**Translate the following text into Arabic:**

A **bank** is a [financial institution](https://en.wikipedia.org/wiki/Financial_institution) that accepts [deposits](https://en.wikipedia.org/wiki/Deposit_account) from the public and creates [credit](https://en.wikipedia.org/wiki/Demand_deposit). Lending activities can be performed either directly or indirectly through [capital markets](https://en.wikipedia.org/wiki/Capital_market). Due to their importance in the financial stability of a country, banks are [highly regulated](https://en.wikipedia.org/wiki/Banking_regulation) in most countries. Most nations have institutionalized a system known as [fractional reserve banking](https://en.wikipedia.org/wiki/Fractional_reserve_banking) under which banks hold liquid assets equal to only a portion of their current liabilities. banks are generally subject to [minimum capital requirements](https://en.wikipedia.org/wiki/Minimum_capital_requirement) based on an international set of capital standards, known as the [Basel Accords](https://en.wikipedia.org/wiki/Basel_Accords).