

经贸英语口语系列丛书

金融

English
for Finance

英语对话

©陈倩 主编

对外经济贸易大学出版社

经贸英语口语系列丛书

金融英语对话

陈倩	主 编	
刘慧君	董海琳	副主编
姚 珊	张轶前	

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金融英语对话

陈 倩 主编

责任编辑 连佩珍

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前 言

中国加入 WTO (The World Trade Organization) 标志着中国从此向世界敞开了大门,同时也使本国的商贸全面走向世界成为现实。国际贸易交流的必要工具是语言。英语是国际交往中使用最多的语言。根据一份我国 20 世纪 90 年代的调查结果,我国的国际贸易交往 80% 是通过英语来进行的。因此,会英语、特别是英语口语,是进行国际贸易的前提。然而我国现行的商业界专业人士、尤其是民营企业界和中小型商贸界人士在这方面多少缺乏准备,而会英语的英语专业毕业生又对商贸知识和商贸语言知之有限。为此经理老板们纷纷学起了英语,英语专业的毕业生也学起了商贸,各高校英语专业争先恐后地开设商贸英语课,国际贸易专业开设英语口语课,并且课时量与英语专业学生一样。可见,英语、尤其是英语口语在国际贸易中的重要性。

口语表达是人际交往中最直接便捷的方式。我们编写这一套系列丛书就是为了上述人士的学习所需。本系列丛书分为商贸、经管、金融,共三册。全套各册均以话题为切入点编排。话题交谈中使用到的词汇、表达法是学习的重点。每单元的编排思路充分考虑了先摄入后学用的语言学习的基本原则和使用需要,即语言摄入→提示讲解→练习→练习答案。各册中的词汇、表达法有时重复出现,因为一种表达法并不限于一个话题、一种场合使用。再者,“重复”是掌握所学内容的必要手段。因此,这套丛书既适合非英语专业的使用者,又可用做英语专业学生的口语教材或口语辅助教材。

本书的编写是在许多热心人的支持和协助下实现的。在此我们要特别感谢河北理工大学经济管理学院徐静珍副教授为我们提供商贸、金融两册的话题,杜丽娟博士为我们提供经管一册的话题。感谢马晓航老师对商贸分册的中文部分做了校对。感谢外国专家 Peter 为我们审阅英语部分。

由于时间有限,书中难免有不足之处,欢迎使用者提出宝贵的意见,以便我们改进工作。

编者

2004 年 7 月

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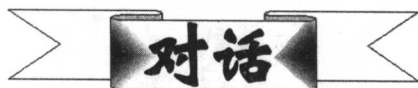
Unit 1

CAPITAL DEMAND 资本需求

单元提示



1. 留下深刻的印象
2. 以……著名
3. 被称为
4. (时间的)最后时刻
5. 创立
6. 建立



下面的对话发生在游客和导游之间。

A foreign visitor = A A guide = B

A: Suzhou is really a fantastic city. It has left me a deep impression.

B: Yes. Suzhou is famous for its historical scenery, so it is called a garden city! But it is also a modern city. By the end of July, it has attracted contractual volume of 40.09 million US dollars on the foreign investment.

A: How many foreign-funded enterprises does it have?

B: It has established 7 950 foreign-funded enterprises and the total used amount of the investment is 22.68 million US dollars.

A: When did it set up its first foreign-funded enterprise?

B: In 1984. Now 80 of 500 world's top industries have built up their companies in Suzhou.

A: Are there any industrial zones?

B: Yes. There are five state-level zones and ten provincial-level zones. 3,000 foreign-funded enterprises have been started there owing to their attraction.

A: That is really marvelous!



参考译文

游客:苏州真是一个奇妙的城市,它给我留下了深刻的印象。

导游:苏州因名胜古迹而闻名,因此被称为花园城市。它也是一座现代化的城市。到7月底,它已利用外资4 009万美元。

游客:苏州有多少外资企业?

导游:苏州已经建立了7 950个外资企业,实际共利用外资2 268万美元。

游客:苏州的第一家外资企业是什么时候建立的?

导游:1984年。现在世界五百强企业有80家在苏州设了厂。

游客:苏州有工业园区吗?

导游:有。苏州有五个国家级园区和十个省级园区。一共吸引了3 000家外资企业。

游客:真是了不起!

词汇注释

1. fantastic /fæn'tæstik/ *a.* 虚幻的, 奇异的
2. historical /his'tɒrɪkəl/ *a.* 历史的
3. scenery /'si:nəri/ *n.* 景色
4. contractual /kən'træktʃuəl/ *a.* 合同的
contract /'kɒntrækt/ *n.* 合同
5. establish /is'tæblɪʃ/ *v.* 建立, 设立
establishment /is'tæblɪʃmənt/ *n.* 设立
6. enterprise /'entəpraɪz/ *n.* 企业
7. fund /fʌnd/ *n.* 基金
8. marvelous /'mɑ:vələs/ *a.* 奇妙的



表达法

1. leave a deep impression 留下深刻的印象
e. g. Her beauty **left** me **a deep impression**.
她的美貌给我留下了深刻的印象。
2. be famous for 以……著名
e. g. Japan **is famous for** its hot springs.
日本以温泉著名。
France **is famous for** its fine food and wine.
法国以精美的食物和葡萄酒著名。
3. be called 被称为
e. g. Los Angeles **is also called** the windy city.

洛杉矶也被称为风城。

4. by the end of (时间的)最后时刻

e.g. **By the end of** the war, the small work-shop had become a large factory which employed 728 people.

到战争结束时, 这个小铺子已经变成雇有 728 个工人的大厂了。

5. set up 创立, 建立, 成立

e.g. A new government **was set up** after the civil war.

新政府在内战之后成立了。

6. build up 建立, 建立起来

e.g. These industries had to **be built up** from scratch.

这些工业必须从零开始逐步建立起来。

练习

1. 根据下列对话, 用本课所学的表达方式填空。

A: California is a superb place!

B: Yes, it _____ the Sun Belt. And it is also the new industry base. They have _____ many hi-tech industries here.

A: What kinds of industries have they _____ here?

B: Aeronautic industry.

2. 将对话中的汉语部分(用本课所学表达法或关键词语)译成英语。

A: When did your company set up?

B: In 1984. And we have 210 chain stores in the world. (现在 210 家子公司中有 150 家在亚洲) _____.

A: (真是了不起!) _____!



下面的短文简单介绍了美国的自由经济, 请阅读。

Free Enterprise

自由经济

Most Americans think that the rise of their nation as a leading producer of manufactured goods, food and services could not have occurred without the economic freedom of capitalism which many prefer to call free enterprise.

The story of American economic growth is a story of people inventing new devices and processes, starting new businesses and launching new ventures. For each of these endeavors, mon-

ey is indeed. That money is known as capital.

If people didn't furnish the money to buy the land and build the factory, Samuel Salter could not have opened that very important textile factory. Salter and those capitalists would not have acted if they had not thought they would profit from their investment. Because they wanted a profit for themselves and a chance to establish even more factories later, they started a whole new American industry. The industry didn't only help cotton growers by the increasing needs of cotton, it also made more American ships work in international trade.

(Adapted from David M. Sassoon, 2000:69)

词汇注释

1. manufacture /ˌmænjuˈfæktʃə/ v. 制造
2. capitalism /ˈkæpɪtəlɪzəm/ n. 资本主义
3. invent /ɪnˈvent/ v. 发明
4. launch /lɔːntʃ, lɑːntʃ/ v. 开办, 发行
5. endeavor /ɪnˈdevə/ n. 努力
6. textile /ˈtekstaɪl/ n. 纺织
7. industry /ˈɪndəstri/ n. 工业

练习参考答案

1.

is called a

built up

set up

2.

Now 150 of 210 chain stores have built up their companies in Asia

That is really marvelous

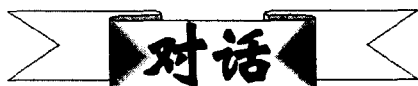
Unit 2

MAIL TRANSFER 信汇

单元 提示



1. 没问题,没关系
2. 急需
3. 填写
4. 多谢
5. 再见



下面的对话发生在顾客和银行职员之间。

A bank clerk = A A customer = B

B: I want to send some money to America. Is it handled here?

A: Yes, sir. How much would you like to remit?

B: I want to remit \$ 300 to a friend in New York.

A: No problem. Do you want the money to go by M/T or T/T?

B: I know T/T is the quicker way, but the commission is higher. My friend isn't in urgent need.

A: So, you can take M/T, and they will take a longer time for your friend to receive the money.

B: OK. I'll take M/T.

A: Would you please fill in this application form?

B: All right. Here it is.

A: For \$ 300 to New York, the commission is \$ 3. So it's \$ 303 altogether.

B: Here you are. Many thanks.

A: You are welcome. See you.

B: Bye-bye.



参考译文

顾客:我想汇些钱到美国,是在这儿办理吗?

银行职员:是的,先生。您想汇多少钱?

顾客:我想给纽约的一个朋友汇 300 美元。

银行职员:没问题。您是要信汇还是电汇?

顾客:我知道电汇比较快,但手续费比较贵。我的朋友不急着用钱。

银行职员:那么您可以采用信汇,只是您的朋友需要较长的时间才能收到汇款。

顾客:好的,那我就用信汇吧。

银行职员:请您填写这张申请表好吗?

顾客:好的,给你。

银行职员:汇款 300 美元到纽约,手续费为 3 美元。一共是 303 美元。

顾客:给你,多谢。

银行职员:不客气,再见。

顾客:再见。

词汇注释

1. handle /'hændl/ *v.* 办理
2. remit /ri'mit/ *v.* 汇款
3. New York 纽约
4. M/T = mail transfer 信汇
5. T/T = telegraphic transfer 电汇
6. urgent /'ɜ:dʒənt/ *a.* 紧急的
7. need /ni:d/ *n.* 需要
8. receive /ri'si:v/ *v.* 收到
9. application /'æpli'keɪʃən/ *n.* 申请
application form 申请表
10. commission /kə'mɪʃən/ *n.* 手续费
11. thanks /θæŋks/ *n.* 感谢



表达法

1. No problem. 没问题,没关系
e. g. A: I'm very sorry to have kept you waiting. 很抱歉,让你等了。
B: **No problem.** 没关系。
2. be in urgent need 急需
e. g. The vaccine **is in urgent need** to save patients.

病人急需疫苗。

3. fill in 填写

e. g. Please **fill in** this form, giving your name, age, and address.

请在这份表格上填上你的姓名、年龄和地址。

4. Many thanks. 多谢

e. g. A: You gave me good suggestions. **Many thanks.** 你给了我好的建议,多谢。

B: You are welcome. 不客气。

5. See you. (口语)再见

e. g. A: Where are you going? 你上哪去?

B: I'm going to school. 我去上学。

A: You'd better hurry up. 你得快点儿。

B: Thank you. **See you.** 谢谢,再见。

A: Bye-bye. 再见。

练习

1. 根据下列对话,用本课所学的表达方式填空。

A: Excuse me. I'm a new student, can you tell me where the library is?

B: _____. It's not far from here. Go along this street, turn right at the second cross, it's right there.

A: Oh, I see. _____.

B: You are welcome. _____.

A: Bye.

2. 将对话中的汉语部分(用本课所学表达法或关键词语)译成英语。

A: I'm looking for a pair of shoes for my husband.

B: (没问题。)_____. What size does he need?

A: Size 11.

B: How about this pair? They are comfortable.

A: Yes, they are. I'll take them. (多谢。)_____.

B: Not at all.

A: How much are they?

B: 280 yuan.

A: Here you are. Bye-bye.

B: (再见。)_____.



下面的短文简单介绍了中国的银行,请阅读。

Banks in China 中国的银行

With the development of our economy, great changes have taken place in Chinese banks. Now, Shanghai is going to become the nation's financial center in the near future.

The People's Bank of China is the central bank. As the central bank, the People's Bank of China is required to assure the macro-financial balance by using its monetary policy instruments. And only in it, you can change foreign currency. It is also required to guide the specialized banks and other financial institutions to engage in credit activities.

Except for Bank of China, we have the Industrial and Commercial Bank of China, the Construction Bank of China, the Agricultural Bank of China, and the Bank of Communications. And all these banks in our country are state-owned.

(摘自姜国成,沈劲编: *GATE TO GATT*, 第 48 页。)

词汇注释

1. financial /faɪ'nænsjəl, fi'nænsjəla/. 金融的
2. central /sen'trəl/ a. 中央的, 中心的
3. require /ri'kwaɪə/ v. 要求
4. macro /'mækrəu/ a. 宏观的
5. balance /'bæləns/ n. 平衡
6. construction /kən'strʌkʃən/ n. 建设
7. agricultural /'ægrɪ'kʌltʃərəl/ a. 农业的
8. communication /kə'mju:nɪ'keɪʃən/ n. 交通, 通信

练习参考答案

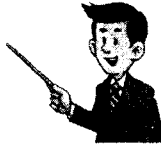
1.
No problem
Many thanks
See you

2.

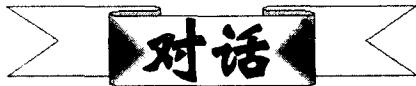
No problem
Many thanks
See you

Unit 3
INTERNATIONAL DIRECT INVESTMENT
国际直接投资

**单元
提示**



1. 问好
 2. 是……的荣幸
 3. 参观
 4. 充满……感情的
 5. 明智的
-



下面的对话发生在经理和布朗之间。

Manager = M Brown = B

B: How do you do?

M: How do you do?

B: It is a great honor for me to have this interview.

M: Mr. Brown, I warmly welcome you to our province. How about your trip?

B: It left me a deep impression. I have quite enjoyed my stay in Shijiazhuang.

M: Is there anything we can do for you?

B: Thanks.

M: Mr. Brown, do you have an expected goal in this visit?

B: Yes, I have visited some state-owned factories and I was shown around the city. I want to invest in some projects. Here is a list.

M: You are very wise to invest in those projects. Our government has preferential policies for those industries.

B: Thank you very much. Now I am full of confidence.

M: I believe we will have a good cooperation.

B: Thank you again for taking time to meet me.

M: You are welcome.



参考译文

布朗:你好。

经理:你好。

布朗:很荣幸有这次会面的机会。

经理:布朗先生,我热烈欢迎您来到我们省,您这次考察情况如何?

布朗:这次考查给我留下了深刻的印象,我喜欢在石家庄的日子。

经理:我们还能为您做些什么吗?

布朗:十分感谢。

经理:布朗先生,通过这次考查,您是不是有了一些想法?

布朗:是的。我已经参观了一些国有企业,也游览了这座城市,我想在一些项目上搞些投资。

这是我写的一个项目单。

经理:您选择在这些项目上投资是十分明智的,我们国家在这些项目上有优惠政策。

布朗:非常感谢,对此,我充满信心。

经理:我相信我们会合作愉快的。

布朗:再次感谢你抽空来接待我。

经理:不客气。

词汇注释

1. interview /'intəvjʊ/ *n.* 会面
2. welcome /'welkəm/ *v.* 欢迎
3. expect /'ekspekt/ *v.* 期望,希望
4. state-owned *a.* 国有的
5. goal /gəʊl/ *n.* 目标
6. confidence /'kɒnfɪdəns/ *n.* 信心
7. cooperation /'kəʊɒpə'reɪʃən/ *n.* 合作



表达法

1. How do you do? 你好。(看起来是一个问话,而实际上是一个寒暄用语。)回答时也用 How do you do?
e.g. A: **How do you do?** 你好。
B: **How do you do?** Glad to meet you. 你好,见到你很高兴。
2. It is a great honor... 是……的荣幸
e.g. **It is a great honor** for me to have a dance with you.

与你共舞是我的荣幸。

3. show sb. around 参观

e. g. The foreign visitors **are shown around** the factory.

外宾参观了这家工厂。

4. full of 充满……感情的

e. g. The story was **full of** sadness.

这个故事充满了悲伤。

5. be wise to 明智的

e. g. He **is wise** not **to** go.

他没有去是明智的。

练习

1. 根据下面对话,用本课所学的表达法填空。

A: _____?

B: _____?

A: _____ for me to have the opportunity to meet you.

B: I welcome you to our city. Have you ever been to our city before?

A: No, never.

B: Ok, we will _____ you _____ after the meeting.

A: Thank you very much.

2. 将对话中的汉语部分(用本课所学表达法或关键词语)译成英语。

A: Mr. Smith, (通过这次参观,您是不是对北京有了一些印象?) _____?

B: Yes. (我已经参观了一些城市,也游览了北京,我想在北京搞些投资项目。) _____
_____. Here is the list.

A: (您选择在北京投资是十分明智的。) _____. Our city has preferential policies for those industries.

B: Thank you very much. (对此,我充满信心。) _____.



现实生活中,人人都察觉了货币的力量和重要性,究竟什么是货币?请读下文。

Money

货币

In our daily life, we often hear of the phrases and idioms with the word “money”. For example we say “money spinner”, which means a person who is good at earning money. “Money