

8019_Az_Distant_Yekun imtahan testinin sualları**Fənn : 8019 İşgüzar ingilis dili**

1 Complete the sentence: The major instrument of any financial system is the

- balance sheet
- budget
- Funds
- contract
- benefit

2 Complete the sentence: forecasting is the most fundamental step in the process of budget preparation.

- economic entity
- revenue and expenditure
- thrift institution
- finance company
- pension fund

3 Complete the sentence: If the company needs to raise more capital for expansion it might issue

- capital
- new shares
- profits
- shareholders
- dividends

4 Complete the sentence: The company may turn some of its into capital.

- elapse
- profit
- dividend
- equity capital
- share

5 Complete the sentence: Companies often issue such shares instead of paying dividends to the

- elapse
- shareholders
- producers
- profits
- agents

6 Complete the sentence: Selling on the Internet is called

- retail
- e-commerce
- market
- shop
- warehouse

7 Complete the sentence: At different ... of time and in different ... of the world many different ... have served as money.

- commodities,periods,parts
- periods,parts,commodities
- periods,commodities,parts
- commodities,parts,periods
- parts,periods,commodities

8 Complete the sentence: ... and expenditure ... is the most fundamental step in the process of ... preparation.

- forecasting,revenue,budget
- revenue,forecasting,budget
- budget,revenue,forecasting
- forecasting,budget,revenue
- budget,forecasting.revenue

9 Choose the synonym of the word ensuing

- supply
- posterior
- accurate
- total
- proper

10 Complete the sentence: You won't receive high salary, when you sell something we pay you.....

- credit
- commission
- money
- card
- salary

11 Complete the sentence: Shareholders receive periodic payments called.....

- capital
- dividends
- equity
- hold shares
- small proportion

12 Complete the sentence: He made an ..., sending in his ... and ... explaining why he wanted the ... and why he was the right person for it.

- Visa,cv,letter,apply
- application, Cv, covering letter, job
- CV, covering letter, job, application
- Covering letter, CV, job, application,
- job, Application, covering letter, CV

13 Complete the sentence: It can issue new shares at no cost to the existing

- market
- shareholders

- loans
- profit
- outflow

14 Choose the synonym of the word commodity

- finance
- goods
- price
- option
- term

15 Choose the synonym of the word expense

- income
- expenditure
- profit
- benefit
- tip

16 Complete the sentence: To leave the company, you could resign or hand in your

- severance
- notice
- delay
- unrest
- pension

17 Complete the sentence: The include medical insurance and a company car.

- salary
- fringe benefits
- bonuses
- wages
- pay

18 Complete the sentence: Why was the IMF set up?

- for implementation of social services
- for encouraging economic cooperation between the nations.
- for paying dividends to the shareholders
- for providing of essential services
- for buying shares in other company

19 Choose the synonym of the word schedule

- contract
- time- table
- opinion
- facility
- paper

20 Choose the synonym of the word branch

- develop
- subsidiary

- supermarket
- headquarter
- parent firm

21 Complete the sentence: Human resources department deals with...

- buying company's product
- pay and recruitment
- technical support
- supporting company's activities
- carrying out the work of a company

22 Complete the sentence: Demoting is ...

- making someone to leave his job
- giving someone a lower rank or a less important job
- ending or stoping something
- reducing the total number of employees at a company through
- telling someone they can no longer work at his job

23 Choose the correct answer: Why IMF is described as a fund?

- It issues a company's share
- It holds a stock of national currencies
- It contributes more than poor countries
- It puts the borrower in touch with the saver
- It determines the exchange rates

24 Complete the sentence: Another name for the human resources department is the

- trade unions
- personnel department
- administrative staff
- support staff
- labor unions

25 Complete the sentence: People with a particular ability to do something well are.....

- motivated
- skilled
- manual
- cheap
- unskilled

26 Choose the correct answer: Why does company issue the bonus issue?

- instead of interest
- instead of paying dividend
- instead of tax
- instead of share
- instead of capital

27 Choose the synonym of the word: accidents

- vacants
- Causes

- losses
- grants
- parts

28 Choose synonym of the underlined word. If an economic system is to perform well it must deal with many economic challenges.

- major
- hard
- soft
- required
- total

29 Complete the sentence: Oil prices are traditionally quoted in.....

- dinar per barrel
- US dollars per barrel
- pound sterling per barrel
- euro per barrel
- swiss franc per barrel

30 Choose the synonym of the word steadily

- previously
- constantly
- unexpected
- equitable
- equally

31 Choose the correct answer: Which of them doesn't refer to the sources of loan?

- trade credits
- loan credits
- overdrafts
- bills of exchange
- hire purchases

32 Complete the sentence: The feeling that people may not be in their job for long is.....

- learning curve
- job insecurity
- flexibility
- glass ceiling
- limited liability

33 Choose the correct answer: What is budget?

- The budget is a provision of money and financial system is a network of institutions.
- The budget is an estimate of national revenue and expenditure for the ensuing fiscal year
- The budget is financial intermediaries.
- The budget is a provision of essential services
- The budget is an encouragement or control.

34 Choose the correct answer: What is investment trusts?

- They are insurance companies, financial houses.

- They are limited companies buying shares in other companies.
- They are short or long term loans.
- They are interests made by policyholders.
- They are worker's contribute.

35 Complete the sentence: We use for the assessing of people's intelligence and personality.

- Headhunting
- Psychometric test
- Test
- Check up
- Control

36 Complete the sentence: evaluates professionally a colleague's work.

- Conductor
- Referee
- Consulter
- Consumer
- Candidates

37 Choose the synonym of the word "queue "

- plaster
- line
- bill
- store
- truck

38 Complete the sentence: The Assistant Manager is for the day-today running of the hotel.

- engineer
- responsible
- look after
- attendant
- assistant

39 Choose the correct variant: A software designer in an Internet company. Has to be in the office.

- flight
- work under a flexitime system
- accountant
- post-woman
- teacher

40 Complete the sentence: If people are treated differently from others in an unfair way, they are

- visitors
- discriminated against
- office manager
- shop managers
- bully

41 Complete the sentence: Money is used for buying or

- radio

- selling goods
- job security
- to be getting along
- to feel useful

42 Complete the sentence: Coins are a kind of commodity and pieces of

- economy
- metal
- paper
- book
- cattle

43 .Choose the correct answer: What is an overtime ban?

- gives technical help to buyers of the company's products.
- workers refuse to work more than the normal number of hours.
- workers continue to work, but more slowly than usual.
- workers stop working for a time
- department that deals with pay, recruitment.

44 Choose the correct answer: Who are freelancers?

- They buy products or services for their own use.
- They are independent people who may work for several different companies
- They headhunt people for very important job.
- They give technical help to buyers of the company's products.
- They head a department or an organization.

45 Choose the correct answer: Which of the expressions is closest in meaning to the expression "compensation package"?

- stock options
- remuneration package
- fringe benefits
- severance package
- share options

46 Choose the synonym to the word: precise

- keen
- accurate
- polite
- rigid
- persuasive

47 Choose the wrong variant. The sources of loans are as followings:

- trade credits
- letter of advice
- bill of exchange
- hire purchases
- leasing

48 Complete the sentence: The way that an employee is doing their job is discussed at performance

..... – regular meetings with their manager.

- process
- reviews
- dispute
- fund
- training

49 Match the word to its definition. Someone who starts a company.

- surgeon
- founder
- mogul
- victim
- sole trader

50 Complete the sentence:.....specialize in supplying short term loans, they are prepared to make loans for longer periods.

- Institutions
- Banks
- Pension funds
- Finance houses
- Investment trusts

51 Complete the sentence:..... issue units.

- Finance house
- Unit trusts
- Investment trusts
- pension funds
- insurance companies

52 Choose the correct answer: What is the most obvious source of finance for the well-established firm?

- deposit
- own profits
- capital
- property
- trade credit

53 Choose the correct answer: Which of the following is not a function of public finance?

- the provision of essential services
- implementation of corruption
- the encouragement of the growth of economy as a whole
- the implementation of social policy in respect of social services
- the control of particular sectors of the economy

54 Choose the correct answer: What is a scarce resource?

- labour resources
- limited commodity
- unlimited commodity

- daily product
- undemandable product

55 Choose the correct answer: Which of the sentences is not true?

- ent trusts buying shares in other companies.
- Investment trusts are limited company.
- Finance houses provide business with loans
- ales describes what a business sells and the money it gets for it.
- nit trusts issue shares.

56 Complete the sentence: If people are treated differently from each other in an unfair way, they are.....

- bleeding red ink
- descriminated against
- made redundant
- got outplacement
- written down

57 Complete the sentence: is one for the whole of the normal working week.

- off work
- a full-time job
- out-of- job
- a part-time job
- temporary job

58 Complete the sentence: She leaves home for work at 8 and she drives

- in work
- to work
- Work
- after work
- before work

59 Complete the sentence: Luckily, I am never ill and I could never take the time.....work.

- in
- off
- up
- before
- of

60 Choose the correct expression: Librarian is required for public library from 2p.m. to 6 p.m.

- Before work
- A part time job
- A permanent job
- Full job
- Out of work

61 Complete the sentence: A system in a company which means we can work when we want is called.....

- demanding

- flexitime
- work overtime
- clocking on
- involving

62 Complete the sentence: People who are self-driven are.....

- have flexible work
- good at working on their own
- work in shifts
- have temporary work
- work part-time

63 Choose the opposite of the word abrupt

- poor
- gradual
- sharp
- limited
- modern

64 Choose the opposite of the word isolated

- gradual
- total
- separate
- equitable
- intensive

65 Choose the opposite of the word "minimal"

- gradual
- maximum
- exportal
- importal
- external

66 Match the word combination to its definition. To get knowledge through doing things.

- to wind up
- to acquire experience
- to apply for
- to turn down
- to make redundant

67 Complete the sentence: It is characteristic of any society that.....

- when economic resources satisfy the wants and are limited scarce.
- when wants of people are growing the economic resources are limited and scarce
- when wants required economic resources scarce
- when wants of people are growing.
- when wants are limited and scarce.

68 Complete the sentence: One of the main laws of the market is ...

- labour force.

- the law of supply and demand.
- employment.
- stable prices.
- scarcity.

69 Complete the sentence: Paper money first came into use ...

- in the form of banknotes.
- in the form of receipts
- in exchange for deposits.
- in the form of silver.
- in the form of gold coins.

70 Complete the sentence : Economic resources may be classified as ...

- economic and labour resources.
- material and labour resources.
- material and capital resources
- labour force and entrepreneurship.
- capital and raw materials.

71 Complete the sentence: In different parts of the world many different commodities

- should be portable.
- have served as money.
- called wampum.
- threaded into strings.
- superseded by precious metals.

72 Complete the sentence: Finance is

- the provision of essential services.
- the provision of money when it is needed.
- the network of institutions.
- the economic system.
- the budget.

73 Complete the sentence: The financial system is

- the network of economic entities.
- the network of institutions.
- the network of firms and households.
- the network of units of government
- the network of funds.

74 Complete the sentence: provide finance for companies

- The community through taxes
- Many important financial institutions
- The major instruments of any financial system
- The provisions of essential services
- The encouragement or control of particular sectors

75 Choose the opposites: 1. profit. 2. expenditure. 3. ownership. 4. obvious.

- 4.2

- 1.2
- 2.3
- 3.4
- 1.4

76 Choose the synonyms: 1. property. 2. obvious. 3. hire. 4. ownership.

- 1.2
- 1.4
- 2.3
- 1.3
- 3.4

77 Complete the sentence: operate in a very similar manner to investment trusts.

- trade balance
- unit trust
- investment trusts
- insurance companies
- pension funds

78 Choose the correct pair of synonyms:

- competition – running
- to demand – to require
- to utilize – to tend
- to solve – to provide
- important – improvement

79 Choose the correct pair of synonyms:

- monetary – expenditure
- total – common
- consumer – seller
- to sell – to produce
- to supply – to conform

80 Match the word to its definition. A person who moves to a new place with the intention to stay there.

- lender
- security
- settler
- tycoon
- intermediary

81 Match the word to its definition. A person who makes gold jewelry and other gold items.

- insurer
- goldsmith
- settler
- customer
- shareholder

82 Choose the correct variant: çəki; bec

- asset
- quality
- weight
- banknote
- copper

83 Choose the opposite for the word: revenue

- saver
- expenditure
- income
- goal
- tax

84 Choose the correct logical ending: When expenditure exceeds the revenue.....

- provision of money rises.
-the budget has a deficit.
- ... the budget grows
- people get credits and loans
- country's economy grows

85 Choose the synonyms: 1 essential. 2 tax. 3 major. 4 comprise. 5 main .

- 1,2,4
- 1,3,5.
- 1,2,5
- 1,4,5
- 2,4,5

86 Complete the sentence: The budget is.....

- schemes of business.
- an estimate of national revenue and expenditure for the ensuing fiscal year.
- the money in the bank
- the money in economic entities
- work in insurance companies

87 Choose the synonyms: 1 revenue. 2 estimate. 3 income. 4 goal.

- 1.2
- 1.3
- 2.3
- 3.4
- 1,4.

88 Choose the correct answer: What do the financial institutions provide for companies?

- pensions
- finance
- fax
- shares
- cars

89 Choose the correct answer: What is money?

- it keeps prices close to costs
- it is an asset that serves as a means of payment
- it is an instrument of tax
- it is a loan
- it serves as the mechanism of market economy

90 Choose the right statement:

- Shell money was durable.
- Shell money was used by early settlers in North America.
- Shell money was used by bankers.
- Shell money was used by borrowers in different parts of the world.
- Shell money was used by goldsmiths.

91 Choose the synonym of the word token

- securitiez
- coin
- banknote
- receipt
- goods

92 Choose the correct answer: What serves as money today?

- perks
- coins and bills
- shells
- pelts
- fur

93 Choose the correct answer: What has served as first money?

- steel
- leather
- paper
- check
- invoice

94 Choose the correct answer: What is the difference between investment trusts and unit trusts?

- unit trusts offer discounts to shareholders
- unit trusts are not limited companies but investment trusts are
- unit trusts are limited companies but investment trusts aren't.
- unit trusts coordinate finance
- unit trusts provide borrowers with credit.

95 Complete the sentence: A very wealthy or powerful software

- founder
- tycoon
- developer
- leader.
- captain

96 Complete the sentence: Someone who starts or founds or establishes his own company is

- partner
- an entrepreneur
- leader
- tycoon
- magnate

97 Make statements putting the words in the correct order: usually, short-term loans ,within, repayable, years, are, three

- repayable, short-term loans, are, usually, within, three, years
- short-term loans, are, usually, repayable, within, three, years
- are, short-term loans, within, repayable, usually, three, years
- usually, repayable, , within, three, years, are, short-term loans.
- years, three, usually, repayable, , within, are, short-term loans

98 Make statements putting the words in the correct order: different, ways, in, many, provide, financial, money, institutions

- Many, different, ways, in, provide, money, financial, institutions.
- Many, financial, institutions, provide, money, in, different, ways.
- Many, provide, money, in, different, ways, financial, institutions.
- Financial, institutions, many, provide, money, in, different, ways.
- Many, financial, institutions, provide, in, different, money, ways.

99 Match the word combinations: 1) Benefits. a) Ban; 2) Overtime. b) Package; 3) Senior..c) Executive;

- 1-a, 2-b3-c
- 1-b, 2-a,3-c
- 1-c, 2-a 3-b
- 1-c, 2-b 3-b
- 1-a, 2-c3-b

100 Match the word combinations: 1)Management a) Motivated; 2) Self b) Agency; 3) Employment c) Training.

- 1-b, 2-c, 3-a
- 1-c, 2-a,3-b
- 1-a , 2-c, 3b
- 1-c, 2-b, 3-a
- 1-b, 2-a, 3-c

101 Match the words to their definitions: 1)Another name for the human resources department. 2)When people stop working to protest. 3)Everyone working for a company is on its a) Strike b) Personnel c) Payroll

- 1-b, 2-c, 3-a
- 1-b, 2-a, 3-c
- 1-a, 2-b, 3-c
- 1-c, 2-a, 3-b
- 1-c,2-b,3-a

102 Match the words to their definitions: 1)Workers use their hands.2) One of the people working for an organization. 3) When people stop work to complain about something. a) Stoppage b) Employee c) Manual

- 1-b, 2-c, 3-a
- 1-c,2-b,3-a
- 1-a,2-b,3-c
- 1-c, 2-a, 3-b
- 1-a, 2-c, 3-b

103 Choose the right word and put it in the sentence: This job is so important , I think we need to someone. They've finally a new receptionist. is all the people working for a company. a) Hired b) Headhunt c) Staff

- 1-b, 2-c, 3-a
- 1-b,2-a,3-c
- 1-a,2-b,3-c
- 1-c, 2-a, 3-b
- 1-a, 2-c, 3-b

104 Choose the right word and put it in the sentence: ... 1.shows financial picture of the firm. 2.The ... to speak another language is now seen as form of a economic power. 3.I get a ... on everything I sell. a) ability b) accounting c)percentage

- 1-b, 2-c, 3-a
- 1-b, 2-a,3-c
- 1-a,2-b,3-c
- 1-c, 2-a, 3-b
- 1-a, 2-c, 3-b

105 Choose the right word and put it in the sentence: ... 1.shows financial picture of the firm. 2.The ... to speak another language is now seen as form of a economic power. 3.I get a ... on everything I sell. a) ability b) accounting c)percentage

- 1-b,2-c,3-a
- 1-b, 2-a,3-c
- 1-c,2-a,3-b
- 1-a,2-b,3-c
- 1-c,2-b,3-a

106 Choose the right expression: The work finishes after a fixed period.

- permanent job
- temporary job
- full time job
- part-time job
- contemporary job

107 Complete the sentence: If you do wrong , you are.....

- you continue to work but more slowly than usual.
- sacked
- a go- slow
- collect money from customers.
- work for several different firms.

108 Complete the sentence: is given in addition to the bill.

- comission

- tip
- salary
- wage
- bonus

109 Complete the sentence: are prepared to make loans for longer period up to 20 years in certain circumstances.

- pension funds
- banks
- insurance companies
- investment trusts
- unit trusts

110 Complete the sentence: Bill of exchange enable the company to obtainfrom a bank or discount house.

- trade credit.
- short term finance
- income tax
- overdrafts
- hire purchases

111 Complete the sentence: may found a series of companies or start- ups.

- entrepreneurial
- an entrepreneur
- entrepreneurship
- free enterprise
- enterprises

112 Complete the sentence: I'm for co- ordination between design and production.

- respectful
- responsible
- responsibility
- response
- respectable

113 Complete the sentence: There are differentsystems in the world today.

- economize
- economic
- economy
- economics
- economical

114 Complete the sentence: Business is the subject of laws and government....

- regulable
- regulations
- regularity
- regular
- regulate

115 Complete the sentence: We do not send our employees to various courses, we have ...training.

- motivated
- in-house
- outdoors
- skilled
- outside

116 Complete the sentence: The headhunting agency three candidates for the final interview.

- trained
- selected
- launched
- joined
- signed

117 Complete the sentence: Written tests help to the intelligence and personal qualities of the candidates.

- advertise
- assess
- fire
- offer
- apply

118 Complete the sentence: Our manager is very..... people and we have a very good team.

- self-motivated
- good with
- skilled at
- qualify as
- bad at

119 Match the verb "to retire" with its definition :

- to stop a worker's employment for a time when there is little work to do
- to stop working when you reach the age when you are officially too old to work
- to reduce the total number of employees at a company through retirements, etc
- to tell someone they can no longer work at their job
- to force someone to leave their job

120 Match the expression "a full time job" with its definition :

- a job that you do for fewer hours a week than people usually work
- this kind of work is for the whole of the normal working week
- somebody who works in an office for a particular company
- a work that finishes after a fixed period
- this job does not finish after a fixed period

121 Match the word "a shortlist" with its definition:

- something that you gain over a period of time in the same job
- a list of people you think could be suitable for the job
- an analytical process that helps finding the right people for the vacancy
- the set of influences such as training, education and experience affecting the individual's personality

- it is a title which says that you have achieved something

122 Complete the sentence: The process of finding people for particular jobs is ...

- unemployment
 recruitment
 management
 development
 enjoyment

123 Complete the sentence: If I sell more than a particular amount in a year, I also get extra money – ..., which is nice.

- remuneration
 bonus
 tip
 commission
 compensation

124 Complete the sentence: My were members of my family: my parents, brothers and sisters all put up money.

- assets
 shareholders
 borrowers
 lenders
 shares

125 Complete the sentence: Money is an that serves as a means of payment.

- token
 asset
 coin
 agreement
 expense

126 Complete the sentence: The right to buy new shares of the company at a low price is called.....

- rights
 rights issue
 rights purchase
 rights installment
 rights operate

127 Complete the sentence: Another important force of the market is

- transaction
 competition
 promotion
 revenue
 designing

128 Complete the sentence: At first coins were worth their face value as

- bronze
 metal

- coin
- banknote
- payment

129 Complete the sentence: are limited companies buying shares in other companies.

- insurance companies
- investment trusts
- unit trusts
- pension funds
- finance houses

130 Match the word combination to its definition. The experience of different jobs and educational qualification.

- field trial
- background of applicants
- covering letter
- selection process
- shortlist

131 Choose the synonym of the underlined word. It's difficult to work in shifts.

- distinct
- hard
- easy
- fascinating
- dull

132 Complete the sentence: There is a system of in my company, which means we can work when we want , within certain limits.

- management
- flextime
- day shift
- overtime
- commuting

133 Complete the sentence: I get a basic salary, plus- a percentage on everything I sell.

- tips
- Commission
- background
- compensation
- perks

134 Choose the synonym of the word: staff.

- problem
- workforce
- customer
- graduate
- quality

135 Complete the sentence: Fred is a van but he was fed up with doing long trips.

- worker
- Driver
- technical
- personal
- force

136 Complete the sentence. The trouble with graduates is that they have no work

- launch
- experience
- profit
- efficiency
- quantity

137 Match the word to its definition. Previous employers, teachers that candidates named in their applications.

- vendors
- referees
- graduates
- partners
- shareholders

138 Choose the correct variant: mövcudluq; существование

- wampum
- existence
- interaction
- commodity
- recession

139 . Match the word combination to its definition. To have a job.

- to be for work
- to be in work
- to be off work
- to be out of work
- to be off work

140 Complete the sentence:..... money first came into use in the form of receipts.

- token
- paper
- gold
- copper
- shell

141 Choose the correct variant: xammal ehtiyatı; (сырьевые ресурсы)

- natural resources
- raw materials
- labour resources
- stable prices
- production costs

142 Match the job to its description. Meet with advertising agency to discuss new advertisements for the company`s holidays.

- finance director
- marketing director
- customer service manager
- research director
- sales manager

143 Complete the sentence: Corporateis the way a company`s employees think and act.

- logo
- culture
- image
- ladder
- profit

144 Match the job to its description. Contact newspaper to advertise new jobs.

- sales manager
- human resources director
- customer service manager
- research director
- marketing director

145 Match the job to its description. Analyse last year`s profits in relation to the previous year`s.

- research human manager
- finance director
- research director
- customer services manager
- sales manager

146 Complete the sentence: Many of these countries are unable to..... their debts.

- allow
- service
- show
- begin
- distinct

147 Complete the sentence: Dangerous machinery and hazardous substances can cause.....

- industrial scale
- industrial accidents
- glass ceiling
- working environment
- affirmative action

148 Choose the opposite for the word: sacked

- closed
- hired
- allowed
- demoted

retired

149 Complete the sentence: In many organizations, women about the glass ceiling that prevents them from getting further than a particular level.

- need
- complain
- refer
- crepay
- discuss

150 Match the job to its description. Deal with complaints from customers.

- sales manager
- customer service manager
- human resources director
- line manager
- dresearch director

151 . Complete the sentence: A company`s main office is a corporate

- culture
- headquarters
- logo
- ladder
- profit

152 Complete the sentence: Employees who are made redundant may get – advice about how to find another job.

- flexibility
- outplacement
- demotion
- dignity
- downsized

153 Complete the sentence. An entrepreneur may found a series of companies or

- blogs
- start-ups
- agencies
- inputs
- chains

154 Choose the synonym of the word: dangerous

- important
- hazardous
- terminated
- obsolete
- hi-tech

155 Complete the sentence: Downsized companies use moreindependent people who work for several different companies.

vendors

- freelancers
- executives
- start-ups
- graduates

156 Choose the correct variant. Public finance has the..... functions.

- tax
- following
- deficit
- fund
- company

157 Choose the correct variant. əlavə, дополнение

- contribution
- supplement
- information
- decade
- employer

158 . Complete the sentence: We invite the most interesting candidates to a group

- community
- Discussion
- occasion
- seminar
- option

159 Complete the sentence: Fred is a van driver, but he was fedwith doing long trips.

- over
- up
- on
-
- upon

160 Choose the correct answer: Which of these jobs can be described as highly skilled?

- office manager
- brain surgeon
- teacher
- office cleaner
- car production office

161 Complete the sentence: We do not send our employees to various courses, we have own ... training.

- motivated
- in-house
- outdoors
- skilled
- outside

162 Complete the sentence: Share capital is contributed by ...

- creditors
- shareholders
- investors
- lenders
- borrowers

163 Complete the sentence: Banks, building societies, insurance company etc. are ...

- business centre
- financial institutions
- unit trusts
- investment trusts
- pension fund

164 Choose the synonym of the word: accumulate

- collect
- expect
- lend
- allow
- define

165 Complete the sentence:..... money first came into use in the form of receipts.

- token
- paper
- gold
- copper
- shell

166 Match the word to its definition. People who are very keen to do well in their job because they find it interesting.

- graduate
- motivated
- computer-literate
- unskilled
- numerate

167 Choose the antonym to the underlined word. I like working with figures.

- use
- hate
- spend
- learn
- defend

168 Complete the sentence: When the company is selling lots of cars, they ask us.....

- to apply for a job
- to work overtime
- to commute
- to buy shares
- to make a payment

169 Choose the synonym to the underlined word. Savers and borrowers are connected by financial intermediaries.

- brave
- fiscal
- local
- stable
- sole

170 Match the word combination to its definition. People who work well with other people.

- motivated
- team players
- self-starters
- computer-literate
- methodical

171 Choose the opposite for the underlined word. We hire new people after checking their references.

- expect
- fire
- sell
- pay
- drive

172 Complete the sentence: Wefor the job by completing an application form and sending it in.

- call
- apply
- cover
- offer
- send

173 Choose the synonym of the word: proprietor

- agent
- owner
- customer
- purchaser
- accountant

174 Match the word combination to its definition. People who've just left university.

- mogul
- graduate
- referee
- manager
- self-driven

175 Choose the synonym of the word: loan

- steak
- credit
- skill
- goal

dividend

176 Complete the sentence: The graduates might have in interesting subjects, but they have no work experience.

- benefit
 qualification
 appoint
 duty
 bonus

177 Match the word combination to its definition. The lowest amount allowed by the law.

- perks
 minimum wage
 tips
 fringe benefit
 compensation

178 Choose the synonym of the word: equity capital.

- basic salary
 joint stock
 capital market
 face value
 fringe benefit

179 Complete the sentence: We..... in national newspaper and on the Internet.

- reduce
 advertise
 approve
 pay

180 Complete the sentence: You need to acquire - get knowledge through doing things.

- specification
 experience
 commission
 severance
 remuneration

181 Make statement putting the words in the correct order: managers, offices, have, some, their, individual, own

- managers, have, offices, some, own, their, individual.
 some, managers, have, their, own, individual, offices.
 some, managers, have, offices, their, own, individual.
 their, individual, some, own, managers, have, offices.
 managers, offices, some, their, own, individual, have.

182 Match the word combination to its definition. A disagreement between management and labor.

- labor relations
 labor dispute
 labor costs

- labor leader
- labor shortage

183 Finance comprises two parts: finance and finance of economic entities.

- business
- public
- monetary
- control
- labor

184 . Match the word combination to its definition. A period when there are not enough people available to work.

- labor relations
- labor shortage
- labor dispute
- labor unrest
- labor costs

185 Choose the opposite for the word: comprise

- provide
- except
- cover
- estimate
- collect

186 Complete the sentence: Large areas where many people work together are called....

- banks
- open-plan offices
- office
- headquarters
- head-office

187 Complete the sentence: If workers refuse to work more than the normal number of hours it is called....

- stoppage
- overtime-ban
- walk-out
- payroll
- a strike

188 Choose the correct answer: What is the another name for the HRD?

- department of human resources
- personnel department
- human resources agency
- human support management
- personal company

189 Complete the sentence: Overtime is...

- a week-end

- the hours which a worker works more than normal hours.
- a day when you enjoy yourselves.
- the time when the working hours are over.
- the time when workers refuse to work more than normal hours.

190 Choose the correct definition: A strike, walk out or stoppage

- workers work hard.
- workers stop working for a time when they are not happy with pay or conditions.
- workers continue to work ,but more slowly
- workers strikes each-other during the work
- workers walk during the work

191 Complete the sentence: If the manager also receives benefits , the payment and the benefits form a

- profit
- severance package
- severance payment
- compensation
- compansation payment

192 Choose the right meaning of the word: nice perks

- It is commission
- It is free meals and free insurance
- It is salary in the work
- It is a tip.
- It is an overtime

193 Choose the right variant: It is known that ...

- accountants never use computers in the process of their calculations.
- accounting is a good profession.
- accounting doesn't demand being numerate.
- accounting isn't suitable for woman.
- there are not different methods of accounting.

194 Complete the sentence: If the manager reaches particular objectives for the company there may be

- fringe benefits
- performance-related bonuses
- remuneration
- compensation
- finger benefits

195 Complete the sentence: If the work involves doing the same things again and again it is.....

- exciting
- routine
- boring
- tough
- stimulating

196 Choose the correct answer: When did the coins come into use?

- In 1867.
- When a payment was made the cutting of metal into pieces of definite weight.
- In 1785.
- At the beginning of the century
- At different periods of time.

197 Choose the correct answer: What is function of pension funds?

- To limit companies buying shares in other companies.
- It is a scheme to which all workers contribute.
- To supply short or long term loans.
- To pay out interests made by policyholders.
- To insure companies.

198 Choose the correct prepositions: the one hand the customers have the right choice and they benefit the fact that competition keeps prices

- in, of, by, to
- on, of, from, to
- in, for, through, with
- on, in, at, with
- with, of, after, by

199 Choose the correct prepositions: Economic machines are subjecta business cycle that alternates periods rapid expansion and periods recession.

- for, among, of, of
- to, between, of, of
- during, of, from
- of, to, for, for
- during, to, between, between

200 Complete the sentence: I phoned to check on my application, but they said they'd already ... someone.

- deal
- recruited
- turndown
- applied
- headhunted

201 Goods have to be - moved from one place to another.

- supplied
- kept
- handled
- stored
- issued

202 Choose the synonym of the word "manage"

- demand
- control

- serve
- pay
- send

203 Choose the synonym of the word "percentage"

- goods
- interest
- rate
- currency
- price

204 Choose the synonym of the word "basic "

- top
- main
- High
- clear
- below

205 Match the job to its description: My work involves travelling a lot. It can be quite physically demanding, but I enjoy dealing with passengers.

- teacher
- flight attendant
- postwoman
- accountant
- software developer

206 Match the job to its description: My work involves getting up quite early in the morning , but I like being out in the open air. I walk two or three miles every day.

- flight attendant
- Postwoman
- accountant
- teacher
- software developer

207 . Complete the sentence: I'm not often – away from work due to illness.

- in work
- off work
- work for
- out of work
- at work

208 Choose the synonym of the word: important

- include
- supply
- become
- develop
- bring

209 Match the job to its description: My work is very stimulating and not at all repetitive. I see the

children learn and develop.

- software developer
- teacher
- postwoman
- flight attendant
- accountant

210 Complete the sentence: We need journalists who are very good at their job.

- lean
- talented
- trouble
- large
- dull

211 Complete the sentence:..... passes to the buyer when the final installment is paid.

- principal
- ownership
- expenditure
- leasing
- burden

212 . Choose the synonym of the underlined word: You need to acquire experience.

- delay
- get
- research
- change
- move

213 Match the word to its definition: The work is difficult and makes you tired.

- fascinating
- tough
- routin
- satisfying
- repetitive

214 Complete the sentence: He looked in the situations..... pages of the local newspaper.

- labor
- vacant
- process
- appoint
- apply

215 Choose the synonym to the underlined word. I run the development department.

- apply
- Manage
- involve
- think
- complete

216 Complete the sentence:..... are not limited companies and they do not issue shares.

- banks
- unit trusts
- investment trusts
- finance houses
- insurance companies

217 Complete the sentence: The issuing of new shares at no cost to the existing shareholders is called.....

- rights purchase
- bonus issue
- capital issue
- rights operate
- dividend issue

218 The main problem in economics is the question ofscarce recourses between competing uses.

- connecting
- allocating
- choosing
- discussing
- competing

219 Match the word to its definition. An estimate of national revenue and expenditure for the ensuing fiscal year.

- review
- budget
- payment
- share
- loan

220 Complete the sentence: is the most effective system in the world today.

- Utilizing resources
- Free enterprise or the market economy
- Economic growth
- Equitable distribution of revenues
- Production of goods

221 Match the job to its description. Meet with advertising agency to discuss new advertisements for the company's holidays.

- finance director
- marketing director
- customer service manager
- research director
- sales manager

222 Complete the sentence:Finance is

- the network of institutions

- the provision of money when it is needed
- the provision of essential services.
- the economic system.
- the budget.

223 Make statements putting the words in the correct order: capital market, and, commercial banks, the, turns, to, the, business companies, to, assist

- Business companies, turn, the, capital market, to, and, the, commercial banks, to, assist, them.
- Business companies, turns, to, the, capital market, and, the, commercial banks, to, assist, them
- Business companies, to, the, capital market, turn, and, the, commercial banks, to, assist, them.
- Business, companies, turns, capital market, to, the, and, the, commercial banks, to, assist, them.
- Commercial banks, turns, to, the, capital market, and, the, business companies, to, assist, them.

224 Complete the sentence: Loans can be

- bills of exchange.
- short term and long-term ones.
- the sources of loans.
- hire purchases.
- trade credits.

225 Make statements putting the words in the correct order: the, widely used, a bank overdraft, is, type, short term finance, of, most

- of, short term finance, a bank overdraft, the most, widely used, type, is.
- a bank overdraft, is, the most, widely used, type, of, short term finance
- is, the most, widely used, type, a bank overdraft, of, short term finance.
- the most, widely used, short term finance, of, type, is, a bank overdraft
- widely used, type, of, short term finance, is, the most, a bank overdraft.

226 Complete the sentence: Part of the company's profit is paid to.....as a.....

- shareholders,deposit
- shareholders,dividend
- banks,regular receipt
- financial institutions,payment
- business companies,deposit

227 Choose the correct answer: What force of the market keeps prices close to costs?

- business cycle
- competition
- freedom of enterprise
- law of supply
- labour force

228 Choose the correct answer: What economic system economists consider the most effective in the world today?

- monetary policy
- free enterprise
- competition
- fiscal policy
- law of supply

229 Choose the correct answer: What economic system makes producers and suppliers of scarce resources utilize them economically?

- law of demand
- competition
- law of supply
- free enterprise
- fiscal policy

230 Complete the sentence: A does not finish after a fixed period.

- repetitive job
- permanent job
- full-time job
- part-time job
- temporary job

231 Complete the sentence: If the work is interesting and gives positive feelings it is....

- demanding
- fascinating
- boring
- repetitive
- tough

232 Complete the sentence: The system ofmeans you can work when you want, within certain limits.

- permanent work
- flexitime
- shifts
- temporary work
- part-time job

233 Complete the sentence: One of the reasons for which indebted Third World countries are unable to service their debts with Western commercial banks is.....

- encouraging of economic relations
- rising of interest rates
- depreciation of properties
- promoting employment in a range of industries
- withdrawal of national inflow

234 Complete the sentence: In Britain, executives with very high pay and benefits may be referred to as

- savers
- fat cats
- graduates
- referees
- policyholders

235 Complete the sentence: Each member country is obliged to....

- start to lend billions of dollars.

- contribute a certain amount –a quota.
- pay the interest on existing loans.
- borrow foreign currencies from the fund.
- write off some loans.

236 Complete the sentence: Most employees....

- sell goods on Sundays.
- have a five-day working week.
- traditionally work different hours.
- demand that the Sunday trading rules should be abolished in the UK
- close their business and shops.

237 Complete the sentence: After the huge rise in oil prices in 1973, many developing countries needed to borrow more money to pay for their.....

- agricultural goods
- imported oil
- principal
- existing loans
- interest rates

238 Choose the opposite of the word ‘lack’

- part
- scarcity
- majority
- market
- travel

239 Choose the synonym of the word "utilize"

- form
- use
- bring
- demand
- put

240 Choose the opposite of the word: lend

- exceed
- borrow
- collect
- negotiate
- determine

241 Complete the sentence: Medical insurance and a company car are the types of the

- salary
- fringe benefits
- bonuses
- wages
- pay

242 Make sentences putting the words in correct order: the, Second, World, set, up, during, the, War,

IMF

- IMF, was, the, set, during, the World, Second, War, up
- the, IMF, was, set, up, during, the, Second, World, War
- IMF, Second, War, the, during, up, the, World, set, was
- Second, during, War, the, was, up, set, the, World, IMF
- the, War, was, the, Second, World, during, set, up, IMF

243 Complete the sentence: may be classified as material resources and labor resources.

- Transaction
- Economic resources
- Labor forces
- Social security
- Economic growth

244 Complete the sentence:of resources makes it necessary to save them.

- Social security
- Scarcity
- Allocation
- Solution
- Distribution

245 Complete the sentence: If exceeds supply, the price tends to rise.

- income
- demand
- revenue
- competition
- benefit

246 Complete the sentence: When exceeds demand the price tends to fall.0

- unemployment
- supply
- wants
- transaction
- recession

247 Complete the sentence:..... don't always run smoothly.

- Economic growth
- Economic machines
- Price mechanism
- Market economy
- Economic policy

248 Complete the sentence: There are different in the world.

- labour forces
- economic systems
- economic policy
- social security
- market economy

249 Complete the sentence: are free to choose whom to buy from and sell to.

- Labour force
- Businesses
- Solution
- Production costs
- Transaction

250 Complete the sentence: If an is to perform well it must deal with many economic challenges.

- consumer preferences
- economic system
- economic resources
- unemployment
- natural resources

251 Choose the correct variant: əks elətdirmək; отражать

- exceed
- govern
- alternate
- reflect
- demand

252 Match the word to its definition. An occasion when two or more people or things communicate with or react to each other.

- denomination
- recession
- input
- interaction
- expansion

253 Choose the synonym of the word "wants":

- labour force
- demands
- wages
- income
- labour resources

254 Choose the synonym of the word "total":

- unfinished
- complete
- partial
- incomplete
- limited

255 Choose the correct variant: Bölgü, yerbəyer etmə; распределение, выделение(ресурсов)

- scarcity
- allocation
- transaction
- revenue

solution

256 Choose the correct variant: Sahibkarlıq; предпринимательство .

- sophisticated technology
 entrepreneurship
 employment;
 unemployment
 business cycle

257 Choose the correct variant: işçi güvvəsi; рабочая сила.

- social security
 labor force
 employment
 free enterprise
 labor resources

258 Choose the correct variant: artıq olmaq, keçmək, ötmək; превышать;

- utilize
 exceed
 reflect
 benefit
 compete

259 Choose the correct variant: azad sahibkarlıq; свободное предпринимательство

- rapid expansion
 free enterprise
 economic policy
 sophisticated technology
 social security

260 Choose the correct variant: çətin məsələ, problem, çağırış; сложная задача, проблема, вызов;

- input
 challenge
 recession
 interaction
 income

261 Complete the sentence: Bigger domination coins are made from cupronickel and usually called ...

- paper money
 silver
 shell
 bronze
 gold

262 Complete the sentence: The shells threaded into strings or belts called wampum.

- be
 were
 is

- was
- has

263 Complete the sentence: At first coins ... worth their face value as metal.

- be
- were
- is
- was
- has

264 Complete the sentence: When a payment ... made the cutting of the metal into pieces of definite weight and so coins came into use.

- will be
- was
- being
- be
- has

265 Complete the sentence: At different periods of time and in different parts of the world many different commodities served as money.

- has
- have
- be
- having
- being

266 Complete the sentence: After goldsmiths bankers their receipts became banknotes.

- is becoming
- became
- becoming
- to become
- becomes

267 Complete the sentence:was used by early settlers in North America.

- Banknotes
- Shell money
- Coins
- Gold
- Paper money

268 Complete the sentence: underline that to serve effectively as money, a commodity should be fairly durable, easily divisible and portable.

- The settlers
- The experts
- The buyers
- The sellers
- The producers

269 Choose the correct variant : pul məziyyəti(dəyəri); достоинство(денег)

- token coin
- denomination
- commodity money
- asset
- shell money

270 Choose the correct variant : zərgər; ювелир

- shareholder
- goldsmith
- settler
- consumer
- intermediary

271 Choose the correct variant: nominal dəuər; нарицательная цена

- means of payment
- face value
- store of value
- unit of account
- commodity money

272 Choose the correct variant: aradan ɟıxarmaq; вытеснять занимать(чего либо)место

- save
- supersede
- invent
- exceed
- protect

273 Choose the correct variant: köhnəlməuən; неизнашивающийся

- limited
- hard-wearing
- precious
- portable
- divisible

274 Choose the correct variant: ödəmə vasitəsi; средство платежа

- commodity money
- means of payment
- store of value
- denomination
- unit of account

275 Choose the correct variant: xırda pul; разменная монета

- commodity money
- token money
- shell
- beads
- pelts

276 Choose the correct variant Here, Kerstin ... about her job.

- had talking
- talks
- to talk
- has talking
- have talked

277 Complete the sentence: I a large European car maker.

- work out
- work for
- work of
- to work
- work under

278 Complete the sentence: I a lot of different people in the company.

- deal about
- deal with
- deal in
- deal for
- deal on

279 Complete the sentence: The economy fast.

- will be grow
- is growing
- to grow
- had grew
- shall be growing

280 Choose the correct answer. These figures ... the price of oil from 1970 to 1986.

- have been shown
- show
- to show
- has showed
- had been shown

281 Complete the sentence: In general, higher oil prices the economy produce in a way that uses less oil.

- have been made
- make
- makes
- making
- being made

282 Complete the sentence: I work by train and subway.

- go on
- go to
- go
- go in
- to go

283 Complete the sentence: I a team of designers.

- finish
- manage
- work
- go
- find

284 Complete the sentence: We all have to clock and clock every day.

- at, out
- in, out
- on to
- to, on
- of, for

285 Complete the sentence: I ... to work every day.

- Require
- commute
- demand
- pass
- deal

286 Choose the correct variant: rəhbərlik etmək, руководить

- to commute
- to manage
- to hire
- to fire
- to satisfy

287 Choose the correct variant: dağışdırıcı, скучный

- Fascinating
- dull
- exciting
- satisfying
- demanding

288 Choose the correct variant: ağır, трудный

- dull
- hard
- exciting
- interesting
- repetitive

289 Choose the correct variant: nümayəndə, кандидат

- Worker
- candidate
- employee
- agency
- recruiter

290 Choose the correct variant: I work shifts.

- at
- in
- bunder
- for
- of

291 Choose the correct variant: iş, служба

- Telecommute
- employment
- shift
- clock
- application

292 Choose the correct variant: boş, свободный

- Tiring
- vacant
- dull
- hard
- interesting

293 Choose the correct answer. We ... in national newspapers.

- Force
- advertise
- recruit
- count
- complete

294 Choose the correct variant: tələbat, потребность

- Transaction
- wants
- save
- solution
- price

295 Choose the correct variant: təmin etmək, обеспечивать

- to use
- to provide
- to allocate
- to change
- to increase

296 Complete the sentence: is an important commodity in modern economies.

- Organization
- oil
- barrel
- competition
- car

297 Complete the sentence: is the study of how people choose to allocate scarce resources to satisfy their unlimited wants.

- Transaction
- economics
- resource
- price
- commodity

298 Complete the sentence: It is difficult ... from one shift to another.

- Changes
- changing
- change
- have changed
- are changing

299 Complete the sentence: We ... at any time before eleven.

- are starting
- can start
- starts
- is starting
- are started

300 Complete the sentence: Economics is the study of how people choose ... scarce resources to satisfy their unlimited wants.

- have allocated
- to allocate
- allocated
- allocates
- is allocating

301 Complete the sentence: Economic activity ... on the assumption of cheap and abundant oil.

- were organized
- was organized
- to organize
- will organize
- is organizing

302 Complete the sentence: Tel Italia has reorganized and ... in order to become flatter.

- Restructuring
- restructured
- will restructuring
- restructures
- is restructuring

303 Complete the sentence: Tel Italia restructured in order to become - with fewer, more productive employees.

- retire
- ladder

- leaner
- senior
- fired

304 Complete the sentence: are good at working on their own

- Motivated
- self-starters
- methodical
- computer-literate
- numerate

305 Complete the sentence:people are good with numbers.

- team players
- numerate
- motivated
- computer-literate
- proactive

306 Complete the sentence: People who work well with other people are

- motivated
- computer literate
- self-starters
- Numerate
- numerate
- team players

307 Choose the correct variant: maliyuә (финанс)

- shares
- finance
- asset
- instrument
- Banks

308 Choose the correct variant: бүдсә (бюджет)

- Imports
- budget
- capital
- commodity
- exports

309 Choose the correct variant: әskik (дефицит, недостаток)

- benefit
- deficit
- revenue
- fiscal
- resource

310 Choose the correct variant: хәрс (затраты, расходы)

- Price

- expenditure
- business
- value
- payment

311 Choose the correct variant: təmin etmə (снабжение)

- Deficit
- provision
- policy
- economy
- income

312 Complete the sentence: These institutions money in different ways.

- has provided
- provide
- provided
- was provided
- is provided

313 Complete the sentence: There are many important which provide finance for companies.

- household
- financial institutions
- monetary relations
- households
- source

314 Choose the correct variant: paylanma (распределение)

- Supply
- distribution
- condition
- market
- demand

315 Complete the sentence: They receive immediatefrom a finance house.

- budget
- payment
- impact
- policy
- tip

316 Choose the correct variant: maliyuə evi (финансовый)

- pension fund
- finance house
- economic entity
- social policy
- fiscal year

317 Choose the correct variant: təqaüd fondu (пенсионный фонд)

- finance companies

- pension fund
- public finance
- insurance companies
- mutual funds

318 Sual: Choose the correct variant. Firms immediate payment from a finance house.

- was received
- receive
- receives
- has receiving
- is received

319 Complete the sentence: There are many other special financial institutions which provide finance for

- revenue
- companies
- entities
- unit households
- policy

320 Complete the sentence: It is the finance house which collects the regular installments paid by the

- producer
- purchaser
- shareholder
- provider
- investor

321 Complete the sentence: When exceeds the revenue the budget has a deficit.

- banks
- expenditure
- functions
- preparation
- entity

322 Match the word to its definition. The ordinary work supporting a company's activities.

- recruitment
- staff
- administration
- commission
- commuter

323 Choose the correct variant: yeni məskunlaşmış adam; поселенец

- insurer
- goldsmith
- customer
- settler
- shareholder

324 Choose the synonym of the word: important

- tiny
- necessary
- useless
- different
- various

325 Choose the synonym of the word: different

- useful
- various
- useless
- same
- significant

326 Choose the synonym of the word: necessary

- different
- important
- difficult
- easy
- useless

327 Choose synonym of the word. challenges.

- products
- problems
- resources
- policies
- changes

328 Choose the synonyms of the words: competition , producers

- recession, confer
- rivalry, manufactures
- contest, merchants
- comprehension, consumers
- completion, sellers

329 Choose the opposite for the word: piece

- goal
- cost
- revenue
- cashflow
- whole

330 Match the word to its definition. A document that you get from someone showing that you have given them money or goods.

- asset
- overdraft
- policy
- loan

receipt

331 Complete the sentence: Credit cards and debit cards are forms of

- wampum
- precious metals
- gold coins
- plastic money
- token coins

332 Choose the synonym of the word: solid

- soft
- hard
- major
- total
- required

333 Choose the synonym to the word. run

- involve
- Manage
- apply
- complete
- think

334 Choose the opposite for the word. like

- learn
- hate
- use
- defend
- spend

335 Choose the synonym of the word. difficult

- dull
- easy
- hard
- fascinating
- distinct

336 Choose the correct variant: A software designer in an Internet company. Has to be in the office.

- flight
- work under a flexitime system
- post-woman
- accountant
- teacher

337 Choose the opposite for the word: comprise

- provide
- cover
- except
- estimate

collect

338 . Choose the synonym of the word: acquire

- get
- move
- delay
- change
- research

339 Match the word to its definition. The amount of money that company makes in a period of time.

- provision
- turnover
- allocation
- receipt
- recruitment

340 Choose the opposite for the word. hire

- expect
- sell
- pay
- drive
- fire

341 Choose the synonym to the word. financial

- fiscal
- brave
- sole
- stable
- local

342 Complete the sentence: When exceeds demand the price tends to fall.

- unemployment
- transaction
- wants
- supply
- recession

343 Choose the correct variant : зəргəр; ювелир

- intermediary
- consumer
- settler
- goldsmith
- intermediary

344 Complete the sentence: When a payment ... made the cutting of the metal into pieces of definite weight and so coins came into use.

- was
- has
- be

being

345 Choose the correct variant: maliyyә (финанс)

- asset
- money
- instrument
- finance
- Banks