

中文题目 商业银行个人住房贷款风险分析及其防范

外文题目 Risk Analysis and Prevention of individual Housing loan in  
Commercial Banks

## 摘要

随着我国经济和人民生活水平不断提高,人们对物质文化生活提出了更高品质的要求。目前我国住房市场发展存在不均衡不充分之处,刚需住房的需求并未得到满足,住房需求市场依然庞大。近年来,国家不断加强对房地产市场的调控,与此同时,商业银行的个人住房贷款业务在经济发展新常态下也面临着新的挑战与风险。因此,研究个人住房贷款风险并及时防范就显得尤为重要。本文主要关注商业银行个人住房贷款业务办理中可能出现的风险点,并结合相关的成熟的金融理论与当下我国商业银行所面临的环境进行深入分析,为防范个人住房贷款风险提出切实可行的建议。

**关键字:** 商业银行 个人住房贷款 风险防范 新常态

## **Abstract**

With the continuous improvement of our economy and people's living standards, people put forward higher quality requirements for material and cultural life. At present, the development of housing market in our country is unbalanced and inadequate, the demand of rigid housing has not been satisfied, and the market of housing demand is still huge. In recent years, the state has continuously strengthened the regulation of the real estate market. At the same time, the commercial banks' personal housing loan business is also facing new challenges and risks under the new normal economic development. Therefore, it is particularly important to study the risk of personal housing loan and prevent it in time. This paper mainly focuses on the possible risk points in the personal housing loan business of commercial banks. Combined with the relevant mature financial theory and the environment faced by the commercial banks in our country, this paper makes a deep analysis and puts forward some feasible suggestions to prevent the risk of individual housing loans.

**Key words: bank of commerce; individual housing loan; risk prevention;  
New normal**

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