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### 3. план изучения дисциплины

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|----|--------------------------|----|----|----|----|-----|
| 1  | Bank Organization        | 4  | 6  | 6  | 4  | 10  |
| 2  | Types of Banks           | 4  | 6  | 6  | 4  | 10  |
| 3  | Bank and its Customers   | 4  | 6  | 6  | 4  | 10  |
| 4  | Types of Account         | 4  | 6  | 6  | 4  | 10  |
| 5  | Bank performance         | 4  | 6  | 6  | 4  | 10  |
| 6  | Foreign exchange         | 4  | 4  | 4  | 4  | 8   |
| 7  | Trade Finance            | 4  | 6  | 6  | 4  | 10  |
| 8  | Other Banking Operations | 4  | 4  | 4  | 4  | 8   |
| 9  | Banking Correspondence   | 4  | 4  | 4  | 4  | 8   |
| 10 | Financial News           | 2  | 4  | 6  | 4  | 8   |
| 11 | Trends in Banking        | 2  | 4  | 6  | 4  | 8   |
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## 5.1.

- A. Banks - the oldest and most familiar of all financial institutions - have changed greatly since their origins centuries ago, evolving from money changers and money issuers to become the most important gatherers and dispensers of financial information in the economy.
- B. Banking is by no means alone in the financial-services sector but increasingly is being pressured on all sides by key financial-service competitors - savings institutions (including savings and loan associations), credit unions, money market funds, finance companies, insurance companies, and other financial conglomerates and holding companies.
- C. Bankers feel the impact of their fiercest nonbank competitors coming in from all directions:
  - Credit Unions and Other Thrift Institutions:** Offering customers credit, payments, and savings deposit services often fully comparable to what banks offer.
  - Insurance Companies and Pension Plans:** Providing customers with long-term savings plans, risk protection, and credit.
  - Security Brokers and Dealers:** Providing investment and savings planning, executing security purchases and sales, and providing credit cards to their customers.
  - Finance Companies:** Supplying customers with access to cash (liquidity) and short-to-medium term loans for everything from daily household and operating expenses to the purchase of appliances and equipment.
  - Mutual Funds:** Supplying professional cash management and investing services for longer-term savers.
  - Financial Conglomerates:** Highly diversified financial-service providers that control multiple financial firms offering many different services.
- D. The leading nonbank businesses that compete with banks today in the financial sector offer many of the same services and, therefore, make it increasingly difficult to separate banks from other **financial-service providers**. Nevertheless, larger banks tend to offer the widest range of services of any financial-service firm today.

### Test “Fundamentals of Corporate Finance”

1. The process of transferring ownership of a sole proprietorship is relatively easy.
  - A) True
  - B) False
2. Unlimited liability means that the owner of a firm is responsible for paying all the firm’s bills.
  - A) True
  - B) False
3. Corruption in business does not affect the functioning of the financial markets.
  - A) True
  - B) False

4. A sole proprietorship is an owner's only business.
  - A) True
  - B) False
5. Corporations do not have their income subject to double taxation.
  - A) True
  - B) False
6. When bankruptcy occurs, the firm will always be liquidated.
  - A) True
  - B) False
7. The treasurer of a corporation usually reports to the CFO of the firm.
  - A) True
  - B) False
8. General partners in a business have limited liability with regard to their firm's obligations.
  - A) True
  - B) False
9. If you go abroad you don't have to take a lot of cash with you. Instead, you can take ..... cheques with you, which are accepted in most hotels, restaurants and shops all over the world.
  - A) tourist
  - B) traveller's
  - C) travel
10. Here is a small ..... . You'll get the rest of the money after the job is finished.
  - A) benefit
  - B) advance
  - C) preview
11. The long-term loan you take from a bank to buy a house or flat is called a ..... .
  - A) mortgage
  - B) overdraft
  - C) arrears
12. The global central banks want to keep interest rates at ..... (= unnaturally) low levels.
  - A) artificially
  - B) improved
  - C) seemingly
13. To accrue means to accumulate or .....
  - A) decrease
  - B) regret
  - C) increase
14. To start a business, the owners need .....
  - A) a market where there is demand for their product.
  - B) a clear vision of what products or services they want to produce.
  - C) the know-how to successfully market their product.
  - D) all of the above.



15. A stakeholder is ....
- A) anyone geographically close to the firm's headquarters.
  - B) False
  - C) anyone with a claim on the cash flows of the firm.
  - D) any governmental agency
  - E) all of the above.
16. "Shareholder wealth" in a firm is represented by:
- A) the number of people employed in the firm.
  - B) the book value of the firm's assets less the book value of its liabilities.
  - C) the amount of salary paid to its employees.
  - D) the market price per share of the firm's common stock.
17. The market price of a share of common stock is determined by:
- A) the board of directors of the firm.
  - B) the stock exchange on which the stock is listed.
  - C) the president of the company.
  - D) individuals buying and selling the stock.

## 5.2.

### Task 1. Translate into Russian:

**Bonds.** State regulations usually require that brokers, especially those engaged in the real estate business, deliver a bond to insure faithful performance of their duties. The liability of the surety guaranteeing such a bond extends only to transactions that arise during the normal course of the broker's business and that are intended to be included in the bond.

**Commissions.** A broker is ordinarily compensated for services by the payment of a commission, based upon a portion of the value of the property in a particular transaction.

Generally, a commission is earned when negotiations between a buyer and seller are completed, and an agreement is reached. It is customary for a broker to deduct and reserve the amount of commission from funds obtained by him or her for a client. The ordinary basis for the calculation of a percentage commission is the total sale price of whatever is sold. In order for a broker to be entitled to a commission, a sale must be completed for which the broker has been employed.

The broker's right to a commission is not dependent upon the finalization of the transaction unless otherwise agreed upon by the broker and by his or her client.

The compensation of a broker is based upon procurement of a client who is willing and able to purchase. The specific terms of the transaction must be satisfactory to the broker's client. Of paramount importance is the prospective buyer's ability to provide the required funds at the suitable time. A broker who has properly performed his or her duties should not be denied a commission due to a failure by the parties to consummate the deal.

In the absence of any agreement to be employed by a client, a broker is not to be compensated for voluntary services. Similarly, compensation is not due a broker



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