



# 欧盟银行业

商务英语听力与笔记教程—银行系列

(学生用书)

岑 华 / 编著

对外经济贸易大学出版社



# 欧盟银行业

欧盟银行业监管与风险控制——银行案例

（学生用书）

第1版 2018年

中国金融出版社

商务英语听力与笔记教程——银行系列

# 欧盟银行业

## Banking in the European Union

(学生用书)

对外经济贸易大学出版社

(京)新登字 182 号

图书在版编目(CIP)数据

欧盟银行业:商务英语听力与笔记教程——银行系列/岑华编著. —  
北京:对外经济贸易大学出版社, 1998.9

学生用书

ISBN 7-81000-880-3

I. 欧… II. 岑… III. 商务-英语-高等学校-教材 IV. H31

中国版本图书馆 CIP 数据核字(97)第 22159 号

© 1998 年 对外经济贸易大学出版社出版发行

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## 欧 盟 银 行 业

商务英语听力与笔记教程——银行系列

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责任编辑: 单基昌

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对外经济贸易大学出版社  
北京惠新东街 12 号 邮政编码:100029

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北京科普印刷厂印刷 新华书店北京发行所发行  
开本:787×1092 1/16 12.5 印张 336 千字  
1998 年 9 月北京第 1 版 1998 年 9 月北京第 1 次印刷

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ISBN 7-81000-880-3/H·199  
印数:0001-3000 册 定价:13.00 元

## 前 言

《商务英语听力与笔记教程——欧盟银行业》是一门专业英语技能课程,适用于大专院校经贸专业高年级或者相当于这一程度的其他专业的学生。本课程的教学任务和目的是:通过录音讲座这一教学形式,介绍欧盟各成员国的银行业,传授一套英语国家常用的英语笔记方法,帮助学生在专业英语听力、笔记和讨论方面掌握以下技能:

1. 提高辨认所听讲座的宗旨以及讲座所涉及的范围的能力;
2. 提高区分所听讲座的重点与非重点、论点与论据的能力;
3. 掌握辨认对讲座结构起提示作用的词语和惯用表达式的能力;
4. 掌握语言逻辑关系的能力,如因果关系、推理与结论等;
5. 提高取舍信息的能力;
6. 提高通过上下文猜测不认识的单词或短语的能力;
7. 掌握如何运用笔记技巧有效地进行笔记的能力;
8. 提高运用专业语言进行有关论题的复述及讨论的能力。

本教程由十五个讲座组成,分别介绍欧盟十五个成员国的银行业。每个讲座都包括两大部分:第一部分谈及上述成员国的金融体制,主要介绍该国银行业的概况、中央银行的主要职能、银行机构与非银行金融组织的划分及其业务范围等;第二部分讲授与银行业密不可分的该成员国的商事组织的法律形式,主要介绍公司制下的股份有限公司和有限责任公司,合伙企业中的普通合伙、有限合伙以及合作,合资经营企业和个人企业等形式的特点与有关的法律要求。

本课程具有集专业英语听力、笔记和讨论为一体的特点。英语笔记可以帮助学生记录和储存在听力过程中所获得的重要信息,边听边记不仅可以保持他们高度的注意力,而且需要他们即时整理、综合和概括所听的内容,为将来复述和讨论提供基础。每个讲座均配备以下练习:

- 1) 词汇预习。学生通过阅读已经给定的定义,在词汇表中找出相对应的单词或短语(通常是专业术语)进行填写,从而加深对该词条的准确理解。
- 2) 笔记范例和笔记练习(Note-taking Exercise)。这项练习旨在传授给学生如何记英语笔记的方法和技巧,为他们提供一个在笔记练习中既能运用所学技巧、也能充分自由发挥的机会。
- 3) 多项选择。该项练习旨在检查学生的笔记内容,是否能够以笔记的形式准确地记录有关事实和数字,是否能够根据有关的数据进行简单的运算。
- 4) 判断题。该项练习旨在检查学生的语言理解能力、分析概括能力和逻辑推理能力。
- 5) 理解。这是一项有针对性的听力和笔记练习,旨在培养学生在听力过程中准确取舍信息和理解的能力。

6) 提示提纲。这项练习旨在提高学生根据提示词迅速捕捉信息并将其综合概括的能力。

7) 填空。这项练习旨在提高学生的英语听力水平,训练学生灵活运用各种笔记技巧的能力。

本套教材包括学生用书一册、教师用书一册和由英籍专家 Trevor Grimshaw 先生录音的八盒录音磁带。

编者

一九九八年一月于

对外经济贸易大学

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# LECTURE 1 BANKING IN AUSTRIA

## Part One

## The Financial System

### Preview of Vocabulary

Fill in each blank with one of the words or expressions listed below. Consult your dictionary for any of these items you are not familiar with.

---

joint-stock bank	factoring	open-market operation	title deed
Lombard and Discount rates	equity investment	leasing	savings bank
shareholding	equity finance	central bank	insurance company
overbanked economy	commercial bank	mortgage bank	clearing

---

1. The most serious problem facing the Austrian banking system is \_\_\_\_\_. This refers to banking overcapacity, because any one bank or bank branch in Austria serves, on average, a mere 1,384 people.
2. When a firm sells its accounts receivable to a bank or other financial institution as a means of financing its current liabilities, we term such a transaction as \_\_\_\_\_.
3. \_\_\_\_\_ refers to the process during which an owner lets land, property or other assets for a specified period to another person who agrees to make payments in exchange.
4. To regulate the money supply, the central bank uses the fluctuations in \_\_\_\_\_, at which lending against bonds and lending against customer bills of exchange are made.
5. Written documents given under seal which evidence ownership of property are called \_\_\_\_\_.
6. The central bank may determine the total of bank reserves and the money supply through \_\_\_\_\_, i. e. by directly selling and buying government securities in the open market.
7. \_\_\_\_\_ is investment by a bank in a company by way of taking part of the equity for the funds provided.
8. \_\_\_\_\_ refers to financing through issuance (sale) of new shares of ownership in a corporate enterprise, either common or preferred stock.
9. In order to meet the ever-increasing demands of customers, banks are formed into large banking partnerships which are called \_\_\_\_\_.

10. The result of holding the controlling block of common stock in another firm is termed \_\_\_\_\_.
11. The act of one bank collecting payment for its customers on cheques issued to them by customers of other banks is called \_\_\_\_\_.
12. A(n) \_\_\_\_\_ is a contractual savings institution that provides a method of risk sharing among persons facing the same sort of risk by paying premiums into a fund to be used to reimburse those members of the group harmed by the occurrence of the risk.
13. \_\_\_\_\_ are important financial intermediaries that provide a wide range of services to both depositors and borrowers. They have become "department store" of finance, engaging in many types of lending, some types of investing, and many activities closely related to lending and investing.
14. \_\_\_\_\_ is a government-owned or government-controlled bank that holds the reserves of commercial banks, issues currency, and regulates a country's supply of money and credit.
15. A(n) \_\_\_\_\_ is a financial institution that collects the deposits of small savers and invests the funds in government securities and corporate stocks as well as providing mortgage loans and consumer loans.
16. A(n) \_\_\_\_\_ is a financial intermediary that uses borrowed and equity funds to make mortgage loans, and then sells those loans to other institutions such as insurance companies and uses the proceeds to make more loans. \_\_\_\_\_, although called banks, are not depository institutions, because they do not accept deposits.

## Note-taking Model

You are going to hear the lecture twice. For the first time, look at the note-taking model in outline form below while you're listening. You will notice that symbols and abbreviations have been used to save note-taking time. For the second time, you are supposed to take your own notes on the main ideas and important facts of the lecture. Now, listen to the tape.

## The Financial System

1 Jan. '95      Aus. Fin. & Swe.-EU  
-comp. -intensified  
"      -benef. → overbanked econ.

Aus. fin. sec.    ə bkg. & nonbkg. (e. g. ins. co., factoring, leasing + eq. fin. co.)  
-focus; ctr. bk., com. bks., spec. bkg. inst. & for. bks.

**Ctr. Bank** = ANB -estab. '46  
 -issue bknts. & state bk.  
 -joint-stock co. -50 % ←state  
 -50 % ←var. org. (tr. unions, ins. co., co-op. etc.)

functions        -ctrl. money supply, settle for. trans., etc.  
                   -indep. b co-op. w/MOF-ctrl. bkg. syst.  
                   -lndg. & for. exch. instr. = min. res., L + D rates, & open-mkt. oper.  
                   -maint. cur. stab. + fin. syst. integrity  
                   -create min. stand. → nat. payt. syst.

**Bkg. Syst.**        - + 1, 000 incorp. bks. incl. dom. & for.

Aus. bks.        -1. groups linked by a central institution  
                   2. joint-stock banks and private bankers  
                   3. building societies  
                   4. specialised banking institutions

1.                -indep.  
                   -head = ctr. inst. -prov. ctr. clearing facilities & admin. min. res.  
                   a 1) sav. bk.                                safeg. deposits  
   - + 120 bks. - + 900br.  
   -largest: GiroCredit-Aus. 3rd largest  
   EÖS-C-        "    7th        "  
                   2) agr. bkg. co-op                        -most dectr.  
   -2, 400-rural areas  
   -prov. fin. → agr. sector = dep. source  
                   3) bkg. co-op. → sm. busi.                -fin. sm. busi.  
                   4) prov. mort. bk.                        -prov. loans ← title deeds-loc. auth. + pub.  
   -1/each fed. prov.

2.                Joint-stock bks. -incl. BA(largest) & C-B (2nd largest)  
                   str. + oper. = Germ. univ. bks. (e. g. fin. tr. + ind., cond. int. busi. etc.)  
                   Priv. bks. = bkg. houses + priv. bks. ← partnerships  
   -prov. invt. serv. → wealthy ind.

3.                -5 = largest fin. prov. -housing constr.  
                   -mkt. sh. : 35% -40%

4.                -purp. = prov. non-trad. serv. : factor., leasing, eq. fin., long-t. loans → ind.,  
   prom. invt. + exp. fin. thro' shhldg. + eq. invt.  
                   -largest: ÖK/Postsp.

For. bks.        -same regulations-req. licence-MOF  
                   -licence for each add. br. ←        "

motive

∴ large int. bks. - E. Eur. busi. thro' Vienna. oper.





5. (a) one  
(b) two  
(c) three  
(d) none of the above
6. (a) Bank Austria and GiroCredit  
(b) GiroCredit and die Erste Österreichische Spar-Casse  
(c) Creditanstalt-Bankverein and Bank Austria  
(d) Bank Austria and Postsparkasse
7. (a) offering investment services to rich people  
(b) providing mortgage loans for wealthy individuals  
(c) offering long-term loans to industry  
(d) providing investment services for the general public
8. (a) between 30 % and 40 %  
(b) between 35 % and 45 %  
(c) between 30 % and 45 %  
(d) between 35 % and 40 %
9. (a) deposit-taking  
(b) equity finance  
(c) leasing  
(d) factoring
10. (a) die Erste Österreichische Spar-Casse  
(b) Österreichische Kontrollbank  
(c) Creditanstalt-Bankverein  
(d) Austrian National Bank
11. (a) obtain a licence from the central bank  
(b) register its business with the Ministry of Finance  
(c) get a licence from the Ministry of Finance  
(d) file its documents with the central bank
12. (a) to provide long-term loans for the local industry  
(b) to finance east-west trade  
(c) to offer clearing facilities  
(d) to finance securities investment

### **True-False Statements**

You are to read fifteen statements about the information contained in the lecture. Decide whether each statement is true or false. If it is true, place a T in the blank space next to the number of the statement. If it is false, place an F next to the number of the statement. You should use your notes to help you decide.

1. \_\_\_\_ The Austrian banking institutions include commercial banks, savings banks, building societies and insurance companies.
2. \_\_\_\_ Austria will benefit from joining the EU because its overbanked economy may get improved.
3. \_\_\_\_ The Austrian National Bank is a state-owned bank because over 50 % of its stock is owned by the state.
4. \_\_\_\_ Since the Austrian central bank is independent of the state, it takes the sole responsibility of controlling and supervising the banking system.
5. \_\_\_\_ One of the main functions of the Austrian National Bank is to maintain the stability of the currency and the integrity of the financial system.
6. \_\_\_\_ The category of groups linked by a central institution is so called because at the head of each group is a central institution with special functions.
7. \_\_\_\_ Savings banks in Austria are primarily concerned with providing finance for small businesses.
8. \_\_\_\_ Like other commercial banks , the agricultural banking co-operatives are located in the centre of towns and cities.
9. \_\_\_\_ Loans provided by provincial banks are secured by both goods and title deeds.
10. \_\_\_\_ The three largest banks in Austria ranked in order are Bank Austria, Creditanstalt-Bankverein and GiroCredit.
11. \_\_\_\_ The operations of the joint-stock banks in Austria include lending to trade and industry and international transactions.
12. \_\_\_\_ Private bankers are organised in the legal forms of incorporated company and partnership.
13. \_\_\_\_ Shareholdings and equity investments are means of promoting investments and export financing by specialised banking institutions.
14. \_\_\_\_ In Austria both foreign and domestic financial institutions must comply with the same banking regulations.
15. \_\_\_\_ It is implied in the lecture that foreign banks are allowed freely to open branches within the country.

Check your answers.

## Part Two

## Business Organisation

### Preview of Vocabulary

Fill in each blank with one of the words or expressions listed below. Consult your dictionary for any of these items you are not familiar with.

investment fund

participation fund

jointly and severally

denomination

patent

subsidiary

sole proprietorship

joint venture



1. In a general partnership, all partners are \_\_\_\_\_ liable for the partnership debts; in other words, they face liability when a creditor elects to sue each of them individually or to sue all of them together in the event of default.
2. By \_\_\_\_\_, we mean documents that have some value or represent something of value such as share certificate, bond certificate and life insurance policy.
3. A(n) \_\_\_\_\_ is a company where the controlling interest, but not necessarily the whole share capital, is owned by another company.
4. For a private limited company, the face value of a share is 1,000 Schillings, which is the minimum \_\_\_\_\_ of a share by law.
5. \_\_\_\_\_ are funds that collect from their members and invest collected funds in the securities of corporations and others on behalf of their members.
6. A(n) \_\_\_\_\_ is a collaboration between two or more firms in one or more areas of activity. This may take any legal form, joint subsidiary, joint committee, etc. under the EU regulations.
7. When you take out a(n) \_\_\_\_\_, you take out a legal protection for an invention.
8. The simplest legal form of business organisation for an unincorporated business that has a single owner/manager is \_\_\_\_\_.
9. A(n) \_\_\_\_\_ is a fund in which members of a group of lenders each provide a fraction of the total financing.
10. A business that is formed into a legal corporation is an \_\_\_\_\_ business.
11. \_\_\_\_\_ is a type of association of two or more persons as co-owners to carry on a business for profit.
12. A(n) \_\_\_\_\_ is an organised place where equities(stocks) are traded.
13. \_\_\_\_\_ is the standard monetary unit of Austria.

### Listening Focus

Go over the following comprehension questions before you hear the second part of the lecture. Then, listen to the talk and answer the questions.

1. What is the major difference between a subsidiary and a branch in Austria?
- 

2. What must a stock corporation (AG) do in order to come into existence?
-