



周丽娟 王献编著

# 金融英语

## 口语与听力

SITUATIONS ON BANKING

外语教学与研究出版社

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## 前 言

随着改革开放和我国外向型经济的大力发展，金融事业在我国也日益兴旺，越来越多的人参与这种活动。因此，金融英语口语业已成为他们必须掌握的语言工具，这方面的学习已日益迫切，为此我们编写了《金融英语口语与听力》这本书。

全书共包括40课对话和330个词和词组。每一课对话之后附有语法和词汇注释；每个词和词组均有两个例句，书后附有参考译文及常用词和词组。本书配有两盒磁带。

本书为各大专院校英语教师和学生提供了一种金融方面的口语与听力教材，同时也为经济从业人员提供了一套自学教材。通过学习，可以掌握有关金融方面的基本语言知识。此外，本书也是比较实用的金融英语会话手册，可作为出国人员培训的口语与听力材料，利用本书配有的磁带，十分便于学习。

本书原文经美国专家 Becky Kelsay 与 Scott Kelsay 审阅，并提出了有益的建议，在此表示感谢。

由于编者水平所限，书中不足之处，敬请指正。

编者

# CONTENTS

## 目 录

### I. Conversations and Notes

#### 会话与注释

1. Banking in the West (1).....	1
2. Banking in the West (2).....	5
3. Dealing with Inflation .....	9
4. The International Monetary Situation (1) .....	13
5. The International Monetary Situation (2) .....	16
6. The American Financial System (1) .....	19
7. The American Financial System (2).....	22
8. The British Financial System.....	25
9. The Japanese Financial System .....	28
10. Kinds of Banks .....	31
11. Banking Operations (1) .....	33
12. Banking Operations (2).....	35
13. Banking and Computers .....	38
14. Opening a Savings Account.....	40
15. Time Deposits (1).....	43
16. Time Deposits (2).....	45
17. Opening a Current Account.....	48
18. Account Rules and Regulations.....	50
19. Opening a Personal Checking Account.....	52
20. Computing Daily Interest.....	54
21. Special Savings Plans .....	56
22. Changing Dollars to Yen.....	58

23. Changing Yen to Dollars.....	60
24. Cashing a Traveller's Check .....	62
25. Cashing a Foreign Check.....	65
26. Remittances from Abroad.....	67
27. Sending Foreign Remittances .....	69
28. Telegraphic Transfers .....	71
29. Clearing House Associations .....	73
30. Placing an Item for Collection .....	75
31. Talking about Housing Loans.....	77
32. Loans for Working Capital.....	79
33. Discounting a Bill of Exchange.....	81
34. Renting a Safe Deposit Box.....	83
35. Using a Cash Dispenser .....	85
36. Reporting a Lost Passbook.....	87
37. Correspondent Bank Relationship .....	89
38. A Visit from the Auditors.....	91
39. Special Accounts for Tax Payments.....	94
40. Bank Security Systems.....	96
II. Translation for Reference .....	98

### 参考译文

1. 西方的银行 (一) .....	98
2. 西方的银行 (二) .....	99
3. 应付通货膨胀.....	100
4. 国际货币制度 (一) .....	101
5. 国际货币制度 (二) .....	102
6. 美国金融制度 (一) .....	103
7. 美国金融制度 (二) .....	104
8. 英国金融制度.....	105

9. 日本金融制度	106
10. 银行的种类	107
11. 银行业务 (一)	108
12. 银行业务 (二)	109
13. 银行与计算机	110
14. 开立储蓄帐户	111
15. 定期存款 (一)	112
16. 定期存款 (二)	113
17. 开立往来帐户	114
18. 帐户规章与条例	116
19. 开立个人支票帐户	117
20. 计算日息	118
21. 特种储蓄章程	119
22. 美元兑换日元	120
23. 日元兑换美元	121
24. 旅游支票兑现	123
25. 外国支票兑现	124
26. 来自国外的汇款	125
27. 向国外汇款	126
28. 电汇	127
29. 票据交换所	129
30. 提供托收项目	130
31. 房屋贷款	131
32. 流动资金贷款	132
33. 汇票贴现	133
34. 租用银行的保管箱	135
35. 使用付现机	136
36. 存折报失	137

37. 往来行之间关系.....	138
38. 审计员的监察.....	139
39. 纳税特殊帐户.....	140
40. 银行安全系统.....	142
Ⅲ. Useful Words and Expressions.....	143
常用词和词组	
Ⅳ. Bibliography.....	176
参考书目	



# Banking in the West (1)

## Situation 1

Jiro Ito is visiting with<sup>1</sup> his friend, Bob Jensen, a banker in New York. They are talking about the history of banking in the west.

**Ito:** I'm curious<sup>2</sup> about the history of banking in the west, Bob. Can you tell me something about it?

**Jensen:** Well, Jiro, the earliest banks started in Babylon<sup>3</sup> almost 4,000 years ago. They were really temples<sup>4</sup> which collected deposits<sup>5</sup> and made loans<sup>6</sup>.

**I:** That surprises me. I had always thought that banking started during the Renaissance<sup>7</sup> in Europe.<sup>8</sup>

**J:** No, It was much earlier than that. Actually, private firms that handled deposits and loans, changed coins and even arranged for credit<sup>9</sup> transactions existed as early as the 6th century B.C.

**I:** Then, there were banks in ancient Greece and Rome, too?<sup>10</sup>

**J:** Yes, laws in Both Greece and Rome recognized banks and many bank functions<sup>11</sup>. It wasn't

until the breakup<sup>12</sup> of the Roman Empire and the decline<sup>13</sup> in trade and commercial transactions<sup>14</sup> that banking lost its previous<sup>15</sup> importance.<sup>16</sup>

I: What about the laws against usury<sup>17</sup> during the Middle Ages<sup>18</sup>? Didn't such laws made it illegal<sup>19</sup> to charge<sup>20</sup> interest<sup>21</sup> on loans?<sup>22</sup>

J: Yes, they did, but these laws were gradually changed during the 14th and 15th centuries, and banking functions started appearing again in Italy and Belgium and later in France, Germany and England.

I: I see. So we can really say that banking re-started during the Renaissance.

### Notes

1. visit with 与……闲谈，是美国用法。
2. curious 好奇的，好问的
3. Babylon 巴比伦（古代巴比伦王国首都）
4. temple 庙宇；专供某种活动的场所
5. deposit 存款；保证金
6. loan 放款；借款；贷款
7. the Renaissance 文艺复兴，指欧洲14至16世纪的文学艺术复兴运动。

8. I had always thought that banking started during the Renaissance in Europe. (我原来总认为银行业务始于欧洲文艺复兴时期。) had thought 这种句型是用来表示说话以前某种想法是错误的。可译为“原来……”“还”。如：

I had thought today was Friday. (我还以为今天是星期五。)

这句话用来表示今天不是星期五,可能是一个星期的其它日子。

I had thought she was much older. (我还以为她更老些呢。)

9. credit (cr.) 赊购; 信用; 信贷; 贷; 贷入; 贷记; 贷项; 贷方 [信贷可分两类: 1) 贸易信贷, 卖主允许买主在收到货物后一个时期再付款, 卖主可借此提前或扩大销售, 而买主可取得继续经营的资本。2) 银行信贷, 银行给顾客透支或贷款, 其结果为增加购买力, 银行所发出的信贷增加了同样数额的存款, 对经济的影响极大, 因此金融当局必须控制。]

10. Then, there were banks in ancient Greece and Rome, too? (当时, 在古希腊和罗马也有银行吗?) 这是当代英语中常见的用一般陈述句型来表示疑问, 但读时要用升调。如:

He has come? (他已经来了吗?)

You reckon that we'll finish it in 2-3 days? (你认为我们两三天之内会干完吗?)

11. function 功能; 作用; 职能 [职能, 指企业为达到或完成一个特定的目的, 而设立的部门或组织, 如: 生产部门, 计划部门, 供应部门等, 统称职能机构]

12. breakup 分裂; 崩溃

13. decline 下降; 衰落

14. transaction 交易事项; 经济业务

15. previous 早先的; 以前的

16. It wasn't until the breakup of the Roman Empire and the decline in trade and commercial transactions that banking lost its previous importance. (一直到罗马帝国崩溃和商贸业务衰落, 银行业才失去了它以往的重要性。) 这是一种强调句型, 在该句型中, it 本身没有意义, 只改变一个句子的结构, 强调句中主语、宾语或状语等。其句型是 it is/ was / + 被强调部分 + that / who / which/. 翻译时, 通常是把整个句子译成“是……”

“正是……”“就是……等”, 在该句型中强调的是 until 的时间状语从句。遇到这种强调句型还要注意下面两点: 一是常译为“直到……才”, 二是若在原句中有否定词 not 时, 在将其变为强调句型过程中, 应

将 not 置于 until 之前。如:

Margaret couldn't arrange for me to meet her elder sister until a Saturday afternoon in May. 改为强调句型, 则为 It wasn't until a Saturday afternoon in May that Margaret could arrange for me to meet her elder sister. (直到五月的一个星期六下午, 玛格丽特才安排我见她的姐姐。)

I shan't do that until you come back. 改为强调句型, 则为 It is not until you come back that I shall do that. (直到你回来, 我才做那件事。)

17. usury 高利贷, 高利 (尤指超出法定的利率。)

18. the Middle Ages 中世纪, 指欧洲历史上约自5世纪末至15世纪中叶这一时期。

What about the laws against usury during the Middle Ages? (中世纪时, 禁止放高利贷的法律是怎么回事?)

What / How / about ...? 这种句型表示征求意见或询问消息时用的。如:

Of course, I'll come. What about Friday? (当然, 我会来的, 星期五怎么样?) 这句话表示征求对方意见。

What about that business we talked about this morning? (关于今天上午我们谈到的那笔生意怎么样了?) 这句话表示询问消息。

19. illegal 不合法的; 非法的; 违规的

20. charge 费用; 借项; 要价

21. interest 利息

22. Didn't such laws make it illegal to charge interest on loans? (这些法律没有规定贷款收取利息是非法的吗?) 句中动词不定式短语 to charge interest on loans 为宾语, 它被放在宾语补足语 illegal 之后, 而 it 置于宾语补足语前, 所以称 it 为形式宾语。如:

I judge it better to start at once. (我看还是立即开始更好。)

All these noises made it impossible for me to go on with the work. (这些嘈杂声使我不可能继续做这项工作。)

## Banking in the West (2)

### Situation 2

Mr. Ito and Mr. Jensen continue their discussion about the history of banking in the west.

Jensen: That's a good way of putting it<sup>1</sup>, Jiro. Banking firms that developed during the 15th and 16th centuries are the direct ancestors<sup>2</sup> of modern commercial banks<sup>3</sup>.

Ito: I can easily see the need for the development of the banks during that period. Commercial and financial<sup>4</sup> transactions had once again started to become more complex as Europe emerged from<sup>5</sup> the feudal<sup>6</sup> system of the Middle Ages.<sup>7</sup> Weren't many of these early banks goldsmiths<sup>8</sup> in the beginning?

J: Yes, many of them started that way, especially in France and England, but they gradually expanded<sup>9</sup> their activities to handling deposits and loans, issuing and trading bills of exchange<sup>10</sup> and even issuing their own notes. And, of course, they started the fractional reserve system<sup>11</sup> which is the central feature of modern banks.

I: When did the idea of central banks get

started?<sup>12</sup>

**J:** Well, the first bank that was partially<sup>13</sup> owned and controlled by a state government was established in Venice<sup>14</sup> in 1587. Other semi-public banks appeared during the next one hundred years, including the Bank of England in 1694<sup>15</sup>, but these were really not central banks in the modern sense of the term. It wasn't until the middle of the 19th century that central banks with specific regulatory functions<sup>16</sup> were created.

### Notes

1. That's a good way of putting it,... (那是一个合适的提法, ……) 此处 put it 是“说”或“表达, 表示”之意。如:

She is — how shall I put it? — not exactly fat, but rather well-built for her age. (至于她, 我怎么说呢? 不是很胖, 不过从年龄上看, 她长得还算匀称。)

Everyone puts it his feelings in words and facial gesture. (每个人以语言和面部表情来表达他的情感。)

2. ancestor 祖先

3. commercial bank 商业银行 [从事以支票提款的活期存款或短期贷款的银行。在英国有时称为 clearing bank (交换银行), 美国称 member bank (会员银行), 西欧称 credit bank (信贷银行。商业银行的业务不同于投资银行 (investment bank 或 merchant bank)。]

4. financial 金融的, 财政的, 财务的

5. emerge from 出现; 冒出

6. feudal 封建的

7. Commercial and financial transaction had once-again start-

ed to become more complex as Europe emerged from the feudal system of the Middle Ages. (当欧洲从中世纪的封建体制的禁锢中挣脱出来时,商业和金融交易又开始变得复杂起来了。)句中 had started 为过去完成时。它表示在过去某一时间或动作以前已经完成了的动作。它由 had + 过去分词构成。如:

She had just gone out when I called at her home.  
(我到她家时,她刚出去。)

We had had some English before we came here. (我们来这里之前学过一点英语。)

8. goldsmith 金匠

9. expand 扩大

10. bill of exchange (B/E ; B. Ex) 汇票,押汇,国外汇票; 银行托收; 交换券[简称 draft 或 bill。是一种国际贸易中委托支付的票据。出口商对进口商成立债权的工具,以受票人(drawee)为付款人。其应用不限于一时一地,但付款要受拘束,必须在受票人承兑(accept)之后才能有效。]

11. fractional reserve system 部分准备体系[即规定商业银行应将存款的一定比例作为准备金存于中央银行。实际准备金与最低要求准备金的差额可以贷给借款人。]

12. When did the idea of central banks get started? (建立中央银行的想法是何时产生的?) 此处 get + started = started 这种 get + 过去分词作谓语是美国口语,用于非正式场合。如:

We all lost our patience before we got started. (在我们起程之前我们都失去了耐心。)

I was tired long before I got done with my work. (在结束该工作之前我早就感到疲倦了。)

13. partially 部分地

14. Venice 威尼斯(意大利港市)

15. Other semi-public banks appeared during the next one hundred years, including the bank of England in 1694,... (另一些半公立银行是在以后的一百年间出现的,包括于1694年成立的英格

兰银行.....) 该句中的 including ... 分词短语做状语, 用来表示行为或陪衬性的动作, 它所表示的动作和谓语动词所表示的动作差不多同时发生。所以翻译时一般不加什么词, 直接译出即可。如:

Please fill in this form, giving your name, address,  
etc. (请把这张表填一下, 写明姓名、住址等。)

The old man stood there, surrounded by his two  
daughters. (老人站在那里, 他的两个女儿站在他的周围。)

16. regulatory function 常规作用



# Dealing with Inflation<sup>1</sup>

## Situation 3

Robert Albert, president of Albert Electronics, is talking about inflation and general financial conditions with his banker, Wilson Hall.

**Albert:** I'm really concerned about<sup>2</sup> the general financial situation, Mr. Hall. We've been living with constantly rising prices far too long.<sup>3</sup> You would think that the tight money policies that the government has been following would start having some effect.<sup>4</sup>

**Hall:** I think they're starting to work, Mr. Albert. Interest rates have gone up substantially<sup>5</sup> recently, and the availability<sup>6</sup> of credit has been sharply curtailed<sup>7</sup>. Unfortunately, however demand-pull inflation<sup>8</sup> is not our only problem.

**A:** Yes, the new problem seems to be cost-push inflation<sup>9</sup>, or what the economists sometimes call sellers' inflation.

**H:** Exactly. For example, the rising costs of commodities<sup>10</sup> and energy supplies over which we have no real control.<sup>11</sup> Fiscal<sup>12</sup> and monetary<sup>13</sup> policies can't do much to help us deal with this kind of inflation.<sup>14</sup>