

REVIEW TEST

PJI2A

Intelligent Business: Unit 13 – Banking

Name:			
Teacher:		TOTAL (60 points to pass)	MARK
Number of points (max. 100 points)			
I. Listening:		III. Grammar:	
II. Vocabulary:		IV. Translation:	

I. Listening: (max. 20 points) points

II. Vocabulary: (max. 34 points) points

A. Translate the following expressions into English: (2 points each)

mít pochyby o domnělém vžitém názoru – _____

úroková míra založená na ohodnocení rizika – _____

využít potenciál vysoce rizikové půjčky – _____

úvěrové zdroje jištěné zárukou – _____

být shovívavý k mikroúvěřům a zadluženosti podniků – _____

provést bankovní transakci na pobočce – _____

získat rozsáhlou kontrolu nad spravovaným fondem – _____

kótovaná banka pro drobné střadatele – _____

B. Write expressions the following definitions refer to: (2 points each)

1. money that is invested in a new company to help it develop or expand, which may involve a lot of risk but can also bring good profits:

2. the activity of controlling a group of investments with the aim of making the most profit with the least risk:

C. Complete the sentence with one of the following phrases and translate the selected phrase: (2 points each)

**SAVINGS, MONETARY POLICY, CHECKBOOK,
AFFILIATE, ASSET MANAGEMENT, COERCION**

1. The biggest investment bank had to close its _____ because of its insolvency.

In Czech or Slovak: _____

2. It is illegal to use _____ to make debtors repay their debts before they are due.

In Czech or Slovak: _____

3. We provide the service of _____ for investors and investment funds.

In Czech or Slovak: _____

D. Complete the sentences with correct forms of the following verbs; some verbs are not used: (1 point each)

**MAKE A HABIT – CHARGE – EXERT – IMPLEMENT
ISSUE – PUT FORWARD – SOAR – SEEK DAMAGES**

1. Monetary policy _____ by the central bank in this country.

2. If you borrow some money, the bank will definitely _____ interest.

3. The management _____ a proposal concerning hiring more staff.

4. Moneylenders frequently _____ their influence on the interest borrowers have to pay.

E. Complete each sentence with a word made from the word given in brackets. (1 point each)

1. Stability and prosperity help increase market _____. (**CREDIT**)

2. The bank _____ that it had made some loss-making loans. (**KNOW**)

3. The potential of the Chinese market is still rather _____. (**TAP**)

4. I think the _____ will soon be approved of. (**ACQUIRE**)

III. Grammar: (max. 30 points)

points

A. Fill in the gaps with a suitable preposition or adverbial, if necessary: (1 point each)

- Let me talk _____ behalf _____ the company's management now.
- The interest payment _____ your loan has to be conducted every month.
- Our bank can arrange _____ you to borrow a big sum of money.
- The institution acts _____ a financial adviser _____ investments.
- Some people in Africa have to live _____ less than \$5 a month!
- The insurance company will approach you _____ the damage investigation.

B. Rewrite the sentences with the given words so that they mean the same as the original ones: (3 points each)

- There are many factors that influence the demand. They include price and quality.
There are many factors that influence the demand. _____ include price and quality.
- He presented his view. But a view of this kind was unacceptable for us.
It was clear after his presentation that _____ was unacceptable for us.
- We produce cars in all colors. However, we are now out of red cars.
We produce cars in all colors. However, we are now out of the _____.

C. Put the **VERBS** and other words in brackets into their correct forms, add prepositions, particles or auxiliary verbs if necessary. You may need to use the passive forms of the verbs: (1 point each)

It is always _____ (worth, **TRY**, **ATTRACT**) new clients for banks because these will bring money to them. Banks will _____ (hard, **DENY**, **GIVE** priority) rich clients but they can't _____ (**REFUSE**, **AIM**) others either. _____ (**BE USED**, **TREAT**) safe institutions helps them make use of this reputation and they _____ (**START**, **OFFER**) a new range of banking services. However, banks _____ (recent, **WARN**, clients, **AVOID**) internet banking since the security has become a problem. It is obvious that clients have to _____ (**TEACH**, and, **TRAIN**, **SECURE**) their computers. Anyway, people _____ (**ENJOY**, **SPEND**, money) various goods and nobody can _____ (**PREVENT**, they, **DO**) so.

D. Choose suitable words or phrases that can complete each sentence. The number of correct answers is 0 – 4. (2 points each)

- You can choose between IBM and Dell. _____ is cheaper while _____ looks better.
A: A former ... a latter
B: The former ... the later
C: The latter ... a former
D: The first ... another
- Do you like movies? I like especially _____.
A: the old ones
B: old one
C: old ones
D: old those
- It's absolutely impossible to hire _____ person.
A: such irresponsible
B: such the irresponsible
C: such a irresponsible
D: a such irresponsible

IV. Translation: (max. 16 points)

points

Translate the following sentences into English: (8 points each)

Dvě nejběžnější služby, které jsou poskytovány bankovními institucemi, zahrnují poskytování půjček a vedení běžných účtů; ta první dovoluje firmám investovat a ta druhá se zaměřuje na správu jejich aktiv a portfolií.

Jakákoliv fúze nebo převzetí v bankovním sektoru musí být schválena centrální bankou, která kromě toho v rámci měnové politiky dohlíží také na stabilitu měny; jejím hlavním hodnotícím kritériem je inflace, která by neměla trvale překročit úroveň 2 %.
