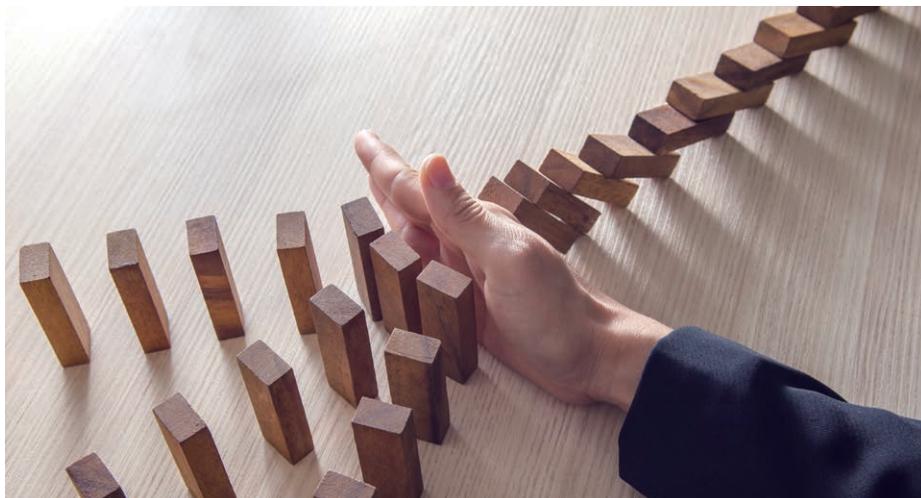


## 风险管理

### Risk Management



#### 持续推进全面风险管理体系建设

2017年，进出口银行持续推进全面风险管理体系建设，积极改进风险管理技术，丰富风险管理手段，全面风险管理水平进一步提升。不断充实完善风险偏好指标体系，加强风险偏好对全行业务经营和风险防控的指导作用。继续推进内评体系建设，优化内部评级模型，拓展内部评级结果应用范围。不断加强经济资本配置、管理与考核，建立完善以资本为核心的经营管理体制。初步建立风险条线双线报告机制，研究探索对全行风险条线进行垂直管控。

#### 稳步推进以信用风险为重点的各类风险管控工作

以加强风险量化管控为突破口，重点聚焦信用风险领域的风险预警与处置，不断提升风险管理精细化水平。坚持强化“走出去”业务风险管控，严格实施国别风险限额管理，创新开展重点国家深度评估，规范国别风险监测预警管理。扎实推进市场风险管理，优化交易结构，提升资本使用效率，做好主动负债管理，拓展投资渠道，完善汇率风险管理模式。紧密对接监督管理机构，重点研究审慎监管规制体系、政策性金融机构国际比较研究、资本管理办法、资本充足率监测等内容，出台进出口银行审慎监管规定，为进出口银行业务依法合规、平稳健康可持续发展提供根本遵循，最大限度保障进出口银行权益。

#### 全面提升内控合规和稽核能力

通过“文化化人”与“制度管人”的良好结合，深入开展合规文化建设工作，促进“主动合规”的自觉践行；围绕系统、有效、合规、适宜、友好5大目标，持续推进制度建设，主动适应监管新机制新要求。完善内部控制评价工作，充实合规管理职能，加强操作风险管理，强化责任追究，狠抓案件风险防控，不断提高反洗钱工作水平。有效发挥稽核评价作为第三道防线在风险管理和内部控制中的再监督和再评价作用，进一步提升现场、非现场检查能力，加大常规稽核、专项稽核及境外贷款检查力度，不断提高稽核工作成效。

### Putting in place a comprehensive risk management framework

In 2017, the Bank worked to put in place a comprehensive risk management framework, improved risk management techniques and explored more ways to manage risks, resulting in enhanced capacity for comprehensive risk management.

The Bank endeavored to improve its risk appetite indicators, and made sure that risk appetite would play a bigger role in guiding the Bank's overall business operation and risk management.

Fresh headway was made in advancing the internal rating framework, improving the internal rating models, and expanding the application of internal rating results.

The Bank continued to strengthen the allocation, management and performance appraisal of economic capital, and established a capital-centered business management system.

A dual-track risk reporting mechanism was set up and more efforts were made to explore vertical management of the Bank's line of risk management.

### Reinforcing control over various types of risks with priority given to credit risk

The Bank made new ground in tightening risk quantification management, with special focus on credit risk warning and treatment so that risk would be managed in a more scrupulous way.

Greater attention was paid to managing risk related to financial facilities supporting the Chinese companies' 'going global' endeavors, implementing country risk exposure limits, developing new ways to conduct in-depth evaluation of targeted countries, and standardizing the process of country risk monitoring and warning.

Solid steps were taken to enhance market risk management, improve transaction structure and capital efficiency, perform proactive liability management, expand investment channels, and find better ways to manage foreign exchange risk.

The Bank conducted research on prudential regulation, comparative study on international policy financial institutions, capital management and capital adequacy ratio monitoring and kept in close communication with the regulatory authorities to make them better understand the Bank's goals and aspirations before the *Regulation on the Export-Import Bank of China* was released by CBRC in November 2017. The Regulation must be strictly observed to ensure compliance with relevant laws and regulations and steady and sustainable growth of the Bank's business.

### Taking multiple measures to enhance internal control, compliance and auditing effectiveness

Multiple measures were taken to introduce and nurture a compliance culture in the Bank by raising compliance awareness and regulating the behaviors and practices of the staff in accordance with relevant rules and regulations.

In pressing ahead with institutional building, the Bank worked to make various regulations more systematic, efficient, consistent with regulatory rules and guidelines, suited to the Bank's own conditions and user-friendly and moved quickly to adapt to new regulatory requirements.

Efforts were also made to improve the Bank's internal control evaluation system, reinforce compliance management, strengthen operational risk management, and hold people accountable for irregularities and malpractices.

Strenuous efforts were made to forestall and control financial crime risk and enhance capacity to fight money laundering.

Since audit and evaluation, as the third line of defense, plays a role of re-supervision and re-evaluation, the Bank gave full play to the role of audit and evaluation in the course of conducting risk management and internal control. Greater efforts were also made to raise audit effectiveness by carrying out on-site and off-site checks as well as regular and special auditing, particularly on overseas loans.