

Exploration on the Risk Management of Commercial Banks in China

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Abstract: As an enterprise with special operation nature, the product of operates is monetary capital, which is also an industry with high risk. The prosperity and development of commercial banks affects the stable development of economic construction. Therefore, it is one of the key contents of the development of commercial banks to formulate a perfect management mechanism and supervision and management system, and to build a comprehensive risk management system. At present, with the development trend of market economy and financial globalization, the development of Chinese commercial banks is facing many opportunities and challenges. As the core pillar of the financial industry, the stability of commercial banks in the process of operation and development is crucial to China's economic development. We should pay attention to risk management, reduce the chance of risk occurrence, and reduce the loss caused by risk occurrence, so as to ensure the benign and healthy development of commercial banks. At present, commercial banks still have many problems in the risk management process of banks, which are not conducive to the sustainable development of commercial banks. This paper analyzes these problems, and puts forward countermeasures combined with examples, aiming to provide reference for relevant workers

Keywords: Bank of Commerce; Venture Management; Countermeasures

Introduction

With the development of the financial industry, banks are developing faster and faster, but At the same time, the corresponding risks and opportunities are also increasing, for the banks In speaking, risk control ability is crucial, which best reflects a bank Management ability. Therefore, in the process of development, China's commercial banks should build Establish a good risk management framework, greatly increase their own risk control ability Force, faster and better to build itself into an international commercial bank. With the development of economic globalization, the world financial situation is becoming more and more complex. Commercial silver The bank should comprehensively control the credit risks, market risks and operational risks, so as to confirm To ensure their own stable development. In the actual management process, some banks' risk prevention Consciousness is relatively weak, the relevant management talent comprehensive quality and ability is low, the lack of perfect Risk management system seriously restricts the healthy development of commercial banks. Therefore, the analysis The existing problems and countermeasures of risk management of commercial banks in China are of great significance.

1. The concept of risk of commercial banks in China

1.1 The meaning of risk management in commercial banks

With the development of the financial industry, banks develop faster and faster, while opportunities and The risk is also increasing. Therefore, in order to reduce the risk of banks, the theoretical level and practical The actual operation of the physical bank has been planned, mainly to put the current existence The risk is very well quantified. At present, most people will face the risks facing commercial banks Definition defines the risk of a commercial bank as, in the actual operation process, for Future uncertainties, caused

by a certain degree of impact, which will lead to business Banks' real yields are far below expectations. This leads to increased economic damage Lost opportunities and possibilities or additional income. With the market-oriented reform and commercial banks With the expansion of business, bank management has exposed more and more problems in it. The traditional tube The organization has been unable to effectively prevent and reduce the risk of market operation losses, therefore It is necessary to improve the management body.

Due to the slow development process of China's commercial banks, for the existing employees to come Said that the relevant business operation proficiency is not enough, which also leads to the risk management of this The degree of attention is not high, and the concept of comprehensive risk management is not enough. Let everyone remember the importance of management before entering the bank Sex, thus improving the overall management level of the bank.

1.2 Risk classification faced by commercial banks

1.2.1 Credit risk

For commercial banks, its credit risk specifically refers to The borrower, after borrowing, cannot repay the loan within the specified date, or in the specified The original amount of loan and interest cannot be repaid within the time period, which caused the commercial silver The bank's bad debts produce, so that the borrower's credit degree will also drop significantly, specific It can be divided into moral hazard and corporate risk.

1.2.2 Interest rate exposure

Interest rate risk, specifically, is due to market benefits Rate fluctuations, resulting in the loss of their own interests, market interest rate fluctuations and silver The maturity mismatch between bank assets and liabilities will greatly increase this risk.sharp Rate risk is divided into four types: benchmark risk, repricing risk, yield curve risk and Option risk.

1.2.3 Operating risk

The definition of operational risk is the daily operation of a commercial bank In the process, due to the lack of related internal system construction and related compliance training Training, leading to internal personnel at risk to do violations of the company, the law, from And cause the corresponding loss.

1.2.4 Exchange rate risk

Exchange rate risk is a systemic risk, due to being in the international market On the field, the exchange rate factors facing each country are constantly changing, leading to in In the actual transaction process, cause a certain asset loss.

2. Analysis of Risk Management of Commercial Banks in China

2.1 The lack of credit culture is serious

In the main business of commercial banks, deposit and credit business occupy a large part The interest difference between deposit and loan is one of the main profit sources of commercial banks. And credit There are huge risks in the business, and the effective management of credit risks determines the commercial banks Whether an important factor of healthy and sustainable development. At present, China's commercial banks lack of good Good credit culture, the post-loan management lacks the necessary attention, and the risk awareness is relatively weak Thin, easy to cause the increase of non-performing loans, affect the efficiency of bank operation, therefore This issue needs to be emphasized.

2.2 Lack of an effective governance structure

China's commercial banks lack of effectiveness among owners, managers and operators It is difficult to eliminate the moral

hazard of operators and difficult to confirm Indeed reflect the business results and risk management status. And the risk management of commercial banks It is a systematic project that requires close cooperation from various parties, when the governance structure exists Defects, the establishment of risk management mechanism also lacks strong guidance, in reality There are also many difficulties in the process of application.

2.3 Risk management technology is backward

China's commercial banks risk management of professional talents are still relatively lack, risk Compared with the commercial banks of developed countries, the overall degree of management specialization is still greatly improved Up space. The risks facing commercial banks include market risk and credit risk And operational risks, different risks need different management methods. Our business Banks to the risk management mostly stay in the balance sheet index management and position management Reason of the level, mostly only the use of static financial data calculation indicators for simplify Single proportional management, and for the international widely used analysis, quantification and management side The law is only in the introduction stage, and has not yet been applied in practice

2.4 The risk management of commercial banks is outdated and lacks innovation

With the development of economy and technological progress, financial derivatives have become a business Important tools for industry banks to obtain profits and avoid risks. A mature financial development To a certain extent, the raw market can stabilize the existing capital market and enter at the same time Product innovation. However, due to the slow development of our financial derivatives market, China's financial derivatives market and securities market are still not completely mature. In the face Incalculable market risks, China's risk management level is not perfect, also In the stage of improvement, the management system development lags behind, the lack of management tools, this is all It seriously hinders the improvement of the risk management level of Chinese banks. At the same time, our country is in business Banks excessively pursue business scale, pay attention to short-term goals, and take risk control as sales A barrier to sellers in making profits.

3. Optimization on Risk Management of Commercial Banks in China

3.1 To optimize the governance structure of commercial banks

The senior managers of commercial banks should vigorously promote the comprehensive risk management and establish it Perfect the effective governance mechanism, the clear division of rights, so that rights can be Correct use. Set up a risk management committee, responsible for the comprehensive wind of commercial banks Insurance control, standardized and orderly dynamic management of the risks faced by commercial banks texture. Establish the executive department of risk management decision, to face the wind in the process of operation Identify, analyze and evaluate the risk factors, and establish and improve the risk in advance and in the process And the post-control, put forward the corresponding risk prevention and mitigation solutions. In addition, should also Attach importance to the cultivation of good credit culture in daily business.

3.2 Building the infrastructure necessary for risk management

Comprehensive risk management needs the establishment of a comprehensive risk management system internally Infrastructure, such as the computer systems necessary for the construction of integrated risk management procedures And the database. The modern risk management system must rely on the commercial banks' own network Network technology and computer system, in the framework of risk management system, risk management People need to quantify the main risks they face. In the established database, it should be Customer's credit rating, asset status, risk appetite and other information, but also should Including industry risk status, internal organizational framework, financial status and other data.

3.3 Improve the level of risk management technology

Commercial banks can complete the risk management technology level from two aspects Good: On the one hand, strengthen the introduction of professional talents needed for risk management, Introduce professional talents with high quality from the outside to guide the risk management workers of commercial banks Work orderly; on the other hand, strengthen the training of existing talents.same To establish a human resource management system consistent with the modern commercial bank management, And the incentive mechanism is adjusted and optimized to effectively stimulate the work enthusiasm of employees, So as to improve the overall quality of commercial bank employees

3.4 Build a high-quality risk management team

The effective implementation of risk management technology is inseparable from high-quality talents. The bank should note Re-organize a rich knowledge, master the latest management technology management team, build Establish a complete set of risk management organization system. By attracting talent, strengthening banks from the The quality training of employees, the cultivation of risk management technology and risk identification technology Implement to the field, establish a perfect risk management talent training mechanism, improve the management personnel To cultivate the consciousness, the all-round, multi-level consciousness into the corporate culture publicity, for Lay the foundation for the internationalization and development of banks.

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