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https://www.100test.com/kao_ti2020/645/2021_2022__E5_A4_96_E9_94_80_E5_91_98_E5_c28_645543.htm The World Banks full name is the International Bank for Reconstruction and Development. Its function is to provide a mechanism for supplying for long periods of time 20 or 30 years the foreign exchange needed to rebuild and develop economies. It has been recognized that buying equipment from abroad provides a short cut to development, but that is impossible for a country without substantial exports to obtain the currency needed to buy such equipment. By offering long-term financing, the Bank is expected to accelerate the growth of economies in this category. 世界银行的全称是国际复兴与开发银行。其职能是为重建与开发经济所需的长期外汇二十年或三十年提供一种融资机制。人们认识到，从国外购置设备是一条发展的捷径，但是，对于一个缺乏具体出口商品以获得购买此类设备所需外汇的国家来说，这是行不通的。银行通过提供长期融资，可以加快这个地区的经济增长。 The World Bank obtains the money it lends from three sources. When it was founded, members were required to subscribe to its capitalization. Each was assigned a block of stock in proportion to its Gross National Product. 世界银行的贷款资金有三个来源。在创办时，它要求成员国认购股份，提供资本金。每个国家可以按其国民生产总值的一定比例分配到一定份额的股份。 Ten percent of the subscription was to be paid to the Bank in cash, and the remainder was to be paid if the Bank needed it to cover its

financial problems. The second source is private lenders. The 90 percent of subscriptions served as a guarantee for the Bank's own borrowing and thus enabled it to compete with the U.S. government, blue-chip private corporations, and other high-quality debtors in borrowing from the public. The money it obtained from borrowing was then lent to needy nations. In this way the Bank pledged the honor and the resources of all its members to repay loans to developing or war-torn countries. If the borrower defaulted, the Bank would first use up the money paid in by its member countries, then call on them to contribute more. A third source of money has since emerged: the "profits" from interest paid by borrowers from the Bank. By charging interest on money contributed initially by member countries, the Bank has succeeded in roughly doubling these contributions. 10% of the share capital is paid in cash to the World Bank, and the remaining share capital is to be paid when economic difficulties require funds. The second source of funds is private lenders. 90% of the share capital is used as collateral for the Bank's own borrowing, thus enabling the World Bank to compete with the U.S. government, high-quality private companies, and other reputable lenders in raising funds from the public. The World Bank then uses these funds to lend to poor countries, which is equivalent to providing credit and resource guarantees for all member countries, especially those that have suffered from war. If a borrower is unable to repay, the Bank first uses the funds contributed by its member countries to support the borrower, and then asks its member countries to subscribe to more share capital. The third source of funds is the "profits" generated later, which are the interest payments made by borrowers to the Bank. By charging interest on the share capital, the Bank has successfully increased its share capital by nearly一倍. By June 1976, the Bank had made over \$42.9 billion in loans to 115 countries. Most of the loans the Bank made have been for

projects designed to improve the infrastructure, primarily improvements in transportation, communications, and energy. Since the late 1960s, the Bank has expanded its activities to include housing, education, credit to farmers, irrigation, and a variety of other projects with more direct effects on individuals, particularly the very poor. 截止1976年6月，世界银行已向115个国家发放了超过4290亿美元的贷款。决大部分贷款用于那些为改善基础设施而设计的工程项目，主要用于改善交通、通讯以及能源等基础设施。自20世纪60年代后期，该银行已将其经营活动扩大到包括住房、教育、农业贷款、灌溉，以及其他各种各样的项目，对个人、尤其是对穷人产生更加直接的影响。 欢迎进入：2010年外销员课程免费试听 点击进入免费体验：百考试题外销员在线考试中心 更多信息请访问：百考试题论坛外销员 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