

风险管理 RISK MANAGEMENT

2008年，金融危机对我国企业尤其是出口企业的冲击逐渐显现，在一定程度上增加了风险管理工作的难度。在这一形势下，中国进出口银行强化风险防范意识，采取多种措施防范和化解金融风险，在业务规模快速增长的同时，资产质量持续改善。不良贷款余额和比率继续实现双下降，不良贷款率为1.52%，圆满完成了“贷后管理年”的目标任务。

一、为积极主动应对金融危机引发的风险，全面摸清存量信贷资产的潜在风险，加强总分行联动，制定详细的工作方案，选择重点业务品种、重点行业和重点客户进行了实地调研，排查金融危机对资产质量带来的影响，查找风险点，研究采取有针对性的防范和化解措施，有效应对重大和突发性风险。严格资产质量监控，确保不良贷款余额和比率继续实现“双下降”。

二、在认真开展贷款“三查”的同时，综合运用法律、行政、经济等多种手段，加大对存量不良贷款的处置力度。建立健全风险预警机制。完善授信审批机制，规范和简化业务审批流程，建立低风险业务快速审批通道。推进非诉讼法律事务工作机制转变和内部评级体系建设。

三、继续做好信贷制度建设和政策研究工作，为信贷业务健康发展提供保障。进一步强化贷后管理，健全贷后管理监督机制，认真落实内外部检查的整改。完善贷款五级分类管理，及时调整潜在风险项目的分类结果。加强对流动资金贷款监控，将借新还旧贷款纳入重点监控范围，改进管理模式并进行了专项检查。加强了对担保人、抵质押物、代理行的检查。完善破产债权管理，最大限度地保障了银行权益。

四、改进信贷管理基础工作，加强行业与国别风险研究，密切关注重点国家、热点地区动态，适时通报重要国别风险信息。进一步提高国家风险研究的广度和深度，在成功完成142个国家风险分析报告数据更新的基础上，完成了新增50份国家风险报告，为全行业务国别风险防范提供了指导。

五、坚持依法合规经营，进一步健全内控机制，世界银行“内控体系评估与设计”分项目基本完成。建立垂直管理的稽核体系，细化区域稽核工作，加大了稽核频度和力度。严格落实责任制，建立了呆账贷款责任认定公开机制和监督机制。加强反洗钱管理，重点加强了反洗钱系统建设。



In 2008, the impact of the world financial crisis on the Chinese companies, exporters in particular, began to emerge, which added to the complications in risk management. Under such circumstances, the Bank adopted various measures in financial risk prevention and mitigation with stronger risk awareness. By doing so, the Bank managed to improve its asset quality while maintaining rapid business expansion. A Double Decline in NPL outstanding and ratio, the target for the Post-loan Management Year, was scored, with NPL ratio contained at 1.52%.

First, to deal with the risks brought about by the financial crisis and identify potential exposure of credit stocks, efforts were made to intensify the interaction between the bank's head office and its branches. Measures include formulating detailed working plans, making field studies on key business lines, sectors and clients, scrutinizing the crisis impact on asset quality, identifying risk points, exploring and adopting targeted measures for risk prevention and mitigation to address major and accidental risks. Asset quality surveillance was stepped up to ensure a Double Decline in NPL outstanding and ratio.

Second, adhering to the Principle of Pre-loan Investigation, Disbursement Examination and Post-loan Inspection, the Bank adopted legal, administrative and economic means in dealing with existing NPLs. Efforts were made to build up and improve the early risk warning mechanism, standardize and simplify approval procedures, and set up a fast-track approval channel for low-risk businesses. The Bank also stepped up reform of existing non-litigation legal affairs working mechanism and the building of its internal rating system.

Third, the Bank enhanced its credit system construction and policy studies in order to guarantee sound development of its credit business. Renewed efforts were made to strengthen post-loan management, improve post-loan management supervision mechanism and adjust internal and external inspection. The Five-Tier Loan Management System has been upgraded and classification of potential risk projects adjusted on a timely basis. Surveillance on working capital loans has been intensified with special attention to the new borrowings to pay off existing loans. Management mode has been modified and special-purpose inspection intensified. Efforts are made to step up scrutiny on guarantors, underwriting pledges and collaterals and corresponding banks. In addition, creditor's right management in case of bankruptcy has been improved to better guarantee the Bank's rights and interests.

Four, credit management has been constantly upgraded, and sector and country risk analysis stepped up with special focus on the dynamics of key countries and regions. Reports on key country risk have been made on a timely basis. Efforts have been made to intensify country risk studies both in width and depth. Based on the updated reports of risk analysis on 142 countries, the Bank completed an additional of 50 country risk reports, providing valuable guidance on country risk prevention for the Bank's entire business portfolio.

Five, Acting on the principle of operating in compliance with law, the Bank continued to improve its internal control mechanism. So far, the internal control system assessment and design sponsored by the World Bank has been completed. A vertically managed auditing system has been set up and auditing by section has been specified, thus enhancing auditing frequency and intensity. An accountability system has been put in place and bad loan accountability mechanism and supervision mechanism been set up. In addition, the bank geared up anti-money-laundering management with a special focus on the building of an anti-money-laundering system.