

银行是如何运用资金的(词汇详解) PDF转换可能丢失图片或格式，建议阅读原文

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vt.idle adj.safe n.strongroom n. charge n.profit n. n.shareholder n.till n.instantly adv.transport vt.reinforce vt.sizeable adj.chunk n.treasury n.advance n.guarantee n.quote vt.precaution n. 单词雇用, 用, 使用  
空闲的, 无用的保险箱保险库收费利润股东钱柜立即地, 即刻地  
地传送, 运输增加, 补充相当大的, 大的厚块或大片国库, 库房  
预付款保证, 担保引证, 报(价) 预防措施, 防范 Phrases and

Expressionsdeal with...is responsible for...lie idle in his safesto  
produce an incomemeet the expensesrun the bankearn a profit for  
shareholdersclearing bankdemand (for) 短语与词组和...打交道  
对...负责闲置在保险箱产生效益; 获得收入支付费用经营(管理)  
银行为股东获得收益清算银行需求(量), 需要 Notes

1.The ways (how)banks employ their funds银行是如何运用资金的  
(银行运用资金的方式) (1)banks employ their funds是定语从句,  
省略了关系副词how (2)funds n. a sum of money or other resources  
set aside for a specific purpose:基金: 为特定目的而拨出的钱款:  
例: a pension fund.退休基金 available money. ready cash:现金;  
预付金: 例: short on funds.现金短缺

2.He cannot keep his deposits lying idle in his safes and strongrooms  
银行不能将存款一直闲置在保险箱和保险库里 (1)keep vt.to  
cause to continue in a state, condition, or course of action:维持: 使  
...保持某一状态、情况或过程的动作 例: attempt to keep the  
patient calm试图使病人镇静 (2)lying idle in his safes and

strongrooms是分词短语，在句中做宾语补足语 3. A banker also earns money from the charges which he makes for some of his services, but much the greater part of a bank's income comes from investing and lending its deposits. 银行还从其提供服务的手续费中获得货币收入，除此而外，银行的绝大部分收入是通过投资和出借储蓄资金而获得的。(1) earn money from the charges 从（其提供服务的）手续费中获得货币收入 (2) but much(that):with the exception that. except that. Used to introduce a dependent clause:若非：除非；除此。用于引导一个独立的从句 例：would have resisted but that they lacked courage. 如果不是缺乏勇气她们会抵抗的 (3) 动名词短语 investing and lending its deposits 做介词 from 的宾语，意思是"将储蓄资金投资出去或借出去" 4. Their first concern is to see that they always have sufficient notes and coin in their tills, or in reserve, to meet instantly all the demands for cash that may be made upon them. 他们最关心的是确保钱柜里，或储备有足够的钞票，迅速应付可能发生的各种现金支取。(1) concern n. 有利害关系；所关切的事 例：The managing directors only concern was how to improve the quality of their products. 总经理心里想的全是如何提高产品质量。(2) 此句中的两个动词不定式短语 to see that ..., to meet instantly all the demands for... 做系词 is 的表语（并列关系）(3) (the demand for cash) that may be made upon them 是定语从句，修饰 the demand ..., 变为主动句应为 make demand for cash upon them(banks), 意思是"（应付客户）向银行提取现金的要求" 5. but this money is quickly returned to the banks by the shops and traders who receive it and who pay it into their own bank accounts. 但是这些钱很快通过

收到款项的商店和商人回到银行，存入他们自己的银行账户。  
(1)who...and who...引导定语从句 (2)pay it into their own bank accounts存入他们自己的银行账户  
6.To reinforce their cash reserves, banks keep another sizeable chunk of their money in assets which can be quickly turned back into money with little risk of loss.  
为了增补现金储备，银行以资产的形式保存另外很大一部分资金；这些资产可以迅速转变成现金，没有什么损失风险。  
(1)to reinforce their cash reserves是不定式短语，做目的状语  
(2)keep...money in assets以资产的形式保存...现金 (3)(assets) turn back into money (资产) 转变为现金  
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