

风险管理 RISK MANAGEMENT

全面风险管理体系建设持续完善

Improving the Building of a Comprehensive Risk Management System

2020年，进出口银行以制度建设为抓手，强化风险条线管理，完善风险偏好指标体系，进一步发挥风险偏好宏观引领与导向作用，夯实风险管理基础工作，提升风险计量应用水平。出台、修订涵盖信用风险、市场风险、操作风险、国别风险、信息科技风险等多个领域的基础性制度，从制度层面筑牢重要风险领域的“防火墙”。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，明确境外风险防控工作机制，有序推动并做好对贫困发展中国家实施缓债相关工作；密切关注疫情发展，动态开展国别风险监测，提升监控预警力度；聚焦业务重点，提升国别风险评估质效。持续完善反洗钱制度体系，有效开展机构及产品洗钱风险评估工作；大力推进反洗钱系统建设，提升科技支撑水平。动态监控全行现金流缺口和资产负债匹配情况，统筹平衡资金来源和运用，逐步完善流动性储备体系，不断加强日间流动性风险管理，流动性运行平稳安全。持续开展关键操作风险事件监测与报告，加强风险提示与预警；深入开展轻微违规及履职失误行为积分管理、外包风险管理等工作，多措并举提升操作风险管理水平。通过负面清单、限额压降等手段，不断优化调整本行产能过剩行业业务结构，指导信贷资金行业投向。组织开展全行流动性风险、市场风险、信用风险和操作风险等压力测试工作，主动应对极端事件可能对经营管理带来的冲击；稳步推进全行评级模型的优化完善工作，建立大额风险暴露统计监测机制，强化经济资本、风险成本、集中度计量结果应用。



In 2020, the Bank strengthened management on the risk line with the focus on institutional building and refined the system of risk appetite indicators to make sure that risk appetite plays a leading and guiding role in the Bank's overall business operations. It continued to solidify the foundation for risk management and enhanced the application of risk measurement. The Bank introduced and revised basic regulations covering credit risk, market risk, operational risk, country risk and IT risk, thus reinforcing the firewall against major risks.

Following 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. A working mechanism was set up for risk prevention and control on overseas projects and debt suspension related work was advanced as planned.

The Bank closely followed the latest developments of the COVID-19 pandemic, evaluated country risk on the basis of the evolving situation and intensified risk monitoring and early warning. Taking into full consideration its business priorities, the Bank improved the quality and efficiency of country-specific risk evaluation.

The Bank continued to improve the institutional framework for anti-money laundering (AML) risk management, and carried out risk evaluation of the Bank's business units and products. Increased efforts were made in developing a system that could render stronger technological support for AML risk management.

The Bank monitored its cash flow gap and asset-liability matching in a dynamic way, and kept a balance between fund raising and utilization. To ensure stable and safe liquidity, the Bank steadily improved the liquidity reserve system and strengthened intraday liquidity risk management.

The Bank continued to monitor and report key operational risk events with reinforced risk indications and early warnings. Multiple measures were taken to improve operational risk management by strengthening credit management of minor violations of regulations and misconduct, and outsourcing risk management. It introduced a negative list of industries with excess production capacity and restricted credit quotas to those industries, so as to guide credit disbursement and optimize business structure.

The Bank conducted stress tests in different risk scenarios including liquidity risk, market risk, credit risk and operational risk, and took the initiative to prepare for and cope with potential extreme incidents that may impact operation and management. By establishing a statistical monitoring mechanism for large-scale risk exposures and strengthening the application of the measurement results of economic capital, risk cost and concentration ratio, the Bank optimized its rating model in a steady manner.



风险防范化解攻坚战取得重大成果

Making Achievements in Forestalling and Defusing Risks

2020年是本行三年风险防控攻坚战的决胜之年，进出口银行按照《“一类一方、一户一策”风险化解工作方案》，在科学分析、精准研判项目风险特征的基础上，通过多种途径推动风险项目处置化解，坚持底线思维，有效遏制年初全行不良资产上升态势，全行资产质量基本保持稳定。加大重点攻坚项目化解力度，加强风险监测台账管理，多措并举落实不良贷款处置计划，足额审慎计提拨备，结合全行经营管理的实际情况，加大贷款减值准备的统筹管理力度，不断增强全行风险抵御能力，全行风险化解工作取得积极进展。

The year 2020 marked a decisive year for the Bank to accomplish its three-year (2018-2020) plan on risk prevention and control. According to the *Work Plan on Defusing Risks Through Tailor-made Solutions for Each Client and Asset* and on the basis of scientific analysis and accurate study of project risks, the Bank incorporated the bottom line into thinking and took multiple measures to dispose of and defuse risk projects. As a result, the momentum of the rising non-performing assets at the beginning of the year was effectively curbed at the year end, and the Bank's asset quality was kept stable in general.

The Bank stepped up efforts to mitigate risks in key projects, strengthened the management of risk monitoring record and took various measures to implement the disposal plan of non-performing loans. It made full and prudent provision, and strengthened the overall management of loan impairment provision according to the actual situation of its operation and management. In so doing, the Bank enhanced its capacity for risk prevention and made progress in defusing risks.

内部控制有效性与合规经营水平持续提升

Building the Capacity for Effective Internal Control and Compliance

2020年，进出口银行深入开展内部控制评价，进一步完善内控体系，不断提升内部控制管理水平。推动建立系统、适宜、有效的制度体系，推进重点领域和重点任务的制度建设，继续开展全行重要制度培训。统筹全行现场检查，完善全行整改台账数据库，开展市场乱象整治“回头看”工作。持续深化细化案防工作，迎接案防新挑战。开展股权和关联交易专项整治“回头看”工作，积极推进关联交易系统建设。修订完善不良贷款问责管理办法和尽职免责政策制度，扎实推动问责工作。开展“合规文化深化年”活动，培育“不能违规、不敢违规、不愿违规”的合规文化。

In 2020, the Bank carried out in-depth evaluation of internal control and further improved the internal control system, thus enhancing its capacity for internal control and management.

The Bank developed a systematic, appropriate and effective institutional framework, pushed forward institutional building of critical areas and tasks, and carried out training of key regulations on a continuing basis. To re-examine the rectification of market disorder, the Bank coordinated on-site inspections and improved the database of rectification record. Efforts were redoubled to intensify and refine risk screening on specific cases so that the Bank was better prepared to meet new challenges. The building of a connected transaction system was also advanced through re-examinations on the special rectification campaigns on equity transactions and connected transactions.

The Bank revised the accountability regulations on non-performing loans and the policies on duty fulfillment and liability exemption, thus promoting accountability work with concrete efforts. The Bank launched the Year of Compliance Culture to raise staff awareness and make sure that they neither can, dare nor even think of getting out of line.