

金融英语名词解释：信贷风险管理 PDF转换可能丢失图片或格式，建议阅读原文

https://www.100test.com/kao_ti2020/128/2021_2022__E9_87_91_E8_9E_8D_E8_8B_B1_E8_c92_128831.htm risk management is an important part of the overall bank management. if mistakes are made here, it can result in substantial losses to the bank. by comparison, if you as an investor choose the wrong stock investment you will also lose. loans made by the bank to customers and companies are investments, and this is where risk management comes into use? investing is essentially a risk-return trade off. however banks tend to be more conservative when it comes to their investments, as higher risk investments may require the bank to allocate more capital to cover it in the event of a loss. this also comes at a cost to the bank. 风险管理是银行整体业务的重要组成部分。如果在这个环节上出了差错，会给银行带来巨大损失。打个比方说，如果你作为投资者买错了股票，你就会赔钱。银行借给客户和公司的贷款是投资，也正是风险管理发挥作用的地方。投资主要是一种风险回报权衡。但是，银行在投资时更趋于谨慎，因为如果更高风险的投资亏损的话，可能要求银行分配更多的资金来填补它。这也是银行所付出的代价。 100Test 下载频道开通，各类考试题目直接下载。详细请访问 www.100test.com