

Translate the text and answer the questions. Translate the sentences from Russian into English.

Banks and business.

Banks are different in different countries. In the USA commercial banks are classified into two main groups. First, there are national banks. They are established and supervised by the Federal Government. Secondly, there are state banks. They are set up and controlled by the state in which they are operated. All commercial banks can make loans to borrowers.

Major commercial banks in such cities as Tokyo, Paris, Rio cooperate with each other. In this way they finance imports and exports between countries.

An importer buys merchandise from another country using the currency of that country. For that purpose he buys this currency from the foreign exchange department of his bank. And in the same way if an exporter receives foreign money from sales to other countries, he sells this currency to his bank. By this method the currency of any country can usually be exchanged. But banks also make such operations as checking and savings accounts, safety deposit boxes, insurance and, of course, loans. To make a loan a bank first requests a financial statement which shows what the company has in inventory, accounts receivable and other assets and liabilities. Profit and loss statement shows the company's income and expenses. If the company is eligible for a loan, it may choose a long-term loan or a short-term loan.

Banks in their turn charge some interest on these loans which can be different. They have so-called prime rate that is the lowest interest rate available at the particular time. Only preferred clients can have it.

And as for a line of credit it is the maximum amount of money that a company can borrow from a bank. This top amount of customer's credit is based on the profits and earnings of a business.

Banks play an important role in the economy of the country.

Who supervises the operations of the national bank?

What kind of currency does an importer usually use?

Where do businesses come in order to make a loan?

How is the lowest rate called?

What is a line of credit?

Потребители покупают товары и услуги на рынке, чтобы удовлетворить свои желания и потребности

Отвечая на спрос, производители обеспечивают достаточное предложение продуктов по доступным ценам

Доход большинства людей состоит из зарплаты, которую они получают, но есть и другие источники дохода: вклады, сдача жилья в аренду, дивиденды.

Экономисты оценивают такие экономические показатели как уровень занятости, средний доход, ВВП, ВНП, обменные курсы, чтобы определить состояние экономики в стране.

Природные богатства, людские ресурсы и капитал – три основных фактора производства.

Каждый может попробовать открыть фирму и стать предпринимателем.

Смешанная экономика сочетает достоинства командной и рыночной экономических систем, стараясь избежать недостатков.

Общества с традиционной экономикой исчезают по мере развития промышленности и технологий.

В банке вы можете открыть текущий счет, депозит или срочный вклад.

У меня нет наличных. Вы принимаете чеки или кредитные карты?