

## 风险管理 Risk Management

2011年中国进出口银行稳步推进全面风险管理体系建设，不良贷款持续“下降”势头，年末不良贷款率为0.64%。

一、加强国别风险防控。在北非中东等地区发生动荡后迅速启动了突发事件应急机制，成立专门领导小组制定风险防控方案，及时发布国别风险预警并进行多次风险排查，没有发生因重大国别风险事件而产生的不良贷款。

二、完善贷后管理制度。加强信贷项目档案管理，基本实现了档案标准化、统一化、规范化。调整中长期贷款还款方式，严控地方政府融资平台贷款风险。加大了现场检查力度，基本实现了境外项目现场检查全覆盖。

三、加强贷款质量动态监测、分析和预警。强化五级分类管理，加大对正常、关注类和年内到期项目的监控力度，将风险消除在萌芽状态。加强各类风险排查和分析，妥善处置各类突发风险，积极化解不良贷款。

四、多方位强化风险管控。狠抓制度建设和落实，推动建立统一、规范的制度体系与业务流程。强化操作风险管理，上线操作风险统计监测报送系统并编印《操作风险案例选编》。持续加强反洗钱管理，有效防范洗钱案件发生。非现场稽核和现场稽核相结合，认真查找经营管理薄弱环节，狠抓内外部检查整改。逐步建立法律风险防控体系，对支持业务发展、保障风险防范的作用更加显现。



In 2011, the Bank continued to work on the build-up of a comprehensive risk management mechanism. Non-performing loans continued to decline and the year-end NPL ratio was 0.64%.

**First, the Bank intensified the prevention and control of country risks.** An emergency response mechanism was launched immediately after disturbances occurred in North Africa and the Middle East. A leading group was set up to formulate risk prevention and control schemes. Country risk alerts were announced in a timely manner and risk reviews were conducted. As a result, no NPL was caused by major country risk events.

**Second, the Bank strengthened its post-loan management.** The management of project archives was strengthened under unified and standard regulations. The repayment process of medium and long term loans was adjusted to allow stricter control of risks related to local government financing vehicles. On-site inspection was intensified, covering basically all overseas projects.

**Third, the Bank strengthened dynamic monitoring, analysis and warning of loan quality problems.** In order to nip risks in the bud, the five-level classification scheme was strengthened and more attention was given to monitoring “normal” and “warning” projects and projects to mature before year-end. Various risk reviews were conducted and efforts were made to properly handle emergency risks and actively avoid NPL.

**Fourth, the Bank found various approaches to strengthen risk management and control.** Special attention was given to the setup and implementation of risk management regulations. As a result, unified and standard regulations and business process mechanisms were established. Management of operational risks was highlighted with the launch of an on-line operational risk monitoring and reporting system and the compilation of selected cases. Continued efforts were made to strengthen anti-money laundering to guard against such cases. Off-site and on-site audit were combined to look for weak links in operations and management. Relevant rectification measures were intensified. A legal risk prevention and control mechanism was gradually established and is playing a bigger role in supporting business development and ensuring risk mitigation.

