



**I. Select the one answer that is appropriate in the context:**

**Q1.** Customer: I want to open a current account, sir. What's the proper procedure?

Teller: First you fill out the application form and then we'll issue you a \_\_\_\_\_.

- A cash book                      B voice book                      C notebook                      D passbook

**Q2.** When people have more money than they need to spend, they deposit it in a bank account, at a \_\_\_\_\_ bank.

- A commercial                      B retail                      C investment                      D A & B are correct

**Q3.** Interest \_\_\_\_\_ are at their lowest level since the 1950's.

- A figures                      B rates                      C numbers                      D standards

**Q4.** \_\_\_\_\_ is an account which allows customers to take out or withdraw money, with no restrictions.

- A. A savings account                      B. A current account                      C. A checking account                      D. B&C are correct

**Q5.** A \_\_\_\_\_ account pays more interest but has restrictions on when you can withdraw your money.

- A current                      B savings                      C cheque                      D checking

**Q6.** Most countries have a \_\_\_\_\_ that provides financial services to the government and to the banking system.

- A national bank                      B central bank                      C commercial                      D investment

**Q7.** Nearly all customers have a debit card allowing them to make withdrawals and do other transactions at \_\_\_\_\_.

- A cash dispensers                      B cash machines                      C ATMs                      D All is correct

**Q8.** They offer \_\_\_\_\_, which allow customers to overdraw an account-they can have a debt, up to an agreed limit, on which interest is calculated daily.

- A mortgages                      B overdrafts                      C debit cards                      D collaterals

**Q9.** Ultimately, the success of the company \_\_\_\_\_ on consistent management strategies.

- A. had been depended                      B. to depend                      C. is depending                      D. depends

**Q10.** According to recent reports, the economic situation is not \_\_\_\_\_ serious as most analysts think.

- A. very                      B. as                      C. that                      D. too

**Q11.** She hasn't finished the monthly financial reports \_\_\_\_\_, but says she should have them \_\_\_\_\_ the end of the day.

- A. by this time/at                      B. still/at                      C. yet/by                      D. then/by

**Q12.** \_\_\_\_\_ work with big companies to give financial advice and organize merger and takeover bids.

- A Investment banks                      B Central banks                      C Private banks                      D Financial intermediaries

**Q13.** On one day in 1992, the Bank of England lost over £ 1 billion (more than half of the country's foreign reserves) in the currency markets, trying to protect the \_\_\_\_\_ of the pound.

- A. exchange rate                      B price                      C value                      D worth

**Q14.** \_\_\_\_\_, including setting interest rates, is designed to maintain financial stability.

- A Money policy                      B Monetary policy                      C Banking policy                      D Financial policy

**Q15.** We usually recommend that couples \_\_\_\_\_ their investments in order to plan for their retirement.

- A. elevate                      B. schedule                      C. coordinate                      D. delineate

**Q16.** Though the company has used \_\_\_\_\_ to attract new clients, profits were down in the last

quarter of the year.

A indulgences                      B incentives                      C industry                      D increments

**Q17.** If there's a \_\_\_\_\_ and the bank goes bankrupt, this can have a rapid effect on the whole financial system.

A bank run                      B run on the bank                      C. A & B                      D financial problem

**Q18.** Ms. Yoosten has finished preparing the financial statement.

A more or less                      B little or no                      C more and more                      D sooner or later

**Q19.** After their house had been \_\_\_\_\_, they decided to sell it and buy a bigger one.

A valued                      B priced                      C cost                      D. prized

**Q20.** The merge, \_\_\_\_\_ will be announced today, should be extremely profitable.

A when                      B whose                      C which                      D it

## **II. Reading Comprehension**

1. *Answer Q21 –Q25 following the information:*

Banks are places where people can keep their money. Most people use banks to save money in their savings accounts and to pay money from their checking accounts. Today, when a person earns money from their job, their paycheck is often electronically deposited (put) into their savings or checking account. Then, he or she can pay their bills by writing checks from their checking accounts or pay online where their bills are electronically connected to their bank accounts.

Banks also give loans to people. Banks use the money that their customers deposit to lend to people to buy new houses, cars, or to start businesses among other reasons. The bank makes money from lending by charging interest. In other words, people have to pay back more than they borrowed. This amount depends on how risky the bank thinks the borrower is and how fast the loan is paid back among other things.

**Q21** What do banks do with money their customers deposit?

- A. Tax people
- B. Save it
- C. Put in a big vault
- D. Lend it to borrowers

**Q22** How much "interest" do borrowers have to pay?

- A. It depends on a lot of things
- B. The story doesn't say
- C. Everyone pays the same amount of interest.
- D. Most borrowers don't have to pay interest

**Q23** What do banks NOT do?

- E. Help people get jobs
- F. Provide a place where people can pay their bills from
- G. Lend money to people
- H. Provide a place for people to save their money

**Q24** How does "interest" work?

- I. Banks require people to pay back more money than they borrowed
- J. Banks require people to pay back the same amount they borrowed.
- K. Banks require people to pay back money they borrowed very quickly
- L. Banks pay people more money than they borrowed.

**Q25** How do banks make money?

- M. Saving their customers deposits

- N. By having a lot of accounts
- O. Charging interest to those they lend to
- P. Electronically

2. Answer Q26-Q40 according to the report:

### UK Record Deficit

The UK's current account (26) \_\_\_\_\_, a key (27) \_\_\_\_\_ indicator, widened to a record level in the three months from July to September, (28) \_\_\_\_\_ to official data. It was £20bn, or 5.7% of gross (29) \_\_\_\_\_ product, compared (30) \_\_\_\_\_ £13.7bn in the (31) \_\_\_\_\_ three months, the Office for National Statistics reported.

Analysts also (32) \_\_\_\_\_ worries about the record level of government (33) \_\_\_\_\_. The data is evidence of a "dangerously unbalanced economy", according to one analyst. In its monthly report on government financing, the Office for National Statistics announced that public (34) \_\_\_\_\_ net borrowing had hit a record £11.21bn in November.

The borrowing (35) \_\_\_\_\_ suggested that the government was (36) \_\_\_\_\_ track to overshoot its pre-Budget report forecast by at least £5bn this year. "Overall, a pretty ugly picture, supporting our view that the coming economic (37) \_\_\_\_\_ will be a prolonged period of adjustment rather than a short pause for breath like that seen in 2005," the analyst explained.

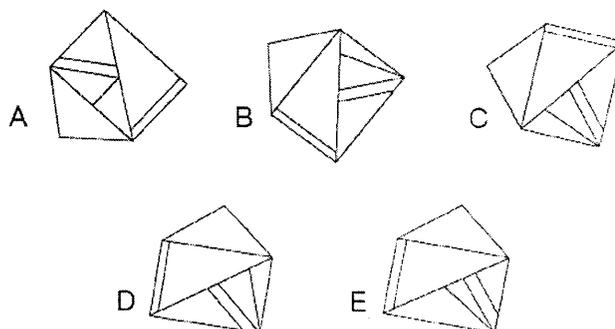
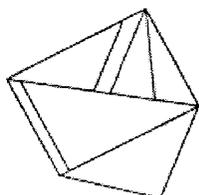
"What is really shocking about these (38) \_\_\_\_\_ is that they reveal that the Exchequer was running a large current deficit before the credit crisis (39) \_\_\_\_\_ home, when the economy was doing very well and it should have been showing a large current (40) \_\_\_\_\_," said Professor Peter Spencer.

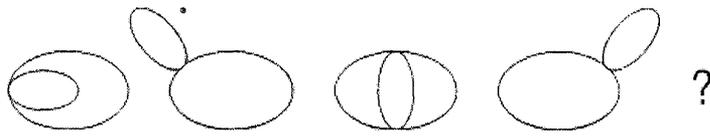
- |            |               |               |                |                |
|------------|---------------|---------------|----------------|----------------|
| <b>Q26</b> | A. deficient  | B deficiency  | C deficit      | D defeat       |
| <b>Q27</b> | A. economic   | B economical  | C economics    | D economist    |
| <b>Q28</b> | A. accordance | B according   | C reference    | D referring    |
| <b>Q29</b> | A. domestic   | B domesticate | C domestically | D domestically |
| <b>Q30</b> | A. by         | B with        | C for          | D from         |
| <b>Q31</b> | A. previous   | B previously  | C next         | D coming       |
| <b>Q32</b> | A. spoke      | B told        | C voiced       | D said         |
| <b>Q33</b> | A borrow      | B borrowing   | C lend         | D Lending      |
| <b>Q34</b> | A area        | B sector      | C section      | D Field        |
| <b>Q35</b> | A numerals    | B figures     | C decimals     | D Quantities   |
| <b>Q36</b> | A in          | B on          | C at           | D by           |
| <b>Q37</b> | A downslow    | B slowdown    | C Upturn       | D turnup       |
| <b>Q38</b> | A numerals    | B figures     | C decimals     | D Quantities   |
| <b>Q39</b> | A got         | B reached     | C hit          | D beat         |
| <b>Q40</b> | A deficit     | B surplus     | C deficits     | D surplues     |





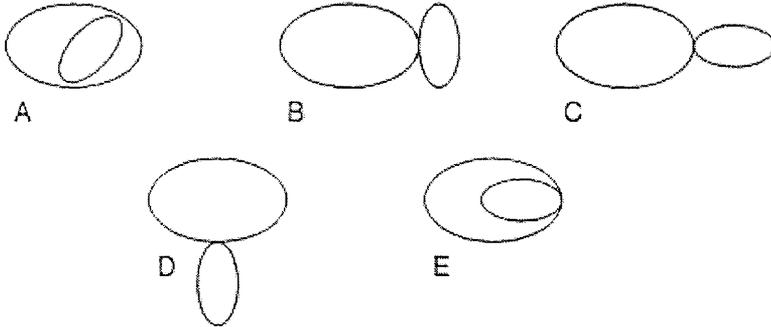
- 2 số nào dưới đây nối tiếp theo dãy sau? 38, 24, 62, 12, 74 ?  
A. 86, 50      B. 28, 6      C. 28, 102      D. 62, 102      E. 74, 102
- Số nào không phù hợp theo quy luật trong những số sau?  
A. 473      B. 121      C. 594      D. 352      E. 683
- Số nào dưới đây thay thế cho dấu hỏi chấm trong dãy sau: 61, 54, 62, ?, 63, 56, 64  
A. 51      B. 52      C. 53      D. 55      E. 58
- Hai chữ nào tiếp theo dãy A Z B Y D W G T ??  
A. K-P      B. N-M      C. K-J      D. E-F      E. O-Q
- Có ba nước Việt Nam, Lào, Campuchia tham dự đại hội thể thao Châu Á với 2 môn thi đấu (cầu lông và bóng bàn) để đạt 2 giải nhất (1 giải cho cầu lông, 1 giải cho bóng bàn). Vậy có tất cả bao nhiêu trường hợp có thể xảy ra về kết quả của giải đấu?  
A. 3      B. 6      C. 9      D. 12      E. 15
- “Karate” là môn võ?  
A. Dùng tay      B. Dùng đầu      C. Dùng chân      D. Vật      E. Tay&chân
- Một cửa hàng thời trang giảm giá 20% cho 1 sản phẩm, hỏi cửa hàng phải tăng lên bao nhiêu % để có được giá như cũ ?  
A. 25%      B. 30%      C. 35%      D. 40%      E. 45%
- “Zodiac” là từ dùng để chỉ các cung hoàng đạo, theo bạn “Zodiac” có nghĩa là?  
A. Con người      B. Chòm sao      C. Mặt trời      D. Động vật      E. Ngôi sao
- Đâu là từ đúng chính tả nhất?  
A. Chất phát      B. Chất phác      C. Chác phát      D. Chác phác      E. Không có
- Him Lam là cứ điểm tiêu diệt địch thứ mấy trong chiến dịch Điện Biên Phủ?  
A. 1      B. 2      C. 3      D. 4      E. 5
- Trong tù có 2 đôi tất khác nhau, nếu lấy ra từng chiếc một, chiếc thứ nhất ghép với chiếc thứ 2, chiếc thứ 3 ghép với chiếc thứ 4 thành 1 đôi, vậy xác suất để lấy ra 2 đôi cùng loại là?  
A. 12%      B. 25%      C. 30%      D. 33%      E. 50%
- Hai người đánh máy có thể đánh được 2 trang văn bản trong vòng 5 phút. Hỏi để đánh được 20 trang trong vòng 10 phút thì phải có bao nhiêu người?  
A. 6      B. 8      C. 10      D. 12      E. 14
- 4 cây kem và 6 cái kẹo giá \$1.56  
9 cây kem và 7 cái kẹo giá \$2.60  
Hỏi: giá của cây kem là bao nhiêu \$?  
A. \$0.15      B. \$0.18      C. \$0.25      D. \$0.30      E. \$0.33
- Khi xoay hình bên trái sẽ được hình nào bên phải?



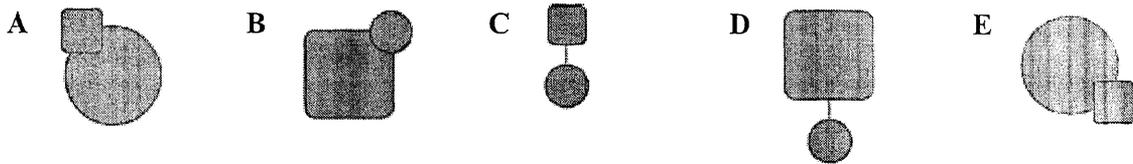


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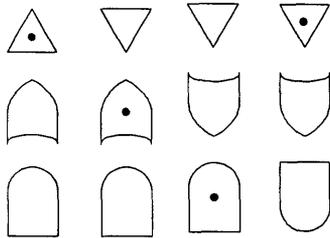
Hình kế tiếp là hình nào dưới đây?



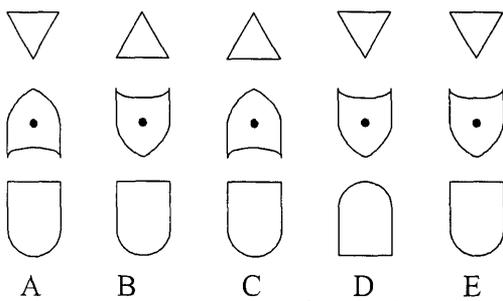
16. Hình nào dưới đây không thuộc trong dãy?



17.



Dãy hình nào dưới đây nối tiếp chuỗi trên?



18. Số nào dưới đây thay thế cho dấu hỏi chấm trong ô vuông?

4	2	8	16
6	3	7	14
9	3	8	24
8	4	16	?

A. 32

B. 28

C. 18

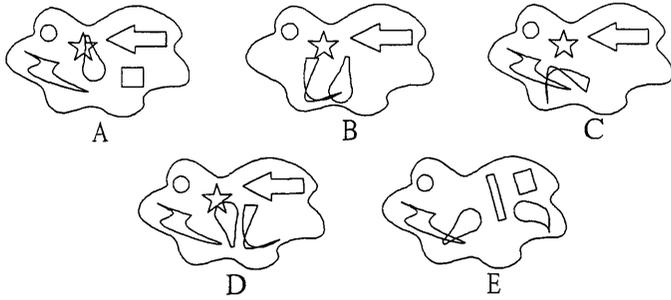
D. 54

E. 06

19.



Hình nào dưới đây nối tiếp dãy trên?



20. Hình nào dưới đây sẽ thay thế cho hình tròn trống trên cùng của dãy?

