

**ANSWERS****A – READING COMPREHENSION (09 marks)****I./ Choose the right answer. (02 marks: 0.5 x 4)**

- |                              |                                 |
|------------------------------|---------------------------------|
| 1. b: rushed into as a crowd | 2. a: small or weak             |
| 3. a: to start using         | 4. c: not available when needed |

**II./ True of false. Justify your answer. (03 marks: 0.75 x 4)**

5. True. "Its smaller enterprises rely on them [banks] for 90% of their financing needs"
6. False. "Bank lending to businesses in the euro zone fell by 1.2% year-on-year in October"
7. True. "Many small American firms depend on relationships with small local banks, which are being wiped out at an alarming pace."
8. False. "Policymakers are now scrambling to forestall a crunch"

**III./ Answers to questions. (03 marks: 01 x 3)**

9. Because they have access to other sources of finance.
10. They accounted for 64% of the net new jobs created in America between 1993 and the third quarter of 2008.
11. Fears of further losses and uncertainty over tougher rules on capital.

**IV./ Numbers. (02 marks: 0.5 x 4)**

12. 30%: the amount of financing from banks for America's large firms.
13. 1.2%: the percentage of declining of bank lending to businesses in the euro zone.
14. 130: the total number of failures of bank lenders for year 2009.
15. 64%: the percentage of the net new jobs created in America by firms with fewer than 500 workers (between 1993 and the third quarter of 2008)

**Epreuve du 1<sup>er</sup> groupe****V./ Reference words.****(01 marks : 0.5 x 2)**

16. them → banks

17. that route → using the properties as collateral for borrowing

**B – LINGUISTIC COMPETENCE****I./ Reformulations****(03 marks : 0.75 x 4)**

18. In spite of the decent shape of their banks, owners of small businesses face a tougher financing environment.

19. Because they have access to other sources of finance, hunger for bank credit has declined more among Europe's larger firms.

20. The closing down of six lenders on December 4<sup>th</sup> brought the total number of failures for the year to 130.

21. Overall credit capacity has been drained by the withdrawal of foreign banks.

**II./ Asking questions.****(04 marks: 01 x 4)**

22. What do big firms now have access to?

23. Why are smaller firms at the mercy of banks?

24. When is there a real risk that lenders will remain unforthcoming?

25. How much of the net new jobs did firms with fewer than 500 workers account for?

**C – WRITING (04 marks)**

- **Format : 0.5**
- **Content : 2.5**
- **Cohesion/Coherence : 1**