



# 风险管理

## Risk Management

2014年，中国进出口银行以信贷风险防控为中心，以全面风险管理为抓手，不断提高信贷管理精细化水平，夯实全面风险管理基础，全行资产质量保持良好水平。

一、建立健全风险责任制。加强风险动态监控和预警，开展“自上而下”和“自下而上”的双向风险排查工作，建立并实施信贷风险排查定期报告机制，及时掌握风险项目变化情况。加强对经营单位现场检查和指导力度，提高贷后管理水平。妥善应对信贷风险突发事件，化解重点项目风险。

二、切实加强国别风险管理。扩大国别风险限额管理范围，明确国别风险专项额度使用要求，对重点国家开展国别风险评估，将国别风险内部评级范围扩大至已经或计划开展境外业务的全部国家和地区，试点开展了主权风险压力测试。

三、强化行业风险管理。大力调整产能严重过剩行业信贷规模和结构，加强对船舶、钢铁、光伏等行业的授信管理，采取差异化授信政策支持过剩行业中优质企业发展。对铁路、公路和其他基础设施行业实施贷款余额占比限额管理和动态监控。

四、有序开展内控合规工作。持续推进流程优化，不断完善全行制度体系。扎实有效开展合规检查，加强操作风险管理，防控操作风险。积极应对国际新形势，加强反洗钱管理。强化组织机制，稳步推进案件防控工作。

五、提高评审质量和效率。做好业务健康可持续发展的“助推器”和“防火墙”，深入研究项目情况，合理设置风险防范措施，采取特事特办、加急评审和绿色通道等方式，提高评审效率。创新评审手段，提高评审专业化水平，建立经济效益评价模型，积极引入“外脑”与行业专家合作，探索建立行内专家库充实评审队伍。



In 2014, the Bank worked meticulously to further enhance the precision of credit management, with focus on preventing and defusing credit risks to ensure comprehensive risk management. As a result, the asset quality of the Bank was kept sound.

**First, a well-designed risk accountability system was established.** We strengthened risk surveillance and early-warning on an ongoing basis, conducted risk screening in both top-down and bottom-up directions, and introduced a mechanism of regular reporting of credit risk screening to conduct timely monitoring of changes in projects with risks. We strengthened on-site inspection and guidance of companies that had borrowed loans from the Bank, and improved post-lending management. We properly managed credit risk emergencies and defused risks in priority projects.

**Second, country-specific risk management was strengthened.** We expanded the scope of country-specific risk quota management, set well defined requirements for using country-specific risk quota, and conducted country-specific risk assessment of targeted countries. We expanded coverage of internal rating of country-specific risks to all countries and regions where we have established business operation or plan to do so, and carried out stress test of sovereign risks on a pilot basis.

**Third, sector-based risk management was reinforced.** We made a major overhaul of the scale and structure of credit made to industries with serious excess capacity, strengthened credit extension management in shipbuilding, iron and steel and photovoltaic sectors, and adopted a differentiated credit extension policy to support the development of well performing companies in industries with excess capacity. We also introduced quota management and ongoing surveillance of outstanding loans made to railway, highway and other infrastructure sectors.

**Fourth, internal control and compliance was strengthened.** We improved internal operating procedures and strengthened the management system of the Bank. We carried out effective compliance inspection, and strengthened prevention and control of operating risks. Responding to new international developments, we strengthened anti-money laundering management, reinforced the relevant organizational mechanism, and effectively handled cases of risk prevention and control.

**Fifth, the quality and efficiency of evaluation and appraisal was improved.** To build a firewall against risks and boost the healthy and sustainable growth of our businesses, we conducted in-depth project analysis, developed appropriate risk prevention measures, and improved efficiency of evaluation and appraisal through priority case processing, expedited processing and green channel. We developed new ways of conducting evaluation and appraisal, ensured that the evaluation and appraisal process meets due standards, established the model of economic returns evaluation, used non-bank expertise in conducting evaluation and appraisal, and began developing a database of banking experts to better conduct evaluation and appraisal.

