

<<现代金融业务>>

图书基本信息

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### 内容概要

《现代金融业务》是综合考试中的一门，涵盖从中国金融业概述、银行和金融机构监管、中国外汇体制等宏观方面的知识到银行中间业务、银行信贷、国际结算、证券和期货、保险基础等微观业务知识。

本书为金融英语证书综合考试教材《现代金融业务》的辅导材料。其结构安排和教材内容编排一致，方便读者阅读参考，对教材中的难点、重点问题进行了详细的讲解，每章后附有单词、短语、术语的释义，对读者复习迎考有一定的帮助。

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书籍目录

综述第一部分 中国金融业概述第二部分 银行业与金融机构监管第三部分 中国的外汇体制第四部分 会计第五部分 中间业务第六部分 贷款第七部分 国际结算第八部分 证券市场与期货市场第九部分 保险基础知识第十部分 银行函电附录一 各部分练习参考答案附录二 试题选编及答案参考文献

## 章节摘录

Passage Two The banking industry plays a critical role in a countrys financial system and economic development. If any country wants to build a healthy financial system and a stable, balanced economic development, a robust banking industry must be in place. For this reason, a banks business and operation should be consistent with its governments macro-economic policy. From a government perspective, if there is over-investment in some industry, or segment, the government will control this overheated industry or segment. If there are insufficient inputs in some industry or segment, and if this industry or segment is of strategic importance to either peoples life or a countrys development, it will be very natural for the government to try to mobilize more resources and capital there by promulgating macro-economic policy. Then the regulating authorities will seek to use their window guidance function to confine or boost the banking industrys loan growth to a reasonable level.

Sometimes, a banks overall loan growth goal and its loan growth aim for a specific industry is consistent with those of the regulating authorities. It means that the bank has the same judgment on the overall economic development and on a specific industrys prospect with the government. In practice, it is shown in the banks decision on lending business, whether to increase, maintain, gradually decrease or even withdraw the loan disbursement in some industry. While sometimes, it is not the case. Because the government views economy from a national perspective and there must be imbalance between different regions and clients. It is a kind of tradeoff between long-term interest and short-term returns, a healthy national economy and a banks profitability. We cannot deny that there are still some high quality clients in some overheated industry. Banks can still make great profits via lending to them. But for the banking industry, the overall economic development is the cornerstone of its current and sustainable profitability. Therefore, for its lending business, a bank must take the governments macro policy into consideration, balancing with its own current loan portfolio, and adjust it to be in line with the governments macro policy and meet the banks own profitability goal.

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