

<<商业银行实用英语>>

图书基本信息

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前言

30年波澜壮阔的改革开放，中国社会各个领域都发生了翻天覆地的巨变，中华民族的伟大复兴令全世界喝彩。

众所周知，随着经济的高速增长，金融业已经成为我国增长最快的产业之一，目前已基本形成与建设社会主义市场经济体系相适应的，以银行、证券、保险、信托为四大支柱，其他金融机构为补充的金融体系。

近年来，国有商业银行加快了股份制改造和上市的步伐，稳步推进公司治理结构改革，特别是2008年，在国际政治动荡、经济衰退、部分金融机构折戟沉沙之际，中国银行业金融机构表现出稳健的抵御风险能力、可观的盈利能力和不凡的国际竞争力。

在业绩增长的同时，我们也逐步深化了对金融发展规律的认识，积累了从国情行情出发建设现代金融企业的宝贵经验，这就是：只有坚持科学发展观，牢牢把握“以人为本”的核心理念，正确处理金融与经济的关系，正确处理金融创新与金融监管的关系，把转变发展方式作为可持续发展的根本途径；坚持把完善治理和加强管理作为实现健康发展的基础工程；坚持把加强党的建设和员工队伍建设作为改革发展顺利进行的重要保障，才能全面提升中国银行业的竞争发展能力。

银行业的竞争，其根本是人才的竞争，作为“人才兴行”战略的逻辑起点应该是“行兴人才”。经过改革开放的锤炼，特别是中国加入世界贸易组织以来，随着金融全球化进程的加剧，一支金融业务熟练、管理经验丰富、职业道德良好的人才队伍得到了锻炼和培养。

从目前我国银行业整体状况来看，各家商业银行不乏高学历的员工，但较为短缺的是与时俱进的金融新知识、新理念和新技能。

我们采取引进人才和培养人才双管齐下的措施，尽快建立适合国情的各级经营管理人才和技术骨干，这样才有助于金融人才队伍的健康发展。

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内容概要

为适应金融业改革发展和扩大对外开放的需要，加快我国金融业与国际接轨的步伐，促进金融从业人员英语素质的全面提高，在精心策划与调研的基础上，我们编写了《商业银行实用英语》一书。全书共分中国银行业、个人金融业务、公司业务、投资银行业务和其他银行业务5个章节，每一章节分4个单元，共计20个单元。

本教材以金融英语学习与应用为目的，课后配有词汇、听力、口语练习题，对满足当前国内金融事业发展的需求，提高金融从业人员的英语素质，有一定的学习参考作用。

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章节摘录

When used wisely, derivatives can form a very important part of an effective risk management strategy, protecting profits and minimizing losses. Certain derivatives are somewhat like insurance. You may pay an insurance company a premium in order to obtain some protection against financial loss from a specific event such as a fire or accident, there are derivative products that have a pay off that depends on some event occurring. To obtain this right or benefit you must pay a premium in advance, Options are available on a wide variety of financial instruments: common stocks (equity options) , foreign currencies, commodities such as gold, orange juice, pork bellies, wheat, oil as well as stock, bond and economic indices and even the weather. Options can be related to the current or spot price of the underlying or they can be related to the price of the underlying for delivery at some point in the future. As is the case with all derivatives, options are binding contracts with strictly defined terms, rights, benefits, obligations and time frames. The buyer of option pays a premium to the seller in exchange for the rights and benefit; he does not have to exercise those rights if it is not advantageous to do so. If the buyer does not exercise the rights on or before the last day of the option contract, the contract ends and has no further force or effect, the buyer loses the premium that he or she has paid to seller, but that is the maximum loss that will be incurred by a buyer. The premium paid for an option is regarded as a "sunk cost". It is important to remember that the option seller keeps the premium whether or not the option is exercised. Equity options are financial instruments, contracts, which give holders the right to buy or sell common or preferred shares of publicly traded companies. Equity options are traded on securities exchanges rather than over-the-counter and as such have standardized terms. To the buyer or holder, an equity call option normally represents the right to buy 100 shares of underlying stocks. An equity put option normally represents the right to sell 100 shares of underlying stock. The seller of an option is obligated to perform according to the terms of the options contract : buying or selling the stock at the contracted price, the strike price, if the option is exercised by the holder.

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只有坚持科学发展观，牢牢把握“以人为本”的核心理念，正确处理金融与经济的关系，正确处理金融创新与金融监管的关系，把转变发展方式作为可持续发展的根本途径；坚持把完善治理和加强管理作为实现健康发展的基础工程；坚持把加强党的建设和员工队伍建设作为改革发展顺利进行的重要保障，才能全面提升中国银行业的竞争发展能力。

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