

Research on Risk Control of China's Financial Holding Companies

Abstract

With the vigorous development of economy, the financial globalization, the growing financial holding companies and financial management system has become the trend of The Times. The financial holding company of this new financial organization structure, scale economy, dispersive risk, synergy, therefore, the advantages of the comprehensive management gradually becomes the main way of finance. The financial holding company, through "joint venture" operating mode (holdings, a huge profits, but at the same time, because of its complicated internal structure makes it there is a lot of potential risks.

Based on events, Dlong financial holding company, the risk analysis which is divided into inner and outer risks, and on this basis, the financial holding company of risk control can be divided into two main risks, namely the company itself and regulators. Due to the different subjects for the financial holding company, so the risk control attention content, objectives and control measures are also different. The company itself, for the main concern is how to control risk from inside the company, therefore, perfect the corporate governance structure, perfect the internal control system become the preferred, But for the authorities, the concern is how to various methods in the external risk monitoring. Facing the current segregation of regulatory system, the financial holding company proposed a serious challenge; therefore, constructing the system of supervision of financial holding company has become urgent regulatory authorities. Through the internal management and external supervision in two aspects of financial holding companies of risk control are discussed, the financial holding company of this great goal decomposition of risk control for internal and external two goals, to be the purpose of the research, the problems related to the exhausted and countermeasures.

Secondly, based on the legal responsibility of the financial holding company are discussed from China, the existing laws and regulations, the financial holding company act in violation of the regulations, but due to China's financial holding company has not related, therefore, in the legislation of financial holding companies

and lacking legal responsibility. On the basis of the Taiwan region of the financial holding company, especially about the financial holding company of relief, hoping to improve protection system of financial holding companies of China about responsibility system. The responsibility system of commercial law responsibility system than the more special, both the enhanced obligations system of regulations, also have less responsibility system. Because of the financial holding company subsidiary mostly contains financial institutions, namely the commercial banking, insurance, securities, financial institutions and the people's livelihood, most closely with the subsidiary company, therefore, based on the enhanced obligations system, this paper analyzes the localization of the necessity and feasibility, hopes of financial holding company rules and legal responsibilities.

Key words: Financial Holding Companies · Risk Control · Corporate Governance Structure · Legal Supervision · Legal responsibility