The research report was completed with the joint efforts of the Task Force members, providing critical references for decision making in support of the development of green Silk Road in a steady and orderly way. A Database for Belt and Road clean energy projects has been set up to share information of various projects. In addition, the Bank, together with more than 10 financial institutions, released the *Initiative on Supporting Energy Transformation under the BRI Through Green Finance*, in line with the theme of the 10th anniversary of the BRI, calling on all parties to further strengthen support for green and low-carbon energy transformation in Belt and Road partner countries. The report was selected in the white paper titled "The Belt and Road Initiative: A Key Pillar of the Global Community of Shared Future" published by the Information Office of the State Council. Since its establishment a year ago, the Task Force has received recognition from a number of institutions around the world. The Task Force has welcomed Standard Chartered, HSBC and the Silk Road Fund as formal members on the basis of shared visions and consensus, and invited the First Abu Dhabi Bank of the UAE and the Saudi National Bank to join as observers. Through these efforts, the scope of the Task Force continued to expand and its influence continued to grow.

## 支持小微企业

### Supporting Micro and Small Businesses

2023年,进出口银行深入学习领会中央金融工作会议精神,认真贯彻落实《国务院关于推进普惠金融高质量发展的实施意见》有关要求,坚持把服务实体经济作为根本宗旨,聚焦主责主业,稳步加大小微信贷支持力度,着力提升政策性金融服务质效,推动普惠金融业务高质量发展。截至2023年末,小微外贸专项贷款余额346.81亿元,年内新发放金额353.01亿元,累计服务1.5万余户有进出口实绩的小微外贸企业。

优化小微转贷款业务模式,提升精细化管理水平。创设“园贸贷”政银合作风险分担模式,通过“地方政府资金池+政策性银行+转贷行”方式引入地方政府资源,加大风险分担力度。提升管理协同和整体营销能力,深化与地方头部城商和农商行、重点股份制银行合作,抓住市场窗口期靠前投放,充分发挥政策性金融逆周期调节作用。截至2023年末,小微转贷款业务余额1767.79亿元,较年初增长16.17%,全年累计服务小微企业约18.26万户。落实监管新规要求,强化小微转贷款终端利率管控,进一步优化转贷款利率传导机制,推动小微企业综合融资成本逐步降低。加

强合规和风险管理，通过科技赋能，持续监控转贷行风险动态，规范转贷行转贷款业务退出工作流程。

**立足职能定位，稳妥开展小微直贷业务。**发展供应链金融，与多个第三方平台实现系统对接，推动核心企业信用向产业链上游小微企业传导。普惠小微直贷年内发放金额同比增长23.20%，服务小微企业户数较年初增长65.06%。创新业务方案，丰富小微服务模式。聚焦跨境物流服务场景，设计形成小微企业“物流贷”业务方案，在上海、江苏成功落地。推进直贷和转贷款业务内向融合发展，研究设计“联合贷”业务方案，探索政策性金融普惠业务发展新路径。提升小微风控模型研发层级，优化现有风控策略，强化数字化信用风险模型的研发及应用。

In 2023, the Bank responded seriously to the spirit of the Central Financial Work Conference and implemented the *Opinions on the Implementation of the Plan to Further Promote the High-quality Development of Inclusive Finance of the State Council*. It adhered to the fundamental purpose of serving the real economy, focused on its core tasks and businesses, steadily strengthened credit support for micro and small enterprises, and made efforts to improve the quality and efficiency of its policy-based financial services, so as to promote the high-quality development of inclusive finance business. At the year end of 2023, the outstanding balance of special loans for micro and small foreign trade businesses stood at RMB34.681 billion, with a new disbursement of RMB35.301 billion, serving more than 15,000 micro and small foreign trade businesses with actual import and export transactions.

**Optimizing business models for onlending to micro and small businesses and improving sophisticated management.** The Bank has established a risk-sharing model for government-bank cooperation called Yuan Mao Dai, through which local government resources can be injected through the “local government capital pool + policy bank + onlending bank” model to achieve better risk sharing. Furthermore, the Bank strengthened management synergy, improved overall marketing capability and deepened cooperation with leading urban commercial banks, rural commercial banks and major joint-stock banks in the region. It took advantage of the market’s critical window of opportunity to provide credit and gave full play to the counter-cyclical role of policy-based financing. By the end of 2023, the Bank’s outstanding onlending to micro and small businesses stood at RMB176.779 billion, up by 16.17% from the beginning of the year, serving approximately 182,600 micro and small businesses.

The Bank implemented the new regulatory rules, strengthened the control of the final interest rate for onlending to micro and small businesses and further optimized the interest rate transmission mechanism to promote the gradual reduction of the financing costs of micro and small businesses. It also strengthened compliance and risk management by using technology to monitor the risk status of onlending banks and to standardize the exit process for onlending banks.

**Conducting direct lending to micro and small businesses in a prudent manner consistent with the Bank’s position and functions.** The Bank developed supply chain finance and linked its system to a number of third-party platforms to support the transfer of core corporate credit to micro and small enterprises upstream in the industrial chain. The Bank’s inclusive direct lending to micro and small enterprises achieved a year-on-year growth of 23.2%, and the number of micro and small enterprises served by the Bank increased by 65.06% since the beginning of the year. The Bank formulated innovative business solutions and diversified its services for micro and small enterprises. Focusing on cross-border logistics scenarios, the Bank developed a business plan for micro and small enterprises called “Wu Liu Dai (logistics loans)”, which was successfully implemented in Shanghai and Jiangsu Province. The Bank also promoted the integration of direct lending and onlending, and introduced the “Lian He Dai (joint lending)” business plan to explore new ways to develop policy-based inclusive finance. The Bank strengthened the research and development of the risk control model for micro and small businesses and optimized its risk control strategies with an emphasis on R&D and the application of the digital credit risk model.



## 员工关怀 Staff Care

2023年，本行持续深入竭诚服务职工群众，做实“暖心工程”品牌，创建“悦心工程”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，努力打造让广大员工安心舒心放心的“温馨港湾”。

In 2023, the Bank continued to place emphasis on caring for its employees. It implemented the Heartwarming Program with concrete measures and introduced the Delighting Program, to resolve the pressing difficulties and problems that concern employees, increase their sense of fulfillment, happiness and security, and create a warm environment where they can feel safe, comfortable and relieved.

加强员工权益保障。召开第一届职工代表大会，审议通过《中国进出口银行职工代表大会实施细则》《中国进出口银行女职工权益保护专项集体合同（2023年修订）》等多项议案。职工代表大会制度的建立有利于维护职工合法权益、凝聚职工奋进力量，标志着全行民主管理机制进一步完善、民主管理水平进一步提高。

Enhancing efforts to protect the rights and interests of the staff. The First Employees' Congress of the Bank was held, which reviewed and adopted proposals including the *Detailed Rules for the Implementation of the Bank's Employees' Congress* and the *Special Collective Contract on the Protection of the Rights and Interests of the Bank's Female Employees*. The establishment of the employees' congress marked the improvement of the Bank's mechanism and capacity for democratic management, which would further safeguard the legitimate rights and interests of the employees and pool their collective strength.





守护员工身心健康。每年组织职工体检，不断增强体检项目全面性和针对性，加大对职工健康的保障力度。举办“凝心铸魂跟党走 团结奋斗新征程”2023年全国职工心理关爱公益行系列活动暨中国进出口银行“悦心工程”启动仪式。清华大学社会科学院院长彭凯平教授围绕职工心理健康主题，以对话访谈形式开展讲座，开通心理咨询电话，指导员工增强心理健康知识技能，缓解心理压力，提高工作效率和生活质量。

**Safeguarding employees' physical and mental health.** The Bank conducted annual physical examination and arranged more comprehensive and targeted checkups to better safeguard the well-being of its staff. It held the Opening Ceremony for National Workers Psychological Care Activities 2023 and the Delighting Program. During the event, Professor Peng Haiping, Dean of the School of Social Sciences at Tsinghua University, delivered a lecture on the topic of employees' mental health through dialogues and interviews. The Bank has established a psychological counseling hotline for its staff to increase their mental health knowledge and skills, thereby alleviating their psychological pressures and improving their work efficiency and quality of life.



用心关怀员工成长与生活。举办“进银星光杯”劳动和技能竞赛决赛，营造爱岗敬业、无私奉献、比学赶超、争创一流的良好氛围。持续做好困难职工的常态化帮扶工作，在传统节日、职工生育、职工新婚、职工患重大疾病等关键时点，及时送去工会组织的慰问。举办全行职工乒乓球比赛，充分展示了本行职工团结向上、努力拼搏、奋发进取的精神风貌，为全行工作开展注入了蓬勃活力。组织开展“香席香趣”“花知道”等主题团辅建设活动，进一步陶冶员工情操，培育健康精神文化，促进审美、智慧、礼仪等多维意识的融合提升，引导员工更好参与全行改革发展。

**Attending to the growth and well-being of staff.** The Bank organized the final of the “Exim Bank Star Cup” skill competition to create a dedicated and competitive atmosphere that encourages striving for excellence. The Bank continued to provide support to the staff in difficulties on a regular basis. Greetings were sent out to the staff on traditional festivals and their big days when they got married, gave birth or suffered from serious illness.

The Bank held a table tennis competition for all employees, showcasing their unity, hard work, and enterprising spirit. This injected vitality into the work of the entire Bank. Themed team building activities were organized and carried out. The aim was to cultivate employees' work ethics, promote a healthy spiritual culture, and enhance multi-dimensional consciousness including aesthetics, wisdom and etiquette. The activities were designed to guide employees to better participate in the reform and development of the entire Bank.

## 社会公益事业

### Public-benefit Programs

2023年，进出口银行深化实施青年志愿公益活动，行团委组织青年在金融政策宣讲、支教帮扶、环境保护、敬老助残、反诈宣传等方面开展一系列志愿服务，充分践行本行的使命担当。

总行机关团委持续开展“青春志愿行”行动，组织青年员工参加中央和国家机关工委组织的“志愿红”守护“生态绿”学习交流和春季植树志愿活动，参加受水河社区“统一行动日”志愿活动，组织青年员工为岷县立珠小学、新疆喀什驻村工作队献爱心。四川、海南、江西省分行团委开展“金融知识万里行”系列宣传教育实践活动，向在校学生、市民普及守护金融资产安全知识。江苏、云南省分行团委赴小学开展支教帮扶活动及爱心捐赠活动。运营管理部组织青年在公园内清理游客遗留的垃圾、向游客宣传垃圾分类相关知识。内控合规部团支部、上海分行、陕西省分行团委志愿者赴当地社区开展敬老爱老及反诈知识宣传志愿活动。湖北省分行团委协助救援科普教学活动。财务会计部组织员工捐赠图书援建爱心图书馆。

In 2023, the Bank became more involved in youth volunteer activities. The Bank's youth league carried out various volunteer services, including promoting financial policies, aiding education, protecting the environment, caring for the elderly and disabled, and promoting anti-fraud awareness. These efforts contributed to the Bank's mission and responsibility. The youth league of the head office continued the "Youth Volunteer Action" campaign, organizing young employees to participate in the learning and exchange activities and tree planting volunteer activities organized by the State Organs Work Committee of CPC Central Committee. Additionally, they participated in the "Unified Action Day" volunteer activities in the Shoushuihe Community, which is affiliated to the Financial Street of Xicheng District, Beijing. The youth league of the head office organized young employees to donate to Lizhu Primary School in Min County, Gansu Province, and the Work Team Stationed in the Village of Kashgar in Xinjiang Uyghur Autonomous Region. On top of that, the youth leagues of Sichuan, Hainan and Jiangxi branches conducted various activities to promote financial literacy among students and citizens. The youth leagues of Jiangsu and Yunnan visited primary schools to provide aid in teaching and make charitable donations. The Operation Management Department mobilized young people to clean up the garbage left by tourists in the park and educate them on garbage classification. Volunteers from the Internal Control and Compliance Department's youth league, as well as the youth leagues of the Shanghai and Shaanxi branches, conducted volunteer activities in local communities. These activities included caring for senior citizens and promoting anti-fraud knowledge. The youth league of the Hubei Branch provided assistance with rescue instruction teaching. Additionally, the Financial Management and Accounting Department organized a book donation drive to construct a library.

