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https://www.100test.com/kao_ti2020/497/2021_2022_BEC_E4_B8_AD_E7_BA_A7_E9_c85_497681.htm 未来数周中国各家银行将发布2007年创纪录的利润，这与其外国同行形成鲜明的对比。在信贷危机之后，外国银行被迫进行了大笔减记。Chinese banks will announce record profits for 2007 in coming weeks in contrast with their global counterparts, which have been forced into large write-offs in the wake of the credit crisis.不过，随着全球经济放缓的影响蔓延至中国，以及中国政府试图为经济降温并遏制通胀的不断上升，2008年的挑战将大得多。But 2008 will be much more challenging as a global slowdown spills over into China and the government attempts to cool the economy and head off rising inflation.中国一些规模最大的银行包括中国工商银行(ICBC)和中国交通银行(Bank of Communications)已经表示，其2007年业绩同比增长逾60%，分析师表示，整个行业的净利润水平也出现了同等幅度的增长。Some of the country's biggest banks, including Industrial and Commercial Bank of China and Bank of Communications, have already said their earnings rose by more than 60 per cent year-on-year in 2007 and analysts say net profits for the industry grew by a similar amount.根据国内媒体刊登的预估数字，中国所有国内银行的税前利润总额为6100亿元人民币（合854亿美元），较此前一年增长83%。不过分析师称，在发布年报之前，很难证实这些数字。Estimates published in domestic media put pre-tax profits for all domestic banks at Rmb610bn (\$85.4bn), an 83 per cent increase from a year

earlier, although analysts said it was hard to confirm the figure before annual reports have been released.里昂证券(CLSA)驻香港的金融机构研究主管陈志铭(Dominic Chan)表示：“2007年对于银行来说是非凡的一年，但第四季度已略见疲软，而2008将困难得多。它们将受到目前行政措施和资产质量下降的影响。”

“2007 was a fantastic year for the banks but the fourth quarter saw some weakness already and 2008 will be a lot harder,” according to Dominic Chan, director of financial institutions research at CLSA in Hong Kong. “They are going to be hurt by ongoing administrative measures and erosion in asset quality.”中国各银行正面临信贷过剩及政府试图控制信贷规模的局面。穆迪(Moodys)驻香港的银行业分析师华志行(Leo Wah)表示：“银行去年各方面运转良好，它们所有主要业务领域都表现不错。但它们今年的表现将取决于中国政府的货币紧缩政策，政府不太可能迅速放弃紧缩政策。”China’s lenders are dealing with an over-abundance of credit and the government’s attempts to rein it in. “The banks were firing on all cylinders last year and all their major areas of business did well,” said Leo Wah, a banking analyst with Moody’s in Hong Kong. “But their performance this year depends on the Chinese government’s policy of monetary tightening, which it is unlikely to abandon soon.”面对1月份总体消费价格指数升至7.1%的11年高点的局面，中国政府已向国内及外资银行下达了限制性信贷增长额度，试图为经济降温。Faced with headline consumer inflation that hit an 11-year high of 7.1 per cent in January, the government has issued restrictive loan growth quotas to Chinese and foreign banks in an attempt to cool

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