

TheWorldBank世界银行 PDF转换可能丢失图片或格式，建议  
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[https://www.100test.com/kao\\_ti2020/467/2021\\_2022\\_TheWorldBa\\_c67\\_467753.htm](https://www.100test.com/kao_ti2020/467/2021_2022_TheWorldBa_c67_467753.htm) At the same time that the International Monetary Fund was created, the International Bank for Reconstruction and Development (the World Bank) was also established. The function of the Bank was to provide a mechanism for supplying for long periods of time - 20 or 30 years -- the foreign exchange needed to rebuild and develop economies. It was recognized that buying equipment from abroad provides a short cut to development, but that is impossible for a country without substantial exports to obtain the currency needed to buy such equipment. By offering long-term financing, the Bank was expected to accelerate the growth of economies in this category. The World Bank obtains the money it lends from three sources. When it was founded) members were required to subscribe to its capitalization. Each was assigned a block of stock in proportion to its Gross National Product. Ten percent of the subscription was to be paid to the Bank in cash, and the remainder was to be paid if the Bank needed it to cover its financial problems. The second source is private lenders The 90 percent of subscriptions served a guarantee for the Banks own borrowing and enabled it to compete with the U. S. government, blue-chip private corporations, and other high-quality debtors in borrowing from the public. The money it obtained from borrowing was then lent to needy nations, in this way the Bank pledged the honor and the resources of all its members to repay loans to developing or war-torn

countries, If the borrower defaulted, the Bank would first use up the money paid in by its member countries, then call on them to contribute more. A third source of money has since emerged--the "profits" from interest paid by borrowers from the Bank. By charging interest the money contributed initially by member countries, the Bank has succeeded in roughly doubling these contributions. By June 1976, the Bank had made over \$42.9 billion in loans to 115 countries. Most of these loans have been for projects designed to improve the infrastructure and thereby encourage privately financed investments: primarily improvements in transportation, communications, and energy. Since the late 1960s, the Bank has expanded its activities to include housing, education, credit to farmers, irrigation, and a variety of other projects with more direct effects on individuals, particularly the very poor. [参考译文] 在建立国际货币基金组织的同时，国际复兴与开发银行(世界银行)也成立了。世界银行的使命是成立一种机构，为恢复和发展经济长期提供(20或30年)所需的外汇。世所公认，从国外购买设备是发展经济的一条捷径，但是对于一个缺乏具体出口商品来换取购买这种设备所需外汇的国家来说，这是办不到的。世界银行就是通过提供长期资金，尽力加速这类国家的经济发展。世界银行的出借货币有三项来源。在创办时，它要求各成员国捐款，为之提供资本。每个成员国都要摊派一宗与其国民生产总值相称的股份。认捐额的百分之十要向银行缴纳现金，其余款项则应在银行需要弥补其财政困难时交付。第二项来源是向私人借款。有百分之九十的认捐额可为银行本身借款担保，银行就有能力与美国政府、第一流的私

人公司以及其他高级贷款商进行竞争，向社会借款。然后，再把借来的货币贷给贫穷的国家。世界银行就是利用这样的方法，以全体成员国的信用和资源担保，偿还那些借给发展中国家或遭受战争破坏的国家的贷款。如果借款国拖欠不还，银行就尽先用掉各成员国所缴纳的货币，然后再号召大家捐增更多的款项。第三项货币来源是后来才出现的，即银行的借款国所付来的利息“收益”。世界银行利用各成员国当初捐款所取得的利息，大体上可以使这些捐款翻一番。

到1976年6月为止，世界银行已向115个国家提供了429亿美元以上的贷款。大部分贷款用于改善基础结构项目，并借以暗暗地鼓励了财政上的投资；主要的改善项目是运输、通讯和能源事业。60年代后期以来，世界银行一直在扩大它的业务范围，包括了住房建设、教育，农业信贷，水利灌溉以及其他种种对个人特别是对饥寒交迫的人有更大直接效益的项目。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](http://www.100test.com)