

Means of Arguments in Bank's Annual Reports

Inst. Nareeman Jabbar Rasheed Al- Ta'i, Ph.D.*

Date of Acceptance 27/7/2008

Abstract

In line with the most recent trends in genre analysis (Swales, 1990; Bahatia, 1993) and discourse studies on business communication (Dudley-Evans and St. John, 1998; Bargiela-Chiappini, F. and C. Nickerson, 1999, the article focuses on a particular financial genre, Bank's Annual Reports (ARs). More in detail, in contrast with widespread claim about the purely financial and informative nature of ARs, addressing experts only, this paper aims at illustrating in accordance with Bexley and Hynes (2003), and Burrough's (1986) considerations, that those reports endeavour to promote the company image and to leave a positive impression on readers. Generally speaking, companies communicate because they exist: they have a name, headquarters, offices, a logotype, and provide consumers with products and services that help people to come closer to the company's reality (Brioschi, 1990:51). However, another type of communication exists, this of argumentation: it is essential to inform the public about the company's activities, to charge its mind (Cantoni, Di Blas, 2002) and to make it act in a certain way. Thus, argumentation aims at convincing the counterpart that a thesis should (not) be accepted by using reasonable arguments that impress the hearer/ reader. It can be said that more specifically; argumentation can be found in an extremely important economic and financial texts: the ARs. These are considered comprehensible not only to experts but also the layman: they develop arguments that are within everyone's reach; they use plain language and effective stylistic devices in order to be readable to delightful and convincing to the public (Mignini, 2005:1).

Some research so far has been based on the definition as well as the content analysis of ARs, and on their writing's techniques and strategies, but few had taken into account their argumentative stylistic features and discursive (in the sense of other-than-purely-financial) sections.

There has been no much research focusing on argumentation in the economic and financial world up-to-now; in this paper we shall examine how argumentation is carried on in banks ARs, what the most exploited topics are, and how they are arranged to win the public over. A glance at the textual structure is given first so as to have an idea about how the readers are introduced into the bank's world. Then, an analysis of the most common topics and the way they are usually presented (their argument) is provided: examples are also given in order to clarify the content.

The corpus of material gathered for the analysis includes four Bank's ARs. All the selected ARs are published on the web between 2003 and 2006 by the following prestigious big banks: Deutsche bank (2003), Bank of England Annual Report (2004), Raiffeisen Centrobank (2005), and Bank of America (2006).

(Bazerman, 1994:4) practiced by members of particular discourse community to communicate with a larger set of people outside the community, one of which generally is ordinary public and the other(s) may be discourse communities other than

♣ Generic Systems within Professional Communities

Generic theory may be characterized by a set of genre system

* English Dept. - College of Education for women - University of Baghdad.

balanced evaluation of products and services. In case of some others, there is an explicit attempt to mix two genres such as *infotainment*, *advertorials* and *advertorial features*, and many others.

♣ **Annual Reports Defined:**

In general, a *report* in writing is a document characterized by information or other content reflective of inquiring or investigation, tailored to the context of a given situation and audience. The purpose of reports is usually to inform. However, reports may include persuasive elements, such as recommendations, suggestions, or other motivating conclusions that indicate possible future actions the report reader might take (Wikipedia Encyclopedia Online, 2007:1). Types of reports are (ibid.): scientific reports, recommendation reports, white papers, annual reports, auditor's reports, workplace, census reports, trip reports progress reports, investigation reports, budget reports, policy reports, demographic reports, credit reports, appraisal reports, inspection reports, minority reports, final reports, majority reports, environmental reports, feasibility studies, immigration reports, statistical report, police reports, the Colbert Report, Court reports, error and other reports from software systems, etc.

Annual report can be defined as an audited document which a company presents as its annual general meeting for approval by its reporting the financial results for the year including the balance sheet, income statement, cash flow statement and description of company operations. The sections include: -

- ◆ Chairman's report.
- ◆ CEO's report (Chief Executive Report).
- ◆ Auditor's report on corporate governance.

those to which they belong. Such readership(s) may be from one to several discourse domains. Genre study is concerned with the question *why do people construct discourse they way we do, and what makes this possible?*

Generally speaking, generic systems include (Bhatia, 2002:9-10):

1. System of genres in law: cases, judgments, ordinances, contracts, agreements, etc.
2. System of genres in business: memos, reports, case studies, letters, etc.
3. System of genres in public administration: government documents, political communication, news reports, policy statements, international treaties, memoranda of understanding, etc.
4. System of genres in mass media: editorials, News reports, review articles, advertisements, sports reports, letters to the editor, etc.

Although in much of genre analysis textual artifacts are identified in terms of pure genres, in practice, they are found in mixed or embedded forms (genres). This is because they are designed to achieve a mix of communicative purposes, or to communicate *private intentions* within the context of socially organized communicative purposes. Some of these include (Bhatia, 1997:181-196):

1. Annual reports (mainly persuasive and argumentative in nature).
2. Corporate brochures, though designed to be informative, are becoming increasingly promotional in character and tone.
3. Reviews, though less in the case of books and films, but more so in the case of food, restaurants, computer products, especially software are becoming more promotional than

report can reach a relationship far beyond that of the normal enclave of interested parties such as layman and future potential customers. Secondly, despite the lack of detailed analysis of the textual structure of ARs, Malavasi (2005:2), in his Ph.D. research project, claims that ARs share fundamentally three macro-sections which are to be put on future rather than past performance and projects, as well as on company outlook, potential risks, and operational philosophy or corporate governance traced back to three topical categories of information they convey:

- A. Review the description of the bank, this is a more informing part, including the chairman's statement, the Group Chief Executive's Review, the description of the Bank and its Business and the list of its Principal Office;
- B. The Bank staff and work organization, this is a more formal part, constituted by the presentation of the Broad of the Directors and the description of the corporate governance and the operating philosophy which regulates the bank's performances, and
- C. Results corresponding to the financial highlights, financial statements, notes to the statements i.e., accounting information, five year summary, the Financial Review, i.e., the discursive description of numerical data, the shareholder Information, and Auditor's Opinion.

Finally, dealing with their purposes, ARs may aim to provide their readers with banking financial performance information. However, it may try to persuade its readers to adopt a particular action or to agree with appoint of view. They may try to

- ◆ Mission statement.
- ◆ Cooperate governance statement of compliance.
- ◆ Statement of director's responsibilities.
- ◆ Invitation to the company's AGM.

As well as Financial Statements including: -

- ◆ Auditor's report on the financial statements.
- ◆ Balance sheet.
- ◆ Statement of retained earnings.
- ◆ Income statement.
- ◆ Cash flow statement.
- ◆ Notes to the financial statements.
- ◆ Accounting policies.

Bexley and Hynes (2003:29:31) define AR *one of a handful of essential communication vehicles in a any effective investor relations program.* Goodman (2000:70) adopts the perspective of ARs as a particular type of communication; the fastest growing areas of cooperate communication. This corresponds to the *total of a company's efforts to communicate effectively and profitability...it is the creation and maintenance of strong internal and external relationships.* Thus, the aim is to lead, motivate, argue, persuade, and inform employees and the public as well.

Now, we turn to ARs analysis as a genre in the sense that Swales (1990:68) defines it: each genre is defined as *a set of communicative events which share some communicative purposes ...and various patterns of similarity in terms of structure, style, content, and intended audience.*

Firstly, concerning their audience the view of ARs addressing merely shareholders is too simplistic. The well-planned attractively produced

An opening *Letter to Shareholders* often sets the tone of ARs prepared for publicly held companies. The chairman of the board of directors, the chief executive officers, the president, the chief operating officer, or a combination of these four usually sign the letter on behalf of company management (ARs, *Investor Worlds Online*, 2007: 3).

The statement of difficulty is recurrent in ARs: banks cannot ignore bad results; otherwise they would sound incompetent and not credible. (The reason behind this is "that one of the aims of ARs is to enhance shareholders relations and management credibility through more effective communication (Plung and Montgomery: 2004:1). Thus, banks do not suppress unfavourable facts, but use them to strengthen their force: they usually first report about bad results, and then they state how they have overcome the situation:

1. My task is to build on that success.

This means both maintaining the MPC' task record in meeting the *inflation* target and in explaining its actions and applying to other parts of the Bank some of lessons have been learned in building the MPC (Bank of England Annual Report, 20004:4).

Courtis and Hassan (2002:399) maintain that critics complain that the CEO's letter to stockholders should engender trust and credibility. The CDO and corporation must sustain an image of candor and honest. Thus, for Migini(2005:2) in both negative and positive situation, the company seems a hero in achieving important victories. In the CEO's letter, banks must be trustworthy informing their stakeholders about every kind of incident happening inside and outside the institution itself. Thus, the most

promote the company image and leave a positive impression on the general reader, layman, as well as expert (Bexley and Hynes (2003:30). Analogously, Rezaee and Porter (1993:40) argue that the persuasive and highly convincing force of ARs lies in its emphasis.

♣ **Argumentation: Topics and their Argument-the Most Frequent Topics**

Argumentative devices are used by rhetoricians in stories as well as speech to persuade the reader to think and act it one way rather than another (Mignini, 2005:10).

Keller (2004:131) maintains that banks choose topics that illustrate for the readers how the banks operate not only in their own favor, but also in every day's interest. Inside the bank, ARs are like *guided tours*; it is important, thus, that banks show what the worldwide and national situations are and how they cope with all that. Banks state their mission, values, the results achieved and the ones that are to be reached in the future. These topics are usually dealt with in what is previously called the "more informal" part of the AR). The topics of how the entries of the financial statements have been estimated and according to which principles and how the bank's activity has been judged by an independent auditor are found in the more formal sections.

Nickerson and De Groot (2005:50) explain that, in a particular, the letter to the shareholders tries to establish a thorough relationship between then bank and the investors. Included at the beginning of the AR, these papers provide readers with relevant information in a few pages. It deals with pervious and future financial performance, and tries to inspire reader with confidence in the company's activity.

The topic of involvement and positive values groups all the adjectives, nouns, and verbs, which directly or indirectly highlight the efforts and the commitment of the bank. It is compared to a human subject in achieving benefits for its customers, values, or principles, which regulate its operational behavior (e.g., open-minded, secure, transparent, fair, compliance, responsibility, determination, prudence, commit, support, pursue, and ensure) (Ibid.).

The distinction among the above three identified cognitive categories is clarified by providing some examples. Examples (1-23) belong to the importance competitiveness category, (24-48) the second category, and (49-72) to the third one. These topics are cited from Bank of England Annual report (2004):

2. Under the act, the *Bank's* objective in relation to monetary policy are to maintain price stability and, subject to that, to support the government's economic policies, including its objectives for growth and employment (8).
3. These *divisions* maintain contingency plans for crisis operation. Drawing on wide range of contacts in the UK and overseas, the area contributes market analysis and intelligence supporting the Bank's monetary and financial stability work (14).
4. The Financial stability area has the main responsibility for discharging the Bank's remit to maintain the stability of the financial system as a whole (16).
5. Through the Financial stability and markets areas, and with the support of the governors, the *Bank* has maintained a strong surveillance capacity over the past year (20).
6. As published in last year's Annual Report, the *Core Purposes*, (in

important topics CEO's letter tackles include: -

- **Importance and Competitiveness, Positive Performances, and Involvement and Positive Values Topics.** Talking about the evaluative persuasive lexical items used to reflect the groups, banks, business and services' involvement and positive values and positive performance, Huston and Thompson (2000:5) defines evaluation as corresponding to:

The expression of the speaker's or writer's attitude or stance towards viewpoints on, or feelings about the entities or propositions that he/she is talking about.

The topic of importance and competitiveness includes:

1. All the terms describing the most positive and advantageous features of the bank (such as size and international and global importance and uniqueness).
2. The services it offers (i.e., their innovative nature as well as their highly quality), such as, e.g., first-rate, world-class, prestigious, leading, excellence, importance, robustness; complete maintain, position/ establish itself) (Malavasi, 2005:5).

The topic of labeled performance gathers all the evaluative lexical means emphasizing not a state on the hallmarks of a particular financial group but stressing a useful profitable action performed by the banker or an achievement, which implies positive and admirable results (e.g., profitable, successful, efficient, top-performing; improvement, efficiency, prosperity progress; achieve, provide, outperform, attain) (Ibid.).

will place significant personal burdens on witnesses, few of whom still work for the Bank (17).

- **Voice:** For Health (1994:90) the bank is presented as a single voice, as a unit where all the efforts are directed to achieve particular goals; everybody should put his ideas at the bank's disposal, so that the bank gets stronger:

13. The Bank may act as "leader of the resort" to financial institution in difficulty; I order to prevent a loss of confidence spreading through the financial system as a whole (Bank of England Annual Report (2004:16).

14. Raiffeisen Centrobank AG offers more than 1,200 certificates and warrants, making it the country's largest issuer of structured financial products (Raiffeisen Centrobank, 2005:17).

- **Relevance of the Public's Participation in the Bank's Activity:** The bank needs the public's support to achieve good results so that the public can feel it is not excluded:

15. In general this point is having fewer layers of management, and to making sure that responsibility is so far as possible given to individuals rather than to committees (8).

◆ **General position of shareholders.**

The bank tries to transmit the certainty that its shareholders are at the centre of its activities, and that everything the bank does is done to the shareholder's advantage. (Health, 1994:70).

We operate in markets daily, we stand at the centre of the payments system, we have a close settlement systems. Beyond that we benefit in many of our functions from the intelligence that a close contact with

their most abbreviated form) were a) maintaining and value of the currency, b) marinating the stability of the financial system, both domestic and international (23).

7. Similarly, the responsibility for maintaining confidence in the note issue requires that strict standards of *banknote* designed printing quality are applied, given that the crystallization of the risk of widespread forgery would be very serious (38).

8. My task is to build on that success. This means both maintaining the MPC's *track record* in meeting the inflation target and in explaining in actions, and applying to other parts of the Bank some of the lessons that have been learned in building the MPC (5).

9. A *Risk Standard Unit* has been established, whose initial tasks are to review the Bank's existing model of risk assessment, to develop comprehensive set of Bank-wide risk standards (16).

10. The continuing efforts to develop Bank's approach to, and work on, risk management and business continuing planning are also welcomed, including the establishment of a *Committee of Court* to oversee risk governance (18).

11. A *re-launch project* has been approved and is underway, with the aim of establishing robust straight-through processing and associate on-line links for customers (21).

12. *The Committee of (Non-executive) Directors* has an important role in reviewing the Bank's performance .The financial burden of the Bank is considerable-around 10%of the overall budget- and is detailed on page26, more importantly; the trial

22. Senior executives discuss how bank of America can grow through branding, strategic investments and product innovations.
23. Are tier opportunities for the bank in affinity marketing beyond credit cards?

♣ **Stylistic Devices**

Some stylistic devices used in literary works can be easily found in informal parts of ARs. Some investigated stylistic devices include:

◆ **Rhetorical questions:** this is a question, which does not expect an answer, since it really asserts something, which is known to the addressee, and cannot be denied. It is, thus, the equivalent of a statement, often negative. In classical oratory, as in public speaking still, rhetorical questions were useful as persuasive devices to appeal to the listener's reason. In fiction, they make direct appeal to the reader (Wales, 1989:407-8). In general, rhetorical questions are used. Thus, in all cases, the readers become active members in the communicative process:

24. We use our knowledge to create new products, improve service and operate more effectively. The result? Growing value of shareholders' (Bank of America, 2006:16).

◆ **Metaphor:**

This is another stylistic process used to make comparisons between the attributes of one thing/person and something else (Bamford, 1997:70).

25. In exceptional circumstances, as part of its central banking functions, the Bank may act as "lender of last resort" to financial institutions in difficulty, in order to prevent a loss of confidence

the markets provides (Bank of England Annual Report, 2004:42).

♣ **Titles and Subtitles**

Mignini (2005:5) maintains that the titles are important for they summarize the content of a paragraph by using the most important concepts of the paragraph itself. They are highly informative and are usually characterized by a nominal style, so that the readers can concentrate their attention on the most important concepts. Likewise, subtitles are fundamental in developing the content of the titles so that the reader can better understand what a textual section is about. Both titles and subtitles attract the reader's attention so that they can concentrate on a particular theme: ARs are not to be read page after page, but they can be read according to what the public is most interested in, titles and subtitles, thus orient the readers through the whole text: an example of how titles and subtitles help readers to process through the whole AR text (Bank of America, 200) as one unit is given below:

16. Revenue (in billions, fully taxable equivalent basis).
17. Strong financial performance yet again.
18. We have consistently demonstrated our (ability to manage expenses or to produce positive operating leverage.
19. The company we are building /net/income (in billions) creating shareholders value /total annualized shareholder return /of 20% since December 31st, 2000.
20. The knowledge, insight and understanding we gain from working with the...
21. Largest customer and client base in the industry drive our ability to innovate.

Examples of assertive SAs illustrating the bank's standpoints and grounds are given below:

27. With the full support of Court I am therefore determined that the claim will be vigorously defended (Bank of England, 2004:42).
28. We are taking steps to strengthen our project approval and monitoring processes and our procedures for management of risk in the Bank (Bank of England, 2004:42).

Examples of commissive SAs are given below:

29. Raiffeisen Centro bank already offers and will continue to expand its services covering the entire CEE region...(Raiffeisen Centrobank, 2004:4).
30. We are committed to a result oriented culture (Deutsche Bank, 2003:1).

spreading through the financial system as a whole (Bank of England Annual Report, 2004:46).

◆ **Repetition:**

Lexical repetition is very obviously drawn to the attention, and it is often therefore avoided in favour of variation of synonymy or substitution by pronouns (Wales, 1989:402).

Words, phrases are repeated throughout the text to emphasize certain facts or ideas. Repletion reinforces an idea in the readers' mind and shows how hard the bank strives to achieve something:

26. The needs of our corporate and institutional *clients* are evolving. Increasingly *clients* require integrated solutions... in September, we realigned our business structure in order to respond to our *client's* changing needs (Deutsche Bank, 2003:2).

♣ **Arrangement of topics and Speech Acts**

Three kinds of speech acts (SAs) are SAs used in argumentative text Stati, (2002) (cited in Mignini; 2005):

- ◆ Assertive SAs serve to make an assessment, in the speaker's belief, some proposition is true.
- ◆ Commissive SAs direct the interlocutor to do something. Banks often make promises about future achievements to their stakeholders.
- ◆ Expressive SAs expresses the psychological state of the speaker.

Van Eemern et.al, (1993:94) point out that different topics are arranged in SAs that try to reinforce the contact between the company and its stakeholders.

References

Annual Reports (2003-2006)

English

Bank of America (2006).

Bank of England Annual Report (2004), London.

German

Deutsche Bank (2003).

Raiffeisen Centrobank (2005).

Annual Report (2007)

www.investorwords.com/2004/quarterly-report.html.

Annual Report (2007)

en.wikipedia.org/wiki/Annual-report.

Bahatia, V.K. (1994) "Genre-mixing in academic introductions", in *English for Specific Purposes*, 16 (3), pp. 181-196.

Bahatia, V.K. (2002) "Applied genre analysis: a multi-perspective model"

www.aelfe.org/documents/textual-Bahatiapdf.

Bamford (1997) "The role of metaphor in argumentation in economic texts: the case of the research article on stock markets". In Bassi Elisa G., Bondi Marina and Gatta Francesca, *Understading Argumant: La Logica Informale Del Discorso; Attidel Convegno, Forli*, 5-61/12/95. Bologna: Clueb.

Bargiela-Chiappini, F. and Nickerson C. (1999) *Writing Business Genres, Media and Discourses*. London: Longman.

Bazerman, C. (1994) "Systems of genres and the enactment of social intentions", in Freedman A. and Medway P. (eds.), *Genre and the New Rhetoric*, pp. 79-101. London: Taylor and Francis.

Bexley, J. B. and Hynes, G.E. (2003) "Improving the understanding of Bank's Annual Reports: a tool for improving investor

Conclusion

This study has focused on considering a specific financial genre, namely Bank Annual Report. Most general studies on Bank Annual Reports have considered the financial and informative nature of ARs, addressing exports only. Yet, this study follows a genre analysis in hope of examining the linguistic concepts used to reflect the argumentative nature of the Bank Annual Reports. These attempts to promote the company image and to leave a positive impression on readers. Having examined the textual structure of Bank Annual Reports, we have seen that there are specific topics that highlight the Bank Annual Reporters' attempt to convince their readers of their company's positive picture. These topics include: importance and competitiveness, involvement and positive values, voice, relevance of the public's participation in the bank's activity and central position of stakeholders. Other linguistic aspects used for convincing include: titles and subtitles, stylistic devices and arrangement of topics and speech acts. This study is of use for those who teach in Banking studies.

Having taught in the Higher Institute of the Financial and Accounting Studies, the researcher encourages (those who teach English language to the Banking Studies) to introduce the subject of the Bank Annual Report in their syllabus.

- annual report be improved ? In *Review of Business*. 15/1/, pp.38-41.
- Keller, R. Die "Sprache des Geschäftsberichts." <http://www.phil-fak.uni-duesseldorf.de/rudi.Keller>.
- Malavasi, D. (2005) " Banks' annual reports: an analysis of the linguistic means used to express in evaluation: *Business communication*, *org/conventions/... /2005/PDFs/198ecEuropeos5.pdf*.
- Mignini, M. (2005) "Means of conviction in bank's annual reports". *Businesscommunication.org/convictions/.../2005/pDFs/20ABCEuropeos5.pdf*.
- Nickerson C. and De Groot, E. (2005) "Dear Shareholder, dear Stockholder, dear Stakeholder: the business letter genre in the annual genre Report". In Gillaert, P. 7 Gotti, M. (eds.) *Genre Variation in Business Letters* Bern: Peter Lang.
- Plung, D. L. and Montgomery T.T. (2004) *Professional Communication: The Corporate Insider's Approach*. Thomson Learning/South-Western.
- Rezaee, Z. and Porter, G. L. (1993) "Summer-Fall. Can the Annual Report Be Improved?" In *Review of Business*. 15/1/, 38-41.
- Swales, J.M. (1990) *Genre Analysis. English in Academic and Research Settings*. Cambridge: Cambridge University Press.
- Van Eemeren, F.H., Grootendorst, R. Jackson, S. (1993): *Reconstructing Argumentative Discourse*. Tuscaloosa: University of Alabama Press.
- Wales, K. (1989) *A Dictionary of Stylistics*. London: Longman.
- relations." In *The 5th ABC Europeans Convention*. Lugano, Switzerland, pp. 29-31, May, 2003.
- Bhatia, V.K. (1993). *Analyzing Genre. Language Use in Professional Settings*. London and New York: Longman.
- Brioschi, E.T. (1990) "La comunicazione e la sue culture nell' economia dell'azienda" In *Comunicazioni Sociali*, Vol.XIII, No. 3, pp. 50-60 Milano:Vita e Pensiero.
- Burrough, B. (1986) "Here is our report about corporate annual reports". In *The Wall Street Journal*, No. 35, pp.
- Canti L. and Di Blas, N. (2002) *Teoriae Pratche Della Comunicazione*. Milano: Apageo.
- Countis, J.K. and Hassan, S. (2002) "Reading ease of bilingual annual reports" .In *Journal of Business Communication*, 39 (4), 394-413.
- Dudley-Evans, T., St. John, M.J. (1998) *Developments in English for Specific Purposes: a Multi-Disciplinary Approach*. Cambridge: Cambridge University Press.
- Goodman, M.B. (2000) "Corporate communication the America picture". In *Corporate Communication; an International Journal*. 5 (2).pp. 69-79.
- Health Robert L. (1994) *Management of Corporate Communication: From Interpersonla Contacts to External Affairs*. Hillsdale (NJ): Lawrence Erlbaum Associattes, Publishers.
- Hunston, S. and Thompson, G. (2000) *Evaluation in Text*. Oxford: Oxford University Press.
- Rezaee, Z. and Porter, G.L. (1993) "Summer-Fall can the

وسائل النقاش في التقارير السنوية للمصرف

م.د. نريمان جبار رشيد

قسم اللغة الإنكليزية - كلية التربية للبنات - جامعة بغداد

المستخلص

انسجماً مع احداث الاتجاهات في تحليل النوع الادبي (Genre Analysis) والدراسات التي تعنى بالخطاب في مجال الاتصالات دائرة الاعمال (ديودلي-ايفانس و جون ١٩٩٨ ، بارجليه-جيابني ونكرسن ١٩٩٩) يركز هذا البحث على نوع مالي معين وهو التقارير السنويه (Annual Reports). وبتفاصيل اكثر وعلى النقيض من الاعتقاد الواسع الانتشار بشأن طبيعة التقارير السنويه التي تتصف بكونها ماليه بحثه ومعلوماتيه وتخاطب الخبراء فقط، يهدف البحث وبالتوافق مع ما ذهب اليه بكسلي و هاينز (٢٠٠٣)، و بورا (١٩٨٦) الى ان يوضح ان هذه التقارير السنويه تسعى الى تحسين صورة الشركة والى توليد انطباع ايجابي لدى القارئ. وعلى العموم تقوم الشركات باتصالاتها لانها موجوده ولها كيان وهذا يعني ان لها اسما ومقرا ومكاتب وعلامه تجاريه ومهمتها تجهيز المستهلكين بالمنتجات او الخدمات التي من شأنها ان تساعد الناس على الاقتراب بدرجة اكبر من واقع الشركة . ولكن هنالك نوعا اخر من الاتصالات يقوم على المحاجه ذلك انه من الضروري تزويد الجمهور بالمعلومات عن نشاطات الشركة من اجل شحن ذهنه كي تجعله يتصرف بطريقه معينه. وهكذا فان اسلوب المحاجه يهدف الى اقناع الشريك ان اطروحة ما ينبغي ان يتم تقبلها او رفضها عن طريق استعمال اسلوب معقول للمحاجه بهدف التأثير على القارئ. ويمكن القول ان اسلوب الاقناع والمحاجه يمكن ان يستعمل في نصوص اقتصاديه وماليه في غاية الاهميه ويقصد بها هنا التقارير السنويه للبنوك التي يمكن ان تكون مفهومه ليس بالنسبه للخبراء المختصين فحسب بل للفرد غير المتخصص ايضا ، ذلك ان هذه التقارير تطور اكثر من اسلوب للاقناع من شأنها ان تخاطب الجميع لانها تستعمل لغة بسيطه وتبتكر وسائل اسلوبيه مؤثرة كي تكون مقروءة، تبعث على السرور ومقنعة. تستند بعض البحوث التي اجريت لحد الان الى تعريف التقارير السنويه وتحليل محتواها الى جانب تكتيك الكتابه وستراتييجيتها. ولكن عدد قليل من البحوث اخذت بنظر الاعتبار خصائص اسلوب الاقناعيه وما يتجاوز طبيعه البحثه. لذا سوف ننظر بدقه الى اسلوب الاقناع في التقارير السنويه للمصارف ونقف عند الموضوعات الاكثر استعمالا وطريقة ترتيبها بهدف كسب الجمهور. بدءا سوف ننظر الى تقديم القارئ الى عالم المصارف، ثم نقدم تحليلا للموضوعات الاكثر شيوعا وكيفية تقديمها (اي الاقناع). يمكن ايجاز الجوانب اللغويه الاقناعيه كالاتي: موضوع المنافسه والاهميه، موضوع مدلول الجوانب الايجابيه والمشاركه، موضوع الاشارة والتحدث عن النفس، موضوع مدى الصله اشترك العامه في نشاطات البنك، موضوع المكانه المهمه للمستهلكين، موضوع افعال الكلام، وموضوع الجوانب الاسلوبيه المرتبطه باللغه. وتتكون ماده موضوع البحث من اربعة تقارير سنويه للمصارف نشرتها على الانترنت بين (٢٠٠٣) و (٢٠٠٦) مصارف مشهوره: المصرف ديوجا الالمانى (٢٠٠٣)، مصرف انجلترا (٢٠٠٤)، مصرف رافايزن المركزي الالمانى (٢٠٠٥) والمصرف الامريكى (٢٠٠٦). لم يسبق ان اقيمت هذه الدراسه في العراق. يعد هذا البحث مهما في اعداد منهاج اللغه الانكليزيه للدراسات الماليه والمحاسبية في المعاهد الماليه والمحاسبية الموجوده في بلدنا.