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Banks are financial institutions that provide customers with variety valuable services, including the ability to wire money to a person or company, the ability to store money in a checking or savings account, the ability to collect interest on investments, the ability to receive loans, and much more.

Banks are most commonly used by customers who wish to store their money and access it as needed, with a debit card (a card that's simply attached to the funds in one's account), or checks (individually numbered paper slips that can be used to designate a transfer of funds). Checking and savings accounts are the primary means of storing money in a bank; a checking account is designed to house money that will be spent, while a savings account is designed to house money that will be saved. Banks usually pay a small amount of interest, or a payment in the form of a percentage of a customer's deposited balance, to customers. This is their way of showing support for clients who entrust them with their money.

These funds are then used by banks, along with their credit, to perform other functions and offer additional services. For example, many customers use banks to secure home mortgages, or multiyear loans through which ownership (or equity) of a home is achieved.

Customers demonstrate that they're able to pay a mortgage back (usually by providing proof of income and investments, in addition to a down payment, or a lump sum paid up front), and select a time period for this mortgage; short mortgage payment periods require larger monthly payments, but customers are charged less interest, while longer mortgage payment periods require smaller monthly payments, but customers are charged more interest.

COMPREHENSION : (10MARKS)

- 1) Give a title for this passage? (1marks)**
- 2) The passage talks about? (1,5marks)**
- 3) What are banks? (1,5marks)**
- 4) How is money most commonly stored in a bank? (1,5marks)**
- 6) What is a home mortgage? (1,5marks)**
- 7) What is a personal loan? (1,5marks)**
- 8) What is interest? (1,5marks)**

LANGUAGE: (10MARKS)

EXERCISE 1 : (5MARKS)

Rearrange the words to make complete sentences.

1. Is / band / a / tonight / playing / there / jazz
2. Channel / DNB / news / best / is / the
3. Album / their / new / you / have / heard / ?
4. An / show / the / on / night / television / was / last / there / interesting
5. Favorite / of / lots / posters / have / I / singer / of / my

EXERCISE 2 : (5MARKS)

Follow the example and do the same using YET: Example: She has been in the shop. (Buy anything)

- She has been in the shop but she hasn't bought anything YET.

- 1. I've written to them three times. (Not reply)**
- 2. I've asked you again and again. (Not do it)**
- 3. I lent him \$10 last month. (Not give it back)**
- 4. He lost his pen a week ago. (Not find it)**
- 5. He borrowed my book last year. (Not give it back)**