

金融英语：银行业务重点归纳（二）PDF转换可能丢失图片或格式，建议阅读原文

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and the economy1 ) Function of money 1. Medium of exchange 2.

Store of value来源：考试大 3. A unit of account (standard of value)来源：考试大 4. Standard of deferred payment2

) Characteristic of money 1. Portability 2. Divisibility来源：考试大 3. Homogeneity and identifiability 4. Durability 5. Scarcity来源

：考试大 6. Purchasing power stability3 ) Type of money 1. Token money 2. Cheque account deposits 3. Commodity money4

) Cheque itself is not “ money ” . it is only the amount of money in the relevant account, which is considered to be “ money ” .5 ) A

required reserve ratio is a fraction of the deposits of the public that a bank hold in reserves. that is, the minimum amount of reserves a

bank must, by law, keep either in currency or in deposits with the central bank.6 ) Money multiplier= $1/R$ 来源：考试大7 ) M1: the

sum of legal tender coins and notes held by the public the customers ' demand deposits placed with licensed bankM2: the sum of M1

customer ' s saving and time deposits with licensed banks negotiable certificates of deposits (NCDs) issued by licensed banks held outside

the banking sectorM3: the sum of M2 customer deposits with restricted license bank (RLB) and deposit-taking companies (DTCs)

negotiable certificate of deposits (NCDs) issued by these institutions held outside the banking sector. 100Test 下载频道开通，各类考

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