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随身听英语口语系列
轻轻松松练口语

银行英语口语

ORAL ENGLISH ON BANKING

编著：卜洪运
龚 滢



知识出版社

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UNIT 1 Structure and
Functions of a Bank
银行结构与功能

Warm up words and phrases

capital	<i>n.</i>	资本; 资金
cashier	<i>n.</i>	现金主管; 出纳员
charter	<i>n.</i>	银行执照
checking ac- count	<i>n.</i>	支票账户
clerical	<i>adj.</i>	银行职员的
invest	<i>v.</i>	投资
loan	<i>n.</i>	贷款
president	<i>n.</i>	董事长, 行长
profit	<i>n.</i>	利润
saving account	<i>n.</i>	定期存款; 储蓄账 户
stockholder	<i>n.</i>	股东





account *n.* 银行账户
 Board of Di- *n.* 董事会
 rectors

Warm up the sentence patterns

1. Are the members of the board of directors stockholders?
 董事会成员持有股票吗?
2. When will the board of directors have a meeting?
 董事会成员何时开会?
3. He's a member of the board of directors.
 他是董事会成员。
4. They put up the necessary capital.
 他们提供了必要的资金。
5. What are the amount of the capital?
 资本总额是多少?
6. They had some troubles to raise capital.

扩大资本对他们来说有点困难。

7. They hire the president and vice-president, along with the cashier.
他们雇用了总裁、副总裁和出纳员。

8. You'd better see the cashier about that.

你最好看看出纳是怎么做。

9. The cashier is on vacation just now.
出纳员现在正在休假。

10. permission granted by the government to do business
银行执照

11. They were granted a charter by the government.

他们由政府颁发了执照。

12. When was the charter granted?
什么时候发执照?



13. I don't think they will be able to get a charter.

我想他们开不来执照。

14. I guess your work has to do with checking accounts

我猜你是做支票账户工作的。

15. How much money is left in my checking account?

我支票账户上还剩多少钱？

16. I'd like to close my checking account.

我想注销我的支票账户。

17. Do you have any clerical jobs open now?

你们的职员现在办公吗？

18. We're behind on our clerical work.

我们拖延了办公室工作。



19. The board hires them, along with the clerical workers.

委员会雇用了他们和办公室职员。

20. I'd like to invest in some mutual bonds.

我想买一些随时可换成现款的债券。

21. How much money does she have to invest?

她得投资多少钱?

22. I guess your work had to do with making loans.

我猜你是做贷款工作的吧。

23. He's afraid he's made a bad loan.

恐怕他这笔贷款贷错了。

24. What is the amount of the loan?

贷款数目是多少?

25. The board hires the president and



the vice-presidents.

董事会雇用了董事长和副董事长。

26. The decision will have to be made by the president

董事长会做出决定。

27. Doesn't that company have a new president?

那家公司不是有了新董事长了吗？

28. Do you divide all the profits among the stockholders?

你给股东们分红了吗？

29. We expect to make a nice profit this year.

我们期待今年获得不错的利润。

30. The profits have been slowly rising.

利润在逐步增长。

31. I guess your work had to do with savings accounts.

我猜你是做储蓄工作的吧。

32. They have a savings account with us.

他们和我们有一个联合储蓄账户。

33. He decided to put the money in a savings account.

他决定把钱存到定期账户上。

34. The statement will be sent to all the stockholders.

股东们都会得到通知。

35. He's one of our largest stockholders.

他是我们最大的股东之一。

36. I guess your work had to do with checking accounts



我猜你是做银行账户工作的吧。

37. We've had an account with them for years.

我们和他们开了很多年的联合账户了。

38. You don't made much on that kind of account

开那种账户,你赚不了什么钱。

■ Listen & Speak 1

Student: Now there appear a lot of banks in China.

学员: 现在在我国出现了许多银行。

Banker: That's true. Some endemic banks and private banks appeared in China besides the national banks.

银行家：是的，除了国家银行外，还出现了许多地方性和私人银行。

Student: Every private bank, I think, must have necessary capital in the beginning, then they were granted a charter from our government.

学员：我认为每一家私人银行最初都必须有一定数额的资本，然后从政府那里领取营业执照。

Banker: The stockholders own the private bank, Some people are chosen from the whole stockholders to compose the board and operate the bank.

银行家：私人银行的老板就是股



东, 股东选出一部分人组成董事会来经营银行。

Student: And the board of directors hires the president and the vice-presidents to manage the bank.

学员: 然后, 董事会雇佣一名行长、若干名副行长来管理银行。

Banker: That's right. Along with the cashier, department manager and the other clerical workers.

银行家: 对, 同他们一起受雇的还有现金主管、部门经理及其他银行职员。

Student: Does the bank invest?

学员: 银行进行投资吗?

Banker: Yes, The planning of the