职称英语考试理工类完型填空练习(十二)职称英语考试 PDF 转换可能丢失图片或格式,建议阅读原文 https://www.100test.com/kao_ti2020/556/2021_2022__E8_81_8C_ E7_A7_B0_E8_8B_B1_E8_c91_556831.htm Before 1933, and particularly during the period 1929-33, bank failures were not uncommon. _1_ a bank overextended itself in creating credit or if several of its important loans could not be _2_, depositors in the bank would frequently become panicky and begin to make large withdrawals. __3_ the bank had only a small number of its deposits backed by currency, the band would soon be unable to meet withdrawals, and most depositors ___4__ their money. Most frequently a bank merely needed time to improve its cash position by ___5__ some of its loans and not making additional ones. In 1933, the number of bank failures ___6__ a peak, forcing the federal government to intervene and ___7__ the banks temporarily. To help restore the publics confidence ___8__ banks and strengthen the banking community, Congress passed legislation setting up the Federal Deposit Insurance Corporation. ___9__ corporation, an agency of the federal government, now insures over 90 percent of all mutual savings and commercial bank deposits for ___10___ \$100,000 per deposit. The FDIC has ___11__ its insurance fund by charging member institutions one-twelfth of 1 percent of their total deposits. As a result of the protection provided by the FDIC and through other kinds of supervision, bank failures have been ___12__ to a few isolated instances. When deposits are federally insured, people ___13__ rush to withdraw their money if they ___14__ the financial

condition of their bank. The delay gives the banks the necessary time to adjust their cash credit balance, and this action helps to reduce the _15___ of bankruptcy. For an example of the value of the FDIC, note that the failure in 1974 of the huge Franklin National Bank did not touch off a panic, and that depositors lost no money as Franklin was taken over by another bank. EXERCISE: 1. A) Although B) Even if C) If D) Because 2. A) repaid B) deposited C) found D) saved 3. A) Because B) Because of C) As a result D) considering 4. A) lost B) had lost C) will lose D) would lose 5. A) calling on B) calling for C) calling off D) calling in 6. A) fell from B) reached C) climbed up D) arrived 7. A) closed B) closing C) close D) has closed 8. A) to B) in C) of D) into 9. A) For the B) This C) As a D) A 10. A) up to B) as much C) as many as D) equal 11. A) built up B) build up C) been built D) build 12. A) growing B) increased C) reduced D) disappeared 13. A) no B) any more C) no longer D) not 14. A) become concerned about B) become concerned with C) become concerned in D) concern 15. A) likely B) possibility C) possibly D) opportunity Key: CAADD BCBBA ACCAB 更多信息请访问:百 考试题外语站点 百考试题论坛 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