

△ 经贸英语丛书  
SERIES OF  
SPECIALIZED ENGLISH IN  
ECONOMICS AND  
BUSINESS

# Financial English

(4th Edition)

## 金融英语

(第四版)

刘 克 张 琦 ◎ 编著

 首都经济贸易大学出版社  
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· 北 京 ·

## 图书在版编目(CIP)数据

金融英语/刘克,张琦编著. —4版. --北京:首都经济贸易大学出版社,  
2018.1

(经贸英语丛书)

ISBN 978 - 7 - 5638 - 2731 - 2

I. ①金… II. ①刘… ②张… III. ①金融—英语—教材 IV. ①F83

中国版本图书馆CIP数据核字(2017)第280599号

金融英语(第四版)

刘克 张琦 编著

---

责任编辑 田玉春

封面设计



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出版发行 首都经济贸易大学出版社

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网 址 <http://www.sjmcb.com>

E-mail [publish@cueb.edu.cn](mailto:publish@cueb.edu.cn)

经 销 全国新华书店

照 排 北京砚祥志远激光照排技术有限公司

印 刷 北京市兴怀印刷厂

开 本 710毫米×1000毫米 1/16

字 数 515千字

印 张 29.25

版 次 2000年1月第1版 2018年1月第4版

2018年1月总第15次印刷

印 数 49 001 ~ 51 000

书 号 ISBN 978 - 7 - 5638 - 2731 - 2/F · 1522

定 价 49.00元

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图书印装若有质量问题,本社负责调换

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为了本丛书的出版,我们专门聘请了一批在有关专业上学有所长的人士来编写。编写者中,既有对外经济贸易大学、北京物资学院等高校的专家学者,也有对外经济贸易合作部的专业骨干,还有富于实践经验的相关专业从业人员。本丛书共包括6个分册:《金融英语》、《会计英语》、《工商管理英语》、《贸易实务英语》、《商业书信英语》和《涉外经贸法律英语》。

本丛书的体例和特点如下:

1. 各分册内容按单元划分,将有关专业知识按单元分类进行介绍,在突出重点的同时,也兼顾了覆盖范围,力求使各专业中可能涉及的重要英语表达法及概念都有所涵盖。

2. 每一单元分为四个部分,分别为句式(Sentence Patterns)、专业词汇(Professional Terms)、相关知识(Relevant Knowledge)、阅读材料(Reading Material)。在句式部分中,将该单元所阐述的内容中较为重要、特殊的句型罗列出来,使读者在熟读、熟记之后,既能大大提高理解专业英语资料的能力,也可以用这些句式对中文资料进行汉译英的练习与实践,一举两得。专业词汇部分为重要术语介绍,对相关的专业词汇以英汉对照形式给出,可以作为资料备查。在相关知识部分,对读者在从事实际工作中可能遇到的疑难问题、注意事项进行了介绍,以使读者在了解专业知识之余,增强实践能力。阅读材料部分的设置,主要目的在于提高读者理解专业外语资料的能力,开阔视野。每单元四个部分的内容共同构成一个掌握专业英语的完整体系,改变了以往专业英语书籍要么阅读过多,要么全是句式的模式,更便于读者对专业英语的学习。

3. 本丛书的另一个重要特点是英语的原汁原味。书中所选句式或阅读材料多是编写者从他们搜集整理的英语国家专业资料中选取的,不仅句式地道,且从实践考虑,有一定的难度,因此很适合有志于提高专业英语水准的读者学习。

学海无涯。尽管编著者和出版者倾尽了心力,但仍不能保证本丛书的完美无瑕,谨请读者批评指正。

出版者

## 第四版前言

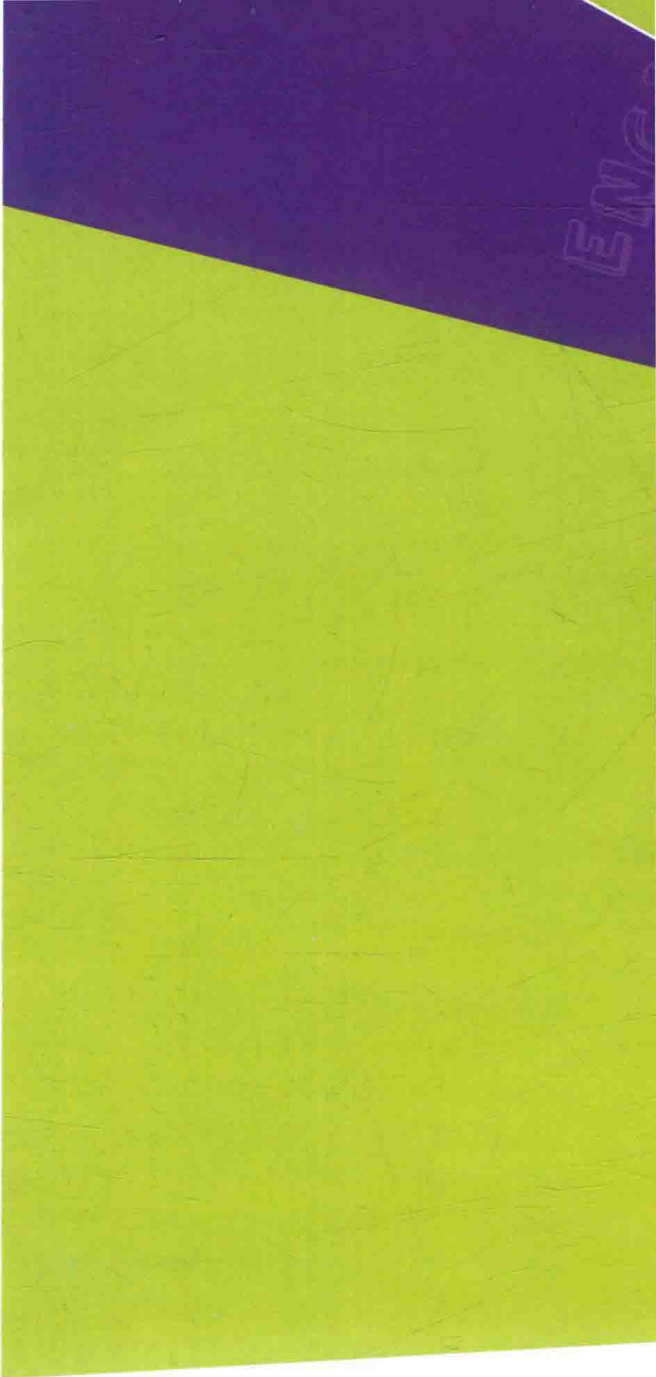
本书自 2000 年出版后,深受院校师生和广大社会读者的欢迎,被许多院校选为教材。经 2005 年、2009 数次修订,增补了许多内容,迄今已加印了 10 余次,发行近 5 万册。随着我们对金融业发展的进一步的认识,我们认为有必要对使用多年的这本《金融英语》加以修订再版。

修订版的《金融英语》删去了第 1、2 单元的货币和中央银行,增加了第 16 单元的信用卡业务和第 17 单元的网上银行和电话银行服务。针对金融领域当前的热点和难点,增补了信用卡和网上银行和电话银行服务两个单元。修订版对原第 16、17 单元(现第 14、15 单元)的句型进行了增删,替换了这两个单元的阅读材料。第 14 单元增补了债券和外汇与信用风险的内容,第 15 单元增补了国贸实务单据和银行承兑业务的内容。删除的阅读材料相对比较简单和老旧,进行相关替换的目的在于使本书的读者能与金融领域的最新热点接轨,有助于读者对专业英语的学习和理解。

参加全书修订的人员有:张琦、刘克、张坤、张晴。

由于我们的水平有限,虽是修订本,但我们仍然感到有不尽如人意之处,诚恳希望学术界同行和读者提出宝贵意见,我们今后还将不断修改完善。

作 者



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## Unit 1 Commercial Bank ( I )

### Sentence Patterns

1. Since 1993, China's bank has adopted new measures to transform it into the state-owned commercial bank gradually.

自从 1993 年起,中国的银行已采取新的措施逐步把它变成国有商业银行。

2. China's bank has carried out the management policy of asset and ratio management and risk management adopting from the common practice of the international commercial bank.

中国的银行按照国际商业银行的通常做法推行了资产负债比例管理和风险管理策略。

3. China's bank has developed financial relationship with most countries in the world, offering various financial services.

中国的银行已与世界大部分国家建立了金融关系,提供各种金融服务。

4. China's bank has actively expanded its international settlement business by further extending its agency networks throughout the world.

中国的银行通过在全世界扩展其代理网络,积极发展其国际结算业务。

5. The provision of credit by way of advances to customers is central to the business of trading banks.

以放款方式向客户提供贷款是商业银行的中心任务。

6. The deposit-minded banker may stress conservatism and liquidity; the loan-minded banker may underemphasize safety.

注重存款的银行家强调稳健和流动性,注重贷款的银行家则可能对安全性重视不够。

7. In supplying credit to manufactures and individuals, the commercial bank bridges the time lag between production and consumption.

商业银行通过向制造商和个人提供信用,弥补了生产和消费间的时滞。

8. A modern bank provides many services. One of the most important of these is regular passbook savings.

现代银行提供多种服务,其中最重要的一项就是存款储蓄。

9. Another important service that banks provide is traveller's checks.

银行的另外一项重要服务就是旅行支票。

10. Still another service that banks provide is safe-deposit boxes, where you can keep important documents and valuable jewelry.

银行还提供了一项服务,就是贵重物品保管箱。你可以在保管箱里存上重要文件和贵重珠宝。

11. One other important service, one which many businessmen who travel a great deal take advantage of, is the credit card.

还有一项重要的服务就是信用卡,该服务可以为商务人士带来诸多便利。

12. Now bank also acts as a risk intermedium and provider of transaction services in many businesses, serving both issuers and investors in an increasingly complex and global marketplace.

现在,银行也在许多业务中作为风险中介和交易服务的提供者,在日益复杂和全球化的市场中,服务于发行者和投资者。

13. While we seek growth, credit quality must take precedence over opportunistic business development.

当我们谋求发展时,信贷质量必须优于投机业务的发展。

14. Once the loan is approved, ongoing loan monitoring requirements are established so that the loan officer can track the borrower's ability to repay the loan.

一旦贷款被批准,就必须建立贷款监控程序,以便信贷员可以追踪借款人偿还这笔贷款的能力。

15. The loan portfolio as a whole is periodically subjected to loan review to determine overall credit quality and adherence to loan policy.

贷款组合作为一个整体要定期接受贷款检查,以确定总体贷款质量以及贷款组合是否遵循贷款政策。

16. Some loans are not handled as agreed or renegotiated in a satisfactory manner, then, a problem loan results.

某些贷款没有按约定的或令人满意的重新协商的方式得到处理,这样,一笔问题贷款就产生了。

17. At some point, the risk is clearly out of proportion to the potential reward, and management must decide if it is willing to lose the business.

在某种程度上,风险明显与潜在报酬不成比例,这时管理人员必须决定是否愿意放弃该笔业务。

18. In deciding the bank's mission, management must formulate its policy regarding growth and profitability.

在确定一个银行的方向时,管理人员必须考虑公司发展和盈利的关系,以系统制定其政策。

19. The results of risk taking in lending are not immediately apparent, problems can take years to surface, and different personnel may very well be involved.

贷款风险承担的结果不是立即就能知道的,问题可能要经过几年才暴露出来,而且很可能涉及不同的人员。

20. This delayed reaction tends to focus the decision-making process on the short run, the scales are tipped toward taking risk that are out of balance with the long-term rewards.

这种延迟的反应使决策制定过程集中在短期行为上,风险决策倾向于与长期报酬不相称的风险行为。

21. A loan makes it possible for the borrower to make expenditure sooner than otherwise.

贷款使借款人能提前消费。

22. Management must attempt to quantify its appetite for risk so that future loan loss expense is a result of conscious decisions rather than happenstance.

管理人员必须尝试测定出自身对风险的承受能力,以使未来贷款损失支出是一种有意识决策的结果而不是偶然事件的结果。

23. Our bank's strategy is to design, develop, and deliver solutions for our customers' financial needs on a local and global basis.

我们银行的策略是在地区和全球的基础上,为满足我们客户的金融需求设计、开发和推广方案。

24. Problem loans require an inordinate amount of time so much, which is at stake that the most experienced and expensive personnel must be involved.

问题贷款需要大量时间,并且一定会涉及最有经验和最昂贵的人力资源,利害关系因而很大。

25. The effect on net income after tax of the loss of this customer is probably so negligible that the loan manager probably wonders why the aggravation is tolerated.

损失这位客户对税后净收入带来的影响可能如此微不足道,以至于贷款经理可能会奇怪为什么能够容忍这种恶化。

26. If lenders are constantly wrestling with problem loans, they can easily lose perspective and fail to recognize a good piece of business when they see it.

如果放款人经常和问题贷款纠缠在一起,他们容易丧失判断力,当遇到一笔好买卖时,他们也抓不住。

27. Problem credits must be reported early enough to do something about them, reporting a bankruptcy filing leaves little room for corrective action.

问题贷款必须尽早汇报以便于及时处理,一份报告破产的文件只能留出很少的余地供人们采取弥补行动。

28. If a financial manager wants to improve the cash positions generated by business operations, he must compare his expectations about the future rates with the markets expectations and make a decision.

如果财务管理人员希望改善企业经营产生的现金状况,他应该将他对未来利率的预测与市场预测进行比较,然后做出决定。

29. The discount rate depends on the terms of the bill, the amount, the reputation of drawee and the reputation of the drawer.

贴现率取决于票据的期限、金额、付款人和开票人的声誉。

30. Should the bill be dishonored upon presentation, it would be returned on recourse to the drawer.

如果出示的票据被拒付,那么票据就退回给开票人以追索款项。

### Professional Terms

1. the Bank of Communications 交通银行

2. the Development Bank 开发银行

3. the Construction Bank of China 中国建设银行
4. the People's Bank of China 中国人民银行
5. the Industrial and Commercial Bank of China 中国工商银行
6. the Agricultural Bank of China 中国农业银行
7. the China Investment Bank 中国投资银行
8. the Bank of China 中国银行
9. demand-deposit or checking accounts 活期存款或支票账户
10. time-deposit accounts 定期存款账户
11. commercial and industrial loans 工商贷款
12. agricultural loans 农业贷款
13. real estate loans 不动产贷款
14. personal loans 个人贷款
15. loans to financial institutions 金融机构贷款
16. loans to government 政府贷款
17. credit cards 信用卡
18. bill-paying services 代付账款
19. automatic transfers between accounts 自动转账
20. telephone transfers 电话转账
21. safety deposit boxes 保管箱
22. trust services 信托业务
23. financial advising services 金融咨询服务
24. securities underwriting services 证券承销业务
25. cash management services 现金管理业务
26. equipment leasing services 设备租赁业务
27. securities brokerage services 证券经纪业务
28. insurance services 保管业务
29. real estate brokerage services 不动产经纪业务
30. foreign exchange services 外汇业务
31. international banking services 国际银行业务
32. conservatism and liquidity 稳健性与流动性
33. flexibility and mobility 灵活性与机动性
34. bank balance over required reserves 超出法定(必备)储备的银行存款余额
35. minimum cash requirements 最低现金持有量(需求)
36. time lag 时滞



37. self-liquidated loans 自偿性商业贷款
38. tax anticipation note (bill, bond) 预付税金票据, 先期缴税债券
39. business term loan 企业长期贷款
40. payment facilities 支付服务设施
41. working balance 周转余额, 往来余额
42. working budget 流动预算, 经营预算, 周转预算, 业务预算
43. commercial paper 商业票据
44. commercial paper house 经营商业票据的商号
45. savings and loan share accounts 储蓄贷款协会的股金券
46. savings and loan association 储蓄与放款合作协会
47. idle demand deposits 闲置的活期存款
48. idle capital 闲置资本
49. idle cash (money) 闲散现金, 游资
50. long-term certificate of deposit 长期存款单
51. bread and butter business 基本业务
52. electronic debts 电子借贷
53. electronic transfer 电子转账
54. electronic cash register 电子收款机
55. electronic accounting machine 电子记账机
56. social security payments 支付社会保障金
57. legal tender 本位货币, 法定货币
58. tender 货币, 投、招标, 提供, 偿付
59. tender bond 投标保证金
60. teller's window (= teller's station) 出纳窗口
61. fiduciary field 信用领域, 信托领域
62. fiduciary 信托的, 信用的, 受信托的(人)
63. loss leader 特价商品, 亏损大项
64. safe deposit facilities 保管箱业务
65. principal (= drawer, consignor) 委托人
66. parties to a collection 托收各当事人
67. remitting bank (= entrusting bank) 托收行
68. collection items 托收业务, 托收项目
69. collection instructions 委托(托收的)单据
70. clean collections 光票托收

- 71. documentary collections 跟单托收
- 72. Documents against Payment, D/P 付款交单
- 73. Documents against Acceptance, D/A 承兑交单
- 74. accompany 附带, 伴随, 陪同
- 75. related documents 有关单据
- 76. document of title 物权单据
- 77. collection order 托收委托书
- 78. collection service 托收服务
- 79. collection risk 托收风险
- 80. entity 单位, 整体, 个体
- 81. outward documentary bill for collection 出口跟单汇票, 出口押汇
- 82. inward documentary bill for collection 进口跟单汇票, 进口押汇( 汇票)
- 83. remittance 汇款
- 84. remitting bank 汇出行, 汇款行
- 85. remitter 汇款人
- 86. remit 传寄, 汇寄, 送
- 87. paying bank 汇入行, 付款行
- 88. payee or beneficiary 受款人, 收款人, 受益人
- 89. T/T ( = Telegraphic Transfer) 电汇
- 90. M/T ( = Mail Transfer) 信汇
- 91. D/D ( Banker's Demand Draft) 票汇
- 92. open account business ( = open account transaction) 赊账交易
- 93. balance 结余, 差额, 平衡
- 94. transfer 转让, 划拨, 转账

### Relevant Knowledge

#### Functions of Commercial Banks ( I )

Often the banker's concept of the role of commercial banks in economy shapes the nature and character of his bank. The deposit-minded banker may stress conservatism and liquidity; the loan-minded banker may underemphasize safety. Their attitudes often reflect the nature of the locality in which their banks operate:

conservatism is frequently the mark of the stable, long-settled community, and more aggressive banking is found where growth is rapid and the need for credit is greatest.

Actually, commercial banks perform a number of interrelated functions, many of which are necessary parts of our private, free enterprise system. Commercial banks bring into being the most important ingredient of the money supply—demand deposits—through the creation of credit in the form of loans and investments. Banks are the custodians of the community's money as well as the suppliers of its liquidity. For those bank customers who seldom borrow, the depository function may be the most important. Commercial banks also provide flexibility and mobility to the money supply by maintaining the interchangeability of currency and bank deposits and by providing the mechanism through which money payments can be most speedily and efficiently made. Commercial banks participate with other institutions in the process of accumulating and investing savings and perform a number of other services.

### **Credit Creation**

It is the ability of the commercial banks to create money in the form of demand deposits by making loans and investments that distinguishes commercial banks from other financial institutions. While some thrift institutions have acquired demand deposit authority, their participation in money creation is limited relative to banks which hold nearly all business demand deposits and the majority of individual and government demand deposits. The banking system can build up deposits by increasing loans and investments so long as banks keep enough currency and reserves to meet the requirement imposed on them by regulation and to redeem whatever amounts the holders of deposits want to convert to currency. This is a unique attribute that is often difficult for the layman to understand and that occasionally even baffles bankers. As contrasted with the banking system as a whole, however, an individual bank cannot expect that the deposits it creates will remain with it. The money it can lend and invest, at any moment, is its excess of cash and bank balances over required reserves and minimum cash requirements. The individual bank must stand ready to pay out the deposits it creates when it makes new loans and to pay for the securities it buys upon delivery.

In practice, out of the vast aggregate of financial transactions the individual bank gains and loses funds in the course of each day's business. From its net gains the bank can increase its loans and investments. If the bank has net losses it must collect loans or sell investments. As one of the theoretical aggregate of all banks, it