Unit 13 – vocabulary

Creative task: Use all words below to draft a meaningful short article or "story". You may add any other "banking" words, you may not leave any of the ones given below.

| PRINCIPAL |
|------------------------------|
| INTEREST ON THE LOANS |
| MICROENTREPRENEURS |
| DISADVANTAGED CUSTOMERS |
| to RATE THE CREDITWORTHINESS |
| to ENHANCE |
| to INVOLVE |
| SAVINGS ACCOUNT |
| to CHARGE |
| to OBTAIN FUNDS |
| to DEPOSIT MONEY |
| to PAY OFF |
| to SECURE one's LOANS |
| RATES AS HIGH AS % |
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| <u>WB – text p.55</u> | | |
|---|---|--|
| | the missing words | |
| 1) | Their A will be taken over in no time. (přidružené splečnosti) | |
| 2) | The CD had a negative impact on both banks' share prices. | |
| 2) | (zahraniční dohoda) | |
| 3) | The investors T their noses at the merger proposal. (ohrnout <i>nos</i>) The takeover by UniCredit of HVB Group was A on June 12. (ohlásit, | |
| 4) | , | |
| E) | oznámit) The Common plant price S | |
| 5) | The German share price S while the Italian one's held steady. (vyletět, prudce | |
| 6) | stoupnout) The share reises of both herbs D. (reffit as arrados and rest) | |
| 6) | The share prices of both banks P | |
| 7) | After the takeover, some employees will be dismissed because of | |
| 9) | (překrývání funkci) Ho is spino to become the Common (předosda) | |
| 8) | He is going to become the C (předseda) The biggest W of the bank is its thin capitalization: a tier one capital ratio of | |
| 9) | of the bank is its timi capitalization: a tier one capital ratio of | |
| | only 5% (tier one is the bank's core capital includes the *equity capital + disclosed reserves). | |
| | (slabá stránka) | |
| *k; | menové akcie a volné rezervy | |
| | | |
| $\frac{CB-p}{CB-p}$ | | |
| <u>Transla</u> | | |
| | z odškodné ve výši 10 milionů – | |
| jejich nároky nejsou odůvodněný/opodstatněné – | | |
| způsobit pokles jejich akcií – | | |
| chovat se záměrně nespravedlivě – | | |
| střet zájmů – | | |
| degradované / snížené úvěrové hodnocení – | | |
| | timistický/pozitivní názor na – | |
| přesno | st podaných informací – | |
| D | | |
| | <u>v questions</u> | |
| Circle the best answer: 1) Which of the following institutions lands to private individuals? | | |
| 1) Which of the following institutions lends to private individuals? a) central banks | | |
| , | stment banks | |
| c) commercial banks | | |
| 2) What is collateral? | | |
| a) accrued interest on a loan | | |
| b) secur | rity put up against a loan | |
| c) a con | npany's assets | |
| 3) This | s bank is not prepared to make allowances late repayments on a | |
| loan. | | |
| a) of | | |
| b) to c) for | | |
| , | ch of the following is an example of coercion? | |
| | our best interests to | |
| , | king at it from all sides | |
| | u aren't prepared to | |
| | had to pay a large to secure the purchase. | |
| a) depo | sit | |
| b) capit | | |
| c) trans | | |
| | ch department in an investment bank is responsible for stock reports? | |
| a) capital and debt | | |
| | ate asset management | |
| | Tolio management | |
| | had just arranged finance when the other company the deal. | |
| a) pulled | d out of | |
| | neld from | |
| -, | | |