

Practical English
Listening and Speaking
on Banking



丛书主编 陈建辉

实用金融英语丛书

Practical English on Banking

实用金融英语听与说

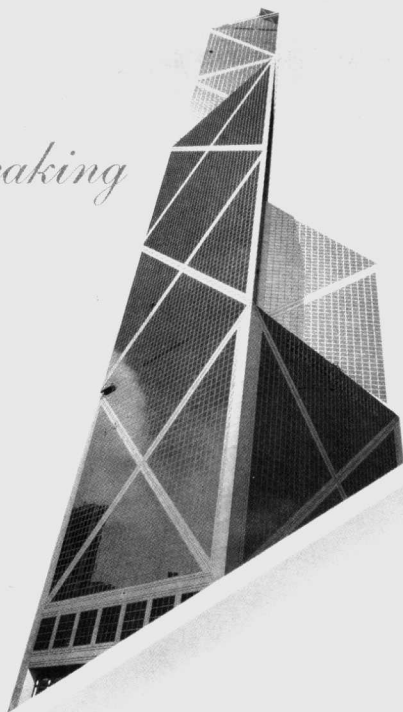
主编 陈建辉 关兴华 杜艳萍



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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》、《实用银行业务英语写作》、《实用金融英语听与说》、《实用金融英语综合测验》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测试用书,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、支票的画线、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《实用银行业务英语》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。

《实用银行业务英语写作》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测验教材。

《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 12 月 18 日于广州

编写说明

《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。全书按银行业务分为“Money and Banking (货币与银行)”、“Banking Business (银行业务)”、“Lending Principles (贷款原则)”、“Bank Cards (银行卡)”、“Financial Statements (财务报表)”、“Financial Instruments (金融票据)”、“International Settlement (国际结算)”、“Foreign Exchange Dealings (外汇交易)”8个单元。每个单元根据从易到难的原则,按照词汇——单句——对话——谈话——短文的顺序编排听力和口语训练内容,将听力训练和口语训练有机地融合于一体,在“听得懂”的基础上,激发学习者“说出来”的愿望,在提高听力水平的同时提高口头表达能力,从根本上改变学生只能读但听不懂说不出的状况。每个单元还根据相关内容,编写了一些特定的情景,作为学生之间一对一的练习或小组活动内容,可以有效地提高学习者的兴趣,改变单纯听力学习的单调和被动,让学生能够主动出击,选择自己感兴趣的话题与形式进行学习和训练。除在课文中以新颖的方式给出常用词汇的注解外,课文后还附有答案和录音资料,既可作为口语练习的素材,也可供读者检查听力效果。

我们认为,这本书是全套丛书的核心部分。学生在学习《实用银行业务英语》和《实用银行国际业务英语》两本阅读教材的同时,使用这本听说教材,可进一步提高语言表达能力,在语言学习上取得一个质的飞跃,因为它不仅是一般意义上的关于日常生活的口语练习,而是上升到用英语表达专业知识,把英语应用到实际工作和业务的讨论,为学习者进入双语学习扫清障碍,能够

毫无困难学习用全英语讲授的专业课程,从根本上解决大学生学习英语而成为所谓的“聋子和哑巴”的问题。希望该书能够受到读者的欢迎。

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2005 年 12 月 18 日于广州

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Unit 1

Money and Banking



Task 1 Warming-up Activities



Listening and Reading

medium of exchange 交换媒介
stabilizing factor 稳定因素
settlement of payments 支付结算
facilitate exchange 有利于交换
basic unit of account 基本记账单位
standard of deferred payment 延期支付标准
face value 面值
portability 轻便,可携带
large denomination banknotes 大面额货币
durability 耐用性
purchasing power stability 购买力稳定
productive capabilities 生产能力
at the lowest possible price 按最低的价格
transferable 可转让的,可划拨的
market value 市场价格

basic function of money 货币的基本职能
legal tender 法定货币
store of value 价值贮存
a unit of account 记账单位
deferred payment 延期付款
government bond 政府债券,国债
exchange facilities 交换便利
divisibility 可分性,可除尽
identifiability 可辨认,可分辨
in circulation 在流通中
pension funds 养老金
barter economy 物物交换的经济体
purchasing-power value 购买力价值
market rate of interest 市场利率
firm commitment 明确的承诺



Dictation of Words or Phrases

Directions: Listen to the following 30 phrases. Each phrase will be read twice. The first time, you can just listen. The second time, you'll have 10 seconds to write down what you have heard.

- | | | |
|-----------|-----------|-----------|
| 1. _____ | 2. _____ | 3. _____ |
| 4. _____ | 5. _____ | 6. _____ |
| 7. _____ | 8. _____ | 9. _____ |
| 10. _____ | 11. _____ | 12. _____ |
| 13. _____ | 14. _____ | 15. _____ |
| 16. _____ | 17. _____ | 18. _____ |
| 19. _____ | 20. _____ | 21. _____ |
| 22. _____ | 23. _____ | 24. _____ |
| 25. _____ | 26. _____ | 27. _____ |
| 28. _____ | 29. _____ | 30. _____ |



Preparing for a Discussion on the Topic "The Functions of Money".



Task 2 Understanding Sentences



Spot Dictation

Directions: In this part you will hear 10 sentences. There is one word or phrase missing in each sentence. Each sentence will be read twice. The first time you just listen, and the second time, you'll have a break of 10 seconds following each sentence. During the break, you can write down the missing word. Please watch your spelling!

1. Bankers commonly _____. The normal year is, of course, 365 days; and a leap year is 366 days.
2. _____ using the formula just given, you must

first convert the 12 percent to a decimal.

3. For example, consider an interest rate as _____. In percentage form the rate would be 12 percent; in decimal form the rate would be 0.12.
4. Interest (I) is a ratio and is usually expressed _____.
5. As long as people are willing to accept cheques, they act as _____.
6. But the cheque itself is not "money"; it is only the amount of money in the _____ which is considered to be "money".
7. A person may have many reasons not to accept a cheque; therefore, a cheque is not _____ although it is used as a medium of exchange.
8. Time is the period over which _____ and is usually stated in years.
9. Making payments by writing cheques against cheque account deposits is popular, particularly when _____ is involved.
10. If you were to borrow \$1,000 _____ and repay the principal in a lump sum at the end of one year, you could calculate interest by the following formula.



Listening and Repeating

Directions: Listen and then try to complete the sentences orally according to what you have just heard.

1. Interest (I) is a ratio and _____.
2. For example, consider an interest rate as _____.
3. To multiply \$1,000 by 12 percent _____.
4. Time is the period over which _____.
5. Bankers commonly use a 360-day year. The normal year _____.
6. If you were to borrow \$1,000 at a simple interest rate _____.
7. Making payments by writing cheques against _____.
8. As long as people are willing to accept _____.
9. But the cheque itself is not "money"; it is only _____.
10. A person may have many reasons not to _____.



Speaking by Giving Short Answers

1. What are the three elements for the calculation of the simple interest?
2. What are the functions of money?
3. What characters should money have?
4. What is legal tender?



Notes for Listening

simple interest 单利

material goods 物质商品

net revenue 净收入

accumulation of wealth 财富的积累

specialization 专业分工

compound interest 复利

formula 公式

IOU (=I Owe You) 借据

principal 本金

reserve requirements 准备金要求



Understanding Sentences

Directions: *In this section, you will hear 20 short statements. Each statement will be spoken only once. After each statement there will be a pause. During the pause, you must read the suggested answers marked A and B, and decide which is the best answer.*

1. A. Reviewing the development of money may help us to understand the nature of money.
B. We'd better discuss the development of money in the best way.
2. A. Money has different types when the holders are different.
B. Different people may have different meaning when they refer to money.
3. A. Money means "income" when someone asks how much money you make.
B. The question "how much money you make" has something to do with your income.
4. A. We value all material goods and services in terms of money.
B. All material goods and services are valued according to the standard of money.
5. A. We receive net revenue for the services or products sold.

- B. Income is the net revenue we earn from the sale of our services or products.
- 6. A. The accumulation of wealth will become your savings of income.
B. Wealth is defined as the accumulation of past savings of income.
- 7. A. Specialization on the basis of people's abilities would increase the efficiency of production and improve their living conditions.
B. People would lead a better life if they do what they could do best and trade for the goods and services provided by others.
- 8. A. Money simplifies the trading process and reduces the prices for goods.
B. Money complicates the trading process and increases the prices for goods.
- 9. A. It is more simple if all other items of goods are valued or priced in terms of the new item chosen to serve as common standard.
B. If we choose a new good to serve as the common standard or numeraire we could reduce the number of prices and simplify trade.
- 10. A. If the selected numeraire is readily divisible, stable in value, and relatively costless to store and transfer, the trade costs would be reduced.
B. The next step is to select a numeraire that is readily divisible, stable in value, and relatively costless to store and transfer.
- 11. A. If you borrow \$1,000 at a simple interest rate of 12 percent and repay the principal in a lump sum at the end of one year, you should pay \$1,120.
B. If you were to borrow \$1,000 at a simple interest rate of 12 percent, you would repay the principal in a lump sum.
- 12. A. A Legal tender is the money recognized as a legal medium of exchange.
B. Money is used as legal tender if it is a medium of exchange.
- 13. A. Compound interest is more common.
B. Lending transactions now are often made at compound interest.
- 14. A. It is the formula for computing compound interest.
B. It is the calculation of rate of interest.
- 15. A. P stands for principal, R for the rate of interest and T for the time of period of the loan.
B. F stands for the principal borrowed plus interest at simple interest rate.
- 16. A. Money serves as purchasing power.
B. Money generates purchasing power.

17. A. The IOU is not a bond because it is a firm commitment to pay the lender specific amounts at specific intervals.
B. If an IOU is a firm commitment, it is a bond.
18. A. If the time period of the loan is one year, the simple interest and compound interest are the same.
B. When the full principal plus interest is paid together, compound interest and simple interest are of the same dollar amount.
19. A. M1 includes currency, coins, and demand deposits in commercial banks that are used primarily for transactions.
B. M1 is referred to as money which is used primarily as a medium of exchange.
20. A. If the Fed wishes to slow down the money supply, they will increase reserve requirements.
B. If the Fed wishes to rein in the money supply, they will decrease reserve requirements.



Task 3 Listening and Making Short Dialogues



Tips for Speaking



How are things going? 你现在的情况怎么样? 过得好吗?

How are you doing? 你好吗?

What's up? 近来过得好吗?

See you later. 待会见(再联络)。

After you. 你先(请)。



Notes for Listening

ambiguous 歧义的

life insurance 人寿保险

pension funds 养老基金

portability 轻便, 可携带

bonds 债券

accountant 会计