



## 风险管理

### Risk Management

2013年，中国进出口银行以防控风险，确保信贷资产质量为中心，全面建设风险管理制度，积极调整信贷结构，加强贷后管理，统一评级授信，完善国别风险管理体系，资产质量保持良好水平，年末不良贷款率为0.69%。

**一、建设风险管理制度体系，促进规范化管理。**开展以信贷业务全流程管理为主线，涵盖国别、行业、市场、小微企业等专项风险管理的制度体系建设，完善授信业务审批授权机制，加强授信业务集团客户授信管理，不断增强制度的科学和可操作性，大力支持业务发展。

**二、优化信贷结构，加强行业和市场风险管理。**加大外贸出口支持力度，实施行业风险评级和限额管理，出台重点行业信贷政策，推动落实绿色信贷理念，加强融资平台贷款风险管控，积极化解产能过剩行业贷款风险，探索实践市场风险管理方法，不断提高风险管理能力。

**三、全面建立国别风险管理体系。**实现国别风险评估全覆盖，开展国别风险限额管理，开发国别风险内部评级模型，全面实施国别风险分级，实行国别风险从业资格管理，开展国别风险压力测试，审慎评估国别风险减值准备，打造特色的国别风险管理体系。

**四、推动管理创新，全面提升工作水平。**实现评级授信集中管理，完善信贷系统建设，稳步推进内部评级体系运行，扩大信用风险评级覆盖面，制定风险管理文化建设纲要。狠抓内控制度建设，加大内控合规与操作风险的监督检查力度，有效增强了内控合规、操作风险意识，提升了内控执行力。

**五、科学严谨开展评审，保障业务发展稳中求进。**严格把控信贷准入关，强化合规性风险审查。积极探索建立项目可研分析和判断模型，不断增强自我分析判断风险的能力。加强对评审体系的培训力度，全方位提高评审业务水平和素养，确保评审操作规范化，切实发挥评审工作“防火墙”作用。

With the focus on controlling risk and ensuring the quality of its credit assets, the Bank endeavored to put in place a comprehensive risk management system, worked actively to adjust loan structure, strengthened post-lending management, unified credit rating and credit extension and improved country-specific risk management system. Thanks to these efforts, the Bank's assets remained sound and its non-performing loan ratio was 0.69% at the end of 2013.

**First, risk management system was set up to ensure standardized management.** Focusing on controlling risk throughout the process of extending credit, the Bank strove to enhance institutional building for a risk management system covering specific country, industry, market, small and micro businesses, improved review and approval system for credit extension, strengthened management of credit extension to group customers and made relentless efforts to ensure that the system is more scientific and operational, so as to render strong support to the Bank's overall business growth.

**Second, credit structure was upgraded to reinforce sector-based and market-based risk management.** The Bank gave greater financing support to export and foreign trade, carried out sector-based risk ratings and quota management, formulated credit policy for key sectors, took steps to implement the concept of "green credit", strengthened risk management of financing platform loans, and worked vigorously to defuse risks in industries with excess capacity. The Bank also tried to explore market-based approaches to risk management so as to keep improving its risk mitigation capability.

**Third, country-specific risk management system was established across the board.** The Bank made the following efforts to form a country-specific risk management system with unique characteristics: apply country-specific risk assessment to every country, conduct country-specific risk quota management, develop internal rating model for country-specific risk, ensure full implementation of country-specific risk ranking, carry out professional qualification management for country-specific risk management and stress test for country-specific risk, and evaluate in a prudent manner country-specific risks and asset depreciation reserves.

**Fourth, management was innovated to improve the Bank's work in all respects.** The Bank realized centralized management of credit rating and credit extension, improved credit system, promoted the smooth operation of internal rating, expanded the coverage of credit risk rating, and formulated the outline for the development of risk management culture. The Bank made intensified efforts to improve the internal control system, and strengthen supervision over internal control, compliance program and operational risk, and therefore raised awareness of compliance and operational risk and ensured efficient execution of internal control.

**Fifth, evaluation and appraisal was conducted in a scientific and prudent manner to ensure steady progress in business development.** The Bank exercised strict control over the access to its credit and intensified compliance risk review. It actively explored models for project feasibility analysis and judgment, in an effort to improve the Bank's capacity to independently analyze and judge risks. Through intensified training on the system of evaluation and appraisal, professional skills and quality were uplifted in all respects so that our evaluation and approval procedures were standardized and the work of evaluation and appraisal does play its role as a "firewall" for fending off risks.