



21 世纪金融英语系列教材

丛书主编 张燕玲 汪保健

# 金融英语 写作范例

Sample Writing for Financial Business

主 编 桑乃华

副主编 韩晔辉



中国金融出版社

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# 21 世纪金融英语系列教材

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# 总 序

金融业是现代社会经济生活的中心和枢纽，在经济和社会发展中发挥着十分重要的主导作用。随着我国金融业改革的不断深化和对外开放的日益扩大，金融业与国际接轨并参与国际合作与竞争已成为一种必然趋势。因此，培养既懂国际银行运作规范，又能以熟练金融英语与外国同行交流的复合型人才就显得日益重要。

尽管英语为世界范围内一种通用的交流媒介，但在一些专门领域，英语有许多独特的语言现象和文体风格，需要进行专门的训练才能达到实际运用的水平。在现实生活中，有些人虽有较高的英语水平，但由于没有受到专门的专业训练，在对外交往中难以与外方沟通。金融英语是英语语言属下的一个分支学科，是需要经过专门学习或训练才能掌握的。很难想像一个不懂国际金融知识的人会很好地掌握金融英语，也很难想像一个不懂金融英语的人会很好地了解国际金融知识。从这个意义上来说，《21 世纪金融英语系列教材》的出版十分及时。这套丛书的出版为探讨如何更有效地培养既谙熟金融专业知识与技能又具有金融英语综合运用能力的复合型人才做出了有益的尝试。

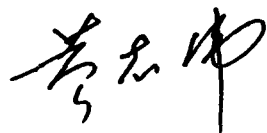
本套《21 世纪金融英语系列教材》共 5 种：《金融英语语法结构专项训练》、《金融英语完形填空专项训练》、《金融英语阅读理解专项训练》、《金融英语写作范例》和《金融英语业务知识综合训练》。

上述丛书是根据我国金融系统从业人员金融英语的现状及成人学习金融英语的特点，精心设计、认真编写的。丛书所选内容绝大多数出自国外近年出版的经济与金融文献、杂志、专著和资料等原版刊物，其涉及的业务广，内容新，既有理论，又有实务。为此，本套丛书无论从金融专业的组合还是到丛书体例的编排，在我国金融培训中都堪称是一个尝试。它以多视角展示金融业务与金融市场为背景，以快速提升金融英语应试能力为基础，以加快缩短从普通英语到金融英语学习的过渡期为突破，以努力提高金融英语综合运用能力为手段，以更好适应快速发展的金融企业经营和竞争环境为目的。因此，在我看来，本套丛书是培养

既掌握金融专业知识与技能又具有金融英语综合运用能力的复合型金融人才的一套不可多得的系列培训教材。

最后，我真诚地期望《21 世纪金融英语系列教材》的出版与发行对我国金融企业员工不断提高金融英语综合运用能力，努力学习金融业务知识与技能以及及时了解国外最新的同业发展动态与趋势，产生积极的推动作用。倘若如此，则备感欣慰。

中国银行股份有限公司 上海市分行行长  
国际金融研修院(上海)院长



二〇〇五年六月

# 前 言

古人曰：“文以载道”。写作在人类社会生活和发展中的重要地位可见一斑。金融英语写作是应用写作的一个分支。在金融业务国际合作与交流中，它是认识现代银行活动现象，研究银行经营规律的重要手段；是积累和传播知识，保证银行业务顺利进行的重要工具；是建立法律关系，明确银行业务各方权利和义务的重要依据。因此，了解和掌握金融英语写作范例，并在日常银行工作中加以准确与娴熟运用是现代银行从业人员必不可少的重要技能之一。

本书以最新金融英语写作范文为主线，从业务内容、业务背景的注释到金融词汇、习惯用法等多方面进行全面的剖析。另外，还增设了写作练习，为读者提供对所学写作知识加以综合运用的实践机会。其目的是使读者在理解金融英语写作范文中有关业务知识点和写作格式的基础上，能在较短时间内因地制宜，变通发挥，以较为精确的文字和标准格式完成日常银行业务有关文件、材料和函件的撰写工作。

本书在编写中特别突出了以下三点：一是实，即所选范文内容都是国内外现代商业银行日常业务中频繁使用的实际文本、材料和函件；二是全，即所选范文涉及的业务范围涵盖了目前最新业务在内的商业银行资产、负债和中间业务的主要内容；三是深，即不仅列举了有关写作的表面格式和有关词汇的字面意思，还对范文中的业务背景和有关词汇在特定银行业务环境下的特殊涵义和用法作了详尽的诠释。这样使读者不仅知道该怎么写，而且知道为什么这样写。

全书共分五个单元。每个单元有三个章节，每个章节涵盖写作范文、写作内容、业务注解、金融单词、惯用词组和写作练习。

本书可作为金融系统专业人员的培训或自学英语教材，亦可用作大专院校金融专业学生的英语教科书或辅导用书，同时也可用于金融系统各类职称英语考试训练，尤其对出国选拔金融英语考试具有相当的参考价值。

本书是在中国银行股份有限公司国际金融研修院（上海）领导组织策划下编写而成。在编写过程中得到了全体教职工的大力支持与帮助，在此一并表示诚挚的谢意。

“文章千古事，得失寸心知”，金融英语写作更是如此。编者虽反复推敲，力求去芜存菁，终不免百密一疏。且现代银行业发展一日千里，今日之范例，恐难作明日之楷模。惟读者不吝斧正，编者不断耕耘，方能与时俱进。得由乎是，失亦由乎是。

**编 者**



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# Unit One Bank and Product Introduction

## Passage 1.1 An Introduction to Bank of China

Established in 1912, Bank of China is the oldest bank in China. It has been ranked one of the world's top banks in terms of core capital by *The Banker*. For 90 years, Bank of China has played an important role in promoting China's economic and social progress through its active involvement in the country's international trade and financial activities. Since 1992 the bank has been awarded "The Best Bank in China" for nine times by *Euromoney* magazine, the latest being in 2002. Moreover, Bank of China has been included in the Fortune Global 500 for 13 consecutive years.

Bank of China is the first and the only Chinese bank that has presence in all major continents. At the present the bank offers financial services through its global network of over 560 overseas offices in 25 countries and regions. In Hong Kong and Macao, Bank of China is one of the local note-issuing banks.

In 2002, Bank of China continued to generate the biggest profit among all Chinese banks, realizing a pre-provisioning profit of RMB 52.7 billion, an increase of 27.1% over the previous year. The real operating profit stood at RMB 47.2 billion if the investment income derived from the listing of Bank of China (Hong Kong) Limited is excluded. By the end of 2002, Bank of China's total assets had exceeded RMB 3 trillion.

Traditional commercial banking constitutes the majority of Bank of China's business, which is composed of corporate banking, retail banking and banking with financial institutions. Corporate banking is built upon the backbone of the bank's core credit products, to meet the needs of its corporate clients and provide them with individual and innovative financial services. Retail banking serves the financial needs of the bank's individual customers, focusing on providing them with integrated products based around the bank's Great Wall Card. Financial institutions banking serves banks, securities firms and insurance companies worldwide with such services as funds transfer, clearing, inter-bank lending and custody.

In line with the developing trends of the international financial industry, Bank of China has bolstered its foothold in commercial banking while expanding its investment banking and insurance arms. Bank of China International (BOCI), the bank's investment banking arm, has established itself as China's most successful investment bank abroad, with the longest history, largest assets under management, broadest distribution network and strongest professional team.

To consolidate its competitive edge in the market, Bank of China has, from early 2000, taken a

series of reform initiatives around the concept of building good corporate governance.

In 2001, Bank of China successfully restructured its operations in Hong Kong by merging 10 of its member banks into Bank of China (Hong Kong) Limited, a locally registered bank.

In July 2002, Bank of China (Hong Kong) Limited was successfully listed on the Hong Kong Stock Exchange. The USD2.8 billion offering was over-subscribed by 7.5 times. Within a short time of the listing, BOC Hong Kong was included into key international benchmarks such as the MSCI Hong Kong Index, signifying the importance that the global finance market gives to the bank. The deal was a landmark in the development of the Bank of China and a significant move in the reform of China's banking industry.

In the year 2002, Bank of China celebrated its 90th anniversary. The traditions of the bank continue to be to build the reputation of Bank of China as both creditworthy and trusted, as well as to strive for success through innovation. With its proud 90-year history, Bank of China will continue to build on what has already been achieved to date, and leap forward with renewed energy to create an even greater organization in the future.

## 一、写作内容

1. 银行简介是向客户、同业、监管当局和其他社会各界介绍自己，宣传自己的重要工具。
2. 银行简介的内容应涵盖：本行历史、所获得的奖项和荣誉、网点分布、最近的资产规模和利润水平、经营特色等。

## 二、业务注解

1. 中国银行为中国历史最长的商业银行。其前身为大清银行和户部银行。
2. 香港的另两家发钞银行 HSBC (Hong Kong and Shanghai Banking Corporation Ltd.) 汇丰银行和 Standard Chartered Bank 渣打银行。
3. 这里的公司治理机制主要是指为解决商业银行的出资人(股东)同管理层之间的委托代理关系的各种制度安排。

## 三、金融单词

world's top bank	世界一流银行
active involvement	积极参与
Best Bank in China	中国最佳银行
<i>Euromoney</i> magazine	《欧洲货币》杂志(权威的国际性金融杂志)
Fortune Global 500	世界财富 500 强
generate (profit, cash flow)	产生(利润、现金流量)
investment income	投资收入
operating profit	营业性收入
pre-provisioning profit	计提坏账准备金前利润
listing	上市
core credit product	核心贷款产品

corporate banking	公司银行业务
retail banking	零售银行业务
banking with financial institutions	金融机构业务
corporate client	公司客户
individual customer	个人客户
innovative financial service	创新金融产品
transfer	转账
clearing	清算
distribution network	分销网络, 网点
competitive edge	竞争优势
reform initiative	改革举措
restructure	重构
operation	营运, 经营, 业务 (这里引申指从事该业务的机构。如: The bank chose to enter the insurance business by purchasing the operations from other groups. “该行选择通过收购其他集团中的保险部门进入保险领域。”)
benchmark	标志 (这里指股票指数)
custody	托管

#### 四、惯用词组

in terms of	在……方面
play an important role	起着重要作用 (在银行介绍中多用来表示该行对经济和社会的作用。如: The rural credit coops play an important role in helping the local farming communities. “农村信用合作社在帮助当地农业社区方面起了很大的作用。”)
consecutive years	连续几年
reap record profit for 3 consecutive years	利润连续三年创新高
have presence in	在某地建立分支机构
be composed of	由……组成 (可用来表示银行的业务构成和客户构成等。如: Before the separation of commercial and investment banking businesses, the business scope of this bank is composed of business lines from both categories. “在商业银行和投资银行分业经营前, 该行的业务范围同时包含这两类业务。”)
derived from	从……获得 (如: The profit of this bank is mainly derived from fee-based business. “这家银行的利

built upon the backbone of  
in line with

establish oneself as  
a landmark in the development of  
the traditions of the bank continue to be...

润主要从收费业务中获得。” )

建立在……基础上

根据……, 为了适应……的要求 (如: Those bank products that are provided in line with the financial needs of the customer are most likely to be successful. “按照客户财务需要提供的银行产品最有可能成功。” )

确立作为……的地位

发展中的一个里程碑

该行将保持……的传统

## 五、写作练习

根据本单元示例, 请写一篇银行概况的介绍。

## Passage 1.2 Choosing a Mortgage

We offer three main kinds of mortgage — capital repayment, endowment and pension. For all of these you must have paid off your mortgage by the time you are 70 and you must have suitable life cover.

### Capital Repayment Mortgage

With a capital repayment mortgage, you pay off some of the actual loan and all the interest that due each month.

During the first few years you are mainly paying interest. But as the capital amount you owe gets smaller towards the end of the term, the interest reduces and so you pay off more of the actual loan.

You will need to take out a mortgage protection policy or a suitable alternative life assurance policy to pay off the loan if you die before the end of the mortgage term. Midland Life can also provide policies that would pay off your mortgage if you became critically ill.

Capital repayment mortgages tend to be for a term of 20 to 25 years but can be extended to 30 years.

### Endowment Mortgage

With an endowment mortgage, you make two separate payments every month. The first pays off the interest on the money you have borrowed, the second pays into an endowment policy. At the end of the term (up to 30 years later) the endowment policy should pay off the mortgage. It may also leave you with a tax-free lump sum. The exact amount the policy pays out will depend on how the underlying investments of the policy have performed.

You do not need a separate mortgage protection policy because the endowment policy includes life cover which pays off the loan if you die. Another advantage of an endowment mortgage is that when you move, your endowment policy can be used to support your new mortgage.

Remember that an endowment policy is a long-term investment. If you have cash in your endowment policy, you may not get back all the premiums you have paid.

With our Mortgage Endowment Plan we regularly review the investment performance of the policy to make sure that it stays on course to at least repay your mortgage by the end of the term.

### Pension Mortgage

This kind of mortgage is particularly suited to the self-employed and people without a company pension.

It works in much the same way as an endowment mortgage, with the added advantage that you get tax relief on your pension contributions at the highest rate of income tax that you pay. You make three separate payments every month. One repays the interest on the loan and the second goes into a

pension plan. The third would pay for your life cover to pay back the loan if you died before you retire. You could also get cover to pay your mortgage if you became critically ill.

At the end of the mortgage term (up to 40 years later) the pension plan is used to pay off the loan and give you a regular retirement income. (How big an income you get depends on the amount left over once you have paid off the loan, so it is important to get advice on whether your monthly contributions are high enough) .

Sometimes, people prefer to choose some other way of repaying the original amount borrowed (the capital) . This type of mortgage is usually referred to as an interest only mortgage. Each month the customer makes a payment to cover the interest, and they repay the capital at the end of the loan.

### 一、写作内容

1. 零售银行业务的业务简介主要是使客户了解零售银行业务的种类、内容并吸引客户来我行办理该业务。
2. 撰写零售银行业务简介应涵盖：零售银行业务的种类、操作方式、每一产品的特点、同他行产品比较的优点等。

### 二、业务注解

1. 许多抵押贷款最初若干期都是偿还贷款利息，因此客户如提前还款在利息上会有一定损失。有些情况下客户可以通过同银行协商对还款安排做调整以减少这方面的损失。
2. 这说明该贷款产品还有避税的好处。这往往是销售银行金融产品的一大卖点。这种方法使每月还款负担较轻，但最后还款负担较重。且由于本金在贷款存续期间没有逐期减少，总利息支出较大。

### 三、金融单词

mortgage	抵押贷款
capital repayment mortgage	本金还款法抵押贷款
endowment mortgage	人寿保险抵押贷款
pension mortgage	养老金抵押贷款
term	(贷款等的) 期限 (如: It seems unlikely for the borrower to get a loan with a term longer than 10 years. “借款人恐怕无法获得 10 年以上的贷款。”), 条款 (如: Any failure to satisfy one of these terms will constitute an event of default. “这些条款中之任何一条无法满足即构成违约事件。”)
policy	保险单
lump sum	一次总付
premium	保险金
tax relief	免税

pension plan  
retirement income  
cover

养老金计划  
退休金  
抵补，补偿（银行英语写作中常用来表示风险和费用的补偿。如：To lend to less creditworthy customers, we need to increase the risk spread to cover the additional risk. “如要贷款给信用较差的客户，我们就需要增加风险利差以抵补额外的风险。”）

四、惯用词组

pay off

清偿，偿还（有关银行贷款的写作中常用该词组表示贷款和债务的偿还。如：If there is no sufficient cash flow, the borrower will probably not be in a position to pay off the loan on time. “如果没有足够的现金流量，借款人恐怕将无法按期偿还贷款。”）

tend to be

很有可能是

Another advantage of an endowment  
mortgage is...

人寿保险抵押贷款的另一个好处是……（这一结构可用来介绍银行产品的优点）

This kind of mortgage is particularly suited to...

该抵押贷款特别适用于……

It works in much the same way as...

这一产品的操作同……很类似

This type of mortgage is usually referred to as...

该类型抵押贷款通常被称为……

五、写作练习

根据本单元示例，请写一篇银行按揭产品的介绍。



## Passage 1.3 Foreign Exchange and Hedging Business

The Bank is among the commercial banks designated by the central bank to buy foreign currency from companies and sell it to those who need it. In 1999, the total volume increased slightly to USD120.1billion, of which USD70.7 billion was purchased and USD49.4 billion sold. The Bank's market shares were 59.4% and 47.1% for foreign currency purchase and sale respectively, almost unchanged from the previous year. Maintaining market share against strong competition from local and foreign banks was a considerable achievement for the Bank.

The Bank remains the only Chinese bank to be allowed to conduct forward dealings in RMB. With the approval of the central bank, the Bank began the forward purchase and sale of RMB on a trial basis in April 1997. Since the beginning of 1998, every branch of the Bank has been authorized to conduct this business. At the same time, we were allowed to engage in forward transactions in the Euro, Swiss franc and Australian dollar, in addition to the originally approved list of the US dollar, Japanese yen, Hong Kong dollar and German mark.

We are now able to extend the transaction term from the original 4 months or less, to up to 6 months. There are now 13 types of term available, with a one-time extension to each contract allowed. In addition, customers are now able to make their own choice of settlement date within a period of time.

The purchase and sale of foreign exchange under these forward transactions totaled USD3.7billion (USD300 million for purchase, USD3.4 billion for sale), up 75.1% on the previous year. The US dollar is by far the most frequently trade foreign currency, accounting for 75% of the total transaction volume.

The Bank has introduced more sophisticated hedge products to help its customers protect the value of their contracts. In 1999, the transactions involving hedging increased slightly to USD3.4 billion. The trading products include interest swap, currency swap, super-forward foreign exchange, options and bond transaction on behalf of customers, of which interest swaps account for the majority. Strong demand from clients has pushed foreign exchange hedging transactions concluded on customers' accounts up 71.7% to reach USD 15.5billion.

Our well-established reputation for following international practice regarding quotations, forex dealing, settlement, etc, has not only helped the Bank maintain its market share in the sale and purchase of foreign currency, but also rapidly expand its forward and hedging business.

### 一、写作内容

1. 外汇业务简介的主要内容应包括银行提供的外汇业务的种类和内容,所使用的交易和避险工具的种类和组合方式。
2. 撰写银行外汇业务简介应注意包括以下内容: 外汇业务的种类、定义、办理流程、产品特点 and 能为客户带来的诸如避险、增值等好处。