

(修订本)

國際金融实用英语教程

PRACTICAL ENGLISH FOR
INTERNATIONAL FINANCE

顾雪帆 沈泽群 编著



上海外语教育出版社

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(沪)新登字 203 号

国际金融实用英语教程

(修订本)

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上海外语教育出版社出版发行

(上海外国语学院内)

上海外语教育出版社欧阳印刷厂印刷

新华书店上海发行所经销

开本 850×1168 1/32 23.375印张 4插页 582千字

1993年11月第1版 1993年11月第1次印刷

印数: 1—10,000册

ISBN 7-81009-802-0/F·021

定价: 12.00元

本书名承蒙江泽民同志题赠，
于此谨致谢忱。——编者

再版说明

本书从一九八七年出版以来已连续重印五次。为适应我国当前经济体制深化改革和扩大开放的需要,本书在原有基础上就内容与体例已作了相应的修订、调整和充实,即对每课主题用增加章节或补充读物形式加以扩展,使对每一主题的论述更趋系统和完善。在体例上,本书根据当今革新国际金融体系,将其主要内容分为下列四大部分加以论述。

第一部分为国际收支平衡与国际汇兑,主要描述国际收支平衡、国际货币制度简史、国际金融、外汇与外汇市场交易、我国外汇管理现行法规等专题;第二部分为国际贸易长期融资与短期融资,分别论说出口融资支付方式、国际贸易跟单托收、跟单信用证、国际货款保收、国际保买票据、国际租赁、政府支持出口信贷、工程项目融资等专题;第三部分为国际经济合作,侧重讨论对外直接投资、国际合资企业(含我国经济特区和上海浦东新区外资企业)、国际技术转让、补偿贸易等专题;及第四部分为国际金融市场融资方式,扼要论述国际银团贷款、国际贷款协议、国际债券发行、国际投标、保证书与银行担保书等专题。

全书共编写主题课 22 课,连同补充读物计 60 课,有关示样 56 幅,可供高等院校经济类专业每周 2~3 学时一学年使用,其他相关专业可选择使用。本书后增设“附录”和“术语汇集”两个项目,供教学参考。

本书在编写过程中,因时间仓促,限于水平,纰漏在所难免,敬请同行专家和广大读者批评指正,无任感荷。

编者

一九九三年一月

前 言

自我党的十一届三中全会决定并实行我国经济对外开放政策以来,我国对外政治、经济、贸易、文化的交往活动日益频繁,出现了蓬勃发展的新景象。特别是近年来,随着我国经济体制的改革,金融结构的变化,对外经济贸易又有了新的发展;在当前特定的形势下,对于国际金融理论的进一步研究和实践,客观上向我们提出了更迫切的任务和要求。

为适应我国高等院校培养外贸、金融、财经、银行、企业管理等专业人才,以及涉外单位干部自修和社会自学等方面的迫切需要,编者近年来根据当代国际金融体系,从我国经济发展的实际情况出发,汇集了美、英等国著名经济学家有关的最新论著和我国专家的经济专著,并参照沈泽群主编的《银行国际业务实用英语教程》中若干课文,编写成本书《国际金融实用英语教程》。

本书的编写原则是:理论与实践相结合,专业知识与专业英语相结合,英汉注解并重。具体内容主要从对当前世界经济形势的分析、国际收支基本概念、国际货币制度谈起,进而对国际金融、外汇、外汇管理等加以描述,最后结合我国引进外资外技,创办“三资企业”,以及若干主要国际贷款和资金融通分别予以论述。总的目标在于培养既具备专业知识,又兼备本专业外语交际能力的人材。

本书共编正课文十六课,副课文十六课和 Inter—lessons 三课。每课内容包括:一、正课文,附比较周详的英汉注释;二、课文习题;三、结合正课的补充读物,暨附注;四、插图与实例。上述内

容足以供高校本专业三年级每周 2—3 课时一学年使用,既可顺序使用,也可选择使用。为便于广大读者自学,编者特别对正副课中的词汇、语音、语法、语句、专业术语等均加以详细的中英文注释,这为读者在掌握专业英语和专业知识的道路上扫除了不少可能的障碍。

本书在编写过程中由中国银行上海分行沈泽群研究员审订。

本书承蒙上海外国语学院薛蕃康教授审阅,并提供宝贵意见,谨于此表示衷心感谢。

由于编者水平所限,不足之处一定很多,差错也在所难免,深望同行专家、广大读者予以批评指正。

编 者

一九八六年八月

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PART ONE INTERNATIONAL BALANCE OF PAYMENTS AND INTERNATIONAL EXCHANGE

LESSON I

THE BALANCE OF INTERNATIONAL PAYMENTS

In international economic intercourses, the residents of the country engage in a variety of transactions with residents of other countries. These transactions such as exports and imports of goods, services rendered, cash payments and receipts, gifts, loans and investments, and other transactions, are interrelated in many ways, and together they comprise the international payments of a country.

International transactions shown in the balance of international payments (commonly known as balance of payments) statements of most countries may be grouped in several ways. Three distinctions have a major analytical significance: (1) the distinction between real or current transactions such as goods and services and financial or capital transactions, (2) the distinction between long-term (non-liquid) and short-term (liquid) financial transactions, and (3) the distinction between transactions of national monetary authorities (central banks and Treasury) on the one hand and all other transactions on the other hand. A balance of payments should make these distinctions in one way or

another.

Balance of Payments Statements are compiled on a double-entry system of accounting. All receipts (increases in liabilities or decreases in assets) are recorded as credit items (plus items), while all payments (increases in assets or decreases in liabilities) are recorded as debit items (minus items). As every transaction relating to international payments involves records both on the debit side and credit side with the same amount, the total amount of the debit items in the statement should, on principle, equal that of the credit items, thus bringing the statement into equilibrium.

Statements of balance of international payments usually present three kinds of transactions: (1) Current Account, (2) Capital Account and (3) Balancing Account:

Current Account:

The current account includes three sub-accounts: (1) imports and exports of merchandise, (2) services and (3) unilateral transfers.

For most countries, the values of the merchandise entries are by far the biggest in the current account which covers imports and exports of goods. The net balance on merchandise transactions is called the trade balance. Exports are entered in the credit side while imports the debit side.

Services include all receipts and payments between the residents and foreigners on transportation, insurance, travel, communication, investment returns such as interest, dividends, and profits generated from loans and investments, technology (royalties and any other services). Receipts of services are entered in the