

风险管理

Risk Management

2007年，中国进出口银行在深化改革，加快转型的背景下，加强全面风险管理，加大风险监控力度，切实防范和化解金融风险，保证了信贷资产质量进一步提高。按五级分类口径，全行2007年末表内业务不良贷款率2.45%，继续实现不良贷款余额和比率“双下降”。

一是狠抓不良贷款“双下降”。加大资产质量监控和督导力度，大力排查、及早化解潜在风险。主动跟踪重点风险项目，定期研究风险项目的最新情况，及早采取风险防范措施，运用多种手段化解不良贷款，加大不良贷款清收力度，保持了不良贷款余额和比率“双下降”。

二是着重加强贷后管理。完善贷后管理工作机制，开展了全行贷后管理集中检查，及时整改查找出的问题。加大了境外项目管理力度，制定了境外项目现场检查指导意见，并配合监管部门开展了境外实地考察。

三是大力加强风险监控。细化了信贷资产分类标准，加强了贷款质量动态管理。加大了国别风险和行业风险预警，发布了142个国家的国家风险报告和20个行业的研究报告。加强了对放款环节的监督管理，开展了授信发放条件落实情况合规检查。规范了贷款担保管理，多途径优化担保结构。加强了境外代理行风险管理，启动了境外代理行集中评级和授信。

四是不断改进信贷管理基础工作。及时调整和完善有关信贷政策和制度，将节能减排标准纳入评级授信体系，严格信贷准入门槛，建立环保风险信贷退出机制。

五是反洗钱工作成效显著。2007年11月1日，中国进出口用户反洗钱系统正式上线，成为全国308家银行业报告机构中如期上报反洗钱数据的4家银行之一，得到了中国反洗钱监测分析中心的会议表彰。

In 2007, against the background of deepened reform and accelerated strategic transformation, the Bank intensified its efforts in strengthening comprehensive risk management to effectively prevent and mitigate financial risks, which ensured a further improvement in the quality of credit assets. According to the Five-Category Loan Classification System, by the end of 2007, the Bank's NPL ratio on the balance sheet was 2.45%, continuing the trend of "Double Decline" in both NPL's outstanding and its ratio.

First, special efforts were made to ensure the "Double Decline". The Bank stepped up monitoring and guidance on the asset quality in order to prevent and mitigate potential risks at an early stage. The Bank also watched closely the key projects with risks, made regular study on their latest developments, and adopted risk-prevention measures at early stage. By utilizing various means to mitigate NPL and reinforcing efforts in collection, the Bank witnessed a "Double Decline" in NPL's outstanding and its ratio.

Second, post-loan management was further strengthened. The Bank improved working mechanism for post-loan management, and carried out a bank-wide special inspection on post-loan management, with an aim to correcting the detected problems in a timely manner. The Bank also intensified management on overseas projects, formulated the directives on on-site inspection for overseas projects, and worked together with regulatory authority to conduct on-site overseas inspection.

Third, risk monitoring was intensified by specifying standards for credit assets classification, and better dynamic management on loan quality. The Bank also enhanced early warning on country risks and industry risks by releasing 142 country-risk reports and 20 industry-study reports, while reinforcing the monitoring on loan disbursement process and carrying out compliance review on the execution of pre-condition of loan disbursement. Moreover, the Bank standardized the loan guarantee management, and optimized guarantee structure through various channels. The Bank also strengthened risk management on overseas correspondent banks by initiating centralized rating and credit granting for them.

Fourth, constant efforts were made to improve basic credit management by timely adjusting and perfecting the credit policies and regulations. For instance, the Bank newly incorporated the standards of energy conservation and emissions reduction into its rating and credit granting system, while raising its threshold for credit approval and setting up the mechanism of withdrawing loans from the environmentally-risky projects.

Fifth, the Bank scored remarkable achievements in anti-money-laundering work. On 1st November 2007, the anti-money-laundering client system was formally put in use at the Bank, making it one of the four banks that could report anti-money-laundering data on time among 308 reporting banks countrywide. For this, the Bank was later recognized and commended at a conference held by China Anti-Money Laundering Monitoring & Analysis Center.