

FINANCIAL ENGLISH

金融专业英语系列教材

总主编 沈素萍

金融英语证书考试 词汇指南

沈素萍 主 编



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金融专业英语系列教材

金融专业英语函电写作

金融专业英语阅读

金融专业英语听说

金融专业英语阅读、函电写作辅导用书

● 金融英语证书考试词汇指南



沈素萍，教授，博士，任教于对外经济贸易大学，哈佛大学访问研究员，主要研究中外金融制度文化比较。从事高校英语及金融英语教学近三十年，近年来专注于金融英语与文化的研究，主编各类金融英语出版物五十余种，主持的“金融英语”被评为北京市精品课程。沈教授现担任北京市高教学会大学英语研究会常务理事、中国财经院校外语教学研究会副理事长、全国金融英语证书考试专家组成员、对外经济贸易大学国

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前 言

金融专业英语证书考试(Financial English Certificate Test,简称 FECT)是我国第一个国家级行业性专业外语证书考试。自 2000 年开始,经过十几年的发展,该考试结构将进行适当调整。调整后,原“金融专业英语证书考试”将更名为“金融英语证书考试”,并设综合考试和高级考试。考试成绩可用作金融系统员工录用、职称评定、职务晋升、出国培训人员或外派人员专业英语水平的参考证明。

我们根据新 FECT 考试的特点,对考试涉及的词汇及其出现频次进行了认真分析,在《金融英语证书考试词汇指南》书中收录了考试必备词汇近一千条。本书最大的特点是词汇的专业性突出。我们特别将普通英语词汇在金融领域中的用法进行归纳和总结,并给出相应例句,以帮助考生熟练掌握词汇的专业词义并灵活运用。同时,我们对一些重点和常考词汇,给出了习惯用法。

我们编写这本实用性非常强的金融英语考试用书,旨在帮助考生在有限的时间内成功备考。因此,本书适用于金融英语综合类考试和金融英语高级考试。同时,本书还可作为金融英语学习的阅读参考资料。

书中如有任何纰漏,敬请读者提出宝贵意见。

主编 沈素萍

2009 年元月于哈佛园

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Part One

Overview of the Financial Industry in China

I. Banking Sector

The Evolution and Role of the Banking Sector in China

Savings

储蓄存款

指由个人或非营利法人,以储蓄资金为目的,凭存折或存单提取的小额存款。

1. I keep my savings in the bank.
2. I have a savings account in the Industrial and Commercial Bank of China.

Capital funds

投资基金

是一种利益共享、风险共担的集合投资方式,即通过发行基金单位,集中投资者的资金,由基金托管人托管,由基金管理人管理和运用资金,从事股票、债券、外汇、货币等金融工具投资,以获得投资收益和资本增值。

1. When establishing a joint venture, the foreign partner usually brings into the enterprise capital funds, machinery, advanced technology and management, while the Chinese partner supplies land, labor, and a portion of the funds for the infrastructure.
2. With the development of capital funds, our economy also booms.

Finance

n. 财政,财务

1. Unless we can get more finance, we'll have to close the store.

2. That company finally went bankrupt due to a shortage of finance.

Productive investment

n. 生产性投资

1. The real challenge will be sustaining economic activities and productive investment.
2. This problem is how to channel these funds into productive investment.

Transmit

v. 传输, 传送, 送达

1. Rubber does not transmit electricity.
2. Foreign investment helps transmit new energy into our economy.

Monetary policy

货币政策

指国家通过银行金融系统,组织和调节全国货币的供应,确立和实施货币供应量与货币需要量的相互关系的准则,是实现宏观经济目标所采取的控制、调节和稳定货币措施的总和。

1. Monetary policy is at the top of the list.
2. Monetary policy is one of the tools for macro economic control.

Liquid fund

流动资金

指企业在生产经营过程中占用在流动资产上的资金,具有周转期短、形态易变的特点。

1. Liquid fund is very important to a company's survival and development.
2. Liquid fund belongs to the short-term funds.

Impulse

n. 冲动, 动力

1. He bought the house on impulse.
2. The government should not put forward a monetary policy on impulse.

Indispensable

adj. 不可缺少的

1. Air, food and water are indispensable to life.
2. A complete and sound financial system is indispensable to the sustainable economic development in any country.

Aggregation

n. 集合, 聚合, 集合体

1. The aggregation of data is on the top of the agenda.

2. The aggregation of money is necessary when you want to start a business.

Vigorous

adj. 精力充沛的, 元气旺盛的

1. Young people are vigorous and vital.
2. During the past three decades, we have experienced vigorous economic development.

Substantial

adj. 大量的, 实质上的, 有内容的

1. They want to see substantial changes.
2. A substantial amount of money is needed to establish an insurance company.

Phase

n. 阶段

1. The child is going through a difficult phase.
2. Since the founding of the New China, we have gone through many phases in the development of our financial system.

Dictate

v. 下命令, 指令

1. Dictating tones are unpleasant to everyone.
2. Dictating policies are useless in dealing with a financial crisis.

Joint-equity

n. 股份制

是通过发行股票筹集资金, 建立股份公司进行生产经营的企业经营制度。

1. As of the end of 2000, China's banking system had three policy banks, four wholly state-owned commercial banks and more than 100 joint-equity commercial banks.
2. Since the reform and opening up of China, we have witnessed the establishment of many joint-equity companies.

Restore

v. 使重新恢复, 回复

1. The stolen property must be restored to its owner.
2. We will take a proactive fiscal policy and a prudent monetary policy to restore the normal economic development.

Address

v. 解决, 应对

1. Tom is trying to figure out a better way to address the problem.

2. The government is taking actions to address the national financial crisis.

Unification

n. 统一,一致

1. The unification of Italy resulted in a single country instead of several kingdoms.
2. The unification of Euro in most European countries lowered trade barriers among those countries and strengthened their economic relations.

Segregation

n. 分离,隔离

1. An official policy of racial segregation was once practiced in the Republic of South Africa, involving political, legal, and economic discrimination against nonwhites.
2. Borders between countries do not mean segregation of financial crisis among different countries.

Usher

v. 引导,展示

1. Which country is going to usher a new age in the field of computer?
2. After this global financial crisis, which country will emerge to usher the development of world economy?

Integrate

v. 整合,使……成整体

1. It is difficult to integrate released prisoners back into society.
2. It is impossible to integrate the financial system of the United States into China.

Unprecedented

adj. 空前的

1. The opening of 2008 Beijing Olympic Games is unprecedented.
2. During the past 30 years, China has accomplished unprecedented economic achievements.

Robust

adj. 强壮的,强健的

1. Corporate earnings growth remains robust.
2. A robust financial system is very important to the sound development of a nation's economy.

Balance Sheet

n. 资产负债表

指企业在某一特定日期财务状况的记录,是企业最主要的财务报表之一。该表通常化分成两方,左方为资产,右方为负债和所有者权益,两方的总计金额必须平衡。企业编制资产负债表的目的在于显示企业在某一特定日期的财务状况,通常于年底或按月、按季加以编制。

1. The balance sheet of the company shows there are some financial problems awaiting.
2. We can be aware of a company's well-being from its balance sheet.

Trust and Investment Company

信托投资公司

是一种以受托人的身份,代人理财的金融机构。它与银行信贷、保险并称为现代金融业的三大支柱。我国信托投资公司的主要业务:经营资金和财产委托、代理资产保管、金融租赁、经济咨询、证券发行以及投资等。根据国务院关于进一步清理整顿金融性公司的要求,我国信托投资公司的业务范围主要限于信托、投资和其他代理业务。少数确属需要的经中国人民银行批准可以兼营租赁、证券业务和发行一年以下的专项信托受益债券,用于进行有特定对象的贷款和投资,但不准办理银行存款业务。信托业务一律采取委托人和受托人签订信托契约的方式进行,信托投资公司受托管理和运用信托资金及财产,只能收取手续费。费率由中国人民银行会同有关部门制定。

1. Trust and Investment Companies are an important part of the financial system.
2. Trust and Investment Companies in China can not deal with personal savings.

Respectively

adv. 各自地,分别地

1. My husband and I got pay rises of 8% and 10% respectively.
2. In the recent global financial crisis, Japanese and American financial institutions experienced development and setbacks respectively.

The Reform and Functions of the Central Bank

Full-fledged

adj. 羽毛丰满的,成熟的,全面的

1. You don't have to go on a full-fledged diet to change your eating habits.
2. To achieve a full-fledged financial system, China still has a long way to go.

Amend

v. 修正,改善,改良

1. It is said that the current banking law is to be amended soon.
2. The U. S. government has decided to amend laws related to the financial supervision.

Undertake

v. 从事, 保证

1. We will never forget the great mission we have undertaken.
2. It is said that China is going to undertake a financial reform.

Money laundering

n. 洗钱

指贩毒、走私及其他犯罪分子通过银行或其他金融机构将非法获得的赃款通过转移、兑换、购买金融票据或直接投资而掩盖其非法来源和性质,使其非法资产合法化的行为。

1. Money laundering activities are highly prohibited by law.
2. Banks and other financial institutions are banned to facilitate money laundering.

Overhaul

v. 分解检查, 翻修, 精细检查

1. The fast cruiser soon overhauled the old cargo boat.
2. After the global financial crisis, numerous people are considering that the U. S. financial system should be overhauled.

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Credit ceiling

n. 信贷最高限额

指中央银行规定的商业银行可放贷的最高额度。

1. Credit ceiling refers to the largest amount that commercial banks can lend according to the requirement of the central bank.
2. If you look at those bad debts, you will know that the credit ceiling policy is very reasonable.

Required reserve ratio

法定准备率

中央银行对商业银行吸收的存款规定一个最低限度的准备金为法定准备金。法定准备金占银行全部存款的比率叫做法定准备率, 又称准备率, 是货币政策的三大工具之一, 是中央银行为了保护存款人和商业银行本身的安全, 控制或影响商业银行的信用扩张, 以法律形式所规定的商业银行及其他金融机构提取的存款准备金的最低比率。

1. The required reserve ratio is necessary to protect the benefit of depositors.
2. The required reserve ratio is one of the three tools of monetary policy.

Interest rate adjustment

利率调整

1. We can expect a new interest rate adjustment in the near future.

2. The government has urged banks to make a new round of interest rate adjustment to stimulate the domestic demand.

Open market operation

公开市场业务

指中央银行在金融市场上公开买卖政府债券,以控制货币供给和利率的政策行为。

1. Open market operations is one of the three tools used by the central bank to adjust money supply.
2. The purpose of open market operations is to stimulate the economic growth, increase employment, and achieve an international balance of payments.

Vigorous Development of the Commercial Banking Sector

Recapitalize

v. 资产重组

指企业改组为上市公司时将原企业的资产和负债进行合理划分和结构调整,经过合并、分立等方式,将企业资产和组织重新组合和设置。狭义的资产重组仅仅指对企业的资产和负债的划分和重组;广义的资产重组还包括企业机构和人员的设置与重组、业务机构和管理体制的调整。目前所指的资产重组一般都是指广义的资产重组。

1. The company has to be recapitalized to meet new challenges.
2. It has to be recapitalized if the company wants to become a listed company.

Capital adequacy

资本充足性

指根据有关规定银行应有的最低资产储备。

1. The Basel Capital Accord sets international capital adequacy standards.
2. Different countries have different capital adequacy requirements for their commercial banks.

IPO/Initial Public Offering

首次公开发行

指某公司(股份有限公司或有限责任公司)首次向社会公众公开招股的发行方式。有限责任公司 IPO 后会成为股份有限公司。

1. The Intime group raised 311 million US dollars through the IPO.
2. A limited company becomes a joint-equity company after its IPO.

Financial intermediation

金融中介

指在金融市场上资金融通过程中,在资金供求者之间起媒介或桥梁作用的人或机构,一般由银行金融中介及非银行金融中介构成,具体包括商业银行、证券公司、保险公司以及信息咨询服务机构等中介机构。

1. Financial intermediation is the bridge between those who need money and those who have excess money.
2. Financial intermediation includes commercial banks, security companies, insurance companies.

Non-performing loan

不良贷款,不履约贷款

指在评估银行贷款质量时,把贷款按风险基础分为正常、关注、次级、可疑和损失五类,其中后三类合称为不良贷款。

1. The large scale of accumulated and newly developed non performing loan exposes the potential risks in this industry.
2. If you look at those non-performing loans, you will know the bank is in a really bad situation.

International settlement

国际结算

指处于两个不同国家的当事人通过银行办理的两国间货币收付业务。国际结算包括国际贸易结算和国际非贸易结算。

1. In 1996, the Chinese currency Renminbi became freely convertible under the current account, enabling foreign-invested companies to be free in international settlement.
2. International settlement facilitates international trade.

Universal banking

全能银行

是近 10 年来国际银行业发展的一个重要趋势,它既指能够提供包括银行、证券、保险等全面金融服务的一家银行,又指一种自由的银行制度。

1. Comparative advantages of universal banking include economies of scope and risk diversification.
2. Universal banking can provide a lot of services such as banking, stock exchanges and insurance.

Increased Openness of the Banking Sector

Special economic zone

经济特区

是我国采取特殊政策和灵活措施吸引外部资金,特别是外国资金,进行开发建设的特殊经济区域。

1. Shantou Special Economic Zone was set up in 1981.
2. During the past three decades, many special economic zones have been set up to attract foreign investment.

Strengthened Banking Supervision

Replenish

v. 补充

1. We need to replenish our stocks of coal.
2. After making so many large loans, the bank needs to attract more savings to replenish its cash pool.

Insolvent

adj. 无力偿还的,破产的

1. An insolvent company is one that cannot pay its debts.
2. In the past few months, a great number of financial institutions have been declared insolvent under the influence of the global financial crisis.

Liquidation

破产清算

指处理经济上破产时债务如何清偿的一种法律制度,即在债务人丧失清偿能力时,由法院强制执行其全部财产,公平清偿全体债权人的法律制度。

1. The firm went into voluntary liquidation.
2. Liquidation is necessary when a company is declared bankrupt.

Dispose

v. 处理,处置,销毁

1. Man proposes; God disposes. 谋事在人,成事在天。
2. What really matters is how to dispose of those non-performing loans.

Streamline

v. 使……成流线型,使……合理化

1. We must streamline our production procedures.
2. A sound financial system can streamline a country's economic development.

Loan delinquency

贷款拖欠

1. Any loan delinquency would have a bad effect on our credit worthiness.
2. It is impossible for us to deal with any business with a record of loan delinquency.

Prospects for Banking Sector Development

Formidable

adj. 强大的, 可怕的, 艰难的

1. They climbed up the last part of the mountain in formidable weather conditions.
2. The recent financial crisis originating from the United States has created a formidable effect on the world economy.

Deposit insurance system

存款保险制度

指国家货币主管部门在金融体系中设立负责存款保险的机构按吸收存款比率向保险机构交纳保险金进行投保的制度。

1. Deposit insurance system can protect depositors from great economic losses.
2. Deposit insurance system provides insurance for savings.

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Asset quality

资产质量

资产质量的好坏, 主要表现为资产的帐面价值量与其变现价值量或被进一步利用的潜在价值量之间的差异上。

1. Banking reforms will focus on profitability and asset quality.
2. Asset quality can reflect the well-being of a company.

Be conducive to

有利于……

1. It will be conducive to opening constructive dialogue between the two sides.
2. A sound financial system is conducive to a country's economic performance.

Viability

n. 生存能力, 发育能力

1. In modern economy, innovation is the source of the viability of enterprises.
2. Non-performing loans can put a bank's viability in danger.

Risk pricing

风险定价

具有风险价值投资品的定价被称为风险定价。

1. Risk pricing is much more complicated than pricing a physical object.

2. The pricing of bonds and stocks belongs to risk pricing.

II. Securities Sector

Organized exchange

股票交易市场

1. An organized exchange is a place where securities are traded.
2. In the financial center of a country, you may easily find an organized exchange.

In tandem with

随后,一前一后

1. The Dow Jones industrials, ahead 10 points early in tandem with further improvement in bond prices, ended off 13.59 at 1,944.63.
2. The financial crisis usually goes in tandem with an economic recession.

Joint-stock company

股份公司,合股公司

是通过发行股票及其他证券,把分散的资本集中起来经营的一种企业组织形式。

1. Profits of a joint-stock company shall be distributed to the shareholders.
2. Joint-stock companies collect capital through issuing stocks or other securities.

Go public

上市

股票及其衍生品种经审查批准后在证券交易所挂牌交易。

1. If a company goes public, it starts to sell its stocks to the public.
2. Nowadays, many companies are striving to go public.

Securities investment funds

证券投资基金

是一种实行组合投资、专业管理、利益共享、风险共担的集合投资方式。与股票、债券不同,证券投资基金是一种间接投资工具。基金投资者、基金管理人和托管人是基金运作中的主要当事人。根据组织形式的不同,基金可分为契约型基金与公司型基金;根据运作方式的不同,基金可分为封闭式基金与开放式基金。

1. On October 28, 2003, Law on Securities Investment Funds deliberated for 5 years was adopted at the Fifth Session of the 10th NPC.
2. Different from stocks and bonds, securities investment funds are indirect investment tools.