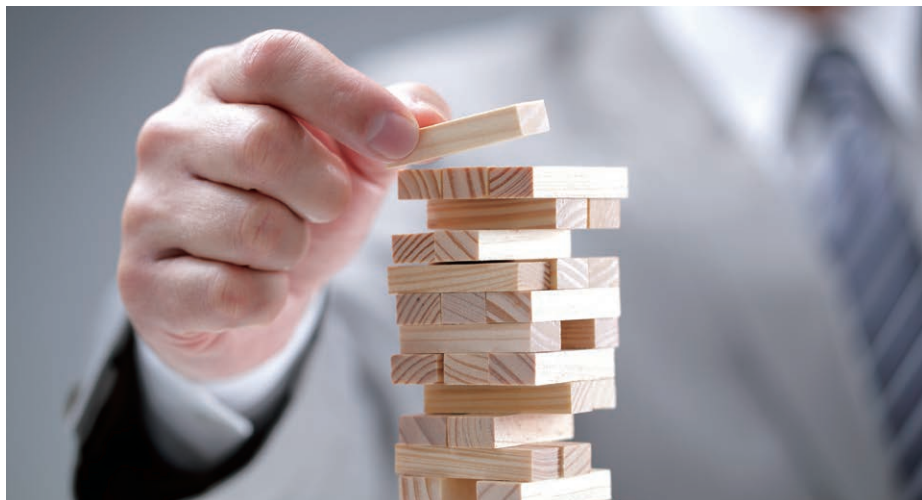


风险管理

Risk Management



完成年度全面风险管理体系建设工作安排

制定风险偏好管理办法，首次提出风险偏好表述文件。建立经济资本管理体系，制定经济资本计量相关制度，开展经济资本配置及相关考核工作。风险计量工作取得实质性突破，内部评级法评级全面投入使用，开展风险成本定价指导工作。实施评审体制改革，首次开展境外项目再评审。完善风险管理组织架构，实施总行部门的机构职能优化调整。

以信用风险为重点强化各类风险管控

加强境外资产业务风险管理，扩大国别风险限额管理范围，强化限额刚性控制要求，完善动态国别风险监测预警机制。优化评级授信和贷后管理体系，规范异地授信业务管理。扎实推进市场风险管理，划分交易账户和银行账户，加强企业债券承销和债券投资风险控制，建立基准化投资管理框架。

多策并举提升内控合规和稽核工作水平

建立内部控制评价体系，开展分支机构内控评价试评价工作。加强境外机构和境外业务合规管理，全面提升反洗钱工作水平。加强三道防线建设。将国家战略落实情况纳入稽核评价范围。认真开展“两个加强、两个遏制”回头看工作。强化现场、非现场检查，加大常规稽核、专项稽核及境外贷款检查力度。

全面提升信息科技风险管控能力

开展信息科技全面风险咨询，加快数据治理体系建设。

The Bank accomplished the tasks of building an overall risk management system in the year 2016

It formulated regulations on risk preference and issued the first document describing risk preference. The Bank also introduced an economic capital management system, drew up rules on economic capital calculation, conducted economic capital allocation and carried out relevant performance appraisals.

The Bank made substantive progress in risk assessment by putting the Internal Rating-Based Approach (IRA) into full operation, and by setting standards for risk-based pricing.

The Bank also conducted reform on the project examination and evaluation mechanism, and conducted re-evaluation of overseas projects for the first time.

The Bank improved the organizational structure of risk management and adjusted the functions of departments at the head office to improve performance.

The Bank tightened management of all types of risks, credit risk in particular

The Bank strengthened oversight on risks of its overseas assets, expanded areas that country-specific risk quota can cover, further strengthened compulsory requirements on quota control and improved the alert mechanism for dynamic country risk monitoring.

The Bank took steps to improve its risk rating and credit line system and post-lending management, and standardized management for non-local credit extension businesses.

The Bank made steady headway in advancing market risk management, separated transaction accounts from bank accounts, strengthened risk control on corporate bond underwriting and bond investment, and created a framework to manage benchmarking investment.

The Bank took multiple measures to enhance its internal control, compliance and auditing effectiveness

The Bank set up an internal control evaluation system, and conducted tests on internal control of its branches and representative offices.

The Bank strengthened compliance management of its overseas offices and businesses, and enhanced the all-round management of anti-money laundering.

The Bank stepped up efforts to reinforce risk control on the first, second and third defenses and incorporated the performance on implementing China's national strategies into the auditing agenda.

The Bank carefully reviewed the results of the special campaign to strengthen internal control and external oversight to forestall illegal operations and made sure that the objectives of the campaign were realized.

The Bank also increased efforts to conduct on-site and off-site checks as well as regular and special auditing, particularly on overseas loans.

The Bank enhanced its capability to manage and control overall IT risks

The Bank conducted consultation on overall IT risks and accelerated the building of a data-based governance system.