

2015년 12월 09일 키워드 스피킹 방송 / 주제: 인터넷 전문 은행 설립

<광고>



- ✓ 요령 있게 공부하고 영어 스트레스를 줄이자
- ✓ 국내파로서 영어를 상대하는 현실적인 방법
- ✓ 단어, 숙어, 문법, 읽기, 듣기, 말하기, 쓰기 등 전 영역에 걸친 설명

### Troy's Summary

A major development in the Korean banking services may **spark tremendous change** in the country's financial and technological sectors. The government has **granted preliminary approval to** two consortia to **set up Korea's first Internet-only banks**. The two consortia are Kakao Bank and K-Bank, which are led by Korea's leading mobile messenger company Kakao and telecommunications company KT **respectively**.

This new form of "**branchless banking**" is expected to **bring innovation to** the current banking industry. Without operating offline branches, these **Internet-dedicated banks** can **reduce overhead costs** and **convert** the saved costs **into** additional consumer benefits. Customers may be provided with **lower interest for loans** and **higher yields for their savings**. Some of the companies participating in the consortium are eBay, Melon and Yes24. **As leaders in their respective fields**, they hope to provide extra benefits and incentive for its customers. For example, clients will be able to obtain free coupons or **accumulate points** by depositing and saving their money in the bank.

Others hope that online-only banks will **provide financial lifelines to frugal startups** and **revive businesses** along with the job market. While there are security issues and concerns about **privacy infringement**, time will tell if this new form of banking can **become a game changer** for Korea's stagnant banking industry.

해석

1. spark tremendous change 엄청난 변화를 일으키다
2. grant preliminary approval to ~에 사전 인가를 내 주다
3. set up Internet-only banks 인터넷 전문 은행을 설립하다
4. branchless banking 지점이 없는 은행업
5. bring innovation to ~에 혁신을 몰고 오다
6. Internet-dedicated banks 인터넷 전문 은행
7. reduce overhead costs 운영 비용을 줄이다
8. covert ~ into ... ~를 ...로 전환하다
9. lower interest for loans 더 낮은 대출 금리
10. higher yields for their savings 더 높은 예금 금리
11. as leaders in their respective fields 각 분야의 리더로서
12. accumulate points 포인트를 쌓다
13. provide financial lifelines to frugal startups 어려운 벤처 기업에 자금을 제공하다
14. revive businesses 기업들을 살리다
15. privacy infringement 사생활 침해
16. become a game changer ~의 판도를 바꾸다

**Keywords / Key Sentences**

1. 정부가 2곳의 인터넷 전문 은행 설립을 인가했다. The Korean government has granted approval to two consortia to set up Internet-only banks. The Korean government has sanctioned two consortia to establish online-only banks. The Korean government has given the green light to the creation of banks exclusively on the internet by two consortia.
2. 컨소시엄을 구성하다. 지분이 ~%이다. Korea's leading IT companies formed the consortia. For example, KT has [ ] percent stake in the consortium. Korea's prominent IT companies established the consortia. For example, KT has [ ] percent share of the consortium. The consortia were organized by Korea's most renowned IT companies. For example KT has [ ] percent share in the consortium.
3. 지점이 없어서 비용이 절약된다. 높은 예금 금리와 낮은 대출 금리라는 혜택을 제공할 수 있다. Overhead costs can be reduced as there are no offline branches. The saved costs can be converted to higher return for saving and lower interest for loans. The absence of physical branches mitigates overhead costs. The cut costs can be converted to higher yields on savings and lower interests for loans. The lack of physical branches decreases overhead. The cutbacks can contribute to higher returns on savings and lower interest for loans.
4. 10%대 금리의 대출 상품이 생겨서 고금리로 인한 서민들의 부담을 덜어줄 수 있게 된다. Ten percent range loan programs will reduce the financial burden of middle to low income families who had to suffer from high interest loans. Loan programs in the ten percent range will lessen the financial burden of middle and low income families suffering from high interest loans. Loan programs in the ten percent range will soften the financial blow to middle and low income families affected by high interest loans.
5. IT 기업이 빅데이터를 활용하면서 사생활 침해의 우려가 있다. Privacies of Internet-only bank users can be breached as the banks may take advantage of the information accumulated in their database. Online-only bank users may experience an infringement of privacy as banks mine the accumulated information in their database. Online-only bank users may be vulnerable to a violation of their privacy as banks exploit the data amassed in their database.
6. 해킹 등 보안 사고에 취약하다. Internet-only banks will be more vulnerable to hacking or other security issues. Banks that are solely online are more prone to hacking and various security threats. Online-only banks are more exposed to hacking and numerous security headaches.