

金融与银行业务 英语

唐强
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西南财经大学出版社

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序

这是一本金融大专院校的专业英语教科书，也是银行与金融界中级职称以上人员进修自学以及参加金融专业英语证书（中高级）考试的参考用书。

书的内容分外汇与国际结算两项商业银行的主要国际业务。外汇部分，包括有外汇即期远期买卖、外汇市场等；国际结算部分包括有信用证、托收以及进出口融资等有关的原理与操作。通过这本书的学习，既可以直接提高英语水平，也有利间接懂得现代国际金融知识，了解银行国际业务。

全书编写共分十二课，属于精读课性质，主要选自国外，尤其是英国的一些专著，文字简练明快，说理清晰，是较好的范文；另外还有丰富的阅读材料，大量的词汇解释与练习，以及参考译文与参考答案等，属于辅导性质，可以加深对课文的理解，便于教学与自学。

当前我国的银行正逐步走向商业银行化，并不断向国际业务进行开拓。要学习的东西很多，很多有用的外国资料，正待我们吸收与利用。读者通过这本书的学习以后，对于进一步阅读国外一些英语金融著名报刊、杂志、书籍，如伦敦金融时报、银行家杂志、经济学人杂志等，相信也将有较大帮助。

曾留学英国的唐强副教授与张幼如讲师长期在金融高等院校从事金融专业英语教学，经验丰富，对于培养英语专业人才作出了很多贡献。我也是大专院校的客座教授，经常与之切磋琢磨，得

益良多。对于本书的出版，衷心表示欢迎。

方向南

1994 年秋 广州

于中国银行广东省分行培训处

前 言

社会主义经济体制的确立以及我国即将恢复“关税与贸易总协定”缔约国地位，势必将我国的金融业推向国际市场，参与国际竞争。而要在激烈的国际竞争中立于不败之地，培养和造就一大批跨世纪外向型金融人才乃至至关重要。这些新型的金融人才必须既懂金融专业知识，又能运用英语从事银行业务和管理工作。为了适应这种形势发展的需要，我们编写了《金融与银行业务英语》一书，供金融高等院校的学生使用，同时本书也可以作为金融系统干部与职工参加由中国人民银行总行与国家教委联合组织的金融专业英语等级考试的自学教材。

本书有以下几个特点：一、所有课文与阅读材料均选自原文，以利了解国际惯例，借鉴西方发达国家在发展金融市场和拓展银行业务中取得的成功经验与成果；二、注解详尽。每一单元的生词分别用中英文解释，旨在扩大读者的词汇量，提高英语语言的运用能力。对课文中出现的语言点、难点也作了详细的解释，并有大量的例句；三、练习多样化，通过各种操练，让学习者熟练掌握常用的金融专业英语单词、词组和短语，收到举一反三、触类旁通的效果；四、提供练习答案与参考译文，便于自我检测和对照学习。

在编写本书的过程中，金融界老前辈、中国银行广东省分行译审陈险存先生审阅了全部译文；中国银行广东省分行高级经济师、广东省人民政府参事方向南先生校对了部分内容并为本书写

了序言；美籍教师 Rober Coursey 和 Sheri Coursey 审校了课文和练习。对于他们的大力支持以及所付出的辛勤劳动，我们表示衷心的感谢。

由于我们水平有限，经验不足，书中不妥之处在所难免。诚望金融界专家和读者批评指正。

编 者

1994 年 9 月 8 日

内 容 提 要

《金融与银行业务英语》由三大部分组成。第一部分：课文、练习及阅读材料。本书共有十二单元，系统地讲述了外汇市场及汇率，国际贸易支付方式，银行对进出口商的扶持等业务。每一单元由课文、生词、课文注释、练习和阅读材料五个内容组成。每一单元的阅读材料内容紧扣课文。第二部分：课文及阅读材料的参考译文及练习答案。第三部分：总词汇表及短语。

为了便于读者自学，我们对每一单元的综合填空（cloze）及阅读材料中出现的生词及难点也作了中文注释。

Contents

Part I

Unit One

Text: The Determination of Exchange Rates	(1)
---	-----

外汇汇率的确定

Exercises	(12)
-----------------	------

Reading Material	(22)
------------------------	------

Unit Two

Text: Principles of Foreign Exchange Transactions	(27)
---	------

外汇交易原则

Exercises	(37)
-----------------	------

Reading Material	(47)
------------------------	------

Unit Three

Text: Quotation of Rates	(52)
--------------------------------	------

汇率标价法

Exercises	(61)
-----------------	------

Reading Material	(71)
------------------------	------

Unit Four

Text: A Forward Exchange Contract And A Forward Option Contract	(76)
--	------

远期外汇合同和择期外汇合同

Exercises	(84)
-----------------	------

Reading Material	(93)
------------------------	------

Unit Five

Text: The Forward Market (98)

外汇期货市场

Exercises (108)

Reading Material (117)

Unit Six

Text: Payments Between Banks (123)

银行之间的付款

Exercises (132)

Reading Material (142)

Unit Seven

Text: Bill of Exchange (148)

汇票

Exercises (160)

Reading Material (169)

Unit Eight

Text: Documentary Letter of Credit (175)

跟单信用证

Exercises (190)

Reading Material (199)

Unit Nine

Text: Back-to-back Credits (205)

背对背信用证

Exercises (222)

Reading Material (231)

Unit Ten

Text: Documentary Collection (238)

跟单托收

Exercises (251)

Reading Material (261)

Unit Eleven

Text: Banking Services to Exporters (268)

银行对出口商的扶持

Exercises (283)

Reading Material (293)

Unit Twelve

Text: Banking Services to Importers (300)

银行对进口商的扶持

Exercises (308)

Reading Material (317)

Part II

The Chinese Version of the Texts and

Reading Materials 参考译文 (324)

Part III

Key to Exercises (378)

练习答案

Part IV

Appendix (404)

总词汇表及短语

Unit One

Text

THE DETERMINATION OF EXCHANGE RATES

Foreign exchange rates are determined by supply and demand in the same way that prices of ordinary commodities are determined by supply and demand. It is perhaps easier to understand how exchange rates are determined if the individual currencies are regarded as separate commodities. If the dollar/sterling exchange rate is $\$4 = \pounds 1$, then the price of the commodity called the pound is $\$4$ and the price of the commodity called the dollar is $\pounds \frac{1}{4} = 25\text{p.}$ If there is an increased demand for dollars (perhaps because more American goods are being imported into Britain), then this will tend to increase the value of the dollar, e. g. it may rise to, say, 33p. To buy the extra dollars, more sterling will have to be put on the market and this will cause its value to fall from, say, $\$4$ to $\$3$.

Although exchange rates fluctuate with supply and

demand in this way, the extent to which they are allowed to fluctuate without government intervention can be rather limited. Until 1972 Britain adhered to the system of fixed exchange rates, established when the International Monetary Fund (IMF) was formed in 1946. Fixed parity rates were laid down between each individual currency and the US dollar, and, because there was a fixed price of gold in terms of dollars, exchange rates were indirectly linked to gold. Day-to-day fluctuations around the parity rates were permitted up to a modest extent. The IMF system of fixed exchange rates has now been abandoned and countries allow the exchange value of their currencies to be determined by market forces but with some intervention by their Exchange Equalization Accounts as and when considered necessary. Within the EEC, however, exchange rates are fixed within certain margins through the European Monetary System (EMS), but at present the UK is not a member of the EMS.

The valuation of each of the national currencies within the EMS is expressed in relation to the ECU (European Currency Unit) and the value of the ECU itself is based on the value of a given amount of each constituent currency. The day-to-day values of the EMS currencies are allowed to fluctuate within a margin of 2

$\frac{1}{4}$ per cent round their central rates and a table giving the daily fluctuations is published in the Financial Times.

Member countries of the EMS have deposited some of their foreign currency reserves and gold holdings with the European Monetary Cooperation Fund (EMCF) and received ECUs in exchange that they have been able to put into their reserves to be used to settle transactions between member countries. There are unlimited swap facilities between the member countries and member countries are able to purchase ECUs from the Fund up to certain limits.

New Words

rate [reit] n.	a fixed ratio between two things, quantities etc. 率; 比率
determine [di'tə; min] v.	decide 决定
demand [di'mɑ; nd] n.	desire 要求; 请求
commodity [kə'mɒditi] n.	useful thing, esp. an article of trade 货品; 商品
currency ['kʌrənsi] n.	money that is actually in use in a country 货币
sterling ['stɜ: liŋ] n.	British money 英国货币

fluctuate ['flʌktʃueɪt] v.	rise and fall 波动; 变动
extent [ɪk'stɛnt] n.	degree 程度
intervention [ˌɪntə'veɪʃən] n.	interference 介入; 干涉
adhere (to) [əd'hɪə] v.	stick fast (to) 附着; 坚持
system ['sɪstəm] n.	ordered set of ideas, theories, principles, etc. 制度; 体制
establish [ɪs'tæbli] v.	set up; found 建立; 设立
monetary ['mʌnɪtəri] a.	of money or currency 货币的
fund [fʌnd] n.	an accumulation of money, esp. one set aside for a certain purpose 基金; 专款
parity ['pærəti] n.	equality in status, value etc. 平价; 金平价; 比价
permit [pə: 'mɪt] v.	allow 允许
modest ['mɒdɪst] a.	moderate; not large in size or amount (数量价值等) 不大的; 适中的
abandon [ə'bændən] v.	give up 放弃
equalization [i: kwəlaɪ'zeɪʃən] n.	an equalizing or being equalized 平衡; 相等
account [ə'kaʊnt] n.	a statement of income and expenditure 帐户

margin ['mɑ: dʒin] n.	a limit beyond which something ceases to be possible 限度; 差价; 差幅
European [ˌjuərə'piən] a.	of Europe 欧洲的
valuation [vælju'eɪʃən] n.	the process of deciding the value of sth. or sb. 估价; 核定价
constituent [kən'stɪtjuənt] a.	forming a part to make a whole 组成的
financial [faɪ'nænʃəl] a.	of finance 金融的; 财政的
deposit [di'pɒzɪt] v.	put or store for safe-keeping 储蓄; 存放
n.	money that is deposited 存款
reserve [ri'zə: v] n.	sth. set aside for future use 储备金
v.	keep sth. back for future use 储备; 保留
holding ['həʊldɪŋ] n.	sth. held or owned 持有额; 拥有权
swap (swop) [swɒp] n.	something bartered 交换
v.	exchange by barter 交换

Phrases & Expressions

regard as	视为；当作
tend to	有... 之势；倾向于
to a certain extent	在某种程度上
adhere to	坚持
lay down	制定；规定
in terms of	用... 方法；按... 计算
in relation to	关于；和... 联系起来看
in exchange (for)	作为交换（和... 交换）
put on the market	在市场上销售；投放市场

Proper Names

International Monetary Fund (IMF)	国际货币基金
Exchange Equalization Accounts	外汇平衡帐户
EEC=European Economic Community	欧洲经济共同体
European Monetary System (EMS)	欧洲货币体制
European Currency Unit (ECU)	欧洲货币单位
Financial Times	金融时报