

*Specialized
& Integrated Training
on Financial English*



丛书主编 陈建辉

实用金融英语丛书

Practical English on Banking

实用金融英语综合训练

主编 陈建辉 接学民



WUHAN UNIVERSITY PRESS

武汉大学出版社

International
of Integrated Learning
an Efficient English

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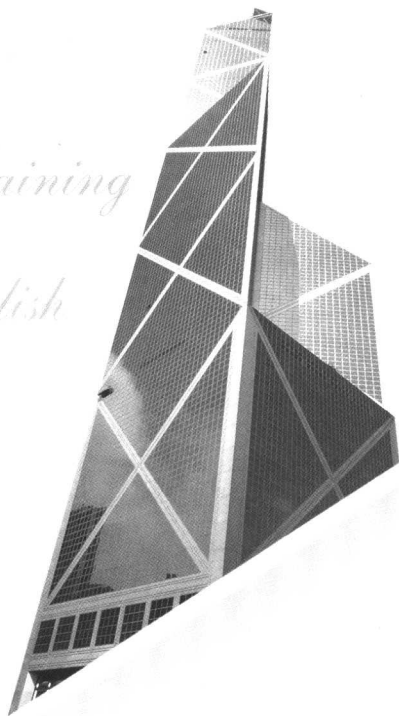
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主 审 马龙海 徐润萍 关兴华 接学民

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前 言

随着大学英语教学改革不断深化和中小学英语教学要求的不断提高,高等院校的大学英语教学将逐渐从基础英语教学转向专业英语教学,为各专业的双语教学做准备,以满足由于金融市场的对外开放、高级金融人才的需求量不断增加、金融人才素质有待提高、知识有待更新的巨大需求。这套“实用金融英语丛书”就是为了填补空白,满足需要而编辑出版的。我们希望这套丛书能够成为衔接大学英语教学和金融会计专业的双语教学的桥梁,成为老师和学生都乐于接受的专业英语学习教材。

本套丛书共分6册:《实用银行业务英语》、《实用银行国际业务英语》、《实用金融函电英语写作》、《实用金融英语听与说》、《实用金融英语综合训练》和《实用金融英汉词典》。本套丛书的选材新颖、内容广泛、编著严谨,注释详尽,具有科学性、时代性、实用性的特点。本套丛书从专业知识上涵盖了货币、银行、会计、票据、国际结算以及国际金融市场所涉及的方方面面,而英语语言知识的起点是大学英语四级水平。本套丛书的阅读、听说、写作读本之间互有关联,同时提供相应的词典和训练用书,能够从听说读写译五个方面全面地提高学习者的专业英语应用能力。各分册可以单独使用,亦可配套使用,为使用者提供极大的便利。因此,本套丛书不仅为高等院校的专业英语教学提供基础读本,满足国际金融、金融和会计等各个专业学生的专业英语阅读需要,也能够满足高等院校大学英语教学向应用和实用方向发展的需要,有利于培养我国急需的金融专业复合型、外向型人才。

《实用银行业务英语》共分货币与银行业务和会计两个模块。每个模块

分若干单元。货币与银行业务模块所涉及的内容有:货币、利率、货币供应量、银行存款、银行贷款、贷款原则、银行经营的风险、银行与客户的关系、英美等国的中央银行介绍、代理银行业务体系、银行特殊业务、银行卡、银行管理、银行业务的营销等 24 个单元;会计模块包括会计等式、财务报表、资产负债表、银行的资产与负债、会计原则、会计概念、上市公司会计业务等 11 个单元。各单元采用全新的编写形式,有利于读者学习和记诵。编者根据内容安排了适量的专业术语记忆练习、课文阅读理解练习和翻译练习,并配有参考答案。本册书无论从内容上还是从编写手法上都是新颖独到,非常适用于金融和会计专业的学生和从事银行业务的在职人员学习。

《实用银行国际业务英语》共分三个模块:票据、国际结算、外汇市场。每个模块分若干单元。票据模块的内容有:支票、支票的定义、支票的划线、支票的背书转让、汇票的定义、汇票的提示、汇票的承兑、拒绝证书、银行汇票等。国际结算模块主要分跟单托收和跟单信用证以及相关的内容;外汇市场模块涵盖了汇率、即期和远期交易、掉期交易、期货、期权、互换等外汇交易。其选材新颖、内容全面实用,编写形式具有时代性,适用于国际金融方向的在校学生和从事国际银行业务的在职人员学习。

《实用金融英语听与说》是在《实用银行业务英语》和《实用银行国际业务英语》的基础上编著的,旨在提高学习者的金融英语听说能力。全书分 8 个单元。每个单元分两个部分:一是听力训练,二是口语训练。听力训练结合《实用英语银行业务》和《实用银行国际业务英语》的内容,编写有单词短语听写、短文听写(即复合式听写)、对话听力理解、谈话听力理解、短文听力理解等;口语训练模块则根据某一主题给出口语练习情景和必要的常用词汇,供学习者进行小组活动,练习和提高口头表达能力。这本书是全套丛书的核心部分。它巧妙地将各册书连成一体,并且把金融英语学习从书面阅读变成能听和会说的实用技能,解决了我们的学生学习英语而成为所谓的“聋子和哑巴”的问题。

《实用金融函电英语写作》是根据银行英文函电的特点而编著的实用写作技巧指导书。该书汇集了各类银行英文函电的样本,总结其写作特点,能够很好的帮助学习者提高银行业务写作能力。对于在校的学生,特别是对于在工作中经常需要处理对外业务的银行工作人员来说,无疑是一本必备的实用工具书。

《实用金融英语综合训练》凝聚了多位编者的心血。它的初衷是为参加

“金融专业英语证书考试”的考生准备的复习应试材料。经过多年使用和修改,这本书终于问世了。但它的作用已经不仅仅是为了应付考试,而是为了给本套丛书的使用者提供一个自我检测、巩固提高的媒体。因此其内容得到进一步的充实,并且配有答案和注释,是一部难得的全方位的综合训练教材。

《实用金融英汉词典》的前身是深受读者欢迎的《大学金融英语词汇手册》。这次重新修订出版,就是为了满足金融英语学习者的需求。这部词典是以“大学英语课程教学要求”规定的词汇为基本词汇,添加了少量的常用词汇,将这些词汇组成的金融专业术语汇总编辑而成。全书有近6 600个基本词目以及由这些词目组成的近60 000个金融专业英语术语,基本可以满足学习者的需要。对于在校学生,这部词典既可解决大学英语学习的问题,又有助于专业英语学习,非常经济实用。

本套书的作者都是在金融学院从事多年大学教学工作的教师。他们对金融英语有一定的钻研和造诣。本套丛书的编写和出版,大大地锻炼和提高了他们的专业英语水平。这也是编写本套丛书的另一个目的。

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2005年10月18日于广州

编写说明

本册书是以中国人民银行总行实施的《金融专业英语证书考试大纲》为依据,结合“实用金融英语系列”的相关内容,参照金融英语证书考试教材而编写的。该书收集了大量实用银行业务资料和信息,并根据金融英语证书考试的题型将全书分为两个部分:第一部分是各种题型的单项练习。第二部分是综合训练。单项练习包括听力、阅读和写作。练习中选取的文章覆盖面广、题量大,可以全面测试金融基础知识和银行业务实际操作,如国际结算、外汇买卖、信贷、会计、金融函电、金融创新业务以及金融法规等。为了帮助读者很好地解答和理解各种题型,我们在练习后面附有答案(包括听力录音材料),并且对难度较大的单项选择题所涉及的专业术语、关键词汇等做了注释和分析。综合训练部分有仿真试卷以及答案,提供给读者用来全面自测金融英语的运用能力。

编写本册书的初衷是为参加“金融专业英语证书考试”的银行在职人员和高等院校金融专业的学生准备的复习应试材料,已经在教学中反复使用,深受教师和学生的欢迎。我们知道,中国人民银行总行出台并实施多年的《金融专业英语证书考试制度》是我国金融改革的重大举措之一。这个制度对培养高素质的跨世纪金融人才,对加速我国金融业与国际接轨具有深远的意义,同时对金融院校的大学英语后续课程的教学提出更高的要求。按照该考试制度的精神,金融专业英语就不能仅限于阅读,而应该从读、写、听、说、译五个方面全面培养学生的金融专业英语语言运用能力。这套“实用金融英语系列”就是为达到这个目的而编写和出版的。做为丛书之一的《实用金融英语综合

训练》更是全套丛书的精华部分。我们希望它能够像以前一样受到读者的欢迎。不过,奉劝各位读者,请你在使用本册书之前,最好读完该丛书的阅读和听说以及写作等4本书的内容,这样会使你的自信心更强,自测效果更佳。

陈建辉

广东金融学院

2005年10月18日于广州

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Specialized Training

Part I Listening

Section A Understanding Statements

Directions: *In this section there are eight groups. In each group you will hear 10 short statements. Each statement will be spoken only once. After each statement there will be a pause. During the pause, you must read the four suggested answers marked A, B, C and D, and decide which is the best answer.*

Now you will hear the example:

She went to the bank with Mr. Smith.

You will read:

- A. *She went home.*
- B. *She liked Mr. Smith.*
- C. *She went to the bank.*
- D. *She went to Mr. Smith's house.*

Statement C "She went to the bank." is the closest in meaning to the statement "She went to the bank with Mr. Smith".

Therefore, you should choose answer C.

Now listen to the statements.

Group 1

1. A. At our bank. B. Late afternoon.
C. For deposit award. D. On the Ad page.
2. A. 1/2 ounce. B. 99.99% .
C. Yes, I have. D. 15.5 grams.
3. A. We need your debit authority next Monday.
B. You have enough money to debit our authority.
C. You're very kind to debit our account.
D. We need you to debit our authority next month.
4. A. The check is out of date. B. The check is post-dated.
C. The check is in too large amount. D. The check is a crossed one.
5. A. No, I'm afraid we haven't got enough cash.
B. No, I've never seen such a card.
C. Yes, you can draw as much money as you like.
D. Yes, but not more than 1,000 dollars.
6. A. No, impossible. B. That will be troublesome.
C. Yes, if it can be proved true. D. There is no such a case.
7. A. The account number is 30798410.
B. The account number is 30789410.
C. The account number is 30789401.
D. The account number is 30798140.
8. A. On Sundays this bank is open till 4:00 pm.
B. On Sundays this bank is open till 4:30 pm.
C. On Sundays this bank is closed at 4:30 pm.
D. On Saturdays this bank opens at the usual time.
9. A. We are the credit card holders.
B. We are the bank who can encash the card.
C. We are the credit card company.
D. We stopped your card losing.
10. A. a sight draft B. a usance draft

C. an overdraft

D. a clean draft

Group 2

1. A. We can see your wife get the money.
B. We'll try our best to let your wife get the money.
C. We'll try our best to give your wife the money.
D. We'll do the best to lend your wife the money.
2. A. We are not in a position to help your project.
B. We are not the proper section to make evaluation.
C. We can hardly evaluate your project.
D. We can not say your project is valuable.
3. A. This law was issued on July 1, 1995.
B. This law was formulated on June 1, 1995.
C. This law was put in force on July 1, 1995.
D. This law was in use on June 1, 1995.
4. A. The company changed idea.
B. The company preferred an L/C to collection.
C. The company did not want an L/C.
D. The company applied for documentary collection.
5. A. The president had been in your bank.
B. The president had not been in your bank.
C. The president has arrived at your bank.
D. The president has not arrived at your bank.
6. A. There were over 145 guests at the party.
B. There were about 145 guests at the party.
C. There were 155 guests at the party.
D. There were 145 guests at the party
7. A. The company got a loan of USD 800.00.
B. The company can borrows up to USD 8,000,000.00.
C. The company will provide a loan of USD 800,000.00.
D. The company can borrow up to USD 800,000.00.

8. A. You should carry money with you when traveling abroad.
B. You'd better carry traveler's cheques when traveling abroad.
C. You are recommended to travel with foreign currency.
D. When you travel, you'll have to carry enough money in travelers' cheques.
9. A. Back-to-back credit. B. Reciprocal credit.
C. Documentary credit. D. Stand-by credit.
10. A. I always confuse the difference between the buying rate and the selling rate.
B. The buying rate and the selling rate are always a problem.
C. It is proper for me to differ the buying rate and the selling rate.
D. The buying rate is just the selling rate.

Group 3

1. A. 1.4360 / 50 B. 1.4350 / 60
C. USD1.4350 / 60 D. DM1.4360 / 50
2. A. Spot price + dealing commission. B. The same as the spot price.
C. Spot price + premium or discount. D. Spot price + bank charge.
3. A. We usually pay a visit to that bank.
B. We usually write to that bank for permission.
C. We exchange some staff each other.
D. We exchange the control document and test keys.
4. A. USD3,674,596.09 B. USD3,674,593.01
C. USD3,674,596.01 D. USD3,374,593.09
5. A. The spot deal is made on Friday.
B. The spot deal is made on Thursday.
C. The spot deal is made on Wednesday.
D. The spot deal is made on Saturday.
6. A. Refuse to pay the check.
B. Accept the check and wait for the customer to appear.
C. Tie up the balance of the account of the customer.