

## 风险管理 Risk Management

2006年，中国进出口银行在努力实现战略转型和各项业务全面发展的同时，坚持把全面风险管理的理念贯穿于信贷业务的各个环节，始终把确保信贷资产安全，提高信贷资产质量放在首位，认真落实防范和化解金融风险的具体措施，信贷资产质量进一步提高，为顺应现代金融业监管趋势，2006年5月中国进出口银行正式成立了总行内控合规部门，负责全行内部控制、合规管理和反洗钱管理工作。

一是狠抓不良贷款“双下降”工作。定期分析“双下降”形势，加强了对各经营主体的检查和督导，完善了“双下降”奖惩机制。各经营主体制定了具体工作方案，落实责任制，在严防新发生不良贷款的同时，运用多种手段压缩存量不良贷款。加大了催收清欠力度，全年共清收表内业务不良贷款5.04亿元，其中通过法律诉讼手段收回不良贷款3.88亿元。转贷业务抓住有利时机，解决了一批拖欠时间长、金额大的疑难项目欠款清收问题，收回以前年度欠款3.82亿美元。认真做好呆账贷款核销工作，连续8年实现了不良贷款绝对额和不良贷款率“双下降”。

二是加强风险监控与资产保全工作。建立了国别信息库，强化了对客户、国家和行业的风险分析与预警，细化了贷款五级分类标准，动态监控资产质量变化情况。制定了重大风险事件应急预案，建立了总分行联动的工作机制，加强了金融债权管理，重点解决了一批债权悬空项目的债权落实问题和个别项目贷款的重组工作。

三是完善信贷管理基础工作。及时制定和修订了有关信贷规章制度，保证了新业务顺利开展，解决了经营管理中出现的一些新情况和新问题，加大了贷后管理工作力度，组织了境外项目贷后检查，加强了对代理行的考核，明确代理行职责，并着手进行代理费支付方式改革。开展了转贷项目专项检查，扩大了转贷项目贷后实地检查范围，调整和优化评审流程，提高评审效率，规范了项目档案管理，完成项目档案扫描推广工作，全行系统实现了项目档案自动化管理。

四是健全内部控制，强化合规经营意识。全面清理现行规章制度，为加强内部管理和内控建设奠定了基础。按照监管机构的要求，认真做好有关整改工作，及时从制度上堵塞经营管理和内控机制中存在的漏洞，并严肃处理了相关责任人。加大了内部稽核工作力度，强化审计监督作用，积极开展了后评价工作，完善了反洗钱工作机制，建立起了总分行全方位反洗钱工作组织架构。

In 2006, while exerting itself to achieve strategic reorientation and comprehensive development in each facet of its business, the Bank insisted on performing full-scale risk management throughout the process of extending credit. Always making asset safety and quality the top priority in its credit business, it earnestly implemented specific measures for preventing and mitigating financial risks, all of which resulted in a much improved asset quality of credit. In order to comply with the trend of modern financial regulation, in May 2006 the Bank established the Internal Control and Compliance Department at the Head Office to be responsible for the Bank's internal control, compliance management and anti-money-laundering supervision.

In 2006, the Bank adopted the following measures to strengthen risk management:

Firstly, special attention was given to achieve the "double fall" target set for non-performing loans. The Bank made regular analysis on the situation of the "double fall" work, fortified the examination and supervision over all the operation bodies, and improved the mechanism of rewards and penalties for the "double fall" work. All the operation bodies of the Bank had drafted detailed work plans, implemented the responsibility system and utilized various means to reduce the stockpile of NPLs while taking strict precautions against newly incurred NPLs. Besides, the Bank reinforced its efforts in collecting overdue loans. By the end of the year, the Bank had collected RMB504 million NPLs of the on-balance-sheet business, of which RMB388 million was collected through lawsuits. In terms of onlending business, by making full use of favorable opportunities, the Bank successfully cleared as much as USD382 million loans in arrears that were long overdue in the past years for a number of projects with large sums. It also worked hard to write off bad loans after verification. As a result, the Bank achieved a "double fall" on NPLs for eight consecutive years in terms of both the absolute amount and the percentage in relation to the portfolio as a whole.

Secondly, risk supervision and asset protection was intensified. The Bank established a country information database, strengthened risk analysis and pre-warning on clients, countries and industries, further refined the five-category classification on credit, and kept a close eye on the changes of the asset quality. It also instituted an emergency response plan for grave risk accidents, and established a work mechanism linking the head office with branches. Besides, it reinforced management on financial assets by settling the creditor's rights for a number of projects and restructuring loans of certain projects.

Thirdly, basic work of credit management was improved. The Bank formulated and modified in good time relevant credit rules and regulations, which ensured a smooth development of new businesses and helped tackle new issues and problems occurred in the operation and management. With enhanced focus on post-loan management, it conducted post-loan examination on overseas projects. Besides, it strengthened reviews on correspondent banks, clarified the responsibilities and obligations of correspondent banks and set about reforming the payment methods of commission fee. As for the onlending business, the Bank carried out special investigation on onlending projects, and enlarged the content of onsite post-loan investigation. In addition, it readjusted and optimized the evaluation process and improved the efficiency of evaluation work. It also standardized project file management, and completed the promotion of scanning project file for an automatic management on project files in the bankwide system.

Fourthly, the internal control was improved and the consciousness of operational compliance was further strengthened. The Bank straightened out all the existing rules and regulations this year, laying a solid foundation for intensifying the construction of internal management and control. The Bank carefully rectified and improved its restructuring work according to the requirements of regulatory authority by stopping up the institutional loopholes in its operation, management and internal control, and giving severe punishment to the related staff that were responsible to the work. It also intensified internal auditing by highlighting the function of auditing and supervision. In addition, the Bank actively carried out the post-evaluation work, and further improved the anti-laundering mechanism by setting up an all-round anti-money-laundering working structure between the head office and the branches.