### 图书基本信息

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#### 内容概要

《金融英语阅读》编写设十四章,全书各篇将不同的经济金融话题联系在一起,使学生可以对金融知识有整体了解,为学生进一步学习金融英语以及日后接触金融专业课程奠定了良好的基础。例如:第一章在课文中介绍了政治与经济知识,时文部分选用了对政府在经济中的作用的介绍。第二章在课文中介绍了经济史知识,时文部分选用了关于资本主义和封建主义的介绍。第三章在课文中介绍了经济学知识,时文部分选用了宏观经济学知识的介绍及其作用。第四章在课文中介绍了国际金融知识,时文部分介绍了国际和国内金融领域的变化。第五章在课文中介绍了货币知识,时文部分选用了关于国银行业重组的介绍。第六章在课文中介绍了美联储的起源和历史,时文部分介绍了美联储的组织结构和作用。第八章在课文中介绍了商业银行的历史,时文部分选用了关于商业银行资产负债分析的报告。第九章在课文中介绍了商业银行的历史,时文部分选用了对货币市场工具的介绍。第十一章在课文中介绍了各融市场,时文部分选用了对货币市场工具的介绍。第十一章在课文中介绍了投资知识,时文部分选用了外国直接投资对中国区域发展的前景和政策走向的介绍。第十二章在课文中介绍了保险知识,时文部分选用了对银行机构保险作用的介绍。第十三章在课文中介绍了乌拉圭回合协议,时文部分选用了对合同的介绍。第十四章在课文中介绍了乌拉圭回合协议,时文部分选用了对合同的介绍。

#### 书籍目录

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#### 章节摘录

The establishment of central banks as lender of last resort has pushed theneed for their freedom from commercial banking. A commercial bank offers fundsto clients on a first come, first served basis. If the commercial bank does nothave enough liquidity to meet its clients demands (commercial banks typically do not hold reserves equal to the needs of the entire market ), the commercialbank can turn to the central bank to borrow additional funds. This provides the system with stability in an objective way; central banks cannot favor any particular commercial bank. As such, many central banks will hold commercial-bankreserves that are based on a ratio of each commercial batiks deposits. Thus, acentral bank may require all commercial banks to keep, for example, a 1:10. En-forcing a policy of commercial bank reserves functions as another means to con-trol money supply in the market. Not all central banks, however, require com-mercial banks to deposit reserves. The United Kingdom, for example, does nothave this policy while the United States does. The rate at which commercial banks and other lending facilities can borrowshort-term funds from the central bank is called the discount rate (which is set bythe central bank and provides a base rate for interest rates ). It has been argued that, for open market transactions to become more efficient, the discount rateshould keep the banks from perpetual borrowing, which would disrupt themarkets money supply and the central banks monetary policy. By borrowingtoo much, the commercial bank will be circulating more money in the system. Use of the discount rate can be restricted by making it unattractive when usedrepeatedly.

#### 编辑推荐

《金融英语阅读》内容为商务英语金融阅读。《金融英语阅读》共14章,内容包括中央银行、美联储、政治与经济、经济学、国际金融、经济史、货币、金融市场、投资、商业银行的历史、商业银行管理、保险、欧元、经济法。每章配有词汇注释、短语注释、专业术语解释、知识背景介绍。练习包括对全文课文的理解、短语的理解填空、专业术语填空、专业翻译、短篇专业文章理解。每章配有金融时文辅助阅读,并配有相关的问题理解,以使学生通过课堂教学了解当前经济金融领域的最新变化。可供英语专业金融英语课和大学英语选修课使用。

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