

风险管理

Risk Management

2005年，中国进出口银行在业务快速发展的同时，始终坚持把提高信贷资产质量工作放在首位，不断增强风险意识，切实加大防范和化解金融风险的工作力度，信贷资产质量进一步提高。按五级分类口径，年末表内业务不良贷款率为4.91%，连续7年实现了不良贷款绝对额和比率“双下降”。

一是完善了信贷管理制度体系。根据业务发展和风险控制需要，制定和修订了银团贷款、统一授信、出口信贷业务授权、出口信贷展期、呆账核销、授信工作问责制等管理制度，明确和规范了有关业务操作和管理，为控制风险提供了制度保证。二是大力加强内控建设。召开了全行首次内控工作会议，对内控制度和重点环节进行了全面自查。及时制定了内部控制指引、内部控制评价办法等相关制度，并将内控评价与日常稽核工作相结合，定期检查制度建设及执行情况，加大对内控制度监督检查和对违章行为的处罚力度。三是加强了风险管理工作。成立了信贷资产风险管理委员会，制定了《中国进出口银行贷款风险预警管理办法（试行）》、建立了国别信贷信息报告制度，及时反映我行执行和跟踪项目情况，进一步加强了风险警示等信贷风险管理工作。四是改进和完善评审手段，不断提高评审工作质量。进一步规范了授信、免担保额度等评审资料报送工作，健全了评级、授信和贷款评审三位一体的审批制度，增强了评审工作的规范性和科学性。五是积极运用法律手段，努力化解不良贷款风险。通过诉讼等法律手段和规范合同文本、合同审查、法律咨询以及提前介入重大项目的调查和谈判等非诉讼法律手段，积极防范和化解信贷风险。

In 2005, while keeping fast growth in its business operations, the Bank had paid attention to improving its asset quality on top of agenda. The Bank had constantly strengthened its risk consciousness and intensified its efforts in preventing and mitigating financial risks, thus further improving the asset quality. The ratio of non-performing loans on sheet by the end of 2005 was 4.91% according to the five-category credit classification standard. It was a "double fall" for the Bank for seven consecutive years, both for the absolute amount of bad debts and for the percentage in relation to the portfolio as a whole.

Major measures included:

Firstly, the credit management system was improved. According to the needs of business development and risk control, the Bank formulated and modified rules and regulations on syndicated loan, credit quota, export credit authorization, export credit maturity extension, bad debts verification and writing-off, responsibility system for credit work, etc, which clarified and regulated related business operations and management, and provided institutional guarantee for risk control.

Secondly, the in-house control construction was intensified. The first in-house control meeting was convened in the Bank, starting a comprehensive self-checkup over internal control system and key business areas. Some related rules and regulations such as in-house control guidance and in-house control evaluation methods were in time formulated. The in-house evaluation and daily auditing work was combined to regularly examine the situation of system construction and implementation in order to intensify in-house system supervision and verification as well as punishment on violating behaviors.

Thirdly, the risk management work was fortified. The Credit Risk Management Committee was established and the Regulations on Warning of Credit Risk for The Export-Import Bank of China(Tentative) was formulated. In addition, the country-specific credit information reporting system was also established. The above measures could in time reflect the situation of implementing and tracing projects, further strengthening credit risk management work such as risk warning.

Fourthly, the assessment methods were improved and the quality of assessment work was constantly enhanced. The assessment documents (including credit quota provision, exemption of guarantee quantum) submitting was further standardized. The examination and approval system combining ratings, credit and loan assessment was improved, making the examination and approval work more regulated and scientific.

Fifthly, the legal means were actively adopted to mitigate bad debt risks. Through legal means like litigation and non-legal means such as standardizing contract documents, contract examination, legal consultation, intervention in investigation and negotiation of major projects in advance etc, the Bank had actively prevented and mitigated credit risks.

