



行业英语速听速成丛书

# 银行与金融英语

Master English for Banking

夏效刚 闫玉敏 编著



天津科技翻译出版公司 天津外语音像出版社



找电子书/电影/考研/教程  
破解软件/知识付费课/考证  
外刊/报告/学习资料/美剧...

电子书合集

常用软件库

影视频合集

神软件分享

神网站分享

扫码成为01资源会员  
01zyuan.com



考研资料

知识付费课

外刊资料

考证资料

专属代找

找资源，就找01

01微信号：zscb8899



01网站：01zyuan.com



01公号：01资源共享平台



H319.9/621D  
:3  
2008

英语速听速成丛书

# 银行与金融英语

## Master English for Banking

夏效刚、闫玉敏 编著



天津科技翻译出版公司 天津外语音像出版社



---

**图书在版编目(CIP)数据**

银行与金融英语/夏效刚, 阎玉敏编著. —3 版. —天津: 天津科技  
翻译出版公司, 2002.10(2008.4 重印)

(行业英语速听速成丛书)

ISBN 978-7-5433-1427-6

I. 银… II. ①夏… ②阎… III. ①银行-英语 ②金融-英语  
IV. H31-62

中国版本图书馆 CIP 数据核字(2001)第 068980 号

---

出 版: 天津科技翻译出版公司

出 版 人: 蔡 颀

地 址: 天津市南开区白堤路 244 号

邮 政 编 码: 300192

电 话: 022-87894896

传 真: 022-87895650

网 址: www. tsspc. com

印 刷: 天津泰宇印务有限公司

发 行: 全国新华书店

版本记录: 880×1230 32 开本 6.375 印张 175 千字

2008 年 4 月第 3 版 2008 年 4 月第 3 次印刷

定 价: 19.80 元

(如发现印装问题, 可与出版社调换)

# CONTENTS 目 录

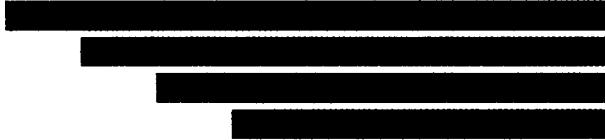
---

<b>上篇</b>	<b>银行与金融英语口语 100 句</b>	1
1.	新开账户时怎么说	2
2.	外汇率如何表达	6
3.	兑换货币时怎么说	9
4.	取款、结余时怎样表达	13
5.	储蓄存款利息怎么说	16
<b>下篇</b>	<b>银行业务常用语及背景知识</b>	19
1.	The Banking System in China 中国的银行体系	20
2.	Bank of China 中国银行	34
3.	Money Exchange 外币兑换	54
4.	Foreign Exchange Dealing 外汇交易	66
5.	Bank Deposit 银行存款	84

6. Letter of Credit	102
信用证	
7. Credit Card	122
信用卡	
8. Issuing All Offshore Bond	134
发行国外债券	
9. Foreign Banks in China	148
外资银行在中国	
10. Consultant Services	162
咨询服务	

## 附录

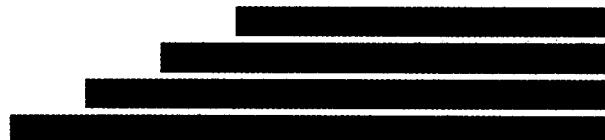
附录 1 世界货币名称一览表	176
附录 2 英汉对照世界著名银行(配网址)	192

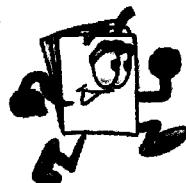


## 上篇

---

# 银行与金融英语口语 100 句





## 1 新开账户时怎么说

What kind of account do you have in your mind?

你想开哪种账户?

Do you like to open a current account?

你想开一个活期存款账户吗?

A fixed or a current account?

定期还是活期?

Please tell me how you would like to deposit your money.

请告诉我你想开哪种账户。

There's a service charge for the checking account but no charge for the savings.

支票户头要收服务费,现金户头不收。

Our minimum deposit for a savings account is 100 dollars.

我们储蓄存款的最低存款额是 100 美元。

Five yuan is the minimum original deposit.

最低开户存款额为 5 元。

You can open a savings account at any time with an initial deposit of 50 dollars.

## 银行与金融英语口语100句

你可随时以 50 美元的起存额开立储蓄账户。

Even one yuan is all right.

甚至 1 元也可以起存。

Here is your passbook. Please bring it back when you deposit or withdraw money at any time you like. Keep it well and inform us whenever you lose it.

这是你的存折，存取款时请带来。保管好存折，遗失请告诉我们。

I should like to open a current account.

我想开一个活期存款账户。

I need a checking account so that I can pay my bill.

我需开个支票账户，这样就能付账了。

We'd like to know how to open a checking-savings account.

我们想知道如何开一个支票储蓄账户。

I have a checking account here.

我在这里有一个支票存款账户。

I think I'd like a deposit account.

我想要开个存款账户。

Can I open a current account here?

我能否在这儿开个活期存款账户？

I want to open a deposit account with you.

我要开个储蓄账户。



I'd like to open a deposit account with you.

我想在你们这儿开个存款账户。

Could you tell me the differences between a savings account and a checking account?

请告诉我现金账户与支票账户的区别好吗？

Please tell me the procedure for opening a savings account.

请告诉我开个现金账户需要什么手续。

Will 100 yuan be enough for a minimum deposit?

100 元做最低存额够吗？

I'd like to know whether a 200 yuan deposit will be enough for opening a checking account.

我想知道开一个支票账户 200 元起存额是否够？

Could you tell me how to operate this account?

请告诉我如何管理这个账户好吗？

Is there any minimum for the first deposit?

第一次储蓄有最低限额吗？

How much does each account cost?

每个账户要花多少钱？



## 单词和词组



current deposit, current account 活期存款

fixed deposit, fixed account 定期存款

fixed deposit by installments 零存整取

joint account 联名存款账户

open an account 开户头



## 2 外汇率如何表达

Tell me the current rate for RMB, please.

请告诉我人民币的现价。

What's your selling rate for RMB yuan in notes today?

你们今天人民币现钞的售价是多少？

What's the dollar going for today?

美元今天的售价是多少？

Our buying rate for notes is 761 yuan for 100 dollars.

我们 100 美元的现钞买入价是 761 元。

It's 200 French francs at today's selling rate.

今天的卖出价是 200 法国法郎。

The buying rate of U. S. dollar notes is 763 yuan per hundred dollars.

美元现钞买入价是 100 美元兑 763 元人民币。

And how much will it be in Japanese currency?

换成日本币是多少？

How much would I get for 300 Japanese yen?



300 日元可兑换多少钱?

I'd like to know the exchange rate for German marks.

我想知道德国马克的兑换率。

What rate are you giving?

你们提供的兑换率是多少?

What's the exchange rate today?

今天的兑换率是多少?

Please tell me how much you would give me for my U. S. dollars.

请告诉我这些美元可以兑换多少钱。

Please tell me the current rate for sterling.

请告诉我英国货币的现行兑换率。

If you'll wait a moment, I'll find out the rate of exchange.

请等一会儿,我查一下兑换率。

Please wait a moment. I'll find out the exchange rate between U. S. dollar and RMB.

请等一会儿,我查一下美元对人民币的兑换率。

It's 761 yuan for 100 dollars.

100 美元可兑 761 元。

The exchange rate today is 200 yen to 1 pound.

今天的兑换率是 1 英镑可兑 200 日元。



The rate for traveller's cheques is 762 yuan against 100 dollars.  
旅行支票的兑换率是 100 美元兑 762 元。

These dollars are worth 1 000 yuan.  
这些美元可换 1 000 元。



### 单词和词组



exchange table, conversion table 汇兌換算表

foreign exchange 外汇

exchange rate 外汇率

conversion rate 折合率

foreign exchange restriction 外汇限额

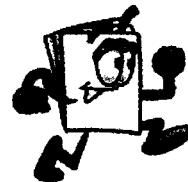
foreign exchange quotations 外汇行情

to check the rate for sb 查牌价

buying rate 买进价格

selling rate 卖出价格

### 3 兑换货币时怎么说



Please tell me how much you want to change.

请告诉我你要换多少。

How much of the remittance do you want to convert into Japanese yen?

你要把多少汇款换成日元？

What kind of currency do you want?

要哪种货币？

What's it you wish to change?

你有什么要换的？

What kind of currency do you want to change?

要换哪种货币？

In what denominations?

要什么面值的？

Please tell me what note you want.

请告诉我要哪种钞票。

Will seven tens be all right?



7张10元的可以吗?

Is it a traveller's cheque?

是旅行支票吗?

I'd like to know how I shall give it to you.

我想知道如何付钱给你?

How would you like it?

你要什么面额的?

Would you kindly sign the exchange form giving your name and address?

请在兑换单上签字,写出你的姓名和地址,好吗?

Can you change me some money, please?

能否请你给我兑换一些钱?

Here it is, some French francs, Swiss francs, American dollars and a few Dutch guilders.

这些就是:一些法国法郎、瑞士法郎、美元和一些荷兰盾。

Would you please give me seven five-pound notes, four pound notes and four ten-shilling notes.

请你给我7张5镑纸币、4张1镑纸币和4张10先令纸币。

Would you mind giving me the six pence in coppers?

劳驾给我6便士的铜币。

I'd like to know if you could change this money back into U. S. dollars

for me.

我想知道能否把这笔款兑回成美元。

Could you change these French francs for me?

能给我兑换这些法国法郎吗？

Can you give me 100 dollars in Swiss francs?

能否给我兑换 100 美元的瑞士法郎？

I'd like to convert the full amount of the remittance into U. S. dollars.

我想把全部汇款换成美元。

I'd like some coins for this note.

我想把这张纸币换成硬币。

I'd like to break this 50-dollar note.

我想把这张 50 美元纸币换开。

Five twenties and ten singles please.

请给我 5 张 20 元和 10 张 1 元的。

I need 300 dollars in 100 dollars cheques.

我要 300 美元票面为 100 美元的支票。

I hope you'll give me ten traveller's cheques of 100 dollars each.

我希望给我 10 张面额为 100 美元的旅行支票。

In fives, please.

请给 5 元票面的。



Could you give me some small notes?

给我一些零票好吗?



## 单词和词组



currency, money 货币

money changing 兑换货币

an exchange form 兑换单

bank note 钞票

note of large denomination 大票

note of small denomination 小票

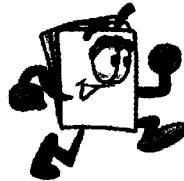
small change 零钱

subsidiary money 辅币

nickel piece 镍币

plastic currency notes 塑料钞票

convertible money 可兑换(黄金)货币



## **4 取款、结余时怎样表达**

I'd like to know if I can draw on my account for the payment of things I buy in Tianjin.

我想知道一下我是否能提取存款来支付天津购物的费用。

I want to withdraw 200 dollars from my deposit account.

我要从我的存款账户中支取 200 美元。

I want to close my account with you.

我想结束在你们这儿的账户。

I'd like to draw 100 yuan against this letter of credit.

我想从这份信用证上提款 100 元。

May I draw money against the letter of credit here?

我可以在这儿用这份信用证取钱吗？

Could you tell me my balance of deposit?

能否把存款结余金额告诉我？

Please let me know my balance.

请告诉我结余金额。

I think you can draw on this account by cheque in payment of goods.



我以为你可用支票提款支付购物费用。

Your balance at the bank is 300 yuan.

你在本行的结余是 300 元。

Your deposit is exhausted.

你的存款支净了。

Your letter of credit is used up.

你的信用证用完了。

Please tell me how you wish to draw your money.

请告诉我你希望怎样支款。

Fill out a withdrawal form please.

请填写取款单。

The letter of credit is exhausted.

信用证上的款子已提清。

The teller at Counter 6 will pay you against your number slip.

6 号柜台的出纳员将根据你的号码牌付给你钱。



## 单词和词组



to close an account, to clear an account 结清

to draw money 取款

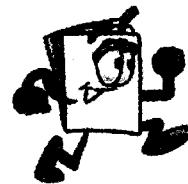
drawing-out slip 取款单

the number slip 号码牌

a withdrawal form 取款单

to fill in the receipt in duplicate 一式两份填这张收据

teller, cashier 出纳员



## 5 储蓄存款利息怎么说

What's the interest rate for the savings account?

储蓄存款的利率是多少?

Do you pay interest on this account?

这种存款付给利息吗?

Please tell me what the annual interest rate is.

请告诉我年利率是多少。

Interest is paid at the rate of 1% per annum at present.

目前每年利率是1%。

It allows you to earn a little interest on your money.

这可使你从存款中获得一点利息。

The account carries interest of 4%.

该存款有4%的利息。

The interest is added to your account every year.

每年的利息都加到你的存款中。

The interest rate for the savings account is 4%.

储蓄存款的利率是4%。

It varies from time to time and at present it is 6%.

(年息)每个时期都不同,现在是6厘。



### 单词和词组



interest rate 利率

simple interest 单利

compound interest 复利

legal interest 法定利息

prime rate 优待利率

payable interest 应付利息

lending rate 贷款利率

usury 高利贷

the subsidy rate for value-preserved savings 保值储蓄补贴率

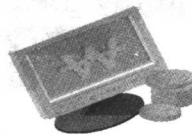


## 下篇

---

### 银行业务常用语

# 1 中国的银行体系



## The Banking System in China

In China the entire structure of the banking system is in the process of change. There is a dialogue between Mr Wang, an official from the People's Bank of China and a bank delegation from U. K.

W: Good morning and welcome to PBC, it is a pleasure to make your acquaintance. My name is Wang Tao.

D: Mr. Wang, the pleasure are all ours, we are honoured to have the chance to visit your bank. As we know, your country has its first central bank law recently, is it right?

W: Yes, after a long drafting of 16 years starting from 1979, the National People's Congress Session finally passed the Law on the People's Bank of China on March 18, 1995 and furthermore, passed the Modification of Law on the People's Bank of China on December 27, 2003.

D: Does that mean your bank, the People's Bank of China will act as the central bank of China?

W: You are right, the People's Bank of China is the central bank of the People's Republic of China. All capital of the PBC is allocated by the state and owned by the state.

D: What are the functions of PBC?

## 参考译文

中国已有的银行体系正在发生着变化，下面是中国人民银行的王先生和英国银行代表团会面时的谈话。

W：早上好，欢迎各位到中国人民银行，很高兴接待各位，我叫王涛。

D：王先生，我们也感到非常高兴能到贵行来参观。我们听说中国最近公布了中央银行法，是这样吗？

W：是的，自1979年经过长达16年的起草，中国人民代表大会终于在1995年3月18日通过了中国人民银行法。2003年12月27日又通过了关于修改中国人民银行法的规定。

D：这么说，中国人民银行将作为中国的中央银行了？

W：正是这样，中国人民银行是中华人民共和国的中央银行，中国人民银行的全部资本由国家出资，属于国家所有。

D：那么，中国人民银行的职能是什么？

W: As the central bank, PBC will formulate and implement monetary policies, execute supervision and control power over the banking industry. In our country under the leadership of the State Council, the main functions of PBC are as follows: First is to formulate and implement monetary policies. Second is to supervise and administrate banking institutions in accordance with regulations and laws. Third is to supervise and control the financial markets. Fourth is to promulgate ordinances and rules concerning financial administration and business. Fifth is to hold, administrate and manage the state foreign exchange reserve and bullion reserve. Sixth is to manage the state treasury. Seventh is to maintain the normal operation of the systems for making payments and setting accounts. Eighth is to be engaged in relevant international banking operations in its capacity as the central bank of the state. Ninth is to be responsible for statistics, investigation, analysis and forecasting the whole banking industry of China and the world.

D: Does PBC operate any banking business?

W: Being a central bank, the PBC doesn't operate any business directly, but the PBC may use the financial instruments to implement the monetary policies.

D: I understand, what kind of monetary policies instruments may your bank use?

W: They are including adjusting the base interest rate and the minimum deposit reserve proportion, regulating rediscount and opening market operations.

D: Supervision and control of banking institutions and their business are very complicated jobs, even in the developed countries, how do you take this?

W: 作为中央银行, 中国人民银行在国务院的领导下, 制定和实施货币政策, 对金融业实施监督管理。其主要的职能为:

- (1) 制定和实施货币政策。
- (2) 按照法规监督管理金融机构。
- (3) 监督管理金融市场。
- (4) 公布金融管理机构和金融交易的法规。
- (5) 持有、管理、执行国家外汇储备和黄金储备。
- (6) 管理国库。
- (7) 维护支付、清算系统的正常运行。
- (8) 作为国家中央银行, 从事有关的国际金融活动。
- (9) 负责中国及世界金融业的统计、调查、分析和预测。

D: 中国人民银行是否从事实际业务?

W: 作为中央银行, 中国人民银行不直接从事任何业务。但为执行货币政策, 中国人民银行可以运用一些金融工具。

D: 我知道了, 中国人民银行可使用什么样的货币政策工具呢?

W: 可使用的工具包括: 调整基准利率和最低存款准备金, 规范再贴现和公开市场业务。

D: 监督和管理金融机构和它们的业务, 即使在发达国家都是一项非常复杂的工作, 贵行如何发挥这个职能?



W: According to the central bank law, the PBC has the right to exam and approve the establishment, change, termination and scope of business of banking institutions which should submit to the central bank. Because the central bank has been empowered to audit, check and supervise the banking institutions.

D: What is banking system of China like? As in the U. K, we have the Bank of England as the central bank, under it we have domestic and foreign commercial banks, merchant banks and institutional investment funds.

W: Yes, in China as you know, when China launched its drive for reform and opening up, the banking system is on its way of change. During the several decades of planning economy, never did the central bank of China have such a power to work independently, on the contrary, it was very often subject to administrative intervention by local governments in the process of its formulation and execution of monetary policies. In order to better meet the demand of the economic reform, the new banking system is taking shape, so now we have our central bank as we mentioned just now. Three domestic policy banks have been set up last year. And the former four specialized state banks are on their way of transforming into the state commercial banks. Also there are newly emerged commercial banks like CITIC Industrial Bank, Shenzhen Development Bank and other banking institutions such as investment banks, investment companies and securities corporations etc.

D: Thank you, Mr. Wang. Thank you very much for answering our questions.

W: Not at all. I am very glad to have all of you here. I hope you will come again.

D: We hope so. Good-bye.

## 银行业务常用语

W:根据中央银行法,中国人民银行有权审批金融机构的设立、变更、终止及其业务范围,金融机构必须接受管理监督,因为中国人民银行有权对金融机构进行稽核检查。

D:请介绍一下目前中国的银行体系。在英国,英格兰银行作为中央银行在其下有国内和外资商业银行、商人银行和其它金融机构形成的银行系统。

W:是的,正如你们所知,随着中国的改革开放的进程,中国的银行体系正在发生着变化,在过去几十年的计划经济体制下,中央银行没有独立的权力行使它的职责。而相反在制定货币政策时要受各级政府的过多干涉,为适应经济改革的要求,新的银行体系正在形成,现在我们有了如上所述的中央银行。去年又设立了三个政策性银行,原有的四家国家专业银行正在向商业银行转变,又批准设立了多家商业银行,如中信实业银行、深圳发展银行和其它金融机构,如投资银行、信托公司、证券公司等。

D:王先生,非常感谢您回答我们的问题。

W:不客气,很高兴能同各位在一起,希望你们能再来。

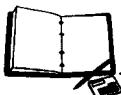
D:我们也非常希望能再次来访,再见。



## 单词和词组



- entire *a.* 全部的,整个的  
banking system 银行体系  
in the process of change 在变化中  
be honoured to 荣幸的  
central bank law 中央银行法  
the National People's Congress 人民代表大会  
allocate *vt.* 拨款,配给  
own *vt.* 有,拥有  
formulate *vt.* 提出,制定  
implement *vt.* 实施,贯彻  
monetary policies 货币政策  
supervision and control 监督和管理  
the State Council 国务院  
administrate *vt.* 管理  
promulgate *vt.* 颁布,公布  
reserve *vt.* 储备 *n.* 准备金  
state treasury 国库  
instrument *n.* 手段,工具  
rediscount *n.* 再贴现  
open market operations 公开市场业务  
complicated *a.* 复杂的  
termination *n.* 结局,终止  
submit to 服从,顺从  
launch one's drive 着手进行  
intervention *n.* 干涉,干预



## 文章注释



(1) to make one's acquaintance 结识某人  
= to make the acquaintance of sb.

(2) be honoured to do 荣幸(用于客套语中)

例: We request the honour of your company at dinner. 谨备便酌, 敬请光临。(请柬用语)

(3) in accordance with 与……一致; 按照

例: in accordance with the principle of equal benefit 根据平等互利的原则

(4) 银行按性质划分可分为:

中央银行 central bank(国家管理银行的银行)

国家银行 state bank(并不一定是中央银行)

政策银行 policy bank

商业银行 commercial bank(经营一般存、放、汇款业务的银行)

商人银行 merchant bank(专营某项业务的商业银行)

投资银行 investment bank(专营某项业务的商业银行)

(5) set up 开办, 创立

例: The glass works was set up in 1958.

这个玻璃厂建于 1958 年。

(6) on one's way of... 在……过程中



## 练习



(1) Answer the following questions:

- ① Whom is Mr. Wang Tao talking with and where are they come from?
- ② Explain the main functions of the central bank?
- ③ How dose PBC supervise and control the banking institutions in China?
- ④ Is the People's Bank of China a commercial bank? What is it?
- ⑤ What is the new banking system like in China now?

(2) Make a short speech briefing the new comers to the banking system of China.

(3) Make a dialogue between a staff from the PBC and a business man from foreign country on the functions of the Chinese central bank.

(4) Translate the following into English.

- ①欢迎您,很高兴能结识您。
- ②我们很荣幸有机会参观贵厂。
- ③中国货币政策的目标是保持货币币值的稳定,促进经济增长。
- ④中国人民银行依法对金融机构及其业务实施监督管理,维护金融业的合法、稳健运行。
- ⑤美国的银行体系是什么样的?
- ⑥中国人民银行是中国的中央银行,其全部资本由国家出资,属于国家所有。
- ⑦改革开放以来中国的经济体制正在发生着变化。



## 阅读材料



### The Bank Of England

The Bank of England (BOE), the central bank, acts as banker of the government and public sector agencies, but does not act as a bank for firms or individuals. The Bank of England issues bank notes, manages the national debt and supervises the securities market. The Treasury, on the other hand, exercises overall control over the conduct of all financial institutions. The BOE implements monetary policy through changes in the official rediscount rate, interventions in the open market, bank reserve requirements, and qualitative controls such as credit restrictions for certain type of borrowers. The growth in money supply is measured predominately by the sterling M-3 yard-stick.

The Bank of England regulates the ratio of cash to deposits that commercial banks hold, and this puts control of the volume of deposits in the hands of the Bank of England. The crown appoints the governor, deputy governor, and all the directors of the Bank of England, the Treasury has statutory powers over the BOE, and it in turn has authority over various activities of the commercial banks. The Treasury thus is entirely responsible for monetary policy, this occurred largely as a result of Treasury direction of war finance, and was formally recognized when the Bank of England was nationalized in 1946 in the Bank of England Act. The Banking Act of 1979, which took effect on October 1, 1979, revised the Bank of England's supervisory responsibilities. New deposit-taking businesses have to be authorized by the BOE as either banks or licensed deposit takers. The BOE published a list in 1981 that differentiated between 281 recognized banks and 297 licensed deposit takers, and thus caused controversy regarding which institu-



tion belongs in which category. The BOE has also issued a series of papers, one of which (on bank liquidity) has caused considerable consternation in the industry. The BOE justifies its concern about bank liquidity because banks have been increasingly making longer term loans while relying on short-term deposits, but an "initial integrated test of liquidity" proposal upsets many bankers.

Recent changes in the banking system include a decision to shift the emphases in open market operations from lending and dealing in Treasury bills toward dealing in eligible bank bills-bankers' acceptances issued by accepting houses, clearing banks, and some commonwealth banks. When there is a shortage of credit, and discount houses are obliged to sell bills to the bank, they are now required to name a price, which the BOE can turn down. Another major aspect of the news system was the suspension of the minimum lending rate (MLR). Although the BOE infrequently loaned to the banking system during 1980 and 1981, fears were expressed that the absence of a publicly expressed official view of a market interest rate could have damaging effects on the economy.

## Notes

the Bank of England (BOE) 英格兰银行

M-3 yard-stick 广义货币供给量的标准

treasury *n.* 国库, [T-] 财政部

act *n.* 决议, 法令

controversy *n.* 争论, 争吵

consternation *n.* 极度的惊愕, 惊恐

integrated test of liquidity 流动性综合测试

minimum lending rate (MLR) 最低贷款利率

eligible bank bills 合格银行票据



## Banking Organizations in China

中国的银行组织

中国人民银行

The People's Bank of China

中国工商银行

The Industrial and Commercial Bank of China

中国农业银行

The Agricultural Bank of China

中国银行

Bank of China

中国人民建设银行

The People's Construction Bank of China

中国投资银行

China Investment Bank

交通银行

The Bank of Communication

中国人民保险公司

The People's Insurance Company of China

国家外汇管理局

The State Administration of Exchange Control

国家开发银行

The State Development Bank of China

中国国际信托投资公司

China International Trust and Investment Corporation

深圳发展银行

Shezhen Development Bank Co. Ltd

深圳招商银行

Shenzhen Commercial Bank

广东发展银行

Development Bank of Guangdong

光大银行

Everbright Bank

商业银行

Commercial Bank





## 2 中国银行

### Bank of China

The Bank of China is a state-owned enterprise and is a specialized foreign exchange bank of the People's Republic of China. It has the longest history among the present banks in China. The following dialogue is quoted from the meeting conversation between the manager of the International Department, Mr. Li and his client Mr. Jonathan from New Zealand.

Mr. Li: Very glad to meet you again since our last meeting in New Zealand in 1993. How are you?

Mr. Jonathan: I am fine, thank you. I am pleased to have this opportunity to come to Bank of China, the oldest bank in China.

Li: You are always welcome. Our bank has the longest history among the present banks in China. Its predecessor was the Treasury Bank, established in 1905 which, in 1908, changed its name to the Bank of Great Qing. In January, 1912, Dr. Sun Yat sen, the interim president of the Public of China, approved that the Bank of Great Qing should be transformed into the Bank of China.

Jonathan: Oh, I see. I have heard that the present specialized bank would be transformed into the state-owned commercial bank

## 参考译文

中国银行是国有专营外汇业务的银行。它是我国现有银行中历史最悠久的一家银行。下面的对话是国际部经理李先生同新西兰客户 Jonathan 先生会面时的谈话。

李：很高兴再次见到您，我们上一次会面是 1993 年在新西兰，您近况如何？

J：谢谢，我很好。我很高兴有机会来到中国最老的银行——中国银行。

李：我们欢迎您的到来，我们银行是中国现有银行中历史最悠久的一家银行，其前身是 1905 年成立的户部银行；1908 年户部银行改称为大清银行；1912 年 1 月奉孙中山临时大总统令，又更名为中国银行。

J：噢，是这样，我听说 1993 年中共十四届三中全会决定将现有的专业银行逐步转变为国有商业银行，请问贵行采取了什么措施？



gradually on the decision passed by the Third Session of the Fourteenth Party Central Committee in 1993. What are your bank's new measures to achieve it?

Li: Well, Bank of China has carried out the policy of asset and ratio management and risk management adopting from the common practice of the international commercial bank in order to unify with the international financial market, and from then on, I think Bank of China has entered into a new historic development period.

Jonathan: That's really a great forward on management policy. And being a famous international bank, Bank of China has made a rapid development in recent years as everybody can see including setting up more domestic and overseas branches, establishing correspondent relationship with more banks in the world, and training a great deal of staff members with long years of service and business experience etc. With these I think Bank of China will extent its business to a broader range.

Li: Thank you to say so. Actually in line with the development of the international financial situation and to meet the needs of our clients, our bank has over recent years developed financial relations with foreign countries and have offered more diversified services, such as operation of state foreign exchange reserves, international settlement, supporting foreign trade, overseas business, credit cards and traveller's cheques, etc.

李：好的，中国银行积极推行了资产负债比例管理和风险管理，按照国际商业银行通行做法，稳步与国际金融接轨，从那时起，我认为中国银行进入了一个全新的历史发展时期。

J：这的确在管理策略上是一个大的改进，作为一个国际上知名的大银行，中国银行在近几年中发展迅猛，正如每个人所见到的那样，在世界各地建立了更多的代理行，培训了大量有多年业务经验的人员，所以我认为中国银行会据此将业务扩展到更宽的范围。

李：谢谢您这样讲。实际上，为了适应国际金融环境的不断改进，满足广大客户的需求，中国银行近几年来在海外各国建立了金融关系，同样推出更多的服务品种，这些服务包括：经营国家外汇储备；国际结算；支持外贸；海外业务；信用卡和旅行支票业务等。



Jonathan: I know Bank of China has actively expanded the international settlement business, one of its traditional items, by virtue of its overseas branches and its continuously extended agency.

Li: Yes, it can be said that where there are foreign economic and trade activities, there are networks of our bank to handle international settlement for them. In this respect, we have continued to improve internal management by gradually calibrating business operation, principle observation, document forms and computer application, efforts have also been made to expedite payments and reimbursements through improved services.

Jonathan: I have noticed your gradual improvement since I have done business with your bank for quite a long time.

Li: Still there are a lot of things for us to learn. We are trying to make more accurate analyses, and forecast of market trends in order to take every opportunity for dealing in the international markets, endeavour to minimize credit risks by adjusting to credit lines and limits to the authority for guarantee insurance.

Jonathan: And just now you've mentioned that one of your business is supporting foreign trade, what have you done on this, because it has great connection to my business in China. I am interested in it very much.

Li: Well, in step with foreign trade structural reform, the bank

J: 我知道国际结算业务是中国银行的传统业务之一。近年来,中国银行进一步扩大了代理行网络,并充分利用海外的分支机构,积极发展国际结算业务。

李: 是这样,可以说哪里有对外经济贸易活动,哪里就有我们的工作网络去为他们进行国际结算。在国际结算方面,我们继续加强内部管理,逐步使业务操作、掌握原则、凭证格式、电脑应用等实现规范化管理;继续改善服务加快结汇,加速收汇,不断开拓业务新品种。

J: 我与贵行打交道已有很多年,我已感觉到贵行正在逐步改进。

李: 我们仍然还有很多东西要学。为了在国际市场经营中抓住每个机会,我们在试图对市场趋势作更加精确的分析和预测。通过调整授信额度和保函权限加强对银行信用风险的控制。

J: 刚才您提到贵行的业务之一是支持对外贸易,那么贵行在这一点上是怎么做的,这同我在中国的生意有很大关系。我对此很感兴趣。

李: 好的,为了配合我国外贸体制改革,我行大力吸收存款,多方筹



took in more deposits through diverse channels for a better supply of funds. Importance was attached to the control over total supply. Aimed to ensure trade enterprise to fulfill import and export quotas, more loans went to export oriented and foreign funded enterprises so while they could produce and export more directly.

Jonathan: It is Bank of China's advantage to develop its international business while the other banks in China are not compatible by far, for your bank has already set up a worldwide network which undertakes a large amount of retail business. And did very well in international settlement, accreditation management, information exchange, international clearing project recommendation and assistance to the head office in raising funds from international capital markets by improving wholesales and diversifying business lines. Meanwhile, you did a lot to support the development of foreign oriented economy, import of advanced technology and promotion of her foreign trade.

Li: It seems you are quite familiar with our bank and our business. We are now striving forward to reform our internal management system in order to transfer to a commercial bank successfully and survive in the competition environment. If we don't introduce new products and improve our services, we will lag behind the others.

Jonathan: Exactly, one as well as an enterprise should think of his future and set a higher destination to achieve especially when he is at the acme of his career, otherwise, he will lose all

## 银行业务常用语

措资金,增加资金的有效供给。在资金投放中,注意控制总量,保证外贸完成进出口配额,适当增加对出口生产企业和外商投资企业的贷款,支持它们增加出口商品生产和直接出口创汇。

J:中国银行发展其国际业务有其优势这是目前为止国内其他银行所不可比拟的,因为贵行已建立了国际网络来承担其大量的零售业务。我知道贵行在国际结算、授信管理、信息交流以及国际清算项目的推荐,协助总行在国际市场融资等方面,发挥了优势,取得了较好成绩,而且贵行现在正努力发展批发业务,推出新的服务品种,以增强自身实力。同时,贵行也为支持外向型经济的发展、先进技术的引进以及外贸的推动做了很大的努力。

李:看来您对我行和我行的业务了解很多,我们现正努力改进我们的内部管理制度以便成功地转为商业银行并在激烈的竞争环境中得以生存。如果我们不引进新的产品,提高我们的服务质量,我们就会走在别人后面。

J:确实是这样,一个企业如同一个人一样,应考虑其将来,特别是在其事业的巅峰,他也要制定出更高的目标去实现它,否则他会失去所得到的一切。



he has got.

Li: So now we pay much attention to our traditional business. We are the first to act as agency to handle international credit cards and traveller's cheque. In 1986, we came up with Great Wall Card and became one of the main members of Master Card International and Visa Card International. Our head office has a General Authorization Centre and a General Clearing Centre which may provide personalized services for Master Card and Visa Card holders. In addition, we deal with Express Cards, Diners Club Cards, Federal Cards, JOB Cards and Million Cards etc. and sell traveller's cheque for international financial institutions. In addition, our bank has made rapid progress on computerization in the management of various business operations by upgrading computer equipment sets, integrating the computer settlement system and raising the specifications of our staff.

Jonathan: Bank of China is very promising in China and in the world. I believe it will be one of the best banks on retail and wholesales business before long. Your bank has helped me much on doing business. And I would like to express my gratefulness to you and your bank. I sincerely hope your bank will have a bright future.

Li: Thank you very much for your support in these years, for and on behalf of our bank. I hope we will make even more pleasant cooperations and closer relationship.

李：所以我们非常注意搞好我行的传统业务，我们最早在国内代理国外信用卡及旅行支票业务。在1986年，率先在国内发行了长城卡并成为万事达国际组织及韦札信用卡国际组织的主要成员，在总行设有总授权中心和总清算中心，可为万事达卡和韦札卡持卡人提供全面服务。此外，还代理运通卡、大莱卡、联邦卡、JOB卡及Million卡等；同时还为国际金融机构代售旅行支票等。此外我们还通过更换计算机设备，完善计算机清算系统，提高职业技能来实现不同业务操作的计算机化，取得了很大的成效。

J：中国银行在中国，乃至世界都会大有前途。我确信它很快将成为在零售和批发业中最好的银行之一，贵行在我的生意上给了很大帮助，我在此向您和贵行表示我们的感激之情，真诚地希望贵行会有一个灿烂的将来。

李：感谢这些年您对我行的支持，祝我们今后合作愉快、关系密切。



## 单词和词组



predecessor *n.* 前身

Treasury Bank 户部银行

the Bank of Great Qing 大清银行

interim *a.* 临时的

transform *v.* 转换, 改为

erratic *a.* 不稳定的, 无规律的

endeavour *n.* 努力; *v.* 力图

credit lines 信贷限额

calibrate *v.* 使标准化, 使合标准

expedite *v.* 使加快

quota *n.* 额度

export-oriented 出口型

retail/wholesales 零售/批发业

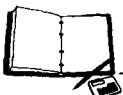
accreditation management 授信管理

General Clearing Centre 总清算中心

computerization *n.* 计算机化

upgrade *v.* 使升级, 改良

accomplish *v.* 完成



## 文章注释



(1) “be glad to meet sb.” 很高兴见到你。

此句型适用范围很广, 可在初次见面时使用, 也可以在久违之后的见面中使用。其它类似用法还有诸如: “fancy meeting you



here."怎么会在这遇到你。

(2) "How are you?"

"I am fine, thank you."

询问身体状况。初次见面时一般不用,如身体状况不佳,可回答"Sorry, I am not well."或者"I am ill."若前次见面身体不好,此次询问病情时略有好转可回答"I am a little bit better."

(3) The Third Session of the Fourteenth Party Central Committee

第十四届中央委员会第三次会议

(4) assets liability ratio management

资产负债比率管理

(5) in step with... 与……同步地;与……一致地

(6) from then on 从那日起

from now on 从现在起,今后

例:We should work still harder from now on.

今后我们应更加努力地工作。

(7) since 为介词时意为“自从……以来”,但课文中作“因为”讲表示原因。

(8) at the acme of 在……的巅峰



练习



(1) Answer the following questions:



- ① Who are the persons in the dialogue? What are they talking about?
- ② What kind of enterprise dose the Bank of China belong to?
- ③ What are the principal services provided by the BOC?
- ④ How is BOC's international settlement business in recent years?
- ⑤ Introduce the BOC's overseas business in your own words.

(2) Dialogue situations.

- ① You are going to practise conversation when persons first meet each other. Maybe they will talk about the journey, weather or their work.
- ② Give us a brief introduction to your working place, including its history and development, the departments and branches, the major business and the management.

(3) Translate the following into English.

- ①从现在起我们将努力把企业建成出口型企业。
- ②中国现有的同类型企业中我们这个企业是最早成立的。
- ③中国银行在海外业务方面,大力开展国际结算、授信管理、国际清算、信息交流、项目中介及在国际金融市场上开展集资活动。
- ④众所周知,中国的金融业在近年中有很大的发展。
- ⑤可以这样讲,哪里有外经外贸业务,哪里就有中国银行的服务网点。
- ⑥我代表XX公司对贵银行多年来对我们的帮助和支持表示感谢。
- ⑦你看上去对我们公司的情况很了解。



## 阅读材料



### **Basic Rules of Governing Loans and Other Businesses**

(商业银行贷款和其他业务的基本规则)

**Article 34** A commercial bank should issue loans in accordance with the need of the national economy and social development and under the guidance of the state industrial policies.

**Article 35** In issuing loans, a commercial bank should closely check the use of the loans by the borrowers, the repayment ability of the borrowers and the mode of repayment of the loans. For extending a loan, a commercial bank should clearly separate the process of checking and actual lending and the lending should go through checking and approval by various levels.

**Article 36** A borrower should provide guarantee for commercial bank loans. A commercial bank should strictly check the repayment ability of the guarantors, the ownership and value of the mortgage and working assets and the possibility of claims to them.

A borrower which has been proved having sure credibility for repayment through checks and assessments by the commercial bank may not provide guarantee for the commercial bank.

**Article 37** Upon a loan, the commercial bank and borrower concerned should strike a written contract to clearly define the category, purpose, amount, interest rate, repayment period and mode of repayment of



the loan, liabilities in case of violation of the contract and other stipulations which both sides deem it necessary.

**Article 38** A commercial bank should decide the interest rates of loans in accordance with the upper and lower limits of loan interest set by the People's Bank of China.

**Article 39** A commercial bank should abide by the following stipulations in ratio between assets and liabilities.

- (1) capital sufficiency rate must not be less than 8% ;
- (2) the ratio between the balance of loans and the balance of deposits must not exceed 75% ;
- (3) the ratio between the balance of circulation assets and the balance of circulating liabilities must not be lower than 25% ;
- (4) the ratio between the balance of loan of one borrower and the balance of capital of the commercial bank must not exceed 10% ;
- (5) and other stipulations of the People's Bank of China governing such ratios.

If a commercial bank which was set up before the promulgation of this law has a ratio between assets and liabilities not in accordance with the stipulations of the preceding clause, it should readjust the ratio to suit the stipulations in a certain period of time. The specific methods for such an adjustment are to be decided by the State Council.

**Article 40** Commercial banks are not allowed to issue credit loans to people who have connections with the bank and the conditions for issuing guaranteed loans to people who have connections with the bank must not be more favorable than those for such loans to other borrowers.

The people who have connections with the bank as referred to in the preceding clause are :

- (1) the directors, supervisors, management personnel, credit loan business dealers of the commercial bank and their close relatives;
- (2) companies, enterprises and other economic organizations which have the people mentioned in the preceding clause as investors or senior management personnel.

**Article 41** No unit or individual is allowed to force the commercial banks to issue loans or provide guarantees. In other words the commercial banks have the right to refuse any unit or body to force it to do so.

The solely state owned commercial banks should issue loans to special projects which have been approved by the State Council. The State Council will adopt corresponding measures to make up for the losses of the banks because of issuing the loans. To adopt what measures in up to the decision of the State Council.

**Article 42** Borrowers of loans should repay the principal and interest of the loans on time.

If borrower cannot repay the guaranteed loan on time, the commercial bank which issues the loan has the right to ask the guarantor to repay the principal and interest of the loan or enjoy the priority of repayment by security in accordance with law. Fixed assets or stocks obtained by a commercial bank in the course of exercising the banks ownership of mortgage must be handled within one year as of the date of obtaining them by the bank.

A borrower should undertake liabilities in accordance with the contract if he cannot repay the credit loan on time.

**Article 43** Commercial banks are not allowed to make trust investment, trade in shares or make investment in fixed assets of non-self use within the People's Republic of China.

Commercial banks are not allowed to make investment in non-banking



institutions and enterprises within the People's Republic of China. For investments in the kind made before the promulgation of this law the State Council will work out rules to deal with them.

**Article 44** In handling account settlement businesses such as honor, remittance and trust acceptance negotiable instruments a commercial bank should honor and enter the receipts and payment into the account book within the set period of time and must not hold down the bill of money order or return them in violation of the law. The stipulations about the set period for honoring and entering the receipts and payment into the account book should be announced.

**Article 45** A commercial bank should have the approval for issuing monetary bonds or for borrowing from overseas in accordance with laws and administrative regulations.

**Article 46** Inter-bank lending should be made in accordance with the time limit as set by the People's Bank of China, and the longest time limit should not be more than four months. It is forbidden to use the borrowed inter-bank funds to issue fixed assets loans or to make investment.

Funds for inter-bank lending should be restricted to those idle funds after fully paying the deposit reserve funds, standing funds and the due loans to the People's Bank of China. Funds borrowed from inter-bank lendings should be used for making up for the settlement of the accounts, shortage of the inter-bank balance and the need of temporary working funds.

**Article 47** Commercial banks must not raise or lower interest rate as against the stipulations or absorb deposits and issue loans through unjustified means.

**Article 48** Enterprises and institutions can choose on their own will a commercial bank to open their own basic accounts for daily transference and settlement of accounts and cash receipts and payment, but cannot open two or more basic accounts.

No unit or individual is allowed to open a private account for the deposits of the funds of a unit.

**Article 49** The business hours of commercial banks should be convenient to clients and should be publicly announced. Commercial banks should be fully open to business within the announced business hours and not to close or shorten the business hours on their own will.

**Article 50** In handling business and providing services, a commercial bank will charge service fees in accordance with the stipulations of the People's Bank of China.

**Article 51** Commercial banks should keep financial accounting reports, business contracts and other data in accordance with relevant state regulations.

**Article 52** Employees of commercial banks should abide by laws and administrative regulations and other operational rules and must not perform the followings:

- (1) use their own position to ask for or accept bribery or accept commissions or service charges under various titles in violation of state regulations;
- (2) use their own position to embezzle, divert and encroach upon the funds of the banks and clients;
- (3) privately issue loans to or provide guarantee for relatives and friends in violation of relative regulations;



- (4) serve concurrently in other economic organizations;
- (5) engage in other behaviors that violate laws, administrative regulations and rules governing business management.

**Article 53** Employees of commercial banks must not leak the State and commercial secrets they acquire during their term of service.

( Except from the law of the People's Republic of China on commercial banks )

### Notes

mortgage *n.* 抵押,抵押款

principal and interest 贷款的本息

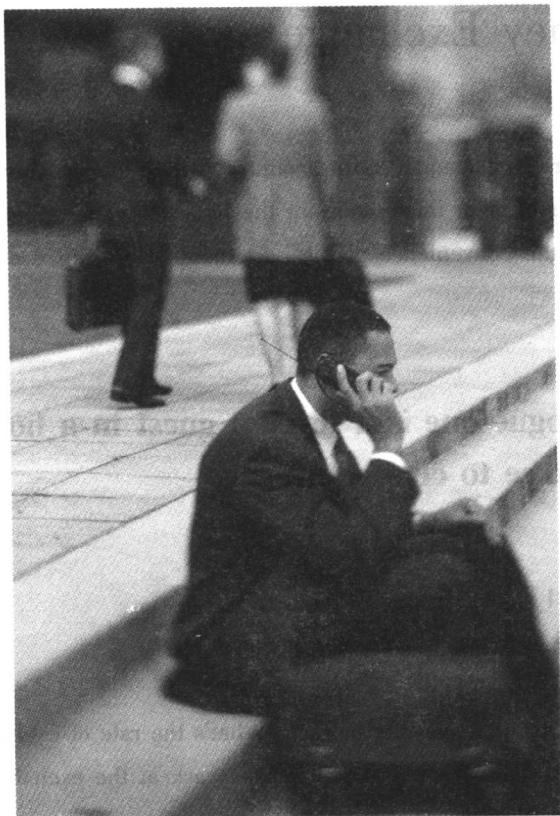
inter-bank funds 银行同业拆借资金

bribery *n.* 贿赂

in violation of 违反

embezzle *v.* 盗用,贪污

## 银行业务常用语



## 3 外币兑换



### Money Exchange

As a foreign exchange control country, where foreign currency is unnegotiable, it is of great importance for the banks to operate money exchange business for the convenience of the customers. Here are two dialogues on the subject.

**Dialogue one is a foreign guest in a hotel trying to find place to change money.**

A: Can I change money in this hotel?

B: Yes, over by the reception counter.

A: I want to change fifty dollars. What's the rate of exchange?

B: Sorry, I'm not sure. You'll have to ask at the exchange desk. He can give you the exact rate.

A: Where is the reception counter?

B: In the front lobby, sir.

## 参考译文

作为外汇管制国家,外币在我国是不流通的,为了方便广大客户,银行的外币兑换业务的开展是至关重要的,下面是两则关于外币兑换的对话。

### 对话1:宾馆中外宾想兑换外币

A:我在宾馆里能兑换吗?

B:可以,在那边服务台。

A:我想兑换50美元,兑换价是多少?

B:对不起,我不清楚,您可以去问问兑换台,他们会告诉您现在的汇率。

A:兑换台在哪?

B:在前厅,先生。

**Dialogue two is a conversation between a foreign visitor and a bank clerk of the money exchange service department.**

A : Can I help you , sir?

B : Yes , I'd like to change some money to cover my expenses here.

What's the rate of U. S. dollar against RMB yuan today?

A : Let me see the buying rate is RMB 762 yuan per hundred dollars.

How much would you like to change?

B : Two hundred dollars altogether.

A : Would you mind showing me your passport?

B : Not in the least. Here it is. And how much RMB shall I get?

A : Let me see. Two hundred dollars make 1 524 yuan. Here are the cash and the exchange memo. Please have a check.

B : By the way ,I also have a traveller's letter of credit opened by XXX bank in British. It's a world-wide one remaining a balance of 200 dollars. Shall I draw money against it right now here?

A : Yes , of course. Please fill in this draft in duplicate and sign it.

B : Is it all right?

A : Ok , wait a minute. Let me see the buying rate is 770 yuan and 200 dollars make 1 540 yuan.

B : It seems that the buying rate is quite different from that you have

## 对话2：国外来访者(B)和外币兑换台的银行职员(A)之间的对话

A: 我能为您做些什么?

B: 我想兑换些人民币来支付我在此的费用。今天美元兑人民币的汇率是多少?

A: 让我看一下,银行买入价是100百美元兑762元人民币,您兑换多少?

B: 总共200美元。

A: 能不能让我看一下您的护照。

B: 给你,我能换到多少人民币?

A: 让我算算看,200美元共计1524元人民币,这是现金和兑换凭单,请您检查一下。

B: 顺便问一下,我还有一个英国×××银行开具的旅行信用证。它是世界范围使用的,还有200美元的余额,我现在能不能支取?

A: 当然可以,请填写这份票据,一式两份,然后在上面签名。

B: 这样可以吗?

A: 可以,稍等一下。让我看一下,买入价是100美元770元人民币。200美元兑换人民币1540元整。

B: 为什么好像这个买价和刚才使用的买价不一样?



just quoted, why?

A: I will be very glad to explain it to you. You see foreign currency is unnegotiable in China, so we have to send the notes abroad by post and shall not be covered with the fund until a later date. It will also cost us freight and insurance charges in doing so. That's why the buying rate of notes is lower.

B: Oh, I see.

A: This is the exchange memo. There is a deduction for discount interest about 129.36 yuan. And the balance remains 1 410.64 yuan.

B: I think it is a sight draft, why is it subject to a deduction for discount interest?

A: Also the time factor should be considered. You get the cash now, but we can't get the sum until the issuing bank receives the draft. It takes time and the loss of interest during the time will be compensated by the discount interest.

B: Thank you, thank you very much for your good explanation and all you've done for me.

A: It's a pleasure.

A: 我很高兴为您解释这一点。您想,外币在中国是不流通的,所以我们必须把现钞运到国外,这要过一段时间方可使用,同时在运钞时还需付运费和保险费。这就是为什么现钞的买价要低些。

B: 噢,我明白了。

A: 这是兑换凭单,扣除了 129.36 元人民币的贴现息后,余额是 1 410.64 元。

B: 我觉得这是即期汇票,为什么要扣除贴现息?

A: 同时应考虑时间因素,您现在拿到了现金,可是我行要等到开证行接到汇票后才可拿到这笔钱,这要花费时间,在这期间的利息费用要由贴现息来补偿。

B: 谢谢,谢谢您清楚的解释和为我做的一切。

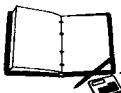
A: 很高兴为您服务。



## 单词和词组



- be of great importance = be very important  
unnegotiable *a.* 不可流通的,不可转让的  
passport *v.* 护照  
not in the least 一点也不,丝毫不  
to have a check 检查  
balance *n.* 余额  
duplicate *n.* 一式两份,复写  
quote *v.* 报价,引用 quotation *n.* 引证,报价  
collection *n.* 收款,收集  
issuing bank 开证行  
freight *n.* 运费  
insurance charge *n.* 保险费  
memo *n.* 备忘录  
deduction *n.* 扣除,减除数  
rate *n.* 比率  
buying rate 买入价格  
check *n.* 支票  
a sight draft 一张即期汇票



## 文章注释



(1) to cover one's expenses 支付某人的费用

例: These expenses are covered by the state. 这些费用都由国家负担。

(2) be mind doing sth. 是否在意做某事

(口语中较为婉转的用法, 常用于疑问、否定、条件句中。)

例: Would you mind my smoking? 我抽烟你不反对吧?

(3) like *vt.*

① (like + 动名词) 表示喜欢或爱好

( = be found of ... have a taste )

例: I like playing badminton. 我喜欢打羽毛球。

② (like + 动词不定式) 表示想要, 希望( = a wish )

例: I like to play badminton. 我想要打羽毛球。

(4) draw *v.* 支取

draw money against sth. 从……支取现金

例: Shall I draw money against the traveller's L/C?

(5) We shall not be covered with the fund until a later date.

until 和 till 的意义相同, 在句中既可作介词用, 也可作从属连词用, 都作“到……止”“直到……以前”讲, 主句的动作一直延续到 until 或 till 所表示的时间才终止。

① 当主句为肯定句时, until 和 till 可译为“到……为止”。

例: The letter is to be left here until (till) called for. 这封信留在这里待领。



②当主句为否定句时,until 和 till 可理解为“直到……以前”。

例:Don't open the door until(till) the train stops. 火车停后才能开门。

(6) subject 与 to 连用有三种含义:

①表示应服从的,受制于……的

例:We are subject to the law of the land.

我们受当地法律的约束。

②表示有什么倾向的,容易……的

例:Are you subject to colds?

你易患感冒吗?

③ 表示以……为条件,有待于……的

例:The plan is subject to confirmation.

本计划须经批准。

(7) traveller's letter of credit 旅行信用证,是银行为便利旅行者外出旅行支付旅行费而开立的,准其在一定金额,有效期内,沿途向指定的银行支取款项的一种信用证。

(8) “change”此词作动词,解释为“兑换”;作名词时解释为“零钱(头)”。  
例:Don't leave your change on the counter.

离开时别忘把柜台上的零钱拿走。(名词)

Can you change this five-pound note.

你可以兑换开 5 镑钞票吗?(动词)

“exchange”也可解释为交易、交换,与 change 在意义上相同,但特别指外汇的兑换,常用术语:

如:bills of exchange 汇票

exchange rate 汇率

exchange table 汇价表

exchange memo 外汇水单

exchange 作为名词时与 change 通用。



练习



(1) Answer the following questions.

- ① What is a foreign exchange control country?
- ② What is the exchange rate of U. S dollar against RMB yuan in the Bank of China yesterday?
- ③ What is traveller's letter of credit? How to make cash in a foreign exchange control country?
- ④ Why one has to pay discount interest while he draws cash against a sight draft?

(2) Make sentences with the special terms and expressions.

exchange memo; discount interest;  
traveller's letter of credit;  
to cover one's expenses; mind doing sth. ;  
not in the least; in duplicate; subject to.

(3) Translate the following into English.

- ① 请问今天德国马克现钞的买入价是多少？我想兑换 1 000 马克来支付我在此的费用。
- ② 按照今天的外汇牌价，300 美元能兑换多少人民币？
- ③ 这是兑换水单，请您清点一下。
- ④ 我有一张英国 ABC 银行的旅行支票，可否在此取现金？
- ⑤ 这件事得他准许才能办。
- ⑥ 在见到他之前，我们都不相信他病得这样重。
- ⑦ 我的学费和生活费一直由政府支付。



## 阅读材料



## The Transfer of Deposit

(储蓄汇兑)

Whenever a bank accepts cash items for deposit that is, checks or drafts drawn against existing deposits, the bank implicitly agrees to collect the items on behalf of the depositors. If the check is payable by another of the bank's own depositors, the process of collection is relatively simple. When, on the other hand, a bank receives check drawn by other banks, a new situation arises. The bank receiving such items has in their claims against other banks, and it must proceed to collect them as a service to its own depositors.

In actuality, a good percentage the claims which a local bank must collect will be drawn against out-of-town banks. These out of town items, also called transit items can be processed through correspondent banks.

To illustrate the process, let us assume that Bank A receives a check payable by Bank B. Bank A has no direct relationship with Bank B. Its face value may be discounted by Bank B to defray the cost of making a remittance. To avoid this contingency, and at the same time to augment its balance with a correspondent bank. Bank A forwards this item together with other transit items to its correspondent Bank C in the form of deposit. In turn, Bank C may forward the check along with others to Bank B, again as a deposit, for local collection and clearance. Thus, eventually the check will get "home" to Bank B and be charged against the balance of the origi-

nal drawer.

Similarly, Bank A may directly forward the check together with others to Bank B, if Bank A has the correspondent bank relationship with the original drawer.

The use of correspondent bank relationship for collection purposes eliminated or reduced the transmission charges that resulted, from making claims on an out-of-town debtor bank. Nevertheless, the process is time-consuming and even wasteful. Instances have been noted of single items remaining "in float" for several months, travelling thousands of miles before reaching the bank against which they were draw. Since the time between the receipt of an item by a depositing bank and its final collection was comparatively long, the aggregate value of items in process of collection that is, the total float was great at any given time.

**Notes**

implicitly *ad.* 无保留地, 绝对地

defray *v.* 支付(经费、费用等)

contingency *n.* 意外事件

augment *v.* 增加

eliminate *v.* 排除, 清除



## 4 外汇交易

### Foreign Exchange Dealing

This is a conversation between the manager of capital operation Dept.

(A) and one of his cooperators(B) on foreign exchange dealing.

A: Good morning, Mr. B. Very glad to meet you.

B: I am glad to meet you too. How are you recently?

A: I am very busy. Everyone knows the sudden err foreign exchange market due to the decline of U. S. dollar in these days. We grasped the opportunity and made a correct forecast on the market trend and earned much.

B: That is terrific. I know in 1974 the authority closed the doors of Franklin National Bank of New York and the Herstatt Bank in Germany. Their problems were widely attributed to foreign exchange activities, with the result that commercial bank management around the world took a hard new look at the risks associated with foreign exchange dealing. Some banks sharply curtailed their trading, others pulled out of the market altogether. Although the immediate effect on international money markets was rather constricting, eventually the markets probably gained strength as a result.

A: Yes, that's true. And this time the devaluation of U. S. dollar against Japanese yen was sudden and sharp, which needs quick re-

## 参考译文

该对话是资金运筹部的经理 A 先生和他在外汇交易业务中的合作伙伴 B 先生之间的对话。

A: 早上好,B 先生,很高兴见到你。

B: 我也一样,你近来怎样?

A: 我很忙,每个人都知道近一段时间由于美元的突然贬值而引起的外汇市场的震荡。我们抓住了这次机会,对市场的走势做出了正确的分析,因此赚了不少。

B: 好极了,我记得 1974 年,纽约福兰克林国民银行和德国的 Herstatt 银行被关闭了。它们的问题出在外汇交易上,事件最终导致世界范围的商业银行对管理外汇交易风险开始了崭新的认识。一些银行大量减少它们的交易额,而其它银行则完全从市场上撤出。虽然这对国际货币市场直接的影响是有限的,但最终的结果是市场可能获得了力量。

A: 你说得对,这次美元兑日元的贬值来得既快又猛,它需要快速反应和决策,不然会导致大量损失。



sponse and decision, otherwise it may lead to great loss.

B: So it is of great risks in foreign exchange dealing.

A: Actually risks are controllable as the risks that banks take in their lending portfolio or other activities. Professional exchange dealers, guided by experienced international money market managers, can reduce foreign exchange risks to acceptable levels. The problem is to identify the risks.

B: So would you describe me some of the special risks associated with foreign exchange dealing?

A: Well, there are several risks concerning foreign exchange dealing, and the most obvious risk arises from unexpected changes in currency values. These can be sharp and sudden. For example in September, 1975 the South African rand lost 18 percent in value over night. In February, 1976 the Spanish peseta suffered a 10 percent decline from one day to the next. The Italian Lira depreciated by 25 percent over a three-month period in early 1976, and at times its decline was even deeper. Sterling fell 5 percent during a two-week period in mid-March, 1976.

B: And also the Mexico finance crisis and the sharp devaluation of U. S. dollar recently are all belonging to this risks, aren't they?

A: Yes, even intro-day swings of 1 percent and more are common with floating rates, which may occur for no apparent reason.

B: What will a bank do in this kind of environment?

A: It is very difficult for an active bank to avoid an occasional trading loss. On the other hand, the size of a bank's risk can be contained by establishing intraday and overnight position limits. Another kind

B:这么说外汇交易风险太大了。

A:实际上这种风险就如同银行借出有价证券或银行其它业务活动的风险一样,是可以控制的。由富有经验的国际资本市场管理人员指导下的职业交易人员可将外汇风险减到可接受水平,关键是要能识别风险。

B:能否给我谈谈关于外汇交易的主要风险。

A:好,同外汇交易有关的风险只限几种。最明显的一种是意想不到的货币价值的改变,这种改变会突发而剧烈。如1975年9月南非兰特在一夜之间贬值18%;1976年2月西班牙比塞塔在转天下降10个百分点;1976年早期意大利里拉在3个月的时间里贬值25%,而且有几次它的下降幅度还要深。在1976年3月中旬的两个星期中英镑下跌5%。

B:最近的墨西哥金融危机和美元的突然贬值都属于这种风险,是不是?

A:是的。汇率的浮动是没有任何理由的,在一天之内有1%以上的震荡,这是很常见的。

B:那在这种时候银行该怎样做呢?

A:一个交易活跃的银行很难避免出现交易损失,银行的风险的大小可通过调整隔天或隔夜的头寸限额来限定在一定范围之内。另一种风险是银行得不到或必须负担过高的利率或隔夜的差额



of risk occurs when a bank either can't obtain or must pay exorbitant rates or overnight balances to fund a foreign currency account. This can happen even when the bank does not have a net open position.

B: Perhaps the best example occurred when sterling was devalued in November, 1967. On the Friday preceding the weekend devaluation, the whole world was selling sterling, including commercial firms that were selling to banks. In the turmoil, the interbank forward market virtually disappeared, and banks evened their net positions by selling sterling spot through the market to the Bank of England. That left the banking system long on forward sterling but short of balances for Tuesday. Since the Bank of England had absorbed so much spot sterling and would not permit non-residents to borrow domestic sterling, a monumental and costly squeeze on external sterling developed.

A: Similar although not as drastic squeezes have occurred several times in the French, Belgian and Danish currencies during March, 1976. And also there are routine risks.

B: What does it mean?

A: During hectic trading, a trader might forget to write a contract, and the net position could be incorrect for several days. The wrong rate might be recorded on a contract, and the other party might fail to bring it to the bank's attention. Funds might be misdirected and cause costly overdrafts in nostro accounts abroad, conversely, in Switzerland excess balances incur a steep penalty charge. Such mistakes cost money, but some have to be expected as part of dealing.

来保证其外币账户的资金,这种情况在银行没有净头寸时才会发生。

B:1967年11月英镑贬值是一个很好的实例。在周末贬值之前的星期五,全世界都在抛售英镑,包括商业公司之内他们抛售给银行6个月的期货合约。在这次混乱中,银行间的期货交易实质上已经不存在,银行通过在市场上向英格兰银行抛售英镑(以周二的价格)以轧平他的净头寸。这就使得银行系统内在英镑期货合约中成为多头,而其周二的英镑余额成为空头。因为英格兰银行吸收太多的英镑,而且不让非居民借用国内的英镑,因此在外部出现了极大的费用用以紧缩英镑的银根。

A:虽然不像英国激烈地紧缩银根那样,类似的情况在1976年3月法国、比利时和丹麦也发生了多次,同时还有日常的经营风险。

B:这是指什么?

A:在紧张激烈的交易之中,交易员可能忘记签订合约,这样净头寸可能在几天之中出现错误。他也可能把合约中的汇率写错,而另一方又没能引起银行注意。资金可能会被错划而引起海外往来账户的高息透支;相反,在瑞士过多的账户余额会导致高额的罚款费用。这些都要损失钱,而其中的一部分必须被看做是交易的一部分。



B: It is clear that concise management reports can highlight a bank's foreign exchange exposures. One major bank's head office consolidates and reports daily at the close of business each trading centre's foreign currency and dollar positions. Individual and total branch positions should be within the limits imposed by the head office, including limits on permissible imbalances in forward books. The bankruptcy of Baring Bank, the oldest bank of England, gives us a good lesson.

A: Exactly. In addition, there are credit risks. You see every foreign exchange contract requires that each party delivers the specified currency at the agreed rate and time. For each party, there is the risk that the other will not perform as prescribed and that a cost might be incurred in covering.

B: Thus, "To know your customer" is critically important.

A: That's right.

B: It is critical for the bank to investigate the credit standing of his clients. I think when a bank undertakes dealing in foreign exchange, it assumes many additional risks that are not present in purely domestic operations. The size of the operation largely dictates the amount of the risk respectively. To efficiently lower the risks, a bank may arrange to have just one employee handle customer business and cover every deal with a matching contract through a dealing correspondent, or a bank can go all the way and open active trading rooms in one or more financial centers.

A: Also there are business risks of capital and manpower commitments. Space in financial centre is expensive, as are the communications equipment and computer hardware. Senior professional traders command middle to upper bracket salaries. A good trading

B: 很明显,简单明了的管理报告可以反映出银行的外汇交易情况,大银行的总部在每个交易日结束时都要合并每个交易中心的外币和美元头寸。个人和全部分支头寸应在总部规定的限度内,包括在期货账簿中所允许的非平衡的限额。巴林银行,英国最老的一家银行的倒闭,给了我们一个很好的教训。

A: 确实如此,除此之外,还存在许多信用风险。你可以看到每一个外汇合同都需要各方以双方约定的汇率和时间进行所规定的货币的交割。每一方都存在对方不履约的风险,因此补进头寸时可能产生更高费用的风险。

B: 所以“了解你的客户”是多么的重要啊。

A: 没错。

B: 银行调查其客户的资信状况是十分必要的,我认为当银行开始做外汇交易时,它会遇到在做国内业务所遇不到的风险,风险随着交易量的增大而增大。为了有效地降低风险,银行可以安排一位雇员操作客户业务,并对每笔业务进行对冲,或者在一个或多个金融中心从事交易业务。

A: 同时还存在着资本、人力等方面行业风险。在金融中心的地皮很贵,还有银行的通讯设备、计算机硬件等。高级交易员的工资需在中高级水平。良好的业务运作要由有经验的国际货币市场的专家来管理,并要有经济学家和其他辅导人员的配合。



operation ought to be managed by an experienced international money market specialist and supported by sound international economists and the backroom staff.

B: Each bank has its own way to control the risk and banks need exchange of information and experience. I have learned much from your words today. Thank you very much indeed.

A: You are always welcome.

## 银行业务常用语

B:每家银行都有其各自的方式去控制风险,银行间需要信息和经验的交流。我从同您的谈话中学到了不少东西,非常感谢。

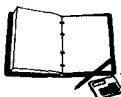
A:我们随时欢迎您。



## 单词和词组



- erratic *a.* 不稳定的  
decline *v.* 下降  
grasp *v.* 抓住  
curtail *v.* 消减,减少  
constrict *v.* 压缩  
devaluations *n.* 贬值  
guide *v.* 带领,操纵  
identify *v.* 确定,识别  
South African rand *n.* 南非兰特(货币名称)  
Spanish peseta *n.* 西班牙比塞塔(货币名称)  
sterling *n.* 英国货币  
control *v.* 控制,限制  
exorbitant *a.* 过高的,过度的  
fund *v.* 提供资金  
open position 敞开头寸  
turmoil *n.* 骚动,混乱  
virtually *adv.* 事实上,实际上  
even *v.* 轧平  
spot *n.* 现货  
monumental *a.* 极大的,巨大的  
squeeze *n.* 压力,挤  
hectic *a.* 兴奋的,激动的  
nostro accounts 往来账户  
incur *v.* 招致,惹起



## 文章注释



(1) due to 作“由于”讲,可看做复合介词在句中作表语、定语、状语等。

例: The flight was cancelled due to the fog.

由于下雾,班机取消了。

但要注意:“due”原本是形容词,意为适当的,约定的,到期的。在 due 的后面有时也出现“to”。

例: ① He's due to speak tomorrow.

他预定明天讲话。(due 作“预定”讲,to 不定介词)

② What is the amount due to him?

欠他多少钱? (due 作“应付的”讲)

(2) pull out 离开,撤走

例: The circus pulled out of the park tonight.

马戏团今晚离开公园(最后一场演出)。

(3) on the other hand 另一方面

on the one hand 一方面

(4) either... or... 或……或……;不是……就是……

例: Do you speak either English or French?

你说英语还是说法语?

either... or... 的反义为:neither... nor... 既不……又不

例: Neither he nor I am tall.

他和我都不高。

(5) interbank 银行间

inter-(构词成分)表示“在……间,在……内,相互”的意义。



例: international 国际的 interaction 相互作用

interface 分界面 intercom 内部通信联络系统

(6) backroom staff 指包括技术,工程和研究等外汇交易的辅导人员。

(7) nostro account = our account 国外汇兑往来账户中的往账,与来账(vostro account)相对应。



## 练习



(1) Answer the following questions.

- ① What is the foreign exchange dealing?
- ② What are the special risks associated with foreign exchange dealing?
- ③ What measures can be taken to minimize operating risks?
- ④ Why should a bank pay close attention to credit risks?
- ⑤ Why “To know your customer” is much important in banking business?

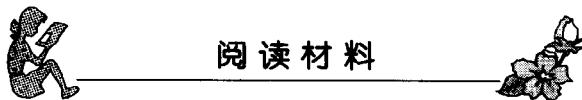
(2) Conversation situations.

- ① Give an example to describe funding risk.
- ② After learning the text, would you tell in your own words about the risk foreign exchange dealing and how to master the risk.
- ③ If you were a foreign exchange dealer, what is your way to forecast the market trend and give correct analysis?

(3) Translate the following into English.

- ① 几家银行因业务萧条而决定削减开支。
- ② 这家公司为轧平头寸,今天买进 10 万英镑。

- ③这是个有效措施,但需花许多钱。
- ④银行应顾客要求买、卖远期外汇后,如客户不履行诺言,银行会在汇价涨落中遭受损失,所以银行为保障自身利益,对这种外汇交易需与客户正式签约,并要求客户按交易额付一定比率的保证金(margin)记在专户上并照计利息。
- ⑤你要么自己来,要么就托人办这件事。



### 阅读材料

## Forecasting and Monitoring Foreign Exchange Rates

(外汇率的预测与监控)

It is in fear and trepidation that one mentions "Forecasting" since it seems synonymous with crystal-ball gazing and associated with speculation and gambling. Foreign exchange dealers as well as exposure management exponents will decry a formal forecasting approach as a waste of time and energy. Why is this difficult to understand? To say the least, all financial, if not in fact all business, decisions require a degree of risk-taking and forecasting. So why not forecast exchange rates or at least make an attempt to do so?

If a biscuit manufacturer imported a special ingredient to give his products that extra special taste, he would not be considered a speculator if he covered the exchange risk only at the time of payment. Imprudently, possibly, but he would not be a speculator if he allowed the same procedure for every consignment. What would be wrong then if biscuit king developed an understanding of the economic and financial condition of the country from



which he imports the ingredient? And then applies this knowledge in his foreign exchange decisions: "I'll cover in the forward market because the currency is going to strengthen alternatively. As the currency is bound to weaken I am going to postpone covering the risk." This would be no different to making a decision to stock up with flour because he feels the price is bound to go up. In other words, a decision about foreign exchange is just another business decision.

Obviously forecasts can never be 100 percent accurate. The best one can hope to achieve is to anticipate the direction in which a currency rate will move, but that may well be sufficient for most exchange rate decisions. Some ardent critics of forecasting in general, like to point out that an individual can not beat the market, but this view is disproved day after day by professional dealers and operators in multi-national companies: they are not out to speculate but to improve their company's performance. Multi-national companies, without a doubt, should apply all the available techniques to increase their earnings and to lessen exposure risks, and forecasting is one of the techniques or practices should be a deliberate decision which must be subject to revision from time to time.

Anyone wishing to go in for forecasting will have first to evaluate the benefits and the quality of the forecast required, and accordingly calculate the time and manpower that can be allocated to it. One of the first requirements to make possible the construction of a forecasting model is that the exchange rates both for spot and forward transactions are monitored, if not daily then at least once a week. The rates can be obtained from newspapers and friendly dealers, and are also useful in negotiating contracts and thus enabling marketing men and buyers to establish the right prices for imports and exports. Though the forward rates tend to reflect the effective interest rates for a currency most of the time, when the effective interest rates rise or fall more than similar movements in the domestic market, this can be an im-

portant early indicator of the market's opinion of the currency's future.

With some qualifications, the balance of payments should be the most important input, as the in-and-out flows will affect the foreign reserves. Other information which should be evaluated is of course the trade balance, invisibles, inflation levels, money supply and any other fiscal or monetary statistics which could affect the currency's external value or even create a fundamental currency disequilibrium.

Political or social events or changes will also have to be interpreted, as any significant changes may eventually also affect the exchange rate. One does not have to be an expert forecaster to reach the conclusion that constant and substantial balance of payments deficits will necessitate a currency realignment, but expert or amateur forecaster, the evaluation of non-economic events will be the most difficult aspect of prediction. A sudden change in government is not something that can be anticipated and this may compel the forecaster to revise his view.

Once the executive in charge of the forecasting project has familiarizes himself with foreign exchange techniques, economic theory and possibly some mathematical probability studies, he can do some crystal-ball gazing. Initially it may be sufficient to make some very short-term predictions of periods of one to three months. Forecasts for less than one month will rarely be accurate, as short-term factors can influence the exchange rate too greatly. If he finds that his forecast is widely off the market, but that he judged the trend correctly, he was achieved a worth while result. The best any forecast can do is to be right about the trend, and if for instance the forecast indicated that covering operations should be postponed and the eventual rate justifies this action the forecasting effort is not wasted.

Several attempts were made a few years ago to use the input of foreign



exchange dealers and by averaging all the anticipated exchange rates establish the market consensus as to future exchange levels. If a number of exchange dealers in the large banks are of the opinion that an exchange rate is bound to move in one direction their combined actions in the market place may well help to fulfil the prophecy.

In a very simple forecast model, the allocation of numerical values to some of the components can greatly simplify the work of the forecaster. A substantial divergence from the norm set by the forecaster would be sufficient indication to review the input and if this proves to be correct, if may be warning signal that something is amiss.

## Notes

*synonymous a.* 同义的

*crystal-ball gazing* 水晶球占卜术

*decry v.* 诋毁

*imprudent a.* 冒失的

*speculator n.* 投机者

*multi-national* 跨国的

*disequilibrium n.* 不平衡

*realignment n.* 重新排列;重新组合

*prophecy n.* 预言

*norm n.* 标准、准则

*amiss a.* 不恰当的



## Commercial Abbreviations in Bank Use 银行常用缩略语

a/c (account) 账目

acpt. (acceptance) 承兑

a/cs pay. (accounts payable) 应付账

a/cs rec. (accounts receivable) 应收账

amt. (amount) 金额

bal. (balance) 余额;结余

B/C (bill for collection) 托收汇票

B/D (bills discount, or bank draft) 贴现汇票, 银行汇票

C/B (cash book) 现金账

CR. (credit) 信贷

D/B (day book) 流水账

D/D (demand draft) 即期汇票

D/P (documents against payment) 付款交单

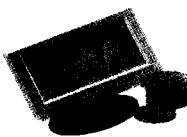
D/R (deposit receipt) 存款收据

f. o. c. (free of charge) 免费

f. x. (foreign exchange) 外汇

M/T (mail transfer) 信汇

P/N (promissory note) 期票



## 5 银行存款

### Bank Deposit

#### Dialogue 1

A bank, like any other business, sells its services to make a profit for its share holders. However, unlike most business, it is conducted chiefly with other people's money, i. e., depositors' funds. The following is a dialogue between a depositor Mr. Cooper and a bank clerk.

Clerk: Can I help you?

Cooper: Yes, I'd like to open a bank account.

Clerk: What kind of account? A savings account or a checking account?

Cooper: Savings account, I think. What interest do you pay on your savings account?

Clerk: We pay one and a half percent.

Cooper: That's not bad, I want to deposit sixteen thousand dollars in a savings account.

Clerk: Very well, sir. Will you please fill out these forms?

Cooper: Certainly, here you are.

## 参考译文

### 对话 1

银行业同其他行业一样,出售其服务从而为其股东赚取利润,但与大多数行业不同的是,它主要依靠他人,即储户的资金进行运作。下面的对话是储户 Cooper 先生和银行职员之间的对话。

Z: 我能为您做些什么?

C: 我想开一个银行账户。

Z: 哪一类账户? 存款账户还是支票账户?

C: 我想是存款账户,请问存款账户支付多少利息?

Z: 我们支付 1.5% 的利息。

C: 很好,我想存入 16 000 美元。

Z: 好的,能否请您填写这些表格?

C: 当然可以,给你。



Clerk: Thank you very much. Now take these deposit slips over to the teller, and he'll be glad to take care of you.

Cooper: Thank you, good-bye.

Clerk: Bye-bye.

## Dialogue 2

Bank deposits originate in two ways: 1. from the surrender of cash or checks to the bank; 2. from bank loans in the form of deposit credit. When cash or checks are received, we call them primary deposits; if the deposits are created in the lending process, they are called derivative deposits. When a depositor presents cash, the entirely new deposit is created. When he presents checks and drafts drawn against existing deposits, these cash items do not represent new deposits but rather the transfer of existing balance from one depositor to another and possible from one bank to another. They add to the balance of the depositor and to the assets of the recipient bank but not to the total deposits of the banking system as a whole. The following dialogue took place in the Banking Dept. between a bank clerk Mr. Li and a newly assigned student Mr. Fang.

Fang: Sorry to bother you, Mr. Li, but I can't quite understand this.

Li: What's up? Please feel easy to ask.

Fang: What's demand deposit and time deposit?

Li: Well, deposits are usually classified as either demand deposit or time deposit. For the banking system as a whole, demand deposits form a much more significant part. Commonly called checking accounts, demand deposits are simply those funds left with the bank by firms or individuals for the convenience of making payment by the bank check process.

Z: 谢谢,您可拿着这些存款单到那边出纳处,他会很高兴为您办理的。

C: 谢谢,再见。

Z: 再见。

## 对话 2

银行存款最初有两种:一种从资金或支票持有人手中获得;第二种从存款信用形式的银行贷款中获得。当得到现金或支票时,我们称之为初级存款;如果存款在借款过程中产生,我们称之为派生存款。当存款人出示现金时,就产生了全新的存款;当把支票或汇票从现有存款账户中支取时,这些现金项目不表示新的存款,而是存款从一个存款人转到另一个存款人,也可能是从一个银行转到另一个银行。他们增加了存款人的余额,同时也增加了接收行的资产,但对整个银行系统的存款总额没有影响。下面是在银行部里银行职员李先生和新分配学生方先生之间的对话。

F: 对不起,打扰一下,李先生,我想……

L: 什么事,别不好意思问。

F: 什么是活期存款和定期存款?

L: 噢,银行存款通常被分为活期存款和定期存款,在整个银行系统中活期存款占有很大的份额。通常活期存款也叫支票账户存款,它主要是由公司或个人放在银行中的资金以便在使用银行支票时付款之用。

Fang: Then certified checks, cashier's cheques and cash letters of credit are all variants of demand deposits.

Li: Yes, that's right. And for sometime now the use of paper money has been overshadowed by checking accounts, or demand deposits in western countries.

Fang: Oh, really? Do banks charge fees for these check accounts?

Li: It varies. Most of the banks levy a charge for checking account privileges to meet the costs of the extensive services granted demand depositors. Although competition between banks usually results in rather uniform charges in a given community, many different fee schedules are used, depending on the type of service offered. One of the most common schedules requires a minimum balance in return for which the depositor can draw a limited number of checks without charge. A second schedule frequently used does not require a minimum balance but imposes a flat specific charge per item, but the total charges can be offset on the basis of the average balance maintained. Many banks also provide checking services for small, low activity accounts. In this case, checks must be written on a special check form, which is frequently personalized.

Fang: Then time deposit, as it is called is another type of deposits, which may not be withdrawn before it becomes mature. Otherwise, you will not enjoy the higher deposit interest, right?

Li: Exactly, you are very smart. Time deposit is usually called savings accounts. Theoretically speaking, the bank should be advised thirty days prior to the intended date of withdrawal, but in practice, however, withdrawals are almost always permitted without notice. An entry is normally made in a passbook at the time funds are deposited, and the passbook must be presented

F:那么保付支票、银行本票和现金信用证都是各种不同的活期存款了。

L:对,没错。近期,在西方国家支票账户或活期存款户的使用已大大超过了现金的使用。

F:真的?银行对这些支票账户是否收取费用?

L:各家不同。大多数银行只收取一定费用以支付为活期存款人提供各种服务的费用。虽然银行间的竞争通常会导致一定的行业中相对较为统一的收费标准,但又各自根据所提供的不同服务项目,使用许多不同的费用表。一种最常见的费用表是要求在账户中保存一定的余额,这样存款人在支取一定限额的支票时可以多收费用。第二种经常使用的费用表是不需要有最少余额,但清楚地列出了每个项目的各个不同的收费,但总费用会同每个账户的金额相抵。许多银行还为小的、不常使用的账户提供支票服务。在这种情况下,支票应以一种特殊的支票形式填写,通常是以私人化的形式填写。

F:那么定期存款如它所称的那样是另一种不可以未到期提前支取的一种存款,否则,你就不能享受原有的存款利息,是这样吗?

L:没错,你理解得很快。定期存款通常被称为存款账户,理论上讲应在支取前30天通知银行,但实际上,取款可在没有任何通知的情况下随时进行,存款时通常在存折上写明,支取时同样需呈递该存折。同时还有另一种存款方式,叫做存款证明或存单。



for withdrawal. However, there is a second type of time deposit, known as a certificate of deposit, or savings certificate.

Fang: Corporations, as the rules specified, may not hold time deposit passbook, but may buy certificates of deposit instead.

Li: Yes, and such certificates may or may not have a specific maturity date, but a written notice of intent is required in order to liquidate this type of time deposit.

Fang: I have read that another type of deposit is the interbank deposit.

The practice of banks carrying deposits with other banks arose out of two considerations, one is that with the requirement that banks maintain reserves against their notes and deposit liabilities. Permission was granted them to carry some fraction of these reserves as balances with city correspondents; and the other consideration is that the main tenance of such balance by local banks afforded a means whereby they called procure the services of other banks either at small cost or gratuitously.

Li: The present advantages to banks of interbank deposits are, first, that they afford a channel through which local banks may collect out-of-town cash and noncash items with a minimum of trouble and expense. Cash items can readily be forwarded to a correspondent bank as deposit items. Second, the provision of interbank deposits, particularly with bank in the financial centre, puts each local bank in touch with the money markets and enables it to sell either domestic or foreign exchange to its customers.

Fang: So whenever a bank accepts each items for deposit that is checks or drafts drawn against existing deposits, the bank implicitly agrees to collect the items on behalf of the depositor.

Li: Right, if the check is payable by another of the bank's own de-

F: 根据规定公司不可以持有存折,但可以购买存单。

L: 是的,这种存单可以有或没有特定的到期时间,但需有书面的意向说明以便于存单的流通。

F: 我曾看到过有一种存款叫银行间存款,银行在其他银行存款是出于两点考虑:一是根据需要,该行需有一定的储备以支付该行的票据和存款债务。这样可以使他们用部分的备用。余额同城市间代理人进行清算;另外一点考虑是地方银行的这种余额账户的存在可提供给他们一种手段,即通过负担很小的费用或免费便可获得其他银行的服务。

L: 银行间存款的好处是,第一他们提供一种渠道,通过该渠道地方银行可用很少的费用或精力去收取其他城镇的现金或非现金项目,现金项目可随时以存款项目的方式转入代理行。第二银行间存款,尤其是指在金融中心的银行存款,可使每一个地方银行均同资金市场相联系,并使其能够向客户出售本币或外汇。

F: 所以每当银行按要求,及从现有存款中开具支票或汇票时,银行本身同意为其储户办理这些项目。

L: 对,如果该支票是同银行的另一个储户付款时,那么收款的过程



depositors, the process of collection is relatively simple. When, on the other hand, a bank receives check drawn by other banks, a new situation arises. The bank receiving such items has in their claims against other banks, and it must proceed to collect them as a service to its own depositors. In actuality a good percentage of the claims which a local bank must collect will be drawn against out-of-town banks. These out-of-town items, also called transit items can be processed through correspondent banks.

Fang: I can understand the first collection clearly, it is very simple, and just to transfer the amount from one depositor to another in the bank. But for the second one, I am a little bit confused. Would you set an example to further explain the process?

Li: OK! To illustrate the process better, let us assume that Bank A receives a check payable by Bank B, and Bank A has no direct relationship with Bank B. Its face value may be discounted by Bank B to defray the cost of making a remittance. To avoid this contingency, and at the same time to reduce its balance with a correspondent bank. Bank A will forward this item together with other transit items to its correspondent Bank C in the form of deposit. In turn Bank C may forward this check along with others to Bank B again as a deposit, for local collection and clearance. Thus, eventually the check will get "home" to Bank B and be charged against the balance of the original drawee.

Fang: I see. Similarly, Bank A may directly forward the check together with others to Bank B, if Bank A has the correspondent bank relationship with the original drawer.

Li: That's true. The use of correspondent bank relationship for collection purposes eliminated or reduced the transmission charges that resulted from making claims on an out-of-town debtor bank. Nevertheless, the process is time-consuming and even wasteful.

会变得简单。但当银行收到由其他银行开出的支票时，情况就不同了，在这种情况下该银行，应向其它银行索偿，同时作为对其储户的一种服务，要给予办理。实际上，这种地方银行所办理的业务多为向城市外银行索偿。这些业务也叫转移业务，可通过代理行进行。

F：我能明白第一种收款，这种方式很简单，只将此笔资金从银行中的一个账户转移到另一个账户中去。但对第二种，我有些不明白，能不能给我举一个例子说明。

L：好，为了更好地阐明这一过程，我们假设 A 银行收到一张由 B 银行付款的支票。A 银行同 B 银行之间没有直接关系，B 银行人按其面值收一定汇款费用。为避免此类事件发生，同时减少其在代理行的银行存款，A 银行将此项目连同其它转移项目一起以银行存款的形式发往其代理行 C。然后由银行 C 将此支票连同其他票据一起发给银行 B，同样作为一种银行存款作为本地收款和交割。这样最初支票会到达银行 B——他自己的“家”并从他原来的出票人的账户余额中扣除。

F：明白了，同样，如果银行 A 同原取款人有代理行关系，银行 A 可直接将该支票连同其他票据发往银行 B。

L：对极了，利用代理行进行收款可以减少在对埠外偿清行追索时所发生的传递费用，但这种程序要花费时间，甚至是浪费时间。



## 单词和词组



account *n.* 账户

depositor *n.* 储户,存款人

originate *v.* 始于

primary deposit 原始存款

derivative deposit 派生存款

demand deposit 活期存款

time deposit 定期存款

recipient bank 受款银行

certified checks 保付支票

cashier's L/C 银行信用证

offset *v.* 抵消,补偿

passbook *n.* 存折

certificate of deposit *n.* 存单

interbank deposit 银行同业存款

overshadow *v.* 使暗淡,使相形见绌

levy *v.* 征收,收集

liquidate *v.* 使流通

procure *v.* 获得,得到

out-of-town 不在城里,非本市

correspondent bank 代理行

implicit *a.* 含蓄的,不言明的

claim *v.* 要求,索取 *n.* 要求权

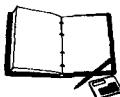
process *n.* 过程,通过……进行

face value 面值

eliminate *v.* 排除,清除

debtor *n.* 债务人

debtee *n.* 债权人



## 文章注释



(1) What's up? 什么事？口语化的表达方式，连续上下文使用，询问事情的具体情况。

(2) to feel easy to do sth.

请随便，不要客气。（在函电中也常使用。）

例：① Please feel easy to contact us if you have any questions on the contract.

合同有什么问题请随时与我们联系。

② Do feel easy to call us if you need our suggestions.

有事需要帮助的话请随时打电话找我们。

(3) as a whole 从整体来看；全部地

(4) in touch with 保持联系；有……的消息

反义为：out of touch 不了解，失去联系

例：Keep in touch with the current situation.

随时掌握最新情况。

(5) result in 导致

例：It will result in success, I suppose.

我猜想，这件事终会成功的。

(6) provide... for... 为……作准备，为……提供

例：He has a large family to provide for.

他要维持一大家子的生活。



(7) prior to 在……之前,更重要的

例: Feasible study is required prior to any great decisions.

在做重大决策之前先要进行可行性研究。

(8) So whenever a bank accepts each items...

句中的“whenever”(不论什么时候)与“wherever”(不论什么地方)和“however”(不论怎样)语法上相当,都是复合关系副词。

whenever = at any time that 在句中引起时间状语从句。例: Come whenever you like. 另外 whenever 还可以用在让步状语从句中意为:“no matter when”。

例: Whenever you go, you will always find the same thing.

不论你去哪里,你总会发现同样的事情。

(9) would like to do sth. 表示意愿,想做……事,在肯定句中表示个人的意愿,在疑问句中则表示委婉地礼貌地询问或征求意见。

例如: Would you like to read the novel for me? 或者后面直接跟名词,即: Would you like coffee or tea?

(10) account 账户,账目

bad and doubtful account 呆账

to balance an account 轧平账户

to open an account 开立账户

to close an account 结束账户



练习



(1) Answer the following questions.

① How many sources of bank deposit? What are they?

② What is demand deposit? Why is it so widely used in western

countries?

- ③ How does the bank levy a charge for checking account privileges?
- ④ What are the advantages of interbank deposit? How does the local bank keep in touch with the money market?
- ⑤ What is the use of correspondent bank?

(2) Dialogue situations.

- ① Mrs. Liu wants to deposit some 10 000 yuan in BOC for one year. But she doesn't know the deposit interest and how to deposit. Now you are asked to make a dialogue to explain how to deposit and tell her the interest rate and after your explanation, Mrs. Liu changed her idea and deposit the sum for three years.
- ② Suppose you are a teacher on international finance, now prepare a half-an-hour report on bank deposit, including the kinds of deposits and their features, how to choose various deposits in accordance with your capital demand.

(3) Translate the following into English.

- ①有问题请随时给我打电话。
- ②我们的产品分两种规格,后者的生产量相对于前者大些,且市场销售较好。
- ③他一有时间就到那儿去。
- ④银行间存款是银行开展代理业务和往来结算业务所必需的,这样既可使地区间的清算快捷准确,同时可以减少频繁划款的费用。
- ⑤总的看,办成这件事没有问题。



## 阅读材料



# Foreign Currency Deposit Account

(外币存取)

## Dialogue 1

A—a bank clerk

W—Mr. William, tourist from Canada

W: Excuse me, will you please find out whether there's a remittance for me from Montreal? My name is William.

A: Through what bank, please?

W: Through the Royal Bank of Canada, Montreal. The remittance was made on the 4th for thirty thousand Canadian dollars.

A: Just a minute. I will see whether it has arrived. Well, Mr. William, sorry to have kept you waiting. Your remittance hasn't arrived yet, but I'll ring up our inward remittance division to make sure. Is there anything else I can do for you in the meantime?

W: Yes, can you cash these English pound traveller's checks of Thomas Cook?

A: Certainly. How much do you want to cash?

W: Only twenty pounds to meet my living expenses before the remittance comes. Here are the checks.

A: But they were countersigned already. Would you mind showing me your passport?

W: I'm sorry. I've forgotten to bring it along with me. I must have left it in the hotel.

A: According to banking practice, traveller's checks must be counter-

signed at the bank when you cash them. I'm afraid you'll have to sign here again.

W: All right. What's the exchange rate for the pound sterling today?

A: Our buying rate is RMB yuan to the pound and with traveller's checks percent invest charges will be deducted from the proceeds after conversion.

W: Well, how much can I get in Chinese currency?

A: Let me see. It comes to RMB yuan. Here's the number slip.  
Please go to the cashier at counter twelve.

(at counter twelve)

W: Do I get the money here?

B: Yes, your number slip, please.

W: Here it is.

B: Your money and exchange memo. You'll need the memo if you have some RMB left and have to convert it back into foreign currency upon leaving China.

W: Thank you for the information.

(back to Mr. A's counter)

W: Any news?

A: I am sorry your remittance hasn't come yet. Please drop in and see tomorrow.

W: How long does it usually take to get here?

A: For TIT from Canada it usually needs about one or two days, but for MIT it usually needs one week or more.

W: I'm come again tomorrow morning. Thank you for all the trouble.

## Dialogue 2 (the next day)

A: Good morning, Mr. William.

W: Good morning.



A: Your remittance comes this morning. It's a MIT. Have you got your passport with you?

W: Yes, here it is.

A: You want to convert the full amount of the remittance into RMB or just part of it?

W: You see, I am a guest of Shanghai Arts and Crafts Branch. My business trip in China includes four cities, Shanghai, Nanjing, Suzhou and Guangzhou. I think it will be more convenient to deposit the money with you during my two months' stay in China. May I open an account with you?

A: Yes, I think the foreign currency deposit account will be more suitable to you. Please fill in this application form for opening the account.

W: Yes, thank you very much. Would you be kind enough to tell me how to operate this account? Can I draw on my account for payment of jewellery and other articles I buy in China?

A: You can draw on this account by cheque in payment of the goods if the contract is in Canadian dollar, but if it is in RMB, then you must cash the cheque in RMB first before you make payment. One thing more, please remember cheque issued must be made payable to a specified person only. That's to say you won't issue bearer's cheques on this account.

W: When I leave China, would the unused balance be transferred to Canada? Am I supposed to pay any charges for such a transfer?

A: It can be done and is free of any handling charges except for the out-of-pocket expenses, such as postage and telegraphic fees.

W: Do you pay interest on this account? If you do, what is the rate of interest?

A: Yes, we do. Interest is paid at the rate of 2% per annual at present.

W: Thanks a lot.

A: Here is the cheque book. Anything else I can do for you?

W: Nothing else. Thank you for your explanations. See you later.

A: Your are welcome.

**Notes**

Montreal *n.* 蒙特利尔(加拿大城市)

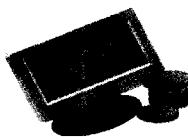
countersign *n.* 会签; 双签

out-of-pocket expenses 实际花费, 现金支出



## 6

## 信用证



## Letter of Credit

A letter of credit is a draft opened by the issuing bank in place of import in accordance with the applicant request to guarantee the acceptance and payment on presentation or at sight of all the requested document in conformity with the terms of the credit. The letter of credit may be sent directly to the beneficiary, but in most cases it is advised through the issuing bank's correspondent in the place of export. The payer of the credit should be the importer, but the most important feature of a letter of credit is the issuing bank's undertaking to honour the beneficiary's drawings for shipments made under the credit. The following is the dialogue between Mr. A, a professor in international finance department of XXX university and one of his students Miss B, on the topic of letter of credit.

B: Good morning, professor A.

A: Good morning, what are you doing?

B: I am reviewing the international settlement course and preparing for the mid-term examination on it. I like the course very much.

A: Oh! Good. I want to test you now to see how you have mastered the main content.

B: I'd be glad to. Please begin now.

## 参考译文

信用证是由进口地的开证行根据申请人的要求所开具的一种票据,它保证在根据信用证条款提供所有所需票据后即进行承兑和付款,信用证可以直接寄给受益人,但在大多数情况下,通过开证行在出口地的代理行来通知受益人。信用证的付款人应该是进口商,但受益人在依证装运后开证行有责任付款。下面的对话是某大学国际金融系教授 A 和他的学生 B 在信用证方面的对话。

B:早上好,A先生。

A:早上好,你在干什么呢?

B:我正在复习国际结算,准备这门课的期中考试,我很喜欢这门课。

A:好啊,我想考考你看你复习的如何。

B:那太好了,请开始吧。



A: Well, would you sum up the main characteristics of a letter of credit?

B: I think there are mainly two characteristics altogether, one is that the issuing bank provides credit instrument to promise the payment under the terms; and the other is that a letter of credit is independent documents separating from the sales contract. Is it right?

A: Yes, but partly. One more characteristics is that the negotiation and the payment of a letter of credit is honoured on presentation of all the requested documents. The bank is not liable for the quality, quantity or the delivery of the goods.

B: That is to say the bank depends only on the certificates submitted by the exporter for payment.

A: Yes, as a kind of international settlement, letter of credit is developed from the form of collection. Its main role is to transfer the payment obligation from payer to bank, which could make the payment and the supply of goods safe with the bank's credit and guarantee, and which could simultaneously make it convenient for both sides to collect funds.

B: So in this way the international trade is greatly developed.

A: Sure. And the second is a big question. Now listen carefully, what are the kinds of letter of credit?

B: Oh! It is really a big question. There are several ways of division. For example, we may divide letter of credit into documentary credit and clean credit according to whether it is attached to shipping documents or not. And the former one is frequently used in international trade.

A: 嗯,能不能讲一下信用证的主要特点。

B: 我想总的来讲主要有两方面,一是开证行提供信用工具来保证依照信用证条款付款;另一点是信用证是独立于销售合同的文件,对不对?

A: 对!但这只是一部分。还有一个特点是信用证的议付和汇款是依据所提供的所有信用证中规定的票据,银行不负责货物的质量、数量及货物运输。

B: 也就是说银行只依据出口商所提交的单据付款。

A: 对,作为国际结算方式的一种,信用证是从托收的形式发展而来,它的主要作用是将付款转到银行,用银行的信用和担保来使付款和备货变得安全,同时方便了收付双方。

B: 由于有了这种方式国际贸易得到了很大的发展。

A: 正是这样。第二个可是一个大问题。现在仔细听好,信用证怎样分类呢?

B: 噢,这真是一个大问题,有好几种分类的方法。比如说,根据信用证是否附有单据,可以分为跟单信用证和光票信用证。前一种在国际贸易中使用较多。



A : Now on mentioning L/C hereinafter, we refer to documentary credit.

B : OK. And all credits must state whether they are irrevocable or revocable, but few of them are revocable credits. The irrevocable L/C could not be modified or cancelled within its validity term unless the concerned parties of the L/C are unanimously agreed to do so. Generally, the word "irrevocable" is noted on the L/C, or it should be considered as "revocable L/C".

A : Good. How about transferable credit?

B : Transferable credit is one which specifically authorizes the beneficiary to transfer part or the whole of the benefit of the credit to someone else. Thus a buying agent abroad can arrange the purchase of goods on behalf of his principal on the footing that the principal opens a transferable credit in favour of the agent and the agent transfers the benefit of the credit to the supplier of the goods.

A : Any other ways of division?

B : Yes, of course. L/C may be divided into confirmed credit and unconfirmed credit on respect of whether a third bank confirms the payment or not. And the third bank can only confirm payment for irrevocable credit. According to the international practice, the issuing bank should undertake the primary payment, and the confirming bank should undertake the secondary payment. It is generally noted on the credit by confirming banks as "The credit is confirmed by us" or "We hereby add our confirmation to this credit". Sometimes the confirming bank may undertake the primary payment, and the words will appear like this "This credit bears our confirmation and we undertake that documents presented for

## 银行业务常用语

A: 我们下面只谈跟单信用证。

B: 好的。所有信用证必须注明是可撤销信用证,还是不可撤销信用证,但只有一少部分是可撤销信用证。不可撤销信用证在其有效期内不可修改或撤销,但如相关各方一致同意取消时除外。一般来讲,“不可撤销”的字样会在信用证上出现,如果没有即可认为是可撤销信用证。

A: 那可转让信用证是怎么回事?

B: 可转让信用证是特别授权受益人转让部分或全部权益于他人的一种信用证。这样,海外的购买代理商在其客户在出以该代理商为受益人的可转让信用证的基础上为其组织购货,然后再将信用证的收益人转为供货商。

A: 还有其他分类方法吗?

B: 当然有。信用证可以被分为承兑信用证和非承兑信用证,这要看是否有第三方承兑付款,第三方银行只可承兑不可撤销信用证。根据国际惯例,开证行应负第一付款责任,保兑行为第二付款人。通常在信用证上,保兑行要注明“此证已由我行保兑”或“我行在此加具承兑”。有时候保兑行要负第一付款责任,在这种情况下,将会出现这样的句子“我行已加具承兑,一旦提交单证相符的单据,我行立即予以付款”。



payment in conformity with the terms of this credit will be duly paid on presentation." In addition, L/C can also be divided into sight credit and usance credit, or acceptance credit, in accordance with time of payment. Sight credit is widely used in international settlement, which is so called because drafts drawn under it call for payment at the tenor for acceptance.

A: Perfect. I will give you full marks on your detailed explanations.

B: Thank you, but wait a moment, for one point I was confused. Prof.

A, what is back to back credit? What is its feature?

A: Back to back credit, also called countervailing credit, is mainly used in external trade where a merchant buys goods in one foreign country and sells them in another, and where there is a string of contracts under which the same goods are sold and resold by several middlemen before being bought by the ultimate purchaser. The feature of the back to back credit is that the irrevocable credit or overriding credit opened by the ultimate purchaser in favour of his immediate seller is used by the latter as security for the credit which he has to open for his own supplier.

B: I see.

A: Well, after reviewing could you list the main contents and form of a letter of credit?

B: Even though L/Cs have no set forms and expressions, the contents are almost the same, which mainly include the following six parts:

(1) about a L/C itself:

- ①Form of credit;
- ②L/C number;
- ③Date of issue;

## 银行业务常用语

除此之外，信用证还可被分为即期信用证和远期信用证，或承兑信用证，这要依付款时间而定，即期信用证在国际结算中使用广泛，它之所以这样命名是因为它见票即付。远期信用证是银行在接受信用证后的一定期限内方可付款。

A：好极了，对你的详尽的解释我可以给你打百分。

B：谢谢，A教授我还要占您点时间，有一个问题我还不太明白。什么是背对背信用证，它的主要特点是什么？

A：背对背信用证又称子证，它主要使用在非本国的贸易中，中间商从一个国家买好货物后，再销往另一国家，它涉及一系列的合约，商品经过销售，再销售等几道中间商环节，最终卖给购货商，它的特点是最终购买商以其上一销货商为受益人开出不可撤销信用证或母证后，被后者用来作为他向其直接供货人开出信用证的抵押物。

B：我明白了。

A：哎，你复习之后，能不能列举一下信用证的内容和格式。

B：虽然信用证没有固定的格式和表达方式，但内容都是大同小异，它主要包括下面六个部分。

(1) 关于信用证本身

- ① 信用证形式；
- ② 信用证号；
- ③ 开证日期；



- ④Beneficiary;
- ⑤Applicant;
- ⑥L/C amount;
- ⑦Terms of validity/Expiry date.

(2) about draft:

- ①Drawer;
- ②Drawee;
- ③Tenor;
- ④Drawn clause.

(3) about the transportation documents:

- ①Commercial invoice;
- ②Bill of Lading;
- ③Other documents.

(4) about the commerce:

- ①Description;
- ②Quantity;
- ③Unit price.

(5) about transportation:

- ①Port of loading/shipment;
- ②Port of discharge or destination;
- ③Latest date of shipment;
- ④Partial shipments permitted/not permitted;
- ⑤Transhipment allowed/not allowed.

(6) other items:

- ①Instructions to negotiating;
- ②Engagement/undertaking clause;
- ③Opening bank's name and signature;
- ④Other special conditions.

A: Wonderful, you have remembered the part so well. And also I want to remind you that it is far from enough to learn from your text

- ④受益人；
- ⑤申请人；
- ⑥信用证金额；
- ⑦有效时期。

(2) 关于汇票

- ①收款人；
- ②付款人；
- ③期限；
- ④提款条款。

(3) 关于运单

- ①商业发票；
- ②提单；
- ③其他票据。

(4) 关于货物

- ①品质；
- ②数量；
- ③单价。

(5) 关于运输

- ①装运港；
- ②卸货港；
- ③船期；
- ④是否允许部分装运；
- ⑤是否允许转运。

(6) 其他项目

- ①议付指标；
- ②付款条款；
- ③开证行行名和印鉴；
- ④其他特别条件。

A：太好了，你这部分掌握得很好，有一点想提醒你只从书本上学习还是很不够的，它只是给你一些理论指导，但最主要的是要理论



book, it only gives you the theoretical instructions, and the most important thing is to apply your knowledge on practice.

B: Yes, I know that, thank you.

A: If you have any questions on the course, please come and we can have some discussions on it. Wish you take good result on your mid-term exam.

B: Thank you, good-bye then.

A: Bye-bye.

## 银行业务常用语

A: 联系实际。

B: 是的, 谢谢您。

A: 对这门课还有什么问题, 就来找我, 我们可以一起研究。祝你期中考试考个好成绩。

B: 谢谢, 再见。

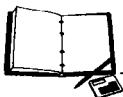
A: 再见。



## 单词和词组



- applicant *n.* 申请人  
letter of credit 信用证  
submit *v.* 提交,提出  
revocable *a.* 可撤消的  
irrevocable *a.* 不可撤消的  
acceptance *n.* 承兑  
beneficiary *n.* 受益人  
undertake *n.* 负责  
instrument *n.* 工具  
negotiation *n.* 议付  
international settlement 国际结算  
collection *n.* 托收  
transfer *v.* 转让  
validity term 有效期  
supplier *n.* 供货商  
international practice 国际惯例  
primary/secondary payment 第一/第二付款  
confirmed bank 承兑行  
tenor *n.* 期限  
a string of 一系列  
invoice *n.* 发票  
bill of lading 提单  
commerce *n.* 贸易  
transhipment *n.* 转运  
engagement *n.* 保证  
clause *n.* 条款



## 文章注释



(1) on presentation 呈递

(2) prepare for 准备

(3) sum up = summarize 总结,概括

例:They want to sum up their past experiences before going on.

(4) be liable for = be responsible for 负责

(5) in favour of = for the benefit of

以……为受益人,或是 be someone's favour

例:We thank you for your cheque, value \$ 500, in favour of ABC Co.

(6) at the tenor 在……期限内

(7) in conformity with (to) 依照,和……相一致

(8) separate from 同……分开

例:They have made the oil and water separate from each other.

(9) credit n. 信用,赊欠

letter of credit 信用证

documentary L/C 跟单信用证

clean L/C 光票信用证

irrevocable L/C 不可撤消信用证

non-transferable L/C 不可转证信用证

revolving L/C 循环信用证

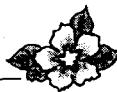
sight L/C 即期信用证



standby L/C	备用信用证
usance L/C	远期信用证
confirmed L/C	保兑信用证
divisible L/C	可分割信用证
back to back L/C	背对背信用证
overriding L/C	母证



## 练习



(1) Answer the following questions.

- ① What is a letter of credit?
- ② What is the main feature of a L/C?
- ③ Retell the three characteristics of a L/C.
- ④ How is a L/C's role in international settlement?
- ⑤ What is the concept of irrevocable L/C?  
Why is it so widely used other than revocable L/C?
- ⑥ Are all the credits need conforming?
- ⑦ What are primary payment and secondary payment?
- ⑧ What is the difference between sight draft and usance draft?  
Which is more frequently used in international settlement?
- ⑨ What is back to back credit?  
Why it is so called?  
How does it operated?
- ⑩ List the main contents of a L/C.

(2) Oral practice.

- ① Please give us a detailed explanation on a L/C. What is the use of L/C?
- ② Make a dialogue with one of your classmates to tell anything

concerning a L/C.

- (3) Set us an example to tell when, or under what condition a back to back L/C is used and analysis the advantages and disadvantages of it.
- (4) Compare sight draft and usance draft; revocable and irrevocable L/C; transferable and untransferable L/C, and tell the differences between them.

(3) Translate the following into English.

- ①信用证的使用大大推动了国际结算业务的发展。
- ②邮递员把不同地区的邮件分开来装运。
- ③请开一张付款给他的支票。
- ④概括地说,成功是艰苦努力的结果。
- ⑤信用证的另一个特点是认付和付款,是依据是否提供了信用证中所规定的各种单据进行的。



### 阅读材料



## The Operation of A Letter of Credit

As the development of international trade and cooperation, more and more clients become aware of the importance of banking credit, thus the banker's L/C which affords a high degree of safety for both buyers and sellers, has been commonly employed. Generally speaking, there are mainly five steps for a L/C settlement:

- I . importer applying for the opening of a L/C;
- II . the issuing of a L/C;

- III. the bank in place of exporter advising, transmitting or confirming the L/C;
- IV. the bank in place of exporter negotiating and reimbursing;
- V. the importer purchasing documents and unloading the merchandise.

Before the opening of a L/C, the buyer and the seller should have concluded sales contract first. Even though the contents of the L/C should be in conformity with the contract, it is an independent transaction separating from the contracts on which it is based. This means that in dealing with a credit, a bank is found only by its text, and can not take into account and contractual stipulations that may differ from it. Now please notice the detailed explanation of the upper five operational steps.

#### I . THE IMPORTER APPLYING FOR THE OPENING OF A L/C

According to the sales contract, the importer or the applicant, would ask its bank to issue an irrevocable L/C in conformity with the application forms submitted by the applicant specifying the total value of the goods, ports of loading and destination, price terms, payment terms, shipping documents, latest shipment date, validity of the credit etc. and the responsibility of both sides which mainly includes:

- 1. It is accepted that the bank is the owner of the goods, and have the right to dispose them if necessary before the importer purchases the documents.
- 2. The bank will honour the credit on presentation of all documents in conformity with the credit. And all parties concerned in the credit should deal with documents other than goods. The bank is not responsible to verify whether the goods supplied actually agree with those specified, nor liable for

differences between the goods invoiced and those actually delivered, nor answerable to the buyers' complaints about these differences.

3. The applicant admits the payment on arrival of documents, whereas, before it, the bank may ask for additional deposit for security at any time within the tenor.

4. It is made clear to the importer that the bank is not liable for delay in the transmission of information or the consequences of other causes beyond the bank's control. Then, the bank will issue a L/C strictly in accordance with the application form, which is the unique transactional documents between the bank and the applicant.

## **II. THE ISSUING OF A L/C**

In complying with the applicant's request, the issuing bank will open a L/C in favour of the exporter by airmail or by cable, the latter one will be more efficient. And then, the credit will be forwarded to the correspondent by two consecutive airmails. The L/C may be sent directly to the beneficiary but in most cases it is advised through the issuing bank's correspondent in place of export.

## **III. THE BANK IN PLACE OF EXPORTER ADVISING, TRANSMITTING OR CONFIRMING THE L/C**

On receiving the L/C, the bank in place of export will verify the authenticity of the credit and then advise or transmit it to exporter or the beneficiary to see whether the beneficiary can fully carry out the terms. If so, the bank will send the original one to the beneficiary and keep the copy for its reference.



Sometimes the beneficiary may doubt about the issuing bank's credit standing. In this case, he may ask for a conformed L/C conformed by the bank he is familiar with or with higher reputation.

Sometimes the credit may need amendment on some stipulations. The amendment should be agreed by all parties concerned because it may result in the changes of rights and responsibilities. That is, if the importer demands amendment of the credit, he should get the approvement of the issuing bank, through which the advising bank is informed and will advise the exporter about it. If the notice of amendment involves two or more stipulations, the beneficiary should accept all or refuse all of them. He may not accept part of them and refuse the others. The amendment fees should be charged from the party raising the problem.

#### **IV. THE BANK IN PLACE OF EXPORTER NEGOTIATING AND REIMBURSING**

As soon as the exporter accepts the credit issued in accordance with the sales contract, he gets the payment promise so he proceeds to arrange shipment with confidence. After the shipment, the exporter will present the L/C together with all the documents required in the credit to the negotiating bank.

On presentation of all the documents, the negotiating bank may appear as the advising bank, transmitting bank, or confirming bank, will check up and negotiate them with the terms of the credit. After negotiation, all the documents will be sent to the issuing bank generally by two consecutive airmails for reimbursement.

When the issuing bank receives the documents, it should take them up and reimburse the negotiating bank, which brings an end to negotiating

bank's role in the whole circle. If the issuing bank finds that the documents are not strictly in compliance with the credit, he may dishonour by non-payment and will notify the negotiating bank as soon as possible.

## V. THE IMPORTER PURCHASING DOCUMENTS AND UNLOADING THE MERCHANDISE

After reimbursement, the issuing bank should immediately inform the importer of it. If the importer accepts the documents, he will pay the amount due to the issuing bank soon, thus ended the business relationship between the issuing bank and the importer. Then the importer may unload goods with these documents purchased. Any differences between the goods invoiced and those delivered have nothing to do with the issuing bank. If such case occurs what the importer could do is to ask for compensation from the transportation company or insurance company or the seller or any other party which will likely be liable for it. The foregoing outlines the general operation of a L/C and shows its important role in foreign trade. So it is imperative for all parties concerned to observed the credit terms strictly.

### Notes

authenticity *n.* 可靠性,真实性

beneficiary *n.* 受益人

reimburse *v.* 偿付

dishonour *v.* 拒付

merchandise *n.* 商品,货物

compensation *n.* 赔偿

imperative *a.* 绝对必要的



## 7 信用卡

### Credit Card

Nowadays, more and more Chinese are getting to know credit card, there is a talk between friends.

A: Hello, May I come in?

B: Please do, I have been waiting for you.

A: I'm sorry to have been late. There was a traffic jam.

B: Never mind, come into the sitting room, sit down, please.

A: Thank you, recently I often hear colleagues talking about credit card. As you work in a bank, would you give me some ideas about it?

B: What, credit card, I think I can give you some help. You may not know I have worked in the credit card dept. since the beginning of this year.

A: That is great.

B: The credit card is widely used in the western countries. The first credit card is issued in the United States in the year of 1915, where the popular word for it is plastic credit. Credit cards are one of that most popular banking instruments is issued by banks to ap-

## 参考译文

现在越来越多的中国人开始对信用卡有所了解，下面是朋友间的关于信用卡的交谈。

A：喂！我能进来吗？

B：请进！我正在等你哪。

A：真抱歉，我来晚了，路上塞车了。

B：没关系，请到厅里来座。

A：谢谢，近日我常听同事谈起信用卡，你在银行工作，能给我介绍一下信用卡吗？

B：什么，信用卡，我想我能给你帮点忙。你还不知道吧，今年初我已到信用卡部工作了。

A：那太好了。

B：信用卡在西方国家已经广泛使用，第一张信用卡是1915年在美国发行的，在美国，人们把信用卡俗称为“塑料信用”。信用卡是银行提供的许多银行工具之一，向持卡人提供购货、服务和其它消费的信用消费方式，它是向无现钞社会迈出的重要一步。



plicants for use on credit consumer goods, services and other things it represent an important step towards a cashless society.

A: Who can have a credit card?

B: Well, almost anyone who has a steady income and a good work record can apply for a credit card.

A: What is the use of it?

B: Yes, you are talking about the benefits one can get by using a credit card. Briefly the major advantage is you don't have to carry much cash in your shopping or travel, like you who often go out for business, if you have a kind of credit card with you, you don't have to worry about losing your money through careless or theft, moreover you can save your time to the bank to cash checks or withdraw cash. By the way, many major credit cards provide an instant cash services in case you run out of money, the issuing company or bank has this service in all its branches and agents all over the world. So it is very convenient for the travellers.

A: How can one pay for his expenses with credit card?

B: Each time when you buying things in a shop that accepts credit card, the only thing for the holder to do is to present the credit card and sign a sales slip provided by the shopkeeper. The shopkeeper presents the signed sales slip to the bank and receives immediate payment less a discount. The holder of the card receives a monthly bill from the bank for his purchases. In this way the issuer allows you to pay for your expenses a month later, without any extracharge. You may even choose to make your payments over several months and pay only part of the total amount each month, if you do this, the sponsors of the credit card will add a small service

## 银行业务常用语

A: 谁可以开立信用卡?

B: 可以这样说,只要是有固定的收入和良好的工作记录都可以申请开立信用卡。

A: 信用卡有些什么用呢?

B: 啊,你是在问使用信用卡有什么优点,简单地说,主要的好处是你在购物或旅行时不必携带大量的现金,比如你吧,你时常要出差,如果你开立一个信用卡,你就不必担心由于不小心或被偷而丢失钱。同时你可以节省跑银行兑现支票或取现金的时间。顺便提一下,大多数信用卡,都提供有即时取现服务,一旦你的现金用光即可到该卡世界各地的代理行处取现。因而对于旅行者特别方便。

A: 那么,使用信用卡是如何付费的呢?

B: 当你每次持卡购物时,你只需做的是出示信用卡,并在购货单上签字,商店将把你签过的购货单交给银行,银行即在扣除一定折扣后把款项支付给商店,持卡人每月收到银行发来的账单。采用这种办法发行公司允许你先消费而一个月后付款,不收任何费用。你甚至还可以选择分月支付一笔大的消费,如你采用这种方式支付消费,发行公司会在你的账单上加上一笔数目不大的服务费。



charge to your total bill.

A: You mean the holder of the credit card can make overdraw?

B: Usually the issuing bank gives the holder a grace period about 3 ~ 25 days, but the better way for you is not to exceed your safe debt limit.

A: How does the card company make money?

B: The credit card companies make a profit from the discount they charge the shops and other merchants which accept credit cards for payment of goods sold or services rendered and from the fees collected from those customers who pay for their charges in monthly installments. Of course, the card companies sometimes have problems collecting overdue payments from bad customers, who charge more than they can pay for.

A: What about credit card in China?

B: In China the credit card industry is just started. At the beginning that is from 1979 our bank only did some agency work for the foreign banks. In 1986 the Bank of China issued the first credit card in China named Great Wall Card. Since then other Chinese banks have issued their own credit cards. More and more Chinese people are getting to know and become aware of the benefits of the credit card.

A: I understand it. How to apply for it?

B: It's easy, our bank, the Industrial and Commercial Bank of China, has the Peony Card. For on a trial basis you can open a common card first. The first things for you to do is to fill in the applying form, agreed to follow of the agreement of issuing Peony Card,

A: 你是说,允许持有者透支?

B: 一般的发卡公司向持有者提供一段免息期,通常3~25天,持卡人可据此先行消费,但你最好是要量入支出。

A: 那么发卡公司靠什么获得收益呢?

B: 发行公司是通过向接受使用信用卡消费的网点收取费用,另外通过向采用分期付款方式消费的持卡者收取费用来获得收益。当然,发卡公司也会遇到麻烦,如持卡人过多消费而付不起账。

A: 中国的信用卡业发展的如何?

B: 在中国信用卡业才刚刚开始,最初是在1979年中国银行只能为外国信用卡公司开办一些代理业务,1986年中国银行发行了我国第一张信用卡——长城卡。随后我国大的银行机构都相应发行了各自的信用卡。越来越多的中国人知道了信用卡并开始使用信用卡。

A: 我明白了,怎样申请开立信用卡?

B: 这很容易,我们工商银行已发行了牡丹卡。一开始我建议你先开一个普通卡试一下,需要你做的事是填一张牡丹卡申请表并遵守发卡协议,交纳1000元保证金,在你开卡时你还要找一个担保人与你一同签署领卡协议。



and one thousand RMB yuan for earnest money. While you open the card, you should have a guarantor together with you to sign the form.

A: How much is the service fee?

B: For the common card, the yearly fee is RMB 20 yuan.

A: Yes, I will take the common card. Will you be in your office tomorrow morning?

B: Yes. Please come at 9:30.

A: Thanks, see you tomorrow.

B: See you tomorrow.

## 银行业务常用语

A: 使用牡丹卡的服务费是多少。

B: 一个普通卡的全年服务费是人民币 20 元。

A: 那我就开一张普通卡, 明天上午你在单位吗?

B: 是的我在, 你上午 9:30 来就可以。

A: 谢谢, 明天见。

B: 明天见。



## 单词和词组



credit card 信用卡

traffic jam 交通堵塞

sitting room 起居室

western country 西方国家

plastic credit (美)塑料信用

advantage *n.* 优势,好处

carelessness *n.* 粗心,疏忽

withdraw cash 提取现金

convenient *a.* 方便的,便利的

overdraw *vt.* 透支

exceed *vt.* 超过,胜过

make money 赢利

on installments 采用分期付款方式

overdue *a.* 过期的,未付的

fill in 填写

earnest money 保证金

guarantor *n.* 担保人,保证人



## 文章注释



(1) a good work record 良好工作记录(履历)

(2) credit card 信用卡,常用的有:

American Express 美国运通信用卡

Master Card 万事达卡

VISA 韦札信用卡

Great Wall Card 中国长城卡

Federal Card 发达卡

Diners Club 大来卡

(3) grace period 信用卡的宽限期或优惠期。信用卡发行银行每月向持卡人发出账单,持卡人可在 25 天内付款,在这期限内发行银行不收利息。这 25 天就是还款的宽限期。

(4) While you open the card, you have to have a guarantor together with you to sign the form.

have to 表示必须,它与 must 在意思上相同,但 have to 表示客观的必要,而 must 表示主观的必要。

例:I have to go to the airport to see him off.

我必须到机场为他送行。(因为他是我的上司)

I must go to the airport to see him off.

我必须到机场为他送行。(因为他是我最好的朋友)

(5) safe debt limit 安全负债能力。

(6) aware a. 意识到,知道(用作表语)

如. be aware of 知道,意识到

become aware of 发觉,开始意识到

例:Are you aware that you are sitting on my hat?

你可知道你坐在我的帽子上吗?



## 练习



(1) Answer the following questions:

a. What is credit card?

b. What is the advantage of credit card?

c. Is using a credit card convenient for a customer?

d. How do credit card companies make a profit?



e. What is grace period mean?

(2) Use your own words to introduce credit card to your friends.

(3) Make sentences with the following terms and expressions.

traffic jam; a good word record; on installments;  
have to; be aware of; pay for one's expenses with.

(4) Translate the following into English.

- ①顺便说一下，王经理今天不能来开会了。
- ②可以用信用卡的信用支付方式来支付我们的花费。
- ③在美国人们常把信用卡信用消费方式称为“塑料信用方式”。
- ④使用信用卡你就不必带很多现金或常去银行取现金了。
- ⑤经常外出的人更感到使用信用卡的方便。



## 阅读材料



## Using Credit Cards

(使用信用卡)

In the United States, even if you decide that you do not want to borrow in order to go on vacation, it is still a good idea for you to have several major credit cards. These provide positive identification when renting an automobile and can be used for the deposit. The credit card receipts will serve as an accurate record of all hotel, plane, train, and restaurant expenses. The use of credit cards avoids the necessity of carrying large amount of cash, purchasing large amounts of traveler's checks and keeping track of them, or attempting to use personal checks in places other than your own lo-

cality.

Many major credit cards provide an instant cash service in case you run out of money. American Express, for example, has set up machines in major airports in which you can purchase traveler's checks using your American Express Card.

The question as to whether or not it is advisable to go into debt to take a vacation is, of course, an entirely separate issue. One often hears the suggestion that only consumer durable goods, such as cars, houses, and appliances should be purchased on time, but not vacations. What is important is that you do not exceed your safe debt limit by going into debt to take a vacation. It is perfectly rational for some people to go into debt to take a vacation and thereby be unable to replace an old washing machine or get a new refrigerator. At the time when they make the decision, they believe it is more important that they will feel better in the rest of the year. Looking forward to a vacation may help you when undertaking tasks that are not always that much fun. For some people vacations are just as important as having enough to eat, warm clothes, and a roof over their heads.

### Notes

serve as 用来作;担任

keep track of 记录……,保持对……的联系

go into debt to take a vacation 借钱去度假

other than 除……之外

look forward to 期望



## 8 发行国外债券

### Issuing All Offshore Bond

To open more channels for financing, a factory manager is talking with a banker about offshore bond.

A: Good morning, Mr. B. Nice to meet you again, take a seat, please.

B: Thanks.

A: Last time, we have talk about raising foreign funds by way of absorbing direct investment from foreign investors and issuing B share. Today I'm going to introduce to you another way, that is issuing offshore bond.

B: You mean to issue bond overseas?

A: Exactly. Well, the international bond market can be simply divided into two parts, one is the foreign bond market, that is an issuer of one country issues a securities in the market of another country and sells primarily to the resident of that country, like issue Yankee bond in the United States, the other is the Eurobond market, which is much different to the foreign bond market. For both the syndicate and the investors come from many countries, no matter which currency is used, it will be foreign to many of the underwriters and the investors.

## 参考译文

一位工厂经理正与银行家交谈各种筹资的方式。

A:先生,早上好,再次见到你很高兴,请坐。

B:谢谢。

A:上次会面谈到了通过利用国外投资者的直接投资或通过发行人民币B种股票来筹集外资。今天我想向您介绍的是筹集外资的另一种方式:发行外币债券。

B:您是说在境外发行债券?

A:对,国际债券市场可划分成两大部分:一种是外国债券市场;另一种是欧洲债券市场。外国债券市场是指一个国家的债券发行人以筹集市场所在国的货币计值发行债券。如在美国发行美元扬基债券,而所称的欧洲债券市场则不大相同。欧洲债券市场指的是承销团成员和投资者均来自不同的国家,不论发行的债券以何种货币计值对大多数投资者和承销商来说都不是本币。



B: How to make choice of the market?

A: It's a good question. Basically, an issuer has several options in seeking the market. The issuer may consider the public or private market of any country with a major capital market, the first consideration is of course relative costs.

B: What is public and private market?

A: The public market means to issue bond by the way of offering to the general public and the private market which is sold directly to a small number of institutional investors or even to a single investor, we usually call it private placement, the bond issued by private placement is generally not listed on a securities exchange.

B: How many parties are involved in an offshore bond issuing?

A: There are many parties involved in an issuing process, mainly the issuer or you can call it the borrower, then is the underwriters, who are the intermediaries between the issuer and the ultimate investors, the lead manager, who plays the key role in an underwriting working group, and the selling group, another party is the legal counsel, four lawyers are usually involved.

B: Why four lawyers?

A: Well, the issuer will appoint two lawyers, one is a local counsel, and the other in the country of issue is to help the issuer to satisfy the legal requirements in the country of issue. The lead manager also need two lawyers, one in the country of issue to help the lead manager to prepare the draft of all necessary documents, the other in the issuer's country.

B: What is the function of the underwriters?

## 银行业务常用语

B: 该选择哪种债券市场呢?

A: 你提的问题很好,一般地讲发行人在选择市场时有许多事项要考虑,如发行人会考虑是选择国内的还是国外的资本市场,是选择公开市场还是私募市场。当然首先要考虑的自然是筹资成本。

B: 什么是公开市场和私募市场?

A: 公开市场是指债券直接向大众投资者发售,而所称的私募市场是将债券直接配售给机构投资人,有时刚好是一个投资人。通常通过私募发行的债券不在证券交易场所挂牌上市。

B: 国外债券的发行中需要哪些方参与?

A: 完成一次发行需要许多方面的参与,主要的有发行人,你也可称其为借款人,随后是作为发行人和最终投资人的中介人承购包销机构和在承销团中起关键作用的牵头经理行以及销售团,另外主要的参与方为律师行,通常需要有4个律师行参与工作。

B: 为什么要四家律师行?

A: 你看,发行人需要指定两家律师行,一家负责发行人在本国事务,另一家是在债券发行所在国为发行人提供法律保障。牵头经理行也需要两个律师行,其中的一家是帮助牵头经理行在发行市场国准备必要的文件,而另一家负责在发行人国家的事务。

B: 承销机构起什么作用?



A: The key function of underwriters is to accept the market risk , they shall receive the agreed upon amount whether or not they are able to sell the issued securities to the ultimate investors.

B: That is good for the issuers , but the cost must be very high , I suppose.

A: Well , the total gross spread is 2% to 3% of the amount of issue , including management fee , underwriting fee , selling concession and other expenses .

B: When an issuer makes up his mind , what will he start with ?

A: Normally , the issuer dose not want to take the risk of receiving only a portion of the amount needed as he is not a specialist , he turns to the intermediaries as we mentioned above , but he needn 't have to deal with all parties involved .

B: I understand the first step for the issuer is to have a lead manager to help his issuing work .

A: Just like it . Usually the investment bank , commercial bank or big securities corp , can work as a lead manager in making a decision about the choice of a lead manager , the issuer usually considers not only the terms of various proposals received , but also such factors as the reputations of the investment bank , its past experience in doing issues , its placement power , in some case the lead manager is selected through competitive bidding .

B: I can see , to choose a right lead manager is not an easy job .

A: You are right , because whether an underwriting success or fall largely depends on the lead manager . To have a best package is equally important to the market choice . The rest steps are all under

A: 承销机构的主要责任是承担发行市场的风险。不论他们是否将所承销的份额发售出去，他们都将负责包销所约定的承销份额。

B: 这样做对发行人很有利，但我想发行费会很高吧？

A: 大多数情况发行费用是发行债券额的 2% ~ 3%。其中包括了管理费、承销费、销售费及其它开销。

B: 发行人确定下来进行债券发行后，他应该如何开始工作呢？

A: 通常发行人不愿承担发行中的市场风险。因为他不是发行债券的专家，因而一般会去找我们前面提到的中介机构来帮助处理发行事宜，但他没有必要与发行的所在方面打交道。

B: 我明白了，对发行人来说的第一步是确认牵头经理行来帮助他的发行工作。

A: 正是这样，通常投资银行、商业银行或大的证券公司可以作为牵头经理行。在选择牵头经理行时发行人不仅要考虑他所提出的意向条件，还要看该投资银行的声誉，他过去在该行业经验以及他的配售能力，有时牵头经理行的产生需要通过投标完成。

B: 可以看出选牵头经理行可不是一件容易的事。

A: 你说得很对，这是由于发行工作的成败很大程度上取决于牵头经理行，因为由牵头经理行提出的一项好的发行方案与市场选择同等重要。发行中的随后工作，如组成发行管理小组，承购包



the assistance of the lead manager and the issuer's lawyers, including forming a management group, an underwriting syndicate, a group of selling agents and allotting subscriptions, preparing a prospectus containing the required and customary disclosure of information, signing the legal documents such as underwriting agreement, trust deed. The issuer can do the issuing work with the help of the lead manager and his lawyers.

In Switzerland foreign bond by public issuing usually amount to between SF20 and SF100 million, because they generally exceed the typical size of domestic issue and the common maturities is 2 ~ 12 years. A prospectus is compulsory and approved by the Swiss National Bank and the Swiss Admission Board, for the list of the bonds on the Swiss exchange are prerequisite for a foreign borrower.

B: I understand each market has his own typical requirement and restrictions.

销团，代销网络和额度分配，准备有关需要公布的发行情况的招募书，签署承销协议和委托书等法律文件。发行人都可在牵头经理行和他自聘的律师行的帮助下进行。

在瑞士债券市场，公开发行的外国债券发行量通常在 2 000 万到 1 亿瑞士法郎之间，因为他们通常会超过国内发行的一般规模，对债券期限要求一般为 2 ~ 12 年。外国债券准备在该国证券交易所上市，需要提前申请，而且必须要准备一份计划书，还需通过瑞士国家银行和管理委员会的批准。

B：我明白了每个市场都有其各自的要求和限制。

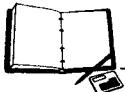


## 单词和词组



- issue *vt.* 发行,发布 issuer *n.* 发行人  
offshore bond 海外债券  
channel *n.* 途径,渠道  
finance *n.* 财政,金融  
absorb *vt.* 吸收,吸引  
direct investment 直接投资  
oversea (s) *a.* 外国的,向海外的  
mean *vt.* 表示……意思;作……解释  
foreign bond market 外国债券市场  
securities *n.* (pe.) 证券,债券  
primarily *ad.* 首先,起初,原来  
resident *n.* 居民  
Yankee bonds (外国人在美国发行的)美元债券  
Eurobond market 欧洲债券市场  
syndicate *n.* 辛迪加,承销团  
no matter 不论,不管  
underwriter *n.* 证券包销人  
basically *ad.* 基本地  
option *n.* 选择  
seek *vt.* 寻找,探索  
public market 公开市场  
private market 私募市场  
capital market 资本市场  
consideration *n.* 考虑  
offer *vt.* 提供,出售  
general public 普通大众  
institutional investors 机构投资者

- private placement 私人配售  
list *vt.* 上市,挂牌  
securities exchange 证券交易所  
involve *vt.* 包含,使卷入  
process *n.* 过程,进程  
borrower *n.* 借用者,借款人  
lead manager 牵头经理行  
legal counsel 法律顾问  
appoint *vt.* 委托,指定  
agreed-upon 商定的,约定的  
suppose *vt.* 猜想,假定  
gross spread (指债券发行中的各种费用)总费用  
selling concession 销售费用  
a portion of 部分的  
reputation *n.* 名誉,名声  
placement power 配售能力  
bid *vt.* 投标  
package *n.* 一揽子交易  
allotting subscription 份额分配  
prospectus *n.* 招募书  
trust deed 信托契约  
maturity *n.* 到期日  
SF. = Swiss Franc 瑞士法郎  
restriction *n.* 限制,约束



## 文章注释



(1) B share 人民币特种股票,是指以人民币标明面值,专供包括港、澳、台在内的境外法人或自然人用外汇进行买卖的记名式股票。

(2) be divided into 划分为, 分开为

例: These machines can be divided into two classes.

这些机器能分为两类。

(3) be different to = be different from 不同的, 相异的

例: Your method is different to mine. 你的方法与我的不同。

(4) For both the syndicate and the investors come from many countries.

“both”在句中表示两者都是。其反义词“neither”则表示两者都不是(注意:其谓语动词要用单数形式。)

例: Neither of us wants to go.

我们俩都不想去。

(5) When an issuer makes up his mind, what will he start with?

to make up one's mind 做出决定, 下定决心

to start with 着手, 首先做

(6) The issuer usually considers not only the terms of various proposals received, but also such factors as the reputations of the investment bank. 发行者通常不仅要考虑投资银行提供的各种意向条件, 还要考虑它在该领域的声誉。

not only... but (also)... 不仅……而且……

注意：当 not only 位于句首时，主谓语要颠倒。

例：Not only is this problem very important, but it is a difficult problem to be solved at once. 这个问题不仅十分重要，而且还是一个难于马上解决的问题。

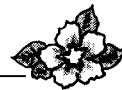
(7) depend on (upon) 依靠, 依赖

例：You may depend upon (on) their support.

你可以依靠他们的支持。



练习



(1) Answer the following questions:

- a. What is the international bond market?
- b. Can you tell us some ways of absorbing foreign fund?
- c. Why is the lead manager so important in an offshore bond issue?
- d. What is public and private issuing?
- e. How many parties involved in a bond issue? What are they?
- f. Why does issuer need underwriters in his bond issuing?

(2) Compose dialogue on the following situation.

A factory leader thinks of raising some foreign fund, a staff from XXX bank is going to help him to find a proper way of absorbing foreign fund, advising him to issue in the United States.

(3) Make sentences with the following terms and expressions.

be divided into; both; not only... but also;

make up one's mind; to start with; be different to.



(4) Translate the following into English.

- ① 金融业在市场经济中发挥关键作用。
- ② 他不但去过那个城市，还能记起那个城市许多街道的名称。
- ③ 利用各种渠道吸引外资有助于我国的经济建设。
- ④ 选择好发债市场，有助于债券的成功发行。
- ⑤ 债券的发行期限最短为三个月，最长为 12 年。
- ⑥ 不同的金融市场都有其特定的要求和限制。



## 阅读材料



# UNDERWRITING

## (认购)

The usual view of the underwriting process is that the members of the underwriting syndicate buy the issue from the issuer. In the United States purchase is made by the lead manager acting as an agent on behalf of the underwriting syndicate. The purchase is made several rather than jointly and severally. The direct purchase is motivated by the need to avoid duplicate taxation that would result from first, a sale by the issuer to the syndicate, and then a sale by the syndicate to its members. In addition, the limit of the liabilities of underwriters is the portion the firm actually underwrites. If the purchase was joint and several, every member would be liable for the entire issue.

In all markets once the underwriter takes title to the securities when the underwriting agreement is signed, the underwriting firm is ostensibly at risk until the securities are sold. While in fact underwriters do occasionally lose considerable sums of money because of adverse price movements, the risk is singularly small. Issues are largely circled before the underwriting agree-

ments are singed , and while some prospective buyers might back away from an issue when it is finally priced , in most instances the circling commitment is honored.

The motivations to be included in Eurobond underwriting syndicates are many. A bank ' s reputation is often a function of the number of issues in which it has participated , the presence of a bank ' s name on tomb stones keeps the bank in the public eyes.

Bank are invited to join the underwriting group by the lead manager ( or managers ) once an issue has been decided. Invitation is usually by telex. In many respects the process is not that different from that in the United States. There is a constant struggle to be included in a higher bracket. The allocation of bonds to underwriters does not necessarily coincide with either the amount originally requested or the amount allegedly wished. Indeed , one of the factors making a good bond manager is its ability to assess the circling claims.

### Notes

The purchase is made severally rather than jointly and severally.

承购是采取分承销而不是联合分承销。

ostensibly *adv.* 显然地

adverse *adj.* 相反的

a higher bracket 更高一级

coincide *v.* 一致,相符



## 9 外资银行在中国



### Foreign Banks in China

A dialogue between Mr. Henry, executive manager from ABC bank in UK and Mr. Li of People's Bank of China.

H: Good morning. My name is Henry. I'm from ABC bank in U. K.  
Here is my business card.

Li: I'm pleased to meet you, Mr. H. My name is Li Gang in foreign affairs Dept.

H: Pleased to meet you, Mr. Li.

Li: Would you take a seat?

H: Thank you.

Li: Is this your first time to Beijing?

H: Yes, and also my first visit to China.

Li: I hope you will have a pleasant visit here.

H: Thank you, I think I shall. It's long been my wish to come to China. China is a big market, we have been paying a good deal of attention to what is going on in China's economic reform. ABC Bank as one of the world's leading banks, it has made a significant con-

## 参考译文

下面是英国 ABC 银行执行经理亨利先生与中国银行的李先生的对话。

H: 早上好。我是从英国 ABC 银行来的, 我叫亨利, 这是我的名片。

Li: 亨利先生, 见到你很高兴, 我叫李刚在外事部工作。

H: 李先生, 见到你很高兴。

Li: 请坐。

H: 谢谢。

Li: 这是您第一次来北京吗?

H: 是的, 也是我第一次到中国来。

Li: 祝您在华愉快。

H: 谢谢, 我很早就想来中国访问。中国是一个大市场, 我们一直关注着中国的经济改革。ABC 银行作为国际著名的银行之一, 在国际贸易和经济发展中一直做着自己的努力, 因而我们希望能开拓中国市场。



tribution to world trade and development, so we want to expand our business into China.

Li: You are welcome.

H: Thank you, there are many things I want to ask about.

Li: What are they?

H: I was told that there were more than a hundred foreign banks have opened their branches in China, is that so?

Li: Yes, by the end of 2002, altogether 167 foreign banking business organs were opened their business in China, including 147 branches. We welcome them because foreign banks not only bring into China capital and clients but also mechanism of competition and advanced managerial experiences.

H: You are right, the same to all developing and developed countries. Would you be kind enough to tell me how to apply for an opening branch in China?

Li: Well, in July, 1994 the regulations on the management of foreign funded financial institution were issued by the State Council. We are now following it and other relevant laws and regulations to accept and approve the applications.

H: May I have a copy of the said regulations, Mr. Li?

Li: Certainly, here you are.

H: Thank you very much.

Li: From the regulations you may learn. It is demand in the regulation that foreign banks have set up a representative office in China two years before they can apply for a branch.

Li: 非常感谢贵行希望在中国开展业务的愿望。

H: 谢谢,我有一些问题希望您能帮助。

Li: 请讲吧。

H: 据说已经有 100 多家外资银行在中国开设了分行,是这样吗?

Li: 是的。截止 2002 年末,中国境内已批准设立 167 家营业性外资金融机构,包括 147 家外资银行分行。我们欢迎外资银行的进入,因为它不仅带来了资金和客户,还带来了竞争机制,带来了先进的管理经验。

H: 您说得对,引进外资银行对发达国家和发展中国家都有同样的作用。您能介绍一下在中国如何申请设立分行吗?

Li: 好的,1994 年 1 月 7 日我国国务院发布了《外资金融机构管理条例》,我们目前接受申请和审批外资金融机构就是依据该条例和相关法律、法规进行的。

H: 李先生,我可否得到该管理条例?

Li: 可以,这就是所说的管理条例。

H: 非常感谢。

Li: 条件中规定了申请设立分行的外资银行必须是已经在中国境内开设代表处两年以上的外资银行。



H: Yes, we got it, our representative office in Shanghai was opened in 1991. What is the business scope for the foreign bank in China?

Li: Foreign bank branch in China is allowed to the following business or part of it, to undertake foreign currency deposit, loan, investment, security discounting, remittances and settlement of import and export; to exchange in foreign currencies and foreign currency bills; to do trade for its own account and serve as an agent for the buying and selling of foreign currencies, payment of credit card, deposit box, credit investigation and consultation services, and other business in local and foreign currency approved by the People's Bank of China.

H: What about business in Renminbi? I learned that one or two foreign banks had been allowed to undertake transactions in Renminbi, is that so?

Li: Not exactly, we have allowed some foreign banks to deal in Renminbi business on a trial bases, in order to find out what problems may crop up and lay the foundation for foreign capital banks to engage in transactions in the Chinese currency.

H: The central bank of your country PBC has realized the full convertibility of Renminbi before 2000. How is it going on?

Li: Yes, we have taken a great progress. To make Renminbi convertible has been set by China, as the ultimate goal for the reform of its foreign exchange control system. In 1994, we have unified the exchange rates, and foreign exchange market and the implementation of a new system for foreign exchange settlement, and sales, most restrictions have been removed on regular foreign exchange payments and receipts. This means initial achievement of conditions, convertibility of Renminbi in settling current account.

H: 我们银行符合这个条件。我们银行于 1991 年在上海就设立了代表处。外资银行在中国的营业范围包括哪些业务?

Li: 外资银行在中国境内设立的分行可从事的业务主要包括:外汇存款、放款、单据贴现,经批准的外汇投资、外汇汇款、外汇担保、进出口清算、自营和代理客户买卖外汇、代理外币及外汇票据交换、办理外币信用卡付款,保管箱业务。资信调查和咨询,经批准的本币业务和其他外币业务。

H: 那么人民币业务呢?我听说你们已经允许 1~2 家外资银行开办人民币业务,是这样吗?

Li: 不完全这样,我们准备先允许 1~2 家外资银行机构尝试经营人民币业务,其目的是为了了解可能发生的问题,为外资银行经营人民币业务打下基础。

H: 贵国的中央银行,中国人民银行已于 2000 年使人民币成为可兑换货币。这一努力的进展情况如何?

Li: 我们已经取得很大的进展,外汇管制改革的最终目标使人民币可自由兑换。1994 年我们统一了汇率、外汇市场,并引入了新的外汇结算和买卖方式,大多数的限制已经被取消,为最终实现人民币的自由兑换创造了条件。



H: That is really a great work, we are much inspired by this great program of yours. Perhaps we shall have another talk with you, Mr. Li, to have the whole things in more details.

Li: Yes, please. What about tomorrow afternoon at 3 o' clock, but don't keep yourself too busy, take a sight-seeing trip around Beijing for chance. There are quite some places of historical interests worth visiting.

H: Yes, I will. That is very thoughtful of you. I know you are very busy, so I must not take up too much of your time.

Li: Not in the least.

H: I really feel grateful to have been the chance to meet you. See you tomorrow afternoon.

Li: See you.

## 银行业务常用语

H: 这确是一项很有意义的事业, 我们为贵国所取得的进展感到高兴。李先生, 我是否可以与您再订会面时间, 以便探讨更深层的事宜?

Li: 很好, 明天下午3:00如何, 你可以抽时间游览一下北京。北京有许多有历史意义的地方值得参观的。

H: 谢谢, 您太周到了, 我知道您很忙, 就不占您太多时间。

Li: 您太客气了。

H: 我能与您会面感到非常荣幸, 明天再见。

Li: 明天见。



## 单词和词组



executive *a.* 执行的

foreign affairs 外事

foreign bank 外国银行

branch *n.* 分行

organ *n.* 机构,机关

business organs 业务机构

laws and regulations 法律法规

representative office 代表处

apply for 申请

deal in 从事,经营

crop up 产生,出现

currency *n.* 货币

Chinese currency 中国货币(人民币)

commit *vt.* 表态,作出保证

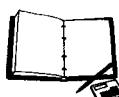
convert *vt.* 兑换,转换

convertibility *n.* 可兑换性

ultimate *a.* 最终的,首要的

implementation *n.* 工具

sight-seeing *n.* 观光,游览



## 文章注释



(1) executive manager 执行经理

外国银行及公司等由于与我国的组织形式不同,其职位名称也

有差异。

如：一般工作人员：职员称 clerk，柜台人员称 teller，

主管人员称 chief head

按职位大小排列：

chairman 董事长，主席

vice chairman 副董事长，副主席

managing director 常务董事

director 董事

president 行长，总裁

vice president 副行长

advisor 顾问

department general manager 部门总经理

(2) a good deal of = a great deal of 大量，很多

例：We have spent a great deal of time on this task.

我们花了很长时间来做这项工作。

(3) pay attention to 重视，注意

例：Our teachers always pay attention to the combining theory with practice.

我们的老师经常注意理论联系实际。

(4) It has made a significant contribution to world trade and development.

a contribution to 为……做出贡献。

例：Do you consider contributions to the Red Cross a duty or a pleasure?

你认为捐助红十字会是义务还是乐事？

(5) branch 分行



银行的机构设置一般为：

head office 总行； branch office 分行；

sub-branch office 支行； saving office 储蓄所；

representative office 代表处； agency 办事处；

sub-agency 分理处。

- (6) Would you be kind enough to tell me how to apply for opening a branch in China?

would 用于要求、询问的场合下，意为“愿意”，语气比 will 委婉。

how to apply for... 是整个句子的宾语，这种“连接副词(或代词)+动词不定式”结构接近于一个名词从句。常用在 tell, show, know, decide, teach, learn, discuss, find out, explain, forget 等动词后面作宾语。

例：① They have not decided when to pay the bill.

② I'll tell you which novel to read first.

- (7) certainly(当然可以)是语气词。在英语交谈中为避免总是呆板地回答“yes”，而有许多词表示肯定的意思。

如：of course 当然可以； quite so 相当对；

exactly 正是如此； absolutely 绝对是的；

you are right. 你说得完全对。

- (8) What about tomorrow afternoon at 3:00 o'clock?

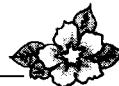
英语表示在何时刻时前用“at”。

如：at 6 o'clock; at noon;

at midnight; at 5:45 p.m.



练习



(1) Answer the following questions:

- ① Why does China welcome foreign banks to open their branches in China?
- ② What is the demand in the regulation for the foreign banks to open branches in China?
- ③ What is the business scope for the foreign bank's branch in China?
- ④ Is the foreign bank's branch in China dealing with the business in Renminbi?
- ⑤ What is the progress the PBC have done to make Renminbi convertible?

(2) Make sentences with the following terms and expressions.

apply for; deal in; crop up; sight-seeing;  
a good deal of; make contribution to;  
be going to; agreed-upon.

(3) Translate the following into English.

- ① 我们将努力把业务扩展到全球市场。
- ② 国外金融业一直关注着中国金融业的改革开放。
- ③ 我们始终在为两国的合作项目的圆满成功做出努力。
- ④ 中国的繁荣发展不仅有利于中国人，也有利于世界和平。
- ⑤ 提高产品质量为占领更大的市场打下基础。
- ⑥ 能有机会与您会面我感到非常荣幸。



## China Welcome More Foreign Banks

Foreign banks have always wanted coming into China not long since the country decided to follow the policy of reform and opening itself to the outside world. In 1979, the Export-Import Bank of Japan became the first to establish a representative office in Beijing. In 1982, a branch of the Hong Kong Nanyang Banking Corporation was opened in Shenzhen, the first bank branch set up by a bank outside the Chinese Mainland.

But throughout the 80s, foreign bankers took a wait-and-see attitude and only about 30 foreign banks entered the country. However, a new thrust of foreign banks to China arose along with a rapid, sustained economic growth in the country. In just a few years, the number of foreign banks' representative offices in China has shot up to 393 among which 118 are business organs. Moreover, some 5 000 to 6 000 foreign bankers and bank executives have come to the country for work or investigation.

The foreign banks bring into China a fresh vigor by introducing not only capital and clients but also mechanism of competition and advanced managerial expertises. In accordance with the relevant Chinese rules and regulations, a foreign bank is obliged to have a starting capital of no less than RMB 100 million to open an organ actually doing banking business. Statistics from relevant departments show that at the end of November of last year, the 100 fully operational organs of foreign banks (including financial companies) had \$ 12.45 billion in fixed assets, and their lending and deposits had a balance of US \$ 7.58 billion and US \$ 2.699 billion respec-

tively. Their accumulative net profits for the year came to US \$ 89.45 million. Moreover, a net US \$ 5.8 billion flew into China in the transfer of funds by foreign banks into and out of the country. Nearly 90% of their lending in China was made inside the country of which 50% went to foreign funded enterprises in the country. Foreign funded enterprises, on their part, furnished 55% of the combined deposits foreign banks had received.

Foreign banks, when entering China, always bring with them advanced managerial expertises and practical experiences in business operations. In just a few years, China's banking business has received a boost through the increasing use of credit cards, automatic teller machines, account settlement on bills, international remittance computerized management of banks and electronic affiliated banking operatoins. Besides the pressure brought about to bear upon China by the entry of foreign banks has, doubtless to say, promoted the reforms of the country's banking sector and foreign exchange control system.

### Notes

Export-Import Bank of Japan 日本进出口银行

Hong Kong Nanyang Banking Corporation 香港南洋银行

wait-and-see 观望

automatic teller machines 自动取款机



## 10 咨询服务

### Consultant Services

Besides the banking business most banks provide their customers with consultant and information service.

A: Well, it seems we have talked about everything. I'm glad our discussion has come to a successful conclusion.

B: Yes, thank you for your cooperation, when can you have the agreement ready?

A: We will get it ready this evening and send it to your office for your signature tomorrow morning.

B: That's fine. By the way, I just read from your introduction of business scope that you also have the service of credit inquiry.

A: Yes, what can I do for you?

B: Well, I have got a new partner in a big transaction, and plan to sign a contract at the end of this month. So I'd like to know more about that company.

A: Which country is that company registered in?

B: In Australia.

## 参考译文

银行除向客户提供银行业务外还为客户提供咨询和资信服务。

A: 我们已经讨论了所有问题,我很高兴我们的商谈取得圆满的结果。

B: 感谢您的合作。您什么时候能把合同准备好?

A: 我今天晚上就可以准备好,明天早上送到您的办公室签字。

B: 太好了,顺便问一下,我从贵行的业务介绍中发现你们也提供资信服务。

A: 是的,我们能为您做点什么?

B: 是这样,我要与一个新的客户合作一个项目并打算本月月末签署合同,因而希望能对他的资信有所了解。

A: 这个公司是在哪个国家注册的?

B: 澳大利亚。



A: No problem, I'm sure we can do something to help you, we have a special department dealing with the consultant service. Shall I show you to the consultant department?

B: Yes, please.

A: This way, please.

(in the consultant department)

A: Hello, Mr. C. This is Mr. B, the manager of XXX factory. Mr. B, allow me to introduce the director of consultant department, Mr. C.

C: How do you do, Mr. B?

B: How do you do?

A: Mr. C, manager B wants to have credit information of his cooperate partner in Australia. Would you give him a hand?

C: Yes, in order to close the relationship with our bank's clients, our department deals with all kinds of consultant service, such as, trade, investment and financial advice and to assist one in finding cooperate partners and making status report as you asked for.

B: How do you deal with the work?

C: Well, you see as one of the world leading banks, we have branches or representative offices in most countries, we can also get the information through our agent bank or consultant company concerned in addition with advanced communication apparatus.

B: I see. What am I going to do if I want to get the credit information of our cooperate partner?

C: It's not complicate, the only thing for you to do is to fill in a form and sign it. Then we send it to our branch office or agent of the

A: 没问题,我肯定我们能帮你的忙。我行有一个专门的部门,从事咨询服务。我带你去咨询部好吗?

B: 谢谢。

A: 这边走。

(在咨询部办公室里)

A: 喂,C先生,这是×××工厂的B先生,B先生,这位是咨询部的经理C先生。

C:B先生,见到你很高兴。

B: 见到你很高兴。

A:C先生,厂长先生想了解一下他在澳大利亚的新合作伙伴的资信情况。你能帮帮忙吗?

C:当然可以,为了加深与银行客户的联系,我们部专门向客户提供有关贸易、投资和财务等咨询并代客寻找合作伙伴,还可按客户要求提供资信调查,如您所要求的这样。

B:贵部门是怎样进行资信调查的呢?

C:您看,我行作为世界著名的银行之一,在世界主要国家各大城市都设有分行和代表处,我们也可以通过我行在世界各地的代理行或其它专门咨询公司再加上先进的通讯设备得到我们想要了解的情况。

B:我清楚了,要想得到我们合作伙伴的资信情况,我需要做什么?

C:这不很复杂,您只要填一个委托表格并签字后,我们立即传真给我们在有关地区的办事处或代办处,他们将根据您提出的要求



relevant country by the fastest way , they will do as your request , then send the report back , of course if it is in a confidential way , we will pass the report to you as soon as we get it.

B: Well , what about the service fee ?

C: For our long-term clients we only charge some direct fees like E-mail or fax fee .

B: May I bring the form back and fill it ?

C: Yes , of course . Here you are , please call me any time if you have any questions .

B: Thank you , and Mr. A , thanks to your hospitality . Good-bye .

A: Good-bye .

C: Good-bye .

## 银行业务常用语

开展工作。然后将报告发回来,当然这是在保密状态下进行的,我们一收到报告即尽快转给您处。

B:很好,服务费如何收?

C:对我行的长期客户我们只收取一些开展调查所需的直接费用,如 E-mail 电报、传真费等。

B:我可以把表格带回去填好吗?

C:当然可以,这是委托表格。您遇到什么问题的话,请随时打电话给我。

B:我会的,谢谢。A 先生非常感谢你的帮助,再见。

A:再见。

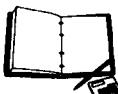
C:再见。



## 单词和词组



- consult *vi.* 咨询,请教  
discussion *n.* 讨论,商议  
conclusion *n.* 结束,终了,结局  
business scope 营业范围  
register *vt.* 登记,注册  
Australia *n.* 澳大利亚  
department *n.* 部门,科室  
cooperate partner 合作方  
client *n.* 当事人,顾客  
advice *n.* 劝告,(顾问的)意见  
status *n.* 状况,事态  
addition *n.* 增加  
communication *n.* 通信,通讯  
apparatus *n.* 仪器,设备,装置  
request *n.* 请求,要求  
service fee 服务费  
long-term 长期  
charge *vt.* 要价,收费 *n.* 费用,价钱  
direct fee 直接费用



## 文章注释



### (1) credit inquiry 资信调查

资信调查的主要内容常被概括为 Four “C”, 即:

Character 品行;

Capacity 经营能力;

Capital 资本;

Condition 经营状况。

### (2) How do you do? (你好吗?)是一种很普通的问候语, 用于第一次见面时, 回答亦用“How do you do?”

### (3) in order to... 以……为目的

例: We started early in order to arrive before dark.

为了在天黑前到达, 我们早早地动了身。

### (4) pass sth. to sb. 传递, 传达

例: Please pass the words to him.

请把这句话传给他。

### (5) allow me... 请允许我……

是相当客气的用语, allow 有时可以用 let 代替, 但须注意, 不论 allow 或 let 通常只跟 me, us, 如果跟 you, him 或 them 等则不表示客气, 反而是讥讽耻笑的意思,

如: Let him try. 让他去吧。(他一定要出事)

### (6) as soon as 一……就

是固定短语作连词, 一般在句中引导时间状语从句。在时间上



是一先一后，紧密接连，间隔很短。

例：As soon as you finish your job let me know.  
你做完就告诉我。

(7) in a confidential way 以保密的方式  
in a... way 以……方式

(8) foreign affair department 外事部

商业银行根据其业务性质可设置以下一些部门：

如：administrative and financial control department 资金管理部

operation division 营业部

international department 国际业务部

secretariate division 秘书处

accounting, general ledger 财务总账

auditing department 审核部

deposit department 存款部

loan department 信贷(放款)部

trust department 信托部

personnel administration department 人事管理部

operation room 机房

investment division 投资部



## 练习



(1) Answer the following questions.

- ① Who are they in the dialogue? Why do they both feel happy?
- ② What is Mr. B found out from the introduction of Mr A's bank's business scope?
- ③ How can Mr. A's bank deal with the requests of it's custom-

- ers, to make credit inquiry?
- ④ What is the main item in a report of credit information?
- ⑤ Why does Mr. A's bank only charge direct fees for its long-term clients?

(2) Compose a dialogue on the following situation.

Mr. A, an adviser of XXX bank, talking with a factory leader, about finding a partner to set up a joint venture, for the following purpose.

- ① expand production;  
② increase export;  
③ import advanced management.

(3) Translate the following into English.

- ① I will get the agreement ready for you to sign.  
② To investigate our customer mainly from the following four aspects:  
a. The quality of the products;  
b. Management ability;  
c. Capital;  
d. Business condition.  
③ Can you tell Mr. Li about it?  
④ Please introduce our new product's performance.  
⑤ I will call you as soon as I arrive in America.  
⑥ The investigation work is secret.  
⑦ This is my old friend Wang Gang, please introduce him to me.  
⑧ Mr. Li, you can call me whenever you have any questions.



## 阅读材料



### A Credit Report

(国外资信函件格式)

\_\_\_\_\_ ( name of the company )

\_\_\_\_\_ ( its address )

Manufacturers of ties and scarves, established in Limited Liability Company

As per the balance sheet as at the 31st December, 2000.

Share capital \_\_\_\_\_ ( amount )

Profit of \_\_\_\_\_

Profit of the previous year \_\_\_\_\_

Turnover in 2000 \_\_\_\_\_

Principal share holder and managing director is Mr. aged about 45, Who is said to be a capable and energetic person.

The firm employs about 30 persons.

Engagement have been met correctly.

Considered good for moderate trade credits.

### UNFAVORABLE REPLY

Inside Name and Address

( private and confidential )

Dear Sirs,

We have now received local bank information concerning the company referred to in your letter of ( date ). This is a private company runs as a family operating on a not very large scale.

More detailed information we have received suggested that this is a case in which we would advise caution. You will of course treat this advice as strictly confidential.





## 银行与金融英语

---

### 附录





## 附录 1 世界货币名称一览表

国家/地区	货币单位和缩写	辅币及进位	电码
Afghanistan 阿富汗	Afghani( Af) 阿富汗尼	1 Af = 100 Puls( 普尔)	AFA
Albania 阿尔巴尼亚	Lek( Lek) 列克	1 Lek = 100 Quintar( 昆塔)	AIL
Algeria 阿尔及利亚	Algerian Dinar( DA) 阿尔及利亚第纳尔	1 DA = 100 Centimes( 分)	DZD
Andorra 安道尔	French Franc( FF), Spanish Peseta( Ptas) 法国法郎和西班牙比塞塔	1 FF = 100 Centimes( 分)	
Angola 安哥拉	Angolan Kwanza( Kw) 安哥拉宽扎	1 Kw = 100 Lwei( 勒韦)	AOK
Antigua and Barbuda 安提瓜和巴布达	East Caribbean Dollar( EC \$ ) 东加勒比元	1 EC \$ = 100 Cents( 分)	
Argentina 阿根廷	Argentine Peso( \$ a) 阿根廷比索	1 \$ a = 100 Centavos( 分)	ARP
Australia 澳大利亚	Australian Dollar( \$ A) 澳大利亚元	1 \$ A = 100 Cents( 分)	AUD
Austria 奥地利	Austrian Schilling( Sch) 奥地利先令	1 S = 100 Groschen( 格罗申)	ATS

## 附录

续表

国家/地区	货币单位和缩写	辅币及进位	电码
Bahamas 巴哈马	Bahamian Dollar( B \$ ) 巴哈马元	1 B \$ = 100 Cents( 分 )	
Bahrain 巴林	Bahrain Dinar( BD ) 巴林第纳尔	1 BD = 1 000 Fils( 费尔 )	BHD
Bangladesh 孟加拉	Taka( Tk ) 塔卡	1 Tk = 100 Paise( 派士 )	BDT
Barbados 巴巴多斯	Barbadian Dollar( BD \$ ) 巴巴多斯元	1 BD \$ = 100 Cents( 分 )	BBD
Belgium 比利时	Belgian Franc( BF ) 比利时法郎	1 BF = 100 Centimes( 分 )	BEF
Benin 贝宁	Franc de la Communauté Financière Africaine (CFAF) 非洲金融共同体法郎	1 CFAF = 100 Centimes( 分 )	XOF
Bermuda 百慕大	Bermuda Dollar( Bda \$ ) 百慕大元	1 Bda \$ = 100 Cents( 分 )	BMD
Bhutan 不丹	Ngultrum( Nu ) 努尔特鲁姆	1 Nu = 100 Chetrum( 切特鲁姆 )	
Bolivia 玻利维亚	Bolivian Peso( \$ b ) 玻利维亚利索	1 \$ b = 100 Centavos( 分 )	BOF
Botswana 博茨瓦纳	Pula( P ) 普拉	1 P = 100 Thebe( 分 )	
Brazil 巴西	Cruzeiro( Cr \$ ) 克鲁赛罗	1 Cr \$ = 100 Centavos( 分 )	BRC



续表

国家/地区	货币单位和缩写	辅币及进位	电码
Brunei 文莱	Brunei Dollar( BR \$ ) 文莱元	1 RB \$ = 100 Cents( 分 )	BND
Bulgaria 保加利亚	Lev( Lev ) 列弗	1 Lev = 100 stotinki( 斯托丁基 )	BGL
Burma 缅甸	Kyat( K ) 缅元	1 K = 100 Pyas( 分 )	BUK
Burundi 布隆迪	Burundi Franc( FBu ) 布隆迪法郎	1 FBu = 100 Centimes( 分 )	
Cambodia 柬埔寨	Riel( CR ) 瑞尔	1 CR = 100 Sen( 仙 )	KHR
Cameroon 喀麦隆	Franc de la Co-opération Financière en Afrique Centrale (CFAF) 中非金融合作法郎	1 CFAF = 100 Centimes( 分 )	
Canada 加拿大	Canadian Dollar( Can \$ ) 加拿大元	1 Can \$ = 100 Cents( 分 )	CAD
Cape Verde 佛得角	Cape Verde Escuda( CVEsc ) 佛得角埃斯库多	1 CVEsc = 100 Centavos( 分 )	CVE
Central African Republic 中非共和国	Franc de la Co-opération Financière en Afrique Centrale (CFAF) 中非金融合作法郎	1 CFAF = 100 Centimes( 分 )	XOF
Chad 乍得	Franc de la Co-opération Financière en Afrique Centrale (CFAF) 中非金融合作法郎	1 CFAF = 100 Centimes( 分 )	

续表

国家/地区	货币单位和缩写	辅币及进位	电码
Chile 智利	Chilean Peso( Ch \$ ) 智利比索	1 Ch \$ = 100 Centesimes( 分 )	CLP
China 中国	Renminbi Yuan( RMB ¥ ) 人民币元	1 RMB ¥ = 10 Jiao( 角 ) = 100 Fen( 分 )	CNY
Colombia 哥伦比亚	Colombian Peso( Col \$ ) 哥伦比亚比索	1 Col \$ = 100 Centavos( 分 )	
Comoro 科摩罗	Franc de la Communauté Financière Africaine (CFAF) 非洲金融共同体法郎	1 CFAF = 100 Centimes( 分 )	KOF
Congo 刚果	Franc de la Co-opération Financière en Afrique Centrale (CFAF) 中非金融合作法郎	1 CFAF = 100 Centimes( 分 )	KOF
Costa Rica 哥斯达黎加	Costa Rican Colon( c ) 哥斯达黎加科朗	1 c = 100 Centimos( 分 )	
Cuba 古巴	Cuban Peso( Cub \$ ) 古巴比索	1 Cub \$ = 100 Centavos( 分 )	CUP
Cyprus 塞浦路斯	Cyprus Pound( £ C ) 塞浦路斯镑	1 £ C = 1 000 Mils( 米尔 )	
Czech 捷克	Koruna( Kcs ) 捷克克朗	1 Kcs = 100 Hallers( 赫勒 )	
Denmark 丹麦	Danish Krone( DKr ) 丹麦克埃	1 DKr = 100 ore( 欧尔 )	DKK

续表

国家/地区	货币单位和缩写	辅币及进位	电码
Dominica, Commonwealth of 多米尼加联邦	East Caribbean Dollar( EC \$ ) 东加勒比元	1 EC \$ = 100 Cents(分)	
Dominican Republic 多米尼加共和国	Dominican Peso( RD \$ ) 多米尼加比索	1 RD \$ = 100 Centavos(分)	DOP
East Timor 东帝汶	Timor Escudo( Esc ) 帝汶埃斯库多	1 Esc = 100 Centavos(分)	
Ecuador 厄瓜多尔	Sucre( S/. ) 苏克雷	1 S/. = 100 Centavos(分)	ECS
Egypt 埃及	Egyptian Pound( £ E ) 埃及镑	1 £ E = 100 Piastres (皮阿斯特) = 1 000 Milliemes (米里姆)	EGP
El Salvador 萨尔瓦多	Salvadoran Colon( C ) 萨尔瓦多科朗	1 C = 100 Centavos(分)	
Equatorial Guinea 赤道几内亚	Equatorial Guinea Ekuele( EK ) 赤道几内亚埃奎勒	1 EK = 100 Centimos(分)	
Ethiopia 埃塞俄比亚	Ethiopian Birr( Br ) 埃塞俄比亚比尔	1 Br = 100 Cents(分)	ETB
Fiji 斐济	Fiji Dollar( F \$ ) 斐济元	1 F \$ = 100 Cents(分)	FJD
Finland 芬兰	Finnish Markka( Fmk ) 芬兰马克	1 Fmk = 100 Penni(盆尼)	FIM
France 法国	French Franc( FF ) 法国法郎	1 FF = 100 Centimes(分)	FRF

## 附录

续表

国家/地区	货币单位和缩写	辅币及进位	电码
Gabon 加蓬	Franc de la Co-opération Financière en Afrique Centrale(CFAF) 中非金融合作法郎	1 CFAF = 100 Centimes(分)	
Gambia 冈比亚	Dalasi(DG) 冈比亚达拉西	1 DG = 100 Butut(布图)	GMD
Great Britain 英国	Pound(£ 或 £ stg) 英镑	1 £ = 100 Perice(便士)	GBP
Germany, Federal Republic of 德意志联邦共和国	Deutsche Mark(DM) 联邦德国马克	1 DM = 100 Pfennig(芬尼)	DEM
Ghana 加纳	New Cedi(NC) 塞地	1 NC = 100 Pesewa(比塞瓦)	GHC
Greece 希腊	Drachma(Dr) 德拉克马	1 Dr = 100 Lepta(雷普塔)	GRD
Grenada 格林纳达	East Caribbean Dollar(EC \$) 东加勒比元	1 EC \$ = 100 Cents(分)	
Greenland 丹麦	Danish Krone(DKr) 丹麦克朗	1 DKr = 100 Ore(欧尔)	DKK
Guatemala 危地马拉	Quetzal(Q) 格查尔	1 Q = 100 Centavos(分)	GTQ
Guinea 几内亚	Guinean Syli(GS) 西里	1 GS = 100 Caur(科里)	GNS
Guinea-Bissau 几内亚比绍	Guinea Peso(GP) 几内亚比索	1 GP = 100 Centivos(分)	



续表

国家/地区	货币单位和缩写	辅币及进位	电码
Guyana 圭亚那	Guyana Dollar( G \$ ) 圭亚那元	1 G \$ = 100 Cents( 分 )	GYD
Haiti 海地	Gourde( G ) 古德	1 G = 100 Centimes( 分 )	HTG
Honduras 洪都拉斯	Lempira( L ) 伦皮拉	1 L = 100 Centavos( 分 )	HNL
Hong Kong 香港	Hong Kong Dollar( HK \$ ) 香港元	1 HK \$ = 100 Cents( 分 )	HKD
Hungary 匈牙利	Forint( Ft ) 福林	1 Ft = 100 Filler( 菲勒 )	HUF
Iceland 冰岛	Icelandic Krona( IKr ) 冰岛克朗	1 IKr = 100 Aurar( 奥拉 )	LSK
India 印度	Indian Rupee( Re ) 印度卢比	1 Re = 100 Paise( 派士 )	INR
Indonesia 印度尼西亚	Indonesian Rupiah( Rp ) 印度尼西亚卢比(通称盾)	1 Rp = 100 Sen( 仙 )	IDR
Iran 伊朗	Iranian Rial( RI ) 伊朗里亚尔	1 RI = 100 Dinar( 第纳尔 )	IRR
Iraq 伊拉克	Iraqi Dinar( ID ) 伊拉克第纳尔	1 ID = 1 000 Fils( 费尔 )	IQD
Ireland 爱尔兰	Irish Pound( £ Ir ) 爱尔兰镑	1 £ Ir = 100 New Pence( 新便士 )	
Italy 意大利	Italian Lira( Lit ) 意大利里拉	1 Lit = 100 Centisimi( 分 )	ITL

附录

续表

国家/地区	货币单位和缩写	辅币及进位	电码
Ivory Coast 象牙海岸	Franc de la Communauté Financière Africaine (CFAF) 非洲金融共同体法郎	1 CFAF = 100 Centimes(分)	XOF
Jamaica 牙买加	Jamaican Dollar(J\$) 牙买加元	1 J\$ = 100 Cents(分)	JMD
Japan 日本	Japanese Yen(¥) 日元	1 ¥ = 100 Sen(钱)	JPY
Jordan 约旦	Jordan Dinar(JD) 约旦第纳尔	1 JD = 1 000 Fils(费尔)	JOD
Kenya 肯尼亚	Kenya Shilling(KSh) 肯尼亚先令	1 KSh = 100 Cents(分)	KES
Korea, Democratic People's Republic of 朝鲜民主主义人民共和国	Won 圆	1 Won = 100 Jeon(钱)	KPW
Kuwait 科威特	Kuwaiti Dinar(KD) 科威特第纳尔	1 KD = 1 000 Fils(费尔)	KWD
Laos 老挝	Liberation Kip(KL) 解放基普	1 KL = 100 Ar(阿特)	LAK
Lebanon 黎巴嫩	Lebanese Pound(£ L) 黎巴嫩镑	1 £ L = 100 Piastre(皮阿斯特)	LBP
Lesotho 莱索托	Rand(R) 南非兰特	1 R = 100 Cents(分)	



续表

国家/地区	货币单位和缩写	辅币及进位	电码
Liberia 利比里亚	Liberian Dollar( Lib \$ ) 利比里亚元	1 Lib \$ = 100 Cents( 分 )	LRD
Libya 利比亚	Libyan Dinar( LD ) 利比亚第纳尔	1 LD = 1 000 Dirham( 迪拉姆 )	LYD
Liechtenstein 列支敦士登	Swiss Franc( SF ) 瑞士法郎	1 SF = 100 Centimes( 分 )	
Luxembourg 卢森堡	Luxembourg Franc( LuxF ) 卢森堡法郎	1 LuxF = 100 Centimes( 分 )	
Macao 澳门	Pataca( Pat or P ) 澳门元	1 Pat = 100 Avos( 分 )	MOP
Madagascar 马达加斯加	Madagasy Franc( FMG ) 马尔加什法郎	1 FMG = 100 Centimes( 分 )	
Malawi 马拉维	Malawin Kwacha( MK ) 马拉维克瓦查	1 MK = 100 Tambala( 坦巴拉 )	
Malaysia 马来西亚	Malaysian Ringgit( M \$ 或 R ) 马来西亚林吉特	1 M \$ = 100 Sen( 分 )	MYR
Maldives 马尔代夫	Maldivian Rupee( MRp ) 马尔代夫卢比	1 MRp = 100 Laris( 拉雷 )	
Mali 马里	Mali Franc( MF ) 马里法郎	1 MF = 100 Centimes( 分 )	MLF
Malta 马耳他	Maltese Pound( £ M ) 马耳他镑	1 £ M = 100 Cents( 分 ) = 1 000 Mils( 米尔 )	MTP
Mauritania 毛里塔尼亚	Ouguiya( UM ) 乌吉亚	1 UM = 5 Khoums( 库姆斯 )	MRO

## 附录

续表

国家/地区	货币单位和缩写	辅币及进位	电码
Mauritius 毛里求斯	Mauritius Rupee( Mau Re) 毛里求斯卢比	1 Mau Re = 100 Cents(分)	
Mexico 墨西哥	Mexican Peso( Mex \$ ) 墨西哥比索	1 Mex \$ = 100 Centavos(分)	MXP
Monaco 摩纳哥	French Franc( FF) 法国法郎	1 FF = 100 Centimes(分)	FRS
Mongolia 蒙古	Tugrik( Tug) 图格里克	1 Tug = 100 Mungo(蒙戈)	MNT
Morocco 摩洛哥	Dirham( DH) 迪拉姆	1 DH = 100 Franc(摩洛哥法郎)	MAD
Mozambique 莫桑比克	Mozambique Escudo( MEsc) 莫桑比克埃斯库多	1 MEsc = 100 Centavos(分)	
Namibia ( South West Africa ) 纳米比亚 (西南非洲)	Rand( R) 南非兰特	1 R = 100 Cents(分)	
Nauru 瑙鲁	Australian Dollar( \$ A) 澳大利亚元	1 \$ A = 100 Cents(分)	
Nepal 尼泊尔	Nepalese Rupee( NRe) 尼泊尔卢比	1 NRe = 100 Paisa(派沙)	NPR
Netherlands 荷兰	Guilder or Florin( f. 或 FL) 荷兰盾	1 f. = 100 Cents(分)	NIG



续表

国家/地区	货币单位和缩写	辅币及进位	电码
New Zealand 新西兰	New Zealand Dollar(NZ\$) 新西兰元	1 (NZ\$) = 100 Cents(分)	NZD
Nicaragua 尼加拉瓜	Cordoba(C\$) 科多巴	1 C\$ = 100 Centavos(分)	NIC
Niger 尼日尔	Franc de la Communauté Financière Africaine(CFAF) 非洲金融共同体法郎	1 CFAF = 100 Centimes(分)	KOF
Nigeria 尼日利亚	Naira(N) 奈拉	1 N = 100 Kobo(考包)	KGN
Norway 挪威	Norwegian Krone(NKr) 挪威克朗	1 NKr = 100 Ore(欧尔)	NOK
Oman 阿曼	Rial Omani(RO) 阿曼里亚尔	1 RO = 1 000 Baiza(派沙)	OMR
Pakistan 巴基斯坦	Pakistan Rupee(PRe) 巴基斯坦卢比	1 PRe = 100 Paisa(派沙)	PKR
Panama 巴拿马	Panamanian Balboa(B) 巴拿马巴波亚	1 B = 100 Centesimos(分)	PAB
Papua New Guinea 巴布亚新几内亚	Kina(K) 基那	1 K = 100 Toea(托伊)	
Republic of Korea 南韩	Won(W) 元	1 W = 100 Chon(钱)	KRW
Paraguay 巴拉圭	Paraguayan Guarani(G) 巴拉圭瓜拉尼	1 G = 100 Centimos(分)	PYG
Peru 秘鲁	Sol(S/. ) 索尔	1 S/. = 100 Centavos(分)	PES

## 附录

续表

国家/地区	货币单位和缩写	辅币及进位	电码
Philippines 菲律宾	Philippine Peso( P) 菲律宾比索	1 P = 100 Centavos(分)	PHP
Poland 波兰	Zloty( Zl) 兹罗提	1 Zl = 100 Groszy(格罗希)	PLZ
Portugal 葡萄牙	Escudo( Esc) 埃斯库多	1 Esc = 100 Centavos(分)	PTE
Qatar 卡塔尔	Qatar Riyal( QR) 卡塔尔里亚尔	1 QR = 100 Dirhams( 迪拉姆)	QAR
Romania 罗马尼亚	Leu( L) 列伊	1 L = 100 Bani(巴尼)	ROL
Rwanda 卢旺达	Rwanda Franc( RF) 卢旺达法郎	1 RF = 100 Centimes(分)	
San Marino 圣马力诺	Italian Lira( Lit) 意大利里拉	1 Lit = 100 Centisimi(分)	
Sao Tomé and Príncipe 圣多美和普林西比	Dobra( Db) 多布拉	1 Db = 100 Centavos(分)	
Saudi Arabia 沙特阿拉伯	Saudi Riyal( SRI) 沙特里亚尔	1 SRI = 100 Halas( 哈拉拉)	YER
Senegal 塞内加尔	Franc de la Communauté Financière Africaine( CFAF) 非洲金融共同体法郎	1 CFAF = 100 Centimes(分)	XOF
Seychelles 塞舌尔	Seychelles Rupee( Sey Re) 塞舌尔卢比	1 Sey Re = 100 Cents(分)	SCR



续表

国家/地区	货币单位和缩写	辅币及进位	电码
Sierra Leone 塞拉利昂	Leone( Le ) 利昂	1 Le = 100 Cents( 分 )	
Singapore 新加坡	Singapore Dollar( S \$ ) 新加坡元	1 S \$ = 100 Cents( 分 )	SGD
Solomon Islands 所罗门群岛	Solomon Islands Dollar( SI \$ ) 所罗门群岛元	1 SI \$ = 100 Cents( 分 )	
Somalia 索马里	Somali Shilling( So. Sh. ) 索马里先令	1 So. Sh. = 100 Cents( 分 )	SOS
South Africa 南非(阿扎尼亚)	Rand( R ) 南非兰特	1 R = 100 Cents( 分 )	
Spain 西班牙	Peseta( Ptas ) 比塞塔	1 Ptas = 100 Centimos( 分 )	ESP
Sri Lanka 斯里兰卡	Sri Lanka Rupee( SL Rs ) 斯里兰卡卢比	1 SL Rs = 100 Cents( 分 )	LKR
Sudan 苏丹	Sudanese Round( £ S ) 苏丹镑	1 £ S = 100 Piastres( 皮阿斯特 ) = 1 000 Milliemes( 米里姆 )	SDP
Surinam 苏里南	Suriname Guilder( Sur. f. ) 苏里南盾	1 Sur. f. = 100 Cents( 分 )	
Russia 俄罗斯	Rouble( R 或 rub. Rbl ) 卢布	1 R = 100 Kopeks( 戈比 )	SUR
Swaziland 斯威士兰	Lilangeni( E ) 里兰吉尼	1 E = 100 Cents( 分 )	
Sweden 瑞典	Swedish Krona( SKr ) 瑞典克朗	1 SKr = 100 Ore( 欧尔 )	FIM

## 附录

续表

国家/地区	货币单位和缩写	辅币及进位	电码
Switzerland 瑞士	Swiss Franc(SF) 瑞士法郎	1 SF = 100 Centimes(分)	CHF
Syria 叙利亚	Syrian Pound(£ S) 叙利亚镑	1 £ S = 100 Piastres(皮阿斯特)	SYP
Tanzania 坦桑尼亚	Tanzania Shilling(T Sh) 坦桑尼亚先令	1 T Sh = 100 Cents(分)	
Thailand 泰国	Thai Baht(B) 泰铢	1 B = 100 Satang(萨当)	THB
Togo 多哥	Franc de la Communauté Financière Africaine(CFAF) 非洲金融共同体法郎	1 CFAF = 100 Centimes(分)	XOF
Tonga 汤加	Pa'anga(T \$) 潘加	1 T \$ = 100 Seniti(分)	
Trinidad and Tobago 特立尼达和多巴哥	Trinidad and Tobago Dollar(TT \$) 特立尼达和多巴哥元	1 TT \$ = 100 Cents(分)	
Tunisia 突尼斯	Dinar(D) 第纳尔	1 D = 1 000 Millièmes(米利姆)	TND
Turkey 土耳其	Turkic Lira(LT) 土耳其里拉	1 LT = 100 Kurus(库鲁)	TRI
Uganda 乌干达	Uganda Shilling(U Sh) 乌干达先令	1 U Sh = 100 Cents(分)	
United Arab Emirates 阿拉伯联合酋长国	Dirham(Dh), Riyal, Dinar 迪拉姆, 也用里亚尔, 第纳尔	1 Dh = 100 Fils(费尔)	



续表

国家/地区	货币单位和缩写	辅币及进位	电码
United Kingdom of Great Britain and N. Ireland(U. K.) 英国(大不列颠及北爱尔兰联合王国)	Pound Sterling(£) 英镑	1 £ = 100 Pence(便士)	
United States of America(U. S. A.) 美国(美利坚合众国)	United States Dollar(US \$) 美元	1 US \$ = 100 Cents(分)	USD
Upper Volta 上沃尔特	Franc de la Communauté Financière Africaine(CFAF) 非洲金融共同体法郎	1 CFAF = 100 Centimes(分)	
Uruguay 乌拉圭	Uruguayan New Peso(NUr \$) 乌拉圭新比索	1 NUr \$ = 100 Centesimos (分)	UYP
Vatican 梵蒂冈	Italian Lira(Lit) 意大利里拉	1 Lit = 100 Centesimi(分)	
Venezuela 委内瑞拉	Venezuelan Bolivar( \$ b)	1 \$ b = 100 Centimos(分)	VEB
VietNam 越南	Dong(D) 越南盾	1 D = 10 Hao(角) = 100 Xu(分)	VND
Western Samoa 西萨摩亚	Western Samoa Tala( WS \$) 西萨摩亚塔拉	1 WS \$ = 100 Sene(分)	

续表

国家/地区	货币单位和缩写	辅币及进位	电码
Yemen, Arab Republic of 阿拉伯也门共和国	Yemeni Riyal( YRI) 里亚尔	1 YRI = 100 Fils( 费尔)	
Yemen, People's Democratic Republic of 也门民主人民共和国	Yemeni Dinar( YD) 也门第纳尔	1 YD = 1 000 Fils( 费尔)	
Yugoslavia 南斯拉夫	Dinar( Din) 第纳尔	1 Din = 100 Paras( 帕拉)	YOD
Zaire 扎伊尔	Zaire( Z) 扎伊尔	1 Z = 100 Makuta( 马库塔)	XOF
Zambia 赞比亚	Zambian Kwacha( ZK) 赞比亚克瓦查	1 ZK = 100 Ngwee( 恩韦)	ZMK
Zimbabwe( Rhodesia) 津巴布韦( 罗得西亚)	Rhodesian Dollar( R \$ ) 罗得西亚元	1 R \$ = 100 Cents( 分)	

## 附录 2 英汉对照世界著名银行 (配网址)

美国联邦储备银行(纽约)  
**FEDERAL RESERVE BANK**  
[www.ny.frb.org](http://www.ny.frb.org)

美国花旗银行  
**CITI BANK**  
[www.citibank.com](http://www.citibank.com)

美国芝加哥第一国民银行  
**CHICAGO 1st NATIONAL BANK**  
[www.lstnbnm.com](http://www.lstnbnm.com)

美洲银行  
**BANK OF AMERICA**  
[www.bankofamerica.com](http://www.bankofamerica.com)

美国大众银行  
**GENERAL BANK**  
[www.generalbank.com](http://www.generalbank.com)

日本富士银行  
**FUJI BANK**  
[www.fujibank.co.jp](http://www.fujibank.co.jp)

日本住友银行

SUMITOMO BANK

[www.jri.co.jp](http://www.jri.co.jp)

日本三和银行

SANWA BANK

[www.sanwabank.co.jp](http://www.sanwabank.co.jp)

日本樱花银行

SAKURA BANK

[www.sakura.co.jp](http://www.sakura.co.jp)

加拿大国家银行

NATIONAL BANK OF CANADA

[www.nbc.ca](http://www.nbc.ca)

加拿大蒙特利尔银行

BANK OF MONTREAL

[www.bmo.com](http://www.bmo.com)

加拿大多伦多道明银行

TD BANK FINACIAL GROUP

[www.td.ca](http://www.td.ca)

加拿大丰业银行

SCOTIA BANK

[www.scotiabank.com](http://www.scotiabank.com)

加拿大皇家银行

ROYAL BANK OF FINANCIAL GROUP

[www.royalbank.com](http://www.royalbank.com)

加拿大帝国银行

SIBC

[www.cibc.com](http://www.cibc.com)

瑞士联合银行

UBS

[www.ubs.com](http://www.ubs.com)

德国法兰克福商业银行

COMMERZBANK

[www.commerzbank.de](http://www.commerzbank.de)

德意志联邦银行

DEUTSCHE BANK

<http://group.deutsche-bank.de>

德国德累斯顿银行

DRESDNER BANK

[www.dit.de](http://www.dit.de)

德国法兰克福储备银行

FRANKFURTER SPARKASSE

[www.fraspal1822.de](http://www.fraspal1822.de)

英国英格兰银行

THE BANK OF ENGLAND

[www.bankengland.co.uk](http://www.bankengland.co.uk)

英国巴克莱银行

BARCLAYS

www. barclays. co. uk

苏格兰皇家银行

THE ROYAL BANK OF SCOTLAND

www. royalbankscot. co. uk

瑞典北欧斯安银行

SEB

http://swp2. vv. sebank. se

瑞典商业银行

LEXIVISION

www. lexivision. se

西班牙对外银行

BBVA

www. argentaria. es

法国国民农业信贷银行

CREDIT AGRICOLE

WWW. 31. credit-agricole. fr

意大利都灵圣保罗银行

SANPAOLO

www. sanpaolo. it



银行与金融英语

芬兰商业银行

MERITA

[www.merita.fi](http://www.merita.fi)

比利时通用银行

FORTIS BANK

[www.fortisbank.com](http://www.fortisbank.com)

印度银行

BANK OF INDIA

[www.boiusa.com](http://www.boiusa.com)

新加坡大华银行集团

UNITED OVERSEAS BANK

[www.uob.com.sg](http://www.uob.com.sg)

香港上海汇丰银行

HSBC

[www.asiapacific.hsbc.com](http://www.asiapacific.hsbc.com)

香港渣打银行

STANCHART

[www.stanchart.com](http://www.stanchart.com)

香港恒生银行

HANGSENG BANK

<http://main.hangseng.com>

香港道亨银行

DAOHENG BANK

[www.daoheng.com](http://www.daoheng.com)

香港大新银行

DAHSING BANK

[www.dahsing.com.hk](http://www.dahsing.com.hk)

香港永隆银行

WINGLUNG BANK

[www.winglungbank.hk](http://www.winglungbank.hk)

香港友联银行

ICBC

[www.unionbank.com](http://www.unionbank.com)

丹麦联合银行

UNIBANK

[www.unibank.dk](http://www.unibank.dk)

梅隆银行

MELLON

[www.mellon.com](http://www.mellon.com)



责任编辑：崔 妍 王珺楠  
封面设计：赵 冬

- 让你“暴露”于英语的现实中，学到真正实用的、有意义的和有生命力的语言。
- 100句口语表达让你完美应用于不同的银行与金融业务场景。
- 选取银行业务中实用的对话范例，不仅让你学习更多银行业务中的专业知识，而且有助于提高你的沟通技巧。
- 每课附有重点的词汇和词组，以及经典练习题和阅读资料，让你对银行业务了解更加充分。

ISBN 978-7-5433-1427-6

9 787543 314276

01 >

定价：19.80元

2008