

坚定不移走中国特色金融发展之路

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General Secretary Xi Jinping's important speech at the Central Financial Work Conference, standing at the height of history and the times, comprehensively summarizes the development and practical achievements of financial theory since the 18th National Congress of the Communist Party of China. For the first time, it systematically expounds on the basic essence of the path of financial development with Chinese characteristics and the main content of the modern financial system with Chinese characteristics. Focusing on comprehensively advancing the great rejuvenation of the Chinese nation through Chinese-style modernization, the speech, with its broad strategic vision and profound historical insight, sets the

direction and layout for financial work. It is the fundamental guideline and action guide for doing financial work well in the new era and new journey. We must deeply study and implement the spirit of the General Secretary's important speech, strengthen our sense of mission, anchor the goal of building a strong financial nation, promote high-quality financial development, and assist in the construction of a strong country and the great cause of national rejuvenation.

习近平总书记在中央金融工作会议上的重要讲话，站在历史和时代的高度，全面总结党的十八大以来金融理论发展和实践成果，首次系统阐述中国特色金融发展之路的基本要义和中国特色现代金融体系的主要内涵，着眼于以中国式现代化全面推进中华民族伟大复兴，以宏阔战略视野和深邃历史洞察为金融工作举旗定向、谋篇布局，是做好新时代新征程金融工作的根本遵循和行动指南。我们要深入学习贯彻总书记重要讲话精神，强化使命担当，锚定金融强国建设目标，推动金融高质量发展，助力强国建设、民族复兴伟业。

1. Deeply Comprehend the Significant Meaning of General Secretary Xi Jinping's Important Speech

一、深刻领悟习近平总书记重要讲话的重大意义

General Secretary Xi Jinping's important speech is a major innovation and theoretical sublimation of important discussions on financial work. It is an important part of Xi Jinping's economic thought and a significant innovative achievement of Marxist political economy on financial issues. It elevates the Communist Party of China's understanding of the essential laws and development paths of finance to an unprecedented new height, with significant theoretical and practical significance.

习近平总书记的重要讲话是关于金融工作重要论述的重大创新和理论升华，是习近平经济思想的重要组成部分，是马克思主义政治经济学关于金融问题的重要创新成果，把中国共产党对金融本质规律和发展道路的认识提升到前所未有的新高度，具有十分重大的理论意义和现实意义。

Inheriting and innovating Marxist political economy's financial theory. Marx and Engels, based on important doctrines such as the labor theory of value and surplus value theory, constructed a financial theory including categories such as money, credit, banking,

and capital, profoundly revealing the essence, operational laws, and development characteristics of finance. In the process of combining the basic principles of Marxist political economy with China's specific reality, our Party has continuously deepened its understanding of the essence and development laws of finance. Since the 18th National Congress, General Secretary Xi Jinping has attached great importance to financial work, always insisting on observing, grasping, and leading finance with the basic principles of Marxism, and using the "arrow" of Marxist political economy to target the "target" of China's financial development in the new era. He has made a series of important statements on financial work, achieving the advancement of Marxist financial theory. General Secretary Xi Jinping's important speech profoundly answers many major theoretical and practical problems that Marxist classic writers have not discussed, our predecessors have not encountered, and Western financial theories have always been unable to solve, opening up a new realm of financial theory in the political economy of socialism with Chinese characteristics.

对马克思主义政治经济学关于金融理论的继承与创新。马克思、恩格斯基于劳动价值论、剩余价值论等重要学说构建了包括货币、信用、银行、资本等范畴的金融理论，深刻揭示了金融的本质、运行规律和发展特点。在把马克思主义政治经济学基本原理同中国具体实际相结合的过程中，我们党不断深化对金融本质和发展规律的认识。党的十八大以来，习近平总书记高度重视金融工作，始终坚持用马克思主义基本原理观察金融、把握金融、引领金融，坚持用马克思主义政治经济学之“矢”射新时代中国金融发展之“的”，对金融工作作出一系列重要论述，实现了马克思主义金融理论的与时俱进。习近平总书记的重要讲话深刻回答了马克思主义经典作家没有讲过、我们的前人没有遇到过、西方金融理论始终无法解决的许多重大理论和现实问题，开拓了中国特色社会主义政治经济学关于金融理论的新境界。

The Absorption and Promotion of Excellent Traditional Chinese Culture: Since ancient times, China has formed a rich and excellent tradition of financial thought and culture. Honesty, integrity, and the combination of righteousness and profit are important manifestations of the moral and business perspectives accumulated by the Chinese nation through long-term social activities. Concepts such as "When agriculture, industry, and commerce thrive, currency like tortoise shells, cowries, metal coins,

and cloth money flourishes" and "Trust is a nation's treasure and the people's shelter" highly align with modern financial governance.

General Secretary Xi Jinping's important speech, rooted in excellent traditional Chinese culture, profoundly explains the dialectical unity of economy and finance, short-term and long-term, development and security. It promotes the financial system to vigorously carry forward the excellent traditional Chinese culture, adhering to honesty and integrity, seeking profit through righteousness, being prudent and cautious, maintaining integrity while innovating, and complying with laws and regulations. This infuses the financial industry with genes that inherit tradition and are positively progressive, endowing the excellent traditional Chinese culture with new contemporary connotations.

对中华优秀传统文化的吸收与弘扬。中国自古以来就形成了丰富、优秀的金融思想和文化传统，诚实守信、义利相兼是中华民族在长期社会活动中积累的道德观、经营观的重要体现。“农工商交易之路通，而龟贝金钱刀布之币兴焉”、“信，国之宝也，民之所庇也”等理念与现代金融治理高度契合。习近平总书记的重要讲话根植于中华优秀传统文化，深刻阐释经济和金融、短期和长

期、发展和安全的辩证统一关系，推动金融系统大力弘扬中华优秀传统文化，坚持诚实守信、以义取利、稳健审慎、守正创新、依法合规，为金融业注入传承传统、积极向上基因，赋予了中华优秀传统文化新的时代内涵。

Drawing Lessons and Surpassing Global Financial Development

Achievements: In the development process of Western countries, financial revolutions characterized by modern commercial banks, modern capital markets, modern investment banks, and venture capital systems have driven the three industrial revolutions of mankind, providing financial support for the modernization of Western countries. However, under the capitalist ideology and social system, financial capital has shown obvious monopolistic, predatory, and fragile characteristics, not only causing huge wealth disparities but also repeatedly triggering economic and financial crises. General Secretary Xi Jinping's important speech fully draws on the experiences and lessons of Western financial development, reflecting wise contemplation and profound insights into the nature of finance, and opens up new realms for modern financial development theory and practice

对全球金融发展经验成果的借鉴与超越。在西方国家发展进程中，以现代商业银行、现代资本市场、现代投资银行、创业投资体系为特征的金融革命推动了人类三次工业革命，为西方国家现代化提供了金融支持。但同时，在资本主义意识形态和社会制度下，金融资本暴露出明显的垄断性、掠夺性和脆弱性，不仅造成巨大的贫富差距，而且屡次引发经济金融危机。习近平总书记的重要讲话充分借鉴西方金融发展的经验和教训，体现了对金融本质的睿智思考和深刻洞见，开辟了现代金融发展理论和实践的新境界。

Our Party's Unceasing Exploration and Valuable Ideological Crystallization of the Path of Financial Development with Chinese Characteristics: Our Party recognized the extreme importance of doing financial work well very early on. In the long-term practice of leading China's revolution, construction, and reform, we have continuously explored a financial development path that suits our national reality. Since the 18th National Congress, the Party Central Committee with Comrade Xi Jinping at its core has deeply pondered and scientifically researched a series of major theoretical and practical issues related to financial development in the new era. It has profoundly grasped the laws of economic and financial

development, strengthened the Party's comprehensive leadership over financial work, adhered to the people-centered development philosophy, based itself on the new development stage, implemented the new development concept, built a new development pattern, promoted high-quality development, coordinated development and security, comprehensively deepened reform and opening up, and endowed the socialist financial cause with new contemporary connotations. General Secretary Xi Jinping's important speech is a concentrated reflection of our Party's achievements and historical experience in leading financial work, and a concentrated reflection of the innovative achievements in practice, theory, and system of China's characteristic financial practice in the new era.

我们党不懈探索中国特色金融发展之路形成的宝贵思想结晶。我们党很早就认识到做好金融工作的极端重要性，在领导中国革命、建设、改革的长期实践中，不断探索符合我国实际的金融发展道路。党的十八大以来，以习近平同志为核心的党中央对关系新时代金融发展的一系列重大理论和实践问题进行深入思考和科学研究，深刻把握经济金融发展规律，加强党对金融工作的全面领

导，坚持以人民为中心的发展思想，立足新发展阶段、贯彻新发展理念、构建新发展格局、推动高质量发展，统筹发展和安全，全面深化改革开放，赋予社会主义金融事业新的时代内涵。习近平总书记的重要讲话是我们党在领导金融工作方面奋斗成就和历史经验的集中体现，是新时代中国特色金融实践创新、理论创新、制度创新成果的集中体现。

2. Profoundly Grasp the Basic Essence of the Path of Financial Development with Chinese Characteristics

二、深刻把握中国特色金融发展之路的基本要义

The path of financial development with Chinese characteristics is a pioneering route unprecedented in history. It not only follows the objective laws of modern financial development but also has distinct characteristics suited to China's national conditions. The basic essence of this path includes:

Persist in upholding the centralized and unified leadership of the Party Central Committee over financial work;

Persist in adhering to a people-centered value orientation;

Persist in ensuring that serving the real economy is the fundamental purpose of finance;

Persist in maintaining risk prevention and control as the eternal theme of financial work;

Persist in advancing financial innovation and development on the track of marketization and legalization;

Persist in deepening financial supply-side structural reforms;

Persist in coordinating financial openness and security;

Persist in the general principle of seeking progress while maintaining stability.

These "eight persist in" are essential for managing the overall situation, direction, and fundamentals. They clarify how to view and conduct financial work, encompassing both a worldview and a methodology. They form a dialectically unified and organic whole that must be adhered to over the long term. To understand the path of financial development with Chinese characteristics, we must fully,

accurately, and comprehensively grasp its rich content and essential requirements from the perspectives of historical logic, theoretical logic, and practical logic.

中国特色金融发展之路是一条前无古人的开创之路，既遵循现代金融发展的客观规律，更具有适合自身国情的鲜明特色，其基本要义是：坚持党中央对金融工作的集中统一领导，坚持以人民为中心的价值取向，坚持把金融服务实体经济作为根本宗旨，坚持把防控风险作为金融工作的永恒主题，坚持在市场化法治化轨道上推进金融创新发展，坚持深化金融供给侧结构性改革，坚持统筹金融开放和安全，坚持稳中求进工作总基调。这“八个坚持”是管总体、管方向、管根本的，明确了金融工作怎么看、怎么干，既有世界观又有方法论，构成了一个辩证统一的有机整体，必须长期坚持。关于中国特色金融发展之路，我们必须从历史逻辑、理论逻辑和现实逻辑三个层次，完整、准确、全面把握其丰富内涵和本质要求。

Persist in the centralized and unified leadership of the Party Central Committee over financial work. This is the most essential characteristic and fundamental requirement of the path of financial development with Chinese characteristics and represents the greatest institutional advantage of China's financial development.

Since the 18th National Congress of the Communist Party of China, especially since the Fifth National Financial Work Conference, new major achievements in financial work, such as serving the real economy, preventing and controlling financial risks, and deepening financial reforms, are fundamentally due to the strong leadership, correct decision-making, and meticulous planning of the Party Central Committee with Comrade Xi Jinping at its core, particularly under the strategic direction and guidance of General Secretary Xi Jinping. To follow the path of financial development with Chinese characteristics, we must unwaveringly adhere to the centralized and unified leadership of the Party Central Committee over financial work, persist in and strengthen the Party's comprehensive leadership over financial work, and ensure that financial work progresses along the correct path and direction.

坚持党中央对金融工作的集中统一领导。这是中国特色金融发展之路的最本质特征和根本要求，是中国金融发展的最大制度优势所在。党的十八大以来，特别是第五次全国金融工作会议以来，服务实体经济、防控金融风险、深化金融改革等金融工作取得新的重大成就，根本在于以习近平同志为核心的党中央

中央的坚强领导、正确决策和周密部署，特别是在于习近平总书记的运筹帷幄、掌舵领航。走中国特色金融发展之路，必须毫不动摇坚持党中央对金融工作的集中统一领导，坚持和加强党对金融工作的全面领导，确保金融工作沿着正确道路和方向前进。

Persist in the people-centered value orientation. Serving the people wholeheartedly is the fundamental purpose of our Party, and the financial enterprise led by the Party originates from the people and thrives for the people, fundamentally being the people's cause. To follow the path of financial development with Chinese characteristics, we must always regard realizing the people's aspirations for a better life as the starting point and foothold of all financial work, pay more attention to the inclusiveness of financial development, and let the broad masses of the people share in the fruits of financial development. This is a significant distinction between the path of financial development with Chinese characteristics and the Western approach to financial development, and it fully embodies the people-oriented nature of financial work

坚持以人民为中心的价值取向。全心全意为人民服务是我们党的根本宗旨，党领导的金融事业起于人民、兴于人民，根本上是人民的事业。走中国特色金融发展之路，必须始终把实现人民对美好生活的向往作为一切金融工作的出发点和落脚点，更加注重金融发展的普惠性，让广大人民群众共享金融发展成果。这是中国特色金融发展之路与西方金融发展道路的显著区别，是金融工作人民性的充分体现。

Persist in making financial services to the real economy the fundamental purpose. The real economy is the foundation of finance, and finance is the lifeblood of the real economy; both are interdependent and thrive together. When finance is active, the economy is active; when finance is stable, the economy is stable; when the economy prospers, finance prospers; when the economy is strong, finance is strong. Finance that is detached from the real economy is like water without a source or a tree without roots. Without the support of a robust real economy, the prosperity of finance will only be superficial. To follow the path of financial development with Chinese characteristics, we must adhere to the

duty of serving the real economy, effectively enhance service concepts, capabilities, and quality, and achieve high-quality development of finance itself by solidly, strongly, and optimally supporting the real economy. High-quality development of the financial industry should promote high-quality development of the economy and society

坚持把金融服务实体经济作为根本宗旨。实体经济是金融的根基，金融是实体经济的血脉，两者共生共荣。金融活，经济活；金融稳，经济稳；经济兴，金融兴；经济强，金融强。金融脱离实体经济就是无源之水、无本之木，没有强健的实体经济支撑，金融繁荣只会是“虚胖”。走中国特色金融发展之路，必须坚守服务实体经济的天职，切实提升服务理念、能力和质效，在支持实体经济做实做强做优中实现金融自身高质量发展，以金融业高质量发展促进经济社会高质量发展。

Persist in treating risk prevention and control as the eternal theme of financial work. Since the 18th National Congress of the Communist Party of China, China's financial industry has not experienced a systemic crisis. This is not because we have not encountered risks, but because the Party Central Committee with

Comrade Xi Jinping at its core has been far-sighted and well-prepared, always placing risk prevention and control in a more prominent position. The major battle against significant financial risks has achieved positive results, effectively maintaining national economic and financial stability and the safety of people's property. To follow the path of financial development with Chinese characteristics, we must attach great importance to the contagion, concealment, and destructiveness of financial risks, enhance our sense of potential dangers, firmly establish bottom-line and extreme-case thinking, and carry out risk prevention and control work with a constant sense of responsibility. We must firmly guard against the occurrence of systemic financial risks.

坚持把防控风险作为金融工作的永恒主题。党的十八大以来，我国金融业没有发生系统性危机，并不是我们没有遇到风险，而是以习近平同志为核心的党中央高瞻远瞩、未雨绸缪，时刻把防控风险摆在更加突出位置，防范化解重大金融风险攻坚战取得积极成效，有力维护了国家经济金融稳定和人民财产安全。走中国特色金融发展之路，必须高度重视金融风险的传染性、隐蔽性和破

坏性, 增强忧患意识, 树牢底线思维、极限思维, 以“时时放心不下”的责任意识做好风险防控工作, 牢牢守住不发生系统性金融风险的底线。

Persist in advancing financial innovation and development on the track of marketization and legalization. The vitality of finance lies in the market, and the order of finance is in the rule of law. Finance is an industry active in innovation, and it is essential to deeply grasp the laws of financial development, ensuring clear innovation directions and prominent support priorities. Unrealistic, chaotic, or pseudo-innovations will only lead to significant risks and losses. Financial innovation and development must fully leverage the decisive role of the market in allocating resources and better play the role of the government, enhancing the driving force and vitality of financial development. It is crucial to accelerate the improvement of financial legal systems, adhere to principled innovation, and ensure that financial innovation and development proceed in the right direction

坚持在市场化法治化轨道上推进金融创新发展。金融的活力在市场，金融的秩序在法治。金融是创新活跃的行业，必须深刻把握金融发展规律，做到创新方向明确、支持重点突出。不切实际的乱创新、伪创新，只会酿成巨大风险和损失。金融创新发展必须充分发挥市场配置资源的决定性作用，更好发挥政府作用，增强金融发展的动力，激发金融发展的活力，加快健全金融法治，坚持守正创新，确保金融创新发展沿着正确方向前进。

Persist in deepening structural reforms on the financial supply side. Since the 18th National Congress of the Communist Party of China, the Party Central Committee with Comrade Xi Jinping at its core has, with tremendous political courage and wisdom, seized the opportunity to deepen financial reforms, resolutely eliminating all ideological concepts and systemic and institutional malpractices that hinder high-quality development, and promoting the continuous growth and strengthening of the financial industry. To follow the path of financial development with Chinese characteristics, we must adhere to goal-oriented and problem-oriented approaches, enhance systemic thinking, balance the relationship between short-term and long-term, and between the whole and the parts. We

must continue to deepen structural reforms on the financial supply side and accelerate the construction of a modern financial system with Chinese characteristics.

坚持深化金融供给侧结构性改革。党的十八大以来，以习近平同志为核心的党中央以巨大的政治勇气和智慧，不失时机深化金融改革，坚决破除一切妨碍高质量发展的思想观念和体制机制弊端，推动金融业不断发展壮大。走中国特色金融发展之路，必须坚持目标导向和问题导向，增强系统观念，把握好短期与长期、整体与局部的关系，持续深化金融供给侧结构性改革，加快建设中国特色现代金融体系。

Persist in coordinating financial openness and security. In the current era, marked by major changes unseen in a century, the world is experiencing accelerated evolution, with instability, uncertainty, and unpredictability in the external environment becoming the norm, and the world entering a new period of turbulence and transformation.

Since the 18th National Congress of the Communist Party of China, the Party Central Committee with Comrade Xi Jinping at its core has coordinated the strategic overall situation of the great rejuvenation of the Chinese nation and the major changes unseen in a century,

balancing development and security, continuously expanding high-level opening up, and achieving a dynamic balance between openness and security. The path of financial development with Chinese characteristics is a path of openness. Under the premise of safeguarding the bottom line of security, we should steadily expand institutional opening up in the financial sector, enhance the level of convenience in cross-border investment and financing, increase financial support for the joint construction of the "Belt and Road," prudently advance the internationalization of the Renminbi, and better serve the acceleration of building a new system for a higher-level open economy.

坚持统筹金融开放和安全。当前，世界百年未有之大变局加速演进，外部环境不稳定、不确定、难预料成为常态，世界进入新的动荡变革期。党的十八大以来，以习近平同志为核心的党中央统筹中华民族伟大复兴战略全局和世界百年未有之大变局，统筹发展和安全，不断扩大高水平对外开放，实现开放与安全的动态平衡。中国特色金融发展之路是一条开放之路，要在守住安全底线的前提下，稳步扩大金融领域制度型开放，提升跨境投融资便利化水平，加大对

共建“一带一路”的金融支持, 稳慎推进人民币国际化, 更好服务加快构建更高水平开放型经济新体制。

Persist in the general principle of seeking progress while maintaining stability. The principle of seeking progress while maintaining stability is an important principle of our Party's governance and a methodological approach to economic work. To follow the path of financial development with Chinese characteristics, it is essential to properly balance stability and progress. Adhering to stability as the main theme, we should seek progress in stability and consolidate stability through progress, aiming for advancement while maintaining overall stability. Areas that need to be stabilized should be firmly controlled: financial policies should be prudent, financial regulation cautious, risk disposal appropriate, market expectations stable, and financial operations smooth. However, stability does not mean inaction. Where progress is needed, we should be proactive. The focus of

progress is on promoting development, adjusting structures, and addressing shortcomings, providing high-quality financial services for economic and social development. On the basis of stability, we should deploy and implement various reform and development tasks effectively

坚持稳中求进工作总基调。稳中求进工作总基调是我们党治国理政的重要原则，是做好经济工作的方法论。走中国特色金融发展之路，必须把握好稳和进的关系。坚持稳字当头，稳是主基调，以稳求进、以进固稳，在保持大局稳定的前提下谋进。该稳的要稳住，金融政策要稳健、金融监管要稳慎、风险处置要稳妥、市场预期要稳定、金融运行要平稳。但稳不是不作为，该进的要进取，进的重点是促发展、调结构、补短板，为经济社会发展提供高质量金融服务，在稳的基础上，把各项改革发展任务部署落实到位。

3. Implement the Party Central Committee's decisions and arrangements in all areas, aspects, and stages of financial work

三、把党中央决策部署落实到金融工作各领域各方面各环节

Currently, our Party is uniting and leading people of all ethnic groups across the country, striving towards the comprehensive construction of a modern socialist country and achieving the second centenary goal, comprehensively advancing the great rejuvenation of the Chinese nation through Chinese-style modernization. The report of the 20th National Congress of the Communist Party of China points out that China's development has entered a period where strategic opportunities coexist with risks and challenges, and the factors of uncertainty and unpredictability are increasing. Various "black swan" and "grey rhino" events could occur at any time. Facing new situations, new tasks, and new challenges, to do a good job in financial work in the new era and new journey, we must persist in and strengthen the comprehensive leadership of the Party, guided by Xi Jinping Thought on Socialism with Chinese Characteristics for a New Era. We need to fully implement the spirit of the 20th National Congress and the second plenary session of the 20th Central Committee, completely, accurately, and comprehensively implement the new development

concept, deeply grasp the political and people-oriented nature of financial work, aim to accelerate the construction of a strong financial nation, focus on promoting high-quality financial development, take deepening structural reforms on the financial supply side as the main thread, rely on the purity, professionalism, and combat effectiveness of the financial team as important support, focus on comprehensively strengthening regulation and preventing and resolving risks, adhere to the general principle of seeking progress while maintaining stability, coordinate development and security, firmly guard against systemic financial risks, unswervingly follow the path of financial development with Chinese characteristics, accelerate the construction of a modern financial system with Chinese characteristics, continuously meet the growing financial needs of economic and social development and the people, and constantly create a new situation in financial work in the new era

当前, 我们党正团结带领全国各族人民, 奋力向全面建成社会主义现代化强国、实现第二个百年奋斗目标迈进, 以中国式现代化全面推进中华民族伟大复兴

兴。党的二十大报告指出，我国发展进入战略机遇和风险挑战并存、不确定难预料因素增多的时期，各种“黑天鹅”、“灰犀牛”事件随时可能发生。面对新形势、新任务、新挑战，做好新时代新征程金融工作必须坚持和加强党的全面领导，以习近平新时代中国特色社会主义思想为指导，全面贯彻党的二十大和二十届二中全会精神，完整、准确、全面贯彻新发展理念，深刻把握金融工作的政治性、人民性，以加快建设金融强国为目标，以推进金融高质量发展为主题，以深化金融供给侧结构性改革为主线，以金融队伍的纯洁性、专业性、战斗力为重要支撑，以全面加强监管、防范化解风险为重点，坚持稳中求进工作总基调，统筹发展和安全，牢牢守住不发生系统性金融风险的底线，坚定不移走中国特色金融发展之路，加快建设中国特色现代金融体系，不断满足经济社会发展和人民群众日益增长的金融需求，不断开创新时代金融工作新局面。

We must persist in and strengthen the comprehensive leadership of the Party. Whether the Party's leadership is well maintained and the Party's construction is well managed is crucial to the cohesion and combat effectiveness of the financial system and determines the success or failure of the financial cause. The 20th National Congress of the Communist Party of China made significant arrangements for deepening the reform of the financial system. The decision to establish the Central Financial Committee and the

Central Financial Work Committee at the second plenary session of the 20th Central Committee is a major strategic measure by the Party Central Committee with Comrade Xi Jinping at its core to improve the system and mechanism of Party leadership over financial work. To do a good job in financial work in the new era and new journey, we must clearly uphold political principles, firmly defend the "Two Establishes" with practical actions, resolutely achieve the "Two Upholds," and implement the major policies and decisions of the Party Central Committee on financial work without compromise. We must effectively transform our political and institutional advantages into financial governance efficiency.

必须坚持和加强党的全面领导。党的领导坚持得好不好，党的建设搞得好不好，事关金融系统的凝聚力战斗力，决定金融事业的兴衰成败。党的二十大对深化金融体制改革作出了重大部署，二十届二中全会决定组建中央金融委员会、中央金融工作委员会，这是以习近平同志为核心的党中央完善党领导金融工作体制机制的重大战略举措。做好新时代新征程金融工作，必须旗帜鲜明讲政治，以实际行动坚定捍卫“两个确立”、坚决做到“两个维护”，把党中央关于金

融工作的大政方针和决策部署不折不扣贯彻落实到位，切实把我们的政治优势和制度优势转化为金融治理效能。

We must serve the fundamental goals of building a strong nation and the great rejuvenation of the nation. The rise or fall of a nation is closely linked to finance. Finance is a "major tool of the state" and plays a significant role in the overall plan of Chinese-style modernization. It is essential to firmly establish correct views on operations, performance, and risk, balance the relationship between functionality and profitability, and prioritize functionality. In line with the strategic needs, stage characteristics, and structural features of economic and social development, we should adjust and improve the focus and methods of serving the real economy by seizing opportunities and guiding trends. We should focus on doing a good job in five major areas: technology finance, green finance, inclusive finance, pension finance, and digital finance. We aim to direct financial resources towards the strategic direction, key areas, and

weak links of high-quality development, continuously meeting the financial service needs of economic and social development and the people. High-quality development of finance should provide solid support for the construction of a strong nation and the great cause of national rejuvenation.

必须以服务强国建设、民族复兴伟业为根本目标。国家兴衰，金融有责。金融是“国之重器”，在中国式现代化建设全局中发挥着重要作用。要牢固树立正确经营观、业绩观和风险观，平衡好功能性与营利性的关系，坚持功能性是第一位的。顺应经济社会发展的战略需要、阶段特征和结构特点，因势利导调整完善服务实体经济的重点方向和方式方法，着力做好科技金融、绿色金融、普惠金融、养老金融、数字金融五篇大文章，推动金融资源真正集聚到高质量发展的战略方向、重点领域和薄弱环节上来，不断满足经济社会发展和人民群众金融服务需求，以金融高质量发展为强国建设、民族复兴伟业提供坚实支撑。

We must deepen structural reforms on the financial supply side and accelerate the construction of a modern financial system with Chinese characteristics. To accelerate the building of a strong financial nation and enhance the driving force for high-quality financial development, we must effectively use reform as a key strategy and focus on building

a modern financial system with Chinese characteristics. The focus should be on adjusting and optimizing the structure of the financial system, improving institutional positioning, strengthening market rules, perfecting corporate governance, and ensuring that structural reforms on the financial supply side are deepened and solidified. We need to accelerate the formation of a scientifically sound financial regulatory system, a structurally rational financial market system, a collaborative financial institution system, a comprehensive and effective financial regulatory system, a diversified and professional financial product and service system, and **an independently controllable and secure financial infrastructure system**. This will comprehensively enhance the adaptability, competitiveness, and inclusiveness of the financial supply system

必须深化金融供给侧结构性改革，加快建设中国特色现代金融体系。加快建设金融强国，增强金融高质量发展动力，必须用好改革这个关键一招，着力建设中国特色现代金融体系。要以金融体系结构调整优化为重点，完善机构定位，强化市场规则，健全法人治理，推动金融供给侧结构性改革走深走实。加快形成科学稳健的金融调控体系、结构合理的金融市场体系、分工协作的金融机构

体系、完备有效的金融监管体系、多样化专业性的金融产品和服务体系、自主可控安全的金融基础设施体系，全面提升金融供给体系适应性、竞争力和普惠性。

We must comprehensively strengthen financial regulation.

Strengthening financial regulation comprehensively is one of the main tasks of financial work in the current and future period. We need to improve the financial regulatory system and mechanisms, achieve full coverage of financial regulation, and resolutely ensure that both legal and illegal activities, as well as industry risks, are regulated. We must establish and perfect a safety net mechanism and bring all financial activities under regulation in accordance with the law. We must effectively address the issue of lax and soft regulation, striving to ensure consistent, stringent, and thorough regulation, making financial regulation truly effective and robust. Continuous strengthening of institutional regulation, behavioral regulation, functional regulation, penetrating regulation, and ongoing regulation is necessary to continuously enhance the professionalism, authority, and transparency of regulation. Responsibilities for regulation must be clearly defined,

with strengthened coordination between central and local regulatory efforts. We need to improve the supervision and accountability mechanisms, intensify regulatory accountability, and enhance the "regulation of regulators."

必须全面加强金融监管。全面加强金融监管是当前和今后一个时期金融工作的主要任务之一。要完善金融监管体制机制，实现金融监管全覆盖，坚决做到管合法更要管非法、管行业必须管风险、建立健全兜底机制，依法将所有金融活动纳入监管。切实解决监管“宽松软”问题，努力做到监管一贯到底、一严到底、一查到底，让金融监管真正“长牙带刺”。持续加强机构监管、行为监管、功能监管、穿透式监管、持续监管，不断提升监管专业性、权威性和透明度。压实监管责任，加强中央与地方监管协同，健全监督问责机制，加大监管问责力度，强化“对监管的监管”。

We must effectively prevent and resolve financial risks. Preventing and resolving financial risks is both a tough battle and a protracted one. It is essential to properly balance rights and responsibilities, establishing a risk disposal responsibility mechanism that aligns

authority with responsibility and integrates incentives with constraints. We also need to balance speed and stability, establishing and improving emergency response mechanisms, and solidly and steadily resolving risks while maintaining overall stability. We must strengthen risk control in key areas, industries, critical links, and crucial positions effectively and powerfully. This involves taking strong measures to cure existing problems and taking early and minor actions to prevent potential issues. We should continuously improve the systems and mechanisms for monitoring, identifying, warning, and handling financial risks, enhance control at the source of risks, and resolutely maintain economic and financial security and overall social stability.

必须有效防范化解金融风险。防范化解金融风险既是攻坚战，也是持久战。要切实把握好权和责的关系，健全权责一致、激励约束相容的风险处置责任机制；把握好快和稳的关系，建立健全应急响应机制，在稳定大局的前提下，扎实稳妥化解风险。有力有效强化重点领域、重点行业、关键环节、关键岗位的风险管控，猛药祛疴治已病，抓早抓小治未病，持续完善金融风险监测、识别、预警、处置体制机制，强化风险源头管控，坚决维护好经济金融安全和社会大局稳定。

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