

风险管理与内部控制

RISK MANAGEMENT AND INTERNAL CONTROL

全面风险管理

Comprehensive Risk Management

2022年，进出口银行深入贯彻落实党中央、国务院关于着力稳住经济大盘和防范化解重大风险的各项决策部署，按照中央巡视整改要求，坚持稳健审慎的风险偏好，坚持稳定有效的风险防控措施，坚持稳妥沉着应对各类风险挑战，全行资产质量管控成效显著。

夯实全面风险管理基础。进一步完善风险偏好指标体系，充分发挥风险偏好导向作用。推动风险并表管理，构建全行恢复和处置计划治理架构。进一步强化风险条线垂直独立管理，优化全面风险管理评价考核，完善风险条线报告机制和资格准入管理，强化风险管理人员能力建设。

持续提升信用、市场、操作风险管理质效。强化授信业务集中管控，推进统一授信管理走向纵深。制定汇率风险管理策略，提高汇兑收益利润贡献度，完善利率风险监测分析，开展客户行为模型建设，加强资金业务、资金同业业务、股权投资业务风险管控。依托操作风险管理工具，深入开展操作风险识别、评估、监测、控制/缓释、报告、计量等全流程管理工作，有效提升操作风险管理质效。

不断提高洗钱、流动性、国别、行业等各类风险管理水平。开展机构、产品洗钱风险评估，持续提升反洗钱信息化水平，强化反洗钱监督检查力度，切实履行反洗钱义务。坚持资产负债协调发展原则，动态监控全行现金流缺口和资产负债匹配情况，优化完善流动性风险限额管理，确保流动性储备合理适度，流动性运行平稳安全。制定重点国别差异化管控政策，紧跟国际形势变化研判风险，强化风险监测预警力度，“一国一策”实行针对性管理，开展国别风险专项压力测试，提前应对外部环境变动。优化产能过剩行业风险管控政策，差异化设定产能过剩行业限额，明确严禁支持领域和重点支持领域，定期开展行业评估评级，深入开展重点行业风险排查，提高风险识别的敏感性和风险防控的前瞻性。

深化风险量化管理的有效应用。加强经济资本、风险成本计量、平均风险成本率等结果的实际应用，推动降低资本占用，提高风险收益水平；通过风险量化管控系统，提升贷前阶段风险收益测算精细化水平。开展气候风险压力测试，评估碳达峰、碳中和目标转型对本行信贷资产的潜在影响。测试结果表明，在压力情境下，本行高碳行业客户的信用风险有所上升，但对本行资本充足水平的影响整体可控。

风险化解工作成果显著。面对日趋严峻复杂的风险防控形势，本行坚定不移控增量、化存量、防变量、提质量，风险防范化解工作取得显著成效，全行不良贷款额和不良贷款率实现自2012年以来的首次“双下降”，圆满完成全年资产质量防控目标。本行深入推进重点攻坚项目风险处置工作，持续深化落实风险化解三级督导工作机制，制定重点攻坚项目风险化解具体实施方案，执行项目监测机制，切实将化解工作落到实处、取得实效；着力加大风险化解督导力度，持续推进重点地区风险项目处置化解，及时遏制资产质量劣变趋势，确保全行资产质量平稳可控；强化关键环节重点领域风险防控工作，按照“一类一方、一户一策”工作要求，建立并动态更新风险项目监测台账，统筹做好贷款减值计提和风险分类管理工作，全力实现全年增收节支控制目标。

In 2022, the Bank fully implemented the decisions made by the CPC Central Committee and the State Council on stabilizing the economy and forestalling and defusing major risks. Following the requirements of the CPC Central Committee's inspection and the follow-up rectification, the Bank adhered to prudent risk appetite and stable and effective measures in risk prevention and control, dealt with various risks and challenges calmly, and achieved remarkable results in asset quality management.

The Bank consolidated the foundation for comprehensive risk management. Risk appetite indicators were refined to ensure their guiding role in the Bank's overall business operations. The Bank promoted consolidated risk management and built the governance architecture to support its recovery and resolution planning process. To strengthen vertical and independent management on the risk line, the Bank optimized the evaluation and assessment of comprehensive risk management, improved the reporting mechanism and qualification review, and enhanced the capabilities of risk management personnel.

The Bank continued to improve the quality and efficiency of credit, market and operational risk management. It strengthened collective and unified management of credit lines granted to customers. Exchange rate risk management strategies were developed to enhance the contribution of exchange gains to profits. The Bank also improved interest rate risk monitoring and analysis, built customer behavior model, and pushed forward with risk management of capital market operations, inter-bank capital market operations and equity investment. With the help of operational risk management tools, the Bank managed the entire process of operational risk identification, assessment, monitoring, control/mitigation, reporting, and measurement to improve the quality and efficiency of operational risk management.

The Bank reinforced risk management for various risk categories such as money laundering risk, liquidity risk, country-specific risk and industry-specific risk. The Bank evaluated money laundering risks in specific institutions and products, and fulfilled anti-money laundering (AML) obligations with expanded IT application and stronger supervision and inspection. Adhering to the principle of coordination between assets and liabilities, the Bank monitored liquidity gap and asset-liability match and optimized its liquidity risk quota management to ensure reasonable and appropriate reserve for safe and sound liquidity. The Bank formulated differentiated management policies for key countries, analyzed risks based on changes in the international situation, strengthened risk monitoring and early warning, and delivered customized management on a country-by-country basis. Stress tests for country-specific risk were conducted to tackle changes in the external environment beforehand. The Bank optimized risk management policies for industries with excess production capacity, setting differentiated quotas and stipulating areas that are prohibited and strongly supported. In order to have more acute risk identification and proactive risk prevention and control, the Bank regularly conducted evaluations and ratings of industries and screened risks in key industries.

The Bank expanded the effective application of quantitative risk management. The Bank strengthened the application of economic capital, risk cost measurement, and average risk cost to reduce capital at risk and increase risk premium. It also measured pre-lending risk premium in a more accurate manner via the quantitative risk management system. Climate risk stress tests were conducted to assess the potential impact of the carbon peaking and carbon neutrality goals on its credit assets. The results showed that under the stress scenario, credit risk of the Bank's customers in high emission industries increased moderately, but its impact on the Bank's capital adequacy ratio was generally under control.

The Bank made significant achievements in defusing risks. In the face of increasing challenges and complexities in risk prevention and control, the Bank made unremitting efforts to mitigate existing risks, control incremental risks, prevent potential risks and improve asset quality. The Bank has completed its annual asset quality management target with good results in forestalling and defusing risks, seeing reductions in both NPLs and NPL ratio for the first time since 2012. The Bank stepped up its efforts in disposing of and defusing risks of key projects. It continued to implement the three-tiered supervision mechanism, formulated specific implementation plans for disposing of and defusing risks in key projects and monitored projects to ensure effective implementation and practical results. The Bank reinforced supervision to push ahead with disposing of and defusing risks of projects in key areas, keeping its asset quality stable in general and preventing it from deteriorating in a timely manner. Risk management in key links and major areas were also strengthened. In accordance with the requirements of defusing risks through tailor-made solutions for each customer and asset, the Bank established and updated risk project monitoring record and coordinated the loan impairment provision and risk classification management, so as to achieve its annual target in increasing revenue and cutting expenditure.

内部控制与合规经营

Internal Control and Compliance

2022年，本行持续加强总分行制度一体化建设，加大现场检查力度，注重内控评价结果运用，切实履行关联交易管理职责，稳步推进数字赋能合规，不断提高内控合规管理水平。

多措并举强化内部控制管理。推动构建规范、精简、统一、有效的制度体系，以航空运输行业为试点探索建立“制度树”，尝试打通外部规定、内部制度、业务流程、IT系统间的堵点。统筹全行条线业务现场检查，开展“贷款三查”、基础设施基金业务、基金配套贷款以及设备更新改造再贷款专项合规检查，进一步发挥合规管理部门监督检查职责。强化内控条线管理，加强内控评价结果运用，推动建立内控长效机制。坚持做实做细案件防控工作，构建网格化员工行为排查新模式，强化案件风险防控基础。

多策并用提高关联交易管理能力。对标监管新规，全面修订本行关联交易管理办法，动态认定关联方，持续抓好关联交易流程管理，认真开展股权和关联交易专项整治工作，不断提升管理信息化智能化水平。本行与关联方发生的交易遵循合规性、公允性原则。2022年，本行共发生符合国家金融监督管理总局（原银保监会）一般关联交易披露要求的关联交易1.63亿元，为存款类关联交易，未发生重大关联交易。



In 2022, the Bank continued to integrate the regulations of its head office and branches, reinforced on-site inspections and valued the application of internal control evaluation results. It fulfilled the responsibilities of connected transaction management and promoted digital empowerment compliance, thus improving internal control and compliance management.

The Bank took multiple measures to strengthen internal control management. To build a standardized, streamlined, unified and effective regulation system, the Bank set up a pilot regulation tree in the air transportation industry to remove bottlenecks in coordinating external and internal regulations, business operations and the IT system. The Bank gave full play to the role of its compliance management department in supervision and inspection by carrying out coordinated on-site inspections in various business lines, conducting due diligence investigation, credit review and post-lending management, and making special compliance inspections on the infrastructure fund, supporting loans of the fund and the re-lending facility to support equipment upgrades and renovation. The Bank strengthened its internal control management by scaling up the application of internal control evaluation results and building a long-term mechanism for internal control. Grid screening for code of conduct of employees was introduced to consolidate the foundation of forestalling and controlling financial crime risks.

The Bank used multiple strategies to improve connected transaction management. The Bank overhauled its regulations on connected transaction in line with the new regulatory requirements. Related parties were identified dynamically to reinforce process management of connected transactions. Special rectification in equity transactions and connected transactions were carried out, and the application of information and smart technologies was expanded in connected transaction management. The Bank followed the principles of compliance and fairness in the transactions with related parties. In 2022, the Bank had a total of RMB163 million of connected transactions that met the general connected transaction disclosure requirements of the National Financial Regulatory Administration (the original China Banking and Insurance Regulatory Commission), which were deposit-related connected transactions. No significant connected transactions occurred.

