

潘复琴◎编著

金融(风险管理方向) 术语英汉对照解读

FINANCIAL TERMS ON RISK MANAGEMENT
AN ENGLISH-CHINESE WORD BOOK



中国出版集团



世界图书出版公司

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前 言

过去几年中我担任了学校金融(风险管理方向)专业硕士研究生的英语教学工作。从培养方案中可以清楚看到英语教学目标不仅仅是培养学生交际型语言应用能力,更重要的是可以读懂金融专业核心英文文献,包括主干课程所使用的原版教材、在国际期刊上公开发表的金融专业论文、世界各大财经媒体推送的金融时事报道等。这些专业英语的应用能力帮助学生迅速了解在全球化背景下金融专业发展的动向、存在的问题和解决的办法,让学生第一时间掌握即时资讯,与同行交流意见,并参与到金融事件中去。在带领学生阅读并理解一些金融专业文献(如金融风险管理方向的核心纲领性文件《巴塞尔新资本协议》)的过程中,我们发现了一些需要面对的问题:a)如何分析结构复杂的长句子?b)如何辨别一些高频出现的词汇在具体语境中的意义(如:“position”在特定上下文中是“地位”的意思还是“头寸”的意思?c)金融专业英语中常用的一些词汇搭配是什么?d)了解了常用金融词汇,在口头表达和书面写作时使用这些词汇还是有困难怎么办?这些问题屡屡出现,使我萌生了一个想法:为什么不带领学生们在日常的学习中进行这些专业高频词汇的采集呢?为金融专业的学生 and 行业从业者提供一个金融术语的英汉指南,集中学习重难点词汇。

感谢中国人民大学国际学院 2014 级和 2015 级金融风险管理专业硕士研究生在过去的两年中积极参与到金融词汇采集的兴趣小组中来,是他们在平日的专业文献阅读和学习中发现并积累了本书中所选的词条,在小组协作中为每一个词条选择在金融领域常用的搭配词组;也要感谢中国人民大学文学院 2015 级汉语国际教育专业硕士研究生谢晶晶、陈圆两位同学,是她们完成了整本书的格式编排和校对工作,涉及每一个词条的音标、字体、字号、颜色等细微之处。本书共收集词条 1 276 个,

书中的音标采用英式发音的国际音标（DJ），基于 Daniel Jones 主编的《英语发音字典》（*English Pronouncing Dictionary*, 1972）。

这本书得到了中国人民大学国际学院院级新开课程项目经费的资助，在此向支持本书编写工作的学院领导和同事们表示真诚的感谢。我也要感谢世界图书出版公司的宋焱编辑，她为该书的编辑出版做了大量细致入微的工作。最后感谢我的家人，在我埋头编写这本书的过程中，为我分担了我应尽的家庭责任。本书是教学实践中的一点积累，但学科进步日新月异，行业操作在不同国家和地区各不相同，语言表达也随之变化。读者在学习的过程中要注意这一点。加之编著者本人水平有限，错误与不妥之处在所难免，敬请读者匡谬指正。

潘复琴

2016年8月15日

条目安排示例

① **admission** ② [əd'mɪʃ(ə)n] ③ *n.* ④ 承认; 入场费; 进入许可

⑤ **Phrase(s):** *admission of debt; admission of proof; admission tax*

◇ ⑥ *Any admission of analytical errors in the risk modeling would damage its reputation in the financial market.* 承认任何风险建模上的分析错误, 都将损害其在金融市场的声誉。

◇ *You have to pass the Medical College Admission Test (MCAT) if you want to become a medical student in the USA.* 在美国如果你想上医学院, 就必须通过医学院入学考试。

词条示例中每个上标编号的具体解释:

① 词条按照 26 个英文字母的顺序排列, 每一个新的词条从**粗体**单词开始; 少量单词只有在与其它单词并存的情况下才能在金融专业中有特定意义, 所以这些词条直接以词组的形式出现, 如: **back money** (拖欠款)。

② 音标基于 Daniel Jones 主编的《英语发音字典》(*English Pronouncing Dictionary*, 1972), 属于英式发音的国际音标。

③ 词性的描述采用英文缩略形式。*n.* 名词; *v.* 动词; *vt.* 及物动词; *vi.* 不及物动词; *adj.* 形容词; *adv.* 副词; *PHR.* 词组。

④ 词条中的单词或者词组的中文释义。同一词性下不同的意思使用分号间隔。不同的词性之间也使用分号隔开词性的英文缩略词。

⑤ 词条中出现的单词在金融领域常见的词组搭配, 有多个词组时使用分号间隔。

如果词条中首次出现的就是词组，这部分将被省略。

⑥例句部分通常由 1—2 个中英文例句组成。先出现英文例句，再出现中文翻译。如果例句直接引自参考文献中的书籍，则在中文翻译后面标注上出处，如：7 (158) 指的是该词条下的该条英文例句出自参考书目中第七本书的第 158 页。

目 录

| | |
|---------|-----|
| A | 001 |
| B | 016 |
| C | 034 |
| D | 056 |
| E | 089 |
| F | 105 |
| G | 125 |
| H | 129 |
| I | 134 |
| J | 145 |
| K | 149 |
| L | 151 |
| M | 157 |
| N | 165 |

| | |
|--|-----|
| O | 169 |
| P | 177 |
| Q | 201 |
| R | 210 |
| S | 235 |
| T | 251 |
| U | 262 |
| V | 267 |
| W | 273 |
| X | 280 |
| Y | 281 |
| Z | 283 |
| List of Reference Books (参考文献) | 284 |

A

abatement [ə'beɪtm(ə)nt] *n.* 减少; 消除; 减轻

Phrase(s): *abatement of tax; abatement measures*

◇ *Tax abatement program is usually adopted by governments to stimulate investment in new industries.* 政府通常采用纳税减免来刺激对新产业的投资。

above-the-line [ə'bvʌdðəl'aɪn] *n.* 线上预算; (资产负债表或损益表上的) 账上项目

Phrase(s): *above-the-line expenditure; above-the-line receipt*

◇ *Teachers in both public and private schools are eligible for a certain amount of above-the-line deductions in the personal income taxing system of the USA. The deduction can be used to cover necessary teaching supplies and expenses.* 在美国的个人所得税征税系统中, 公立和私立学校的教师都可以获得一定金额的税前扣减。这笔钱用于支付必要的教学用品和花费。

absolute ['æbsəlu:t] *adj.* 绝对的; 完全的

Phrase(s): *absolute value; absolute necessity; absolute limit*

◇ *New college graduates have no absolute value to the employer; they're only worth what they can do for the employer in the future.* 刚毕业的大学生, 其能力对雇主来说没有绝对价值, 其价值只在于未来工作中可以发挥的能力。

accelerate [ək'seləreɪt] *vt.* 促进; 加快

Phrase(s): *accelerated depreciation*

◇ *Alibaba's new business mode has shaped and accelerated the growth in Chinese*

consumption. 阿里巴巴公司新的业务模式塑造了中国消费行业并加速了其发展。

acceptance [ək'sept(ə)ns] *n.* 承兑

Phrase(s): *acceptance commission; acceptance house*

◇ *Another example is an acceptance, whereby a bank agrees to pay the face value of a bill at maturity.* 另一个例子是承兑，银行同意支付票据到期的面值。

acceptor [ək'septə] *n.* 受票人；承兑人

Phrase(s): *voucher acceptor*

◇ *The only acceptor of this draft is the Agricultural Bank of China, Shanghai Branch.* 这张汇票的唯一承兑人是中国农业银行上海分行。

accommodation [əkɒmə'deɪʃ(ə)n] *n.* 通融；贷款

Phrase(s): *accommodation bill; accommodation party*

◇ *Accommodation bill is the bill of exchange where the drawee signing is helping another company (the drawer) to raise a loan.* 通融汇票的受票人签字是帮助另一个公司即出票人筹措贷款。

accounting [ə'kaʊntɪŋ] *n.* 会计学；*v.* 记述；报告

Phrase(s): *cost accounting; accounting practices; mental accounting*

◇ *The debate revolves around specific accounting techniques.* 这场争论的焦点是具体的会计技术。

◇ *After learning this course, students will develop and enhance skills in financial management and financial accounting statement analysis.* 学完这门课程，学生们的财务管理和财务会计报表分析能力将会增强。

accredited [ə'kredɪtɪd] *v.* 公认的；授信的

Phrase(s): *accredited investors*

◇ *Up to ten accredited financial institutions will work in partnership to provide student loans to college students from poor background.* 多达 10 家经认可的金融机构将合作为来自贫困家庭的大学生提供学生贷款。

accretion [ə'kri:ʃ(ə)n] *n.* 增值；增长

Phrase(s): *asset accretion; accretion rate*

◇ *Accretion can occur through a company's internal development or by way of*

mergers and acquisitions. 通过公司内部增长或者兼并与收购方式, 公司价值可以增值。

◇ *Security and a steady accretion of job opportunities will help people in Europe walk out of the shadow of "Brexit".* 安全保障和稳步增长的就业机会将会帮助欧洲人民走出英国“脱欧”的负面影响。

accrual [ə'kru:əl] *n.* 应计项目; 权责发生制

Phrase(s): *accrual basis; accrual basis accounting*

◇ *In order to know the financial health of a company, the correlation between the cash flow from operations and the accounting accruals must be closely watched.* 为了了解公司的财务健康状况, 就必须密切关注经营活动中的现金流量和会计应计项目之间的相关性。

accrued [ə'krud] *adj.* [会计] 应计的; 增值的; 权责已发生的

Phrase(s): *accrued wages; accrued taxes; accrued item*

◇ *The main current liabilities are accounts payable and accrued expenses.* 主要的流动负债是应付账款和应计费用。

◇ *The calculation of accrued interest differs slightly between Treasury bonds and corporate bonds.* 国债和公司债券在应计利息的计算上略有不同。

accumulated [ə'kjʊ:mju,leɪtɪd] *adj.* 累积的; 累计的; 达到

Phrase(s): *accumulated profit; accumulated reserve*

◇ *The accumulated service years of a pension plan participant have an important relation with his(her) retirement income.* 退休计划参与者的累积服务年限与他(她)的退休收入有着重要的关系。

acquisition [ˌækwi'ziʃ(ə)n] *n.* 收购; 获得

Phrase(s): *vertical acquisition; stock acquisition*

◇ *The acquisition helped BCCI make its initial entrance into the US market.* 该项并购帮助国际商业信贷银行首次跻身美国市场。

◇ *Firms that are poorly managed are more attractive as acquisitions than well-managed firms because a greater profit potential exists.* 由于更大的潜在收益的存在, 管理不良的公司会比管理良好的公司有更大的收购吸引力。

active ['æktɪv] *adj.* 积极的; 有效的

Phrase(s): *active assets; active capital*

◇ Is that pledge still active? 这承诺仍然有效么？ 7（590）

adjustable [ə'dʒʌstəbl] *adj.* 可调整的

Phrase(s): *adjustable-rate mortgages(ARMs)*

◇ *Higher interest rates put payment pressure on homeowners who had taken out adjustable-rate mortgages.* 更高的利率给已经采用可调整利率抵押贷款的房主带来支付压力。 7（19）

adjustment [ə'dʒʌs(t)m(ə)nt] *n.* 调整；修订；理算（保险）

Phrase(s): *adjustment of loss; adjustment mechanism*

◇ *The recent price adjustment of gold jewelry is due to the rise of the international gold price.* 近期黄金首饰的价格调整是由于国际黄金价格的上涨。

administration [ədmini'streɪf(ə)n] *n.* 管理；实行

Phrase(s): *administration expenses; administration in bankruptcy*

◇ *Hedge fund administration is part of a burgeoning cottage industry that attempts to make funds more transparent to investors.* 对冲基金行政管理服务是一个正在蓬勃发展的作坊式行业的组成部分，目的是增加基金对投资者的透明度。

◇ *The new mayor entered office promising to run a clean administration and to regain the city government's reputation.* 新市长上任承诺廉洁管理，重建市政府声誉。

admission [əd'mɪʃ(ə)n] *n.* 承认；入场费；进入许可

Phrase(s): *admission of debt; admission of proof; admission tax*

◇ *Any admission of analytical errors in the risk modeling would damage its reputation in the financial market.* 承认任何风险建模上的分析错误，都将损害其在金融市场的声誉。

◇ *You have to pass the Medical College Admission Test (MCAT) if you want to become a medical student in the USA.* 在美国如果你想上医学院，就必须通过医学院入学考试。

advance [əd'vɑ:ns]] *vt.* 预付；前进； *n.* 增长；借款

Phrase(s): *advance account; advance compensation; advance from shareholder*

◇ *All the participants need to pay in advance before the seminar begins.* 所有研讨会参加者都必须提前付款。

adverse ['ædvɜ:s] *adj.* 不利的; 相反的; 敌对的

Phrase(s): *adverse balance; adverse exchange*

◇ *The decline of prime-age workforce in the job market has a long-term adverse effect on a country's economy.* 就业市场上壮年劳动力的下降对一个国家的经济产生了长期的不利影响。

◇ *Some investors complained that the current market structure caused the "adverse selection" problem, diverting trading to dark venues during stable period.* 一些投资者抱怨说, 目前的市场结构带来“逆向选择”的问题, 在市场平稳期使交易转向了“黑池”。

advice [əd'vaɪs] *n.* 建议; 忠告; 劝告; 通知

Phrase(s): *advice for collection; advice of drawing; advice of payment*

◇ *You might want some investment advice before putting money into a new project.* 在投资一个新的工程项目之前, 你可能会想要一些投资建议。

advisory [əd'vaɪz(ə)rɪ] *adj.* 顾问的; 提供咨询的

Phrase(s): *Advisory Committee; Basel Committee*

◇ *Mr. Brown chairs an advisory board which serves a troubled investment firm.* 布朗先生担任一个咨询委员会主席, 该委员会服务于一家陷入困境的投资公司。

◇ *Different advisory committees represent different interest groups.* 不同的咨询委员会代表不同的利益集团。

affiliate [ə'fɪliət] *v.* 使紧密联系; *n.* 附属企业

Phrase(s): *affiliate with; affiliate to*

◇ *Many small newspapers are affiliated with the principal Television stations.* 许多小型报纸隶属于主要的电视台。

◇ *All rights of this software are reserved by Oracle and/or its affiliates.* 甲骨文公司和/或其附属机构保留该软件的所有权利。

after-acquired ['ɑ:ftəəkwaɪəd] *n.* 事后取得

Phrase(s): *after-acquired property*

◇ *"After-acquired property" is property which is acquired by a borrower after a security agreement is signed or by a debtor after a bankruptcy case is commenced.* 事后取得财产是指借款人在签署安全协议后, 或者债务人在破产程序开始后取得的财产。

after-tax ['ɑ:ftətæks] *adj.* 税后的

Phrase(s): *after-tax cost of debt*

◇ *The after-tax income can increase by enterprises income increase. It can also be caused by a tax reduction.* 税后收益的增加可以是由企业收入增加引起的，也可以是由企业税款减少带来的。

◇ *Our goal is to use the after-tax net profits to advance and support staff training and products' innovation.* 我们的目标是使用税后净利润推动和支持员工培训和产品创新。

agency ['eidʒ(ə)nsɪ] *n.* 代理；机构

Phrase(s): *agency agreement; agency expenses; agency fee*

◇ *The agency system is not working well.* 代理体制运营不佳。

◇ *The medicine which was prescribed to Ms Sharapova was banned by the World Anti-Doping Agency only at the start of the year.* 开给莎拉波娃女士的这个处方药是今年年初才被世界反兴奋剂组织列为禁药的。

agent ['eidʒ(ə)nt] *n.* 代理人；代理商；*adj.* 代理的

Phrase(s): *sales agent; sole agent; general agent*

◇ *Hedge fund managers act as agents for investors.* 对冲基金经理扮演投资者的代理人角色。

◇ *The best residential selling agent award went to Sweethome in LA this year.* 来自洛杉矶的“甜蜜之家”获得了本年度的最佳住宅销售代理奖。

aggregate ['ægrɪgət] *n.* 总计；总数；总体数字

Phrase(s): *aggregate assets and liabilities; aggregate gross position; aggregate performance*

◇ *This table shows the aggregate amounts of dividends and earnings of this company in the years from 1996 to 2000.* 此表显示该公司在1996年到2000年间分红和收益的总金额。

aggregation [ˌægrɪ'geɪʃən] *n.* 聚集；集聚

Phrase(s): *aggregation of property*

◇ *The use of growth as a basis for planning is just a reflection of the very high level of aggregation used in the planning process.* 将增长作为规划的基础是一种在规划过程中

聚集了很高水平的思考。

◇ *The future does not belong entirely to a world of data aggregation; it still needs human interactions and fictional stories.* 未来世界并不会完全被海量的数据所充斥，它依然需要人际交往和虚幻故事。

agreement [ə'gri:m(ə)nt] *n.* 协议；协定；合同书

Phrase(s): *repurchase agreements; swap agreement*

◇ *Many financial instruments and agreements have features that convey implicit or explicit options to one or more parties.* 许多金融工具和协议都有向一个或多个缔约方传递隐含或明确选择的功能。

◇ *The government may seek to delay payments due later this year, yet it will require the agreement of all creditors.* 该政府可能延迟支付今年晚些时候将到期的款项，但需要获得全部债权人的同意。

agricultural [ægrɪ'kʌltʃərəl] *adj.* 农业的

Phrase(s): *Agricultural Bank of China*

◇ *Financial - services employees and seasonal agricultural workers coming from other European countries are welcomed by UK now.* 英国目前欢迎来自欧洲其他国家的金融服务从业人员和季节性农业工人。

algorithm ['ælgərɪð(ə)m] *n.* 算法；运算法则

Phrase(s): *ranking algorithm; approximation algorithm; genetic algorithm*

◇ *Virtual keyboard (VK) uses sophisticated artificial intelligence algorithms that allow the user to format the document.* 虚拟键盘（VK）使用复杂的人工智能算法，允许用户设计文件版面。

alienation [eɪlɪə'neɪʃ(ə)n] *n.* 让渡；转让

Phrase(s): *growing alienation*

◇ *In today's ever-changing technology, man and nature is in growing alienation, which is contrary to the human nature.* 在科技日新月异的今天，人与自然日益疏远，这违背了人的自然本性。

allocation [ælə'keɪʃ(ə)n] *n.* 配给；分配

Phrase(s): *asset allocation; pricing and allocations*

◇ *The allocation of family resources triggered quarrels and fights.* 家产如何分配引发纷争。

◇ *What portfolio allocation would you choose?* 你会选择哪种资产组合配置？

allotment [ə'lɒtm(ə)nt] *n.* 分配；配股

Phrase(s): *resource allotment; property allotment; allotment of shares*

◇ *Responsibility allotment has its foundation and rules to abide by.* 责任分配有其依据和原则。

◇ *The allotment of profits will be announced next Monday.* 利润分配将于下星期一公布。

allowable [ə'laʊəbl] *adj.* 可获宽免；免税的

Phrase(s): *allowable business loss; allowable expenses*

◇ *Self-employed people in the USA usually have tax-allowable expenses, such as the cost of equipment and the rent of working place.* 美国的个体经营者通常有免税的费用，如设备的成本和工作地点的租金等。

allowance [ə'laʊəns] *n.* 津贴；零用；允许；限额

Phrase(s): *allowance for debts; allowance for depreciation by wear and tear*

◇ *The benefits for the marketing director position in this company include a relocation allowance and three-week annual leave.* 该公司市场总监职位的福利包括搬迁津贴和三周的年休假。

alternate ['ɔ:lʔəneɪt] *adj.* 代替的；交替的

Phrase(s): *alternate trustee*

◇ *But let me offer up an alternate theory: VCs are trying to win deals by appealing to entrepreneurial ego.* 但我有不同的看法：风险投资人正在试图通过迎合创业虚荣心，赢得交易。

alternative [ɔ:l'tɜ:nətv] *adj.* 替代的；备选的

Phrase(s): *alternative investment market (AIM); alternative method*

◇ *Effective advertisements aim to persuade consumers that their brands are the best alternative to other existing products in the market.* 效果好的广告旨在让消费者相信：他们的品牌是市场上现存同类产品最好的替代品。