

风险管理

Risk Management

稳步推进全面风险管理体系建设

Advancing the Building of a Comprehensive Risk Management System

2019年，进出口银行以制度建设为抓手，完善全面风险顶层设计，健全风险偏好指标体系，进一步发挥风险偏好宏观引领与导向作用。按照“一类一方、一国一策”原则，积极推动重点国家、重点项目风险防控化解，全力化解存量风险、严控增量风险，同时摸清风险底数，做实风险排查，不断完善国别风险评估和内部评级程序，动态调整高风险国别风险限额分区，加强对国别风险的监测与研判。加强洗钱风险管理，健全洗钱风险管理架构，完善反洗钱制度体系，建立机构和产品洗钱风险评估机制和指标体系；新建反洗钱黑名单系统，实现黑名单预警和实时监控。坚持资产负债业务协调发展的原则，严格执行监管要求，不断完善流动性管理制度体系，优化流动性风险管理机制，流动性风险管理水平持续提升。深化操作风险管理，切实采取措施防控监管处罚风险；持续开展关键操作风险事件及操作风险偏好的监测报告，优化操作风险偏好设置。组织开展包括信用风险、市场风险和国别风险在内的各类型压力测试，主动应对极端事件可能对经营管理带来的冲击；通过设置行业投向负面清单继续加强产能过剩行业限额管理；规范评级要点，简化评级流程，开展评级模型的验证工作，评级模型的适用范围和准确性不断提升。

In 2019, the Bank adopted systemic regulations to improve the institutional framework of comprehensive risk management and refined the system of risk appetite indicators to make sure that it plays the guiding role in the Bank's overall business operations.

In accordance with the principle of adopting customized policies and solutions for different clients and assets, the Bank took proactive measures to forestall and defuse risks in major countries and key projects, and spared no effort in mitigating existing risks and controlling incremental ones. On the basis of identifying risk exposures, the Bank furthered risk screening, improved the procedures of country-specific risk evaluation and internal rating, adjusted the credit ceiling of high-risk countries in a dynamic way and strengthened country risk monitoring and analysis.

The Bank enhanced the management of anti-money laundering (AML), improved the institutional framework and regulations for AML risk management, and introduced a risk evaluation and indicator system into the Bank's business units and products. An AML blacklist was also put in place to enable early warning and real-time monitoring.

The Bank followed the principle of coordinated growth of its assets and liabilities, spared no effort in implementing regulatory requirements to improve the system for liquidity risk management, and enhanced its capacity for managing liquidity risk.

The Bank stepped up efforts in operational risk management and adopted concrete measures to prevent and control the risk of getting penalized by regulatory authorities. The Bank continued to monitor and report key operational risk events in a timely manner, while optimizing the setting of operational risk appetite.

The Bank conducted stress tests in all kinds of risk scenarios including credit risk, market risk and country risk, and took the initiative to prepare for and cope with potential extreme incidents that may impact its operation and management. By making a negative list of industries, the Bank continued to restrict credit quotas to industries with excess production capacity. Efforts were also made to standardize rating indicators, simplify rating procedures, verify rating models and increase their scope of application and accuracy.

风险防范化解

攻坚战取得明显进展

Making Progress in Forestalling and Defusing Risks

2019年，进出口银行按照《中国进出口银行风险防控攻坚战三年规划（2018-2020年）》要求，持续推动实施《“一类一方、一户一策”风险化解工作方案》，以“察实情、出实招、见实效”为导向，充分发挥三级督导机制的“尖刀”作用，有效遏制了不良资产上升态势，全行资产质量持续改善，重大风险攻坚战取得明显成效。在做好重大项目风险化解处置工作的同时，不断加强和完善全量风险管控各个环节，切实提高风险管理敏感性和前瞻性，风险底数更加清晰，风险计量结果更加准确，风险监测手段持续完善，风险控制能力不断提高，风险驾驭能力显著增强。

According to the *Three-Year (2018-2020) Plan on Risk Prevention and Control*, the Bank continued to implement the *Work Plan on Defusing Risks Through Tailor-made Solutions for Each Client and Asset*. Following the principle of gaining a thorough understanding of the real situation, adopting effective measures and ensuring tangible results, the Bank brought into full play the three-tiered supervision mechanism. As a result, the momentum of the increase of non-performing assets was reversed, progress was made in the Bank's campaign to defuse major risks, and the Bank's asset quality was improved.

In addition to mitigating and handling risks in key projects, the Bank strengthened its work in all aspects to enhance comprehensive risk control, and it became more alert and forward-looking in managing risks. In so doing, the Bank got a clearer picture of its risk exposures, more accurate risk measurement results and better risk monitoring tools and enhanced capacity for risk control and management.

持续提升内部控制有效性

与合规经营水平

Building the Capacity for Effective Internal Control and Compliance

2019年，进出口银行扎实开展内部控制评价，构建内控评价闭环管理，持续提升内部管控水平。优化制度管理工作机制，加强制度合规性审查和后评价管理，不断健全本行制度体系。强化条线合规管理，加大案防工作力度，出台员工行为管理制度，持续开展案件风险排查。积极推进关联交易管理，制定关联交易管理办法，开展股权和关联交易专项整治工作。持续推进合规文化建设，加强内控合规培训和指导，建立本行重要制度培训机制，深入开展案件警示教育。

In the course of 2019, the Bank made solid progress in the evaluation and closed-loop management of internal control, thus further enhancing its capacity for internal control and management.

The Bank improved its institutional framework on a continuing basis, and strengthened compliance review and feedback collection of regulations. Compliance management across lines of business was tightened. Efforts were also redoubled to forestall and control the risk of financial crime by introducing bank-wide code of conduct for employees and carrying out risk screening on specific cases.

Management of connected transactions was strengthened by formulating regulations and carrying out special rectification campaigns on equity transactions and connected transactions.

Multiple measures were taken by the Bank to foster the culture of compliance by providing more training and guidance on internal control and compliance, establishing training platforms for important regulations, and educating its employees about specific crime cases.