

风险管理 Risk Management

2010年中国进出口银行继续加强风险管控和基础管理，推进全面风险管理体系建设，为银行可持续发展夯实基础。

一是进一步强化贷后管理工作。逐步完善了贷后风险预警管理、潜在风险分析排查机制、突发风险事件应急处置和贷后管理信息交流机制，建立了信贷项目重大风险处置、贷后管理考核机制，以及贷后管理工作责任制和风险分析例会制度。通过加快贷后管理机制和制度建设步伐，强化贷后管理工作有效措施的落实，为实现贷后管理质的飞跃迈出了坚实的步伐。

二是继续狠抓不良贷款“双下降”工作。认真落实贷款新规，严格执行贷款审核标准和放款条件，加强对地方政府融资平台等项目的管理。加强对贷款质量的动态监测、分析和预警，做好潜在风险项目的排查。制定不良贷款“双下降”工作方案，抓住关键环节和重点项目，综合运用重组、催收、保全、诉讼、核销等手段，有效化解处置已形成的不良资产。

三是加快推进全面风险管理体系建设。加强了国别风险和行业信贷风险分析和管控，研究起草了全面风险管理体系建设方案，顺利完成内部评级法咨询项目，丰富了风险计量体系。改革评审机制，完善审批流程，细化评审要求，提高了评审质量和效率。研究建立适应我行特点的操作风险管理体系，起草了《关键操作风险事件统计监测实施方案》。

四是狠抓内控合规管理和制度体系建设，夯实风险防范基础。加强制度体系和规范性建设，重点加大分支机构内控合规检查督导力度，提高制度执行力，推进不良贷款责任认定，健全授信问责机制，积极防范操作风险，深入开展案件防控工作，持续完善反洗钱管理。积极培育内控合规文化，为全行的业务发展提供了合规保障和支持。树立以风险为导向的稽核理念，发挥了稽核在监督、评价和咨询方面的作用。



In 2010, the Export-Import Bank of China continued to strengthen its risk management capacity, pushed forward the establishment of a comprehensive risk management mechanism, and laid down a solid groundwork for a sustainable development.

Firstly, the Bank strengthened its post-loan management. Post-loan risk alerts and the analysis and examination of potential risks were highlighted; the management of risk emergencies and the exchange of post-loan management information were emphasized; a mechanism for the treatment of major risks and the evaluation of post-loan management practices were set up; post-loan management responsibilities were clarified; and meetings to analyze risks were organized on a routine basis. To sum up, the Bank made steady progress to achieve a quality leap in post-loan management as it accelerated the set-up of relevant regulations and emphasized on the implementation of such regulations.

Secondly, the Bank paid closer attention to the “Double Decline” of its non-performing loans. To this end, the Bank strictly updated and followed regulations on the assessment and disbursement of loans, and carefully managed the financing platform it provided to local governments. In the meantime, the Bank dynamically monitored, analyzed and assessed the quality of loans, and worked carefully to examine potentially risky projects. In addition, the Bank put forward a NPL double decline work plan to identify key areas and projects in this regard. Instruments such as restructuring, collection, maintenance, litigation, verification were the Bank’s effective measure to deal with its existing NPLs.

Thirdly, the Bank accelerated the build-up of a comprehensive risk management system. Country- and industry risk analysis and control were reinforced; a comprehensive risk management system lay-out was drafted; and the consultation on the internal rating system was successfully completed, which offered an alternative risk assessment measure. In addition, the Bank reformed its assessment procedures, improved its approval process, detailed its assessment requirements, and enhanced assessment quality and efficiency. An *Implementation Plan on Counting and Monitoring of Key Operational Risk* was also drafted catering the Bank’s operational risk management.

Fourthly, the Bank intensified its internal control and compliance management and strengthened its risk management capability. Through the establishment of relevant regulations and normative, the Bank shifted more focus to the internal control and compliance work of its branches, advocated the implementation of regulations, heightened the sense of responsibility regarding the identification of NPLs and credit-line accountability, actively prevented operational risks, reinforced mitigation of legal cases, and continued to improve its work against money laundering. Furthermore, the Bank actively cultivated its internal control and compliance culture so as to safeguard and support its business development. Last but not least, auditing was conducted on a risk-identification basis, fully playing the role that auditing carries in supervision, evaluation and consultation.