

Unit 13, Review Test

II

- A. 1. To have doubts about the supposedly accepted wisdom  
2. interest rate based on risk assessment  
3. to use the potential of a high-risk loan  
4. sources of credit backed by a collateral  
5. to make allowances for microcredit loans and corporate debts  
6. to carry out a banking transaction at a bank branch  
7. to gain extensive control over the managed fund  
8. a listed retail bank

B. 1. Credit rating      2. Principal

C. 1. Affiliate (dceřiná společnost)

2. benchmark (měřitko)

3. asset management (správa majetku)

D. 1. Is implemented

2. charge

3. put forward

4. exert

E. 1. Credibility      2. Acknowledged      3. Untapped      4. Acquisition

III.

A. 1. on, of      2. on      3. with      4. for, in      5. on      6. About

B. 1. All she gave us was the data we already knew.

2. No arguments were put forward in favour of microfinance.

3. We produce cars in all colours. However, we're now out of the red ones.

C. 1. worth trying to attract

2. hardly deny giving priority to

3. refuse aiming at

4. Being used to being treated as

5. start offering/ to offer

6. have recently warned clients to avoid

7. be taught and trained to secure

8. enjoy spending money on

9. prevent them from doing

D. 1. –            2. C            3. –

IV.

Any kind of merger or takeover in the banking sector must be approved of by the central bank, which apart from that controls within the monetary policy the stability of currency. Its main assessment criterion is inflation, which should not permanently exceed the level of 2 per cent. It does not mean, however, that it has no other goals/merits or it does not provide other banking services. Although the central bank is independent from the government, it provides current accounts of state institutions as well as makes payments from and to the state budget.