
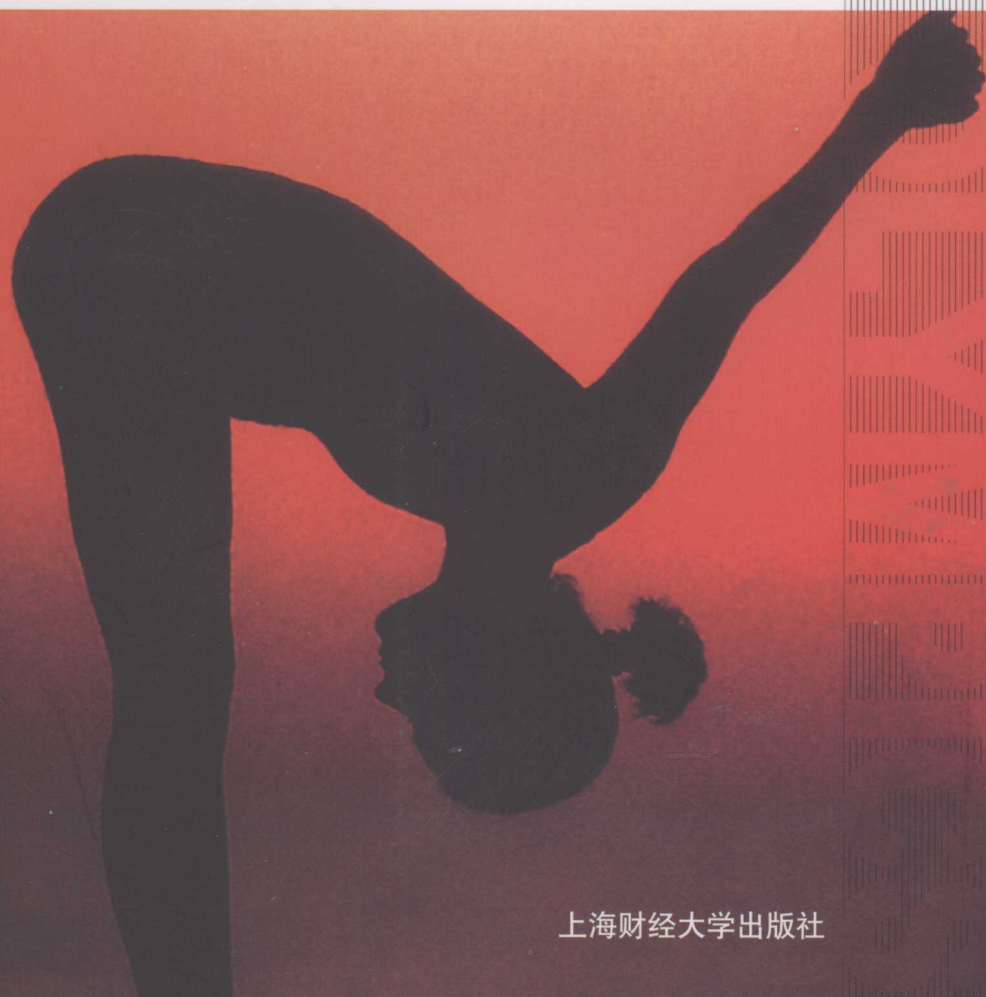


奥运金融英语系列教材

奥运银行英语会话

 中国银行股份有限公司国际金融研修院(上海) 编著



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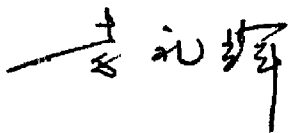
北京 2008 年奥运会是中国首次承办的世界顶级体育盛会,举世瞩目。中国银行荣幸地成为北京 2008 年奥运会惟一银行合作伙伴,面临难得的商机,肩负巨大的责任。

为了充分实现奥运权益,忠实履行合作伙伴义务,确保在本届奥运会和残奥会期间为各国运动员、裁判员、官员及其他与会者提供具有国际水准的优质高效的金融服务,进一步提升我行品牌价值和核心竞争力,中国银行必须培养一大批业务熟练、语言能力良好、熟悉国际商务礼仪的员工。为此,中国银行股份有限公司国际金融研修院(上海)编写了奥运金融英语系列教材。

本套教材包括《奥运银行英语会话》、《奥运概况》、《奥运体育项目常用术语》和《金融英语学习》。教材编排

新颖,内容翔实,力求适用。相信本套教材有助于员工提高语言能力,提升服务质量,为建设国际一流银行多做贡献。

中国银行股份有限公司 副董事长
行长



2007年5月

前言

随着金融市场的进一步开放和市场竞争的日益激烈,各家银行员工的素质和服务水平越来越成为其竞争力的关键因素。我行成为北京 2008 年奥运会银行合作伙伴以来,全行尤其是赛区分行、重点旅游地区和口岸城市分行的员工都在为中国历史上首次承办的本届奥运会和残奥会做着积极的准备,奥运银行英语口语培训已成为其中重要内容。为此,我们编写了《奥运银行英语口语》一书。

本书旨在帮助读者进一步提高金融英语口语的运用能力,同时注重帮助他们较全面地掌握有关银行柜台业务的基本知识。

本书以银行柜台英语口语会话为主,共有八个单元,每个单元均包括若干篇情景对话,并附有相应的汉语译文。

本书不仅可作为金融系统专业人员进行银行英语口语培训的教材,而且也可作为奥运金融服务人员英语强化训练用书。

本书由我院桑乃华、韩晔辉、冯斐、黄静四位同志共同编写。在编写过程中,得到了中国银行总行奥运办公室领导的大力支持和帮助,在此深表谢意。编者才疏学浅,疏漏之处实所难免,尚望读者多加指正。

中国银行股份有限公司国际金融研修院(上海)

2007年5月

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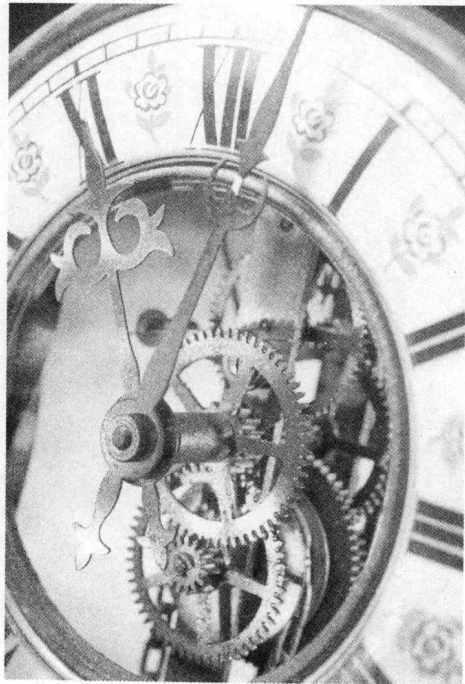
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Unit 1

Introduction to Banking Operations

银行业务简介



Banking Operation (1)

Bob Dillon's friend, Mary Smith, is a teller at the First National Bank. She is explaining the operation and organization of the bank to Dillon.

Smith: Our bank is organized into a number of departments, each of which is responsible for a particular area of business. For example, the Trust Department handles investments, the Collateral Department keeps loan records and pledged securities, and the Real Estate Department handles mortgage loans on real estate.

Dillon: What department are you in? You're a teller, aren't you?

Smith: Yes, I am a paying and receiving teller. We are usually the people who have the most contact with our customers. We are part of the Operations Department, the department which takes care of most of the day-to-day business of the bank.

Dillon: What's the Auditing Department? Isn't that where your friend Alice works?

Smith: Yes, Alice is an assistant auditor. The Auditing Department has the responsibility of checking and supervising all of the bank's activities to be sure there are no errors or improper procedures.

Dillon: Does the Auditing Department keep the main records of all transactions?

Smith: No, that's the job of the General Ledger Department. That's the department which is the central bookkeeper for the bank. Of course, modern banks keep such records in computers in-



stead of in ledgers.

Banking Operation (2)

Bob Dillon and Mary Smith continue their discussion about the operation and organization of Mary's bank.

Dillon: Who is the highest officer of the bank?

Smith: That's Mr. Sunderland, our president. He is responsible to the Board of Directors, which is elected by the stockholders.

He is assisted by the senior vice-presidents, vice-presidents and assistant vice-presidents.

Dillon: How many vice-presidents do you have?

Smith: There are quite a few. Usually each department is headed by a vice-president or an assistant cashier. That's the lowest-ranking officer position in most banks.

Dillon: Aren't all department managers officers?

Smith: No, not all of them are. Actually, the word "officer" means a person authorized by the Board of Directors to represent the bank in certain dealings. It doesn't necessarily represent his function in a department. For example, my boss is not a bank officer, he is chief teller. If he were an officer, his title would be assistant-cashier and chief-teller.

Dillon: That sounds very confusing. Why don't banks just make all department managers officers?

Smith: It's part of the bank's system of assigning authority and responsibility. After all, banks have special obligations to their depositors because we are handling their money, not only our own.

Dillon: That's right. And I am a depositor, too. I've got \$ 37.50 in my account.

Banking Operation(3)

Bob Dillon and Mary Smith talk about the risk management framework in the bank.

Dillon: I was told that risk management was the core competitiveness of a bank. Is that so?

Smith: Yes, of course. In fact, there are mainly three types of risks that the bank manages. They are credit risk, market risk and operational risk. The approval of loan application mainly concerns credit risk, i. e. the risk that the borrower fails to repay the loan.

Dillon: I see. Then how is the credit risk managed in loan approval process in a typical bank?

Smith: If it is a corporate customer, the relationship manager will first bring in the customer and do due diligence investigation to know the profile of the customer. Then he will submit the application and his analysis to the risk committee and the committee, which is made up of staff from relevant functions of the bank, will discuss and see if the application is approved.

Dillon: What about a loan to an individual customer?

Smith: Normally, we will obtain the credit rating of the customer and the credit officer can approve the loan.

Dillon: That is to say, we normally don't need a committee to approve such loan.

Smith: Yes, your are right.