

金融英语阅读：什么是中央银行 PDF转换可能丢失图片或格式，建议阅读原文

https://www.100test.com/kao_ti2020/499/2021_2022__E9_87_91_E8_9E_8D_E8_8B_B1_E8_c92_499454.htm country with an

established banking system has a central bank, which acts as banker to the Government in the widest sense. It liaises with and advises the Government on monetary policy and ensures that the necessary steps are taken to carry it through. 每个有完整金融体系的国家都有中央银行，广义而言，中央银行是政府的银行。中央银行就货币政策和政府保持联系，充当政府的顾问，并采取必要措施，以保证货币政策的贯彻实施。 Central banks differ from commercial banks in many respects: (1) they do not aim to maximize profits, which is traditionally an objective of a commercial bank owned by shareholders (central banks are normally nationalized institutions) . (2) they have a supervisory role over the commercial banks. (3) they are able to influence the actions of the commercial banks and other financial institutions, particularly with regard to lending. (4) they control the issue of notes and coin. (5) they do not compete for business with the commercial banks, but they usually maintain the Government bank accounts. (6) they act as "lender of the last resort" to the banking system. (7) they do not provide a full banking service for personal and commercial customers. 中央银行与商业部银行在许多方面存在着差别：(1) 中央银行的宗旨不是利润最大化，利润最大化历来是股份制商业银行的目标（中央银行一般是国家机关）；(2) 中央银行对商业银行行使监督职能；(3) 中央银行

能够对商业银行及其他金融机构的经营活动，尤其是信贷方面的经营活动施加影响；（4）中央银行控制钞票、硬币的发行；（5）中央银行在业务上不与商业银行竞争，但中央银行通常管理政府在银行的账户；（6）中央银行充当银行系统的“最后贷款人”；（7）中央银行对个人及商业客户不提供全面的金融服务。 In Britain the central bank is the Bank of England. in the U.S.A., the Federal Reserve System. in Japan, the Bank of Japan. 英国的中央银行是英格兰银行；美国的中央银行是联邦储备体系；日本的中央银行是日本银行。 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