

金融英语阅读：银行的基本功能与业务 PDF转换可能丢失图片或格式，建议阅读原文

[https://www.100test.com/kao\\_ti2020/503/2021\\_2022\\_\\_E9\\_87\\_91\\_E8\\_9E\\_8D\\_E8\\_8B\\_B1\\_E8\\_c92\\_503250.htm](https://www.100test.com/kao_ti2020/503/2021_2022__E9_87_91_E8_9E_8D_E8_8B_B1_E8_c92_503250.htm) Banks were developed to keep peoples money safe and to make it available when they needed it. Since money was invented, people have been borrowing and lending it. 开办银行是为了稳妥地保管人们的钱财，使他们在需要时能随时提取。自从货币出现以来，人们一直在进行货币的借贷活动。 A modern bank accepts peoples money for safe-keeping. It also lends money and offers many other services. The experience of a businessman will show some of these. James Jones has a furniture store and buys his goods from different parts of the country. It isnt convenient for him to send money through the mail, so he goes to the bank and opens a checking account. He puts his money in the bank regularly, and the bank keeps it until he writes checks for that amount. When Mr. Jones orders furniture from the Modern Furniture Company in another city, he simply writes a check. This check is as good as money to the owner of the company. The owner can take it to his bank and cash it, that is, he can get money for it. 现代银行从客户手中吸收货币并加以妥善保管，也贷放货币，并提供许多其它服务。我们从一个商人的经历可以看到银行是如何办理某些业务的。詹姆斯琼斯开了一个家具店，需要从全国各地购买家具。通过邮局汇款使他感到不方便，因此，他到银行开了一个支票账户。通常他把钱存放在银行，银行保管着这笔钱，直到他开支票提完这笔钱为止。当詹姆斯琼斯从另外一个城市的摩登家具公司订购家具

时，他只要开出一张支票。这张支票对公司的老板来说就跟真正的货币一样，该老板可以拿着支票到银行去兑现，也就是说，他可以凭支票取钱。 Now and then Mr. Jones deposits money in a savings account at the bank. The bank then uses this money and pays him a certain percentage on each dollar every year. For example, if he deposits \$ 1000 and the bank pays him 4 percent, he will have earned \$ 40 by the end of the year. This payment is called interest. 琼斯先生时常把钱存放在银行的储蓄账户上，银行就使用这笔钱，每年按每一美元的一定百分率付给他利息。比如说，如果他存1000美元，银行付给他4%的利息，他会在年底得到40美元。这笔钱就是利息。 Mr. Jones can usually borrow from the bank if he needs money. He can arrange for a bank loan at the loan department. If the bank lends him money, he must pay interest for its use. Sometimes, instead of putting his money in a savings account, Mr. Jones wants to invest it in some business firm, and he may ask the investment department of his bank for advice. 琼斯先生如果需要钱用，通常可以向银行借。他可以在银行贷款部筹到一笔银行贷款。如果银行贷款给他，他就必须为使用这笔贷款而支付利息。有时，琼斯先生不把钱存放在储蓄账户上，而是想把钱投到实业中去，他可以向银行的投资部门咨询。 Mr. Jones gets still other services from the bank. When he travels, he buys travelers checks from the bank instead of carrying money with him. And he can rent a safe-deposit box in the bank for his valuable papers and articles. 琼斯先生还可以得到银行的其他服务。当他外出旅行时，不是把钱带在身上，而是从银行购买旅行支票。他还可以租借银行的保管箱，存放有价证券和

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