

供应链金融创新中下侧风险规避银行的贷款额度分析

李毅学(1), 冯耕中(2), 屠惠远(3)

(1)江西财经大学工商管理学院,南昌 330013;中国科学院数学与系统科学研究院,北京 100190;
(2)西安交通大学,西安 710049;(3)中国科学院数学与系统科学研究院,北京 100190.

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摘要 针对供应链金融创新中季节性存货质押融资业务的重要风险控制指标--贷款额度展开研究,首先借鉴贸易融资中“主体+债项”的风险评估思路,考虑委托监管模式的物流特征及成本收益结构,分析了借款企业的现金流状况及其性质;进而,将已有相关研究关于银行风险中性的假设拓展到银行下侧风险规避,分析了季节性存货质押融资中符合银行风险容忍水平的最高贷款额度.研究表明:下侧风险限制能够有效控制季节性存货质押融资业务的风险,使贷款符合银行设置的风险容忍水平.

关键词 [供应链金融](#),[存货融资](#),[质押](#),[贷款额度](#).

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Loan Limit Analysis of Down-Risk-Averse Bank Based on Supply Chain Financial Innovation

LI Yixue(1), FENG Gengzhong(2), TU Huiyuan(3)

(1)Jiangxi University of Finance and Economics, Nanchang 330013; Academy of Mathematics and Systems Science, Chinese Academy of Sciences, Beijing 100190;
(2)Xi'an Jiaotong University, Xi'an 710049;(3)Academy of Mathematics and Systems Science, Chinese Academy of Sciences, Beijing 100190.

Abstract This paper focuses on loan limit indicator of seasonal inventory financing in supply chain financial innovation. According to the "corporate and debt" method in trade credit and based on the logistic features of consigning-supervision mode and the relevant cost-benefit structure, this paper analyzes cash flow statement of borrowers. Then, this paper assumes downside-risk-averse banks instead of risk-neutral banks discussed in existing literature, and analyzes loan limit consistent to risk tolerance level of banks in seasonal inventory financing. The results show that downside-risk limits can control the risk of seasonal inventory financing and make the loan consistent to risk tolerance level of banks.

Key words [Supply chain finance](#) [inventory financing](#) [pledge](#) [loan limit](#).

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