

《美国银行业危机余震持续 “信贷紧缩”致小企业融资困难》

据彭博社报道，近期美国多家银行倒闭，致使信贷条件进一步收紧，更多小企业称获得贷款的难度加大。全美独立企业联盟(NFIB)10日公布的一项调查显示，频繁借款的小企业主中有9%认为融资比三个月前更困难，创下了2012年12月以来最高纪录。9%的受访者预计，未来3个月信贷环境将更为严峻，这追平10年来的最高水平。



three months earlier, the most since December 2012, according to a survey from the National Federation of Independent Business out Tuesday. The same share expects tougher credit conditions in the next three months, matching the highest level in a decade.

全美独立企业联盟(NFIB)10日公布的一项调查显示，频繁借款的小企业主中有9%认为，与三个月前相比融资更加困难，创下2012年12月以来最高水平。9%的受访者认为未来三个月信贷条件将进一步紧缩，达到十年来的最高水平。

“ Small-business owners are cynical about future economic conditions, ” Bill Dunkelberg, NFIB chief economist, said in a statement. “ There are major uncertainties ahead, most immediate is concern that a banking crisis could develop. ”

NFIB首席经济学家比尔·敦克尔伯格在一份声明中说："小企业主对未来的经济状况持怀疑态度。未来存在严重的不确定性，最紧迫的问题是担心银行危机可能持续。"

The collapse of four banks in March, most notably Silicon Valley Bank and Signature Bank, prompted many lenders to tighten standards on business loans. That's made it even more difficult for smaller firms to borrow, compounding what was already a tough financing environment after a year's worth of interest-rate hikes from the Federal Reserve.

三月份，硅谷银行、签名银行等四家银行倒闭，促使许多银行收紧商业贷款的标准。小企业获得贷款的难度则更大，令美联储持续加息一年后本已严峻的融资环境雪上加霜。

The dimmer news on credit, along with a deteriorating outlook for sales and expansion plans, helped drive the NFIB's small-business optimism index down 0.8 point to a three-month low of 90.1 – well below pre-pandemic levels.

鉴于信贷方面消息更加悲观，加之销售和扩张计划前景恶化，NFIB将小型企业乐观指数下调0.8至90.1，这是近三个月的低点，远低于疫情前的水平。

Some 26% of owners who borrow said they paid a higher interest rate in March compared to three months earlier, the biggest share since 2006.

约26%的借款小企业主表示，3月利率比三个月前更高，创下2006年以来的最高比例。

Even though credit is getting a bit more difficult, it ranks well below inflation and quality of labor as the single biggest problem for small businesses.

虽然融资难度略有上升，但其对小企业构成的挑战远不及通胀和劳动力质量。

The share of owners who say they believe the next three months will be a good time to expand fell to the lowest since 2009, the report showed. Firms also dialed back capital spending plans.

报告显示，认为未来三个月将是扩张好时机的小企业主比例降至2009年以来最低。小企业也缩减了资本支出计划。

The survey also showed a net 15% said they expect weaker sales in the next three months, the largest share since August.

调查还显示，有15%的受访者预计未来三个月销售更为疲软，这是自去年8月以来最高水平。

重点词汇

borrow 借；借用；借入；借贷；引用，借用；担保物；什一税；博罗

frequently 频繁地；经常

harder 努力地；费力地；艰难地；猛力地；猛烈地；彻底认真地；坚固的；坚硬的；结实的；难做的；难懂的；难以回答的；困苦的；艰苦的；艰难的；hard的比较级

compared to 与…相比；比拟，比作

three months 三个月；三个月了；三个月内；三月

according to 根据；据；按；依照；按照

Federation 联邦；联合会；同盟；联盟

expects 预料；预期；预计；等待；期待；盼望；要求；指望；expect的第三人称单数

tougher 强硬地；顽强地；艰苦的；艰难的；棘手的；严厉的；强硬的；无情的；坚强的；健壮的；能吃苦耐劳的；坚韧不拔的；tough的比较级

decade 十年；十年期