

中等银行学校试用教材



# 银行基础英语

BASIC BANKING ENGLISH

中国金融出版社

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# 银 行 基 础 英 语

(涉外及非涉外专业通用)

《银行基础英语》编写组

中国金融出版社

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## 编审说明

本书是按照银行中专学校计划的要求，为涉外及非涉外两类专业的教学需要编写的教材，也可供金融系统各类中专教学和干部培训使用。

本书共二十个单元，供两个学期学习。第一至十单元在选材内容上，主要是介绍银行和货币的基本概念、历史沿革、银行的职能及业务范围等；在结构安排上，每个单元均由课文、补充材料和语法三部分组成，力求在增加学生专业知识的同时，培养学生的专业外语能力。第十一至二十单元在选材内容上适当拓展了深度和广度，展开介绍了银行业务，货币在银行和整个经济运行中的作用、货币与银行对社会经济的影响等；在结构安排上，每单元改成由课文、补充材料和写作三部分组成，意在使学生在掌握了基本词汇，语法知识的基础上，扩大阅读能力，进一步提高专业外语的语言技能。

本书是由中国人民银行教育司组织有关人员编写的。

主编：黄如柏

编写人员：蒙志全（第七、十二单元），杨家华（第五单元课文、第十七单元）、余静（第十八、十九、二十单元）、黄如柏、陈汉华（编写所有其他单元和写作练习）、语法由黄如柏编写，另外，山西银行学校路秀珍同志参加了初稿有关单元的编写。

现经我们审定，本书可以作为银行中等专业学校试用教材出版。各单位在使用过程中有何修改意见和建议，请函寄中国人民银行教育司教材编审室。

中国人民银行教材编审委员会  
1991年1月

## 使用说明

本书教学对象为银行中专涉外及非涉外两类专业的学生。全书共二十单元，供两个学期使用。

第一学期为第一至十单元。每个单元由课文 (Text)、补充材料 (Supplementary Material)、语法 (Grammar) 等三部分组成。

(一) 课文基本选用原文，必要处略予删改，内容全部与金融专业有关。部分生词释义试行由英汉结合过渡为用英语解释英语的方式。每篇课文后的预习检查 (Questions For Preview Check) 是帮助学生改进学习方法，培养正确的阅读习惯的重要环节，教师必须督促学生认真完成。

(二) 补充材料为涉外专业学生必学的正式课文，不可降低学习要求。非涉外专业的学生则可按其实际水平灵活掌握。

(三) 语法的主要内容为句型教学。多年实践证明，这应是中专业英语语法的中心。本书共介绍 23 种句型，配以精选的汉英互译练习。这对提高学生的自学能力将大有裨益。

除句型教学外，还安排了词汇 (Vocabulary)、构词 (Word Building)、结构 (Structure) 等语法内容，其目的在于复习、巩固常用词；熟悉英语的基本构词法，借以扩大

词汇量；掌握一些常用结构，提高表达能力。编者认为，完成这些练习有助于学生从总体上把握英语的脉络，全面充实自己，自觉地学习，踏踏实实地攀登大纲要求的高度。

## 二

第二学期为第十一至二十单元。每个单元由课文、补充材料和写作 (Writing Practice) 等三部分组成。

(一) 课文后安排了课文理解 (Comprehension of the Text) 和翻译 (Translation)。这两项练习中除了紧扣课文内容的一般题目外，还设计了一定比例的、必须灵活作答的开展题，要求学生既紧靠课文，又必须摆脱课文才能完成学习任务。

(二) 对补充材料的要求同第一学期。涉外专业学生必须完成增设的完型填空 (Close)。

(三) 限于学时，写作练习的目的与其说是提高写作能力，不如说是提高阅读能力。教师们可注意尺度。

## 三

编者认为，本书为银行中专英语学习的范围、深度、广度、方法等作了尽可能符合语文规律和教学规律的探索和改进，欢迎批评，赐教必复。

编者

1991年7月于上海

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## **UNIT ONE**

### **Text**

#### **What Is a Bank?**

Whenever banks are mentioned in China, it is natural to be associated with the People's Bank of China. This is because its branches can be found in the cities in this country, and this bank is commonly known as the leading body of the Chinese banking system which includes specialized banks such as the Agricultural Bank of China, Bank of China, the People's Construction Bank of China, the Industrial and Commercial Bank of China, Bank of Communications, Investment Bank of China and other banking institutions.

But what is a bank then? It may be advisable to define a bank as an institution for doing financial work. Here, each specialized bank has its own business activities, but there are two basic functions in common.

One is to accept deposits of money from customers;

The other is to make loans to the customers who wish to borrow.

With the continuous development of China's economy

and trade, especially after the country has opened to the outside world, banks will be playing more and more important role in our lives.

### Questions For Preview Check

Mark the one that is suitable to each of the statements or questions:

1. The Chinese people are familiar with the People's Bank of China mainly because \_\_\_\_\_.
  - a. it is the main body of Chinese Banking.
  - b. its branches can be seen in the cities and towns.
  - c. it has some specialized banks.
  - d. its function is to receive money from and make payments to customers.
2. Which of the following banks is not mentioned in the text?
  - a. The Agricultural Bank of China.
  - b. Bank of East Asia.
  - c. The Industrial and Commercial Bank of China.
  - d. The People's Construction Bank of China.
3. How many basic functions does a bank have?
  - a. more than two      b. less than four
  - c. as many as two    d. more than two but less than four

## New Words

mention	['menʃən]	vt.提起
natural	['nætʃərəl]	a.自然的
associate	[ə'səʊʃieɪt]	vt.把...和...联系 起来
branch	[brɑ:ntʃ]	n.分行;分店
commonly	['kɒməni]	ad.通常(地)
leading	[li:diŋ]	a.领导的
body	['bɒdi]	n.主体
banking	['bæŋkiŋ]	n.银行业
system	['sɪstəm]	n.体系
include	[in'klud]	vt.包括
specialized	['speʃəlaɪzd]	a.专业的
construction	[kən'strʌkʃən]	n.建设
commercial	[kə'mɜ:ʃəl]	a.商业的
communication	[kən.mju:ni'keɪʃən]	n.(usu.pl.)交通; 电讯设备
investment	[in'vestmənt]	n.投资
institution	[.ɪnstɪ'tju:ʃən]	n.机构; 协会; 学校
advisable	[əd'vaɪzəbl]	a.适当的; 合适的
define	[di'faɪn]	vt.下定义
financial	[faɪ'nænʃəl]	a.金融(上)的
function	['fʌŋkʃən]	n.功能
accept	[ək'sept]	vt.接受
deposit	[di'pɒ:zɪt]	vt.存钱; 存款

loan	[ləʊn]	n. 贷款
customer	['kʌstəmə]	n. 顾客

### Phrases & Expressions

be associated with	和...联系在一起
be known as	被认为是
such as	诸如
in common	共同的
make loans	办理贷款
open to the outside world	对外开放

### Notes

1. ...this bank is commonly know as the leading body of the Chinese banking system...  
...该银行通常被认为是中国金融体系的主管部门...
2. It may be advisable to define a bank as an institution for doing financial work.  
将银行解释为办理金融业务的机构可能是较为恰当的。

### Stndy & Practice

#### Comprehension of the text

Answer the following questions:

1. Would you give a clear definition for the word

“bank”?

2. Could you name all kinds of specialized banks in China?
3. What basic functions does each bank (have to) perform?
4. What role is a bank playing nowadays?
5. Is there any bank in the neighborhood you live in?
6. Do you have any contacts with the neighboring bank?
7. Do you think it necessary for your family to contact your neighboring bank? And give the reasons for saying so.
8. Would it be an ideal job for you to be a banker?
9. Do you like banking business?
10. Is it important for a banker to master English language?

#### Translation

**Put the following sentences into English:**

1. 他已向该银行提取了(draw)全部存款, 是吗?
2. 该厂已将此房的所有权(ownership)转让给(transfer)我们公司了。
3. 乔治被认为是一位了不起的银行家。
4. 这位顾客使我想起一位著名影星。
5. 他从未提及这些帐目(account)。



## **Supplementary Material**

### **Text**

#### **A Children's Bank in America**

Many American students learn business skills in school. They read books about business and talk about business problems. Some students learn business skills by operating their own companies. Here is a story about some American students whose business is a bank.

In December 1987, the Twiglet Bank opened at an Elementary School in Miami, Florida. It is a real bank that accepts money for savings and makes loans, and it is operated entirely by ten, eleven and twelve-year-old students at the school. The bank is opened on the school campus for one hour two days a week. Students can put their money into the bank and withdraw it as they wish. Officials from a local bank help the students start the bank. They trained twenty-three of them to do all the different kinds of bank jobs, from counting money to guarding the bank. The students need money to start the bank. They raised more than \$ 2000 by selling 50-dollar shares in the bank to parents,