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Bank Panic A situation where depositors lose confidence in the banking system and withdraw all or a majority of their funds from the bank. Mutual Funds An investment company that combines and invests the money of a large number of investors. Usually invests in a wide range of investments. Prime Asset Ratio (PAR) A percentage of a banks net assets that are held in prime (liquid) assets. The minimum level of which is usually set by the central bank. Reserve An amount of capital held back from investment in order to meet probable or possible demands. Yield The profit or interest earned on an investment. 银行恐慌 存款人对银行系统失去信心并从银行取走所有或大部分资金的情况。共同基金 把大量投资者的资金联合起来从事投资的公司。通常投资的领域非常广泛。净资产比率 (PAR) 银行净资产在主要 (流动) 资产中所占的百分比。最低水平通常由中央银行设定。储备金 储备金；资本准备金：为了应付或有的或可能的需求，从投资中留存下来的一部分资金，收益 投资所得好处或利润。 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