

摘 要

城市商业银行，作为独具特色的地方性及区域性金融机构，在我国金融体系中扮演着至关重要的角色。A 城商行，在 A 市当地是唯一一家具有独立法人地位的城市商业银行，近年来经历快速的资产规模扩张，目前资产总额已突破 4 千亿元大关。随着分支机构网络的不断扩展和管理体系的日益庞大，银行的业务范围和影响力也在持续扩大。然而，在当前国内宏观经济增速放缓的大背景下，无论是国内市场还是国际市场的需求均出现收缩，国内经济面临着明显的下行压力，再加上近年来受新冠肺炎疫情影响，一些企业遇到了利润下降、经营困难等问题，违约概率随之提高，造成了银行的企业贷款不良率有所增加。鉴于企业信贷业务在银行所有业务中通常涉及较大的资金量和较高的占比，故如何提升国内银行业尤其是城市商业银行在企业信贷风险管理方面的能力是当前亟需关注的重点课题。

本文以企业信贷风险的管理为核心内容，以 A 城商行为研究主体，按照“提出问题、分析问题、解决问题”的思路展开研究。首先对国内外企业信贷风险管理研究现状进行梳理并阐述信贷风险、企业信贷等相关概念以及研究过程中涉及到的相关理论；其次，深入分析 A 银行经营现状和企业信贷风险管理现状，发现 A 银行在规模扩张和市场份额增长的过程中，企业贷款不良率和不良余额均大幅增长，企业信贷风险管理正面临严峻挑战。接着，通过实地深入访谈和问卷调查对 A 银行企业信贷风险的主要影响因素进行筛选，运用层次分析法和模糊评价法得出影响程度较大的因素是管理组织、贷前管理、贷中管理和贷后管理，然后在以上调查研究的成果基础上分析归纳 A 银行在管理组织、贷前管理、贷中管理和贷后管理四个方面存在的主要问题及其成因。

最后，针对 A 银行存在的主要问题提出与之对应的优化策略：（1）建立管理组织协同机制，确保各方对国家政策、风险容忍度和业务目标有共同的理解并形成防范企业信贷风险的合力。（2）贷前管理方面。强化第一还款来源管控；建立信贷人员多层次的授信培训体系并运用内外部工具加强客户经理贷前风险识别能力。（3）贷中管理方面。创新信贷授权管理方式进行差异化授权并简化授权规则；提升贷中审批人员服务质量，提高审批的标准化程度。（4）贷后管理方面。完善信贷资金流向监控体系；优化贷后考核激励机制；建设数字化风险预警系统。

关键词：城商行；企业信贷；信贷风险管理

Abstract

As a unique local and regional financial institution in China's financial system, city commercial banks play a vital role. City A Commercial Bank, the only city commercial bank with independent legal person status in City A, has experienced rapid asset expansion in recent years, and its total assets have exceeded 400 billion yuan. With the continuous expansion of the branch network and the increasing size of the management system, the business scope and influence of the bank continue to expand. The current global economic slowdown has led to a contraction in both domestic and international market demands, exerting a clear downward pressure on our nation's economy. Additionally, the impact of the COVID-19 pandemic in recent years has caused issues such as decreased operating profits and operational difficulties for some companies, which has directly resulted in an increased non-performing loan ratio for banks. Considering that corporate credit typically involves substantial funds and occupies a significant proportion in banking operations, improving the capability of A Bank in managing corporate credit risk is an important issue that needs to be urgently addressed.

This thesis centers on the management of corporate credit risk, using A Bank as the research subject, and follows a logical sequence of "identifying problems, analyzing problems, and proposing solutions." It begins by combing through theories on corporate credit risk management from both domestic and international standpoints, clarifying concepts related to credit risk and corporate credit, as well as other relevant theories involved in the research process. Following this, it explores the current business situation and corporate credit risk management of A Bank, finding that in the process of pursuing expansion and market share growth, A Bank has experienced an increase in both the non-performing loan ratio and the balance of non-performing loans, presenting serious challenges to corporate credit risk management. Afterward, through thorough interviews and surveys, the factors affecting A Bank's corporate credit risk are identified and assessed, indicating that management organization, pre-loan management, mid-loan management, and post-loan management have considerable impacts. Then, based on the research above, the thesis analyzes the existing issues in A Bank's corporate credit risk management and their underlying causes.

Finally, the corresponding optimization strategies are proposed for the main problems of Bank A in corporate credit risk management. (1) Establish a coordination mechanism for management organizations to ensure that all parties have a common understanding of national

policies, risk tolerance and business objectives, and form a joint force to prevent corporate credit risks. (2) Pre-loan management. Strengthen the control of the primary source of repayment, establish a multi-level credit training system for credit officers, and use internal and external tools to strengthen the ability of customer managers to identify pre-loan risks. (3) Loan management. Innovate credit authorization management methods to differentiate authorization and simplify authorization rules, improve the service quality of loan approval personnel, and improve the standardization of approval. (4) Post-loan management. Improve the monitoring system for the flow of credit funds, optimize the incentive mechanism for post-loan assessment, and build a digital risk early warning system.

Key Words:City A Commercial Bank; Corporate Credit; Credit Risk Management

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