

Comment réguler la finance devenue folle...

Tsunami financier, plus grave crise depuis 1929, événement totalement imprévisible, épisode de folie collective, fin d'une époque, telles sont quelques-unes des expressions employées pour tenter de décrire – et de circonscrire peut-être ! – un phénomène absolument nouveau : une crise « systémique », donc « globale », qui touche l'ensemble du système financier mondial. De surcroît, la récession qui l'accompagne et qu'elle aggrave aussi, n'est pas notre futur, elle est d'ores et déjà notre présent. Les apôtres du « tout au marché », jusqu'il y peu d'une arrogance sans bornes, ont, pour les plus malins d'entre eux, senti que le vent tournait : ils n'ont désormais plus à la bouche que les mots « régulation » et « moralisation du capitalisme ». Face à ce déluge de « communication », tentons simplement de comprendre et puis de proposer...

Qu'est-ce qu'une banque ?

Inutile de remonter loin dans le passé pour répondre à la question. Il est suffisant de se reporter à ce que disait le législateur en 1993 : « Sont définies comme établissements de crédit, les entreprises belges ou étrangères dont l'activité consiste à recevoir du public des dépôts d'argent ou d'autres fonds remboursables et octroyer des crédits pour leur propre compte ». En termes plus techniques, une banque est un intermédiaire financier qui récolte l'argent sous forme de dépôts et qui transforment ces dépôts en crédits. C'est cette possibilité de recevoir des dépôts qui différencient les banques commerciales des banques d'affaires ou d'investissement (ces dernières sont encore appelées holdings).

Le dépôt peut prendre différentes formes : dépôt à vue, dépôt d'épargne, dépôt à terme. Les différents types de dépôts sont rémunérés par un taux d'intérêt déterminé, variable en fonction de la liquidité du dépôt, i.e. la facilité avec laquelle il peut être transformé en monnaie : ainsi, les dépôts à vue ne sont presque pas rémunérés ; les dépôts d'épargne, qui sont des actifs « quasi-liquides », le sont davantage et ceux à terme le sont encore plus. (En principe, plus le terme est lointain et plus l'intérêt est élevé.) Voici un tableau qui donne la répartition des dépôts en Belgique selon chacune des formes distinguées et selon également l'origine de ces dépôts.

Tableau 1. Répartition et origine des dépôts (millions d'euros)

2002	Dépôts à vue	Dépôts d'épargne	Dépôts à terme	Total
Particuliers et indépendants	26.335	107.412	16.143	149.890
Entreprises non financières	20.194	3.119	20.253	43.566
Entreprises financières	7.583	183	20.229	27.995
Administrations publiques	3.970	132	2.265	6.367
Total des dépôts de la clientèle	58.082	110.846	58.890	227.818

Source : ABB (Association Belge des Banques)

Impreacutėvu Nouveau Deacutepart T

RJ Shavelson



Impreacutevu Nouveau Deacutepart T:

Impreacutevu Nouveau Deacutepart T Book Review: Unveiling the Power of Words

In a global driven by information and connectivity, the ability of words has be more evident than ever. They have the capacity to inspire, provoke, and ignite change. Such may be the essence of the book **Impreacutevu Nouveau Deacutepart T**, a literary masterpiece that delves deep to the significance of words and their impact on our lives. Compiled by a renowned author, this captivating work takes readers on a transformative journey, unraveling the secrets and potential behind every word. In this review, we will explore the book is key themes, examine its writing style, and analyze its overall impact on readers.

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