

操作风险 OPERATIONAL RISK

操作风险指由不适当或失败的内部程序、人员及系统或外部事件所造成损失的风险。操作风险存在于银行业务的方方面面，涵盖的领域非常广泛。国家开发银行的操作风险管理工作主要集中于七大领域，即1)内部程序风险；2)制度风险；3)法律风险；4)清算风险；5)IT系统风险；6)人员风险；7)外部事件风险。在2003年，我们对这七个领域进行了全面的评估，制定了控制和防范操作风险的计划和工作重点。

我们已经建立一套完善的内部控制体系，旨在及时和不间断地识别、计量、监督和管理所有重大的操作风险。我们还不断地对行内的营运和财务报告基础设施进行评估，以确保跟上业务和财务报告的新发展。我们希望通过不懈的努力，每年都能使国家开发银行迈上一个新的台阶。

在规避人员风险的工作中，我们主要通过员工培训，制定和落实全面的政策和程序，以及定期评估内部控制结构的有效性等手段和方法实现目标。作为内控工作的重要组成部分，国家开发银行的稽核局负责监控和定期检查行内既定政策和程序的执行和遵循情况。

Operational risk is the risk of loss arising from failed internal control processes and/or systems, human factors, and/or external events. Operational risk is inherent in all aspects of a business and covers a wide range of issues. Our risk management efforts in this area are focused on seven key elements of operational risk - i) internal policies risk, ii) regulatory risk, iii) legal risk, iv) settlement risk, v) IT system risk, vi) employee risk, and vii) external risk. We completed an assessment of these seven risk elements during 2003, and developed a prioritised list of issues that need to be resolved in order to reduce our operational risk exposure to acceptable levels.

Management maintains an internal control framework designed to identify, measure, monitor and manage all significant operational risks on an ongoing basis. CDB continuously assesses its operational and financial reporting infrastructure to ensure it is adequate to handle emerging business and financial reporting developments, and we have been working hard to make further improvement every year.

CDB mitigates the risk of human error by adequately training our employees, documenting and adhering to comprehensive policies and procedures as well as by regularly evaluating the effectiveness of our internal control structure. As an integrated component of the Bank's internal control, our Internal Audit Department regularly monitors the compliance with established policies and procedures.