

金融英语阅读：亚洲开发银行7500万美元入股中国银行 PDF  
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about 3.1 billion dollars for 10 percent stakes in the BOC. Current limits cap equity stakes in a Chinese bank by any one foreign institution at 20 percent, with the total foreign holdings limited to a maximum of 25 percent. Those limits are apparently aimed at preserving state control of major lenders, analysts say. According to media reports, Goldman Sachs, American Express Co. and Allianz AG of Germany have already signed a deal to buy a 10 percent stake in China's biggest bank, the Industrial and Commercial Bank of China, for more than 3 billion dollars.

中文：亚洲开发银行7500万美元入股中国银行 10月10日，中行与亚洲开发银行同时宣布，经过双方协商谈判，亚洲开发银行将投资中国银行7500万美元，该项投资三年内不可转让。此项交易尚需获得有关政府部门及其他相关机构的批准。这是中行引入的最后一家战略投资者，至此，中行引入外资战略投资者一事尘埃落定。亚开行提供技术支持中行新闻发言人王兆文表示，亚开行在协助中国银行改善公司治理机制，并在制定银行内控、反洗钱和环境保护政策与程序等方面提供技术支持。尽管与淡马锡和苏格兰皇家银行（RBS）各投资的31亿美元相比，亚开行仅属于小额投资者。但对一家致力于消除亚洲太平洋地区贫困的多国金融发展机构而言，此次股权投资是迄今为止亚开行私营部门业务局在中国进行的最大一笔股权交易。在亚开行私营部门业务局局长罗伯特贝斯坦尼（Robert Bestani）的眼中，中行作为四大国有银行之一，其重组改革将成为中国金融行业其他金融机构改革和重组的榜样。亚开行高级投资官员威廉维尔姆斯（William Willms）昨日也表示：“这一投资将多边开发银行的制衡机制引入中国银行的重组过程，亚开

行将协助中国银行继续加强其公司治理和内控制度。”混业经营国际型银行之路渐清“亚开行是中行最后一家战略投资者。”王兆文昨日向本报记者表示。“从中行与其战略投资者的合作中，可以清楚地看出中行今后的发展方向。”社科院金融研究所研究员易宪容认为，中行今后将走混业经营的国际型银行之路。易宪容分析，中行与RBS除了在传统的商业银行业务，如在信用卡、理财、公司业务方面合作外，还在个人保险等业务领域与其合作，而与瑞士银行的合作则集中在投资银行和证券业务领域，这些都是今后中行将大力发展的业务。而淡马锡和亚开行，主要是在其公司治理方面、银行内控上助力中行。相比起来，建行更倾向于做大零售业务，这从建行和中行引入的战略投资者的区别中可以看得到。目前，建行正处于IPO的冲刺阶段，而中行在完成战略投资者引入后，将着手筹备上市，预计明年3、4月间将在香港上市。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)