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# 龙江银行财务风险产生原因的分析

## 摘 要

随着互联网金融的迅速发展，加之商业银行间在基础零售业务、信贷业务中的竞争日趋激烈，使得我国商业银行金融竞争环境逐渐白热化，在现如今金融环境背景下，商业银行业主要面对的是来自于财务风险方面的影响，其财务风险存在于银行内资金流动的每个环节当中的，而及时发现和解决银行财务风险有助于推动商业银行的平稳发展。鉴于此，文章选择龙江银行财务风险问题进行分析，通过对其发展现状以及财务现状的研究，得到该行目前所存在的财务风险主要有筹资风险、资金回收风险以及市场风险这三个方面；然后，论文对这三个方面的风险问题进行了展开，主要有资本筹资渠道单一、互联网金融冲击下传统融资渠道受限、个人理财业务收益较低对客户吸引程度不高等细分问题，并结合相关理论提出了扩展资本筹集渠道、建立不良资产处理机制、提升资产负债结构丰富程度等解决对策，对龙江银行合理控制财务风险具有一定积极作用。

**关键字：**龙江银行；财务风险；风险管理；风险监管

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## Abstract

With the rapid development of Internet Finance and the increasingly fierce competition among commercial banks in basic retail business and credit business, the financial competition environment of commercial banks in China is becoming increasingly fierce. Under the current financial environment, commercial banks are mainly facing the impact from financial risks, which exist in every link of capital flow in banks. In this section, timely detection and resolution of financial risks of banks will help to promote the steady development of commercial banks. In view of this, this paper analyzes the financial risk of Longjiang bank, and through the research of its development and financial status, obtains that the current financial risk of Longjiang bank mainly includes three aspects: financing risk, capital recovery risk and market risk; then, the paper launches the risk problems of these three aspects, mainly including single and mutual financing channels of capital. Under the impact of Internet finance, the traditional financing channels are limited, and the income of personal financing business is low, which has a low degree of customer attraction. Combined with relevant theories, the paper puts forward solutions such as expanding capital raising channels, establishing non-performing asset processing mechanism, and improving the richness of asset liability structure, which has a certain positive effect on the reasonable control of financial risk of Longjiang bank.

**Key words:** Longjiang bank; Financial risk; Risk management; Risk supervision

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