

威利商科辞典丛书

“全美一流的商科辞典”——《纽约时报》

英汉双解

# 银行金融辞典

JERRY M. ROSENBERG

杰瑞·M·罗森堡 著

DICTIONARY

OF

BANKING

WITH CHINESE TRANSLATION

 国际文化出版公司

威利商科辞典丛书

**Dictionary of Banking**  
**With Chinese Translation**

**英汉双解**  
**银行金融辞典**

原 著 [美] Jerry M. Rosenberg  
译 者 李二希 等  
审 定 者 王建林 郭 友  
出版策划 江 红

**国际文化出版公司**

中国版权局著作权合同登记 图字 01—1995—383

**图书在版编目 (CIP) 数据**

英汉双解银行金融辞典 / (美) 罗森堡 (Rosenberg, J. M.) 著.

—北京: 国际文化出版公司, 1996. 2

ISBN 7-80105-203-X

I. 英… I. 罗… III. ①银行-双解辞典-英、汉 ②金融-双解辞典-英、汉  
IV. F83-61

中国版本图书馆 CIP 数据核字 (95) 第 10904 号

责任编辑 江 红

责任校对 陈桂筠

**英汉双解银行金融辞典**

〔美〕 Jerry M. Rosenberg 著

李二希 等译

\*

国际文化出版公司 出版发行

北京安定门内大街 40 号

邮政编码: 100009

发行部电话: 4010840

编辑部电话: 4010837

新华书店经销

中共中央党校印刷厂印刷

850×1168 毫米 32 开本 25 印张 800 千字

1996 年 2 月第一版 1996 年 2 月第 1 次印刷

印数: 1—3000 册

ISBN 7-80105-203-X/F·29 定价: 70 元

**版权所有 翻印必究**

# DICTIONARY OF BANKING

JERRY M. ROSENBERG

---

Copyright © 1993 By John Wiley & Sons, Inc.

本书由著作权人授权国际文化出版公司独家出版中英文版, 1996。

版权所有 翻印必究

---

## 威利商科辞典丛书 BUSINESS DICTIONARY SERIES

英汉双解银行金融辞典 Jerry M. Rosenberg 著

英汉双解投资辞典 Jerry M. Rosenberg 著

英汉双解国际贸易辞典 Jerry M. Rosenberg 著

(其它待出版)

## 作者编著的其他书籍

商务与管理辞典 (John Wiley 出版)

计算机商务辞典 (John Wiley 出版)

自动化、人力与教育 (Random House 出版)

计算机预言家 (Macmillan 出版)

隐私的毁灭: 政府及工业计算机威胁我们的个人自由吗? (Random House 出版)

华尔街日报内幕: 道·琼斯公司历史、地位与美国最有影响的报纸

(Macmillan 出版)

人工智能及机器人学词典 (John Wiley 出版)

新欧洲: 欧洲共同体常识简编 (国家事务局出版)

商务缩略语词典 (McGraw-Hill 出版)

华尔街缩略语词典 (McGraw-Hill 出版)

信息技术及计算机缩略语词典 (McGraw-Hill 出版)

新美洲共同体: 美国对欧亚经济挑战的回答 (Praeger 出版)

## 中英文版出版说明

---

几十年来，我国普遍形成的经贸、投资领域概念与西方的此类概念有一定距离，尤其是金融领域的有关术语，在国外极为丰富却又平常，对于我国读者来说却十分陌生。近年来，随着股票、期货、债券、拍卖业等的兴起，西方金融、投资等术语大量涌入，但译文孰是孰非却无章可依。因此，译法不统一、词义把握不准确的情况不少，有待于经实践检验后而成型。从这个意义上来说，翻译出版这套英汉双解的专业辞典，也只是众多尝试努力中的一种。相信经过若干年后，随着中国经济特别是金融、投资业进一步与国际接轨，这些术语将日益生活化，从而在“约定俗成”的机制下趋向固定、成熟，广为国民接受。

在此书出版之际，特作如下说明：

1. 我公司已向美国 John Wiley & Sons, Inc. 购得本套书的专有出版权。将本书任何部分抄袭、复制或翻译，均属非法。

2. 组织翻译、出版专业性强、涉及相关领域、相关科学的辞书在国内尚不多见。本书应广大读者之迫切需求，在很短的时间内由多人翻译而成，疏漏或译文欠妥之处在所难免，恳切欢迎指正。

参加本书翻译的人员有：李二希、王沛宇、李云、沈杰、曾卫京。审定人：王建林、郭友。

3. 本书的编写是以美国联邦体系和管理制度为基础的，文中除明确指明的国家或地区外，均按美国的现行情况进行解释。在翻译为中文时，由于中美现行体制的不同，有些辞条很难定位。因此，热诚欢迎有关专家对本书的译文提出修改建议。

4. 本书在翻译过程中对英文原著中的个别词语作了少量修改或删减。对原著的某些词语不宜直译的，采用了按国内通用的或已

被认可的说法意译。

5. 根据中国人的阅读使用习惯，在英汉双解版中将原书中的多数 *see, see also, cf.* 均译为“参见”，将 *synonymous with* 等均译为“与……同义”。

6. 基于上述，在使用本书时，以英文原文为准，中文译文仅供参考。

7. 本书既有较规范的英文辞条及解释，适用于专业人员使用；又有大量且浅显的简明定义，适于初学者、院校学生使用。因此，本书既为辞书，又兼教科书之用。然而，出版英汉双解版的更重要目的，是帮助广大读者了解国际经贸、投资领域的发展，熟悉和尽可能准确地使用英文专业词汇，更好地进行对外交流与合作。

8. 威利商科辞典丛书将陆续出版。

出版者

一九九六年一月

# 前言

---

自 1985 年本书最新一版问世以来，伴随新法规的颁布实施，银行业发生了巨变，新名词术语也随之大量涌现。

银行倒闭，银行业务经营战略的全球性转移，欧洲共同体内单一货币和统一金融计划，寻求东欧和前苏联货币可自由兑换性等，所有这些都在概念和词汇发展的同时引起了某些混乱。

在这个新版本中，我收集了银行业最新的词汇，重新整理了陈旧的词汇，取消了现已淘汰的概念，总而言之，力图为读者提供最新的金融词汇和有关的名词术语。

任何一本辞典都不可能靠一个人的努力来完成。即使是一个人所写，也需要利用许多方面的资源，本书尤其如此。由于本书所涉及领域的特殊性质，我必须依靠他人出色的、广泛的努力。

当引用其他出版物中的定义时，我在定义末尾标注一个带括号的数字，该数字表示在定义此术语时所引用的主要参考资料的序号，这些参考资料索引列于本辞典“参考书目”部分。如术语后面未注明出处，表示我未有意从任何出版物中引用此定义。如果与现有定义或未曾公开的定义有明显相似之处，纯属巧合，乃受语言限制所致。

一些书籍、刊物文章和参考资料的作者给了我许多间接的帮助。由于人数太多，无法一一列举。一些组织直接向我提供资料。某些政府机构和非营利协会提供了颇多的有用信息。

进一步从个人角度考虑，我要感谢许多人士，他们给我提供咨询，理清了我的意见和想法，提供了有价值的建议，并鼓励我坚持完成这部著作。

如果没有 John Wiley & Sons 出版公司高级副总裁 Stephen

Kippur 先生的信任，如果没有十多年来坚定地支持我的前任编辑和现在的合伙出版人 Karl Weber 先生以及现任编辑 Neal Maillet 先生，这本辞典是决不可能出版的。最后而又是我经常要提到的，是我的夫人 Ellen，女儿 Liz 和 Lauren，女婿 Bob，他们一起不断地支持我，和我一起分享解释词汇含义和用法的乐趣。我再次盼望听到读者对修改词条和将来收纳词条的建议。

JERRY M. ROSENBERG

于纽约



# PREFACE

---

The upheaval in the banking industry, accompanied by new regulations has, since 1985 when the last edition of this work appeared, generated a significant outflow of new terminology.

Bank failures, global shifts in banking strategy, plans for single currency and unified banking within the European Community, and a search for currency convertibility in Eastern Europe and the former Soviet Union, all combine to create some confusion along with the expansion of concepts and phrases.

With this new edition, I have included the most current words in the banking industry, readjusted older ones, eliminated now obsolete concepts, and in general, attempted to present the user with the most up-to-date glossary of banking and related terminology available.

No dictionary can be the exclusive product of one person's effort. Even when written by one individual, such a work requires the tapping of many sources, which is especially true of this book. By the very nature of the fields included, I have had to rely on the able and extensive efforts of others.

When I have quoted a definition from another copyrighted source, a number in brackets appears at the end of the definition. This number indicates the primary reference used in defining the term which is identified in the "References" portion of the dictionary. When no reference source is shown following a term, this suggests that I have not deliberately quoted the definition from any copyrighted source. Any apparent similarity to existing, unreleased definitions in these cases is purely accidental and the result of the limitations of language.

Much assistance has come indirectly from authors of books, journal articles, and reference materials. They are too numerous to be named here. Various organizations have aided me directly by providing informative source materials. Some government agencies and not-for-profit associations have provided a considerable amount of usable information.

On a more personal level, I thank the various individuals whom I used as a sounding board to clarify my ideas and approach; they offered valuable suggestions and encouraged me to go on with the project.

Without the confidence of Stephen Kippur, Senior Vice President of John Wiley & Sons and my staunch supporter for more than a decade, Karl Weber, former editor and now Associate Publisher, and my present editor Neal Maillet, this dictionary would never have appeared. Lastly, but always there is my wife Ellen, daughters Liz and Lauren, and son-in-law Bob, who collectively

continue to lend their reinforcement and share my interest in the meaning and usage of words. Once again, I look forward to hearing from readers with suggestions, both for changes and for future entries.

JERRY M. ROSENBERG

*New York, New York*

# 引言

---

本辞典是一本实用手册及参考工具书，用于妥善处理每天在商务中出现的许多金融和财务方面的问题。它使读者能够更深入地了解在迅速变化的金融和银行业务领域中的经营、方法和实践。

本书收入约 7500 个词条。作者希望弄清这些词条的含义能够增进信息和思想的交流。尽管本书不能免除由读者确定一个写作者或演讲者如何使用词汇之必要，但这样一本辞典可以说明存在何种用法。本辞典应减少词汇含义的争论，并有助于术语的稳定。最重要的是，它将帮助人们更加清楚地去表达他们的想法。

一个单词在不同的上下文中有不同的含义。有多少专业领域就可能有多少种含义。本辞典是想把面写得宽一些，而且写出能代表各种含义的核心定义。旨在使金融和银行业务领域的语言交流简洁明了。

许多术语有不同的用法。我试图将它们融合起来，不偏不倚。在可能又不引起争议时，我说明了多种用法之间的联系。

本辞典给出了常用的符号、缩略词和缩写词。外来词汇仅在它们已构成英语词汇的组成部分时才收入。

与本辞典题材相似的其它辞典把释义范围定得较窄，而本辞典却打算触及银行金融机构的所有部门。作者认为一个机构的总和总是大于其任何一个部分，其结果产生了一部内容全面的金融和银行业务辞典。

金融和银行业务领域十分广阔，因此，本辞典有必要包括以下各方面的术语：会计、银行、经纪业、资本结构、资本化、托收、商业银行、商品市场、计算机系统、信贷、信贷协会、金融机构、金融法规、财务管理、财务计划、财务报告、外贸、出资、政府法规和机构、进出口、保险、投资、贷款、融资方法、人力和人力资源、货币概念、抵押、组织、私人财务、财政、储蓄贷款协会、储蓄银行、证券市场、服务、银行和金融信息来源、系统、转帐、信托等。

## 组织

编辞典是个下定义的工作，不是事实的汇编。这个界限不容易划分，因为

最终分析词条的含义是以事实为基础的。所以,在需要使词条更容易理解处则用事实来解释。

所有词条以读者所用语言来表达。定义所需的复杂程度随读者不同而不同。对某人来说是复杂的解释,而对另一人来说却成了精确而简练的阐述。本辞典有时给出几种含义,有对外行来说较简单的解释,也有对专家来说较深入和技术性较强的阐述。

本辞典内容的组织使读者能容易而迅速地查到所需内容。考虑到有两类读者,一类是对某一词汇要求给出精确解释的有经验的读者;另一类是只寻求一般解释的新手、辅助人员、教师或学生。我在大多数情况下,在提供一般性解释的同时也提供专业性的解释,使本辞典成为不同一般的有用的参考来源。

### 版式

按字母顺序排序。单词按字母顺序排列,复合词放在读者最有可能想查找的地方。复合词按词中特征最明显的组成部分(通常是名词)列入。如果开始未找到所要的单词,可改按复合词的不同拼法、同义词或复合词中另一单词去查找。

概念交叉的词条通常归并在一起以便于比较。它们以颠倒的顺序排列,即将词组本来的单词顺序颠倒,让关键词出现在词条之首。这些词条放在按本来顺序排列的词条前面,先对逗号之前的词按字母顺序排列,然后再对逗号之后的单词按字母顺序排列,从而形成有关术语的词条串。

**标题** 当前流行的术语通常作为主要词条出现,并有其它术语与其相互参照。有些术语现已不常用,但因有历史意义而收入。

**相互参照词条** 相互参照的词条从普通词条去参照特定词条。为使读者了解与特定词条有关的单词,偶尔用“See (见) ×××”从特定词条去参照普通词条,只要有可能,都用“See (见) ×××”来参照现已被人接受的术语。“Cf. (参见) ×××”则用于将该词条与原来的词条比较。(注:中文译文有所改变,详见中英文版出版说明。)

**同义词** 在定义后面注“Synonymous with (与×××同义)”并不表示该术语与其主词条完全同义。一般来说,该术语只是与原词条主要含义相近。

**规则** 许多单词按其不同领域给出多种定义。用得最多的定义放在最前面,其它定义则按专业领域排列(用斜体字辨别)。因为这些领域可能有交叉,读者应查阅所有定义。

# INTRODUCTION

---

This dictionary is a practical guide and reference tool for proper handling of the many banking and financial problems and questions that arise in business every day. It provides a deeper understanding of operations, methods, and practices in the rapidly changing fields of banking and finance.

This work of approximately 7,500 entries has been prepared with the hope that awareness of the accepted meanings of terms may enhance the process of sharing information and ideas. Though it cannot eliminate the need for the user to determine how a writer or speaker treats a word, such a dictionary shows what usages exist. It should reduce arguments about words and assist in stabilizing terminology. Most important, it should aid people in saying and writing just what they intend with greater clarity.

A word can take on different meanings in different contexts. There may be as many meanings as there are areas of specialty. A goal of this dictionary is to be broad and to establish core definitions that represent the variety of individual meanings. My purpose is to enhance parsimony and clearness in the communication process within the banking and financial fields.

Many terms are used in different ways. I have tried to unite them without bias of giving one advantage or dominance over another. Whenever possible (without creating a controversy), I have stated the connection among multiple usages.

Commonly used symbols, acronyms, and abbreviations are given. Foreign words and phrases are included only if they have become an integral part of our English vocabulary.

Other dictionaries that deal with a similar subject tend to define their task rather narrowly, whereas this work purports to reach throughout all departments within banks and financial institutions by acknowledging that the sum of an organization is greater than any of its individual parts—the result, an all-inclusive dictionary of banking and financial terms.

The broad base in the banking and financial fields necessitated inclusion of terms within this dictionary from accounting, banking, brokerage, capital structure, capitalization, collections, commercial banking, commodities markets, computer systems, credit, credit unions, financial institutions, financial law, financial management, financial planning, financial reports, foreign trade, funding, government regulations and agencies, import-export, insurance, investments, lending, methods of financing, manpower and human resources, money concepts, mortgages, organization, personal finance, public finance, savings and loan associations, savings banks, securities markets, services, sources of bank and financial information, systems, transfers, and trusts.

## ORGANIZATION

This is a defining work rather than a compilation of facts. The line is not easy to draw because in the final analysis meanings are based on facts. Consequently, factual information is used where necessary to make a term more easily understood.

All terms are presented in the language of those who use them. The level of complexity needed for a definition will vary with the user; one person's complexity is another's precise and parsimonious statement. Several meanings are sometimes given—relatively simple for the layman, more developed and technical for the specialist.

I have organized the dictionary to provide information easily and rapidly. Keeping in mind two categories of user—the experienced person who demands precise information about a particular word, and the newcomer, support member, teacher, or student who seeks general explanations—I have in most cases supplied both general and specialized entries to make this dictionary an unusually useful reference source.

## FORMAT

**Alphabetization.** Words are presented alphabetically. Compound terms are placed where the reader is most likely to look for them. They are entered under their most distinctive component, usually nouns. Should you fail to locate a word where you initially look for it, turn to a variant spelling, a synonym, or a different word of the compound term.

Entries containing mutual concepts are usually grouped for comparison. They are then given in inverted order; that is, the expected order of words is reversed to allow the major word of the phrase to appear at the beginning of the term. These entries precede those that are given in the expected order. The terms are alphabetized up to the first comma and then by words following the comma, thus establishing clusters of related terms.

**Headings.** The currently popular term is usually given as the principal entry, with other terms cross-referenced to it. Some terms have been included for historical significance, even though they are not presently in common usage.

**Cross-References.** Cross-references go from the general to the specific. Occasionally, "see" references from the specific to the general are used to inform the user of words related to particular entries. "See" references to presently accepted terminology are made wherever possible. The use of "Cf." suggests words to be compared with the original entry.

**Synonyms.** The word "synonymous" following a definition does not imply that the term is *exactly* equivalent to the principal entry under which it appears. Usually the term only approximates the primary sense of the original entry.

**Disciplines.** Many words are given multiple definitions based on their utilization in various fields of activity. The definition with the widest application is given first, with the remaining definitions listed by area of specialty (identified in boldface italic type). Since the areas may overlap, the reader should examine *all* multiple definitions.

# 目录

---

## CONTENTS

引言 (Introduction)

A. 英文部分 (Entries) A — Z, 1

    参考书目 (References) 367

B. 中英文部分 (Entries) A — Z, 371



**A:** see *account*.

**AA:** see *active account*.

**ABA:**

(1) see *American Bankers Association*.

(2) see *American Bankers Association number*.

**ABA Transit Code:** see *American Bankers Association number*.

**abeyance:** a temporary suspension of title to property before the correct owner is determined. See *cloud on title*.

**ability to pay:** the ability of the bank or financial organization's management to meet the financial demands of a union. This capacity depends on the financial condition of the institution and is often disputed.

**abrasion:** weight loss in coins that results from wear in circulation.

**absolute title:** a title without any conditions. An absolute title is usually critical to the granting of a mortgage by a bank.

**absorption account:** see *adjunct account*.

**abstraction of bank funds:** laws dealing with criminal offenses in the banking field. For example, embezzlement, abstraction, or willful misapplication of bank funds are misdemeanors and punishable by fine up to \$5,000 and/or imprisonment for five years.

**abstract of title:** an attorney's prepared statement tracing the history of the ownership of real property to determine the present title. See *deed, encumbrance, search, title deed, title insurance*.

**abutting:** joining or adjacent; contiguous to another property. This variable is clearly identified in the granting of a bank mortgage.

**AC:** see *account current*.

**accelerated remainder:** property that passes to the remainderman through the failure of the income or preceding beneficiary. [105]

**acceleration clause:**

(1) the statement that a debt must



be paid in total in the event of default of any of its covenants.

(2) a clause included in the body of a contract, stipulating that the entire balance shall become due immediately and payable in the event of a breach of certain other conditions of the contract, such as insolvency or the debtor's failure to pay taxes on the mortgaged property.

**acceptability:** an attitude toward money resulting in its acceptance as a medium of exchange in the marketplace. See *eligible paper*, *rediscount*.

**acceptance:** a time draft (bill of exchange) on the face of which the drawee has written "accepted" over his signature. The date and place payable are also indicated. The person accepting the draft is known as the *acceptor*. See *bank acceptance*, *draft*.

**acceptance credit:** commercial banks and foreign banking institutions are able to participate in the acceptance practice to assist in financing import-export and domestic transactions by establishing an acceptance credit with a bank. See *bank acceptance*, *letter of credit*.

**acceptance for honor:** the receiving of a draft or bill of exchange by another party when collection has been rejected by the drawee and protest for nonacceptance has been claimed. Cf. *notice of dishonor*.

**acceptance liability:** a bank's full liability that has been accepted in handling bills drawn on it by customers for financing domestic, import, or export business. Banks are required by law to keep a record of the total of the liability by such acceptances in an account called

liability on account of acceptances. See *acceptance credit*, *acceptance line*, *letter of credit*.

**acceptance liability ledger:** a ledger listing the bills accepted for each bank customer entered under an account containing his name, including name and address of customer, line, date, letter of credit number, acceptance number, expiration date, bill amount, total amount accepted or expired, and payment date. See *acceptance liability*.

**acceptance line:** the maximum limit in monies that a bank commits itself to accept for a single client.

**acceptance maturity tickler:** an accounting where acceptances are listed in order of maturity dates so that the amount of daily maturities can be grasped quickly. One page is usually given to the maturities for each day. See *tickler*.

**acceptance register:** a record containing details on all bills accepted by a bank for its depositors. Listed by date, these entries include date of acceptance, bank's acceptance number, name of bank representative giving authorization, signature of representative, customer's number of bill, date, tenor, maturity, drawee, payee, amount, list of document collected, affixed original or duplicates, number, and credit date.

**acceptance supra protest:** following a protest, the payment of a bill to preserve the reputation or credit of the drawer or endorser.

**accepted bill:** see *acceptance*.

**accepted credit card:** any credit card that the cardholder has requested or applied for and received, or has signed, used, or authorized another