

CreditCreation[2]信用创造 PDF转换可能丢失图片或格式，建议阅读原文

https://www.100test.com/kao_ti2020/273/2021_2022_CreditCrea_c92_273224.htm

Bank credit supplies money where and when it is needed, and the repayment of bank credit removes money from circulation when the specific need for it has passed. When the economist speaks of a "balanced economy he envisions an overall balance between production and consumption. With respect to both the businessman and the individual, however, such a balance usually involves a time lag. The farmer invests seed, fertilizer, and six months effort into a crop before he can harvest and sell it. The manufacturer must assemble, pay for, and put to use plant, materials, and labor before he can produce a salable product. The individual who wants to buy a car or must meet unexpected medical expenses may not have the money on hand but is able to make his purchase or pay his bills out of future income. In supplying credit to farmers, manufacturers, and individuals, the commercial bank bridges the time lag between production and consumption and thus helps to bring the financial affairs of the economy into balance. 银行给需要资金的地方在需要时提供货币，当需要资金一经确定，银行信用的偿付款项就退出流通领域。经济学家提到的“平衡”经济，涵盖了整个生产领域和消费领域之间的平衡。然而，从商人和个人范畴考虑，这样的平衡往往有一个时间差。农民投资于种子、化肥，经过六个月的劳作获得收成，然后再收割出售。制造厂必须安装、支付、投入使用厂房设备，原材料，经过劳动生产，然后才能销售。想买汽车的人，或必

须支付医疗费的人，手中可能没有现金，但能够从未来的收入中用于购买和消费。商业银行在给农民、生产厂家和个人提供信用时，弥补了生产和消费之间的时间差，从而促使经济中的财务事项保持平衡。 This is another way of saying that commercial banks supply liquidity to the economy. Through their ability to lend and invest, they can provide money immediately in consideration of assets or efforts that have a future money value. Commercial banks use many different means and organizational forms to supply this liquidity. Seasonal self-liquidating business loans, consumer home-mortgage loans, tax anticipation notes, business term loans, bank credit cards, and many other forms are used. In larger banks, separate departments are generally established to specialize in certain forms of lending. The foreign departments of some large banks, for example, are almost separate institutions in themselves. In smaller banks, one or a small number of bank officers is generally responsible for bank loans and investments. however, farm lending or consumer credit is frequently departmentalized. The important aspect is not the particular means or organizational form, but the banks active effort to supply the funds that are needed in the community that it serves.还有另一种说法，即商业银行为国民经济提供流动资金。通过他们的贷款和投资能力，他们对具有未来货币价值的资产或投资计划及时提供货币。商业银行采取各种不同的手段及组织形式，以便提供这种流动性。季节性的自偿商业贷款、消费者住房抵押贷款、预期税捐本票、商业定期贷款、银行信用卡、及许多其它形式。规模较大的银行，通常成立独立的部门专门从事某种类型的贷款。例

如，一些大银行的国际部，几乎本身就是独立的机构。在小银行，一个或好几个银行职员全面负责银行贷款和投资。而农业贷款或消费贷款往往是分部门操作的。问题的重要方面并不在具体的操作手段或组织形式，而在于银行的努力程度，主动为其服务的社区提供所需的资金。It is easy to say, as the layman does, that a commercial bank "is a place to keep your money." So it is, but to put it thus is an oversimplification.

Commercial banks hold different kinds of deposits and hold them in a variety of forms. There are also other places to keep your money, ranging from the cookie jar to a mutual investment fund. 商业银行是“存钱的地方”，这话说起来很简单，就象外行人那样一说了之。话虽这么说，但就这么解释银行的职能，有点过于简单化了。商业银行持有各种不同类型的存款，以各种不同的形式存放。还有许多其他的地方可以存钱，从饼干的罐子到互助投资基金，范围很广。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