

英汉双解财会词典

AN ENGLISH-CHINESE DICTIONARY OF ACCOUNTING



外语教学与研究出版社

FOREIGN LANGUAGE TEACHING AND RESEARCH PRESS

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AN ENGLISH-CHINESE DICTIONARY OF ACCOUNTING

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译者前言

在过去很长的一段时间里,我国翻译出版或由我国专家编写出版了不少有关会计学、金融学等方面的词典,但是,把会计学、金融学和财务学知识融为一体的词典却很少。随着金融创新工具的不断增长,新的词汇和含义大量涌现,一部内容更新、更全的词典便为人们迫切需要。由外语教学与研究出版社引进翻译的这本《英汉双解财会词典》正好符合当前的需要。

本词典根据彼得·科林出版公司 1996 年第二版译出。翻译采取双解的形式,一般词条给出汉语对应词,读者可同时借助英语解释理解词条的含义。解释用英语控制在 500 词以内。例句丰富,读者可据此学习有关词条的具体用法。另有大量选自国外著名刊物的注释(Comment)和引文(Quote),对读者理解词条很有帮助。语法注释(Note)则告诉读者该词有无数、特殊的复数拼法或动词的不同变化形式等。

本词典收词多,词汇新,内容全面。涵盖会计学、财务学、金融证券等方面的词汇和知识。

本词典的编排很有特色。它把由多个词组成的词条及其缩略语分别列条并加以解释,方便读者查阅。

在翻译的过程中,我们力求译名规范、标准,并参考了国内最新的词典,如国防工业出版社的《英汉技术词典》,商务的《英汉金融财经词典》、《现代经济词典》等。

本词典是一本为财会专业的学生及从业人员编写的英语学习词典,非常实用,便于学习与更深入地理解专业英语常用术语,对于一般读者也有一定的帮助。在翻译过程中得到了常虹、付雯、潘锋等人的帮助,在此表示衷心的感谢。由于时间紧张,资料有限,译文可能有疏漏之处,敬请读者批评指正。

译者

A a

Schedule A schedule to the Finance Acts under which tax is charged on income from land or buildings (税率) 表 A(按财政法案规定的对土地房屋收入征收的税率表)

Table A model articles of association of a limited company set out in the Companies Act, 1985 A类表(1985年公司法中提供的有限公司组织法条款范例)

A, AA, AAA letters indicating that a share or bond or bank has a certain rating for reliability A级, 双A级, 三A级表示股票、债券或银行信用等级的字母: *These bonds have a AAA rating.* 这些债券的信用等级是AAA级。

(NOTE: You say 'single A', 'double A', 'triple A'.)

COMMENT: The AAA rating is given by Standard & Poor's or by Moody's, and indicates a very high level of reliability for a corporate or municipal bond in the US.

注释: 在美国, 由标准-普尔公司或穆迪公司评定AAA级, 它表明某个公司或市政债券的信用等级非常高。

QUOTE The rating concern lowered its rating to single - A from double - A, and its senior debt rating to triple - B from single - A.

Wall Street Journal

引文: 信用评级机构将该公司信用等级由AA级降至A级, 并且将其优先债券由A级降至BBB级。

《华尔街日报》

A list list of members of a company at the time it is wound up who may be liable for the company's unpaid debts A名单[当公司清算时, 有责任偿付公司债务的人员名单(与之对应的是B名单)]

'A' shares *pl. n.* ordinary shares with limited voting rights or no right to vote at all A种股票(有有限表决权或根本无表决权的普通股)

AAA = AMERICAN ACCOUNTING ASSOCIATION 美国会计协会

AAT = ASSOCIATION OF ACCOUNTING TECHNICIANS 助理会计协会

abatement *n.* act of reducing 折扣, 降低: **tax abatement** = reduction of tax 减税

ab initio *Latin phrase* from the beginning 拉丁词组, 意指从头开始

abnormal *a.* not normal or not usual 反常的; 不寻常的: **abnormal gain** = gain which is more than the normal or expected gain 非常收益, 超长收益; **abnormal loss** = loss which is higher than the normal or expected loss 非常损失, 超长损失

above par *phr.* (share) with a market or issue price higher than its par value 溢价: (股票)指市场价格或发行价格高于票面价值

above the line *a. (a) (companies)* income and expenditure before tax(公司)线上项目的, (公司)税前收入及费用: **Exceptional items are noted above the line in company accounts.** 在公司账户的税前收入及费用中列出特殊项目。(b) revenue items in a government budget dealing with taxes and government expenditure 经常性项目(政府预算中关于税收和政府支出的经常性项目)

absolute *a.* perfect or complete 完全的; 绝对的: **absolute monopoly** = situation where only one producer or supplier produces or supplies something 完全垄断: **The company has an absolute monopoly of imports of French wine.** 该公司完全垄断了法国酒

的进口。**absolute value** = size or value of a number regardless of its sign 绝对值; **The absolute value of - 62 is 62.** - 62的绝对值是62。

◇**absorb** *v.* (a) to take in a small item so as to form part of a larger one 吸收; **to absorb overheads** = to include a proportion of overhead costs into a production cost (this is done at a certain rate, called 'absorption rate') 将间接费用分摊到生产成本中(通常按一定的“分摊率”进行); **to absorb a surplus** = to take back surplus stock so that it does not affect a business 吸收盈余; **Overheads have absorbed all our profits.** = All our profits have gone in paying overhead expenses. 间接费用耗去了我们的全部利润。 **to absorb a loss by a subsidiary** = to write a subsidiary company's loss into the group accounts 把子公司的损失记入合并报表 (b) **business which has been absorbed by a competitor** = a small business which has been acquired by a larger one 被竞争对手所兼并的企业

absorption *n.* (a) making a smaller business part of a larger one, so that the smaller company in effect no longer exists 吸收, 合并 (b) **absorption costing** = costing a product to include both the direct costs of production and the overhead costs which are absorbed as well 全部成本法; **absorption rate** = rate at which overhead costs are absorbed into each unit of production 分摊率(亦见 OVERABSORBED, UNDERABSORBED)

COMMENT: Absorption costing follows three stages: 'allocation' of actual overhead costs directly to the cost centre to which they relate; 'apportionment', by which common overhead costs are divided between various cost centres in proportion to the estimated benefit to each cost centre; 'absorption', by which the

total costs are charged to each unit of production.

注释:全部成本法有以下三个步骤:分配,把实际发生的间接费用直接分配到相关的成本中心;分摊,共同间接费用根据每个成本中心所预期的收益按比例分摊;吸收,将总成本分摊到每个生产单位中。

abstract *n.* short form of a report or document 摘要,概括; **to make an abstract of the company accounts** 作一份该公司的账户摘要

a/c or acc = ACCOUNT 账, 账户, 账目

ACA = ASSOCIATE OF THE INSTITUTE OF CHARTERED ACCOUNTANTS IN ENGLAND AND WALES 英格兰及威尔士特许会计师协会会员

ACAUS = ASSOCIATION OF THE CHARTERED ACCOUNTANTS IN THE UNITED STATES 美国特许会计师协会

ACCA = ASSOCIATE OF THE CHARTERED ASSOCIATION OF CERTIFIED ACCOUNTANTS 特许注册会计师协会会员

accelerate *v.* to make something go faster; to make a maturity date become closer 加速; 使提前到期

QUOTE In a separate development, the Geneva-based bank confirmed that it has accelerated the six Swiss bond issues. Acceleration means the bonds become payable immediately and allows bondholders to rank alongside the company's other creditors.

Times

引文:在一份独立的发展计划中,这家设在日内瓦的银行证实它对六种瑞士债券提前偿付,这里的提前偿付表示立即偿付。并且允许该种债券的持有人与公司其他债权人具有同样地位。

(泰晤士报)

◇**accelerated depreciation** *n.* system of depreciation which reduces the value of assets at a high rate in the early years to encourage companies, because of tax advantages, to invest

in new equipment 加速折旧法(根据这种方法初期年度的折旧率高以鼓励公司利用税收优惠投资于新设备)

COMMENT: This applied in the UK until 1984; companies could depreciate new equipment at 100% in the first year.

注释:英国在1984年以前一直实行这种折旧方法,公司新设备第一年的折旧率为100%。

accept *v.* (a) to take something which is being offered 接受; **to accept a bill of exchange** = to sign a bill of exchange to indicate that you promise to pay it 承兑 (b) to say yes, or to agree to something 认可; 同意: **60% of shareholders have accepted the offer.** 60%的股东已接受了该报价。

◇ **acceptable** *a.* which can be accepted 可接受的: **The offer is not acceptable to the shareholders.** 股东不同意这个报价。

◇ **acceptance** *n.* (a) (i) act of signing a bill of exchange to show that you agree to pay it 承兑, 认付 (ii) a bill which has been accepted 已承兑: **to present a bill for acceptance** = to apply for payment by the person who has accepted it 出示承兑汇票; **acceptance credit** = letter of credit, where the bank accepts bills of exchange drawn on the bank by the beneficiary; the bank then discounts the bills and pays them when they mature; the company or person who opened the letter of credit owes the bank for the bills but these are covered by money deposited with the bank 承兑信用证: 银行承兑受益人开出的以银行为付款人的汇票, 银行对此汇票进行贴现并到期付款, 开证人或公司欠付银行汇票款项, 但该款项由开证人在银行存款作担保; **acceptance house or US acceptance bank** = ACCEPTING HOUSE 承兑银行 (b) act of accepting an offer of new shares for which you have applied 认购(新股) (c) **acceptance of an offer** = agreeing to an offer 接受要约,

接受报价; **to give an offer a conditional acceptance** = to accept provided that certain things happen or that certain terms apply 有条件接受要约或报价; **We have his letter of acceptance.** = We have received a letter from him accepting the offer. 我们收到了他对要约的承诺函。

◇ **accepting house or acceptance house** *n.* firm (usually a merchant bank) which accepts bills of exchange (i.e. promises to pay them) at a discount, in return for immediate payment to the issuer, in this case the Bank of England 承兑银行[(通常是商业银行)以折价的形式承兑汇票(即付款承诺书),并同时马上向出票人——本例中的英格兰银行付款]; **Accepting House Committee** = the main London merchant banks, which act as accepting houses; they receive slightly better discount rates from the Bank of England 承兑银行委员会: 由伦敦承担承兑银行业务的主要商业银行组成, 它们能从英格兰银行得到较优惠的贴现率

◇ **acceptor** *n.* person or company which signs a bill of exchange, and so undertakes to pay it 承兑人(或公司)

access 1 *n.* to have access to something = to be able to obtain or reach something 进入, 取得, 机会: **He has access to large amounts of venture capital.** 他有机会进行大量的风险投资。 **She has access to the company's deposit account.** 她有机会接触到公司的存款账户。 **2** *v.* to call up (data) which is stored in a computer 调出资料(指贮存在计算机内的资料): **She accessed the address file on the computer.** 她从计算机中调出了地址资料。 **access time** = time taken by a computer to find data stored in it 调出时间: 计算机寻找数据所用的时间

accommodation *n.* (a) money lent for a short time 融通, 短期贷款 (b) **to reach an accommodation with creditors** = to agree terms for settlement with 债权人达成清偿协议 (c)

accommodation bill = bill of exchange where the drawee signing is helping another company (the drawer) to raise a loan; it is given on the basis of trade debts owed to the borrower 通融票据

account 1 *n.* (a) record of financial transactions over a period of time, such as money paid, received, borrowed or owed 账, 账目, 账户; **Please send me your account.** 请把你的账目交给我。 **a detailed or an itemized account** 明细账; **expense account** = money which a businessman is allowed by his company to spend on travelling and entertaining clients in connection with his business 开支账户; **He charged his hotel bill to his expense account.** 他将其旅馆费用记入他的开支账户上。(b) (in a shop) arrangement which a customer has to buy goods and pay for them at a later date (usually the end of the month) 赊账单; **to have an account or a charge account or a credit account with Harrods** 在哈罗德商店赊账; **Put it on my account. or Charge it to my account.** 把这费用记到我的账户上。(of a customer) **to open an account** = to ask a shop to supply goods which you will pay at a later date (顾客用) 开立信用账户; (of a shop) **to open an account or to close an account** = to start or to stop supplying a customer on credit (商店用) 给... 赊账; 停止赊账; **to settle an account** = to pay all the money owed on an account 付讫, 结账; **to stop an account** = to stop supplying a customer until he has paid what he owes 停止赊账, 止赊 (c) **on account** = as part of a total bill 部分账单; **to pay money on account** = to pay or to settle part of a bill 结清部分账单; **advance on account** = money paid as a part payment 预付部分账款 (d) customer who regularly does a large amount of business with a firm and has an account 客户, 户头: **He is one of our largest accounts.** 他

是我们最大的客户之一。 **Our salesmen call on their best accounts twice a month.** 我们的销售人员每月访问他们最好的客户两次。 **account executive** = employee who looks after certain customers or who is the link between certain customers and his company 业务员, 营业员 (e) **the accounts of a business or a company's accounts** = detailed record of a company's financial affairs 企业账户, 公司账户; **to keep the accounts** = to write each sum of money in the books of account 记账, 登账; **The accountant's job is to enter all the money received in the accounts.** 这个会计的工作是将全部收讫的资金入账。 **annual accounts** = accounts prepared at the end of a financial year 年度总账, 年度决算; **management accounts** = financial information (sales, expenditure, credit, and profitability) prepared for a manager so that he can take decisions 管理账户; **period of account** = accounting period, the period usually covered by a company's accounts 会计期间; **profit and loss account (P&L account)** = statement of company expenditure and income over a period of time, almost always one calendar year, showing whether the company has made a profit or loss (the balance sheet shows the state of a company's finances at a certain date; the profit and loss account shows the movements which have taken place since the last balance sheet) 损益表; 反映公司在一定期间内, 通常是一个日历年的费用和收入情况, 以表明公司的损益状况 (资产负债表是指特定时期公司的财务状况, 而损益表反映的是自上一资产负债表日以来公司财务状况的变动) (NOTE: in the USA, called **profit and loss statement or income statement**) **account form** = a balance sheet laid out in horizontal form (it is the opposite of 'report' or 'vertical' form) (横行) 账户式 (与报告式或垂直式相对); **accounts**

department = department in a company which deals with money paid, received borrowed or owed 会计部门, 会计处; **accounts manager** = manager of an accounts department 会计部主任; **accounts payable** = money owed by a company 应付账款; **accounts receivable** = money owed to a company 应收账款 (f) **bank account** or **US banking account** = arrangement to keep money in a bank 银行往来账户; **building society account** 建筑协会账户; **savings bank account** 储蓄银行账户; **Girobank account** 直接银行(或邮局)转账账户; **He has an account with Lloyds**. 他在劳埃德银行设有账户。 **I have an account with the Halifax Building Society**. 我在哈利法克斯建筑协会有户头。 **to put or to deposit money in (to) your account** 存入你的账户; **to take money out of your account or to withdraw money from your account** 从你的账户提款; **budget account** = account where you plan income and expenditure to allow for periods when expenditure is high 预算账户; **current account or cheque account or US checking account** = account, which pays no interest but from which the customer can withdraw money when he wants by writing cheques 往来账户, 支票账户; **deposit account** = account which pays interest but on which notice usually has to be given to withdraw money 存款账户; **external account** = account in a British bank of someone who is living in another country 外国居民存款账户; **frozen account** = account where the money cannot be used or moved because of a court order 冻结账户; **joint account** = **account for two people** 共同账户, 联合账户; **Most married people have joint accounts so that they can each take money out when they want it**. 大多数已婚者都在银行设立了共同账户, 以备必要时可各自取款。 **overdrawn account** =

account where you have taken out more money than you have put in (i.e. where the bank is lending you money) 透支账户; **saving account** = account where you put money in regularly and which pays interest, often at a higher rate than a deposit account 储蓄账户; **to open an account** = to start an account by putting money in 开立账户; **She opened an account with the Halifax Building Society**. 她在哈利法克斯建筑协会开立了账户。 **to close an account** = to take all money out of a bank account and stop the account 结清账户; **He closed his account with Lloyds**. 他已结清了在劳埃德银行的账户。(g) (Stock Exchange) period during which shares are traded for credit, and at the end of which the shares bought must be paid for (on the London Stock Exchange, there are twenty-four accounts during the year, each running usually for ten working days) (股票交易所) 除购期, 在期末必须付清所购股票票款(在伦敦股票交易所, 一年有 24 个除购期, 每期通常为 10 个工作日); **account day or settlement day** = day on which shares which have been bought must be paid for (usually a Monday ten days after the end of an account) 结算日(除购期后的 10 天, 通常为星期一); **Share prices rose at the end of the account or the account end**. 股票价格在除购期末上升。 **trading for the account or account trading** = buying shares and selling the same shares during an account, which means that the dealer has only to pay the difference between the price of the shares bought and the price obtained for them when they are sold 账面对同种股票交易; **US rolling account** = system where there are no fixed account days, but stock exchange transactions are paid at a fixed period after each transaction has taken place (as

opposed to the British system, where an account day is fixed each month) (美) 滚动结算系统(与英国不同, 结算日是在每月固定的一天) (h) notice 注意, 考虑(到), 把...考虑进去; **to take account of inflation or to take inflation into account** = to assume that there will be a certain percentage inflation when making calculations 考虑到通货膨胀 2 v. **to account for** = **to explain and record a money transaction** 说明, 解释(有关钱的事); **to account for a loss or a discrepancy** 说明亏损或发生差异的原因; **The reps have to account for all their expenses to the sales manager.** 推销人员必须向销售经理说明其全部开支。

◇ **accountability** *n.* being responsible to someone for something (such as the accountability of directors to the shareholders) 负责(如董事长对股东负责)

◇ **accountable** *a.* (person) who is responsible for something (such as to record and then explain a money transaction) 有责任的, 有义务加以说明的 (NOTE: You are accountable to someone for something.)

◇ **accountancy** *n.* work of an accountant 会计工作, 会计学: **He is studying accountancy.** or **He is an accountancy student.** 他正在学习会计学或他是会计专业的学生。(NOTE: US English uses **accounting**.)

◇ **accountant** *n.* (a) a person who keeps a company's accounts and prepares financial statements 会计师 (b) an expert in accounting and financial matters generally 会计专家 (c) a person who examines a company's accounts 审计员: **the chief accountant of a manufacturing group** 制造业集团总会会计师; **I send all my income tax queries to my accountant.** 我把所得税的所有疑问送交给会计师。 **certified accountant** = accountant who has passed the professional examinations and is a member of the Association of Certified Ac-

countants 注册会计师, 职业会计师; **US certified public accountant** = accountant who has passed professional examinations (美) 职业会计师; **chartered accountant** = accountant who has passed the professional examinations and is a member of the Institute of Chartered Accountants (英) 特许会计师; **cost accountant** = accountant who gives managers information about their business costs 成本会计师; **management accountant** = accountant who prepares financial information for managers so that they can take decisions 管理会计师; **accountant's opinion** = report of the audit of a company's books, carried out by a certified public accountant (美) 审计报告

◇ **accounting** *n.* work of recording money paid, received, borrowed or owed 会计核算, 会计学: **accounting method or accounting procedures** 核算方法或会计程序; **accounting system** 会计制度, 会计体系; **accounting bases** = the possible ways in which accounting concepts may be applied to financial transactions (the methods used to depreciate assets, how intangible assets or work in progress are dealt with, etc.) 会计基础; **accounting concept** = general assumption on which accounts are prepared (the main concepts are: that the business is a going concern, that revenue and costs are noted when they are incurred and not when cash is received or paid, that the present accounts are drawn up following the same principles as the previous accounts, that the revenue or costs are only recorded if it is certain that they will be incurred; 会计假设[原则: 建账时的基本假设(主要假设有: 持续经营假设, 权责发生制原则, 一贯性原则, 稳健性原则等等)]; **accounting entity** = any unit which takes part in a financial transaction which is recorded in a set of accounts (it can be a department, a sole

trader, a place, etc.) 会计主体; **accounting period** = period usually covered by a company's accounts (The balance sheet shows the state of the company's affairs at the end of the accounting period, while the profit-and-loss account shows the changes which have taken place since the end of the previous period.) 会计期间(资产负债表反映的是公司在会计期间结束时的财务状况,而损益表反映的是自上一会计期末以来收入与支出的变化。); **accounting policies** = the accounting bases used by a company when preparing its financial statements 会计政策; **accounting rate of return (ARR)** = method of valuing shares in a company where the company's estimated future profits are divided by the rate of return required by investors 会计收益率; **accounting standards** = rules of accounting practice recommended by the Accounting Standards Board (or FASB in the USA) 会计准则(在英国由 ASB 制定,美国由 FASB 制定);(亦见 FAS, GAAP, SSAP); **accounting standards Board (ASB)** = committee set up in 1990 by British accounting institutions to monitor methods used in accounting (it adopted the existing SSAPs, but is issuing its own FRSs to replace them) 会计准则委员会:由英国会计协会于 1990 年设立的对会计方法进行管理的委员会[它采纳了当时的《标准会计实务公报》(SSAPs),但又发布财务报告准则(FRSs)以取代前者]; **accounting technician** = person who assists in the preparation of accounts but who is not a fully qualified accountant 助理会计; **accounting unit** = ACCOUNTING ENTITY 会计主体;**cost accounting** = preparing special accounts of manufacturing and sales costs 成本会计学(或工作):专门核算生产与销售成本的会计学(或工作);**current cost accounting** = method of accounting which notes the cost of replacing assets at current prices, rather than valuing as-

sets at their original cost 现行成本会计学(或工作); **financial accounting** = recording financial transactions in monetary terms according to accounting standards and legal requirements 财务会计学(或工作); **management accounting** = providing information to managers, which helps them to plan, to control their businesses and to take decisions which will make them run their businesses more efficiently 管理会计学(或工作)

(NOTE: The word **accounting** is used in the USA to mean the subject as a course of study, where British English uses **accountancy**.)

COMMENT: Note the various theoretical bases for accountancy, moving from the general to the specific: 'accounting concepts' are general: so various concepts, such as the 'accruals concept' may apply to depreciation; 'accounting bases' are more specific, so in the case of depreciation, the bases could be straight-line depreciation, reducing balance depreciation, etc.; 'accounting policies' are the policies applied by a company, so the company policy could be to apply straight-line depreciation in its financial statements.

注释:各种会计理论基础具有从一般到具体的不同层次:“会计假设”具有一般性,而“权责发生制原则”可用于折旧,“会计基础”就更具体了。就折旧而言,这个基础可以是直线折旧法、余额递减法等。“会计政策”则是一个公司具体执行的政策,如公司在财务报表中可能采用直线折旧法进行折旧。

QUOTE Applicants will be professionally qualified and have a degree in Commerce or Accounting.

Australian Financial Review

引文:申请者将具有专业资格并获得商业或会计的学位。

《澳洲金融评论》

accrete *v.* to add to, especially to

add interest to a fund 增值, 增加, 增长 (特别是指资金随利息的增加而增长)

◇ **accretion** *n.* adding interest to a fund over a period of time 增值, 价值增加, 增长

accrual *n.* (a) noting financial transactions when they take place, and not when payment is made 应计未付, 应计; **accruals concept** = concept that accounts are prepared with financial transactions accrued (revenue and costs are both reported during the accounting period to which they refer) 权责发生制原则, 应计制原则: 凡属本会计期间所发生的收入和费用均应作为本期的收入和费用处理 (b) **accruals** = ACCRUED LIABILITIES 应付未付负债 (c) gradual increase by addition 增值额: **accrual of interest** = automatic addition of interest to capital 应计利息

◇ **accrue** *v.* (a) to record a financial transaction in accounts when it takes place, and not when payment is made or received 应计未付; 应计未收: **accrued liabilities** = liabilities which are recorded, although payment has not yet been made (this refers to liabilities such as rent, rates, etc.) 应计负债 (如租金、利率等); **accrued income or accrued revenue** = revenue entered in accounts, although payment has not yet been received 应计收益; 应计未收收益 (b) to increase and be due for payment at a later date 累积增长: **Interest accrues from the beginning of the month.** 利息从月初开始累积增长。 **Accrued interest is added quarterly.** 按季累积利息。 **accrued dividend** = dividend earned since the last dividend was paid 应计股利; **accrued interest** = interest which has been earned by and interest-bearing investment 应计利息, 应付未付利息

acct = ACCOUNT 账, 账目, 账户

accumulate *v.* to grow larger by adding (as by adding interest to capital) 积累, 积蓄: **to allow dividends to**

accumulate 允许股利积累; **accumulated depreciation** = total amount by which an asset has been depreciated since it was purchased 累计折旧; **accumulated profit** = profit which is not paid as dividend but is taken over into the accounts of the following year 累计利润, 累计盈利; **accumulate reserves** = 累计储备, 公积金

◇ **accumulation** *n.* growing larger by adding (as by adding interest or dividends to capital) 累积, 积累, 积蓄: **accumulation units** = type of units in a unit trust, where dividends accumulate and form more units (as opposed to income units, where the investor receives the dividends as income) 累积单位信托: 单位信托的一种形式, 指投资者将股利再投资以形成资本最大的增值 (与收入单位信托相对, 后者是将股利作为收益发给投资者)

achieve *v.* to succeed in doing something or to do something successfully 完成, 达到; 实现: **The company has achieved great success in the Far East.** 此公司在远东已取得很大的成功。 **We achieved all our objectives in 1990.** 我们在 1990 年实现了全部目标。

QUOTE The company expects to move to profits of FFr 2m for 1990 and achieve equally rapid growth in following years.

Financial Times

引文: 该公司期望在 1990 年达到 200 万法国法郎的利润, 并且在今后数年中按同等速度增长。

《金融时报》

acid test ratio *n.* ratio of liquid assets (that is, current assets less stocks, but including debtors) to current liabilities, giving an indication of a company's solvency 酸性测试比率: 流动资产减去存货 (但包括债权) 除以流动负债总额, 其目的是以此比率反映公司的偿债能力

(NOTE: also called **quick ratio or liquidity ratio**)

ACMA = ASSOCIATE OF THE CHARTERED INSTITUTE OF MANAGEMENT ACCOUNTANTS 管理会计师协会会员

acquire *v.* to buy 买, 收购, 取得; *to acquire a company* 收购一家公司

◇ **acquirer** *n.* person or company which buys something 买家

◇ **acquisition** *n.* (a) thing bought 买的东西 (b) act of getting or buying something 获得 (或购买) 行为 (c) takeover of a company 收购一个公司; *The chocolate factory is his latest acquisition.* 这个巧克力厂是他最近收购的一个厂子。 *The company has a record of making profitable acquisitions of traders in the retail sector.* 该公司在零售业有善于收购贸易商行的良好记录。 **acquisition accounting** or **US purchase acquisition** = full consolidation, where the assets of a subsidiary company which has been purchased are included into the parent company's balance sheet, any premium paid for goodwill is written off against reserves and only the profit and loss of the period after acquisition is included in the group accounts 收买合并法; 指企业编制合并报表的一种会计方法, 所购买的子公司资产被纳入母公司资产负债表, 为商誉所支付的溢价与储备账户相抵消, 只有合并后的子公司损益才进入集团账户

across-the-board *a.* applying to everything or everyone 全面的, 一致的; *an across-the-board price increase* 全面提价, 全面涨价; **across-the-board tariff increase** = increase in duty which applies to a whole range of items 全面提高关税

ACT = ADVANCE CORPORATION TAX 预付公司税

act 1 *n.* (a) law passed by a parliament which must be obeyed by the people 条例, 法令, 法案; **GB Companies Act** = (英) 公司法; **Finance Act** = annual Act of Parliament which gives the government power to raise taxes as

proposed in the budget 财政法案; **Financial Services Act** = Act of the British Parliament which regulates the offering of financial services to the public 财政服务法案 (b) **act of God** = something you do not expect to happen, and which cannot be avoided (such as storms or floods); acts of God are not usually covered by insurance policies 天灾; 不可抗力, 不可避免的 (如暴风或洪水); 天灾一般不被包括在保险条例内 2. (a) to work 充当, 充任; *to act as an agent for an American company* 任一家美国公司的代理商; *to act for someone or to act on someone's behalf* 代理; *to act as insolvency practitioner* = to administer the affairs of an insolvent company 管理一个破产公司的事务 (b) to do something 采取行动; *The board will have to act quickly if the company's losses are going to be reduced.* 若要减少公司的损失, 那么董事会就要赶快采取措施。 *The lawyers are acting on our instructions.* 律师正按照我们的指示行事。 **to act on a letter** = to do what a letter asks to be done 按信的要求行事; **to act in concert** = to work together to achieve an aim, such as to take over a company, especially in such a way as to defraud other investors 采取一致行动 (亦见 CONCERT PARTY)

◇ **active** *a.* busy 积极的, 繁忙的; **active account** = bank account which is used (i. e. money is deposited and withdrawn) frequently 活动账户 (通常指银行往来账户); **active partner** = partner who works in the company 任职合伙人; *an active demand for oil share* 对石油股票的迫切需求; *Oil shares are very active.* 石油股票十分抢手。 *an active day on the Stock Exchange* 股票交易所繁忙的一天; *Business is active.* 业务繁忙。

◇ **activity** *n.* being active or busy 活跃, 活动; *a low level of business activity* 业务清淡; *There was a lot of*

activity on the Stock Exchange. 股票交易所买卖活跃。**activity chart** = plan showing work which has been done so that it can be compared to the plan of work to be done 业务进展图; **monthly activity report** = report by a department on what has been done during the past month 月度报告; **ordinary activity** = normal trading of a company, that is, what the company normally does 常规业务

QUOTE Preliminary indications of the level of business investment and activity during the March quarter will provide a good picture of economic activity in 1990.

Australian Financial Review

引文: 三月份报道的有关第一季度商业投资和经济活动初步指标会预示: 1990年将有良好的经济前景。

《澳洲金融评论》

actual 1 *a.* real or correct 实际的; 真实的; **What is the actual cost of one unit?** 实际单位成本是多少? **The actual figures for directors' expenses are not shown to the shareholders.** 没有把经理开支的实际数字告知股东。**actual price** = price for a commodity which is for immediate delivery 实际价格, 现货价格 (NOTE: also called **cash price** or **physical price**, **spot price**) 2 *n.* (a) **actuals** = real figures based on what has really happened, not what might happen in the future 实际数字; **These figures are the actuals for 1990.** 这些是1990年的实际数字。(b) **physical commodity** which is ready for delivery (as opposed to *futures*) 现货(与期货相对) (NOTE: also called **cash**, **physical** or **spot**)

actuary *n.* person employed by an insurance company or other organization to calculate the risk involved in an insurance, and therefore the premiums payable by persons taking out

insurance 精算员, 精算师; **consulting actuary** = independent actuary who advises large pension funds 养老金精算师, 养老保险咨询顾问

◇ **actuarial** *a.* calculated by an actuary 精算的; **The premium are worked out according to actuarial calculations.** 保险费是精算师计算出来的。**actuarial tables** = lists showing how long people of certain ages are likely to live, used to calculate life assurance premiums 保险公司精算项目表; **actuarial method** = way of calculating the value of an asset which is paid for in instalments being partly capital and partly interest charges on the credit 精算方法

COMMENT: In the UK, actuaries are qualified after passing the examinations of the Institute of Actuaries. **注释:** 在英国, 保险公司精算师必须通过精算师学会的资格考试才算合格。

add *v.* to put figures together to make a total 加; **to add interest to the capital** 把利息加到本金中; **Interest is added monthly.** 按月加息。**added value** = amount added to the value of a product or service, being the difference between its cost and the amount received when it is sold (wages, taxes, etc., are deducted from the added value to give the retained profit) 增值, 附加价值 (亦见 **VALUE ADDED**)

COMMENT: Various added-value ratios can be used to calculate the overall efficiency of a company. Some of these are: added value per employee (the total of added value divided by the number of employees); added value/direct labour cost (added value divided by the total direct labour costs); added value/overheads; etc.

注释: 各种增值率可用来计算公司的总体效率, 这些比率有: 雇员增值率(总增值价值除以雇员总数); 增值价值/直接人工成本(增值价值除以全部直接人工成本); 增

值价值/间接费用;等等。

◇**add up** *v.* to put several figures together to make a total 总计,合计: **to add up a column of figures** 将一栏(组)的数字加到一起; **The figures do not add up.** = The total given is not correct. 这些数字总计不对。

◇**add up to** *v.* to make a total 合计: **The total expenditure adds up to more than £1,000.** 总支出合计超过1,000英镑。

◇**addend** *n.* number added to the augend in an addition 加数

◇**addition** *n.* arithmetical operation of putting numbers together to make a sum 加法

◇**additional** *a.* extra which is added 附加的,另加的,追加的: **additional costs** 附加费用,额外费用; **additional charges** 附加费; **additional clauses to a contract** 合同的附加条款; **Additional duty will have to be paid.** 追加关税必须付清。 **additional voluntary contributions (AVCs)** = extra money paid by an individual into a company pension scheme to improve the benefits he will receive on retirement 自愿追加养老金(自愿追加资金以提高退休后的收益)

address 1 *n.* (a) details of number, street and town where an office is or a person lives 地址: **My business address and phone number are printed on the card.** 名片上有我商行的地址和电话号码。 **accommodation address** = address used for receiving messages but which is not the real address of the company 通讯地址; **cable address** = short address for sending cables 电报挂号; **forwarding address** = address to which a person's mail can be sent on 收信人地址; **home address** = address of a house or flat where someone lives 家庭地址: **Please send the documents to my home address.** 请按我的家庭地址寄送这些文件。 **address list** = list of addresses 地址目录: **We keep an address list of two thousand ad-**

dresses in Europe. 我们持有一份2000个欧洲客户的地址目录。(b) (*computing*) number allowing a central processing unit to reference a location in a storage medium(计算)存储器号码

2 *v.* (a) to write the details of an address on an envelope, etc. 写通讯地址: **to address a letter or a parcel** 在信封或包裹上写地址; **Please address your enquiries to the manager.** 请将你的询价呈交给经理。 **a letter addressed to the managing director** 一封写给总经理的信; **an incorrectly addressed package** 一个写错地址的包裹 (b) (*in computing*) to refer to a location in a storage medium (在计算时)指存贮位置

◇**addressee** *n.* person to whom a letter or package is addressed 收件人

◇**addressing machine** *n.* machine which puts addresses on envelopes automatically 地址打印机

adeem *v.* to remove a legacy from a will because it no longer exists 因某项遗产已不复存在而将其从遗嘱中取消

◇**ademption** *n.* removing a legacy from a will, because the item concerned no longer exists 因某项遗产已不复存在而将其从遗嘱中取消

adequate *a.* large enough 充分的,足够的; **to operate without adequate cover** = to act without being completely protected by insurance 在没有充分投保的情况下经营

◇**adequacy** *n.* having enough of something 适当,足够; **capital adequacy ratio** = amount of money which a bank has to have in the form of shareholders capital, shown as a percentage of its assets (this has been agreed internationally at 8%) 适合资本比率:指银行以股本形式拥有的资金占资产总额的百分比(国际上公认为8%)

adjudicate *v.* to give a judgement between two parties in law; to decide a legal problem(法律)判决,裁定: **to adjudicate a claim** 裁决一起索赔案; **to adjudicate in a dispute** 裁定一项争议; **He was adjudicated bankrupt.** = He

was declared legally bankrupt. 他被依法宣布破产。

◇ **adjudication** *n.* act of giving a judgement *or* of deciding a legal problem 判决, 裁定; **adjudication order** *or* **adjudication of bankruptcy** = order by a court making someone bankrupt (宣告)破产裁定; **adjudication tribunal** = group which adjudicates in industrial disputes 法庭(裁决劳资争端)

◇ **adjudicator** *n.* person who gives a decision on a problem 判决者, 评判员; **an adjudicator in an industrial dispute** 劳资纠纷的判决者

adjust *v.* to change something to fit new conditions 调节, 调整; **to adjust prices to take account of inflation** 考虑到通货膨胀因素而调整价格; **Prices are adjusted for inflation.** 因为通货膨胀进行价格调整。 **adjusting entry** = entry in accounts which is made to make the accounts correct 调整分录

◇ **adjustable** *a.* which can be adjusted 可调整的; **adjustable peg** = where one currency is pegged to another, but with the possibility of adjusting the exchange rate from time to time 可调整固定汇率制; **adjustable rate mortgage (ARM)** = mortgage where the interest rate changes according to the current market rates 可调息抵押贷款, 可调息按揭; **adjustable rate preferred stock (ARPS)** = preference shares on which dividends are paid in line with the interest rate on Treasury bills 可调息优先股(其股利支付率与短期国库券利率相一致)

◇ **adjuster** *n.* person who calculates losses for an insurance company 保险公司的理算员; **average adjuster** = person who calculates how much of an insurance is to be paid 海损理算员, 海损理算师

◇ **adjustment** *n.* (a) act of adjusting; slight change 调节, 调整; **tax adjustment** 税收调节; **wage adjustment** 工资调整; **to make an adjustment to salaries** 进行工资调整; **adjustment of prices**

to take account of rising costs 考虑到成本上升而进行价格调整; **average adjustment** = calculation of the share of cost of damage *or* loss of a ship 海损理算; **US adjustment credit** = short-term loan from the Federal Reserve to a commercial bank (美)联邦储备给商业银行的短期贷款; (b) entry in accounts which is made to make the accounts correct 调整分录; (c) change in the exchange rates to correct a balance of payment deficit 为了更正国际收支赤字而变更汇率; **adjustment trigger** = factor (such as a certain level of inflation) which triggers an adjustment in exchange rates 引发汇率调整的因素(例如一定程度的通货膨胀)

◇ **adjustor** *n.* = ADJUSTER 海损精算师

QUOTE Inflation-adjusted GNP moved up at a 1.3% annual rate.

Fortune

引文: 经物价调整的国民生产总值增长率为1.3%。

《财富》

QUOTE Saudi Arabia will no longer adjust its production to match short-term supply with demand.

Economist

引文: 为了使短期供给满足需求, 沙特阿拉伯将不再调整其生产计划。

《经济学家》

ad litem *Latin phrase* 'referring to the case at law' 拉丁语, 意指诉讼案件:

guardian ad litem = person who acts on behalf of a minor who is a defendant in a court case 案件中未成年被告的监护人

administer *v.* to organize *or* to manage 组织, 管理; **He administers a large pension fund.** 他管理着一大笔养老金。 **US administered price** = price fixed by a manufacturer which cannot be varied by a retailer (美)管制价格, 受控价格; 指由制造商制订的零售商不能变更的价格

(NOTE: In the UK, this is called **re-sale price maintenance**.)

- ◇ **administration** *n.* (a) organization or control or management of a company 管理机构; **administration costs or expenses of the administration or administration expenses** = costs of management, not including production, marketing or distribution costs 管理费用, 行政开支(不包括生产、销售或配销成本) (b) appointment by a court of a person to manage the affairs of a company(由法院)委派(去处理公司有关事务); **administration order** = (i) order by a court, appointing an administrator for a company 执行裁定书(指法院派某人对该公司财产进行监管的裁定书) (ii) order by a court, by which a debtor repays his debts in instalments 执行裁定书(指根据法院裁定,要求债务人分期偿还债务); **letters of administration** = letter given by a court to allow someone to deal with the estate of a person who has died 遗产管理委任书
- ◇ **administrative** *a.* referring to administration 管理的; **administrative expenses** = costs of administration 管理费用, 行政开支

QUOTE His repeated failure to get any of the money paid to the UK finally exhausted the patience of bank creditors, which have been pressing for the company to put itself into administration since the end of last week. Administration involves the appointment of an outside administrator by the court to oversee a reorganization of the company's affairs and orderly disposal of its assets for the benefit of all its creditors.

Financial Times

引文:一次次未能筹措任何款项用以支付英国方面的款项最终使银行债权人忍无可忍,自上周以来这些债权人一直迫

切要求实行管制。这种管制包括由法院向公司委派一名公司外部的管理者去监督公司业务的重组,并为维护所有有关债权人的利益,按程序处理公司资产。

《金融时报》

administrator *n.* (a) person who directs the work of other employees in a business 管理者, 行政管理人员 (b) (i) person or bank appointed by a court to manage the affairs of someone who dies without leaving a will(法院指定的)遗产管理人; 银行(ii) person appointed by a court to administer the affairs of a company 法院指定处理公司有关事务的人(执行者)

ADP = AUTOMATIC DATA PROCESSING 自动数据处理

ADR = AMERICAN DEPOSITARY RECEIPT 美国存托凭证

ad valorem *Latin phrase* 'according to value', showing that a tax is calculated as a percentage of the value of the goods taxed 拉丁语,从价(表明该税是按照应税商品价值的一定比例计算的); **ad valorem duty** 从价关税; **ad valorem tax** 从价税

advance *1 n.* (a) money paid as a loan or as a part of a payment to be made later 贷款, 预付款; **bank advance** 银行贷款; **a cash advance** 预付现金; **to receive an advance from the bank** 接受银行一笔贷款; **an advance on account** 预付...(部分账款); **to make an advance of £100 to someone** 预付某人100英镑; **to pay someone an advance against a security** 预付保证金(定金); **Can I have an advance of £50 against next month's salary?** 我能不能预支下月工资50英镑? (b) **in advance** = early or before something happens 预先, 事前; **to pay in advance** 预付; **freight payable in advance** 提前支付运费; **price fixed in advance** 预定价格 (c) early 预先; **advance booking** 预先记账; **advance payment** 预付款项; **You must give seven days' advance notice of withdrawals from the account.** 若从账户取