

理工类英语完形填空（十一）PDF转换可能丢失图片或格式，建议阅读原文

[https://www.100test.com/kao\\_ti2020/128/2021\\_2022\\_\\_E7\\_90\\_86\\_E5\\_B7\\_A5\\_E7\\_B1\\_BB\\_E8\\_c91\\_128043.htm](https://www.100test.com/kao_ti2020/128/2021_2022__E7_90_86_E5_B7_A5_E7_B1_BB_E8_c91_128043.htm) Before 1933, and particularly during the period 1929-33, bank failures were not uncommon. \_\_1\_\_ a bank overextended itself in creating credit or if several of its important loans could not be \_\_2\_\_, depositors in the bank would frequently become panicky and begin to make large withdrawals. \_\_3\_\_ the bank had only a small number of its deposits backed by currency, the bank would soon be unable to meet withdrawals, and most depositors \_\_4\_\_ their money. Most frequently a bank merely needed time to improve its cash position by \_\_5\_\_ some of its loans and not making additional ones. In 1933, the number of bank failures \_\_6\_\_ a peak, forcing the federal government to intervene and \_\_7\_\_ the banks temporarily. To help restore the public's confidence \_\_8\_\_ banks and strengthen the banking community, Congress passed legislation setting up the Federal Deposit Insurance Corporation. \_\_9\_\_ corporation, an agency of the federal government, now insures over 90 percent of all mutual savings and commercial bank deposits for \_\_10\_\_ \$100,000 per deposit. The FDIC has \_\_11\_\_ its insurance fund by charging member institutions one-twelfth of 1 percent of their total deposits. As a result of the protection provided by the FDIC and through other kinds of supervision, bank failures have been \_\_12\_\_ to a few isolated instances. When deposits are federally insured, people \_\_13\_\_ rush to withdraw their money if they \_\_14\_\_ the financial

condition of their bank. The delay gives the banks the necessary time to adjust their cash credit balance, and this action helps to reduce the \_\_\_15\_\_\_ of bankruptcy. For an example of the value of the FDIC, note that the failure in 1974 of the huge Franklin National Bank did not touch off a panic, and that depositors lost no money as Franklin was taken over by another bank.

EXERCISE:1. A) Although B) Even if C) If D) Because  
2. A) repaid B) deposited C) found D) saved  
3. A) Because B) Because of C) As a result D) considering  
4. A) lost B) had lost C) will lose D) would lose  
5. A) calling on B) calling for C) calling off D) calling in  
6. A) fell from B) reached C) climbed up D) arrived  
7. A) closed B) closing C) close D) has closed  
8. A) to B) in C) of D) into  
9. A) For the B) This C) As a D) A  
10. A) up to B) as much C) as many as D) equal  
11. A) built up B) build up C) been built D) build  
12. A) growing B) increased C) reduced D) disappeared  
13. A) no B) any more C) no longer D) not  
14. A) become concerned about B) become concerned with C) become concerned in D) concern  
15. A) likely B) possibility C) possibly D) opportunity

Key: CAADD BCBBA ACCAB 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](http://www.100test.com)