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银行贷款损失准备计提及新趋势研究

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Research on Bank Loan Loss Provision and Its New Trends

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摘要 贷款是银行遭受信用损失的直接来源,计提贷款损失准备,是银行应对风险的常见措施。目前国际上对银行贷款损失准备在会计处理上有一些新的方法和策略,比如风险管理观念的引入、预期损失模型的提出、顺循环问题、动态贷款损失准备的计提等。了解这些新的发展趋势,有助于我国对银行贷款损失会计处理具体措施的改进,以便更好地与国际接轨。

关键词: 银行贷款损失准备 风险管理观念 预期损失模型 顺循环 动态贷款损失准备

Abstract: Loss from loan is the direct source for the bank loss,and bank loan loss provision is a common way to deal with the risk.Presently,some new measures are adopted internationally to prepare for bank loan loss,such as the introduction of the concept of risk management,proposition of expected loss model,sequential cycle,and dynamic preparation for loan loss.Understanding these new trends will help us to better deal with bank loan loss provision and keep pace with international practice.

Key words: bank loan loss provision concept of risk management expected loss model sequential cycle dynamic preparation for loan loss

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