

风险管理

Risk Management



推进全面风险管理体系建设。出台了进一步加强全面风险管理体系建设的工作意见，推进了风险计量等工作。将投资业务纳入全面风险管理框架，持续强化福费廷、保理等贸易金融业务风险管控，专门制定了民营企业贷款尽职调查指南，利用同业机构的境外网络等优势开展了境外项目贷后管理委托代理。

切实加强国别和行业风险管理。将国别风险控制关口前移，全面、从严实施国别风险限额管理，国别风险评估和评级实现全覆盖。发挥行业风险评级、风险限额、授信政策、预警对业务发展的指导作用，助力产业转型升级，严控过剩行业新增贷款，五大产能严重过剩行业特别是钢铁行业贷款集中度持续下降。

进一步加强评级授信管理，扩大评级授信范围。进一步改进项目评审，推广利用经济效益评价模型和“外脑”资源，摸索形成了国别风险判断原则和监理、商务合同审查标准。进一步完善担保管理，对境外担保作了明确规定，开展了抵（质）押品排查，规范了押品价值评估、投保等关键环节管理。

认真开展“两个加强、两个遏制”专项检查及回头看。狠抓了违规问题和风险隐患整改，对经营管理薄弱环节进行了加强，特别是加大了境外贷款合规性检查、专项稽核和后评价工作力度。深入推进不良贷款责任认定，进一步加强了内控合规和操作风险管理。强化风险稽核，对多家分行、东南非代表处、债券承销、反洗钱等机构和条线进行了稽核。

加强
国别和行业
风险管理



In 2015, the Bank further promoted the establishment of a comprehensive risk management system by formulating guidelines on strengthening the risk management system and introducing risk assessment measures. It also placed investment in the risk management framework and strengthened risk control over trade financing businesses including forfeiting and factoring. The Bank formulated guidelines on conducting due diligence on loans to private companies and took advantage of the overseas networks of its correspondent banks to conduct agency post-lending management.

The Bank took vigorous steps to strengthen the management of country and industry risks. Country-specific risk management responsibilities were delegated to front desk departments, all-round and rigorous management of country-specific risk quota was conducted and full coverage of country-specific risk assessment and rating was ensured. Industry risk rating, risk quota, credit line and alert systems were put in place to guide business development and promote industrial transformation and upgrading, and the provision of new loans to industries with overcapacity were strictly controlled. As a result, the percentage of loans to the five industries with severe overcapacity, iron and steel industry in particular, kept declining steadily.

The Bank enhanced management of rating and credit lines to cover more clients. In order to improve project evaluation measures, the Bank spread the application of economic performance evaluation models and brought in external brains. By doing so, principles for assessing country risks and standards for project supervision and business contract review were formulated. The Bank improved management of guarantees, raised clear requirements for overseas guarantees, reviewed mortgages and pledges, and reinforced management of key links such as the value evaluation and insurance of collaterals.

After the special campaign to strengthen internal control and external oversight to forestall illegal operations was conducted, the Bank took follow-up steps to ensure that the purpose of the campaign was well served. Greater attention was paid to correcting violations of regulations and plugging risk loopholes. Weak links in business management were strengthened, particularly those in the compliance check, auditing and post-project evaluation of overseas loans. Those who were involved in issuing non-performing loans were held accountable, thus consolidating internal control and compliance and the management of operational risks. Risk checks were conducted in both institutions and businesses, including the Bank's branches, the Representative Office for Southern and Eastern Africa, bond underwriting and anti-money laundering.

