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https://www.100test.com/kao_ti2020/205/2021_2022_CapitalAde_c 92_205837.htm Capital adequacy is the minimum level of capital required, by regulation, to be held by a bank. It is also a good measure of a banks net worth and reflects a banks ability to bear losses without becoming insolvent. As regulator, the PBOC realized early the importance of having sufficient reserves to offset losses from bad debt. Prior to March 1998, the reserves required were 18 to 20% of deposits. Now there is a legal requirement for banks to hold a minimum capital adequacy ratio of 8%. The main reason for this reduction was to improve the economics of the banks in China. 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