

金融专业英语证书考试学习参考资料
注 释

NOTES TO REFERENCES FOR FINANCIAL ENGLISH
CERTIFICATE TEST(FECT)

全国金融专业英语证书考试委员会
广州金融高等专科学校金融英语培训中心

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图书资料专用章

04

顾问：戴乾定 纪 衡

主编：林礼汉

编者：唐 强 陈建辉 李银珠
接学民 钟国莺 杜艳萍

审校：戴乾定 纪 衡 陈仕彬
陈乔芳 刘晓洪



前 言

由全国金融专业英语证书考试委员会编印的《金融专业英语证书考试学习参考资料》出版下发后,受到广大金融职工的欢迎。但是,相当多的职工感到,《参考资料》有一定的难度,迫切需要一个辅助学习的专门材料。中国人民银行下属广州金融高等专科学校金融英语培训中心,在组织金融专业英语培训的基础上,对《参考资料》中金融英语专业词汇和短语作了注释,对难句进行了翻译;同时,为了帮助学习者理解资料的内容,在注释中还提供了较详细的金融业务背景知识。经考试委员会组织专家审阅,认为这本《注释》对理解和掌握《参考资料》的原文有一定的帮助。为此,我们将这本《注释》推荐给广大金融职工,作为学习《参考资料》的辅助材料。

这本《注释》由于编写时间较紧,定有疏漏及错误之处,希望有关专家、学者和广大读者予以指正。

全国金融专业英语证书考试委员会
一九九六年三月五日

Contents

CHINA'S FINANCIAL INDUSTRY	1
China Financial Survey	3
Central Bank	9
Commercial Bank	10
Chinese Financial Institutions Abroad	12
Foreign Financial Institutions	13
Foreign Exchange and External Debts	14
FOREIGN EXCHANGE BUSINESS	17
Foreign Exchange — Some Definitions	19
Banks and the Foreign Exchange Market	19
Foreign Exchange Quotations	20
Financial Instruments	21
Risks in Foreign Exchange	25
CREDIT LOANS	29
Credit Loans	31
Credit Risk Analysis	33
The Five P's of Credit Analysis	35
Cash Flow Analysis	37
Credit Risk Management	38
Loan Agreement	39
Guarantee	40
ACCOUNTING	43
Definition	45
Users of Accounting Information	45
Specialized Accounting Services	47
Accounting Concepts and Principles	49
Accounting Equation	51
Financial Statements	52
Classification of Assets and Liabilities	52
The Double-Entry Bookkeeping System	53
Profit and Loss Statement and Balance Sheet	55
Verification of Statements of Account	56

INTERNATIONAL SETTLEMENT	59
Cheque	61
Draft	63
Promissory Note	65
Traveller's cheque	65
Credit Cards	66
Mail Transfer and Telegraphic Transfer	67
Means of Payment	67
Outward Documentary Collection	70
Inward Documentary Collection	75
Documentary Letters of Credit	76
Types and Uses of Documentary Credits	79
Bonds, Stand-by Letters of Credit and Countertrade	83
Transport Documents Used in International Trade	87
Documents Other Than Transport Documents	89
Incoterms	90
Payment Systems	91
BANKING COMMUNICATION	95
Format of Bank Letters	97
Agency Relationship	97
Personnel Training	99
Accounting	99
Credit Business	101
International Settlement	102
TELEX	103
Other Items	104
附录一 《金融时报》社论“央行宏观监控的重大改革”	106
附录二 《跟单信用证统一惯例》1993 年(修订本) 国际商会 第 500 号出版物.....	108
附录三 托收统一规则(1979 年修订本) 国际商会第 322 号出版物	128

CHINA'S FINANCIAL INDUSTRY

(绿色封面)

China Financial Survey

(PP. 3—11)

Retrospect of Financial Situation in 1994 (PP. 3—8)

- 1) retrospect 回顾
- 2) credit scale of the state plan 国家计划信贷规模
- 3) the exchange rate 外汇汇率
- 4) state foreign exchange reserves 国家外汇储备
- 5) serious inflation 严重的通货膨胀
- 6) consumer price index 消费品价格指数
- 7) commodity circulation sphere 商品流通领域
- 8) steady high inflation 持续的高通货膨胀

9) The People's Bank of China enforced the measures of contracting the loan ability of specialized banks by raising the loan interest rate of financial institutions, alleviated the impact of foreign exchange reserve growth on money supply, strengthened financial supervision and rectified the financial order and bank payment discipline, curbing effectively the rising tendency of inflation.

中国人民银行采取了各种措施稳定经济：首先用提高金融机构贷款利率的方式，削弱专业银行的信贷能力，这就缓和了外汇储备增长对货币供应量的影响；其次进一步加强了金融监管，整顿了金融秩序，严肃了银行的支付纪律，有效地控制了通货膨胀的上升趋势。

loan ability 信贷能力

interest rate 利率

money supply 货币供应量。一般指商业银行活期和定期存款以及钞票和铸币的总值。(参看本节第 22)

Money (PP. 3—5)

- 10) exchange rate reform 汇率改革
- 11) merging dual exchange rates 汇率并轨
- 12) abolishing exchange retention of enterprises 废除了企业的外汇留存制

13) capital influx 资本流入

14) treasury overdraft 财政透支

15) asset structure 资产结构

16) policy loan 政策性贷款

17) policy bank 政策性银行

18) Branches of the People's Bank of China stopped direct lending to local financial institutions and refinancings were made only to the head offices of specialized banks by the People's Bank of China

中国人民银行的分行不再直接向地方金融机构提供贷款，仅由中国人民银行对专业银行总行提供再贷款。

financial institutions 金融机构

head offices 总行，总部

specialized banks 专业银行

19) provincial branches of the People's Bank of China 中国人民银行的省级分行

20) non-bank financial institutions 非银行金融机构

21) growth margins 增长幅度

22) M_0 , M_1 , M_2 : 货币供应量是分层次核算的。根据国际通用按货币流动性的强弱进行划分的原则，结合我国的国情，把货币供应划分为以下四个层次：

M_0 : 流通中现金；

M_1 : M_0 + 企业活期存款 + 机关团体部队存款 + 农村存款 + 个人持有的信用卡类存款；

M_2 : M_1 + 城乡居民储蓄存款 + 企业存款中具有定期性质的存款 + 外币存款 + 信托类存款；

M_3 : M_2 + 金融债券 + 商业票据 + 大额可转让定期存单等。

M_1 是通常所说的狭义货币供应量， M_2 是广义货币供应量， M_2 与 M_1 之差是准货币， M_3 是考虑到金融不断创新的现状而增设的，目前不准备公布有关的数字。由于城乡居民的活期存款须到有关的金融机构兑现，不能据以签发支票直接支付，也就不能计入狭义货币 M_1 ，但信用卡帐户上的活期存款是例外。目前，本外币的金融统计尚未并帐，广义货币 M_2 中的外币存款暂无法核算。

issuing tendency 发行趋势

corresponding period 同期

23) money aggregates 货币总量

24) credit scale 信贷规模

25) foreign exchange management system 外汇管理制度。它有别于 foreign exchange control system (外汇管制制度)。外汇管理制度指的是对外汇业务经营管理的一套做法；外汇管制制度则指国家根据法令法规，对国际结算和外汇买卖实行限制来平衡国际收支和维持本国货币的汇价的一系列规定。

26) money multiplier 货币倍数

Loans (PP. 5—6)

27) quota management of loan 信贷定额管理

28) urban and rural credit cooperatives 城乡信用合作社

29) the Industrial and Commercial Bank of China 中国工商银行

30) the Agricultural Bank of China 中国农业银行

31) Bank of China 中国银行

32) the People's Construction Bank of China 中国人民建设银行。已改名为 Construction Bank of China

33) key construction projects 重点建设项目

Deposits (PP. 6—7)

34) enterprise deposits 企业存款

35) savings deposits of urban and rural residents 城乡居民的储蓄存款

36) the payment ability of banks 银行的支付能力

37) standby payment reserve rate of banks 银行的备付金率

38) self-owned funds 自有资金

Inflation (P. 7)

39) structural adjustment of the price system 价格体制的结构调整

40) State Statistics Bureau 国家统计局

41) aggregate demand 总需求

42) aggregate supply 总供给

43) fixed asset investment 固定资产投资

44) gross domestic product 国内生产总值

45) labor productivity 劳动生产率

46) household income 个人收入

47) national income 国民收入。指一个国家国民经济各个生产部门在一个

时期内新创造的价值总和减去生产上消耗掉的生产资料的价值后剩余的部分。

48) treasury revenue 财政收入

Financial system reform (PP. 7-8)

49) The People's Bank of China achieved substantial progress in function transition; the People's Bank extended no loans to the non-financial sector and no financing to the treasury; the function of the head office and branches of the People's Bank of China were clearly set so as to guarantee unification and authority of the monetary policy; profit retention system of the head office and branches was substituted by budgetary system; measure of force for financial supervision was strengthened on the basis of division of business so as to quicken financial legislative formation.

中国人民银行在职能转变方面取得了长足的进展，人民银行不再对非金融部门贷款，也不再向财政融资。其总分行职能明确，保证了货币政策的统一性和权威性，新的预算体制取代了过去总分行之间的利润留存制；在分业管理的基础上，加强了金融监管措施，加快了金融法规建设步伐。

50) the State Development Bank of China 国家发展银行

51) the Agricultural Development Bank of China 农业发展银行

52) the Import and Export Bank of China 中国进出口银行

53) farm and sideline product 农副产品

54) asset-liability ratio management 资产负债比例管理

55) risk management 风险管理

56) Fundamental successes were achieved in foreign exchange system reform: realization of the merger of dual exchange rates, implementation of unitary, managed floating rate system on the basis of market demand and supply; successfully setting up bank settlement and surrender of foreign exchange system; abolishing the system of foreign exchange retention and turning over to the state; abolishing the mandatory plan of foreign receipts and payment; establishing foreign exchange transaction market among banks; and recalling foreign exchange certificates to a close.

外汇体制改革取得了很大成就：实现了汇率并轨，在市场供求的基础上实行了统一的管理浮动汇率制；成功地建立了银行的外汇结售汇制，废除了过去

的外汇留存上交制以及强制性的外汇收支计划体制，建立了银行间的外汇交易市场，取消了外汇兑换券。

managed floating rate system 管理浮动汇率制

plan of foreign receipt and payment 外汇收支计划

foreign exchange certificates 外汇兑换券

turn over 交付。此处最好改为 submission 提交，上交

2. Outlook for 1995 (PP. 8—11)

1) time lag effect 时滞效应

Currency Issue (P. 8)

2) gross national product 国民生产总值。指一个国家一年所生产的物品及劳务按市场价计算的价值总和。

3) time deposits 定期存款

4) commercial bills 商业票据；商业汇票

5) monetary policy instruments 货币政策工具

6) open market operation 公开市场吞吐业务

7) refinance 再贷款；再融资

8) rediscount 再贴现。指银行将贴现所得的票据，转向其他银行贴现。

9) moderate tight monetary policy 适度从紧的货币政策

10) To strictly control money issue and credit scale to stabilize money 严格控制货币发行和信贷规模以稳定货币。

11) macroeconomic supervision 宏观经济监控

12) law-violation activities 违法活动

13) irregular lendings 违章贷款

14) unlawful capital-raising 不合法集资

15) over-quota lending 超定额贷款

16) To improve monetary policy instruments and strictly control the growth of monetary base. 利用货币政策工具，严格控制基础货币的增长。

monetary base 基础货币。指流通中的货币和商业银行在中央银行的存款等组成的货币合计数。

17) reserve requirements (征收) 储备金的要求

18) liquidity reserves 流动准备金

19) leverage role of interest rate 利率的杠杆作用

20) credit loans 信用贷款

21) To keep state foreign exchange reserves rationally in order to maintain the stability of exchange rates 合理保留国家的外汇储备,以维持汇率的稳定。

22) international trade 国际贸易

23) the peak period of debt redemption 偿债高峰

24) by all means 一定, 务必

25) the return of HongKong 香港回归 (祖国)

26) high liquidity 高流动性

27) speculation of the international capital market 国际资本市场的投机

28) To optimize loan placement and liquidity of fund stock 完善信贷机制,保持资金的流动性。

29) reform of modern enterprise system 现代企业制度改革

30) working capital loan 流动资金贷款

31) real estate 不动产。指土地包括建筑物及其附属设施。

32) stock 股票

33) fixed asset investment 固定资产投资

34) To coordinate macroeconomic policies 协调宏观经济政策

35) fiscal policy 财政政策

36) income policy 国民收入政策

37) investment policy 投资政策

38) other securities 其它证券

39) On January 1, 1995, the central bank raised the loan interest rate of financial institutions without setting directly the loan rate of commercial banks to enterprises as step towards relaxation of interest rate control, to pave the way to adopt open market operation with treasury bonds as instruments.

1995年1月1日,中央银行提高了金融机构的贷款利率,而没有直接规定商业银行对企业的贷款利率。这是放松利率管理的第一步,也意味着我国向以国库券为工具的公开市场运作方向迈开了步伐。

40) Renminbi exchange rate target 人民币汇率目标

41) money controlling target 货币控制目标

42) transition of state specialized banks into commercial banks 国家专业

银行向商业银行过渡

- 43) profit target 利润目标
- 44) asset quality target 资产质量目标
- 45) spin off 母公司收回子公司全部股本使之脱离的做法; 脱钩
- 46) property and life insurance 财产保险与人寿保险

Central Bank

(PP. 12—16)

1. Status and Functions (P. 12)

- 1) financial market 金融市场
- 2) international financial activities 国际金融活动
- 3) the State Council 国务院

2. Legal Liabilities (PP. 12—13)

4) should any of the aforesaid acts result in a loss, the person directly in charge and other persons held directly responsible shall bear part of or all the liabilities for compensation.

如果上述行为导致了亏损, 主管人员和负有直接责任的人员都要承担部分或全部赔偿责任。

3. Currency (PP. 14—15)

- 5) legal tender 法定货币。指由政府法律规定在所有公私债务的支付中必须接受的具有强制流通能力的货币。
- 6) issue treasury 发行库
- 7) monetary policy committee 货币政策委员会

5. Supervision over Financial Institutions (P. 15)

8) The People's Bank of China shall, in accordance with law, exercise supervision over financial institutions and their business operations to maintain the legitimate, stable and sound operation of the financial industry.

中国人民银行依法对金融机构及其业务经营进行监管, 以确保金融业的合法、稳定和良好地运转。

9) accounting statements 会计报表

* 有关中央银行的内容, 请参阅《中华人民共和国中国人民银行法》

Commercial Bank

(PP. 17—32)

1. Status and Business Scope (PP. 17—18)

Bussiness Scope (P. 17)

1) self-regulating mechanism 自我约束机制

2) in accordance with 按照

3) A commercial bank operates independently, takes up responsibility for all risks it may encounter and for its own profits and losses and exercises self-regulating mechanism on the management principle of economic efficiency, safety and liquidity.

商业银行独立经营, 自负盈亏, 承担经营过程中的一切风险。在保持盈利性、安全性、流动性原则下实现自我约束机制。

2. Protection of Depositors (P. 18)

4) savings deposit 储蓄存款

5) freezing 冻结 (存款)

3. Basic Principles for Loans (PP. 18—19)

6) Before extending a loan, a commercial bank shall conduct strict examination of its purposes, the capability of the borrower and form of repayment as well as other relevant matters.

贷款前, 商业银行要对借款的目的、借款人的支付能力、偿债方式以及其它相关问题进行严格的审查。

7) high rating 信用级别高

8) written contract 书面合同

9) the ceiling and floor for the interest rates 利率的高限与低限

Ratios of assets and liabilities (PP. 19—20)

10) the capital adequacy rate 资本充足率

11) the ratio of the outstanding balance of loans to that of deposits 贷款占存款余额的比例

12) the ratio of liquid assets to liquid liabilities 流动资产与流动负债比例

13) the ratio of loan to the capital 资本与贷款比例

14) secured loan 担保放款, 抵押贷款

4. Malpractices and Punishment (PP. 20—21)

15) malpractices 违法行为, 渎职

16) When a borrower fails to repay a secured loan, the commercial bank has the right to be repaid the principal and interest of the loan or the priority of getting repaid with the collateral thereof.

在担保贷款中, 如借款人到期不能偿还贷款, 商业银行有权收回贷款的本息, 或者优先得到抵押品。

17) principal account 主要帐户

18) staff member 行员

5. Principles for Other Business (PP. 21—22)

19) A commercial bank shall not engage in trust investment of stock business, or invest in real estate not for its own use.

商业银行不得进行股票的信托投资, 不得对非自用的房地产业进行投资。

20) acceptance 承兑, 接收, 承保

21) remittance 汇款

22) collection 托收

23) all round 全面的, 各方面, 到处

24) annual financial accounting report 年度财务会计报告

25) interbank loan 同业贷款

26) idle funds 闲置资金

6. Operation and Administration (PP. 22—23)

27) financial accounting system 财务会计制度

28) unified accounting standards 统一会计准则

29) write off 注销呆帐, 销记

7. Requirements and Documents (PP. 23—25)

30) minimum registered capital 最低注册资本

31) up to standard 合乎标准

32) take into account 加以考虑, 考虑进去

33) the competition of the banking industry 银行业的竞争

8. **Takeover and Termination** (PP. 25-26)

34) takeover 吞并, 合并, 接收, 接管

35) credit crisis 信用危机

9. **Organization** (PP. 26-28)

36) No organization or individual shall receive money deposits from the public or do any other business of a commercial bank or use the title of "bank" without the approval of the People's Bank of China.

不经中国人民银行批准, 任何组织和个人均不得吸收货币存款, 不得经营商业银行的其它业务以及使用“银行”的名称。

37) the Company Law 公司法

38) the Board of Supervisors 监事会

39) state-owned asset 国有资产

10. **Legal Liabilities** (PP. 28-31)

40) original provisions 最初的规定

41) financial bonds 金融债券

11. **Financial institutions** (PP. 31-32)

42) The Central Bank 中央银行

43) Policy Banks 政策性银行

44) State Commercial Banks 国有商业银行

45) Nationwide Commercial Banks 全国性商业银行

46) other commercial banks 其它商业银行

※ 有关商业银行内容, 请参阅《中华人民共和国商业银行法》

Chinese Financial Institutions Abroad

(PP. 32-37)

Requirements (PP. 32-33)

1) foreign exchange fund 外汇资金

2) domestic non-financial institution 国内非金融机构