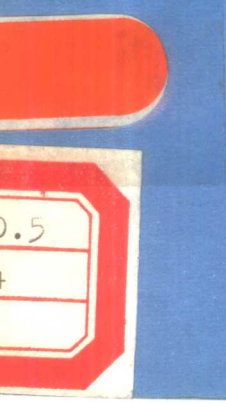


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# 銀行健全融資的基本原則

黃 森 榮 譯



世華銀行進修參考用書

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FUNDAMENTAL PRINCIPLES  
*of*  
SOUND BANK CREDIT

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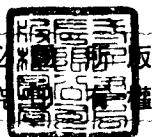
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# 銀行健全融資的基本原則



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究

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## 卷頭言

雖然先哲有「盡信書，不如無書」之誠，但傳授知識仍賴書籍，書便不可不讀。尤其是金融從業人員，其應具備之知識，不但要求廣、求博，而且還必須緊緊跟隨時代潮流；不但對本位工作要力求精到，對所處的環境以及業務上所接觸的事物，也要儘可能作深入的研究。因此，本行同仁常以公餘多讀書刊、多加進修互相勉勵。然而，中外書報刊物浩似煙海，安得每位同仁都去讀一遍？事實上無此可能。因此，我們希望每種有價值書刊先由一位同仁化工夫閱讀，然後由他以精簡手法，書面的或口述的，將其中要旨傳示給其他許多未讀同仁，籍收事半功倍之效。所以，我們不但鼓勵同仁讀書、讀好書，還要鼓勵同仁做割記、寫心得、翻譯、註釋、評介；並擇其佳者，列入「同仁進修參考叢書」刊行，分發同仁參考，藉資砌磋砥礪。

深信以此種方式鼓勵讀書，當能防止「盡信書」的毛病。

「銀行健全融資的基本原則」一書，原為美國銀行協會所編寫，內容精闢扼要，承國外同業寄贈，爰囑黃襄理森榮譯成中文，列為叢書第一種。譯事以信、達、雅兼備為上選，如不能得兼，當先求信、求達。為使讀者能窺原文全豹，並使譯文如有錯誤易於發覺起見，特將原文對照刊出。融資為銀行主要任務，如何方能健全，其基本原則之研究自屬十分重要，願以本書之刊行開其端。

世華銀行同仁進修參考叢書  
編輯小組

六十四年十二月

## PREFACE

The Commercial Lending Division of The American Bankers Association views every applicant for bank credit as a potential friend of banking generally and believes, therefore, that a maximum effort should be made to broaden public understanding of the *fundamental principles of sound bank credit*.

This manual presents fifteen common reasons for possible loan declination, arranged according to five general criteria. It is intended as a preliminary aid to training and, in turn, as an aid to broader public understanding. All subjective considerations, such as management capability, integrity of character, and willingness to become directly liable, have intentionally been omitted for the obvious reason that such matters must be dealt with independently.

The manual is not intended as a substitute for the all-important process of first exploring every reasonable means of modifying

# 原 序

美國銀行協會 (The American Bankers Association) 商業貸款部 (The Commercial Lending Division) 把每一位向銀行申請融資者視作銀行業務全面發展的潛在友人，因此，相信應盡最大的努力，增進大眾對“銀行健全融資的基本原則”的瞭解。

此手冊為貸款申請案之可能被拒提供十五項公認的理由，按五項一般準則編排之。它原是用以幫助訓練，再進而用以幫助較廣大眾的瞭解。所有主觀的考慮因素，諸如：經營能力、品格的完整性、以及直接負責的意願等，因顯然必須另行自由處理，故在此不予論列。

此手冊無意取代現行銀行辦理貸款所採用之各種必要步驟，即探求每種合理途徑，酌予變更貸款申請案條件，俾使貸款

the application to make it acceptable. Finally, the credit officer is encouraged to consider the desirability of giving the applicant a written summary of the fundamental principles involved, when a loan must be declined.

The unanimous view of the division is that this material constitutes an excellent supplement to credit training, affords a practical basis for academic use by educational institutions, and may also be adaptable to use in public by qualified banking spokesmen. *The chief executive officer of each member bank, therefore, has the option of deciding for himself how to employ this material in his own circumstances and in his own best judgment.*

獲准。最後，奉勸銀行授信主管，當必須否決一貸款申請案時，應考慮將有關之基本原則以書面扼要告知申請人。

商業貸款部一致認為本書對徵信訓練而言，構成上好的補充資料，對教育機構而言，提供學術的實用基礎，並且對合格的銀行發言人而言，可用以向大眾宣傳。因此各會員銀行的主要執行主管，可就其自身所處的環境及其最佳研判，自行決擇如何運用此等資料。

# CONTENTS

## PURPOSE

Legal? .....	4
Speculative? .....	8
Need? .....	/ 2

## REPAYMENT

Liquidation? .....	/ 8
Term? .....	22
Cash Flow? .....	26

## COLLATERAL

Marketable? .....	32
Assignable? .....	36
Margin? .....	40

## STATEMENT

Complete? .....	46
Indebtedness? .....	50
Earnings? .....	54

## POTENTIAL

Banks? .....	60
Deposits? .....	64
Record? .....	68

# 銀行健全融資的基本原則

## 目 錄

### 第一章 貸款的目的

- 一、是否合法？…………… 5
- 二、是否具投機性？…………… 9
- 三、是否符合經濟需要？…………… 13

### 第二章 償還計劃

- 一、是否需要變賣資產來還款？ 19
- 二、貸款期限長短是否適宜？… 23
- 三、現金流量是否充分？…………… 27

### 第三章 擔保品

- 一、是否可在市場變現？…………… 33
- 二、是否可轉讓或過戶？…………… 37
- 三、擔保品超額押值是否充裕？ 41

### 第四章 財務報表

- 一、財務報表是否完整？…………… 47
- 二、債務負擔是否過重？…………… 51
- 三、獲利是否充裕？…………… 55

### 第五章 業務潛力

- 一、往來銀行是否太多？…………… 61
- 二、有存款潛力嗎？…………… 65
- 三、徵信紀錄穩定嗎？…………… 69



The PURPOSE of a loan, or proposed use of proceeds, is a fundamental consideration in the analysis of bank credit. Three basic questions are discussed on the following pages, all of which should be answered satisfactorily prior to the final credit decisions:

1. Is the loan LEGAL?
2. Is it unduly SPECULATIVE?
3. Does it serve an economic NEED?

## 第一章 貸款的目的

貸款之目的，即貸款預定之用途，乃是銀行徵信分析時一項基本考慮，銀行在作最後融資決定前。應先對下列三項基本問題，獲得滿意合理的解答。

1.該項貸款是否合法？

2.該項貸款是否具有不當之投機性？

3.該項貸款是否符合經濟需要？

## LEGAL?

The nature of the banking industry places it in a position of special responsibility to the public, to its shareholders and to its depositors.

Consequently, in addition to their own self-imposed credit standards and borrowing requirements, banks are subject to regulations of both state and federal supervisory authorities. Such regulations are frequently modified and constitute a large body of rules which banks must observe. These rules are of a specialized nature, and are generally designed to assure smooth functioning of the banking system.

The public can hardly be expected to be adequately informed of these regulations, much less the day-to-day changes. It is, therefore, necessary frequently for bankers to inform the customer when restrictions interfere with his objectives.

Sometimes this creates a strained relationship between the two parties, since the disap-

## 一、是否合法？

銀行業的特性使其本身對大眾、對其股東及對其存款客戶負有特殊的責任。

因此，除了本身自定的融資準則及借款要件外，銀行還須遵守政府主管當局所頒訂的各項法令規章。這些法令規章時有修訂，致集成銀行必須遵行之法規巨編。這些法規具有特性，旨在確保銀行體系得以順利地發揮其功能。

一般大眾難望其能充分瞭解這些法規，尤其是那些經常發生的修訂條文。因此當某種法規的限制與客戶的目標相背時，却常須由銀行告知該客戶。

有時會因此造成銀行與客戶之間的不愉快。因為那失望的借款人，可能一時不會想到該銀行未曾參與該特

pointed borrower may not pause to realize that his banker has had nothing to do with creating the particular regulation.

A number of good examples could be cited to illustrate this problem. We have only to examine the real estate field to find that existing regulations come into being by reason of loss experiences arising from liberal lending on unrealistic values.

In other words, there is validity to most banking rules and regulations. But, in any case, the banker has no alternative but to follow them strictly.

Aside from all other considerations, therefore, a bank loan must be unquestionably legal in all respects both as to its terms and purpose. Even if a loan application meets regulatory requirements as to margin, maturity, rate, and other considerations, there must be no doubt as to its legality of purpose.