

<<金融英语>>

图书基本信息

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前言

《金融英语》第一版自2005年8月问世以来受到广泛的好评，在此向本书的使用者致以衷心的感谢。

近年来，随着中国经济的持续增长，金融对经济社会的影响越来越大；而金融发展的一个显著特征就是瞬息万变，尤其是自2007年以来由美国次贷危机引发的全球性金融危机，对包括金融机构、金融市场、金融监管在内的全球金融业带来了剧烈震荡，也对整个世界经济造成了巨大危害。由此我们感到有必要对《金融英语》进行修订，更新补充相关知识和信息，以保持教材的时效性。与第一版相比，《金融英语》（第二版）具有以下特点：突出时效性，更新了包括主课文和课后辅助阅读材料在内的大部分课文，最新材料已更新至2009年初；词语搭配（Collocation）并生词和短语（Words and Phrases）；主课文后的注释（Notes）更加详细，补充了大量背景材料，便于教师和学生查阅相关信息，扩展课文内容。

《金融英语》（第二版）仍分为六部分，共16个单元，每个单元由主课文和辅助阅读材料组成。第一部分是关于金融体系的综述，第二部分讲银行业，第三部分讲外汇，第四部分讲证券，第五部分讲保险，第六部分讲金融衍生品。

参与本次修订的有河北大学郭书彩、闫屹、赵雪燕、宋雅楠，沈阳航空工业学院安振刚、赵晓玲，中南林业科技大学宁钊，温州市教育局林扬帆等。全书由郭书彩、闫屹负责总纂。

这次再版，我们对全书进行了认真校订，增删了部分内容。但恐书中仍难免疏漏，敬请读者批评指正。

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内容概要

《金融英语》（第二版）分为六部分，共16个单元，每个单元由主课文和辅助阅读材料组成。第一部分是关于金融体系的综述，第二部分讲银行业，第三部分讲外汇，第四部分讲证券，第五部分讲保险，第六部分讲金融衍生品。

与第一版相比，《金融英语》（第二版）具有以下特点：突出时效性，更新了包括主课文和课后辅助阅读材料在内的大部分课文，最新材料已更新至2009年初；词语搭配（Collocation）并人生词和短语（Words and Phrases）；主课文后的注释（Notes）更加详细，补充了大量背景材料，便于教师和学生查阅相关信息，扩展课文内容。

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章节摘录

A mortgage loan is a very common type of debt instrument, used to purchase real estate. Under this arrangement, the money is used to purchase the property. Commercial banks, however, are given security—a lien on the title to the house—until the mortgage is paid off in full. If the borrower defaults on the loan, the bank would have the legal right to repossess the house and sell it, to recover sums owing to it. In the past, commercial banks have not been greatly interested in real estate loans and have placed only a relatively small percentage of their assets in mortgages. As their name implies, such financial institutions secured their earnings primarily from commercial and consumer loans and left the major task of home financing to others. However, due to changes in banking laws and policies, commercial banks are increasingly active in home financing.

Changes in banking laws now allow commercial banks to make home mortgage loans on a more liberal basis than ever before. In acquiring mortgages on real estate, these institutions follow two main practices. First, some of the banks maintain active and well-organized departments whose primary function is to compete actively for real estate loans. In areas lacking specialized real estate financial institutions, these banks become the source for residential and farm mortgage loans. Second, the banks acquire mortgages by simply purchasing them from mortgage bankers or dealers. In addition, dealer service companies, which were originally used to obtain car loans for permanent lenders such as commercial banks, wanted to broaden their activity beyond their local area. In recent years, however, such companies have concentrated on acquiring mobile home loans in volume for both commercial banks and savings and loan associations. Service companies obtain these loans from retail dealers, usually on a nonrecourse basis. Almost all bank/service company agreements contain a credit insurance policy that protects the lender if the consumer defaults.

编辑推荐

学以致用编写思路，知识的延伸与扩展，系统的基础训练。

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