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https://www.100test.com/kao_ti2020/130/2021_2022__E9_87_91_E8_9E_8D_E8_8B_B1_E8_c92_130388.htm The most traditional form of bank financing is bank deposits, both at call and fixed deposits. However with the steady decrease of the deposit rates, the incentive for investors to leave money sitting in the bank has decreased, even more so now that depositors have to pay 20% tax on any interest earned. For a bank, deposits are the least expensive of all funding sources. One of the biggest problems facing banks is that they tend to do the majority of their lending through housing loans, which is generally for terms between 15 to 30 years. Deposits on the other hand are for terms ranging from 1 month to 5 years. If the bank were to provide a borrower with a 20 year housing loan of 1 million RMB, the bank would need to find a customer or a number of customers to commit to a total fixed deposit of 1 million RMB for 5 years. Note that investors would be unwilling to do this when interest rates are volatile or when inflation is high. After the end of the 5 years, they would need to find investors that are willing to do this another 3 times in order to ensure that the housing loan is fully funded. This results in funding risk to the bank. The liability management department in the bank looks after this risk.来源

：www.examda.com 银行筹资最传统的形式是银行存款，包括活期存款和定期存款。然而，随着存款利率的稳步下降，投资商将钱存在银行的热情已开始减退，并且现在投资商还必须为其任何所得利润支付20%的税。对于银行来说，存款是

所有资金来源中最划算的。银行面临的最大问题之一在于倾向于将大部分贷款用于住房贷款上，通常期限为15到30年。另一方面，存款期限则为1个月到5年。假如银行向一借款人提供100万人民币贷款，为期20年，那么银行就必须找到一个或若干个客户来支付一笔总数为100万人民币、为期5年的定期存款。请注意，投资商在利率不稳定或通货膨胀严重时就不会这样做了。5年到期后，他们还必须找到愿意再做3次的投资商，以确保住房贷款资金能够完全到位。这会给银行带来资金筹措风险。银行的负债管理部门会监督该风险。来源：www.examda.com 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