

TheBankingSystemintheUnitedKingdom英国的银行体系 PDF转换可能丢失图片或格式，建议阅读原文

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In the United Kingdom, financial institutions are categorized into two major groups: the Recognized Banks and the Licensed Deposit Institutions. The criteria for each category are determined by the Bank of England---the Central Bank. The Bank of England will consider the size of the institution, its management and also the number of participants who effectively direct the business, before decisions are made on the status of the financial institutions who apply for bank licenses in the United Kingdom. Let us look at the Recognized Banks. These banks provide a wide range of highly specialized banking services. According to the Banking Act 1979. "Recognized Banks" must satisfy the Bank of England of their high reputation and of their integrity, management and financial prudence. The wide range of services include: i. the acceptance of sight and time deposits). ii. loan and overdraft facilities. iii. foreign currency exchange and documentary credits and collections~. iv. financial advice for corporations and individuals. v. investment management and arrangements for the purchase and sale of securities. As for Licensed Deposits institutions, they only provide a limited range of services. The prime services are still based on the acceptance of deposits from the public although they are not required to satisfy the rules laid down for Recognized Banks. To obtain a license, the institution must satisfy the Bank of Englands requirement that all directors, controllers or managers of the

institution must be an appropriate and proper person to hold that position and to conduct banking business in a proper manner. Let us now look at the major types of financial intermediaries~ in the United Kingdom. To begin with, we shall examine the role of the Clearing Banks. These are the dominating financial intermediaries in retail banking business~ in the United Kingdom. They handle the clearing functions of banks, and are responsible for most of the country's cash distribution and money transfer functions, which include cheque payment services and also electronic fund transfers, etc.. The retail branch network of these banks is extensive with over 10,000 branches all over the country. Another type of financial intermediaries in the United Kingdom are discount houses. Discount houses provide a primary channel through which the Bank of England operates in the discount market to implement its monetary policy. Because of their easy access to the money market, discount houses act as market-maker in bills since they are the major underwriters of the weekly issuers of the Treasury bills of the Bank of England. Therefore, discount houses not only provide short-term funds for the government, they provide a channel for banks to adjust their portfolio holdings, i.e., their liquidity positions. The third type of financial intermediaries in the UK are the merchant banks~ and acceptance houses. Originally developed to handle businesses connection with trade, these merchant banks later expanded into foreign trade, foreign exchange and also bullion dealers. Many of the merchant banks are also acceptance houses. Indeed, their functions have now expanded considerably into major overseas operations,

specializing in company financial advice, takeovers and mergers, underwritings which include the provision of additional capital through share floatation. Finally, we should look at foreign banks in England. As a major international financial centre, London has acted as a magnet to over 450 foreign banks, which have set up representative offices, branches, or subsidiary companies. Business focus on these foreign banks cover foreign currency dealings, international finance deals to foreign companies and governments, trade finance services to business.

Notes 1 . The Recognized Banks 认可银行，在英国特指可以全面经营银行业务的银行。认可银行要受到很严格的要求，凡达不到认可标准的机构均不得使用银行名称或字样，包括不得使用“投资银行”等字样。

2 . The Licensed Deposit Banks 持牌存款银行，在英国特指一些业务范围受到一定限制，规模较小的银行机构。

3 . The Bank of England 英格兰银行，英国的中央银行，创立于1694年，公认为全世界中央银行的鼻祖。

4 . Sight and time deposits 活期和定期存款(参见Section 3)。

5 . overdraft 透支，指银行客户在一定条件下和一定范围内可以超过自己帐户存款的余额用款，实为银行对客户的一种信贷便利。

6 . collections 托收，指债权人委托银行向债务人收款的一种结算方式(参见Section 6)。

7 . financial intermediaries 金融中介(机构)，指作为放款者与借款者中间人的金融机构。金融中介的作用在于促进信贷活动，有利于评估借款者的信誉，以减少放款风险，降低资金成本。金融中介可分为存款性和非存款性两类。

8 . the Clearing Banks 清算银行，在英国是零售银行的主要组成部分，包括伦敦清算银行、苏格兰清算银行和北爱尔兰银行。清

算，是指银行间为结清债权债务关系而进行的一系列活动。9

· retail banking business 零售银行业务(与批发银行业务相对应)，主要指对单独的客户的业务，如存款、放款、结算等。

10 . discount houses 贴现商号，是英国金融制度中的独特事物。贴现行在英格兰银行与清算银行之间处于中心地位，主要通过贴现与再贴现传导英格兰的货币政策及英格兰银行对银行的管制。

11 . discount market 贴现市场，在英国由贴现行作为市场主体，是英格兰银行实施货币政策的主要场所之一。

12 . Discount houses provide a primary channel through which the Bank of England operates in the discount market to implement its monetary policy 贴现行作为英格兰银行提供了一个在贴现市场上进行操作，实施货币政策的渠道。

13 . marketmaker 市场制造者，指一家金融机构或一个经纪人就一种货币或证券进行又买又卖的交易活动，保证其它交易者时刻都能找到交易对手。

14 . Merchant banks 商人银行，指经营部分银行业务的金融机构，主要办理承兑和经营一般业务，对国外的工程项目提供长期信贷和发放国外贷款。在60年代以后，还办理外汇交易，为客户保管证券，替一些基金会从事投资等。商人银行大部分存在于伦敦及一些英联邦国家。15

· acceptance houses 票据承兑银行，指专门从事承兑汇票业务或在其他人的票据上背书业务的一种金融机构。16

· underwriting (证券)承销，指承销商从发行公司或政府实体买下新发行的债券，再把这些债券直接或通过交易商售给公众，即实际承担了发行风险。这一过程中，承销商赚的支付给发行者的价格和公众发售价格之间的价差，即承销价差。

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