

金融英语阅读：银行是如何运用资金的 PDF转换可能丢失图片或格式，建议阅读原文

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A banker must always remember that he is dealing with other peoples money and that he is responsible for its safety. But he cannot keep his deposits lying idle in his safes and strongrooms. He must use them----and he is expected to use them to produce an income. A banker also earns money from the charges which he makes for some of his services, but much the greater part of a banks income comes from investing and lending its deposits. From these various receipts the banker has to meet the expenses of running the bank----including, for example, the salaries of its staff---pay interest to its depositors and earn a profit for shareholders. 银行家会永远记住，他在和别人的钱打交道，对钱的安全负有责任。但银行家不能将存款一直闲置在保险箱和保险库里，必须运用这些钱而且想用这些钱获得收益。银行家还从其提供服务的手续费中获得货币收入，除此而外，银行的绝大部分收入是通过投资和出借储蓄资金而获得的。银行家必须用这些各种各样的收入来支付银行的经营费用包括，比如职工薪酬，支付存款人的利息，给股东分配红利等。 How do the clearing banks meet these requirements? Their first concern is to see that they always have sufficient notes and coin in their tills, or in reserve, to meet instantly all the demands for cash that may be made upon them. Customers are constantly drawing cash from their accounts to spend and to pay wages and salaries, but this money is quickly returned to the banks by the shops and traders who

receive it and who pay it into their own bank accounts. Cash is a bankers stock in trade but it earns nothing and costs him a great deal to store, safeguard and transport, so he will keep as little of it as he can. 清算银行是怎样满足这些需要的呢？他们最关心的是确保钱柜里，或储备有足够的钞票，迅速应付可能发生的各种现金支取。客户随时可能从其账户上支取现金用于消费，支付工资与薪酬，但是这些钱很快通过收到款项的商店和商人回到银行，存入他们自己的银行户头。现金是银行的备用金，没有任何收益，还要花费很大的代价去贮存，保管和运送，因此，银行尽可能保留极少的现金。 To reinforce their cash reserves, banks keep another sizeable chunk of their money in assets which can be quickly turned back into money with little risk of loss. These “ liquid assets ” include loans made for very short periods----often overnight----to discount houses (which are special financial organizations in the London Money Market) . Other liquid assets are commercial bills and Treasury bills issued by the Government. These “ bills ” are traded in the money market and can always be sold quickly. 为了增补现金储备，银行以资产的形式保存另外很大一部分资金。这些资产可以迅速转变成现金，没有什么损失风险。这些“流动资产”包括向贴现公司（贴现公司是伦敦货币市场的专业金融机构）发放的短期通常是隔夜贷款。其他的流动资产有商业票据和政府发行的国库券。这些“ 有价证券 ” 在货币市场上交易，并能迅速地卖出去。 The banks short-term assets earn interest but less than that obtained through “ Investments ” and “ Advances to customers ” . The banks investments are nearly all in securities issued or

guaranteed by the British Government and quoted on the Stock Exchange. Like the short-term assets, they too can be readily sold, should the need arise, but their price can vary. 银行的短期资产能够获得利息，但与通过“投资”和“对客户的预付款”所获利息相比要少。银行投资几乎都是由英国政府发行或担保的有价证券，并由股票交易所报价。这些有价证券和短期资产一样，如果有市场需求，可以随时出售，但价格时常有变化。 Advances are the amounts which the banks lend to their customers. They earn a higher rate of interest than the banks other assets, but as we shall see, there is a lot of work involved in managing them and, despite all the precautions which a bank may take, they are seldom entirely free from risk. Advances cannot be so conveniently and quickly turned into cash as most of a banks other assets. 预付款是银行贷给客户的钱，所获利息要高于银行的其他资产。但我们也要看到，管理这些预付款要做大量工作，尽管银行采取了各种预防措施，还是不能够避免所有的损失。预付款和银行的其他资产不一样，不能够那么方便、那么迅速地变现。 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