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comprehension Read the following two texts. Answer the questions below each text by choosing A.B.C or D. Relationship Banking one of the more dissembles trends in the financial-service industry in recent times has been the adoption of programs designed to encourage more personalized relationships between an institution ' s employees and its clients, particularly those who are major depositors. The expression most commonly used to describe the type of program is “ relationship banking. ” A good definition is provided in the 1985 book Marketing Financial Services: In relationship banking the emphasis is on establishing a long-term, multiple-service relationship. on satisfying the totality of the client ' s financial need. on minimizing the need or desire of clients to splinter their financial business among various institutions. Implicit within any definition of relationship banking is recognition that the financial-service requirements of one individual or relationship group. A successful relationship-banking program is, therefore, independent individual in a large part on the development of a series of financial-service “ package, ” each designed to meet the needs of identifiably homogeneous groups. Another dimension of relationship banking is the development of highly personalized relationships between employee and client. In most financial institutions today the client is serviced by any employee who

happens to be free at the time, regardless of the nature of the transaction. personalized relationships are therefore difficult to establish. In a full relationship-banking program, however, the client knows there is one individual within the institution who has intimate knowledge of the client's requirements and preferences regarding complex transactions. over time, the client develops a high level of confidence in this employee. In short, a personalized relationship evolves between client and employee.

1. With what subject is the passage mainly concerned? A. the decline of the financial-service industry B. variety within financial services C. a way making more personal D. increasing everyday banking transaction

2. Which of the following can be inferred from the passage about relationship banking programs? A. they have recently been discontinued B. they are already being used C. they will shortly used D. they will be used in the distant future

3. What is the meaning of the word "institutions" in the first paragraph? A. banks B. schools C. hospitals D. police stations

4. According to the definition of relationship banking quoted in the passage, one of the main aims of this type of banking is to encourage clients to _____. A. consult with each other concerning their finances B. keep all their business with a single bank C. recognize their own banking D. keep their financial requirement to a minimum

5. According to the passage, what is a necessary first step in instituting relationship banking? A. resigning bank buildings. B. hiring congenial staff who make clients welcome. C. recognizing the needs of groups and individuals. D. teaching bank employees to be more confident.

解析：1. C 本文主要讲述的是

使银行服务更加个性化的方法. 文章的开头就点明了主题。 one of the more dissembles trends in the financial-service industry in recent times has been the adoption of programs designed to encourage more personalized relationships between an institution ' s employees and its clients 2. B 第一段提到了,由此可以推断关系银行这一项目已经得到了采用. 3. A 指公共机构,在本文中指的是银行 4. B 第二段最后一句, In relationship banking the emphasis is on... minimizing the need or desire of clients to splinter their financial business among various institutions. 关系银行的目的是把客户分散资金到不同 银行中的需求和期望降到最低,使他们只在一个银行进行交易,只与一个银行保持业务关系. 5. C 第三段的最后一句, a series of financial-service “ package, ” each designed to meet the needs of identifiably homogeneous groups. 一个成功的关系银行项目就是要有很多的系列服务项目,不同的项目可以满足不同人的需求,所以要创立关系银行,要做的第一件事就是充分认识个人和群体的不同需求. 100Test 下载频道开通, 各类考试题目直接下载。 详细请访问 www.100test.com