



(第二版)

金融专业英语

■ 陈建辉 编著



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再 版 前 言



一本小小的金融专业英语读本自从2001年出版以来已经反复重印十多次，确实是大大出乎我的意料。最近我再次通读了全书，想知道是什么原因使它这么受读者的欢迎。在阅读的过程中，我发现有些内容似乎有些陈旧，需要更新，有些语句的表述似乎需要进一步斟酌。思考再三，笔者决定利用再版之际对全书重新审订，以不辜负广大读者的厚爱。

随着我国经济实力的增强和国际地位的提高，我国的金融机构，尤其是大型国有商业银行在全球金融界的影响力逐渐变大，世界排名也大大提升。因此，在这次修订中，特意增加了中国的银行以及非银行金融机构的内容和保险常识的介绍，同时结合席卷全球的金融风暴的起因，增加了关于美国次贷危机的内容。希望本书经过此次修订，内容上更具时代性和前瞻

性，专业知识上更具科学性，语言上更通俗易懂。

再次感谢我的朋友、同事和家人的大力支持，感谢广大读者的深情厚爱，感谢武汉大学出版社的精诚合作。希望这本书的第二版能够不负厚望，继续得到广大读者的欢迎。同时敬请各位读者批评指正拙作的不足之处，我在此表示衷心的感谢。

陈建辉

于广东金融学院

2010 年

前言



银行系统的金融专业英语证书考试已逐渐规范化和社会化，金融专业英语证书考试的重要性已在银行系统得到确认。银行界把金融专业英语证书作为上岗和提升的主要依据之一。因此，广大银行工作人员都在努力提高金融专业英语水平。金融院校的在校学生，把取得金融专业英语证书作为进入银行工作的敲门砖，以此证明自己的专业知识和英语两方面的能力。由于本人多年来一直承担金融专业英语教学，并多次承担金融专业英语证书考试的考前培训任务，所以非常了解在校生、银行职员，或希望在金融界发展的有志之士，都迫切需要一本内容全面、讲解详尽、通俗易懂的金融专业英语阅读教材。并希望借此提高专业英语语言能力，同时还能温习金融专业知识。如果教材语言简练、易于诵读，还可以用来训练口语，提

高口头表达能力。这就是本人编著该书的初衷。希望能给广大读者奉献一部令人满意的金融专业英语阅读书籍。

该书选材于 20 世纪 90 年代末最新的金融专业原版著作，内容紧扣金融专业英语证书考试大纲。按内容可分为两大部分：银行业务基础知识和国际金融基础知识，如外国银行介绍、准备金要求、货币供应量、利率、存款和贷款、支票、汇票、来账和往账、财务报表、资产负债表、银行创新业务、银行市场营销、跟单信用证、跟单托收、托收委托书、汇率、即期和远期市场、掉期交易、期货、货币期货、货币期权、货币互换、国际收支等。

为了方便读者，全书分 10 个单元，每个单元又由 3 个部分组成，每个部分包含阅读文章、详细的词汇注解、练习、参考译文和练习答案等，并在最后列出全部词汇索引表。在专业术语的注释中，除了一般的金融专业知识的说明和解释外，还附加了许多示例，如即期和远期汇票样本、托收委托书样本、跟单信用证业务操作示意图、跟单托收示意图等，非常有利于读者学习和查阅。适合作为在校学生的阅读教材，以及在职人员的自学课本。

这本书的编写得到了我的朋友、同事和家人的大力支持和帮助。正是他们的支持和帮助，才使我有信心完成我的心愿，才有这本书的问世。在此表示衷心的感谢。

陈建辉

于广东金融学院



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Unit 1



The People's Bank of China is the central bank and note-issuing bank of China. The head office is located in Beijing. There are nine branches and decades of sub-branches located in different provinces and major cities.

There are three policy banks established in 1994 for the purpose of facilitating the separation of policy banking from commercial banking operations. They are Agricultural Development Bank of China, China Development Bank, China Export & Import Bank.

The commercial banks in China may be divided into state-owned commercial banks, joint-equity commercial banks, local commercial banks, city commercial banks, rural banking institutions, savings banks and foreign banks.

Bank of China, China Construction Bank, Industrial and Commercial Bank of China and Agricultural Bank of China are well-known as the four big commercial banks of the country. They have been transformed from wholly state-owned commercial banks to public limited companies by listing on stock exchanges.

There are many joint-stock commercial banks and local commercial banks in China. Some of them have become major banks and their market share has been growing rapidly. For instance, Shanghai Pudong Development Bank in 2007 ranked amongst the Top 3 Strongest Banks in Asia by the *Asian Banker*. They operate entirely on a commercial basis and mainly serve the local economy in large and medium-sized cities. China Citic Bank, China Merchants Bank, and China Bank of Communications may be considered examples of joint-equity commercial banks.

In addition, many city commercial banks and rural banking institutions are offering banking services to people in cities and rural areas. China Credit Cooperatives, for example, the original rural credit cooperatives, are active in preparing for listing on the stock exchanges and will become China's rural commercial banks in the near future. The Postal Savings Bank of China is a typical savings bank of China.

With the development of China's economy, a great number of foreign banks are lining up to establish their branches in China. Since the end of May, 2006, the number of foreign banking institutions in China increased from 177 to 264, including 14 locally incorporated foreign banks, 183 foreign bank branches and 52 sub-branches. Hong Kong & Shanghai Banking Co. Ltd. and Bank of East Asia are of foreign-owned banks.

Moreover, there are many non-banking financial institutions, such as insurance companies, securities companies, trust and investment companies and finance companies. Some of them are now public limited companies, some private companies and some joint-stock companies. China Life Insurance Company Ltd., Ping An Insurance (Group) Company of China, Ltd., Pacific Securities Co., Ltd. and Everbright Securities Co., Ltd. may be well-known to Chinese people.



New Words & Phrases

1. central bank 中央银行

2. note-issuing bank 货币发行银行
3. head office 总行, 总部
4. branch 分行
5. sub-branch 支行
6. policy bank 政策性银行
7. facilitate 有利于
8. commercial banking operation 商业银行业务经营
9. commercial bank 商业银行
10. state-owned commercial bank 国有商业银行
11. joint-equity commercial bank 股份制商业银行, 合资商业银行
12. rural banking institution 农村金融机构
13. transform... from... to 把……从……转变为……
14. public limited company 股份有限公司
15. list on stock exchanges 在股票交易所上市
16. market share 市场份额
17. rural credit cooperative 农村信用合作社
18. Postal Savings Bank of China 中国邮政储蓄银行
19. locally incorporated foreign banks 本土上市的外国银行
20. Hong Kong & Shanghai Banking Corporation, Ltd. 汇丰银行集团股份
有限公司
21. non-banking financial institution 非银行金融机构
22. insurance company 保险公司
23. securities company 证券公司
24. trust and investment company 信托投资公司
25. finance company 金融公司
26. joint-stock company 股份公司。股份公司是公司的组织形式之一。指
由无限责任股东和有限责任股东所组成的合资经营企业, 也叫做 joint-
equity company。
27. Ping An Insurance (Group) Company of China, Ltd. 中国平安保险
股份有限公司
28. Pacific Securities Co., Ltd. 太平洋证券股份有限公司



Exercises

1. Turn the following into Chinese:

- (1) Agricultural Development Bank of China
- (2) China Export & Import Bank
- (3) Industrial and Commercial Bank of China
- (4) China Citic Bank
- (5) China Merchants Bank
- (6) China Bank of Communications
- (7) China Credit Cooperatives
- (8) Bank of East Asia
- (9) China Life Insurance Company Ltd.
- (10) Everbright Securities Co. , Ltd.

2. Fill in the blanks with proper words or phrases:

operate	share	cities	serve
Asia	major	ranked	

There are many joint-stock banks among the commercial banks. Their (1) in the banking market has been growing rapidly. They (2) entirely on a commercial basis and mainly (3) the local economic development in large and medium-sized (4). China Citic Bank, China Merchants Bank, and China Bank of Communications may be considered examples of them. Some joint-stock banks have become (5) banks in China. For instance, Shanghai Pudong Development Bank in 2007 (6) amongst the Top 3 Strongest Banks in (7) by the *Asian Banker*.

3. Multiple choice:

- (1) The central bank of China is _____.
 A. Agricultural Development Bank of China
 B. China Development Bank

- C. Bank of China
D. People's Bank of China
- (2) Which of the following is NOT a joint-equity commercial bank? _____.
A. Industrial and Commercial Bank of China
B. China Citic Bank
C. China Merchants Bank
D. China Bank of Communications
- (3) Which of the following is the best description of China Credit Cooperatives? _____.
A. China Credit Cooperatives are commercial banks located in China's rural areas
B. China Credit Cooperatives are banking institutions specializing in agriculture
C. China Credit Cooperatives are banking institutions offering services especially in rural areas
D. China Credit Cooperatives are small banks operated by people in the countryside
- (4) According to the passage, insurance companies and securities companies are _____.
A. rural banking institutions
B. non-banking institutions
C. commercial banking institutions
D. joint-equity banking institutions
- (5) Which of the following is NOT the reason that foreign banks are lining up to set up branches or offices in China? _____.
A. They want to promote their banking business
B. They try to increase their market share
C. They think it is easy to earn much more money here
D. They expect to offer the best services to Chinese people

参考译文

中国的银行

中国人民银行是我国的中央银行和货币发行银行。其总行位于北京。中国人民银行在全国各省市有九家分行和数十家支行。

1994 年为了将政策性银行业务与商业银行业务分开经营，成立了 3 家政策性银行。它们是中国农业发展银行、中国国家开发银行和中国进出口银行。

中国的商业银行可以分为国有商业银行、合资商业银行、地方性商业银行、城市商业银行、农村金融机构、储蓄银行和外国银行。

中国银行、中国建设银行、中国工商银行和中国农业银行被称为中国的四大商业银行。它们通过在股票交易所上市，由原来的国有独资商业银行转变成上市股份有限公司。

中国有许多合资商业银行和地方性商业银行，其中一些已经发展成为大型银行，它们的市场份额在迅速增加。例如上海浦东发展银行在 2007 年被亚洲银行家杂志评为排列第三的亚洲最大银行。这些银行完全按照商业银行的模式经营，主要在大中城市为当地的经济发展服务。目前中国的合资银行有中信银行、招商银行等。

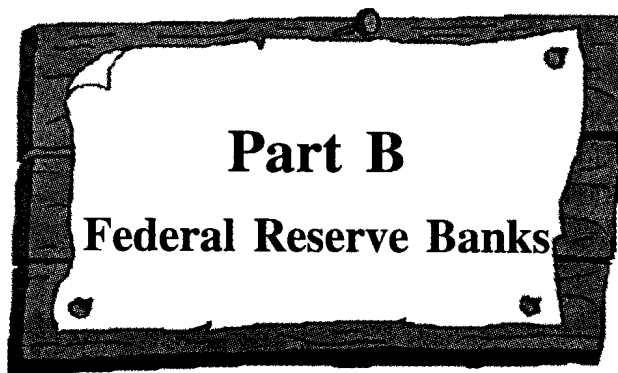
另外，城市商业银行和农村金融机构在广大的城市和农村为人们提供各种银行业务。例如中国信合——原来是农村信用合作社——正在筹划上市，很快就会成为我国的农村商业银行。中国邮政储蓄银行是中国的储蓄银行。

随着中国经济的快速发展，很多外资银行排着队等候进入中国开设分行（或办事处）。从 2006 年 5 月底至今，来中国开业的外资银行机构的数目从原来的 177 家增加到 264 家，包括 14 家在其本土上市的外资银行、183 家外资银行分行和 52 家外资银行支行。如汇丰银行和东亚银行就是外资银行。

除此之外，还有很多非银行金融机构，比如保险公司、证券公司、信托投资公司和金融公司等。它们其中有些是上市公司，有些是私营公司，有些是合资公司。中国人耳熟能详的有中国人寿保险股份有限公司，中国平安保险股份有限公司，太平洋证券股份有限公司和光大证券股份有限公司等。

参 考 答 案

1. (1) 中国农业发展银行
(2) 中国进出口银行
(3) 中国工商银行
(4) 中国中信银行
(5) 中国招商银行
(6) 中国交通银行
(7) 中国信用合作社, 中国信合
(8) 东亚银行
(9) 中国人寿保险股份有限公司, 中国人寿
(10) 光大证券股份有限公司; 光大证券
2. (1) share (2) operate (3) serve
(4) cities (5) major (6) ranked
(7) Asia
3. (1) D (2) A (3) C (4) B (5) D



Part B

Federal Reserve Banks

The Federal Reserve System of the United States consists of 12 regional Federal Reserve Banks and 25 branches located in major cities throughout the country. The regional Federal Reserve Banks act as a central bank in the district, and perform the functions of supervising all the member banks on behalf of the Federal Reserve System in order to assure strength and stability in the nation's domestic markets and banking system. They also serve as fiscal agents for the U. S. Treasury. The Chairman of each Federal Reserve Bank is appointed by the Board of Governors of the Federal Reserve System and has the duty to report to the Board.

In the United States, some commercial banks are chartered by the Federal government, and some by the State governments. So they are called national banks and state banks respectively. All the national banks are member banks by law of the Federal Reserve System, but the state banks may elect to be member banks or nonmember banks. Each member bank is a private bank. They should hold stocks in one of the twelve regional Federal Reserve Banks or their branches. Holding stocks in a Federal Reserve Bank is not, however, like owning publicly traded stocks. The stocks cannot be sold or traded. In fact, the stocks are placed in the Federal Reserve Banks together with reserves, which can be lent to other member banks at a set rate of interest. Member banks receive a fixed, 6 percent dividend annually on their stocks and reserves, and they do not