

<<国际结算教程>>

图书基本信息

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### 内容概要

《大学经贸英语系列教材21世纪版：国际结算教程（第2版）》共分为三大部分计十三章。第一章至第五章为第一部分“票据理论”，主要介绍金融单据——汇票、本票、支票、代理行关系以及国际结算的特点。

第六章至第十章为第二部分“支付方式”，主要介绍汇票、托收、信用证、国际保理以及保函和备用信用证。

第十一章至第十三章为第三部分“商业单据”，主要介绍不同支付方式下的汇票、发票、装箱单、保险单、提单、空运单以及其他运输单据，并介绍国际结算下的银行审单业务。

这三大部分彼此依存，共同组成国际结算的实务运作系统。

全书用英语编写，内容丰富，讲述深入浅出，具有较强的实务操作性。

本书旨在让读者于纯英语的语言环境中学习国际结算的专业知识，提高直接使用英语从事该项业务的能力。

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## 章节摘录

版权页：插图： Chapter Five Correspondent Banking Relationship Section One Introduction 1. The Importance of Correspondent Relationship In order to be an "intermediary" of its international customers/traders and to "smooth-out" the funds transfer for them, bank should go internationally either through establishing its own foreign presence or through cooperating with other foreign banks. The result is a worldwide banking network which has undoubtedly facilitated international banking operations. A bank can expand its business abroad in various ways. The first method is to achieve its own foreign presence by setting up its own representative offices, agencies, subsidiaries or branches in foreign countries, and the second alternative is to establish a correspondent banking relationship with a foreign local bank. The major difference between these two methods is that in the first method, the home bank maintains ownership over its foreign offices, subsidiaries or branches while in the second method, the correspondent bank is a separate local bank, independent from the home bank. (1) The First Method-to create a bank's own foreign presence (A) Representative office. A representative office is established in the host country to do business on behalf of the home bank. However, the office can not conduct normal banking operations such as accepting deposits, issuing loans, dealing with drafts and letters of credit. The basic function of a representative office is to collect and provide information for the home bank. It is the lowest form of a presence in a foreign country. (B) Subsidiary and affiliate. A subsidiary is a separately incorporated bank, owned entirely or in large by a parent home bank. It is controlled by the parent bank though part of the equity may belong to local banks or other foreign banks. Affiliate is also a locally incorporated bank which is partly owned by but not necessarily controlled by the parent bank. Similar to a branch, both the subsidiary and the affiliate can perform normal banking business.

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