

风险管理 Risk Management

全面风险管理体系建设持续完善

Improving the Building of a Comprehensive Risk Management System

2021年，进出口银行以制度建设为抓手，强化风险条线管理，夯实风险管理基础工作，提升风险计量应用水平。完善风险偏好指标体系，进一步发挥风险偏好宏观引领与导向作用。修订近20项基础性制度，从制度层面进一步健全和完善全面风险管理体系。按照“一类一方、一国（一户）一策”原则，积极推动重点国家、重点类别项目风险防控化解，深化境外风险防控工作机制，有序推动并做好对贫困发展中国家实施缓债相关工作，加强境外业务资产质量管控。严格把控国别限额集中度风险，动态开展风险信号和事件监测，强化风险预警力度。优化客户内部评级体系，投产上线41个评级模型，进一步完善本行客户统一授信管理要求，强化授信业务集中管控。建立估值引擎、金融市场风险管理和衍生品交易对手信用风险管理系统等统一独立的市场风险管理系统，优化同业业务交易对手风险管理要求；加强股权投资业务二道风险防控，兼顾风险穿透和分层管理要求。加强操作风险管理制度体系建设，对本行操作风险管理工作流程、管理手段进行调整，切实提升操作风险管理质效。坚持资产负债业务协调发展原则，动态监控全行现金流缺口和资产负债匹配情况，统筹平衡资金来源和运用，逐步完善流动性储备体系，不断加强日间流动性风险管理，流动性运行平稳安全。推进反洗钱系统建设，完善洗钱风险评估制度体系，组织开展全行反洗钱“岗位大练兵”活动，不断提升反洗钱工作有效性。紧扣“双碳”目标优化行业授信结构，完成行业评估评级，不定期开展重点行业风险分析研究。组织开展全行信用风险、市场风险、操作风险、流动性风险和国别风险压力测试工作，建立大额风险暴露统计监测机制，加强经济资本、风险成本计量结果深度应用，提高经济资本、风险成本应用的系统支持水平。2021年，本行参与了人民银行组织的气候风险压力测试，评估碳达峰碳中和目标转型对本行信贷资产的潜在影响。测试结果表明，在压力情景下，本行火电、钢铁、水泥行业客户的信用风险有所上升，但对本行资本充足水平的影响整体可控。



In 2021, the Bank strengthened management on the risk line with the focus on institutional building, continued to consolidate the foundation for risk management and improved the application of risk measurement. It refined risk appetite indicators to ensure risk-appetite's leading and guiding role in the Bank's overall business operations. Nearly 20 basic rules and regulations were revised to improve and strengthen the Bank's comprehensive risk management system. Following the principle of adopting customized policies and solutions for different clients and assets, the Bank took proactive measures to forestall and defuse risks in major countries and key projects. A working mechanism was further developed for risk prevention and control on overseas projects. Debt service suspension and related work was advanced as planned for poverty-stricken developing countries. More measures were put in place to strengthen risk management on overseas assets. The Bank took strict control on the concentration risk of country-specific credit quotas, intensified dynamic monitoring on risk signals and risk events, and emphasized early warning of risks. By putting in place 41 rating models, the Bank optimized internal system for client rating. Furthermore, it improved the unified management of credit lines granted to clients and realized collective management. The Bank adopted unified and independent market risk management systems including a valuation engine, a financial market risk management system and a counter-party risk management system for derivative business. It also improved counter-party risk management for inter-bank business. Taking into account risk penetrating and separate stratum control in risk management, the Bank strengthened risk and compliance management in conducting equity investment business. The Bank facilitated the building of operational risk management system by making adjustments to working procedures and control methods, aiming to improve the quality and efficiency of management. Adhering to the principle of coordinated development between assets and liabilities, it kept a close eye on cash flow gap and asset-liability matching status, and stroke a balance between fund inflow and outflow. To make sure that its liquidity is safe and sound, the Bank improved the liquidity reserve system and strengthened intraday liquidity risk management. The Bank continued to improve the institutional framework for anti-money laundering (AML) risk management and the evaluation system of money laundering risks. Bank-wide AML training and practices were carried out in an effort to enhance the effectiveness of AML risk management. In line with the carbon peaking and neutrality targets, the Bank optimized the structure of credit lines, finished evaluation and rating of various industries, and carried out risk analysis and research on key industries aperiodically. The Bank conducted stress tests in different risk scenarios including credit risk, market risk, operational risk, liquidity risk, and country-specific risk. A statistical monitoring mechanism was established for large-scale risk exposures and the application of the measurement results of economic capital and risk cost was strengthened, both of which were done with the empowerment of IT application. In 2021, the Bank participated in the climate risk stress test organized by the PBC to assess the potential impact of carbon peaking and neutrality on the Bank's credit assets. The result showed that under the stress scenario, credit risk of the Bank's clients in thermal power, steel and cement industries increased somewhat, but its impact on the Bank's capital adequacy was generally under control.





风险防范化解成果显著

Making Significant Achievements in Forestalling and Defusing Risks

2021年，受新冠肺炎疫情蔓延等因素影响，风险防控形势更加严峻。本行凝心聚力、攻坚克难，千方百计控增量、化存量、防变量，有效控制全行资产质量劣变，全行资产质量基本保持稳定。制定年度重点攻坚项目风险化解工作方案及具体实施方案、风险巡回督导工作实施方案，对18个重点攻坚项目开展专项督导并取得显著进展，实现重大风险项目大幅压降；按照《“一类一方、一户一策”风险化解工作方案》，将全行风险项目进行分类，对于风险隐患较大的项目，指导经营单位制定风险应对预案，主动应对风险；先后对不良贷款净新增较多的经营单位发送加强风险管控提示函，指导其对新增不良贷款采取有效措施，及时遏制资产质量劣变趋势，想方设法抢救资产，风险防范化解取得重大成果。

In 2021 the surging global COVID-19 pandemic brought more challenges and pressure on risk prevention and control. The Bank intensified efforts, overcame obstacles and took multiple measures to mitigate existing risks, control incremental risks and prevent potential ones, thus effectively keeping its asset quality stable in general and preventing it from deteriorating. The Bank formulated a work plan and a detailed implementation plan for the year on defusing risks of key projects as well as an implementation plan for risk itinerant supervision. Significant progress was achieved in the supervision on 18 key projects, contributing to a substantial decrease in the number of projects with major risks. According to the *Work Plan on Defusing Risks Through Tailor-made Solutions for Each Client and Category*, the Bank classified risk projects and guided business units in responding to risks by formulating response plans for projects with large risk potentials. For those business units that saw fast increase in NPLs, the Bank reminded them to pay closer attention to risk control and take effective responding measures for the newly-occurred NPLs, and urged them to try every effort to prevent asset quality from deteriorating and rescue assets. Good results were achieved in forestalling and defusing risks.



内部控制有效性与合规经营水平持续提升

Building the Capacity for Effective Internal Control and Compliance

2021年，进出口银行深入开展经营单位内部控制评价，进一步完善内控体系，持续提升内部控制管理水平。组织开展合规专项检查，加大对疫情期间执行特殊政策贷款以及纾困贷款的跟踪检查力度，以监督检查促合规经营。做好常态化股权和关联交易专项整治工作，排查违规问题和风险隐患，不断巩固股权和关联交易专项整治成果。坚持做实做细案件防控工作，加强员工行为管理，提升案防工作质效。扎实开展“内控合规管理建设年”活动，持续推进合规文化建设，培育“不能违规、不敢违规、不愿违规”的合规文化。

In 2021, the Bank carried out in-depth evaluation of internal control at business units, improved internal control system, and continued to build up the capacity for internal control and management. Special inspections on compliance were conducted and follow-up inspections were intensified on the special loans and relief loans disbursed during the pandemic to ensure compliant operation. By conducting routine rectification of equity transactions and connected transactions, the Bank screened violation of rules, watched out for potential risks, and worked to consolidate the results of rectification. Persistent and pragmatic efforts were made to forestall and control the risk of financial crime and bank-wide implementation of code of conduct was intensified for employees, helping improve the quality and efficiency of the work. With the launch of the Year of Compliance Management program, the Bank took multiple measures to foster a compliance culture that the staff neither can, dare nor even think of getting out of line.