

金融创新中的风险管理-以秦农银行为例

中文摘要

在经济快速发展的今天，我国的很多商业银行都在不断开展金融创新，但由于风险管理的不全面，导致金融创新屡屡失败，不仅对客户的经济效益造成极大损失，也影响了商业银行本身的发展潜力，对国内经济产生了负面影响。本文针对我国商业银行金融创新的风险管理展开讨论，并提出合理化建议。

本文主要有三大结构来进行研究，首先对金融创新的理论以及风险进行概述，主要研究金融创新中的风险管理，对其进行综述，第二大结构主要进行研究本文的个案：秦农银行的创新风险以及风险管理概述，第三大结构主要研究秦农银行金融创新以及风险管理的具体方案。随着金融市场的发展，一些农村金融机构已经开始合作和发展。研究农村金融机构可以帮助加快农村金融的发展。秦农银行的建立是相对较短，起点相对较弱。为了获得良好的发展，就必须加大创新在于其独特的业务和行为秦农银行的外部 and 内部方面进行综合分析，从而识别秦农银行的优势和劣势在创新发展，并最终提高秦农银行的业务。实现秦农银行的快速发展和长期生存的创新能力。

关键词：秦农银行；创新；风险；发展

Abstract

With the rapid development of economy, many commercial banks in our country are developing continuously Financial innovation, however, due to the incomplete risk management, leads to repeated failures of financial innovation, which not only causes great losses to the economic benefits of customers, but also affects the development potential of commercial banks themselves, and has a negative impact on the domestic economy. This paper aims at the financial innovation of commercial banks in China Risk management is discussed and reasonable suggestions are put forward.

This paper has three main structures to study. Firstly, it summarizes the theory and risk of financial innovation, mainly studies the risk management in financial innovation, and summarizes it. The second structure mainly studies the case of this paper: the overview of innovation risk and risk management of qinnong bank. The third structure mainly studies the financial innovation and risk management of qinnong bank Body plan. With the development of financial market, some rural financial institutions have begun to cooperate and develop. Research on rural financial institutions can help accelerate the development of rural

finance. The establishment of qinnong bank is relatively short and the starting point is relatively weak. In order to get a good development, we must increase innovation in its unique business and behavior qinnong bank's external and internal aspects of comprehensive analysis, so as to identify the advantages and disadvantages of qinnong bank in innovation and development, and ultimately improve qinnong bank's business. To realize qinnong bank's rapid development and long-term survival innovation ability.

Key words: qinnong bank; innovation; Risk; development

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