

*An English-Chinese  
Dictionary of  
Ecnomic and Finance Terms*

# 英汉经济金融词汇

本书编辑组 编

中国金融出版社

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## 出版说明

本书根据《中华金融辞库》（本社 1998 年版）整理编辑而成。本书共收宏观经济、中央银行、商业银行、金融监管、财政、金融、证券、保险等方面的名词与术语 10000 余条，按英文字母顺序排列。

本书词条的中英文对照，简明扼要，言简意赅，提供了经济金融领域广泛使用的词汇信息，方便读者查阅。本书适合从事经济金融的实际工作者、理论研究人员及大专院校师生使用。

本书编写组  
2001 年 9 月

# 目 录

A .....	1
B .....	21
C .....	35
D .....	66
E .....	78
F .....	92
G .....	111
H .....	118
I .....	125
J .....	151
K .....	154
L .....	155
M .....	173
N .....	187
O .....	195
P .....	202
Q .....	221
R .....	223
S .....	241
T .....	278
U .....	309
V .....	315
W .....	317

X .....	321
Y .....	321
Z .....	322

a basket of service for purchase of property 置业通

A Permit Allowing the Exchanges of Financial Operations between Taiwan and the Mainland of China  
台湾地区处理与大陆金融业务往来许可办法

A.G.F 法国综合保险集团

abandon 飞机抛弃行为

abandonment 委付

abandonment of right 弃权

Abhay Life Group PLC 阿拜寿险集团

Abbey National 阿贝国民银行

abnormal risk additional coefficient  
异常危险附加系数

above stock price 上档

above theline account 线上项目, 线上账目

absolute total loss 绝对全损

absolute indicator 绝对指标

absolute liability 绝对责任

absolute number 绝对数

absolute total loss 绝对全损

absorption approach to balance of payments 国际收支吸收分析法

absorption in balance of payments  
国际收支吸收

abstinence theory of interest 节欲利息论

abstract of prospectus 招股说明书

概要

abstract securities 无因证券

abstraction theory of money 货币抽象说

accelerated depreciation 加速折旧

acceleration principle 加速数理论

accept portfolio 接受未到期责任

acceptable limit 接受额度

acceptance bank 承兑银行

acceptance 受保, 承兑

acceptance bank 承兑行

acceptance credit 承兑信用, 潜在贷款

acceptance credit 承兑信用证

acceptance date of prohibiting application 禁止请求承兑期

acceptance for honor 参加承兑

acceptance for payment 确认偿付

acceptance in international settlement  
国际结算承兑

acceptance payable 应付承兑汇票

accepted bill 承兑汇票

accepting house 票据承兑所

acceptor 承兑人

acceptor for honor 参加承兑人

acceptor in international settlement  
国际结算承兑人

accident 意外

accidental business interruption insurance 意外营业中断保险

accidental injury 意外伤害

accidental injury insurance 意外伤害保险

accidental risk 意外危险

accommodating transaction 调节性交易

accommodation draft 融通汇票

accommodation endorse 融通背书

accommodation endorser 融通保证人

accommodation party 融通票据关系人

accommodation payment 通融赔款

accommodating account 调节性项目

accomplish corporate reorganization 公司重组完成

account 账户

account of income distribution 收入分配账户

account of income uses 收入使用账户

account receivable accounting 应付款项核算

account value per share 每股账面价值

accountants professional liability insurance 会计师职业责任保险

accounting item of insurance 保险会计科目

accounting method of insurance 保险会计方法

accounting of insurance commission

business 委托代理保险业务核算

accounting of inter-company transaction 保险企业内部往来核算

accounting of inward reinsurance 再保险分入业务的核算

accounting of money capital 货币资金核算

accounting of outward reinsurance 再保险分出业务的核算

accounting of foreign insurance business 涉外保险业务的核算

accounting of income on non-life insurance 非寿险业务收入核算

accounting of insurance profit and loss 保险损益核算

accounting of non-life insurance reserve 非寿险准备金核算

accounting analysis of commercial bank 商业银行会计分析

accounting base 会计基础

accounting coverage of credit cooperatives 信用合作社经济核算内容

accounting coverage of personal insurance business 人身险业务核算内容

accounting for deposit interest 存款利息核算

accounting for inter-bank account 已核对联行来账

accounting for loan approval one by one 逐笔核贷核算

accounting for loan interest 贷款利息核算  
accounting for mortgage loan 抵押贷款核算  
accounting for operation between local branch 同城行处往来核算  
accounting for operation within branch level 分行辖内往来核算  
accounting for profit distribution 利润分配核算  
accounting for revenue 营业收入核算  
accounting for settlement of banker's bill 银行汇票结算核算  
accounting for settlement of check 支票结算核算  
accounting for settlement of collection 委托收款结算核算  
accounting for settlement of collection in other area 异地托收承付结算核算  
accounting for settlement of commercial bill 商业汇票结算核算  
accounting for settlement of exchange 汇兑结算核算  
accounting for settlement of promissory note of bank 银行本票结算核算  
accounting for short term loan of foreign exchange 短期外汇贷款核算

accounting for the business of foreign exchange 外汇业务核算  
accounting for the capital reserve 资本公积核算  
accounting for the collection in export 出口托收业务核算  
accounting for the collection in import 进口代收业务核算  
accounting for the deposit of foreign exchange 外汇存款业务核算  
accounting for the documented bill of export 出口押汇核算  
accounting for the input capital of incorporated commercial bank 股份制商业银行投入资本核算  
accounting for the input capital of unincorporated commercial bank 非股份制商业银行投入资本核算  
accounting for the settlement of remittance 汇款结算业务核算  
accounting for the settlement of the export credit 出口信用证结算业务核算  
accounting for the surplus reserve 盈余公积核算  
accounting for the trade of foreign exchange 外汇买卖核算  
accounting for the undistributed profit 未分配利润核算  
accounting for total profit 利润总额核算

accounting installment hypothesis 会  
计分期假设

accounting method 会计方法

accounting of expenses on non-life in-  
surance 非寿险业务支出核算

accounting of reserve for bad debts  
呆账准备金核算

accounting on accrual basis 应收应  
付制

accounting on cash basis 收付实现  
制

accounting practice for applying PBC  
loan by financial institutions 中国  
人民银行对金融机构申请贷款业  
务的核算

accounting practice for depositing in  
PBC by financial institutions 金  
融机构在中国人民银行存款业务  
核算

accounting practice for gold and silver  
business 金银业务核算

accounting practice for PBC foreign  
exchange business 中国人民银行  
外汇业务核算

accounting practice in currency issue  
business 货币发行业务账务处理

accounting principle on accrual basis  
权责发生制核算原则

accounting principle on ownership ba-  
sis 所有权核算原则

accounting rate of return 会计收益

率法

accounting subject 会计科目

accounting subject of the People's  
Bank of China 中国人民银行会  
计科目

accounting system of the People's Bank  
of China 中国人民银行会计制度

accounting the settlement of the import  
credit 进口信用证结算业务核算

accrual basis 实收实付制

accrual system 权责发生制

accumulated fund 积累基金

accumulated growth amount 累积增  
长量

accumulation account 积累账户

accumulation of cooperative financial  
institution 合作金融机构积累

accumulative frequency chart 累计  
次数图,累积次数图

acid test 酸性测验

acquisition company /successor com-  
pany 收购公司

acquisition pricing model 收购估价  
模式

acquisition procedure 收购股权程序

acquisition risk 收购风险

acquisition strategy 收购战略

acting/agent procedure 代销程序

active money 积极货币

active trust 主动信托,积极信托

actual loss 实际损失

actual position	实际头寸	additional breakage clause	加保破损条款
actual value	实际价值	additional budget	预算追加
actual appropriation	实拨资金	additional clause of using transferred property	加保使用移交财产条款
actual relationship between deposit and loan	实际存贷关系	additional clause of property insurance	财产保险附加条款
actual securities	现货证券	additional contract	附加合同
actual total loss	实际全损	additional injury additional medical insurance	意外伤害附加医疗保险
actually held gains and losses	实际持有损益	additional insurant	附设保险人
actuarial present value	精算现值	additional margin	追加保证金
actuarial profits and losses on experience	精算经验损益	additional premium	加保费
actuarial symbol in common use	常用精算符号	additional premium for abnormal perils	异常风险附加保费
actuary	精算师	additional premium method	附加保费法
actuary	精算	additional rate of international bank loans	国际银行贷款附加利率
ad valorem tax	从价税	additional tax	附加税
Adam theory	亚当理论	addition-subtraction bookkeeping method	增减记账法
adaptive expectations hypotheses	适应性预期假说	adjustable monetary policy	调节性货币政策
added distribution of bankruptcy property	破产财产追加分配	adjustable policy	可调整保险单
added value of industry	工业增加值	adjustable premium	可调整保险费
adding up method of preferential interest rate	优惠加数法	adjustable currency theory	可调节通货论
additional conditions	附加条件	adjustable-peg exchange rate	可调整钉住汇率
additional insurance	附加险		
additional premium	附加保费		
additional risk	危险附加		
additional specialized contract	附加特约		

adjusted duration of bonds 债券的  
修正期限

adjustment tax on orientation of fixed  
assets investment 固定资产投资  
方向调节税

adjustment of loan-term structure 调  
节贷款时间结构

administration of cooperative financial  
businesses 合作金融行业行政管理

administrative exchange control system  
外汇行政管制

administrative means of cooperative fi-  
nancial management 合作金融管  
理行政手段

admitted loss ratio 认许损失率

advance payment 预付款

advance payment for financing agricul-  
tural and side-line products 农副  
产品预购定金贷款

advance payment guaranty 预付款  
保证

advance payment guaranty insurance  
预付款保证保险

advance refunding 提前转期

advance refunding 提前转融资

advance rental payment 租金预付款

advanced acceptance 提前承付

advanced payment 事前支付

advantage of private placement 私募  
优势

adverse selection 逆选择

adversion principle 逆向规则, 逆风  
向规则

advice of loss 出险通知

advising bank 通知银行

advising bank in international settle-  
ment 国际结算信用证通知行

Advisory Committee of SFC 证监会  
咨询委员会

affiliated loss 从属损失

affordability index 支付能力指数

afforestation density 造林密度

Aflation risk 黄曲霉毒素险

African Development Bank (AFDB)  
非洲开发银行

African Development Bank credit 非  
洲开发银行信贷

African Development Fund 非洲开  
发基金

African Export-import Bank 非洲进  
出口银行

African Reinsurance Corporation 非  
洲再保险公司

African Solidarity Fund 非洲统一  
基金组织

Afro Asian Reinsurance Pool 亚非  
保险再保险集团

after sight 见票

after-sale leasing 售后租赁

age increasing method 年龄增加法

age limited 年龄限制

ageing	老龄化	agent	代销, 证券交易代理
agency	代理	agent bank of international consortium	
agency business/ agency service	代理业务	loan	国际银团贷款代理银行
agency for lease	代理租赁	agent fee of international consortium	
Agency for Macao Currency Management (AMCM)	澳门货币汇兑及监理署	loan	国际银团贷款代理费
agency for receipts and payments	代理收付	aggregate life table	综合生命表
agency of apartment construction	代理建造住房	aggregate benefit	总量效益
agency of bond issuance	代理发行债券	aggregate demand	社会总需求
agency of corporate dissolution and liquidation	代理公司解散清算	aggregate excess of loss reinsurance	累积超额再保险
agency of corporate merger	代理公司改组合并	aggregate income of urban household	城镇居民家庭全部收入
agency of custody	代理保管	aggregate investment	投资总规模
agency of fund-raising	代理筹资, 代理集资	aggregate price index	物价总指数
agency of import and export	代理进出口贸易	aggregate purchase of agricultural and side-line products	社会农副产品收购
agency of land transactions	代理土地买卖	aggregate purchasing power	社会商品购买力
agency of the issuance of real estate certificate	代理发行不动产分有证	aggregate supply	社会总供给
agency of warehousing	代理仓储业务	aging of population	人口老龄化
agency reinsurance	代理人再保险	agio rate, discount rate	贴水费率
		agio savings	贴水储蓄
		agreed value insurance	价值协定保险
		agreed jurisdiction	协议管辖, 合意管辖
		agreed self-insurance	约定自保
		agreement account	协定账户
		agreement of Euro-credit	欧洲货币借贷协议

**Agreement of the International Bank for Reconstruction and Development**  
国际复兴开发银行协定

**Agreement of the International Development Association** 国际开发协会协定

**Agreement of the International Finance Corporation** 国际金融公司协定

**agreement trade** 协定贸易

**agreements of international credit** 国际信贷协议

**agricultural bank** 农业银行

**Agricultural Bank of China** 中国农业银行

**Agricultural Cooperatives, Republic of Korea** 韩国农业合作社

**Agricultural Credit Corporation (ACC)** 英国农业信贷公司

**agricultural credit/agriculture loan**  
农业贷款

**Agricultural Development Bank of Pakistan** 巴基斯坦农业开发银行

**agricultural equipment loan** 农业生产设备贷款

**agricultural industrialization** 农业产业化

**agricultural loans of credit cooperatives**  
信用合作社农业贷款

**agricultural loans of rural credit cooperatives** 农村信用合作社农业贷款

**Agricultural Mortgage Corporation**  
(英国)农业抵押公司

**agricultural output index** 农业生产指数

**agricultural policy of fiscal subsidy**  
农业财政补贴政策

**agricultural policy of tax support** 农业税收支持政策

**agricultural producers' cooperative**  
农业生产合作社

**agricultural product futures trading**  
农产品期货交易

**agricultural products insurance** 农村产物保险

**agriculture insurance of Spain** 西班牙农业保险

**agriculture and side-product procurement credit by Agriculture Development Bank of China** 中国农业发展银行农副产品收购贷款

**agriculture and sideline products purchasing loan** 农副产品收购贷款

**Agriculture Bank of Burma** 缅甸农业银行

**Agriculture Development Bank of Afghanistan** 阿富汗农业发展银行

**Agriculture Development Bank of China** 中国农业发展银行

**Agriculture Disaster Indemnity Law of Japan** 日本农业灾害补偿法

agriculture insurance	农业保险	空运货物战争险	
agriculture insurance agency	农业保险代理机构	air transportation insurance	飞机运输保险
agriculture insurance agent	农业保险代理人	aircraft all risks	飞机一切险
agriculture insurance cooperative	农村保险合作社	aircraft hull insurance	飞机机身保险
Agriculture Insurance Fund	农业保险基金会	aircraft loss compensation clause	飞机损失补偿条款
agriculture insurance law	农业保险法	aircraft loss of use insurance	飞机营运损失保险
agriculture insurance service office	农业保险服务所	aircraft passenger insurance	飞机旅客险
agriculture investment policy	农业投资政策	aircraft passenger legal liability insurance	飞机旅客法定责任险
agriculture loans bonds	农业贷款垫付保证保险	aircraft public legal liability insurance	飞机公众责任保险
Agriculture Mutual Association	农业共济组合	aircraft third party liability insurance	飞机第三者责任保险
agriculture policy finance institution	农业政策性金融机构	air-crew personal accident insurance	飞机机组人员人身意外险
agriculture risk	农业风险	AISAM	国际相互保险公司协会
agriculture tied loan	专项农业贷款	Albanian financial crisis	阿尔巴尼亚金融危机
aid and trade provision	援助与贸易基金	Alexander & Alexander Services Inc.	亚历山大服务公司(美)
aid to foreign countries	对外援助	Algemene Bank Nederland	荷兰通用银行
air transportation all risks	航空运输一切险	Algeria Agriculture and Rural Development Bank	阿尔及利亚农业和农村发展银行
air transportation cargo insurance	航空运输货物保险	Algerian dinar	阿尔及利亚第纳尔
air transportation cargo war risks	航空运输货物战争险		

alimony trust 赡养信托  
 all along cover 通天责任  
 all cover of hull 远洋船舶一切险  
 all in one card savings 一卡(折)通  
 储蓄  
 all in one deposit book savings 一本  
 通储蓄  
 all risks except while in flight & ta-  
 xing 飞机飞行及滑行除外一切险  
 all risks except while in flight 飞机  
 飞行除外一切险  
 all risks ground & flight 飞机地面  
 及飞行一切险  
 all risks(AR) 一切险  
 Allendale Mutual Insurance Company  
 阿伦代尔相互保险公司(美)  
 Allianz Versicherung AG. 阿里昂兹  
 保险集团(德)  
 allocated transfer risk reserve 分散  
 转账风险储备  
 allonge 黏单, 补笺, 附笺  
 allotment 送股, 派股  
 allotment principle of fund income  
 基金收入分配  
 allotment procedure 送股程序  
 allotment ratio 配股比例, 配股率  
 allotted share ratio 送股比例, 送股  
 率  
 All-Ordinaries Index 所有普通股指  
 数  
 alteration of commercial bank 商业

银行变更  
 altered currency 变造货币  
 Amalgamated Banks of South Africa  
 南非联合银行  
 amendment of insurance contract 保  
 险合同的变更  
 amendment of life and health insur-  
 ance contract 人身保险合同变更  
 amendment of trust contract 信托变  
 更  
 amendment to Phillips curve by Fried-  
 man 弗里德曼对菲利普斯曲线  
 的修正  
 Amendment to Phillips curve by  
 Samuelson and Solow 萨缪尔森—  
 索洛对菲利普斯曲线的修正  
 American agricultural cooperative  
 credit system 美国农业合作信用  
 系统  
 American agricultural credit institution  
 美国农业信贷机构  
 American aid to foreign countries 美  
 国对外援助  
 American Asiatic Underwriter 美商  
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 American Bankers Insurance Group  
 美国银行家保险集团  
 American capital 美国资本  
 American capital banks 美资银行  
 American Cooperative Bank 美国合  
 作银行

**American Cooperative Central Bank**

美国合作中央银行

**American cooperative financial organization** 美国合作金融组织

**American Deposit Insurance Law** 美国存款保险法

**American depository receipts (ADR)** 美国存托凭证

**American Family Corporation** 美国家庭股份有限公司

**American Family Mutual Insurance Company** 美国家庭相互保险公司

**American Federal Agricultural Financial Committee** 美国联邦农业金融委员会

**American General Corporation** 美国通用保险公司

**American Hull Institute Syndicate** 美国船舶保险联盟

**American institute cargo clause** 美国协会货运条款

**American institute hull clause** 美国协会船舶险条款

**American Insurance Association(AIA)** 美国保险协会

**American Insurance Group Company (AIG)** 美国国际保险团体

**American International Assurance Company Ltd., Macao Branch** 美国友邦保险澳门分公司

**American International Insurance**

**Group** 美国国际保险集团

**American Mutual Insurance Association(AMA)** 美国相互保险协会

**American National Insurance Company** 美国国家保险公司

**American Production Credit Cooperative** 美国生产信用合作社

**American Reinsurance Co. Ltd.** 美国再保险公司

**American Risk and Insurance Association(ARIA)** 美国风险及保险协会

**American Savings and Credit Association** 美国储蓄贷款协会

**American securities settlement system** 美国证券清算系统

**American Silver-purchasing Act** 美国购银法案

**American standard fire policy** 美国标准火灾保险单

**American Stock Exchange** 美国证券交易所

**American Stock Exchange Value Line Composite Index** 美国证券交易所价值线混合指数

**American type option** 美式期权

**American Unite Life Insurance Company** 美国联合人寿保险公司

**American Universal Insurance Group** 美国总保险集团

**Americans commercial bank system**