

BanksandTheirNewRole银行及其新功能 PDF转换可能丢失图片或格式，建议阅读原文

https://www.100test.com/kao_ti2020/251/2021_2022_BanksandTh_c92_251866.htm The principal and primary function of banks is to serve as middlemen in the making of payments. In doing so they transform inactive money capital into active, that is, into capital yielding a profit. they collect all kinds of money revenues and place them at the disposal of the capitalist class. As banking develops and becomes concentrated in a small number of establishments, the banks grow from modest middlemen into powerful monopolies. They have at their command almost the whole money capital of all the capitalists and small businessmen and also the larger part of the means of production and sources of raw materials in any one country or in a number of countries. This transformation of numerous modest middlemen into a handful of monopolists is one of the fundamental processes in the growth of capitalism into capitalist imperialism. I have emphasized the reference to the affiliated banks, because it is one of the most important distinguishing features of modern capitalist concentration... Again and again the final word in the development of banking is monopoly. As regards the close connection between the banks and industry, it is precisely in this sphere that the new role of the banks is, perhaps, most strikingly felt. When a bank discounts a bill for a firm, opens a current account for it, etc., these operations, taken separately, do not in the least diminish its independence and the bank plays no other part than that of a modest middleman. But when such operations are

multiplied and become an established practice, when the bank collects in its own hands enormous amounts of capital, when the running of a current account for a given firm enables the bank to obtain fuller and more detailed information about the economic position of its client, the result is that the industrial capitalist becomes more completely dependent on the bank. At the same time a personal union, so to speak, is established between the banks and the biggest industrial and commercial enterprises, the merging of one with another through the acquisition of shares, through the appointment of bank directors to the Supervisory Boards (or Boards of Directors) of industrial and commercial enterprises, and vice versa. 银行最基本、最主要的功能是在支付过程中充当中介。在此过程中，银行将闲置的钱转化为流通的钱，也就是说，转化为产生利润的资本；它们将各种货币收入集中起来，再投放给资本家，由他们支配。随着银行的发展并集中于少数几家机构，银行逐步从单纯的中介成长为强大的垄断者。银行几乎控制着一国乃至数国大小资本家和商家的全部货币资本和大部分生产资料及原料来源。从大批普普通通的中介转化为少数垄断者的过程是资本主义向资本帝国主义发展的一个重要步骤。我之所以着重提到“附属”银行，是因为这是现代资本集中的最重要、最显著的特征之一。实践反复证明，银行业发展的必然结果是垄断。就银行和工业的密切关系而言，银行新功能的最突出体现就在于此。当银行为企业办理票据贴现，开立活期账户等业务时，这些单独办理的业务活动，丝毫不降低它的独立性，银行只是起着单纯的经纪人作用。但是，当这类业务活动成倍增加，并成为固定的业务

；当银行把大量的资本“收集”在自己的手中；当经营某公司的活期存款使得银行对该公司的经济情况有了更全面、更详细的了解，其结果是工业资本家更加依赖于银行。与此同时，在银行和大型工商企业之间，一种可喻之为“私人”的关系已建立起来了，即通过相互持有股份；通过向对方监事会（或董事会）委派董事而形成相互之间的合并。 100Test 下载频道开通，各类考试题目直接下载。详细请访问

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