

Finance is the part of economics concerned with _____ *poskytování prostředků* to individuals, businesses and governments. Finance allows these entities to _____ *použít úvěr* instead of cash to purchase goods and invest in projects. For example, an individual can _____ *půjčit peníze* from a bank to buy a home. A company can _____ *obstarat peníze* through investors to build a new factory. Governments can _____ *vydat dluhopisy* to raise money for projects. There are many other aspects of finance, such as corporate finance and public finance.

Institutions such as stock exchanges provide a market for existing _____ *cenné papíry*, which include stocks and bonds. Banks and other financial institutions provide credit. Banking is the business of providing financial services to consumers and business. Some of basic banking services are _____ *běžný účet* (_____ in the UK) and _____ *spořicí účet* and _____ *účet s výpovědní lhůtou* that can be used to save money for future use. Other services _____ *zahrnují půjčky*, credit cards and basic cash management services such as foreign currency exchange.

Banking institutions include commercial banks, savings and loan associations and savings banks. The major differences between these types of banks lie in how they are owned and how they _____ *spravují svá aktiva a pasiva*. Bank _____ *aktiva* are typically cash, loans, securities (bonds but not stocks) and property in which the bank has invested. *Pasiva* _____ are mainly _____ *vkłady* received from the bank's customers, which _____ *jsou stále vlastněna* and can _____ *vybrána vkladateli*.

Other financial institutions that are not banks but nevertheless provide banking services include: finance companies, investment companies, investment banks, _____ *pojišťovna*, pension funds, security brokers and dealers, _____ *hypoteční společnost* and _____ *nemovitostní investiční trusty*.