

风险管理 Risk Management

2009年，中国进出口银行逐步建立全面风险管理体系，加强识别风险、控制风险的能力，努力提高信贷资产质量，不良贷款余额和比率继续保持“双下降”，不良贷款率降至1.1%。

一是严格执行贷款审核标准和放款条件，从源头上控制风险。重点做好项目合规性及产业调整方向审查，密切关注产能过剩、环保和节能减排等问题。不仅细化单笔贷款风险防范措施，而且加强行业和集团关联风险分析，全面审核企业整体风险。

二是进一步加强贷后管理，加大风险排查力度。认真做好对新增贷款、表外业务、外币债券及衍生产品的自查，全面排查贷款资金流向、项目资本金等情况，重点加强境外、园区建设、地方政府融资平台贷款等项目的风险监控。密切跟踪借款企业生产经营、财务管理、关联交易等情况，加强了对抵质押物、保证人、代理行的检查。

三是妥善化解信贷风险，稳步推进不良贷款处置工作。通过提供法律咨询审查服务和制作标准合同文本，防患于未然。加强对贷款质量的动态监测、分析和预警，及时消除风险隐患。在不良贷款清收和资产重组过程中，最大限度地促使银行、企业和地方政府三方共赢。以行政协调为依托，以法律措施为后盾，以经济合作为主线，从机制上不断完善不良贷款清收和资产重组流程。

四是抓好风险管理基础工作。启动项目评审委员会专业化改革，完善授权管理，评审机制逐步完善，评审效率和质量不断提高。稳步推进内部评级法咨询项目，改进贷款风险分类管理。及时调整贷款准入、信用评级、借新还旧等相关信贷管理政策，积极开展行业、国别风险研究，全面清理外汇风险敞口，做好业务档案管理办法修改完善等工作。

五是深化内控合规管理。持续推进制度管理及评价体系、业务流程评估体系、合规管理体系和反洗钱体系建设。制度范围涵盖了各管理范畴与业务条线并覆盖了业务流程中所涉及的主要风险点。深化反洗钱管理工作，推行和规范以风险为基础的客户身份识别制度，加强反洗钱系统建设，做好反洗钱数据管理工作，强化员工反洗钱合规意识。

Throughout 2009, China Eximbank gradually established a comprehensive risk management system and enhanced its capacity to identify and control risks, which ensured improvement in the quality of credit assets. The Bank maintained “double declining” in both the outstanding and the ratio of NPL, and by the end of 2009, the NPL ratio was brought down to 1.1%.

Firstly, the Bank strictly abided by loan review standards and preconditions of loan disbursement to nip risks in the bud. It laid special emphasis on the review of project compliance and orientation of industrial adjustment, and paid close attention to issues such as overcapacity, environmental protection, and energy conservation and emission reduction. Apart from adopting detailed risk prevention measures for single loan, the Bank also reinforced correlation risk analysis of industries and companies concerned to carry out a comprehensive review of the overall risks.

Secondly, renewed efforts were made to strengthen post-lending management and risk inspection. The Bank made thorough inspections of not only its new loans, off-sheet business, foreign currency bonds and derivatives, but the cash flow of loan and project fund. For risk monitoring and control, it focused on overseas projects, industrial park construction projects and loans offered through the financing platforms of local governments. The Bank also kept a close track of the borrowing enterprises' production, operation, financial management and related transactions, and stepped up scrutiny on underwriting pledges and collaterals, guarantors and corresponding banks.

Thirdly, measures were taken to mitigate credit risks and ensure the steady progress of NPL disposal. The Bank tried to control risks from the very beginning by offering legal consultation, legal review services and standardized agreements. It reinforced dynamic monitoring, analysis and early warnings of loan quality to eliminate potential risks. In the process of NPL collection and assets restructuring, the Bank tried to minimize losses among itself, enterprises and local governments. With economic cooperation as the guideline, it made continuous efforts to improve the mechanism of NPL collection and asset restructuring by legal measures with the help of administrative coordination.

Fourthly, special efforts were made to lay the groundwork for risk management. The Bank initiated a reform to professionalize the Project Evaluation Committee and upgrade authorization management and evaluation mechanisms, greatly improving the efficiency and quality of evaluation. It took proactive measures to promote IRB consultation projects and improve loan risk classification management. It made timely adjustment on credit management policies including loan access, credit rating and new borrowings to pay off existing loans, conducted detailed research on industrial and country risks, reduced foreign exchange exposure, and improved methods of business archives management.

Fifthly, internal control and compliance management were intensified. The Bank stepped up efforts to promote system management and the construction of appraisal system, business process evaluation system, compliance management system and anti-money laundering system, covering various management areas, lines of business and major risk points involved in business processes. It geared up anti-money laundering management, promoted and standardized the risk-based client identity verification system, accelerated the building of an anti-money laundering system, reinforced anti-money laundering data management, and improved the staff's awareness of compliance in anti-money laundering.