



客户服务 CUSTOMER SERVICE

进出口银行始终秉持“以客户为中心”的服务理念，持续推进全方位、一体化客户服务管理体系建设，全面提升策划营销能力，服务重点领域高质量发展，不断提升政策性金融服务实体经济质效。

厚植客户分层分类管理理念，不断优化全行客户结构。本行不断深化与战略、重点客户合作力度，优化战略、重点客户准入管理要求，提升客户管理的精细化水平，夯实客户基本盘。将服务客户同服务国家战略有机结合起来，以国家级“专精特新”、制造业“单项冠军”企业为抓手，提高外贸进出口、先进制造业、绿色低碳等重点领域优质客户的营销开拓水平。持续优化客户结构，在有进有退的基础上实现客户服务量增面扩，加快形成包括央企、地方国企、优质民企和外企在内的客户服务矩阵。

深化以客户为中心的体系建设，提升客户服务水平。本行致力于不断提升客户服务水平。推动高层营销成果落地，策划一系列京外央企客户营销活动，总行经营单位与属地分行共同营销、协同配合，为企业客户提供便捷高效的金融服务；与客户深入开展数字化合作，线上渠道强基扩容，优化网银服务，推进银企直联全面布局，拓展境外客户网银服务，科技赋能成效持续显现，线上渠道服务客户能力持续增强。本行致力于持续提升客户管理效能。厘清客户归属，完善集团客户管理，优化集团客户授信管理和行内业务合作机制，进一步提高集团客户主协办管理质效，激发总分经营单位积极性，明晰客户归属与业务发展关系；提高大额授信客户精细化管理水平，明确“进、平、退”客户政策和管理思路，及时识别防范客户风险，推动本行规模、结构、质量、效益协同发展。本行致力于加强客户经理队伍能力建设。组织开展全行优秀客户经理评选，进一步提升客户经理业务水平和营销意识，展现员工风采，发挥榜样力量，构建全行客户经理团队雁阵格局；举办2023年全行客户经理培训，分期分层级为经营单位领导干部和骨干客户经理打造定制化培训方案，全力塑造胸怀大局、担当作为、创新务实、专业协作的客户经理服务团队。

Acting on the customer first philosophy, the Bank continued to press ahead with a comprehensive and integrated customer service management system, enhanced its planning and marketing capabilities, and supported the high-quality development of key areas to improve the quality and efficiency in supporting the real economy with policy-based financial services.

Adhering to multi-tiered and classified customer management, the Bank kept optimizing its customer portfolio. The Bank continued to deepen its cooperation with strategic and key customers, streamlined the access management requirements for



them, and enhanced meticulous customer management to consolidate its customer base. It integrated its customer service into serving national strategies, and gave priority to national enterprises that use special and sophisticated technologies to produce novel and unique products, and manufacturing single champion enterprises, so as to promote marketing and development of high-quality customers in key sectors such as foreign trade, advanced manufacturing, and green and low-carbon industries. The Bank continued to optimize its customer portfolio, expand its service scope with both entry and withdrawal processes, and accelerate the formation of a comprehensive customer service matrix that includes central SOEs, local SOEs, high-quality private enterprises and foreign enterprises.

By building and deepening the customer-oriented system, the Bank kept improving its customer service. Committed to improving customer service, the Bank facilitated the implementation of the top-down marketing results, and planned a series of marketing activities for central SOE customers outside Beijing. Through joint marketing and coordination among business units of the head office and the branches, the Bank provided convenient and efficient financial services for corporate customers. It also carried out in-depth digital cooperation with customers, strengthened and expanded the capacity of its online channels, optimized online banking services, enhanced corporate-to-bank connectivity, and expanded online banking services for overseas customers. As a result, the effectiveness of technological empowerment has become increasingly prominent, and the Bank's capability of providing online services for its customers has been improved. The Bank is dedicated to increasing customer management efficiency. It optimized the management of customers including group customers, and improved business cooperation mechanisms within the Bank. In so doing, the quality and efficiency of group customer management has been further improved, the morale of business units in both the head office and branches has been boosted, and the relations between customer management and business development has been made clear. In addition, the Bank enhanced meticulous management of customers that have been granted large credit lines by introducing policies for customer entry, leveling and withdrawal, and promptly identifying and mitigating customer risks, in a bid to promote synergistic growth in terms of customer scale, structure, quality, and performance. The Bank is committed to building the capacity of its manager team. It organized a selection of excellent managers to further enhance the business skills and marketing awareness of managers, present their strength, give play to the power of role models, and build a goose pattern for its manager team. In 2023, the Bank conducted training programs for client managers, offered tailor-made training sessions to officials in business units and key members of the manager team at various levels to develop a team of client managers who think in big-picture terms, and are responsible, innovative, practical, professional, and collaborative.