

金融英语
系列教材

BANKING ENGLISH SPEAKING

金融英语

周丽娟
李新萍
施海琦

主编

口语



外语教学与研究出版社

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Banking English Speaking

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前 言

为了适应对外开放的国情及与国外金融业接轨的新形势，金融行业对职工的外语水平也有了更高的要求。实施公务员制度之后，英语培训与考核更是必不可少。《金融英语》系列教材在这样的背景下应时而生。它受到金融系统的高度重视，被中国人民银行确定为本系统科研项目。

本系列教材的编写与出版是为了满足金融从业人员和相关专业的学生对专业英语教材的急需。它一方面帮助一般读者从听、说、读、写四个方面全方位掌握金融英语知识和技能，另一方面也为参加公务员制度金融英语考试的考生提供重要的参考。

《金融英语》系列教材分为听力（包括学生用书、教师用书和录音带）、口语（包括录音带）、阅读（分上、下两册）、写作4部分，共6本书。教材广涉银行业、投资、保险、租赁等各方面内容，此外还包括金融从业人员必不可少的文化背景知识。课文及练习中的英文全部是地道、规范、专业性强的语言。各课重点、难点、及背景知识均在课文注释中有清楚的解释。各册书后附有练习答案及课文中译文。

由于编写者水平有限，难免有不足之处，恳望使用本教材的读者提出宝贵意见。

编者

编者的话

为了适应当前经济形势发展的需要，我们特意编写了这本《金融英语口语》。本书致力于培养金融专业的学生及从业人员良好的口头交际习惯。为此我们从一开始就用常用的一般疑问句和特殊疑问句一问一答，以培养他们能用简单而正确的英语来提问和回答问题的能力。然后我们编写了 36 个情景对话，内容从数与数字、货币、开立帐户等到更广泛的保险、银行业、证券、房地产及计算机等方面，由易到难，循序渐进。此外，我们结合我国具体情况，特地编写了有关两个经济特区情况的对话。本书配有录音带，由北京外国语大学外籍教师朗读。

编者

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Part One

Making Questions

提 问

1. IS

1. Is this book useful?
—Yes, it is a bank booklet.
2. Is the payment by cable or mail?
—I have no idea, you can call and ask them.
3. Is the money order from the bank or the post?
—It's a post transfer.
4. Is this the original contract?
—No, it's a copy.
5. Is this a draft contract for the car assembly plant?
—Yes, we will discuss it at our next meeting.
6. Is this the only key to my safe deposit box?
—Yes, it is the only key to your safe.
7. Is this a list of banking terms?
—Yes, it is.
8. Is the weather hot or cold in fall here?
—It's usually cool in fall.
9. Is it difficult to buy the new equipment?
—Yes, we overspent during the second quarter. Maybe in autumn we can manage it.
10. Is there a good supply of day laborers for our building project?
—Yes. Just look at the corner of the street. You will find many unemployed farmers who are looking for work.
11. This is your homework done, isn't it?
—No, I have finished only the first part.
12. It isn't easy to find a parking place, is it?
—No, it isn't easy.

New Words

1. booklet /'buklit/ *n.* 小册子, 手册
2. cable /'keɪbl/ *n.* 电缆, 越洋电报
3. transfer /træns'fə:/ *n.* 汇兑
4. original /ə'ridʒənəl/ *n.* 原先的
5. contract /'kɒntrækt/ *n.* 合同
6. draft /dra:ft/ *n.* 草案
7. assembly /ə'sembli/ *n.* 装配
8. safe /seɪf/ *n.* 保险柜
9. deposit /di'pɒzɪt/ *n.* 存放
10. quarter /'kwɔ:tə/ *n.* 季度

Phrases & Expressions

1. by cable 通过电报
2. money order 汇票
3. post transfer 邮汇
4. banking terms 银行术语
5. day laborer 临时工
6. parking place 停车场

2. ARE

1. Are all students of the Department of International Finance here?
——No, some are absent.
2. Are all these goods duty free?
——No, only half of them are.
3. Are there any other opinions?
——No, there aren't. We all agree on foreign loans.
4. Are the students ready now, Ma Ling?
——Yes, we can start the abacus competition.
5. Are Sam and Ann in high school or in college?
——They are both in college.
6. Are you feeling more at home in your new job?
——Yes, I am. Sometimes there are problems, though.
7. Are we going to see an adjustment in the grain price?
——Yes, we will. We hope it will encourage our agricultural production.
8. Are they reviewing the lessons on accounting principles?
——Yes, they are.
9. Are there any oranges in the kitchen?
——No, I'm sorry. There aren't any.
10. Are you leaving for the bus station at nine o'clock?
——I'm going earlier than that. My bus leaves at nine fifteen.
11. There are some factories in the city, aren't there?
——Yes, there have been many.
12. You are doing your homework tonight, aren't you?
——No, I'm not.

New Words

1. absent /'æbsənt/ *adj.* 缺席, 不在
2. loan /ləʊn/ *n.* 贷款
3. abacus /'æbəkəs/ *n.* 算盘
4. competition /ˌkɒmpɪ'tɪʃən/ *n.* 比赛, 竞争
5. adjustment /ə'dʒʌstmənt/ *n.* 调整, 调节
6. grain /greɪn/ *n.* 谷物
7. encourage /ɪn'kʌrɪdʒ/ *v.* 促进, 鼓励
8. agricultural /ˌægrɪ'kʌltʃərəl/ *adj.* 农业的
9. review /ri'vju:/ *v.* 复习
10. accounting /ə'kaʊntɪŋ/ *n.* 会计学
11. principle /'prɪnsəpl/ *n.* 原理, 原则

Phrases & Expressions

1. the Department of International Finance 国际金融系
2. duty free 免税

3. DO

1. Do they leave home at seven o'clock in the morning?
——Yes, they do.
2. Do we still have time to discuss the agenda for our meeting?
——No, I have a meeting now. Let's do it tomorrow morning.
3. Do I need to bring "the Terms of the Agreement" to the meeting?
——Yes, we need it.
4. Do you want to close the old account and open a new one?
——Please wait until next month to make the change.
5. Do they want to change the date of payment?
——Yes, they want it changed to next month.
6. Do we have a bigger bonus than last year?
——Yes, our business has done really well.
7. Do resident students have much time to study?
——Of course, they can study every evening.
8. Do you need a duplicate?
——Yes, a duplicate copy is enough.
9. Do you like my new shoes?
——Oh, yes. Aren't they smart!
10. Do you like your manager?
——Yes. He is nice and kind.
11. You don't like accounting, do you?
——Yes, I do. It's my favourite subject.
12. Many tourists come to Beijing, don't they?
——Yes, more and more tourists come here for sightseeing.

New Words

1. agenda /ə'dʒendə/ *n.* 议事日程
2. term /tɜ:m/ *n.* (*pl*) 条款
3. agreement /ə'gri:mənt/ *n.* 协议
4. account /ə'kaunt/ *n.* 帐户
5. bonus /'bəʊnəs/ *n.* 奖金, 红利
6. payment /'peimənt/ *n.* 支付, 付款
7. duplicate /'dju:plikit/ *n.* 副本, 复印本, 抄件
8. manager /'mænidʒə/ *n.* 经理
9. tourist /'tuərist/ *n.* 旅行者, 观光者
10. sightseeing /'saitsi:ɪŋ/ *n.* 观光, 游览

Phrases & Expressions

resident student 住宿生

4. DOES

1. Does she use an electric typewriter?
——No, she uses a manual one.
2. Does he have any objection to our investing abroad?
——No, he doesn't.
3. Does this computer do anything else?
——Yes, it can also make deposit and transfer from any account.
4. Does she like playing maths games?
——Yes, she is good at maths, so of course she likes these games.
5. Does your store have a catalog listing books and their prices?
——Yes, our accountant keeps it.
6. Does she happen to remember our days in the China Institute of Finance and Banking?
——No, after the traffic accident she lost much of her memory.
7. Does a portable typewriter cost much?
——A home-made typewriter costs less than an imported one maybe.
8. Does he like both his subjects?
——He likes computer programming. He doesn't like accounting.
9. Does he live near his school?
——No, He lives a long way from his school.
10. Does Mary leave for school at eight or nine o'clock?
——She leaves for school at eight o'clock.
11. He takes a bus home after class, doesn't he?

——No. He drives home.

12. Our secretary doesn't live with her family, does she?

——Yes, she does.

New Words

1. manual /'mænjuəl/ *adj.* 用手操作的
2. objection /əb'dʒekʃən/ *n.* 反对, 异议
3. invest /in'vest/ *v.* 投资
4. accountant /ə'kauntənt/ *n.* 会计员
5. portable /'pɔ:təbl/ *adj.* 手提式的
6. programming /'prəugræmiŋ/ *n.* 编制的程序
7. import /im'pɔ:t/ *v.* 进口
8. secretary /'sekɹətɹi/ *n.* 秘书

Phrases & Expressions

1. electric typewriter 电动打字机
2. China Institute of Finance and Banking 中国金融学院
3. traffic accident 交通事故