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[https://www.100test.com/kao\\_ti2020/503/2021\\_2022\\_\\_E8\\_AF\\_BB\\_E6\\_96\\_B0\\_E9\\_97\\_BB\\_E7\\_c85\\_503149.htm](https://www.100test.com/kao_ti2020/503/2021_2022__E8_AF_BB_E6_96_B0_E9_97_BB_E7_c85_503149.htm) 中国理财产品销售量大幅飙升 中国银行业监管机构昨日表示，随着各银行扩大产品种类，2007年最后一个季度中国个人理财产品销售额大幅飙升。 Sales of individual wealth management products in China shot up in the last quarter of 2007 as banks expanded their product offerings, the banking regulator said yesterday. 截至9月底，60家银行业金融机构推出了个人理财服务，如共同基金、保险产品和离岸投资产品。 By the end of September there were 60 banking institutions in China offering individual wealth management services such as mutual funds, insurance products and offshore investments. 2007年前三个季度，各银行此类产品销售总额为6000亿元人民币（合820亿美元）。 Together China ' s banks sold Rmb600bn (\$82bn) worth of such products in the first three quarters of 2007. 但中国银监会(CBRC)表示，预计2007年全年销售总量将达1万亿元人民币，原因是有更多的理财产品面世，同时客户将资金从生息的定期存款中转出。 But the China Banking Regulatory Commission (CBRC) said it expected that figure had jumped to Rmb1,000bn by the end of the year as more products became available and customers shifted money out of interest-bearing time deposits. 2007年11月份，中国通货膨胀率创下6.9%的11年高点，而一年期存款利率仅为4.14%，中国投资者面临着实际利率为负的局面，他们一直在寻求银行存款的替代品。 With inflation hitting an 11-year high of 6.9 per cent in

November and the one-year deposit rate at only 4.14 per cent, Chinese investors are faced with negative real interest rates and have been looking for alternatives to bank deposits. 中国国内银行传统上依赖存贷款利差，目前政府正鼓励它们进行多样化调整。中国存贷款利率由央行制定，以确保国有银行能够盈利。 The government is actively encouraging Chinese banks to diversify from their traditional reliance on the spread between deposit and loan interest rates, which are set by the central bank to ensure profitability at the state-owned lenders. 去年6月份，银监会为大中型国有银行制定了目标，力争在未来5年至10年，中间收入在总收入中所占比重从目前的17%左右升至40%-50%。 In June last year the CBRC set a target for large and medium-sized state-owned banks to increase their fee-based income from about 17 per cent of their total now to 40-50 per cent within the next five to 10 years. 多数全球规模最大的银行都在中国设立了业务，而去年，包括渣打银行(Standard Chartered)、瑞银(UBS)和汇丰(HSBC)在内的许多银行，已开始为拥有100万美元以上的客户提供私人银行服务。 Most of the world's largest banks have set up operations in China and many, including Standard Chartered, UBS and HSBC, began offering private banking services available to clients with \$1m or more to invest, last year. 德意志银行(Deutsche Bank)昨日宣布，已在北京注册理财业务，从而可以提供包括人民币存款和贷款在内的更多服务。 Deutsche Bank yesterday announced it had incorporated locally in Beijing, allowing it to offer more services, including renminbi deposit and lending services. 中国银监会昨日警告称，伴随着理财服务的增长，瞄准无知个人

的欺诈案件数量也有所上升，此类案件的社会影响恶劣。

The CBRC warned yesterday that the growth in wealth management services had been accompanied by a rise in the number of scams aimed at swindling ignorant individuals and that such cases have a profound effect on society at large. 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)