

﴿ دورة جوان 2005 ﴾

امتحان بكالوريا التنظيم الثانوي

لمدة : ساعتان

الشعبة : تسيير والتعداد.

اختيار في مادة الإنجليزية - لغة أجنبية ثانية -

SECTION ONE : Reading Comprehension. (08 points)

Read the passage carefully then do the activities.

Banks are closely concerned with the flow of money into and out of the economy. They often co-operate with governments in efforts to stabilize economies and to prevent inflation. They are specialists in the business of providing capital, and in allocating funds on credit.

Banks receive money from their customers on current account, and on deposit account. With a deposit account, however, the customer undertakes to leave his money in the bank for a minimum specified period of time. Interest is paid on this money.

The bank, in turn, lends the deposited money to customers who need capital. This activity earns interest for the bank. This interest is almost always at a higher rate than any interest which the bank pays to its depositors. In this way, the bank makes its main profits.

We can say that the primary function of a bank is to act as an intermediary between depositors who wish to make interest on their savings, and borrowers who wish to obtain capital.

- 1 - Are there any passive sentences in the text ? If so how many ?
- 2 - In which paragraph is it mentioned that :
 - a- you can earn interest on a deposit account ?
 - b- a bank is an intermediary between depositors and borrowers ?
 - c- governments and banks work together ?
 - d- the deposited money doesn't remain in the bank ?
- 3 - Answer the following questions according to the text :
 - a- In what two ways do banks receive money from their customers ?
 - b- What does the customer agree to do when he opens a deposit account ?
 - c- How does the bank make its own profit ?
- 4 - On your answer sheet, copy the title which you think is most appropriate :
 - a- The Demand for Money
 - b- Banking
 - c- Providing Capital for Business.
- 5 - Find in the text words, phrases or expressions whose definitions follow :
 - a. to make something become firm or steady. (§ 1)
 - b. rate at which prices increase. (§ 1)
 - c. to promise or agree to do something. (§ 2)
 - d. money kept or accumulated for future use. (§ 4)

SECTION TWO : Mastery of language.

1 - Supply punctuation and capitals where necessary.

in 1962 the british government set up an official body to plan national economic policies.

2 - Which adjectives can be derived from these nouns :

a. economy - b. commerce - c. locality - d. responsibility

3 - On your answer sheet, add two more words to each of the following lists of 2 words.

pay	remuneration
bread-winner	wage-earner

4 - Link the following sentences with the words in the list making any necessary changes.

although	if	not only ... but also	who
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a. Money is a means of exchange. It is also a means of measuring the value of men's labour.

b. The bank decided to provide capital for the farmers. The farmers were interested in increasing their productivity.

c. The work has not been done yet. It was planned five years ago.

d. A person can obtain some additional money. He deposits his savings with a bank for a certain length of time.

5 - Supply the missing word in the appropriate place and write the full sentence.

Most businesses need capital start productive work. The capital pays for the accommodation, machinery other items which the business needs. There always an element of risk in providing capital and starting a business. The business may not successful.

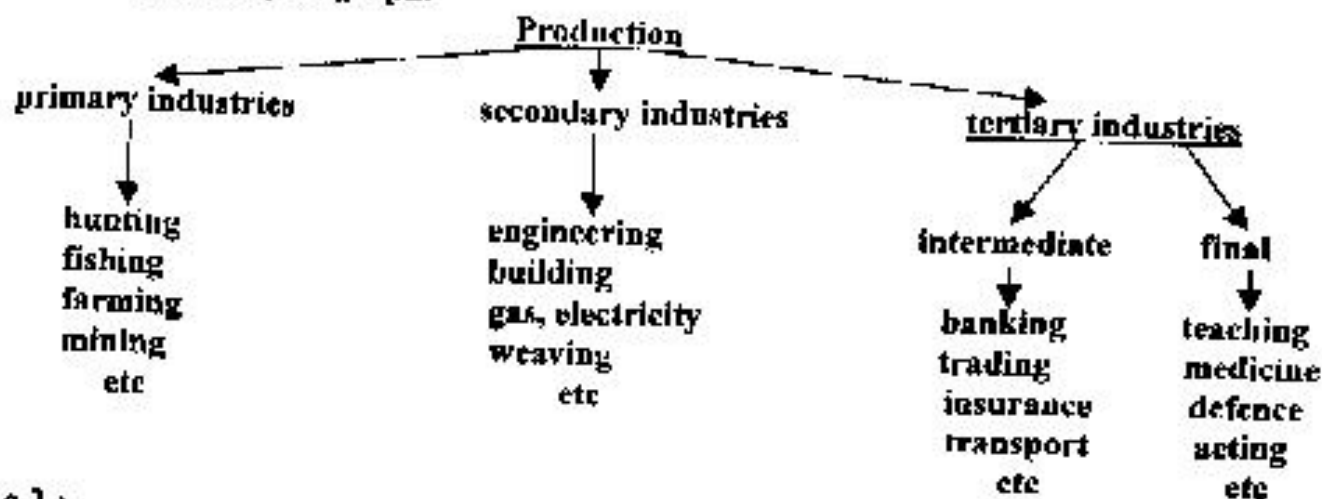
6 - Classify the following words according to the number of their syllables.

a. capital b. stock c. currency d. price

SECTION THREE : Written Expression.

Choose one of the following topics :

Topic 1 : Study this diagram about kinds of production and then write full sentences. Combine some of the sentences using joining words and sequencers to make a coherent paragraph.



Topic 2 :

In no more than 50 words, write a summary of the reading passage.