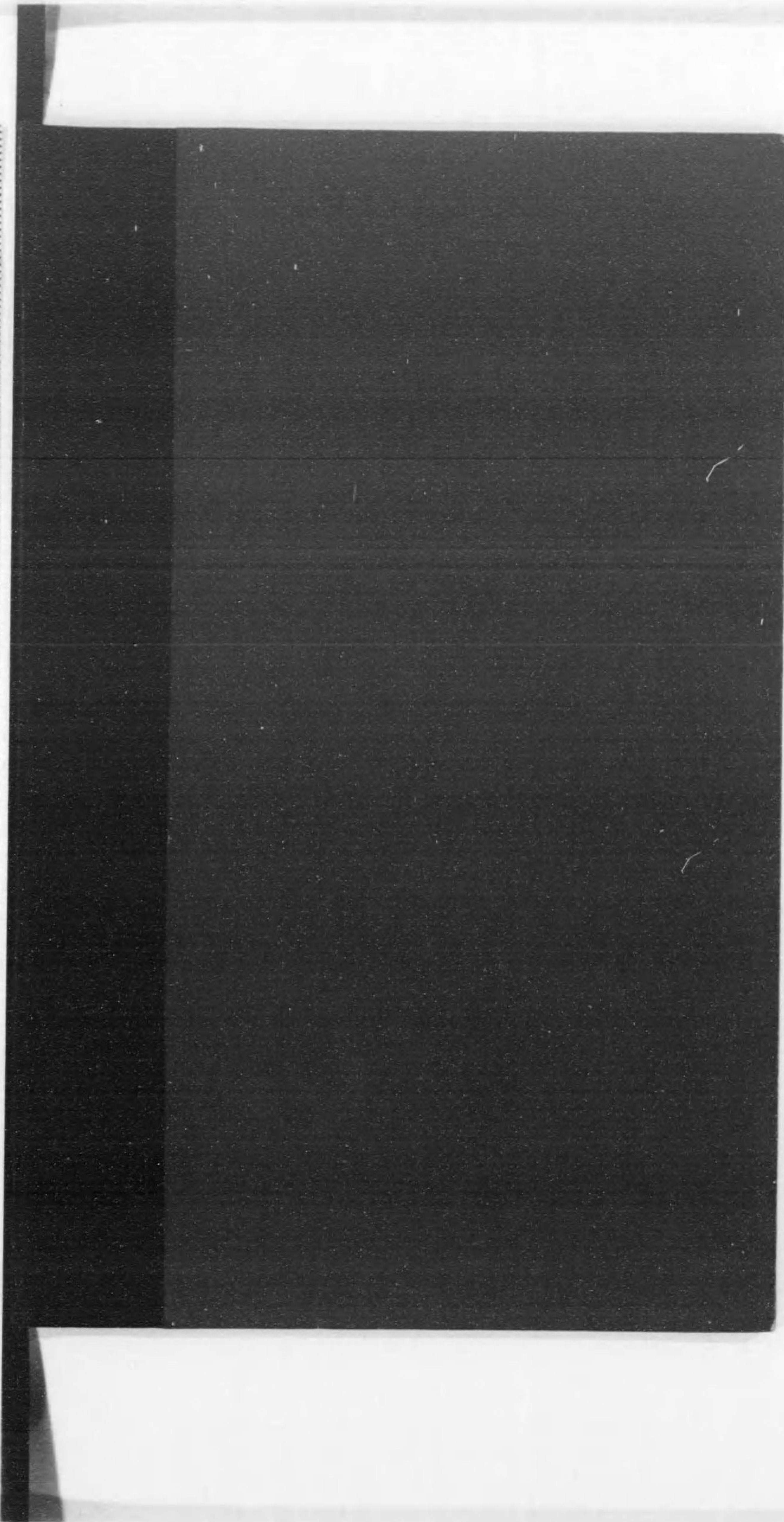




始





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改訂 銀行英語會話及書翰文



大正  
12.11.30  
内交



## PREFACE.

The contents of this book are all based on the actual experiences the writer had in banks, and so each conversation and correspondence contained in this book will be of practical use to the reader.

In view of the increasing transactions in foreign exchanges, more spaces have been devoted to foreign exchange business than to domestic transactions.

J. F.

Osaka, November 10, 1923.



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VOCABULARY

單語

Acceptance	引受。引受手形。
Acceptance credit	引受信用狀。
Acceptor	引受人。
Account	勘定。
Account current	當座勘定。
√ Accountant	計算方。
Accommodation bill	融通手形。
√ Advance	前貸金。立替金。
Advice	報告。通知。
Advice of payment	支拂報告。
Advice of collection	取立報告。
Advice of draft (T. T.) drawn	送金手形(電信送金)取組通知。
Application	申込。依頼。
Application form (blank)	申込書。
Application for T.T.	電信爲替申込書。
Applicant	申込者。
Arbitrage of exchange	爲替の裁定。
Assets	資産。
Average due date	平均勘定日。
Average rate	平均相場。
Balance	残高。
Balance sheet	残高表。
Bank	銀行。
Banker	銀行家。



Bank note	銀行券。
Bank of issue	發行銀行。
∪ Bank rate	中央銀行割引利率。
Banker's confirmed credit	銀行確定信用狀。
∪ Bar silver	銀塊。
∪ Bar gold	金塊。
∪ Beneficiary	被支拂人 (爲替の)。
Bill	手形。書出し。
Bill of exchange	爲替手形。
Bills payable	支拂手形。
Bills receivable	受取手形。
Bills for collection	取立手形。
Bill of lading	船荷証券。
Bills bought	買入手形。
Bills discounted	割引手形。
Bond	公債。
Book	帳簿。
Broker	仲買人。
Brokerage	仲買料。
Capital	資本金。
Capital paid-up	拂込資本金。
Capital subscribed	應募資本金。
∪ Capital uncalled-up	未拂込資本金。
Capitalist	資本家。
Cash	現金。

Cashier	出納方。
Cash department	出納課。
Cashier order	出納方支拂指圖書。
Cash book	出納帳。
Cheque	小切手。
Certified cheque	保証小切手。
Crossed cheque	横線小切手。
∪ Certificate	証書。
∪ Clean bill	無担保付手形。
Clean credit	無荷爲替信用狀。
Clearing house	手形交換所。
Clearing bank	交換所加名銀行。
Client	顧客。
Customer	同上。
Coin	貨幣。
Copper coin	銅貨。
Commission	口錢。
Correspondent account	取引先勘定。
∪ Coupon	利札。
∪ Cum dividend	配當金附。
Convertible paper currency	兌換紙幣。
∪ Council bills	印度政府發行爲替手形。
Credit	信用。貸方。信用狀。
∪ Credit note	貸記通知書。
∪ Credit slip	入金票。



Creditor	貸方。
↪ Cross rate	甲地から見て乙丙間の爲替相場。
Currency	通貨。
Current deposit account	當座預金勘定。
Current rate of exchange	市場爲替相場。
Circular letter of credit	巡回信用状。
Days of grace	恩惠猶豫日。
Day to day money	翌日拂 コールマネー。
Day book	日記帳。
Debenture	債券。
Debit	借方。借記す。
Debit note	借記通知書。
Debtor	借方。
Demand draft	參着拂手形。
Deposit	預金。
Deposit account	預金勘定。
Deposit certificate (receipt)	預金証書。
Depositor	預金者。
Director	重役。取締役。
Discount	割引。
Discount rate	割引歩合。
Dividend	配當金。
Dishonoured bill	不渡手形。
Document	証書。
Documentary bill	荷爲替手形。

Documentary credit	荷爲替信用状。
↪ Domiciled bill	支拂地指定手形。
Domestic exchange	内國爲替。
Draft	爲替手形。
Drawer	振出人。
Drawee	名宛人。
↪ Due date	支拂期日。
Endorse (Endorsement)	裏書する。裏書。
Endorser	裏書人。
Endorsee	被裏書人。
Exchange	爲替。
Exchange rate (quotation)	爲替相場。
Exchange broker	爲替仲買人。
Export bill	輸出手形。
Export account	輸出勘定。
↪ Exchequer bill	國庫証券。
Ex-coupon	利札落。
Ex-dividend	配當落。
Ex-interest	利子落。
↪ Face value	額面額。
Fee (charge)	手数料。
Free of charge	無手数料。
Free mint	自由鑄造。
Finance Department	大藏省。
Finance bill	財政手形。



Fine gold	純金。
Fire insurance	火災保險。
First class paper	第一流手形。
Fixed deposit	定期預金。
Floating capital	流動資本。
Foreign exchange	外國爲替。
Foreign bill of exchange	外國爲替手形。
Form of application	申込書。
Gilt-edged securities	第一流証券。
Gold coin	金貨。
Gold standard	金本位。
Gold point (Specie point)	現送点。
Hypothec Bank	興業銀行。
House bill	同一商店の本店又は支店に宛てたる手形。
Import bill	輸入手形。
Import account	輸入勘定。
Inconvertible paper currency	不換紙幣。
Inland bill	内國手形。
Insurance policy	保險狀。
Interest	利子。
Interest rate	利率。
Interest bill	利付爲替手形。
Interest warrant	利子拂渡証券。
Interim dividend	仮配當金。
Invoice	送り狀。

I. O. U.	借金証書。
Journal book	仕譯帳。
Legal tender	法貨。
Letter of credit	信用狀。
Letter of attorney	委任狀。
Letter of introduction	紹介狀。
Letter of hypothecation	担保品差入証。
Letter of guarantee	保証狀。
Liabilities	負債。債務。
Loan	借入金。
Long dated bill	長期手形。
Long exchange	長期手形爲替相場。
Marine insurance	海上保險。
Marine insurance policy	海上保險狀。
Manager	支配人。
Managing director	常務取締役。
Market price	市價。
Maturity	期日。
Mint	造幣局。
Mint par	純分比價。
Money rate	金利。
Money market	金融市場。
Moratorium	手形支拂猶豫。
Mortgage	抵當權。
Mortgagor	抵當權設定者。
Mortgagee	抵當權者。



Negotiable documents	讓渡可能書類。
Nominal rate	名稱相場。
Overdraft account	借越勘定。
Paper currency (Paper money)	紙幣。
Par of exchange	爲替平價相場。
Pass book	通帳。
Par value	平價。
Payee	被支拂人。
Payer	支拂人。
Paying in slip	振込票。
Per annum	年歩。
Per diem	日歩。
Policy holder	保險狀所持者。
Post-dated bill	事後月日手形。
Power of attorney	委任狀。
Preferred stock	優先株式。
Premium	打歩。
Prepaid interest	前拂利子。
Private bank	個人銀行。
Profit and loss account	損益勘定。
Promissory note	約束手形。
Protest	拒絕証書。
Public accountant	公認計算方。
Rate of interest	利子歩合。
Rate of exchange	爲替相場。

Registered bond	記名公債。
Remittance	送金。
Remittor	送金人。
Remittee	送金受取人。
Rebate of interest	利息割戻。
Reserve fund	積立金。
Revolving credit	循環信用狀。
Scrip	仮株券。
Security	担保品。有價証券。
Shares	株式。
Share broker	株式仲買人。
Share certificate	株券。
Shareholders	株主。
Short dated bill	短期手形。
Short money	短期コールマネー
Sight bill	一覽拂手形。
Sola bill	一通發行手形。
Stale cheque	期限經過小切手。
Statement of accounts	勘定書。
Stock exchange	株式取引所。
Suspense account	未決勘定。
Telegraphic transfer (T.T.)	電信送金。
Token money	補助貨幣。
Transfer slip.	振替票。
Treasury bills	大藏省証券。
Usance	手形支拂期間。



## CASHING

Customer: Good morning. Please receive these cheques into my current deposit account.

Bank teller: Good morning, Sir. What is the total amount?

C: The amount is five thousand and three hundred yen in all.

B: Have you brought your paying in slip book?

C: No; it is all used up. Please give me a new book.

B: The cheque is of the date of to-morrow. We cannot receive a post-dated cheque.

C: Is that cheque post-dated? I did not notice of it. The drawer, I think, had no intention of dating it so; but he was simply mistaken. I will get it corrected.

B: The cheque is payable to the order, so it needs your proper endorsement.

B: The cheque is payable in Kobe. Please

## 〔 註 〕

Please receive these cheques (I Please accept these cheques  
と云つてもよい。

Cheque (I check とも綴る。

It is all used up (皆使用しました) (I It is exhausted と云つても可い。

## 出 納

客。お早よう、此の小切手を私の當座勘定へ御受入れ下さい

銀行出納係。お早よう、合計で幾何ですか

客。合計五千三百圓です

銀。振込帳を御持参に爲りましたか

客。否。もう使用済ですからどうか新しい振込帳を下さい

銀。此の小切手は明日の日附になつて居ります、事後日附の小切手は御受入れ出来ません

客。小切手は事後月日になつて居りましたか、氣付きませんでした、振出入は故意に左様日附したのではありません、間違つたのです、訂正して来ませう

銀。此小切手は指圖人拂になつて居りますから正式に裏書を願ひます

銀。此の小切手は神戸拂になつて居りますから左様御承知を

Post-dated cheque 「事後月日小切手」, 「事前月日小切手」は ante dated cheque といふ。

The drawer had no intention of dating it so (振出入は左様日附する意志はなかつた) (I The drawer did not purposely date it so ともいへる。

Correct 訂正する。



take note of this. Interest on the deposit will be allowed after it is collected and you are requested not to draw out this amount until collected.

C: Please cash the cheque.

B: We will pay you cash here; but please present it at the window of the Deposit Department.

B: Please endorse the cheque.

B: The cheque is payable to order, and as we cannot identify whether you are the legitimate holder or not, we hope you will collect the cheque through your bank.

C: I have come from Kobe and therefore I have no bank connection in this city. But I am in need of the money to-day. Can't you give me your demand draft on Kobe, if you are unable to give me cash?

B: If it meets with your requirements, we can do so, but the draft shall be made payable to order.

[ 註 ]

Allow は「許す」で allow interest は「利子を附ける」ことになる。

After it is collected 「取立の上」.

Draw out 「引出す」.

Please present it 「呈示して下さい」.

願ひます、利子は取立の上御附け致します、尙此小切手取立後迄此金額を御振出し無きやうに願ひます

客。此小切手を御支拂ひ下さい

銀。此處で御支拂ひ申しますが、どうぞ小切手は預金係の窓へ御出し下さい

銀。どうぞ裏書を願ひます

銀。此の小切手は指圖人拂に爲つて居りますがあなたが正當の所持人であるか否や確められませんから何卒貴下の御取引銀行を経て御取立を願ひます

客。私は神戸から來ましたから當地には取引銀行はありません、併し此金は今日必要ですから現金を戴けなければ神戸渡りの参着拂爲替手形を載く譯に参りませんか

銀。夫れで間に會ひますれば、さう致しませう、しかし手形は指圖人拂に爲りますが

Endorse 「裏書」, indorse さも書く。

Payable to order 「指圖人拂」.

We cannot identify 「確められない」.

Legitimate holders 正當の所持人, bona fide holder さもいふ。

Bank connection 銀行取引。



C: That will be all right, for I have several bank connections in Kobe.

B: The cheque is crossed, so we cannot pay it unless it is presented through some bank.

C: Is that so? Then, I will deposit it into my bank.

C: Will you favour me by changing this one hundred yen note for one yen notes?

B: Yes; we can exchange it.

B: We are sorry; one yen notes are scarce at present. So, if you like, we shall give you fifty yen in one yen notes and the balance in fifty sen notes.

C: Thank you very much; that will meet with my purpose.

C: I am sorry to trouble you, but please exchange the one yen for ten sen coins.

B: Yes; shall we give you also copper coins for ten sen?

## 〔 註 〕

Is crossed 「横線してある」.

Will you favour me by changing this [I Please change this の意である.

Exchange 「両替する」 [I change と同意義.

客。神戸には取引銀行が数軒ありますから夫れで結構です

銀。此の小切手は横線してありますから銀行でなければ御支拂ひ致し兼ねます

客。さうですか、では私の取引銀行へ振込みませう

客。この百圓紙幣を壹圓札に兩替して下さいませんか

銀。はい宜しうございます

銀。御氣の毒ですが此頃は壹圓紙幣は尠ないですから、若し御希望ならば、五拾圓だけ壹圓紙幣で残りを五拾錢紙幣で上げませう

客。難有う、夫れで間に會ひます

客。御面倒ですが、壹圓を拾錢銀貨に交換を願ひます

銀。はい、そして拾錢だけ銅貨を上げませうか

Are scarce 「尠ない」. are few さ云つてもよい.

At present 「目下」. at the present time さもいふ.

Balance 「残り」 [I remainder さして可い.

That will meet with my purpose 「私の目的に適ひます」. That will answer my purpose さもいふ.



C: Yes, please do so. As the copper coins are very few in the market at the present time we often meet with much inconvenience, if we do not always carry some of them.

C: Why is it that silver coins are at present very scarce in circulation?

B: The advance in the price of silver seems to have necessitated the mint to curtail the coinage, hence such shortage of silver coins in the market.

C: The mint issues too many kinds of token money. Don't you think so?

B: Yes, quite true. We are meeting not a small inconvenience in handling small coins.

C: Isn't this a counterfeit coin?

B: Let me see it. No, this is a genuine coin.

## 〔 註 〕

Copper coins 「銅貨」, silver coins 「銀貨」, gold coins 「金貨」.  
Inconvenience 「不便」, convenience は 「便利」 である。  
In circulation 「流通」  
Advance 「騰貴」.  
Have necessitated 「餘儀なくせしめた」.

客。はい、どうぞさう願ひます、此頃市中に銅貨の流通が寡ないですから常に銅貨を多少持つて居ないと不便なことがあります

客。此頃銀貨の流通の少ないのは何故ですか

銀。銀塊の値段の騰貴の爲め造幣局は鑄造額を減じたのでせう其の爲め市中に銀貨が寡ないのでせう

客。造幣局はあまり多種類の補助貨幣を作るではありませんか

銀。全くです、小錢取扱上大變に不便を感じてゐます

客。これは贋造貨幣ではありませんか

銀。一寸見せて下さい、これは眞正の貨幣です

Mint 「造幣局」.

Curtail 「減ずる」, reduce さもいふ.

Token money 「補助貨」.

Counterfeit coin 「贋造貨幣」.

Genuine coin 「眞正貨幣」.



## DEPOSITS

Customer: I should like to deposit one thousand yen with your bank.

Bank clerk: What kind of deposit do you wish to make?

C: I wish to deposit it in a petty current deposit account.

B: Please write your name and address on this form.

C: What is the rate of interest that you allow on the deposit?

B: We pay interest on the deposit at the rate of one sen a day.

B: This is the pass book. Please bring the pass book each time you want to deposit or to withdraw money. These are receipt forms. When you are to draw out money from the account please sign yourself on the receipt.

B: If the pass book is stolen or lost, please inform the bank of it without any delay.

## 〔註〕

What kind of deposit (ごういふ種類の預金) は What sort of deposit さもいへる.

Address 「住所」.

What is the rate of interest? は What is the interest rate さいつても可い.

## 預 金

客。壹千圓預金したいのですが

銀。ごういふ種類の預金ですか

客。小口當座預金に御預けしたいのです

銀。此の用紙に御名前と住所を御書き下さい

客。預金の利率は幾何ですか

銀。日歩壹錢の割合で利子を附けます

銀。是れは通帳です、御預けの時又は御引出しの際は此の通帳を御持参下さい、是れは請取証用紙です、金を御引出しの際はどうか此の請取証に御署名を願ひます

銀。若し通帳を盗難又は紛失した節は遅延なく銀行へ御届け下さい

At the rate of 「の割合にて」.

A day (一日に付) は per diem さもいふ.

Pass book 「通帳」.

Withdraw money 「金を引出す」.

Receipt forms 「受取証用紙」.



C: I want to draw out money from the petty current account; please give me a receipt blank.

B: How much would you like to withdraw?

C: Three hundred you. Where shall I sign?

B: Please write the amount here and your signature on this part.

C: I want to open a current deposit account in your bank. Can you open the account?

B: May we ask your name and address, and your business? Did some one introduce you to the bank?

C: Here is my name card. I have recently opened import and export business. Mr. Iwata of the firm of Messrs. Iwata & Co., has recommended me to open account with your bank.

B: We are pleased to open a current account for you. This is a specimen signature form.

〔 註 〕

Receipt blank (請取証用紙) は receipt form と同意義。

Sign は「署名する」で signature は「署名」である。

Introduce「紹介する」。この場合 recommend としてもよい。

I have recently opened「最近開設しました」。

客。私は小口預金勘定から金を引出したいですから受取証用紙を下さい。

銀。幾何程お引出しになりますか

客。三百圓です、何所へ署名しますか

銀。此所へ金高をそして此の處へ御署名を願ひます

客。當座勘定を開きたいですが、開いて戴けますか

銀。どうか、お名前と御住所とそして御商賣を御聞かせ下さい、誰れか貴殿を當行へ紹介致しましたか

客。是れは私の名刺です、近頃輸出入商を開始しました、岩田商會の岩田氏が御行と勘定を開く様に薦めました

銀。當座勘定を御開き申ませう、之れは筆蹟見本用紙です

Import and export business「輸出入商」。

We are pleased to open は we are glad to open さいつても可い。

Specimen signature「筆蹟見本」。



B: We want this application furnished by you for opening the current account. Please have it countersigned by the gentleman who has introduced you to this bank.

C: Very well. Here is a cheque for ten thousand yen. Please receive this into my account. I will send you later on the forms duly signed.

C: Can't you afford me the facility of overdrawing my current account?

B: We can do so provided you furnish us with some security.

C: I can furnish you with 100 shares of the Kanegafuchi Spinning Co. How much can you allow me to overdraw on the security?

B: The market price of the share to-day stands at three hundred yen, but, as this share is subject to much fluctuations, we can allow you to over-

## 〔 註 〕

Application 「申込書」.

Furnish 「提供する」.

Countersign 「副署する」.

Later on 「後より」. afterward さもいふ.

Duly signed 「署名の上」.

銀。此當座勘定申込書を御差入れ願ひます、ごうか、それには貴下の紹介者の御署名も御願ひします

客。宜しうございます、爰に小切手壹萬圓でございます、ごうか、勘定へ御受入れ下さい、諸用紙は後刻署名の上御届け致します

客。當座勘定借越を御許し下さいませんか

銀。何にか擔保を御差入れ下されば御許し致します

客。鐘紡の株券百株差入れます、夫れに對して幾何程迄借越を御許し下さいますか

銀。此株の相場は今日參百圓ですが此株は變動が激しいですから貳萬圓迄貸越を御許し致します、勿論市價が下落すれば限度も減額します

Facility of overdrawing 「借越の便宜」.

Provided you furnish us with some security 「担保品を提供するならば」.

On the security 「担保品に對して」.

Fluctuation 「變動」.



draw up to only twenty thousand yen. Of course, we would reduce the limit if the market price should go down.

C: Your limit is sufficient enough. I will send you the shares by and by. Please give me the application form which I have to furnish you with.

C: What is the rate of interest you charge for the overdraft of account?

B: We charge 2 sen; and the interest is to be accounted for quarterly a year.

C: What is the rate of interest you allow on the fixed deposit for one year?

B: What is the amount that you wish to deposit?

C: Ten thousand yen. But, if you would allow me a favourable rate I would deposit much more.

B: We will give you six per cent per annum.

C: I have heard that other banks are paying interest at  $6\frac{1}{2}$  per cent on a one year's deposit.

## 〔註〕

Reduce 「減する」. lower さしてもよい.

Limit 「限度」.

Market price 「市價」. market quotation さもいふ.

Go down 「下落する」. decline さもいふ.

客。夫れ丈の極度で十分です、どうぞ差入証書の用紙を下さい

客。借越に對する利子割合は幾何ですか

銀。貳錢です、そして利息は年四回計算致します

客。一ヶ年の定期預金には利子幾何御附けになりますか

銀。金額は幾何程です

客。壹萬圓です、併し、利率が好ければ夫れ以上御預けします

銀。年六歩差上げます

客。他の銀行は一年の預金には六歩五厘拂ひ居るさうです、貴行も他行と同率の利子をお附け下されば五萬圓一ヶ年間

Sufficient 「充分」.

Charge 「課する」.

Fixed deposit 「定期預金」. time deposit さもいふ.

Favourable rate 好率. good rate さもいふ.



I will deposit fifty thousand yen for one year, if you allow me interest at the same rate as other banks.

B: We are sorry. We can't allow that rate, though some of the smaller banks may perhaps give the rate.

C: Then, please receive ten thousand yen as a deposit for one year at six per cent. Please give me a specimen signature form.

C: Please write up the current account pass book to date. I want this to be written up by to-morrow, if you can.

B: Let me see. We have to fill in a good deal of accounts, as you have not sent in the book for more than a month.

B: We can't write this up by to-morrow. Please come for this book the day after to-morrow. Hereafter, please send in the book at least fortnightly.

C: Please cash me the cheque.

B: Please endorse it.

## 〔 註 〕

Same rate 「同率」.

To date [1 to this date (今日迄) の意.

A good deal of account 「多數の勘定」. many accounts さして  
もよい. a good number of accounts さもいふ.

御預け致します

銀。御氣の毒ですが、小銀行は多分夫れだけ出すかも知れませんが私達の方では出せません

客。それでは、壹萬圓六歩で一年間御預りを願ひます、どうか、印鑑用紙を下さい

客。この當座通帳に今日迄の分を記入して下さい、出来れば明日迄に御記入を願ひたいのです

銀。さうですね、一ヶ月餘も御持参になりませんでしたから大分記入せねばなりません

銀。明日迄には書けませんね、どうか、明後日取りに来て下さい、今後は尠なくとも二週間毎に通帳を送つて下さい

客。この小切手を御支拂ひ願ひます

銀。裏書して下さい

We can't write this up (記入できません) は We can't fill this up さしても可い.

The day after to-morrow 「明後日」. 「三日後」 は two days after to-morrow さいふ.



B: The deposit is short. We are sorry we cannot cash the cheque.

C: Then, please attach a note to that effect.

B: This cheque is post-dated, so we are unable to pay this.

B: The cheque is too much ante-dated. Please get the date corrected; then we will pay you the cheque.

B: Cheques must be presented for payment within ten days after they are issued.

C: The cheque was mislaid, and was found only to-day.

C: Will you please telephone to the drawer, and ask when he will pay in the deficiency?

B: He asks you to present the cheque this afternoon, when he will pay in the deficient amount.

## 〔 註 〕

The deposit is short (預金は足りない) は The deposit is insufficient の意.

Attach 「附ける」. Please note to that effect さいつてもよい.

銀。預金が足りません、御氣の毒ですが此小切手は御支拂ひ出来ません

客。それでは、其旨附箋願ひます

銀。この小切手は事後月日に爲つてますから御支拂ひ致し兼ねます

銀。此小切手の日附は餘り遅れて居ります、どうか月日を訂正して下さい、御支拂ひ致します

銀。小切手は發行後十日以内に呈示せねばなりません

客。此小切手は置き忘れておましたのです、そして今日発見しました

客。どうか振出人に電話をかけて何時不足額を拂ひ込むか問合せ下さい

銀。本日午後に小切手を呈示する様に申して居ります、午後に不足額を拂ひ込むさうです

Present for payment 「支拂のため呈示する」.

After they are issued 「發行後」. issued は drawn としてもよい.

Deficiency 「不足」. deficient amount の意.



## REMITTANCES

Customer: I want to remit five thousand yen to Tokyo.

Bank clerk: Do you want to remit it by a demand draft or by telegram?

C: Please make out a demand draft in favour of Kyusuke Yoshida. Do you require any charge for the remittance?

B: No, Sir; We will do it free of charge. Shall we make it out payable to bearer or to order?

C: Please make it payable to the remittee or to his order.

C: Please remit fifteen thousand yen to Hakodate by telegram.

B: Yes; please fill in this application form.

C: What is your charge for the remittance?

B: We don't require any charge, but please refund us the cost of the telegram. It costs one yen and fifty sen.

## 〔 註 〕

Remit 「送金する」 send money さしてもよい。  
Demand draft 「参着拂爲替手形」, sight draft さもいふ。  
By telegram (電信にて) は by T.T. さいつでも可い。

## 送 金

客。東京へ五千圓送金したいのです

銀。送金手形ですか又は電信で御送金ですか

客。吉田久助拂の送金手形を拵へて下さい、送金の手數料は要りますか

銀。否、無手數料にして置きます、持参人拂ですか又は指圖式にしませうか

客。どうか、送金受取人又は全人指圖人拂に願ひます

客。どうか函館へ五千圓電信送金願ひます

銀。ハイ、どうか、申込書に御記入を願ひます

客。送金の手數料は幾何ですか

銀。手數料は要りませんがどうか電信料を御支拂ひ下さい、壹圓五拾錢です

Charge 「手數料」.

Remittee 「爲替受取人」, remittor 「送金人」

Refund us 「返金して下さい」.

Cost of telegram 「電信料」.



C: I should like to send money to London.  
What is the rate of exchange for the demand draft to-day?

B: To-day the rate of exchange for demand draft is two shillings and one penny to one yen.

C: Will you please work out what it will be in the Japanese money at that rate for one thousand pounds sterling?

B: It is nine thousand and six hundred yen.

C: Thank you. Here is the cash.

C: I want to make a telegraphic transfer to New York for ten thousand dollars.

B: Yes; we shall take the rate of exchange at forty-nine and seven-eighths.

C: Can't you give me fifty?

B: Perhaps we cannot. But, I will see our manager about it. Please just wait one second.

## 〔 註 〕

Rate of exchange 「爲替相場」 exchange quotation さもいふ。  
英貨は 12 pence が 1 shilling さなり 20 shillings が 1 pound さなる。1 penny は我約四錢に當る。

客。倫敦へ金を送り度いのですが本日の参着拂爲替相場は幾何ですか

銀。本日の参着拂爲替相場は一圓に付貳志壹片です

客。其相場で英貨壹千磅は日本通貨の幾何になりますか御計算願はれませんか

銀。夫れは九千六百圓になります

客。難有う、爰に金が御座います

客。紐育へ電信爲替壹萬弗送りたいのです

銀。ハイ、爲替相場は四十九、八分ノ七に致ませう

客。五十にして頂きませんか

銀。多分出來ますまいが支配人に相談して見ませう、暫時御待ち下さい

Work out 「算出する」

Telegraphic transfer 「電信爲替」, telegraphic remittance 又は cable transfer さもいふ。

Perhaps (多分) は probably さいつでも可い。



B: We are sorry; we cannot give you the rate you want.

C: Then, all right. I accept your rate. Please let me know what is the equivalent in yen.

B: It is twenty thousand and fifty yen and thirteen sen. Besides, we want ten yen and eighty sen for our cost of cable.

C: How many words do you need for the remittance.

B: As your remittee's name is not registered in our code book, it requires five words, and one word being two and sixteen, the cost is ten yen and eighty sen.

C: Please receive this cheque for the value of the remittance.

B: Will you please get the cheque certified for payment by the drawee bank, so as we can despatch the cable immediately?

C: All right, I will get it verified by the bank.

[ 註 ]

I accept your rate は「其相場でよろしい」である。  
Equivalent 「同價格」  
Besides 「其外に」。  
Cost of cable 「電信料」  
Is not registered 「登記してありません」。

銀。御氣の毒ですが御希望の相場は出来ません

客。では、宜しうございます、仰せの相場で日本通貨幾何になりますか

銀。金貳萬五拾圓拾參錢になります、尙此外に電信料拾圓八拾錢申受けます

客。此の送金の電信に語数は幾何要りますか

銀。受取人の名前が電信暗號簿に登録してありませんから五語要ります、それで一語貳圓拾六錢ですから費用は拾圓八拾錢になります

客。此小切手を送金の代金に御受取り下さい

銀。この小切手に支拂銀行の支拂保証を取つて下さいませんか、さう出来れば直ぐ發電します

客。宜しうございます銀行の証明を取つて來ます

Code book 「電信暗號帳」。  
Value of the remittance 「送金の代金」。  
Certify for payment 「支拂証明する」。  
Despatch 「發送する」。  
Verify 「証明する」。



- C: Please cash this draft.
- B: Please endorse the draft. Please be waiting at the number 5 window; we will pay you the cash there.
- C: I am expecting a cable remittance from Singapore of about five thousand yen. Have you not yet received any advices?
- B: No, sir; no advice has yet been received. We shall inform you as soon as we have received the advice.
- B: We have just received a cable from Singapore. It's now being translated. It may be an advice of remittance for you. Just wait a moment.
- B: We have received instructions from our Singapore office to pay you five thousand yen. Please fill up the receipt blank, and put on a three sen revenue stamp.
- B: We hope you will collect the remittance through your bank by depositing the money in it.
- C: Can't you pay it to me now?

## 〔 註 〕

I am expecting a cable remittance (電信爲替を期待してゐます) [I am waiting for a telegraphic transfer さいつても可い.]

Have you not yet received any advices? [Are you not yet in receipt of any advices としても可い.]

- 客。此の爲替手形を支拂うて下さい
- 銀。裏書を願ひます、どうか第五番の窓でお待ち下さい現金は其所で支拂ひます。
- 客。新嘉坡から電信送金五千圓程来る事に爲つて居りますが未だ通知は来て居りませんか
- 銀。イーエ、未だ通知は参りません、通知を受取り次第御知せ申します
- 銀。只今シンガポールから電信が來ましたから翻譯して居ります、貴下への送金通知かも知れませんから暫時待つて下さい
- 銀。シンガポール支店から貴下に五千圓支拂ふ様指圖が参りました、どうか、受取証用紙に御記入の上參錢收入印紙を貼つて下さい
- 銀。この金は御取引銀行へ振込んでそして其銀行を經由して送金を受取るやうにして下さい
- 客。只今支拂つて頂けませんか

It's now being translated 「只今翻譯しております」。

Instructions 「指圖」。

Fill up the receipt blank 「受取証用紙に書入れて下さい」。

Revenue stamp 「收入印紙」。



B: We don't say we will not pay it, but to avoid any error in the transaction, we are reluctant to pay a telegraphic remittance direct to the remittee in cash, unless we know him personally.

C: If I do so, I shall be one day behind in getting the money. But, I am urgently in need of the money.

B: If you get a person who is known to us and who will identify that you are the very person entitled to receive the money, we will pay you at once.

C: Well, is Mr. Inouye known to you?

B: Who is Mr. Inouye?

C: An import and export merchant living just the opposite of the street.

B: O I see. Yes, he is dealing with us.

C: Then, I will get his counter-signature on the receipt.

B: That will be quite in order.

[ 註 ]

To avoid an error 「間違を避けるために」.  
 In the transaction 「取引上」.  
 We are reluctant to pay 「支拂ふことを好まない」.  
 Urgently 「至急に」.  
 Entitled to receive the money 「金を受取るべき権利ある」.

銀。御支拂せの事は申しませんが取引上間違を避ける爲め受取人がよく銀行に解つて居ない時は電信爲替を直接受取人に支拂ふ事は好みません

客。さうしますと金を受取る事が一日遅れます、私は至急にこの金が入用です

銀。當行の知つてゐる人であなたの送金受取人に相違ないことを証明する人があれば金は直ちに支拂ひます

客。さうですね、井上さんを御存じですか

銀。井上さんは誰ですか

客。向ひ側の町にある輸出入商人です

銀。解りました、あの方は私の方と取引があります

客。では受取証にあの方の副署を貰つてきませう

銀。それで結構です

Just the opposite of the street (町の向側) is just the other side of the street さいつてもよい。

Dealing with 「取引する」.

Counter-signature 「副署」.



LOANS AND DISCOUNTS

Customer: I have a promissory note. Can't you discount the note for me?

Bank clerk: Who is the drawer and what is the amount?

C: The drawer is Magosuke Yoshida and the amount fifteen thousand yen.

B: Please let me see the note.

C: This is the note.

B: We will discount the note. The rate of discount is one sen and eight rin.

C: Can't you discount it at one sen and seven rin?

B: Well, the note is too long. If this were a short-dated note, we would discount it at the rate you demand.

C: Is that so? Then, please discount it at the rate you say, and please put the proceeds into my current account.

C: I understand you have a promissory note drawn by me, falling due to-day. The amount is eight thousand yen.

〔 註 〕

Promissory note 約束手形, note of hand さもいふ

Discount 「割引」, discount rate 「割引歩合」

The note is too long (手形の期間が餘り長い) は The term of the note is too long の意である。

貸 附 及 割 引

客。約束手形を一通持つて居りますが、割引願はれませんか

銀。振出人は誰で金額は幾何ですか

客。振出人は吉田孫助で金額は一萬五千圓です

銀。手形を見せて下さい

客。是れです

銀。割引致しませう、割引歩合は壹錢八厘です

客。壹錢七厘で割引出来ませんか

銀。さうですれ期限が少し長過ぎます、若し短期手形ならば御話の利率で割引出来ます

客。それでは、その歩合で割引願ひます、金は當座勘定へ振込んで下さい

客。私振出の本日期限の約束手形が貴行にある筈です、金額は八千圓です

Short-dated note 「短期手形」, 「長期手形」 は long-dated note  
さいふ。

Proceeds 「代り金」

Falling due to-day 「本日期日の」, due は maturity さもいふ。



- B: Yes, we have it. Do you want to repay it?
- C: Yes, I have brought here a cheque.
- B: Thank you, here is the note.
- C: I have some steel plates in stock amounting to about fifteen thousand yen, and I hope you will loan me on the goods.
- B: Where are the goods stored at present?
- C: They are stored in the warehouses of the Sumitomo Soko.
- B: Have you got the warehouse warrant of them?
- C: Yes, here is the warrant.
- B: What is the market price of the plates?
- C: The market price is about 250 yen per ton.
- B: We will grant you a loan for the 80 per cent of the market price. The rate of interest is two sen.

## 〔 註 〕

Do you want to repay (御返金なさいますか) [I Do you want to retire it ともいへる。  
In stock 「手持してゐる」。

- 銀。ハイ、あります、御支拂ひになりますか
- 客。ハイ、小切手を持って来ました
- 銀。難有う、此所に手形があります
- 客。一萬五千圓程鋼鉄板を持って居りますが夫れに對して御融通願はれませんか
- 銀。品物は今何處にありますか
- 客。住友倉庫にあります
- 銀。倉庫証券を御持ちですか
- 客。これが預証券です
- 銀。この板の市價は幾何ですか
- 客。市價は噸約貳百五十圓です
- 銀。それでは市價の八掛御融通ませう、利率は貳錢です

Loan 「貸金」. lend ともいふ。  
Warehouse 「倉庫」. godown ともいふ。  
Warehouse warrant 「倉庫証券」。  
Market price 「市價」. current price さいつてもよい。



C: How long can you grant me the accommodation?

B: How long do you want the loan?

C: Please grant me the loan for a month, and in case I could not dispose of the goods within that time, I should perhaps have to ask you to renew the loan.

C: Do you want me to pay the interest in advance?

B: Yes, we want the interest paid in advance.

B: What is the insurance value on the goods?

C: The goods are insured for fifteen thousand yen with the Nippon Fire Insurance Company.

B: What is the weight of the plates?

C: Fifty tons.

B: We'll advance you ten thousand yen on the goods.

## 〔 註 〕

Accommodation 「融通」.

In case I could not dispose of the goods 「商品の処分ができなければ」. If I could not sell the goods 「さいつても可い」.

To renew the loan 「借入金を書換へる」.

客。何日迄御融通願はれますか

銀。何日間程融通が必要ですか

客。どうか、一箇月御融通を願ひりす、若し其期間に荷物の處分が出来なければ多分書換を御願ひします

客。利子は前拂ですか

銀。左様です、利子は前に拂つて頂きます

銀。此商品の保険額は幾何ですか

客。日本火災保險會社に壹萬五千圓保險を附けてあります

銀。鐵板の量目は幾何ですか

客。五十噸です

銀。此商品に對して壹萬圓御貸し申します

In advance 「前に」.

Insurance value 「保險金額」. Insurance amount さもいふ.

Weight 「目方」.

Advance 「貸金する」. lend さしても可い.

On the goods は「商品に對して」である.



## EXPORT BILLS

Customer: I am going to ship cotton yarns to Java. Can your bank buy my bills drawn against those shipments?

Bank clerk: Are your bills drawn under letters of credit?

C: No, I have no letter of credit.

B: We will negotiate your bills, but we require some margin to be deposited with us.

C: How much margin do you want to be deposited with your bank?

B: Twenty per cent of the bill amount.

C: That amount I will deposit with you. My bills will be drawn at 30 days' sight. What is your buying rate for them?

B: To-day, our buying rate is 123 guilders per 100 yen for 30 days' sight bills.

C: I will send you my bills later on. Please negotiate them at that rate, and place the proceeds to my account with you, after deducting twenty per cent for margin.

## 〔 註 〕

Can your bank buy my bills (手形を買ってくれますか) は  
Can your bank negotiate my bills さしても可い。  
Drawn against those shipments 「夫等積出品に對して振出し  
たる」。

## 輸出手形

客。ジャバへ綿糸を積出しますが、夫れに對して手形を買取つて下さいますか

銀。手形は信用狀付きですか

客。否、信用狀はありません

銀。御買ひ申しても宜しいが、少し保証金を預託願ひます

客。保証金は幾何程要りますか

銀。手形金額の二割要ります

客。夫れは御預け申します、私の手形は三十日拂ですが買爲替相場は幾何ですか

銀。今日三十日拂手形の買爲替相場は百圓に付百二十三盾です

客。手形は後より御届け申しますから其相場で御買ひ取りを願ひます、代金は保証金貳割を差引いて私の勘定へ御振込み下さい

Letter of credit 「信用狀」 單に credit にてもよい。  
Margin 「保証金」, security さもいふ。  
Buying rate 「買爲替相場」。  
Per 100 yen (百圓に付) は to 100 yen さもいふ。  
After deducting 「控除の上」。



- C: Please negotiate these bills.
- B: These bills are drawn in the Japanese currency and so they have to bear interest.
- C: What rate of interest shall I have to pay?
- B: At seven per cent per annum. You have not to pay the interest here, but the drawee has to pay it at the time of retiring the bills.
- B: Under what letter of credit are the bills drawn?
- C: Here is the letter of credit.
- B: What is the merchandise?
- C: They are toys. Here are the shipping documents.
- B: How about the marine insurance policy?
- C: Marine insurance is effected at New York by the drawee. So, I have no policy here.

## 〔 註 〕

To bear interest は「利子が附く」である。  
 What rate of interest shall I have to pay? (利子の割合は幾何ですか) は At what rate shall I have to pay the interest? としても可い。

- 客。此手形を御買取り下さい
- 銀。此手形は日本通貨で振出しておりますから利附手形になります
- 客。利子の割合は幾何ですか
- 銀。年七歩です、此所で利子を御支拂ひになるのではありません、名宛人が手形支拂の節利子を支拂ひます
- 銀。どの信用状に對して此の手形は振出しましたか
- 客。是れが信用状です
- 銀。商品は何ですか
- 客。商品は玩具です、爰に船荷証券があります
- 銀。海上保険状はござりましたか
- 客。海上保険は名宛人が紐育で附けますから保険状はこゝにはありません

At the time of retiring the bill 「手形支拂の時に」。  
 Merchandise 「商品」, goods 又は commodity さもいふ。  
 Shipping documents 「船積書類」。  
 Marine insurance policy 「海上保険状」。  
 Is effected 「附けてある」。



- B: I see. Then, please give us a letter of guarantee to that effect.
- B: Please state on the bills that they have been drawn under this letter of credit.
- C: Please mail the documents this afternoon before four o'clock. The mails for the steamer close by that time.
- C: Will you please collect this bill for me?
- B: Yes, we will.
- C: How much commission do you charge on the collection?
- B: We charge one-quarter per cent of the bill amount.
- C: Do you want it to be paid in advance or after it is collected?
- B: We want it to be paid in advance.
- C: Please deliver the shipping documents to the drawee upon his accepting the bill. And, when the bill is paid, please get information by cable.
- B: That will be done according to your instructions. But, you have to pay us the cost of cable.

## 〔 註 〕

Letter of guarantee 「保証状」.  
 To that effect 「其趣を書いて」.  
 Collect 「取立てる」.  
 Commission 「手数料」, fee さもいふ.

- 銀。成る程、それでは、其趣を書いた保証状を差入れて下さい
- 銀。手形面に此の信用状に對して振出したる旨を記載して下さい
- 客。どうか、書類を午後四時迄に郵送して下さい、此の船は四時に郵便を締切りますから
- 客。この手形を取立下さいませんか
- 銀。ハイ、宜しうございます
- 客。取立手数料は幾何程ですか
- 銀。手形金額の百分の四分の一要ります
- 客。夫れは前拂ですか又は取立後に支拂ひますか
- 銀。前に頂きます
- 客。船積書類は名宛人が引受次第御渡し下さい、そして手形を支拂ひましたら電信で通知を取つて下さい
- 銀。御指圖通りに致しますが、電信料を支拂うて頂ねばなりません

One quarter per cent 「百分の四分の一」, 「百分の四分の三」は three quarters per cent さいふ。  
 After it is collected 「取立の上で」.  
 Deliver 「引渡す」, hand over さもいふ.



C: Yes, I will bear the cable expenses.

B: If this bill were rejected to accept or to pay, should we have this protested?

C: No, you need not have it protested, but please inform me of it by cable without delay.

C: Please hand over the documents to the drawee only against payment of the bill.

C: And, when it is paid, please let your bank there cable to that effect.

B: In case the bill were not accepted, what should we do?

C: If it were not accepted, please deliver the relative shipping documents to Messrs. Yamada & Co., there without consideration.

〔 註 〕

I will bear (負担します) は I will pay さしても可い。  
 Reject (拒否) は refuse さもいふ。  
 Protest 「拒絶証書を作る」。  
 Against payment of the bill 「手形の支拂に對して」。

客。ハイ、電信料は負擔致します

銀。もし引受又は支拂を拒絶した場合は拒絶証書を作りますか

客。イヤ、拒絶証書作成には及びません、しかし、電信で遅滞なく御通知を願ひます

客。船積書類は手形支拂の上にて名宛人に御渡し下さい

客。そして支拂うならば電信にて其旨通知して下さい

銀。若し手形を引受しなければ何うしますか

客。引受しない時には附帶書類は無償にて同地の山田商店へ御引渡し下さい

When it is paid 「支拂うたならば」。  
 Cable to that effect 「其趣を電信する」。  
 Relative shipping documents 「關係船積書類」。  
 Without consideration 「無償にて」。



IMPORTS BILLS

Bank clerk: Please accept the bill for payment.

Customer: Will you please show me the invoice which has come along with the bill? I should like to know against what shipment the bill has been drawn.

B: Here is the invoice. It covers 100 pieces of steel plates per steamship "Atsuta Maru."

C: Thank you. Then I will accept the bill.

C: When will it fall maturity?

B: The bill will mature on the 10th next month.

C: When I pay the bill, have I also to pay interest on it?

B: Yes. As this is an interest bill, you have to pay us interest at seven per cent per annum.

C: As the steamer will arrive here shortly, I want the bill of lading to be delivered to me. Can you deliver it to me upon furnishing you with a trust receipt?

〔 註 〕

Accept 「引受する」.

Along with the bill 「手形と一緒に」.

It covers 100 pieces of steel plates 「鋼鉄板百枚を含む」.

Fall maturity (期限になる) は become maturity といつても可い.

輸 入 手 形

銀。この手形の支拂引受して下さい

客。どうか、手形に附いて来た送り状を見せて下さい、どの積出品に對して振出したか知り度うございます

銀。これが送り状です、熱田丸積鋼鉄板百枚に對してです

客。難有う、手形は引受致します

客。期日は何日になりますか

銀。手形は來月十日期日になります

客。手形支拂の時に利子も支拂はねばりませんか

銀。左様、これは利附手形ですから年七歩の割合で利子を支拂うて貰ひます

客。汽船は程なく着きますから荷物引替証を引渡して貰ひたいのですが、委託請取書を差入れて御渡し願はれませんか

Mature 「期限になる」.

Interest bill 「利付爲替手形」.

Bill of lading 「船積証券」.

Trust receipt 「委託受取書」.



B: Yes, we will deliver the documents to you on the condition that you will pay the bill within a week after the delivery of the documents.

C: It is hardly possible to dispose of the goods so soon. At least a fortnight will be needed to deliver the goods to my buyers.

B: Then, please furnish us with a security for twenty per cent of the bill amount.

C: Yes, I will deposit with you exchequer bonds for that value.

C: A bill accepted by me falls due on the 20th this month, but I want to retire it to-day. Can you give me a rebate of interest on the bill?

B: Yes, we will give you a rebate at two per cent per annum, if you pay a bill before its due date.

C: A bill for ten thousand yen falls due to-day, but I hope you will grant me a week's extension for the payment.

## 〔 註 〕

On the condition 「の條件にて」. On the understanding さいつてもよい.

After the delivery of the documents 「書類引渡後」.

Hardly possible 「出来ない」.

銀。ハイ、書類引渡後一週間以内に手形を支拂ふ條件で書類を御渡し致します。

客。さう迅速に荷物の処分は出来ません、買主に荷物を引渡すには尠なくとも二週間掛ります。

銀。では、手形金額の貳割の担保品を提供して下さい。

客。ハイ、其の金額は國庫債券を御預け致します。

客。私の引受手形は本月二十日に期日になりますが今日御支拂したひのですが利子を割戻して頂けますか。

銀。ハイ、期日前に御支拂ひになれば年貳歩の割で割戻します。

客。壹萬圓の手形が本日期日になつて居りますが一週間支拂ひを猶豫して下さいませんか。

Dispose of 「処分する」

Exchequer bonds 「國庫債券」.

Retire 「支拂ふ」. pay の意.

Rebate 「割戻」.

A week's extension 「一週間延長」.



- B: Can't you furnish us with some security?
- C: The merchandise against which the bill was drawn is now lying in my warehouse.
- B: We will grant you a postponement for payment of the bill until the 15th of this month, keeping those goods as security until it is paid.
- B: Are they insured?
- C: Yes, they are fully insured for fire risks.
- B: Please, then, send us a detailed statement of the goods.
- C: Yes, I'll send you the statement immediately.
- B: And, also state the market prices for them.
- C: Have you any particular form for such statements?
- B: Yes, here it is. Please fill up all particulars in the form.

## 〔 註 〕

Is now lying in my warehouse (私方の倉庫にあります) is now stored in my warehouse さしても可い.  
Postponement 延期.

- 銀。 何にか擔保品を差入れて頂けませんか
- 客。 此手形に對する商品が私の藏にあります
- 銀。 其荷物を支拂擔保として本月十五日迄支拂を延期しませう
- 銀。 保險は附けてありますか
- 客。 火災に對して充分保險は附けてあります
- 銀。 それでは商品の明細書を送つて下さい
- 客。 明細書は早速送ります
- 銀。 そして尙市價をも書入れて下さい
- 客。 何にか特別の書式がありますか
- 銀。 あります、これです、此書式の摘要を皆書入れて下さい

As security 担保として.  
Fire risks 火災.  
Detailed statement 明細書.  
Particular form 特別の書式.



## LETTER OF CREDIT

Client: I am going to Europe shortly, and I want to take with me a circular letter of credit of your bank.

Bank clerk: Yes, sir. On which places do you require the credit to be issued?

C: Please make out the credit payable in London, Paris, Berlin, and Bombay.

B: What is the amount and for how many months do you require it to be made available?

C: Please make it for twenty thousand yen, to be available until the end of this year.

B: We want you to deposit with us the amount in cash, so that it will be applied for the payment of your drafts on us.

C: Yes, I will deposit the amount with you.

B: Please give us your specimen signatures on these papers.

## 〔 註 〕

Circular letter of credit 「巡回信用状」. Traveller's letter of credit さもいふ.

Issue は「発行する」である draw さもいふ.

Payable 「支拂はるべき」.

To be made available 「有効にする」. available は「利用でき

## 信 用 状

客。 近日欧州へ参りますので御行の巡回信用状を持参したいのです

銀。 ハイ、何の地方への信用状が要りますか

客。 倫敦、 巴里、 伯林及孟買で受取れる信用状を御發行下さい。

銀。 金高は幾何程ですか そして期限は何ヶ月間有効にしますか

客。 貳萬圓にして下さいそして今年末迄有効の事に願ひます

銀。 此の金額は現金で銀行へ御預託下さいそして其金は當行宛に振出されたる貴下の手形の支拂ひに充當します

客。 ハイ、其金は御預けします

銀。 此の用紙に筆蹟見本を下さい

る」である。

Apply 「充當する」. to be used for the payment さいつても可い。

Specimen signature 「署名見本」 specimen of signature さいつてもよい。



C: I wish to open a letter of credit on London for five thousand pounds sterling. Can you open the credit for me?

B: Who is the beneficiary of the credit?

C: S. McDonald & Co., of London. I have contracted to buy from them some chemicals.

B: Is the credit you need a confirmed or an unconfirmed credit?

C: My sellers require a confirmed credit.

B: For the confirmed letter of credit we would require a security for twenty per cent of the credit amount.

C: I will furnish you with the security. Even if it is an unconfirmed credit, do you require some security?

B: No, we do not require any security from you, if it is an unconfirmed credit; although from some merchants we are demanding some security.

C: Please open the credit by cable, as the ship-

〔 註 〕

Open a letter of credit (信用状を開く) は to send a letter of credit といつても可い。

Can you open は can you issue ともいへる。

Beneficiary 「爲替の受取人」。

客。 倫敦へ五千磅信用状を送りたいのですが取組んで貰へますか

銀。 信用状の受取人は誰ですか

客。 倫敦のマクドナルド商會です、其商會から薬品を買約しました

銀。 御入用の信用状は確定信用状ですか又は不確定信用状ですか

客。 賣主は確定信用状を要求してゐます

銀。 確定信用状ならば信用状金額の貳割担保を申受けます

客。 擔保は差入れませう、不確定信用状でも擔保は要りますか

銀。 否、他の商人からは擔保を頂いて居りますが貴店は不確定信用状なれば擔保は要りません

客。 荷物を直ぐ積出さればなりませんから電信で信用状を取

Contract 「約定する」。

Confirmed credit 「確定信用状」。

Unconfirmed credit 「不確定信用状」。

Demanding 「要求する」。



ments are to be made immediately.

B: Yes, we will, but you will have to pay us the cost of cable.

C: Yes, I will pay it. How much is it?

B: Seven words are required for the cabling; that make eleven yen and sixty-nine sen.

C: Please send instructions to London to negotiate bills drawn by Messrs. Joseph Miller & Co. on us.

B: Yes, but please send us your application by letter.

C: Yes. Please give us application forms. You don't want any security, do you?

B: No, we don't want any security against issuing instructions.

C: I want to cancel the credit opened on the 10th of last month on New York.

B: Do you mean to send the advice of cancellation by cable?

C: Yes, I will of course pay the cable charges.

[ 註 ]

Instructions 「手形買取指圖書」.

By letter (手紙にて) は in writing とも云へる.

Cancel 「取消」.

組んで下さい

銀。ハイ、さうませう、しかし電信料を拂うて貰はねばなりません

客。ハイ、御支拂ひします、幾何ですか

銀。電信に七語要りますから拾壹圓六拾錢になります

客。ザヨセフ、ミラー商會振出の手形を買取るやうに倫敦へ指圖を送つて下さい

銀。宜うございます、然し手紙で申込んで下さい

客。どうか、申込書用紙を下さい、担保品は要らんでせうね

銀。指圖書の發行には担保は要りません

客。前月十日に紐育へ取組んだ信用狀を取消して下さい

銀。取消通知は電信で送るのですか

客。さうです、勿論電信料は御支拂ひ申します

Advice of cancellation 「取消通知」.

By cable 「電信にて」.

Cable charges 「電信料」.



## EXCHANGES

- Banker: Good morning, any news?
- Bill broker: Good morning, sir. Silver two points up. What rate do you offer for T.T. selling on Hongkong?
- B: We would sell at 125. What are other banks quoting for sterling exchanges?
- B.B: They maintain a firm position to-day. They are disposed to sell as high as  $2/2 \frac{1}{2}$ .
- B: Any collapse again in the cross rate?
- B.B: Yes, a cable to a foreign bank reports another fall of 20 points.
- B: Heavy slump! There will be a rally to-day.
- B.B: Yes, I think so, too. What rate do you offer for 60 days' bills on New York?
- B: Is that against a credit?
- B.B: Yes, documentary bills covered with credits.
- B: We would buy at  $51 \frac{1}{8}$ .
- B.B: What rate is it for the next month delivery?
- B: One-eighth up.

## 〔 註 〕

- Up [↑ went up の意.]  
 Sterling exchanges [英貨爲替].  
 Maintain [主張する].  
 Firm position [強硬の態度].  
 Are disposed [傾ひてゐる].

## 外國爲替

- 銀。お早よう、何にか變つた事がありますか  
 プローカー。お早よう、銀塊は二点上りました、香港宛電信賣相場は幾何ですか
- 銀。百二十五で賣りませう、英貨爲替は他店は幾何唱へて居りますか  
 プ。本日は強氣です、二志二片二分の一迄賣ります
- 銀。亦英米相場が下りましたか  
 プ。左様、外國銀行へ二十ポイント下落の入電がありました
- 銀。暴落ですね、今日は反動がありませう  
 プ。左様思はれます、紐育向け六十日拂手形は相場幾何ですか
- 銀。信用狀附ですか  
 プ。左様、信用狀附荷手です
- 銀。五十一、八分の一で買ひませう  
 プ。來月取組なれば幾何ですか  
 銀。八分の一高です

- Collapse [下落].  
 Cross rate 甲地から見て乙丙間の相場を云ふ.  
 Slump [暴落].  
 Rally [反動].  
 Documentary bills [荷爲替手形].



B.B: Do you buy bills on India?

B: Yes. We will give good rates if they are of the first class bills.

B.B: What rate is it for 60 days' sight bills?

B: To-day, one hundred twenty-one for immediate delivery.

B.B: What is the reason for the decline in the Indian exchange?

B: The recent advance in the price of silver has forced the Indian Government to raise the selling price of their council bills, hence the relative fall in the exchange rates.

B.B: I would settle the exchange at that rate for two hundred thousand rupees, delivery this month.

B: All right. We can accept any large amount that you can offer.

B: Please find out buyers for T.T.'s on New York for about three hundred thousand dollars. We would offer the rate as high as fifty.

B.B: Do you want a ready delivery?

[ 註 ]

First class bill 「第一流手形」.  
Reason 「原因」. cause 又は factor さもいふ.  
Decline 「下落」. fall さもいふ.  
Advance 「騰貴」.

ブ。印度向け手形を御買ひになりますか

銀。ハイ、一流の手形ならば好相場を出します

ブ。六十日拂は幾何です

銀。今日は直取組で百貳拾壹です

ブ。印度爲替の下落は何の原因ですか

銀。近頃銀塊相場の昂進に依り印度政府は印度証券賣出相場を上げました、其の爲めに爲替相場も下りました

ブ。今月取組で貳拾萬留比其相場で爲替を約定したいです

銀。宜しいです、幾何でも引受けます

銀。紐育向け電信爲替參拾萬弗程の買方を探して下さい、五拾まで出します

ブ。直取組が欲しいのですか

Council bills 「印度政府賣出し爲替手形」.  
Exchange rates 「爲替相場」.  
Delivery 「取組」.  
Ready delivery 「直取組」.



B: Yes, we want prompt delivery. We are in need of some funds in New York at once.

B.B: Buyers for exchanges on New York are very scarce at present. They seem to think that the exchange will further advance in view of the increased exportation of raw silk.

B: We don't think the exchange will go up further than this; because the present rates are quite near the gold point.

B: If you can't find buyers on New York, please get buyers on London. Either will do for us.

B.B: What rate do you offer for T.T.'s on London.

B: W'll give one point better rate than other banks.

## 〔 註 〕

Prompt delivery 「直取組」.  
Funds 「資金」.  
Buyers 「買方」.

銀。左様、直取組が入用です、紐育で資金を至急入用ですから

ブ。目下紐育宛爲替の買手は少いですが、生絲の輸出が多いから爲替は尙ほ騰貴するを考へてゐるらしいです

銀。之れ以上騰貴するとは思はれません、何故ならば目下の相場は現送点に近いです

銀。紐育向の買手がなければ倫敦向の買方を探して下さい、私の方は何れでもよいのです。

ブ。倫敦向電信爲替相場は幾何御出しになりますか

銀。他行よりは一ポイント勉強します

Increased exportation 「輸出増加」.

Present rates 「目下の相場」.

Gold point 「現送点」. specie point さもいふ.



## 銀行通信文

### 定期預金利率問合

拜啓金壹萬圓一ヶ年間定期預金仕  
度候存候に就ては貴行利率折返し御通  
知被下度願上候 勿々

Dear Sirs,

I am desirous of depositing yen 10,000 with your bank as a fixed deposit for one year.

I shall therefore be much obliged if you will kindly inform me by return post of the rate of interest allowed by your bank.

Yours faithfully,

〔註〕 desirous の次に附く preposition (前置詞) は of である。desirous to としてはいかぬ。上記文章では as a fixed deposit を省いても for one year があるから定期預金であることは解る。for the period of one year としてもよい。period の代りに terms を使つてよい。I shall be much obliged は「難有存候」である。英語の手紙には please 及び kindly をよく使ふ。if you will inform me (御通知被下候はゞ) としてもよいが kindly を入れる方が丁寧になる。この文の kindly を譯すれば「御親切に」であるが日本文の手紙にはあまり使はぬ文句である。利息を附けることを allow interest と云ふ

### 同上返事

拜復本日附貴状を以て定期預金利率御照會相成拜承仕候一ヶ年預金に對しては利率年六分に御座候何卒預金被成下度願上候 拜具

Dear Sir,

We beg to acknowledge the receipt of your favour of this date, inquiring about the rate of interest on fixed deposit.

In reply we would mention the rate is six per cent. per annum for a deposit of one year.

We would be pleased to have your money deposited with the bank.

Yours faithfully,

〔註〕「拜承仕候」は we note 又は we have noted など云ふが上記文章では inquiring about 云々と既に先方手紙の要點を述べてあるから which we note など云ふ必要はない。若し inquiring 以下の文句がなければ We beg to acknowledge the receipt of your favour of this date, the contents of which we have noted としてもよい。In reply は「御返事として」と云ふことで日本文では一寸變になる。we would mention は we beg to mention の意。per cent. は per centum の略字で百に付即ち「分」と云ふこと。per annum 「一年に付」。「日歩一錢」を one sen per day (又は per diem) と云ふ。we would mention の次に that が omit してあるので we would mention that the rate is six per cent. としてよい。deposit with the bank と云ふ如くに deposit の次に with を付ける。deposit in the bank と書かれてある場合もあるが in よりも with が普通に用ゐられる。



當座通帳記入依頼

拜啓爰許當座通帳御送附申上候間  
數日中に御記入被下度願上候 早々

Dear Sirs,

Herewith enclosed I beg to hand you a current account pass book, which please write up in a few days.

Yours faithfully,

[註] Write up は「記入」の意. post up とも云ふ. in a few days は將來の場合に用ひ過去を指す場合に after a few days と云ふ. (類例) He is coming in a few days (彼は數日中に來る). He went to Tokyo after a few days I had met him (會つた數日後に彼は東京へ行つた).

同上返事

拜復昨日附御手紙及當座通帳正に  
受取申候處來る十二日當座勘定決算可  
致候に付同日迄通帳御預り置可申候

匆々

Dear Sir,

We are duly in receipt of your letter of yesterday's date, sending a pass book.

We are closing the current deposit account on the 20th inst., and so we shall keep your pass book until that day.

Please take note of this.

Yours faithfully,

[註] sending a pass book を forwarding a pass book とし  
てよい. We are closing を we are going to close とも云へ  
る. 例へば I am leaving here on the 10th this month (私  
は當地を本月十日に出立します) を I am going to leave  
here on the 10th this month とも云ふ. instant は「本月の」  
と云ふことで inst. と略す. 順序を表す數字を ordinal num-  
ber と稱ふ. 而して ordinal number には定冠詞 the を付け  
るこゝになつてゐる. よつて 20th の前に the を附ける.  
Please take note of this は「左様御承知被下度」と云ふ  
こと.

定期預金期限到來通知

拜啓貴殿定期預金金壹萬圓前月廿  
四日に支拂期日に相成候處右は更に御  
繼續の御考へに御座候哉伺上候若し書  
換御希望に御座候は、預金證書御持參  
被下度候 匆々

Dear Sir:

We have to inform you that your fixed deposit of yen 10,000 became maturity on the 24th ultimo.

We wish to know if you are desirous of renewing the deposit for another one year. If that is the case, kindly bring the deposit certificate to us to be exchanged for a new one.

Yours faithfully,



〔註〕「預金金一萬圓」は deposit of yen 10,000 と謂ふ。「預金證書金壹萬圓」は deposit certificate for yen 10,000 と謂ふ。前者は of を用ひ後者は for を附ける。「小切手金壹萬圓」と云ふ場合も for を用ひて a cheque for yen 10,000 と云ふ。desire to renew 及び are desirous of renewing 何れも同意義であるが preposition の用法に注意。for another one year 「更に一年間」 if that is the case 「然らば」 in that case 又は if so としてもよい。この文章を please send us the deposit receipt 又は please bring the deposit certificate to us と云ひ得るが何故前文章には us と云ひ後の文には to us と云ふかといふに前記兩文とも二つの目的格 (object) (即ち us 及び deposit receipt) を持つが。as 又は me の如き人又は動物の名及び代名詞は indirect object と謂ひ事物の名又は代名詞は direct object と謂ふのであるが。通常の文章には indirect object は direct object の前に置くのである。たとへば Please send us a cheque (小切手を送られたし) の如き文章である。(us は indirect object, a cheque は direct object である)。今この順序を變じて Please send a cheque to us と云ふ如くに直接目的格を間接目的格の前に置けば間接目的格の前に to 又は for を要するのである。to be exchanged for a new one 「新規證書と引換の爲めに」。to be, will be に續く動詞は exchanged と云ふ如くに past tense にする。

### 定期預金繼續申込

拜啓昨日附貴狀難有拜誦仕候小生  
定期預金の義更に一ケ年延長致度候間  
證書御書換へ被下度候利子は小生當座  
勘定へ御振込置被下度候 拜 具

Dear Sirs :

I have received your letter of yesterday's date, reminding me of the arrival of maturity of my fixed deposit, for which I thank you.

As I like to extend the deposit for another one year, kindly draw up a new certificate, sending the same to me at your convenience.

Please credit my current account with the interest on the deposit.

I enclose the deposit certificate.

Yours respectfully,

〔註〕 the arrival of maturity 「期限の到來」。thank を名詞に使へば常に with thanks と云ふ如くに復數にする。Kindly give my good wishes to your wife 「奥さんに宜しく」と云ふ如く wish も復數にて使ふ。credit my current account は「當座勘定に貸記され度し」である。credit には with を附ける。I enclose the deposit certificate (預金證書御封送申上候) を。Enclosed please find the deposit certificate; Enclosed is the deposit certificate とも書く。



定期預金証書送附

拜啓本日附貴書を以て貴殿定期預金證書金壹萬圓御送附相成り正に落掌仕候御來示に従ひ新規預金證書爰許御送附申上候尙右利息金五百五拾圓貴殿當座勘定へ付替申置候間左様御承知被下度候本書御落手の上は御一報相煩度候  
敬 白

Dear Sir:

We have duly received your favour of this date, covering a deposit certificate for yen 10,000.

In compliance with your request, we herewith beg to hand you a new certificate for the same amount, crediting your account current with yen 550.00, the interest on the same.

Kindly acknowledge the receipt of this letter.

Yours faithfully,

[註] covering は enclosing を同意義, for the same amount 「同額」 as requested は 「御要求に従ひ」.

爲替相場問合

拜啓紐育へ金五千弗送金仕度存候に就ては爲替相場御通知被下度候  
匆 々

Dear Sirs:

Being desirous of remitting G\$5,000 to New York, kindly oblige us by informing us of the rate at which you can sell the exchange.

Awaiting your early reply,

Yours faithfully,

[註] at which you can sell the exchange 「右爲替貴行賣相場」を云ふ意になる。客から言へば買爲替相場である。内地間の爲替は異なり外國爲替 (foreign exchange) は賣買するを云ふ荷爲替手形 (documentary bill) は商人から銀行へ bill を賣ることになる。

同上返事

拜復紐育宛爲替相場は本日市場相場參着拂四十八弗八分の一に候得共特に一点(一ポイント)勉強致四十八弗四分の一に致申べく候  
匆 々

Dear Sirs:

Replying to yours of to day, we will give you 48-1/4 for demand draft on New York, which is a better rate by 1 point than that quoted in the market to-day.

Yours faithfully,



電信爲替相場問合

拜復紐育宛參着拂手形爲替相場四  
十八弗四分の一の由御通知被下御禮申  
上候電信爲替に致候は、相場幾何に相  
成候哉尙電信料は幾何程を要し候哉御  
通知被下度候 拜 具

Dear Sirs:

We are much obliged for your letter informing us that the rate of exchange for demand draft on New York is \$48-1/4.

We should deem it a favour if you would further inform us what rate of exchange you would take and how much you would charge for the cabling, should we remit the money by T.T.

Thanking you in advance,

Yours respectfully,

〔註〕 We are much obliged は「有難存候」を云ふこと、We thank you for your letter 又は We are favoured with your letter としても同意義である。We should deem it a favour これも「有難存候」である。if you would further inform us 「尙御通知被下候は、」これを if you will further inform us とすれば We should を We shall とする。what rate of exchange you take 「爲替相場は幾何に相成候哉」 rate of exchange に how much を云つてはよくない what を云ふ。Price (直段) に対しても how much を云はない。例令は How much do you ask for it? (其れは幾何ですか) を云ふか price を用ふれば What is the price of it?

(其れの直段は幾何ですか) を云ふ how much you would charge for the cabling は「電信には幾何請求するや」であるから「電信料は幾何なるや」を云ふ意になる。should we remit the money by T.T. 「若し電信爲替にて送金致候は、」これに if we should remit the money by T.T. と同意義である。if を省く代りに should を初めに置くのである。should we (shall we の過去) としたから you would (you will の過去) take 及び you would charge を云ふ如く同じく過去にするのである。

Dear Sirs:

In reply to your letter, we have to inform you that the T.T. rate is lower than the demand rate by one point, and so it will be 48-1/8.

Respecting the cost of cable, we have to inform you that the exact amount paid is to be refunded to us by the remittee, in case the amount of remittance is less than \$10,000.

Yours truly,

同上返事

拜復電信送金相場は參着拂より一  
ポイント下にて四十八弗八分の一に御  
座候電信料は壹萬弗以下の御送金には  
實費を申受け候 早 々

〔註〕 refund は「償ふ」を云ふ字である借金の支拂などは repay を云ふ。in case は if と同意義。remitter は「送金人」で remittee は「送金受取人」である。前文には a remittance として後の文には a を省いてあるが a remittance は「送金一口の金額」を云ふこと、the amount of remittance は「送金金額」となる。



## 電信爲替着否照會

拜啓印度孟買より凡そ金壹萬圓電信送金有之筈に候に付ては貴行へ未だ通知無之候哉伺上候 拜具

Dear Sirs,

A remittance amounting to about yen 10,000 is to be made by cable from Bombay, India, and I am waiting for the same.

I take, therefore, the liberty of asking you if you have not yet received any advice from your Bombay office regarding the above.

Yours very truly,

〔註〕 A remittance amounting to about yen 10,000 is to be made by cable 「電信にて約壹萬圓送金有之筈に候」. amount に to を附ける. I am waiting for the same 「右送金待居候」. the same は上記を云ふことである時としては the を略して same だけ使はれる. I take, therefore, the liberty of asking you 「仍て御照會申上候」 take the liberty を直譯せば「自由を執る」となるが御許し下さいと云ふ意である. If you have not yet received any advice 「若し通知無之候哉」. advice は「通知」と云ふ名刺であるが c を s にして advise とせば「通知する」と云ふ動詞になる. regarding the above 「上記に關し」は respecting the above としてもよい.

## 同上返事

拜復貴書拜誦仕候貴殿電信爲替に關しては未だ何等通知に接し不申候電信落手次第直に御通知可申上候 拜具

Dear Sir,

We are in receipt of your favour, and in reply we have to inform you that we have not yet received any information respecting the remittance to you.

When we have received the cable, we shall inform you without delay.

Yours faithfully,

〔註〕 In reply we have to inform you that we have not yet received any information respecting the remittance to you 「貴殿宛電信爲替に關しては何等通知落手致不居候」. in reply は「返事として」であるが日本文では必要ないしかし英文では入れる方が字句の連絡がよくなる. inform (通知する) に to を附けて inform to you としてはよくない inform you とする. information (報告) は常に單數に用ひ informations と複數にしない. respecting the remittance to you (貴下宛電信送金に關し) を respecting a remittance としてはいかぬこれは定冠詞 the を附けて the remittance とする. when we have received the cable 「電信受取候はゞ」. we shall inform you without delay 「遅延なく御通知可申上候」.



## 電信爲替到着通知

拜啓弊行孟買支店より貴殿へ金壹萬圓御支拂可致様電信指圖有之候に付御案内御申上候封中受取証用紙正副御送附申上候間御署名の上御提出被下候は、御支拂可申上候 勿々

Dear Sir,

We are in receipt of a cable from our Bombay Office, instructing us to pay you the sum of yen 10,000, which we shall be pleased to pay you on your sending us the enclosed receipts, in duplicate, duly signed by you.

Yours faithfully,

〔註〕 We are in receipt of a cable from our Bombay Office, instructing us to pay you the sum of yen 10,000 「弊孟買支店より貴店に金壹萬圓御支拂可致旨電信落手致候」、instructing us は「當方に命令致候」を云ふこと。この instructing us は省いても意味は通じることがある方がよろしい。instructing us を directing us とも云へる。which we shall be pleased to pay you on your sending us the enclosed receipts 「右は封中受取証御提出有之次第御支拂可致候」、to pay you の次に「金額」があれば to pay to you とはしないが金額がなければ to を附ける。duly signed by you 「貴殿御署名之上」。

## 電信爲替當座勘定振込通知

拜啓本日當行倫敦支店より貴店へ金貳萬圓御支拂可致旨電信にて指圖有之候に就ては右金額貴店當座勘定へ振込申置候間左様御承知被下度候封中請取証御署名の上御返送願上候 拜具

Dear Sirs,

We have to inform you that we have this day received a wire from our London Office, requesting us to pay you yen 20,000.

Kindly take note that we have placed the above sum to the credit of your current account with the bank, and we shall thank you to return us the enclosed receipts, in duplicate, duly signed by you.

Yours faithfully,

〔註〕 Requesting us to pay you yen 20,000 「貴店へ金貳萬圓支拂ふべく要求致候」 requesting はこゝでは instructing と同意義 Kindly take note that we have placed the above sum to the credit of your current account with the bank 「右金額貴店當座勘定へ貸記致候間左様御承知被下度候」「當座勘定」は current account 又は account current の何れも云ふ。上記 we have placed を we have credited とすれば the above sum to の次の the credit of は除く。



借入金申込

拜啓東神倉庫在庫硫酸安母尼亞貳百噸に對し金參萬五千圓也二箇月間御融通相願度存候に就ては貴行御都合御聞せ被下度候乍序硫安は目下市價二百圓以上致居候 匆々

Dear Sirs,

We should like to know whether you will grant us a loan of yen 35,000 for two months against the security of 200 tons of sulphate of ammonia now stored in the Toshin warehouses.

For your information, we beg to state that the current price of the sulphate of ammonia is above yen 200 at present.

Please favour us with your early reply.

Yours faithfully,

〔註〕 grant us a loan は「貸金を許す」である。allow us a loan さしてもよい。whether or not you will grant us a loan さ云へば「貸出可被下哉否や」となる。Against the security of 200 tons of sulphate of ammonia 「硫安二百噸の担保に對して」、against the collateral security (副担保に對して) さしてもよい。

貸附金承認

拜復硫酸安母尼亞二百噸を担保として貸付金之儀承認仕候但し目下市價軟弱の際に候間金參萬圓御融通申上度右金額にて宜敷御座候は、倉庫証券御送り被下度候 拜具

Dear Sirs,

Replying to your letter of this date, we have to say that we are agreeable to advance on the security of 200 tons of sulphate of ammonia.

As to the amount, however, we can lend you only thirty thousand yen, in view of the prevailing weak position of the price in the market.

If the above amount is agreeable to you, please send us the warehouse warrant relating to the goods.

We are, Dear Sirs,

Yours respectfully,

〔註〕 Replying to your letter (は in reply to your letter さしてもよい。we are agreeable (は we shall be pleased さ云へるが we shall be agreeable さしてはよくない。to advance (は「貸金する」である to lend 又は to accommodate (融通する) さも云へる。on the security of (は「担保に對して」である。As to the amount (金額に就ては) (は with respect to the amount さしてもよい。We can lend you (御貸可申上候) を we can advance you 又は we can let you have さも云へる。only thirty thousand yen (は「三萬圓だけ」である。



only は形容する字句の前に附ける。We can only lend you thirty thousand yen ますれば「参萬圓だけ」の意にならずして「御貸するだけ」さいふ意になる。金額及び數量には only は後に附けてもよい。We can lend you thirty thousand yen only としても「三萬圓だけ」の意になる。in view of は「に鑑みて」である。in view of を considering としてもよい。prevailing weak position は「市場に在る軟弱の狀勢」である。if the above amount を if the above mentioned amount 又は if the amount mentioned above とも云へる。relating to the goods (商品に關する) を covering the goods (商品を包含せる) としてもよい。

#### 旅行信用狀發行申込

拜啓私儀來月より一ケ年間北米及  
歐洲各國へ商用にて旅行可致候に就て  
は旅行信用狀金貳萬圓御發行被下度候  
匆々

Dear Sirs:

I intend visiting the United States and Europe on commercial business for a year from next month.

I shall therefore thank you if you will please grant me a circular letter of credit for yen 20,000.

Yours very truly,

[註] I intend visiting は I intend to visit とも云ふ。visiting は文法上 gerund で to visit は infinitive である。「商用」は on business としてよいが又 on commercial business とも云ふ。「來月より」は from next month とも云ふ。「より」は since とも云ふがこの字は過去の場合に用いて未來には用いない。例令ば「前月より一ケ年間」は for a year since last month とも書くが「來月より」は since next month とも云ふことはできないこの場合は from next month とする。from は過古、現在、將來ともに用ふ。I shall therefore thank you if you will please grant me a circular letter of credit for yen 20,000 「就ては金貳萬圓の巡回信用狀御發行被下候はゞ難有可存申候」. shall を should に替へ will を would として I should therefore thank you if you would とも云へる。Traveller's letter of credit は circular letter of credit と同様である。

#### 同上返事

拜啓北米及歐洲へ御旅行可被遊趣  
を以て信用狀發行方御要求相成承知仕  
候就ては別紙申込書と共に信用狀金額  
と同額御預托被下度願上候

Dear Sir:

We take note that you are in need of a circular letter of credit on the United States and Europe, as you are shortly visiting those countries.



We beg to hand you herewith an application form, which, after filling up particulars, please return to us, accompanied by a cheque for the equivalent value of the letter of credit to be deposited with the bank.

Yours faithfully,

〔註〕「拜承仕候」は We take note 又は we note と云ふ。We note に對しては that を略して We note you are in need of..... としてもよいが We take note に對しては that は省略出来ない。其理由は take note の note は noun であるから noun に續く接續詞は省略できないのであるしかし we note that の note は動詞であるから接續詞を略しても差支ない。上記手紙の as は because と同意義である。shortly は「間もなく」と云ふことで類似字に soon, ere long, before long などがある。immediately, quickly は「至急」と云ふことであるからこゝでは使へない。We beg to hand you herewith an application form 「爰許申込用紙御送附申上候」。We enclose herewith an application form と云ふ。after filling up particulars 「摘要を御記入の上」。「申込書の摘要を書入れて下さい」は Please fill in the particulars of the application と云ふ。書入れることを fill in, fill out, fill up, enter などと云ふ。accompanied by a cheque for the equivalent value of the letter of credit 「信用状と同額の小切手と共に」。accompanied by (共に) は together with と入替へてもよい。to be deposited with the bank 「當行に預托の爲め」。

荷爲替信用状發行申込

拜啓紐育より鋼鐵二百噸輸入致度  
候に付信用状貳萬弗御發行被下度願上  
候 拜 具

Dear Sirs :

We are going to import steel bars, about 200 tons, from New York, and shall be obliged if you will please issue a letter of credit for \$20,000.

Awaiting your kind reply,

We are, Dear Sirs,

Yours faithfully,

〔註〕信用状の發行を issue 又は open と云ふが grant (授く) も使はれるたさへは please grant us a letter of credit on New York (紐育向信用状發行被下度) と云ふ。「信用状二萬弗」と云ふには a letter of credit for \$20,000 と云ふ。for を of としてはいかぬ。

同 上 返 事

拜復御要求の信用状は手形買取指圖書にて宜敷候哉又は「銀行」信用状を御入用に候哉。若し後者に候はゞ保証金貳割御預托相願可申候 匆々



Dear Sirs :

Your note to hand.

Will you please enlighten us whether you are in need of a letter of instructions or a bank's credit ?

If it is the latter credit, we would require a security equivalent to 20 per cent. of the amount of the letter of credit to be deposited with the bank.

We await your early reply.

Yours faithfully,

〔註〕 Will you please enlighten us 「御通知被下度候」. enlighten は「教へる」又は「啓發する」を云ふ意. equivalent to, equal to, corresponding to は皆「相當」を云ふことである. security は「保証金」で cash bond とも云ふ. 「當行に預托願度」は please deposit with the bank ; please lodge with the bank ; please furnish the bank with 等云ふ.

### 買取指圖書發行申込

拜復紐育向け信用狀之義先方より別段指定無之候に付手形買入指圖書御發行の事に相願度候信用狀申込書數葉使の者に御渡被下候 拜 具

Dear Sirs :

In reply to your favor of this date regarding the letter of credit on New York, we beg to say that as we have no special instructions from the shipper regarding the kind of credit, you will please have the kindness to issue a letter of instructions.

Kindly give the bearer a few sheets of application forms for credit.

Yours faithfully,

〔註〕 As regards, regarding, with regard to は總て「關し」を云ふこと. as regards には s を附ける. as we have no special instructions (別段指圖書無之候に付) の special は instructions を形容する形容詞 (adjective) であるが as the shipper does not specially designate the kind of credit (積出人は信用狀の種類を特に指定不致候に付) に於ける specially は designate を形容する副詞 (adverb) である. no の附いた noun (名詞) は復數又は單數の何れにも出来る. たゞへば We have no special instructions を云ひ. 又は No letter was received to-day を云ふ. from the shipper を by the shipper 又は of the shipper を云つてはいかぬ. 電信爲替到普通通知書に We have to inform you that we have received instructions from our London Office to pay you yen 10,000 を書く如くに from を用ふ.



## 輸出勘定開設申込

拜啓 弊店儀米國へ向け製茶輸出仕  
居候に就ては右輸出品に對し貴行に輸  
出勘定を御開設被成下間敷候哉伺上候  
敬 白

Dear Sirs,

We are exporting Japanese tea to the United States, and shall deem it a favour if you will open in your books an export account for us against the exports of the goods.

Awaiting your favourable reply,

We remain, Dear Sirs,

Yours faithfully,

〔註〕 We are exporting は「輸出してある」で We are engaged in exporting とすれば「輸出に従事してある」となる。Export account (輸出勘定) とは exporter (輸出商人) が商品を export (輸出) するに方り export を了する迄商品の代價を bank より融通を受くる方法である「即ち當座借越勘定にて融通を受け輸出と同時に輸出手形 (export bill) の賣渡代金を以て借越金を決削することになる。「製茶」を譯せば manufactured tea 又は refined tea であるが普通には單に tea 又は green tea と云はれてゐる。tea は物質名詞 (material noun) であるから不定冠詞 (indefinite article) を附けるに及ばない。for the United States は「米國方面へ」であるが to the United States は「米國へ」となる。船の行先を指すには for を用いて The steamer leaves for the United States と云ふ。「米國」は The United States of

America であるが of America を省いてもよい。略字では The U.S.A. と書く。「に就ては」は譯さなくともよい。We shall deem it a favour は「難有存可申候」である。これを We shall thank you 又は We shall be obliged としてもよい。上記の We shall を We will としてはならぬ。will は意志又は決意の意味があるから單純に將來を指す助語は shall を用ふ。しかし if you will open の will を shall としてはいかぬ。shall は「意志」の意味がないから if you shall open はよろしくない。We are exporting 云々と云ひ次に and we shall としては we が重複するから後の we を略す。上記文章を past indefinite tense にして We should deem it a favour if you would open an export account としてもよい。We should と過去体にすれば後の動詞も you would と過去にする。in your books 「貴行帳面上に」 Awaiting your favourable reply 「御承諾御返事待上候」。

## 同上返事

拜復製茶輸出資金御融通の義承知  
仕候就ては荷受人より荷爲替信用狀發  
行相成居候事と存候に付一應信用狀拜  
見致度候

Dear Sirs,

We are pleased to inform you that we shall be glad to accommodate you funds for the export of tea.

We think you are probably in possession of a documentary letter of credit issued by your consignee, which kindly send to us for our inspection.

Yours faithfully,



## 輸出勘定極度及利率問合

拜復御手紙難有拜誦仕候爰許紐育  
 國立銀行發行金貳拾萬弗信用狀御封送  
 申上候間御受取被下度候御融通金額の  
 極度及利子歩合御通知被下度願上候  
 早々

Dear Sirs,

We received your favour of the 10th inst., for which we thank you.

In accordance with your request, we have the pleasure of handing you the letter of credit of the National Bank of New York for \$200,000 for your inspection.

We should thank you if you would kindly inform us the extent to which we can rely upon your accommodating us funds and the rate of interest we have to pay on them.

Thanking you in advance,  
 Yours faithfully,

〔註〕 In accordance with your request (い as requested と同意義である。we have the pleasure of handing you 「御送附申上候」. the pleasure to ますれば hand you まする。for your inspection 「御覧被下度」. the extent to which we can rely upon your accommodating us funds を直譯すれば「資金御融通被下るべきことに當方の信頼し得る極度」さなるが「御融通極度」さ云ふことである。

## 同上返事

拜啓貴狀拜承仕候輸出勘定貸越極度は信用狀の限度迄に致置可申候。利子は目下の處日歩二錢三厘に御座候。信用狀は當行に御預り置き可申候間左様御承知被下度候 拜具

Dear Sirs,

We are in receipt of your favour.

We allow you to overdraw your export account up to the limit of the letter of credit. The rate of interest we charge at present is 2.3 sen per diem.

Please note that your letter of credit will be kept with us until the transaction are completed.

Yours truly,

〔註〕 overdraw は動詞で overdraft は名詞である。前者は Your current account is overdrawn by yen 5,300 (貴方當座勘定は五千三百圓貸越に相成居候) さ云ふ如くに後者は Your overdraft amounts to yen 5,300 (貴方貸越金五千三百圓に候) さ云ふ如くに用ふ。up to the limit of the letter of credit 「信用狀の極度迄」 per diem は「一日に付」で per day 又は a day さも云ふ。at present は「目下」で adverbial phrase (副詞句) である。



## 輸入勘定開設申込

拜啓 弊店引受爲替手形之内本月中  
支拂期限に相成るべきもの約金五拾萬  
圓御座候處其支拂に充用の爲め弊店在  
庫輸入品を引當にて金貳拾萬圓を限度  
とし當座勘定借越を御許容被下候は  
好都合に存候何分の御返事待上候

匆々

Dear Sirs,

Our acceptances falling due this month aggregate about yen 500,000, and to meet these payments we are desirous of having some funds.

If you would kindly consent to our overdrawing the current account, under the cover of the goods imported and now stored in our warehouses, to the extent of, say, yen 200,000, it would relieve us from the present difficulty.

Please have the kindness to reply to the above by return.

Yours faithfully,

〔註〕 falling は文法上 participle (分詞) であるがこれを infinitive (to の附動詞) に代へることができる。Our acceptance to fall due this month としてもよい。this month を during (又は in) this month としても可い。aggregate は total と同意義で「總計になる」である。「資金入用に御座候」。To meet (文法上 infinitive) (meeting (文法上 participle)

さして Meeting these payments とも云へる。If you would さあるから would relieve さなる。relieve は「救助する」さいふことで from を附ける。しかし It would relieve us of the burden (此の重荷から救済されよう) さ云ふ如き場合には of を用ふ。

## 輸入勘定開設承認

拜復 輸入勘定開設之儀承認仕候就  
ては貴店在庫品明細及其時價御通知被  
下度候 匆々拜具

Dear Sirs,

We are pleased to inform you that we are agreeable to open an Import Account in our books for you.

We, therefore, request that you will please furnish us with the particulars of the goods held in your warehouses and their values at the present market price.

Yours faithfully,

〔註〕 We are agreeable は We are pleased 又は We are willing と大体同意義である。We are agreeably さは云へない。are (is) の賓辞補語 (動詞の働きを完成せしむる補語) には副詞は用ひない。(agreeable は形容詞で agreeably は副詞である)。She is beautiful (彼女は美しい) (beautiful は形容詞である)。He is handsome (彼の男は立派だ) (handsome は形容詞である) さ云ふ如し。in our books は「當方帳面上に」さ云ふことであるが日本文では別に云はなくともよい。



手形支拂申込

拜啓本月十五日支拂期日に相成り  
居候弊店引受手形金壹千參百五拾磅本  
日御支拂致度候間何卒勘定書御送附被  
下度候

Dear Sirs :

We wish to retire to-day our acceptance for  
£1,350, which is due on the 15th inst.

We shall therefore be obliged if you will kindly  
send us your debit note for the bill.

Yours faithfully,

〔註〕 bill (手形) の支拂ひを pay と云つても差支ないが普通  
には retire と云ふ. acceptance は引受手形 (accepted bill)  
と云ふことである. which is due on the 15th inst. の which  
is を省略して due on the 15th inst. だけにも差支ない.

同上返事

拜復本日附貴狀拜拜本日迄の利息  
十九磅八志四片を加算致し本日の爲替  
相場二志一片八分の五にて換算金壹萬  
貳千八百貳拾五圓七拾六錢に相成候間  
何卒小切手御送附被下度候

Dear Sir :

We are in receipt of yours of to-day, and have  
now to inform you that adding interest up to date,  
which amounts to £19 8/4, the value is Yen 12,-  
825.76 at the exchange rate of 2/1 5/8.

Please send us your cheque for the above  
amount without delay.

Yours faithfully,

〔註〕 Yours は your letter の意「當方手紙」は ours と云へ  
る. which amounts to (金高なる) の amounts は which  
によつて形容されてる interest が單數であるから s を附け  
て amounts とするのであるが若し interests と復數になつて  
おれば同じ接續詞を用ひても amount とせねばならぬ。「八  
志四片」は 8/4 とも書かれる. at the exchange rate 又は  
at the rate of exchange の何れにしてもよい. the above  
amount は the above mentioned amount の意であるが普  
通には mentioned は省略する.

手形利子割戻照會

拜啓紐育市高橋商會振出拙者引受  
手形金五千八百圓也來月三日支拂期日  
に相成居候處本日御支拂致度存候に就  
ては期日迄の利息割戻相願はれ候哉伺  
上候



Dear Sirs :

Please let me know if you can give me a rebate of interest on the bill drawn by Takahashi & Co., New York, and accepted by me for yen 5,800.00, due on the 3rd proximo, which I should like to retire to-day.

Yours faithfully,

〔註〕「期日に成る」は falls due 又は falls maturity と云ふ。「期日迄の利息の割戻」を rebate of interest until due date としては宜しくない。之れは rebate of interest for paying before the due date 又は rebate of interest up to the due date とするさよい。proximo (來月) は prox. と略される。if I am entitled to a rebate は「割戻を受くる権利有之候哉」である。the bill drawn by は the bill which is drawn by の同意義である。

### 同 上 返 事

拜復貴殿引受手形期日前に御支拂被下候は、年二歩之割合にて利息御拂戻可致候本日御支拂相成候は、三十三日間の利息金拾圓四拾八錢御支拂可申候  
匆 々

Dear Sir :

We have to inform you that if your acceptance is paid before its maturity a rebate of interest at the rate of 2% p.a. will be paid.

If you would pay the bill today, we should refund you interest for 33 days, amounting to yen 10.48.

Yours faithfully,

〔註〕 If your acceptance will be paid としては宜しくない。これに is paid とする。its maturity の its は bill の代名詞である。its は it の所有格であるが it's としては it is の略字となるから注意せねばならぬ。

### 買爲替相場問合

拜啓倫敦向一覽後六十日拂荷付爲替手形金五萬磅貴行買爲替相場御通知被下度候尚右取組期限は來月末日迄に相願度候  
拜 具

Dear Sirs :

Please inform us of your best buying rate of exchange for 60 days' sight documentary bills on London for £50,000.

The above exchange is to be taken up before the end of next month.

Yours faithfully,



[註] Please inform us (何卒御通知被下度候) は Please advise us 又は Please intimate us さしてもよい。your best buying rate of exchange 「貴行の最も買替相場」。此文の of exchange を省いても of exchange であることは列る。60 days' sight documentary bills 一覽後六十日拂荷爲替手形 60 days' の apostrophe ( ' ) は 60 days の possessive case (所有格) である。これを 60 days after sight さしてもよい。序でながら「日附後六十日拂」は payable at 60 days after date 又は payable at 60 days' date さ云ふ。documentary bill は shipping documents (船荷書類) の collateral security (副担保) のある bills を云ふ。船積書類の附かぬ無担保附手形は clean bills さ云ふ。The above exchange is to be taken up before the end of next month 「上記爲替は來月末日迄に使用可致候」。taken up は 利用すること taken up を delivered さしてもよい。deliver は 「引渡」さ云ふ字であるが取引の履行の意にも用ふ。

### 同 上 返 事

拜復本日倫敦向六十日拂手形買入相場は二志二片に御座候上記は直取引の相場に候得共來月取引に對しても同様に致置可申候 勿 々

Dear Sirs :

Replying to yours, we have to inform you that we quote 2/2 today for 60 days' sight sterling bills.

The above is for the prompt delivery, but we shall be pleased to give you the same rate for the next month.

Yours faithfully,

[註] sterling bills 「英貨手形」之れを pound bills さ云つても差支ないが通例 sterling bills さ云ふ。the above は the above mentioned rate の意である。「直取引」は prompt delivery 又は immediate delivery さ云ふ。but we shall be pleased to give you the same rate for the next month 「然しながら來月取引に對しても同相場御提供可致候」。the next month は the next month delivery の意である。此文を But we shall be pleased to extend the delivery date up to the end of next month (併し取引日は來月末迄延長可致候) さしてもよい。

### 爲 替 約 定 申 込

拜復倫敦向貴行買爲替相場御通知被下度難有存候就ては御來示の相場にて五萬磅約定致度候間約定書御送附被下度候 拜 具

Dear Sirs :

We thank you for your letter, informing us of your buying rate of exchange on London.

We wish to settle exchange for £50,000, at the rate of exchange you mentioned, and so shall thank you to kindly send us your contract note for the same.

Yours very truly,



荷物買取依頼

拜啓封中八幡丸積新嘉坡向莫大小  
二十箱之海上保険狀船荷証券送り狀及  
一覽後六十日拂爲替手形四千八百五拾  
弗也御送附申上候間一月十日御契約申  
候相場百八圓にて何卒御買取被下度候  
代金は當方當座勘定へ御振替置き被下  
度候 勿々

Dear Sirs:

Enclosed are the bill of lading, marine insurance policy, and invoice of 20 cases of hosiery goods shipped per "Yawata Maru" to Singapore, and a bill for \$4,850.00 payable at 60 days' sight, which please negotiate at the rate of exchange contracted on the 20th January, viz., 108.

Have the kindness to credit our account with the proceeds of the bill.

Yours faithfully,

〔註〕 Invoice of 20 cases を invoice covering 20 cases としても同意義である。 which please negotiate at the rate of exchange contracted on the 10th of January, viz., 108 「右は一月十日に豫約仕候爲替相場即ち一〇八にて御買取被下度候」。新嘉坡向爲替相場は海峡植民地 (Straits Settlements) 通貨百弗に對し邦貨幾何程と云ふ建方である斯くの如く自國通貨の名稱を以て唱へる相場を「支拂勘定」の建方と云ふ之れに反し外國通貨を以て唱へる相場を「受取勘定」

の建方と云ふのである Have the kindness to credit our account current with the proceeds of the bill 「何卒手形代金當方當座勘定へ御貸記被下度候」之れは You will have the kindness to credit.....と云ふ意である。 to credit (文法上 infinitive と云ふ) を crediting (文法上 gerund である) としてもよい。即ち Have the kindness of crediting our account with the proceeds of the bill と云ふ。尙又 Have the kindness of placing the proceeds to the credit of our account としても宜い。

當座勘定振込通知

拜復八幡丸積莫大小二十箱之船積  
書類及爲替手形金四千八百五拾弗也御  
送附相成り正に受取申候就ては爲替相  
場百八にて換算別紙振込票之通り金五  
千貳百參拾八圓也貴店當座勘定へ振込  
置候間左様御承知被下度候

Dear Sirs:

We have duly received the shipping documents covering 20 boxes of knitted goods per s.s. "Yawata Maru", and Bill of Exchange for \$4,850.00, which we have negotiated at the exchange rate of 108.

Kindly take note that the equivalent, amounting to yen 5,238.00, has been transferred to your current account, as per enclosed paying-in slip.

Yours faithfully,



〔註〕 Shipping documents (船荷書類) には bill of lading, marine insurance policy 及び invoice を含む。商品によりては着港地の輸入税 (import duty) の関係上原産地證明証を要するときは certificate of origin (原産地證明証) 又は consular invoice (領事送り狀) をも含む。a set (一組) を附けて a set of shipping documents としてもよい。「莫大小」は hosiery (hosiery goods) 又は knitted goods を云ふ。hosiery は元來靴下 (stockings) の意味であつたのであるが今は凡てメリヤス製肌衣を云ふ。amounting to yen 5,238.00 を which amounts to yen 5,238.00 としてもよい。has been transferred (振替申候) を has been credited to your account (貴勘定へ貸記致候) としても同意義である。as per enclosed paying in slip 「封中振込票之通り」. enclosed の所に separate (別紙), annexed (附帶) 又は attached (添附) を入れても同意義である。enclosed (封中) は inclosed とも云ふ。

### 手形支拂問合

拜啓二月十日に御買取相願申候新嘉坡向爲替手形金四千八百五拾弗本月初旬に支拂可有之筈に御座候に就ては未だ貴行に支拂濟通知無之候哉御伺申上候若し通知未着に候はゞ電信にて御照會被下度奉願上候 勿々

Dear Sirs :

On the 10th February, we negotiated to you a bill on Singapore for \$4,850, which must have been paid in the early part of this month.

Please let us know if you have not yet received the advice of the payment of the bill. In case no advice has yet been received, we should thank you if you would kindly inquire by wire whether it has already been paid or not.

Yours faithfully,

### 手形取立濟通知

拜啓貴店新嘉坡向爲替手形金四千八百五拾弗本月八日支拂相成候旨本日入電有之候に就ては豫而御預り申居候保証金金壹千圓當座勘定へ振替申置候間左様御承知被下度候尙電信料金拾參圓五拾錢要し候に付御序之節御拂込被下度候 拜具

Dear Sirs :

We have to inform you that we have today received a cable from our Singapore Office stating that your bill for \$4,850.00 was paid on the 8th instant.

We have, therefore, transferred the yen 1,000.00 deposited as margin with the bank to the credit of your current account, which please note.

We have paid in cabling yen 13.50, which please refund us at your convenience.

Yours faithfully,



大正四年三月六日印  
大正四年三月十一日發行  
大正九年六月二十日第二版發行  
大正十年八月十八日第三版發行  
大正十二年十一月十五日改訂第四版發行

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複製

著者兼發行者 大阪市西區川口町八番地 福永重良

印刷者 神戸市小野柄通六丁目四番地 井上定吉

印刷所 神戸市小野柄通六丁目四番地 井上印刷所

發行所 大阪市西區川口町八番地川口ビルディング内  
ゼ、トレード社

振替口座大阪五四二八二番

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商用英文研究

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