

金融英语专业术语：银行资产的流动性 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_499462.htm Liquidity to a bank is a little bit like health to an individual. Figuratively speaking, if a bank has poor liquidity, then it is likely that they will be in the intensive care ward. in other words insolvent. Liquidity literally refers to the speed in which an asset can be converted into cash. When a company or bank considers putting its money into liquid assets, it means investing money in money market securities, short term CDs or a savings account held at a bank. For banks, this is an account held at the central bank. A banks investment earnings can be severely affected if they hold too many liquid assets, as the more liquid the asset, the lower the yield tends to be. Some assets that should not be considered as liquid are bonds (including State bonds) , mutual funds, stocks and insurance policies. 流动性对于银行就如同人体的健康。形象地说，如果银行的流动性不佳，那么就可能被关进重病护理病房；换句话说，也就是破产。按字面意思理解，流动性就是指资产转换为现金的速度。当公司或银行考虑将钱变为流动资产时，就意味着将钱投资到金融市场有价证券、短期存单或银行储蓄账户。对银行来说，这是一个在中央银行持有的账户。如果他们持有过多的流动资产，银行的投资所得就会受到严重影响，这是因为流动资产越多，收益就越低。某些不应视为流动资产的有债券（包括国家债券）、共同基金、股票和保单。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