



*Financial English:
Listening & Speaking*

金融英语听说

主编 陈建辉

高等学校英语拓展系列教程



语言技能类

语言应用类

语言文化类

专业英语类



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主 审：马龙海 关兴华 王俊生 刘沛富

主 编：陈建辉

副主编：庄大军 张铁军 赵惠娟

编 者：（以姓氏笔画为序）

汤新煌 李海燕 李 媛

杨莹莹 陈尹晴 陈树坤

夏 娟 黄希楠 樊 雪

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《金融英语听说》的编写出版旨在为有意学习和提高金融业务英语的高校学生以及金融从业人员提供一套内容新颖、题材多样的金融英语听说教材。本教材根据 ESP 教学的特点、金融业务的性质和要求以及学习者的需求和目标,设计了内容丰富、难度适中、形式多样的听力理解和口语训练任务,既可以作为本科院校大学英语拓展课程的学习教材,也适合学习者自主学习训练。本套教材包括学生用书、教师用书和录音光盘。教师用书含有学生用书涉及的录音脚本、脚本译文和练习答案。为了帮助学习者了解金融业务的操作流程,熟练地掌握常用的金融英语表达方式,每个单元按业务分类列出了常用金融英语短语和词组,方便学习者查阅、记忆和使用。本书的编写坚持由浅入深、循序渐进的原则,既适合金融业务经验丰富且需要提高专业英语听说技能的金融业从业人士自学,也适合英语基础较好但需要提高金融专业知识的在校学生作为课堂学习教材或者自学资料。

本教材设计的教学时数为 32 学时。全书分 8 个单元,每个单元涉及一种相对独立的金融知识或业务,涉及中国金融机构、银行存款业务、银行贷款业务、财务报表、金融工具、国际结算、外汇交易和证券保险市场。每单元通过多种形式的课堂活动,导入相关金融业务,通过形式不同的短对话、长对话以及短文的听力理解训练,逐步引导学生学习和掌握相关的金融业务英语表达方式,然后按照有关学习任务的提示和要求,进行金融业务情景对话、小组活动、个人演讲或者新闻发布等活动。这些活动有助于学习者学习和掌握如何在不同的金融业务场景中,用英文处理相关业务,强化对听力内容的理解和掌握,最终达到提高口语表达能力的目的。

本教材主要以特定金融业务语言环境为背景设计学习任务,让学生把完成学习任务与执行或开展某种金融业务活动结合在一起。学习任务体现了现实性和真实性,类似于自然的职业行为和社会行为,学生在解决问题完成任务的过程中能够自然而然地学习和运用金融专业英语术语,实现学习目标。因此,学习者在学习的过程中,必须明确:1) 要尽可能地了解和掌握更多的金融业务基本概念和基本词汇;2) 要反复练习以提高金融业务场景所要求的职业语言交际技能。

本教材的内容主要包括:

1. 特定金融业务的场景以及相关话题:金融业务里的存款种类的咨询与介绍、贷款种类的咨询与介绍、国际结算业务的程序以及客户的接待、汇款转账业务的处理、外汇兑换、保险产品的介绍等;

2. 学习者在模拟的金融业务场景里所扮演的角色:银行柜台工作人员、银行管理人员、外汇部经理、结算部资深职员、银行客户、保险公司业务员等;

3. 角色的具体任务：银行工作人员介绍跟单托收业务流程或跟单信用证业务流程、银行经理接待客户并解释银行贷款种类以及利率计算、保险业务员介绍保险产品等；

4. 完成任务或处理相关业务的交际策略、语言技能和要求；

5. 与任务相关的信息：相关的专业知识点或处理特定业务的概念、专业词汇或术语等；

由于教学时间有限，本教材始终将培养学生的金融专业英语语言能力作为首要任务。在各种学习任务的开展中，对于金融专业知识或概念，建议采取学生“自主学习”、教师“点到为止”的策略，广泛介绍但不深入讲解，以激发学生进一步自主学习的兴趣为目的。教材中的大量与金融业务相关的听力资料将逐步引导学习者了解某些特定专业基本概念或常识，同时学习和掌握相关的金融英语语言知识和表达技巧。学生通过大量的听力训练和模拟情景口语训练，熟悉相关专业知识点或概念，学习和掌握相关的专业术语表达和语言技能，提高交际能力，完成相应的学习任务。在使用本教材的过程中，学习者可以实现在特定金融业务环境下运用金融英语专业术语的目标。通过特定场景中特定任务的完成，经过信息转换、分析推理、处理业务、解决问题、归纳分类、定义和总结等活动，学习者可以运用所学专业知识和语言技能解决金融业务中可能遇到的实际问题，获取和交流信息并处理相关金融业务，将语言技能的培养和金融专业知识的学习有机地结合起来，最终提高金融英语语言运用能力。

使用者可以根据具体情况灵活处理教材设计的学习任务。如果有足够的教学时间，可以在课堂上组织进行听力训练和开展各种口语活动。如果课堂教学时间不够充裕，可以要求学生在课外自主进行某些听力练习和口语活动的演练，在课堂上则主要组织开展各种口语活动。

本教材的主编为广东金融学院陈建辉。

本教材的主审为广东金融学院副院长马龙海教授，外语系主任关兴华教授、副主任王俊生教授和副主任刘沛富教授。

参与教材编写的有陈尹晴、陈树坤、樊雪、黄希楠、李滨、李海燕、汤新煌、夏娟、杨莹莹等。

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在本教材的编写过程中，曾得到新西兰籍教师 Doc Howard 的帮助。在此一并表示感谢。

Contents

iii

Unit 1

Banks and Banking Organizations

P1

I Warm-up	2
II Short Dialogs	3
III Long Conversations	6
1 Bank of China	6
2 Foreign Banks in China	9
IV Lecture & News Report	11
1 Banks in China	11
2 News on the HSBC Bank	14
V Research & Presentation	16
VI Technical Terms	16

Unit 2

Deposit Services

P20

I Warm-up	21
II Short Dialogs	21
III Long Conversations	25
1 Personal Deposit Services	25
2 Depositing Money	28
IV Lectures	30
1 Types of Bank Accounts	30
2 Money Creation	32
V Research & Presentation	34
VI Technical Terms	35

Unit 3

Lending Business

P37

I Warm-up	38
II Short Dialogs	38
III Long Conversations	42
1 Applying for an Auto Loan	42
2 Personal Consumer Durables Loans	45
IV Lecture & News Report	47
1 Lending Business	47
2 News on the Citigroup	49
V Research & Presentation	52
VI Technical Terms	52

Unit 4

Financial Statements

P55

I Warm-up	56
II Short Dialogs	57
III Long Conversations	60
1 Entries of Financial Statements	60
2 Statements of Cash Flows	64
IV Lectures	68
1 Accounts and Entries	68
2 Chart of Accounts	69
V Research & Presentation	71
VI Technical Terms	73

Contents

Unit 5

Financial Instruments

P76

I Warm-up	77
II Short Dialogs	79
III Long Conversations	82
1 Bill Discounting	82
2 A Banker's Draft	85
IV Lectures	88
1 Banker's Acceptance	88
2 Types of Bills of Exchange	90
V Research & Presentation	93
VI Technical Terms	94

Unit 6

International Settlement

P96

I Warm-up	97
II Short Dialogs	98
III Long Conversations	100
1 Types of Letters of Credit	100
2 The Procedure for L/C Business	104
IV Lectures	107
1 Documentary Collections	107
2 Means of International Settlement	110
V Research & Presentation	112
VI Technical Terms	113

Unit 7

Foreign Exchange Dealings

P116

I Warm-up	117
II Short Dialogs	118
III Long Conversations	121
1 Buying RMB Against USD	121
2 Selling RMB <i>Yuan</i> for the US Dollar	124
IV Lectures	126
1 Foreign Exchange Dealings with a Bank	126
2 Futures Transactions	129
V Research & Presentation	131
VI Technical Terms	132

Unit 8

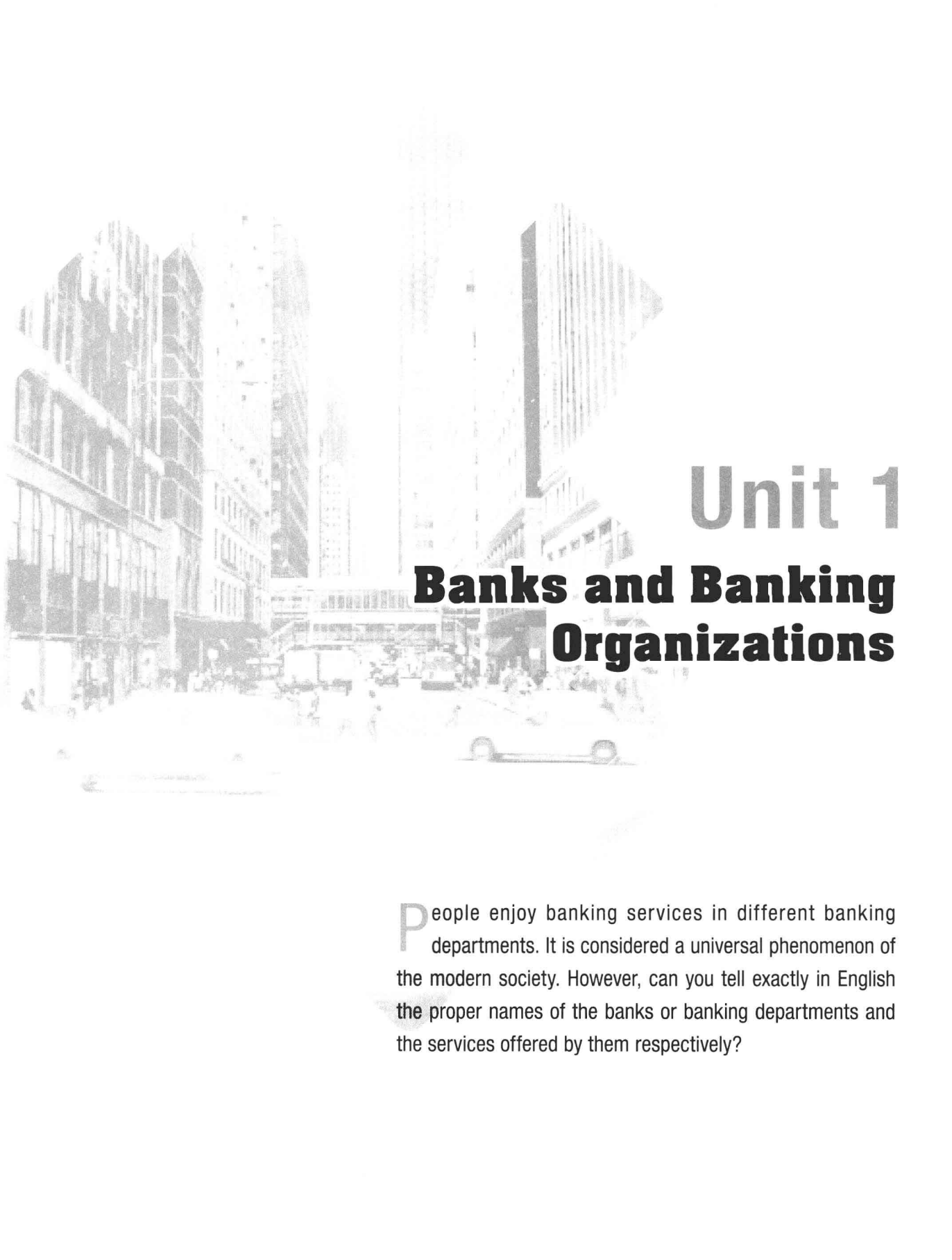
Insurance and Securities

P134

I Warm-up	135
II Short Dialogs	136
III Long Conversations	139
1 Types of Insurance Products	139
2 Insurance for Individuals	142
IV Lecture & News Report	145
1 Insurance Companies	145
2 News on Stock Market	147
V Research & Presentation	149
VI Technical Terms	150

Bibliography

P153



Unit 1

Banks and Banking Organizations

People enjoy banking services in different banking departments. It is considered a universal phenomenon of the modern society. However, can you tell exactly in English the proper names of the banks or banking departments and the services offered by them respectively?

I Warm-up

1. Tell the names of the following banks according to their logos and acronyms, both in English and in Chinese.



① PBC



② ABC



③ ICBC



④ CCB



⑤ BOC



⑥ BOCOM



⑦ IB



⑧ CMBC

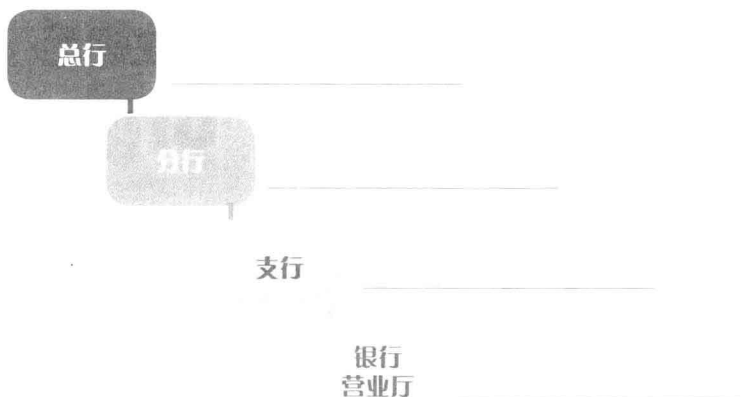


⑨ CMB



⑩ CEB

2. Give the English equivalents of the following banking organizations and then discuss in pairs the structure of the commercial banks.



3. Give the Chinese equivalents of the following banking services and tell which department offers each service in a commercial bank.

personal service

corporate service

credit card service

online banking or e-banking

II Short Dialogs

Multiple Choice

Listen carefully and choose the best answer to the question after each dialog.

Dialog 1 Which of the following is NOT among the four major commercial banks of China?

- A. Bank of China.
- B. China Construction Bank.
- C. Industrial and Commercial Bank of China.
- D. The People's Bank of China.

Dialog 2 Which of the following is NOT mentioned in the dialog?

- A. China Merchants Bank.
- B. Industrial Bank Co., Ltd.
- C. China Citic Bank.
- D. China Minsheng Banking Corp. Ltd.

Treasure Chest

joint-stock bank 合资银行

Dialog 3 What is the man according to the dialog?

- A. A bank manager.
- B. A clerk of a foreign bank.
- C. A university student.
- D. A teacher from a college.

Treasure Chest

representative office 办事处

Dialog 4 Which of the following has the right to decide the president of BOC?

- A. The shareholders.
- B. The shareholders' meeting.
- C. The Board of Directors.
- D. The President Office.

Treasure Chest

public corporation 上市公司
list on the stock exchange
在证券交易所上市
top authority 最高权力机构

Short Answer Questions

Listen carefully and answer the question after each dialog.

Dialog 1 What does the man want to do and which department will he go to?

Treasure Chest

Personal Finance Center
个人理财中心

Dialog 2 Why does the man go to the Premier Service Center? Where is the center?

Treasure Chest

Premier Service Center
大客户服务中心

Dialog 3 What is the difference between the Credit Card Center and the Credit Department?

Treasure Chest

personal loan 个人贷款
mortgage loan 按揭贷款
corporate borrowings
公司贷款

Listening and Simulating

Listen to the dialogs and fill in the blanks with what you've heard, and then simulate the dialogs in pairs.

Dialog 1

M: I've learnt that the basic banking services offered by _____ at present can be divided into four categories.

W: What are they?

M: _____ services, _____ services, _____ services and _____ services.

W: What's the meaning of corporate services?

M: Corporate services refer to the services offered to companies, _____ and institutions.

W: I think I'm onto it. So personal services are only offered to _____ and online banking includes the services offered _____. Are these services offered by the same department?

M: No. They are offered respectively by the Personal Banking Department, the Corporate Banking Department, the Credit Card Center and the E-Banking Department.

Dialog 2

W: Excuse me, where is the _____ Department? I want to buy some treasury securities.

M: It is over there near Window No. 1. The manager there will _____ for you.

W: By the way, where can I _____ a deposit account if I want to deposit some money?

M: Oh, do it here, you see, _____, and we offer _____ to individual customers. You ought to have a current account here first if you are to buy treasury securities.

Treasure Chest

treasury securities 国库券
current account 活期账户
deposit account 存款账户

Dialog 3

M: Is this _____? I've been notified by your bank that a letter of credit in my favor has arrived. Can I get it and examine it?

W: Oh, a letter of credit? I think you'd better go to _____. They will deal with the business of letters of credit for you.

M: I'm sorry I forgot it. They told me to come to that department. By the way, a credit card is not _____, is it?

W: Absolutely not. If you want to issue a credit card, you'll _____ here.

M: Sorry, I often confuse the terms "credit", "credit card" and "letter of credit". Would you

Treasure Chest

issue a credit card 开立信用卡
a letter of credit in one's favor 以某人为受益人的信用证

please tell me what services are offered by _____?

W: If you _____, you will go there.

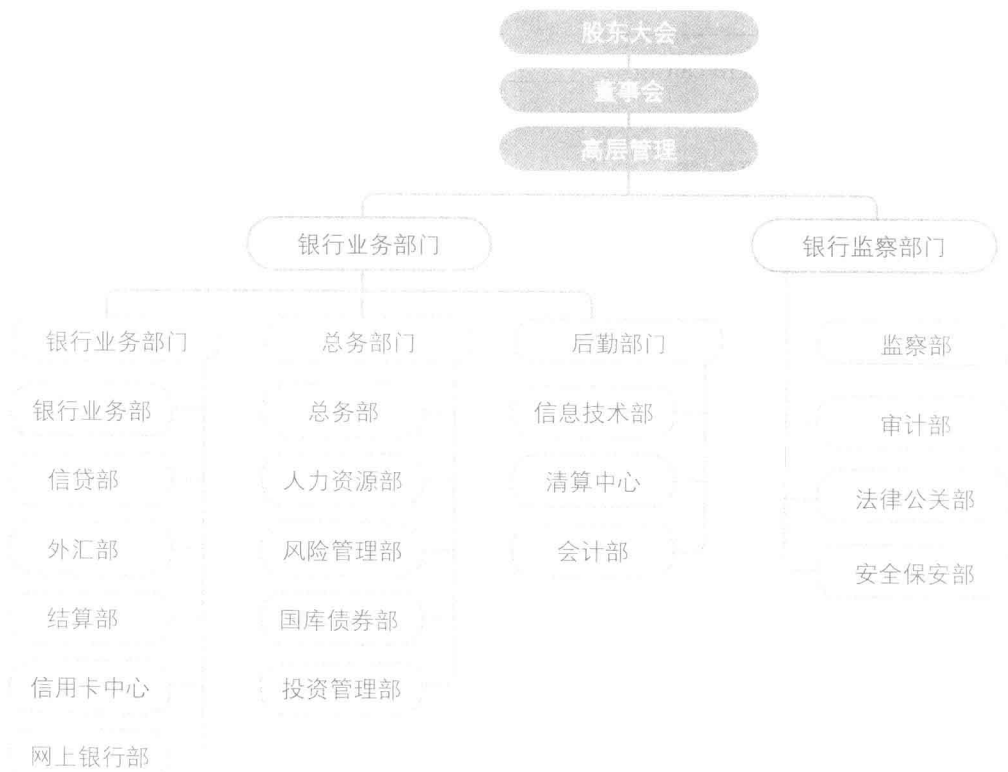
M: Thank you so much. I am going to the Settlement Department.

III Long Conversations

Conversation 1 Bank of China

Task 1 Previewing

1. Give English equivalents of the following banking organizations.



2. Try to tell some of the services offered by the departments in the operational section.

Task 2 Multiple Choice

Listen to the conversation carefully and choose the best answer to each of the questions below.

1. Which of the following statements was mentioned in the magazine *The Banker*?

- A. BOC ranked the 9th among the world's top 1,000 banks in 2007.
- B. BOC is one of the four big commercial banks of China.
- C. The development of BOC is unbelievable.
- D. The top management of BOC is young and effective.

2. What are the main sections under the top management of BOC?

- A. Corporate banking section and retail banking section.
- B. Security section and supervisory section.
- C. Operational section and supervisory section.
- D. Auditing section and inspection section.

3. Which do you think is NOT the duty of the supervisory section?

- A. Auditing the bank's accounts.
- B. Handling general affairs.
- C. Being responsible for the security of the bank.
- D. Overseeing the banking operation.

4. What is the business scope of the operational section?

- A. Banking business.
- B. General business.
- C. Supporting business.
- D. All items mentioned above.

5. Which of the following is NOT mentioned among the businesses offered by BOC?

- A. Retail banking.
- B. Documentary letter of credit.
- C. Online banking or e-banking.
- D. Financial advisory service.

Task 3 True or False

Listen to the conversation again and decide whether the following statements are true or false.

- ☐ 1. Bank of China is mainly engaged in commercial banking, including corporate banking, retail banking, and online banking.
- ☐ 2. The structure of the top management of BOC is made up of the Board of Directors, a number of Committees and the shareholders' meeting, with the Board of Directors being the highest management.
- ☐ 3. The Auditing Department, the Inspection Department, and the Security Department are classified under the supervisory section and all the other departments belong to the operational section.

Task 4 Role-playing

Role-play a conversation in pairs according to the situation and tasks given below.

Situation Li Ming is majoring in journalism. Xiao Hong is his high school classmate, who now works as a bank clerk in BOC. Li Ming is preparing a news report on the Chinese banking system and he asks Xiao Hong for help.

Tasks of Each Role

Li Ming

1. Ask questions about banks in our country;
 - The policy banks;
 - The four major commercial banks;
 - Some joint-stock banks;
 - Some foreign banks.
2. Inquire about businesses or services offered by the commercial banks.

Xiao Hong

1. Give detailed answers to Li Ming's questions;
2. Introduce some traditional banking businesses and services;
3. Invite Li Ming to visit BOC and recommend some departments to Li Ming;
4. Share with Li Ming her work experience in the bank.

Conversation 2 Foreign Banks in China

Task 1 Previewing

Discuss in pairs and answer the following questions.

1. Do you know anything about foreign banks in China?
2. Give some examples of foreign banks in your city.
3. Can you tell the services offered by the foreign banks?

Treasure Chest

Singapore's United Overseas
Bank Group
新加坡大华银行集团
J. P. Morgan 摩根大通

Task 2 Short Answer Questions

Listen to the conversation carefully and then answer the following questions.

1. What is the headline in *China Daily* today according to the conversation?

2. Who is a major rival of HSBC in the Hong Kong market according to the conversation?

3. How can foreign banks get permits to offer services to Chinese domestic residents?

4. What is J. P. Morgan and what services are expected to be offered by the company?

5. What kind of business has been allowed to be offered by foreign banks since 2007?
