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https://www.100test.com/kao_ti2020/130/2021_2022__E9_87_91_E8_9E_8D_E8_8B_B1_E8_c92_130498.htm 在上次节目中，我们介绍了各国中央银行或储备银行的职能。它的一个主要功能是：lender of last resort - 最后贷款人。最后贷款人这一职能意味着中央银行在其它商业银行遇到危机时要伸出救援之手。但是中央银行是否有能力成为各商业银行危难中坚强的后盾呢？澳洲广播电台金融节目主持人巴里克拉克对此谈了他的看法：Support for the safety of the banking system via a lender of last resort mechanism became the most important function of central banks in the early twentieth century. However, the capacity of central banks to support commercial banks in trouble and to prevent a loss of confidence in all deposit taking institutions should not be overestimated. 巴里克拉克说，通过最后贷款人机制来维护银行系统的安全已在二十世纪初成为中央银行最重要的功能。但是，不应该过高估计中央银行救援陷于困境的商业银行的能力以及防止人们丧失对所有受理存款机构的信心的能力。现在我们再听一遍巴里克拉克的这段谈话。（略）为什么澳广金融节目主持人巴里克拉克说不能过高估计各国中央银行对陷于危难中的商业银行进行救援的能力呢？伦敦经济学院的查尔斯古德哈特教授对此作了进一步的解释。他在谈话中使用了这样一些词汇：1 capital 资本 2 information gatherer 信息收集人 3 co-ordinator 协调人 4 corral 把.....集合在一起 5 rescue 救援 古德哈特教授说：Central banks have never actually had that much capital of their own, and they've never been able to

finance any large scale rescue entirely on their own. Instead they act as information gatherers and co-ordinators of the banking system and they encourage and corral the banks as a group to provide support and assistance to the bank in difficulty. And that has actually been the case more or less throughout and the Bank of England has acted as the co-ordinator and the central operator of a rescue system, rather than doing it all by itself. More recently, the willingness of the banks to get together to bail out and support their colleagues has actually been diminishing with the more competitive system we now have. And effectively now the fund to bail out or to provide any large scale support system for the banks has to come from the taxpayer.

下面我们分段听一遍古德哈特教授的谈话和中文翻译：（英文略）中央银行自己实际上从来没有那么多的资金，也从来没有能力完全独立地资助任何大规模的救援行动。相反，它们是银行系统的信息收集者和协调人，鼓励并召集各个银行成为一个团体，为陷于困境的银行提供支持和援助。实际上几乎一直都大致是这种情况。英格兰银行就一直扮演着一个救援体系中的协调和中央运作的角色，而不是单独靠自己进行救援。近来，各银行联合起来援助和支持同伴的愿望实际上已经降低，因为我们现在有了竞争更激烈的体制。事实上，现在为银行提供的救援或大规模支持系统所需的资金只能来自纳税人。现在我们再听一遍古德哈特教授这段谈话的全文。（略）

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