

金融英语阅读：贷款拖欠管理 PDF转换可能丢失图片或格式，建议阅读原文

https://www.100test.com/kao_ti2020/130/2021_2022__E9_87_91_E8_9E_8D_E8_8B_B1_E8_c92_130234.htm Loan default is the main reason that banks get into trouble and it is for this reason that many banks have dedicated credit risk management departments. When a customer or company has a loan granted to them by a bank, they are contractually obligated to repay this loan with interest. The bank protects itself by obtaining security to cover against losses, conducting credit checks and making sure that the client has the ability to repay the loan.贷款拖欠是银行陷入困境的主要原因，而且正是由于这个原因，许多银行才有了专门的信贷风险管理部门。当客户或公司获得了一笔银行贷款时，根据合同他们有义务连本带利偿还这笔贷款。银行通过为其损失保险、管理信贷支票以及确保客户有能力偿还贷款来保护自身。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