



风险管理

Risk Management

》》夯实基础、固本培元，持续加强全面风险管理体系建设

2018年，进出口银行不断完善风险偏好指标体系，充分发挥风险偏好宏观导向作用。加大经济资本量化管理力度，将“财务可持续、资本可持续”理念落到实处。全力推动《中国进出口银行监督管理办法》落地实施，着手推进垂直独立有效的管理措施，加快建立经营单位风险管理评价考核机制。不断优化验证内评模型，定期开展对主要风险的压力测试，模型时效性和稳定性有较大提高。拓宽市场风险管理范围，加强资金交易业务信用风险管理。细化国别风险限额管理要求，建立国别风险监测工作机制。落实国家去产能、调结构的宏观调控政策，制定产能过剩行业限额管理方案。定期开展全行操作风险管理情况报告，加强结果运用，对全行进行操作风险提示、预警与控制。根据政策性银行的资金来源和运用特点，动态监控全行现金流缺口和资产负债匹配情况，合理安排政策性金融债券发行计划和信贷投放计划，不断完善流动性风险预警体系，加强日间流动性风险管理，全行流动性运行平稳安全。

》》聚焦目标、强化措施，稳步推进资产质量风险管理工作

2018年，进出口银行以信用风险管控为重点，通过主动防控、全力化解，在摸清风险底数的基础上实现了资产质量控制目标。持续强化授信业务审批授权管理，从源头上控制信用风险。压茬推进信用风险防控措施，编制《中国进出口银行风险防控攻坚战三年规划（2018-2020年）》，印发《“一类一方、一户一策”风险化解工作方案》，构建重点风险化解三级督导机制，推动多个重大风险项目化解工作。加大境外业务风险防控体系建设推进力度，实施“一类一方、一国一策”国别风险防控政策。

》》稳中求进、多策并举，持续完善内控合规管理机制流程，提升合规经营水平

2018年，进出口银行认真落实银保监会要求，开展深化整治市场乱象工作，促进高质量发展。组织开展“合规文化强化年”活动，弘扬合规文化。完善内控评价指标，扎实推进内控评价工作，强化日常管控。加强制度动态管理，稳步推进新领域新业务制度建设。做好案件风险排查与专项治理，有效防范相关风险。完善反洗钱管理机制，履行反洗钱各项义务，强化制裁风险管理，制订落实人民银行洗钱风险管理指引的工作方案。提高不良贷款问责工作精准性，提升问责工作质效。

》》 Consolidating the foundation and capacity for a stronger risk management system

In 2018, the Bank continued improving the system of risk appetite indicators to bring into full play the system's guiding effects in the Bank's business operation. The Bank stepped up quantitative management of economic capital to translate the principle of "financial and capital sustainability" into real action. The Bank implemented the *Regulations on the Export-Import Bank of China*, introduced measures for vertical, independent and effective management, and accelerated the building of a mechanism to evaluate business units' performance in risk management. The Bank improved the internal evaluation model and conducted, on a regular basis, stress tests on major risks, thus making

the model more stable and up-to-date. The scope of market risk management was further expanded and credit risk management for treasury business was further strengthened. The existing system of country risk quota continued to be refined with a working mechanism being established to monitor country risks. To effectively execute Chinese government's macro policies on cutting overcapacity and restructuring the economy, quotas on lending to industries with excess production capacity were formulated and implemented. The Bank made regular reports on operational risk management practices across the bank and ensured uptake of the findings for identification, early warning and control on operational risks. Considering the characteristics of the source and utilization of funding of a policy-based financial institution, the Bank dynamically monitored the liquidity gap and asset-liability match across the bank and made corresponding plan for the issuance of policy-based financial bonds and lending. The Bank constantly improved the early warning system for liquidity risks and enhanced intraday liquidity management to ensure stable and sufficient liquidity.

»» Improving risk management of asset quality through targeted and enhanced measures

In 2018, the Bank focused on credit risk control and achieved the goal for asset quality management by proactively forestall and defuse risks on the basis of sound understanding and measurement of risks. The Bank strengthened the management of credit approval authorization to control credit risks at the very beginning. The Bank made the *Three-Year (2018-2020) Plan on Risk Forestalling and Control* and issued the *Work Plan on Defusing Risks through Tailored-Made Solutions for Each Client and Asset*, and built a three-tiered supervision mechanism for the mitigation of major risks. In such ways, the Bank defused risks in a number of major projects. Efforts were also increased to build risk forestalling and control systems for overseas business risks by adopting customized policies for different clients and assets.

»» Staying proactive yet prudent and taking a multi-pronged approach to improve internal control and compliance management processes and build the capacity for compliant operations

In 2018, the Bank spared no effort in implementing the requirements of the CBIRC to address market irregularities and promote high-quality development. The Bank designated 2018 as the Year of Enhanced Compliance to foster the culture of compliance. By improving the indicators for internal control evaluation, the Bank made solid progress on the evaluation and daily management in terms of internal control. The Bank strengthened its building of institutional framework in a dynamic way and forged ahead on establishing necessary institutions or mechanisms for new businesses in new areas. The Bank carried out risk screening on specific cases and addressed them accordingly as an important part of the efforts to effectively manage risks. The Bank improved the anti-money laundering (AML) mechanism, fulfilled its AML obligations, enhanced the management of sanction-related risks, and formulated a work plan to implement the PBC Guidance on Anti-Money Laundering and Risk Management. It pursued a more precise and refined accountability mechanism for non-performing loans to ensure better quality and efficiency in NPL management.