



*Financial English:  
Listening & Speaking*

# 金融英语听说

主编 陈建辉

高等学校英语拓展系列教程



语言技能类

语言应用类

语言文化类

专业英语类

Teacher's Book

外语教学与研究出版社  
FOREIGN LANGUAGE TEACHING AND RESEARCH PRESS





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《金融英语听说》的编写出版旨在为有意学习和提高金融业务英语的高校学生以及金融从业人员提供一套内容新颖、题材多样的金融英语听说教材。本教材根据 ESP 教学的特点、金融业务的性质和要求以及学习者的需求和目标,设计了内容丰富、难度适中、形式多样的听力理解和口语训练任务,既可以作为本科院校大学英语拓展课程的学习教材,也适合学习者自主学习训练。本套教材包括学生用书、教师用书和录音光盘。教师用书含有学生用书涉及的录音脚本、脚本译文和练习答案。为了帮助学习者了解金融业务的操作流程,熟练地掌握常用的金融英语表达方式,每个单元按业务分类列出了常用金融英语短语和词组,方便学习者查阅、记忆和使用。本书的编写坚持由浅入深、循序渐进的原则,既适合金融业务经验丰富且需要提高专业英语听说技能的金融从业人士自学,也适合英语基础较好但需要提高金融专业知识的在校学生作为课堂学习教材或者自学资料。

本教材设计的教学时数为 32 学时。全书分 8 个单元,每个单元涉及一种相对独立的金融知识或业务,涉及中国金融机构、银行存款业务、银行贷款业务、财务报表、金融工具、国际结算、外汇交易和证券保险市场。每单元通过多种形式的课堂活动,导入相关金融业务,通过形式不同的短对话、长对话以及短文的听力理解训练,逐步引导学生学习和掌握相关的金融业务英语表达方式,然后按照有关学习任务的提示和要求,进行金融业务情景对话、小组活动、个人演讲或者新闻发布等活动。这些活动有助于学习者学习和掌握如何在不同的金融业务场景中,用英文处理相关业务,强化对听力内容的理解和掌握,最终达到提高口语表达能力的目的。

本教材主要以特定金融业务语言环境为背景设计学习任务,让学生把完成学习任务与执行或开展某种金融业务活动结合在一起。学习任务体现了现实性和真实性,类似于自然的职业行为和社会行为,学生在解决问题完成任务的过程中能够自然而然地学习和运用金融专业英语术语,实现学习目标。因此,学习者在学习的过程中,必须明确:1) 要尽可能地了解 and 掌握更多的金融业务基本概念和基本词汇;2) 要反复练习以提高金融业务场景所要求的职业语言交际技能。

本教材的内容主要包括:

1. 特定金融业务的场景以及相关话题:金融业务里的存款种类的咨询与介绍、贷款种类的咨询与介绍、国际结算业务的程序以及客户的接待、汇款转账业务的处理、外汇兑换、保险产品的介绍等;

2. 学习者在模拟的金融业务场景里所扮演的角色:银行柜台工作人员、银行管理人员、外汇部经理、结算部资深职员、银行客户、保险公司业务员等;

3. 角色的具体任务：银行工作人员介绍跟单托收业务流程或跟单信用证业务流程、银行经理接待客户并解释银行贷款种类以及利率计算、保险业务员介绍保险产品等；

4. 完成任务或处理相关业务的交际策略、语言技能和要求；

5. 与任务相关的信息：相关的专业知识点或处理特定业务的概念、专业词汇或术语等；

由于教学时间有限，本教材始终将培养学生的金融专业英语语言能力作为首要任务。在各种学习任务的开展中，对于金融专业知识或概念，建议采取学生“自主学习”、教师“点到为止”的策略，广泛介绍但不深入讲解，以激发学生进一步自主学习的兴趣为目的。教材中的大量与金融业务相关的听力资料将逐步引导学习者了解某些特定专业基本概念或常识，同时学习和掌握相关的金融英语语言知识和表达技巧。学生通过大量的听力训练和模拟情景口语训练，熟悉相关专业知识或概念，学习和掌握相关的专业术语表达和语言技能，提高交际能力，完成相应的学习任务。在使用本教材的过程中，学习者可以实现在特定金融业务环境下运用金融英语专业术语的目标。通过特定场景中特定任务的完成，经过信息转换、分析推理、处理业务、解决问题、归纳分类、定义和总结等活动，学习者可以运用所学专业知识和语言技能解决金融业务中可能遇到的实际问题，获取和交流信息并处理相关金融业务，将语言技能的培养和金融专业知识的学习有机地结合起来，最终提高金融英语语言运用能力。

使用者可以根据具体情况灵活处理教材设计的学习任务。如果有足够的课堂教学时间，可以在课堂上组织进行听力训练和开展各种口语活动。如果课堂教学时间不够充裕，可以要求学生在课外自主进行某些听力练习和口语活动的演练，在课堂上则主要组织开展各种口语活动。

本教材的主编为广东金融学院陈建辉。

本教材的主审为广东金融学院副院长马龙海教授，外语系主任关兴华教授、副主任王俊生教授和副主任刘沛富教授。

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# Unit 1

## Banks and Banking Organizations

### I Warm-up

1. Tell the names of the following banks according to their logos and acronyms, both in English and in Chinese.



① PBC



② ABC



③ ICBC



④ CCB



⑤ BOC



⑥ BOCOM



⑦ IB



⑧ CMBC



⑨ CMB



⑩ CEB

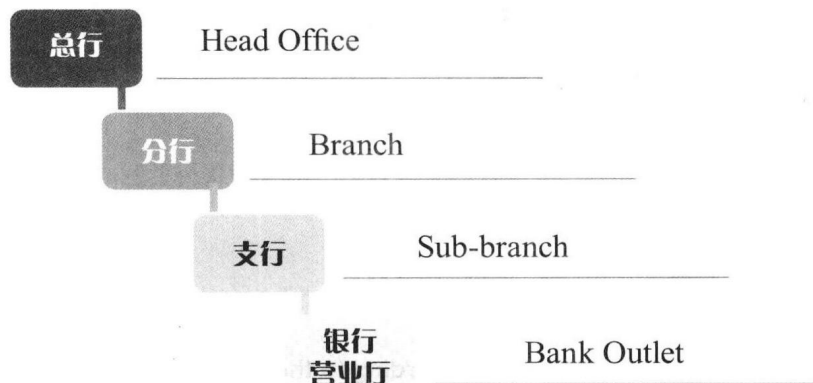
### Answers

1. PBC: The People's Bank of China 中国人民银行
2. ABC: Agricultural Bank of China 中国农业银行
3. ICBC: Industrial and Commercial Bank of China 中国工商银行
4. CCB: China Construction Bank 中国建设银行
5. BOC: Bank of China 中国银行
6. BOCOM: Bank of Communications 交通银行
7. IB: Industrial Bank Co., Ltd. 兴业银行
8. CMBC: China Minsheng Banking Corp., Ltd. 中国民生银行
9. CMB: China Merchants Bank 招商银行
10. CEB: China Everbright Bank 中国光大银行



2. Give the English equivalents of the following banking organizations and then discuss in pairs the structure of the commercial banks.

### Answers



3. Give the Chinese equivalents of the following banking services and tell which department offers each service in a commercial bank.

### Answers

personal service	个人业务— offered by the Personal Banking Department
corporate service	公司业务— offered by the Corporate Banking Department
credit card service	信用卡业务— offered by the Credit Card Center
online banking or e-banking	网上银行业务— offered by the E-Banking Department

## II Short Dialogs

### Multiple Choice

Listen carefully and choose the best answer to the question after each dialog.

### Scripts & Answers

**Dialog 1** W: Hi, Mike. Why do you look puzzled?

M: I've learnt that there are four big commercial banks in your country.

Would you please tell me what they are?

W: Yes, it is a pleasure. They are Bank of China, China Construction Bank, Industrial and Commercial Bank of China and Agricultural Bank of China.

M: So, does CCB refer to China Construction Bank?

W: I don't see any reason why not. You can simply call them respectively BOC, CCB, ICBC and ABC.

**Question:** Which of the following is NOT among the four major commercial banks of China? (D)

### 译文

女: 你好! 麦克。为什么一脸困惑呀?

男: 我知道你们国家有四大商业银行, 请你告诉我是哪几家, 好吗?

女: 行, 乐意效劳。这四大商业银行是中国银行、中国建设银行、中国工商银行和中国农业银行。

男: 所以 CCB 是指中国建设银行吗?

女: 一点不错。你可以简单地分别称它们 BOC, CCB, ICBC 和 ABC。

### For Reference

- I don't see any reason why not. 一点不错。

**Dialog 2** M: It is reported that some joint-stock banks have been established in several major cities.

W: Exactly. They are allowed to offer various banking services to individuals and businesses just as the four big commercial banks do.

M: You said it. Can you name some joint-stock banks?

W: It's no sweat. China Minsheng Banking Corp., Ltd., China CITIC Bank, Industrial Bank Co., Ltd., and Guangdong Development Bank are all joint-stock banks.

M: What about Shenzhen Development Bank?

W: Of course, it is one of them.

**Question:** Which of the following is NOT mentioned in the dialog? (A)

### 译文

男: 有报道说在一些大城市已经建立了数家股份制银行。

女: 对。允许它们像四大商业银行那样对个人和企业提供各种银行业务。

男: 你说对了。你能告诉我一些股份制银行吗?

女: 没问题。民生银行、中信银行、兴业银行和广东发展银行都是股份制银行。

男: 深圳发展银行呢?

女: 它当然也是啊。

**For Reference**

- You said it. 你说对了。
- It's no sweat. 没问题。

**Dialog 3** M: Hi! I just read the news that many foreign banks have set up branches or representative offices in our major cities, such as Beijing, Shanghai and Guangzhou. They think China is a huge market and there are more chances for them to make a fortune.

W: Sure as shooting. I'm told that the Hong Kong & Shanghai Banking Corporation Limited has established branches in Shanghai and Beijing. One of my classmates is now working in a branch of the Bank of East Asia. It is also a foreign bank.

M: Wonderful! There will be more employment opportunities for you when you graduate a year later.

**Question:** What is the man according to the dialog? (C)

**译文**

男：嗨！我刚读了一篇新闻，上面说许多外资银行在我们的一些大城市开设了分行或办事处，比如北京、上海和广州。他们认为中国是一个巨大的市场，有更多的赚钱机会。

女：消息属实。我也听说汇丰银行在上海和北京开设了分行。我的一个同学在东亚银行的一个分行就职。它也是外资银行。

男：太棒了！等你明年毕业，就有更多的就业机会了。

**For Reference**

- Sure as shooting. 消息属实。

**Dialog 4** W: Is the president still the head of Bank of China after it became a public corporation through listing on the stock exchange?

M: No. Generally speaking, the shareholders' meeting is the top authority and then the Board of Directors. The president is appointed and confirmed by the Board of Directors. He is authorized by the board to be in charge of the management and operation of the bank and required to report to the board.

**Question:** Which of the following has the right to decide the president of BOC? (C)

**译文**

女：中国银行在证券交易所上市成为股份有限公司以后，行长还是最高领导吗？

男：不是。一般来说，股东大会是最高权利机构，然后是董事会。由董事会提名确认银行行长。董事会授权行长负责银行的管理和经营，并要求他向董事会汇报。

## Short Answer Questions

Listen carefully and answer the question after each dialog.

### Scripts & Answers

**Dialog 1** W: Hello, Li. How's tricks?

M: Couldn't be better. How about you?

W: Quite well. What are you doing here?

M: I want to make some investment in funds. I'm told that I can earn much more money.

W: Sometimes, I think. We have a Personal Finance Center. The manager will give you some financial advice according to your income and other matters and help you make a reasonable plan.

M: Wonderful. Where is the center?

W: Over there. The lady standing besides Counter No. 1 is the manager of the center. You can go and ask her about your affairs.

**Question:** What does the man want to do and which department will he go to?

He wants to buy some funds and he will go to the Personal Finance Center of the bank.

### 译文

女: 嗨, 李, 怎么样?

男: 好极了。你呢?

女: 我很好啊。在这儿干吗呢?

男: 我打算投资一些基金。有人告诉我投资基金可以获得更高的收益。

女: 我觉得有时会吧。我们有个人理财中心。那里的经理会按照您的收入和其他因素给您一些理财建议, 并帮您做出合理的计划。

男: 太棒了。理财中心在哪儿呢?

女: 在那边。1号柜台旁边站着的女士就是这个部门的经理。关于这事您可以去问问她。

### For Reference

- How's tricks? (打招呼) 怎么样?

**Dialog 2** M: I'm told to go to the Premier Service Center of your bank to get some advice about personal investment. Would you please tell me where it is?

W: The Premier Service Center is on the second floor, next to the Credit Department. The passenger lift is over there. This way, please.

M: Thank you.

W: You are welcome.

**Question:** Why does the man go to the Premier Service Center? Where is the center?

To get some advice about the personal investment. It is on the second floor, next to the Credit Department.

**译文**

男: 有人告诉我去大客户服务中心咨询有关个人投资的事宜。请问它在哪儿?

女: 大客户服务中心在 2 楼, 信贷部的隔壁。载客电梯在那边, 请从这里走。

男: 谢谢!

女: 不客气。

**For Reference**

- Premier Service Center 大客户服务中心 (银行专为重要客户提供特殊服务的部门)

**Dialog 3**

M: I am going to apply to ICBC for a mortgage. Which department will attend to it?

W: The Credit Department.

M: Is it in the Credit Card Center?

W: No. The Credit Card Center deals with the business of credit cards, while the Credit Department handles the business of personal loans as well as corporate borrowings.

**Question:** What is the difference between the Credit Card Center and the Credit Department?

The Credit Card Center deals with the business of credit cards, while the Credit Department handles the business of personal loans as well as corporate borrowings.

**译文**

男: 我打算到工行申请按揭贷款, 哪个部门办理这项业务?

女: 信贷部。

男: 在信用卡中心里面吗?

女: 不是。信用卡中心处理信用卡业务, 而信贷部处理个人贷款和公司贷款。

**For Reference**

- attend to 办理 (某业务)



## Listening and Simulating

Listen to the dialogs and fill in the blanks with what you've heard, and then simulate the dialogs in pairs.

### Scripts & Answers

**Dialog 1** M: I've learnt that the basic banking services offered by CCB at present can be divided into four categories.

W: What are they?

M: Personal services, corporate services, credit card services and online banking services.

W: What's the meaning of corporate services?

M: Corporate services refer to the services offered to companies, businesses and institutions.

W: I think I'm onto it. So personal services are only offered to individuals and online banking includes the services offered on the Internet. Are these services offered by the same department?

M: No. They are offered respectively by the Personal Banking Department, the Corporate Banking Department, the Credit Card Center and the E-Banking Department.

### 译文

男: 据我了解中国建设银行目前提供 4 种银行基本业务。

女: 是什么呢?

男: 个人业务、公司业务、信用卡业务和网上银行业务。

女: 公司业务指什么?

男: 公司业务指银行为公司、企业以及机构提供的各种银行业务。

女: 我想我明白了。所以个人业务指银行仅为个人提供的各种业务, 而网上业务指通过因特网提供的银行业务。提供这些业务的是同一个部门吗?

男: 不是。提供这些业务的部门分别是个人银行业务部、公司银行业务部、信用卡中心和网上银行业务部。

### For Reference

- be onto sth. 了解, 明白

**Dialog 2** W: Excuse me, where is the Financial Advisory Department? I want to buy some treasury securities.

M: It is over there near Window No. 1. The manager there will attend to the

business for you.

W: By the way, where can I open a deposit account if I want to deposit some money?

M: Oh, do it here, you see, the Personal Banking Department, and we offer personal deposits and personal loans to individual customers. You ought to have a current account here first if you are to buy treasury securities.

### 译文

女: 请问, 理财咨询部在哪里? 我要买一些国库券。

男: 在那边, 1号窗口旁边。那里的部门经理会为您办理这个业务。

女: 顺便问一下, 如果我要存钱, 在哪里开存款账户?

男: 哦, 就在这里, 你看, 个人银行业务部, 我们为个人客户提供个人存款和个人贷款业务。如果你打算买国库券, 你得首先在这里开一个活期账户。

### Dialog 3

M: Is this the Credit Card Center? I've been notified by your bank that a letter of credit in my favor has arrived. Can I get it and examine it?

W: Oh, a letter of credit? I think you'd better go to the Settlement Department. They will deal with the business of letters of credit for you.

M: I'm sorry I forgot it. They told me to come to that department. By the way, a credit card is not a letter of credit, is it?

W: Absolutely not. If you want to issue a credit card, you'll enjoy the service here.

M: Sorry, I often confuse the terms "credit", "credit card" and "letter of credit". Would you please tell me what services are offered by the Credit Department?

W: If you apply for a loan, you will go there.

M: Thank you so much. I am going to the Settlement Department.

### 译文

男: 这里是信用卡中心吗? 贵行通知我说有指定我为受益人的信用证到了。我能够来审证吗?

女: 哦, 信用证? 我想你最好去结算部问问。他们会为您办理信用证业务。

男: 对不起, 我忘了。他们告诉我要去结算部的。顺便问一句, 信用卡不是信用证, 是吧?

女: 当然不是。如果您要开信用卡, 可以在这里办理。

男: 对不起。我总是把“信贷”、“信用卡”和“信用证”混淆在一起。你能告诉我信贷部提供什么业务吗?

女: 如果您申请贷款, 就去那里。

男: 多谢。我这就去结算部。

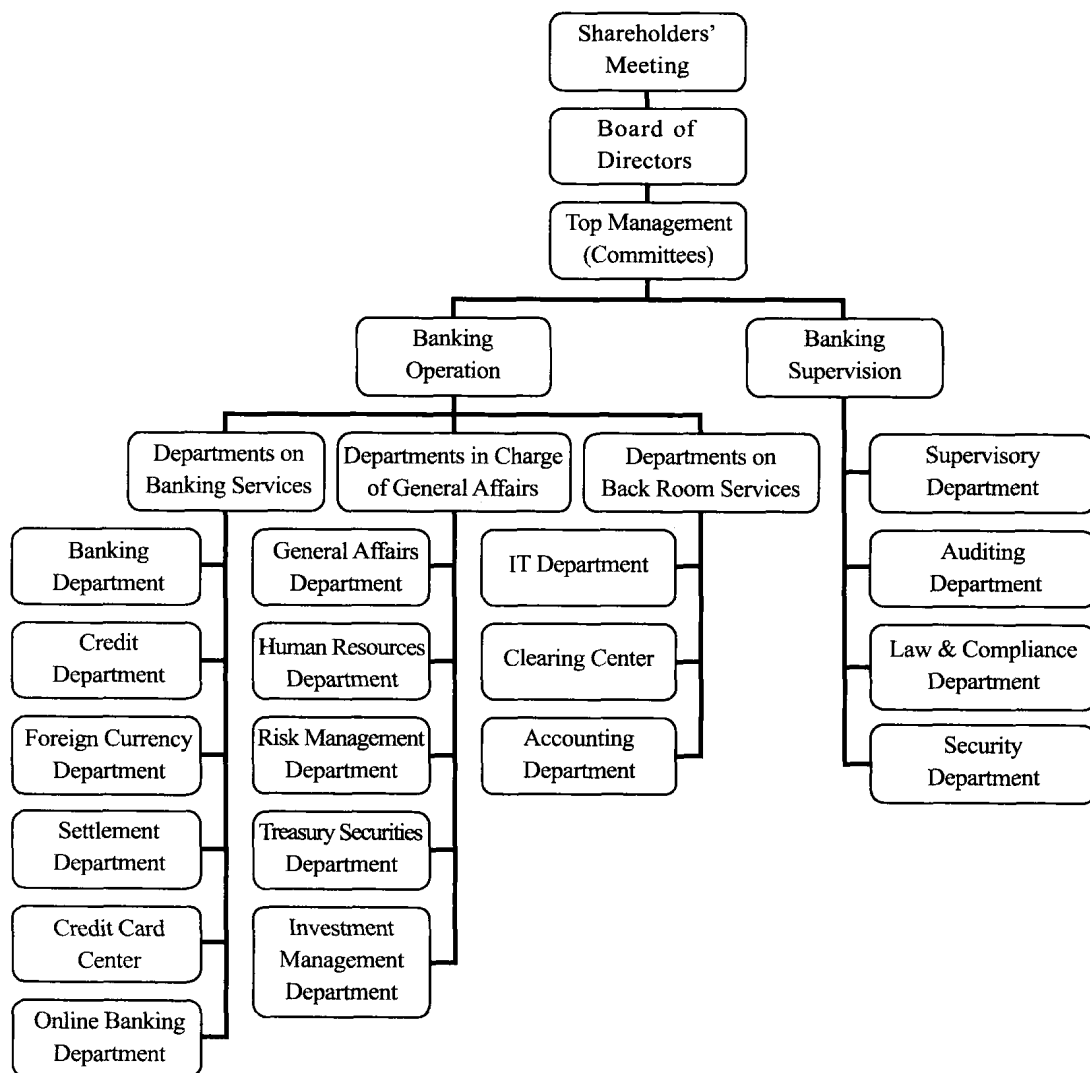
# III Long Conversations

## Conversation 1 Bank of China

### Task 1 Previewing

1. Give English equivalents of the following banking organizations.

#### Answers



2. Try to tell some of the services offered by the departments in the operational section.

## Task 2 Multiple Choice

Listen to the conversation carefully and choose the best answer to each of the questions below.

### Script & Answers

W: Dr. Zhang, I'd like you to meet Ms. Brown. Ms. Brown, this is Dr. Zhang, Manager of Beijing Branch, Bank of China.

M: Nice to meet you, Ms. Brown. Welcome to our branch.

W: Nice to meet you, Dr. Zhang. BOC is one of the four big commercial banks of China. It's my honor to come here and have a visit.

M: Well, Ms. Brown. Have you heard of anything about our bank?

W: Of course, a lot. I once read the magazine *The Banker*, er... in 2007, I think, and I learnt from a report that BOC ranked 9th among the world's top 1,000 banks. It is incredible for me to be right here, at the bank, Dr. Zhang. I'm very excited. Would you please tell me more about your bank? I'd like to learn about the 9th largest bank in the world.

M: It is my pleasure, Ms. Brown. The full name of our bank now is Bank of China Limited, shortened to BOC. Frankly, I'm proud of our bank.

W: Yes. I know that. And I've studied the history of your bank. The rapid development of BOC is really unbelievable. As a public company, what about its management and organizations?

M: Generally speaking, BOC has a very effective management structure. Of course, the shareholders' meeting is on the top of the management. Then there is the Board of Directors. Under the board, there are some committees making up the top management.

W: These committees will discuss important matters and then report to the Board of Directors?

M: Without doubt. The main sections under the top management include the operational section and the supervisory section. The operational section includes different departments dealing with banking operations, general business and supporting business. The supervisory section includes the Auditing Department, the Inspection Department, and the Security Department.

W: And there are many branches and sub-branches at home and abroad. Am I right?

M: Absolutely right. You know so much about our bank.

W: You see, I've made some study of Chinese banking. It is my field of study for a master's degree. Well, one more question. Would you please tell me the types of business offered by BOC?

M: BOC is mainly engaged in commercial banking, including corporate banking, retail banking, and online banking or e-banking. We also offer services such as letters of