**Тема 1. Наукова та професійна (фахова) термінологія іноземною мовою у сфері економіки, фінансів та менеджменту.**

**Практичні заняття 2-3**

**Мета:** ознайомитись із сучасними засобами перекладу; навчитися користуватися сучасними спеціалізованими словниками з різних галузей науки і техніки; володіти електронними засобами перекладу як у режимі on-line, так і спеціалізованими програмними продуктами.

**Практичні завдання**

1. За допомогою он-лайн перекладачів перевести та відредагувати текст

Financial Sector Reform

The goal of the reform is to create a financial system capable of supporting sustainable economic development by effectively redistributing financial resources in economy by creating a genuine market competitive environment based on EU standards.

The reform of the financial sector includes a series of activities designed to achieve three key goals:

- financial stability;

- consumer and investor rights protection; and

- institutional capacity of regulators.

When carried out in full, this reform will bring about a financial system which:

-can support sustainable economic development;

- operates in a competitive market environment;

- is regulated in line with EU standards;

- is integrated in the European market of financial services.

The reform of the financial sector has clear and specific indicators to be ultimately achieved:

Consumer Price Index (annualized, %) — 5% ± 1 percentage point;

foreign exchange reserves (USD) — as required by the IMF program;

cash in economy (M0/GDP) — ≤9.5%;

cashless payments — 55%;

POS-terminals per 1 mln people — 11,000;

concentration in the banking sector (HHI index) — ≥800;

loans and deposits in US dollars — ≤40%;

loans to deposits (gross loans) — ≤110%;

nominal rates of new loans in the national currency — ≤12%;

insurance penetration rate — 0.75%.

The financial sector evolved in fits and starts in 2009–2014. The banking system grew preemptively compared with other segments of the financial sector, but the quality of banks' assets and their business models left much to be desired (though this became obvious a little later). The development of the non-bank financial sector was held back by lack of effective laws, systems of regulation and prudential supervision, spawning captive financial institutions and "financial pyramids".

All of this caused a crisis of trust in the financial sector in general. The 2014 events, especially the annexation of Crimea and the outbreak of the armed conflict in the east, heavily hit economic development by undermining the trust of consumers of financial services in the banking sector and by unbalancing financial markets.

Declining economic activity and the imbalances of foreign trade in 2014–2015 resulted in devaluation and increased inflation rates. All this ultimately worsened the quality of banks' loan portfolios and created the need to clean up balance sheets in the banking system.

The situation with the banks' troubled balance sheets was aggravated by lack of effective protection systems for creditor and consumer rights, primarily guarantees of ownership and fair trial.

1. Диктант економічних термінів:

sustainable economic development – сталий економічний розвиток;

effectively redistributing financial resources- ефективного перерозподілу фінансових ресурсів;

genuine market competitive environment - розбудова повноцінного ринкового конкурентоспроможного середовища;

a series of activities - комплекс заходів;

financial stability-фінансова стабільність;

consumer and investor rights protection - захист прав споживачів та інвесторів;

institutional capacity of regulators- інституційна спроможності регуляторів;

a competitive market environment – ринкове, конкурентоспроможне середовище;

Consumer Price Index - споживча інфляція;

foreign exchange reserves (USD) - міжнародні резерви;

cashless payments - рівень безготівкових розрахунків;

nominal rates of new loans in the national currency - рівень номінальних ставок за новими кредитами у національній валюті.

3. Виберіть правильні відповіді

1. The children hadn’t met ... their grandparents or their uncle before.

a) or, b) neither; c) nor, d) either.

2. Before she started university, Jane ... in the States for six months working as a nanny.

a) lives; b) has been living; c) has lived; d) had lived.

3. He was ... tired to go on.

a) to; b) enough; c) so; d) too.

4. I ... saw Michael two years ago.

a) lastly; b) last time; c) last; d) the last time.

5. I like the red dress and the pink shoes. The trouble is that they don’t ...very well.

a) match not each other; b) match themselves; c) go with each other; d) go on with the other.

6. He’s as polite as his brother is ...polite. (подобрать префикс)

a) im; b) non; c) dis; d) un.

7. It’s been quite a long time ... I had a holiday abroad,

a) ago; b) since; c) for; d) when.

8. You ... pay for this information. It’s free.

a) oughtn’t to; b) don’t have to; c) shouldn’t to; d) mustn’t.

9. ... quite a lot of rain forecast for today.

a) It has; b) Is; c) It’s; d) There’s.

10. I’m free this evening. ... we go out to dinner?

a) Will; b) Would; c) Shall; d) Won’t.

11. I need a holiday, ... I?

a) need nоt; b) aren’t; c) don’t; d) need.

12. Most of the cattle ... under the trees.

a) is laying; b) is lying; c) are lying; d) are laying.

13. Children seem to find computers easy, but many adults aren’t used to ... with microtechnology.

a) work; b) working; c) a work; d) the work.

14. Parents were made ... the school reconstruction,

a) finance; b) to financing; c) to finance; d) financing.

15. The children have made lots of new friends since we ... to this town.

a) have moved; b) moving; c) moved; d) have been moved.

16. I don’t understand this sentence. Could you tell me what …?

a) this word means; b) means this word; c) does mean this word; d) does this word mean.

17. ... of the three boys got a prize,

a) A few; b) Both; c) Each; d) Every.

18. The agency intended to let each applicant... in the interview.

a) participate; b) to participate; c) so as to participate; d) participating.

19. All the children in this family are gifted, but this one is … gifted of all.

a) little; b) the less; c) the least; d) un- .

20. He enjoyed ... computer games at first, but after a while he got bored with them.

a) to play; b) playing; c) make play; d) having played.

4. Установіть відповідність між текстами і їх темами, вибравши тему зі списку. Використовуйте кожну тему тільки один раз. У завданні одна тема зайва.

This text deals with …

1. Computer virus.

2. Game addiction.

3. A crime.

4. An important message.

5. Punishment.

6. Using neighbours’ wi-fi.

A. A Singapore teenager who used his neighbours’ wi-fi Internet network will not be able to use the Internet for the next 12 months. The message for wi-fi users is clear: if it isn’t yours, don’t use it.

B. Seventeen-year-old Tan Luo was an online-game fan and played games at all hours of the day. He didn’t have time to study and wasn’t able to complete his course at the college. In the end, his parents were very worried and they disconnected their Internet access so Tan couldn’t go online.

C. However, this didn’t stop him. He knew his neighbours had Internet access, so he used theirs. He was able to connect to their wireless Internet network, or ‘wi-fi’, and continued playing online games from his own home.

D. The neighbours noticed Tan was using their wi-fi one night. They told him to stop, but he didn’t, and so they called the police. In Singapore it’s a crime to use a wi-fi network that isn’t yours. So, the young wi-fi thief had to go to court.

E. In court, Tan said he was very sorry. The judge didn’t sent him to prison. Instead, he sent Tan to a boys’ hostel for nine months. At the hostel, he will do sports and other activities, but he won’t be allowed to play video games. Furthermore, he won’t be able to use the Internet for the next year.