

顾问 \ 阎达五

英 汉 双 解

财务辞典

主编 \ 袁淳 杨松令 宋廷峰

主审 \ 荆新 吕兆德

English-Chinese
Financial Dictionary

中国时代经济出版社

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地 址 北京市东城区东四十条 24 号青蓝大厦 邮政编码 100007
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本书编写人员

顾问: 阎达五(中国人民大学会计系博士生导师)

主编: 袁 淳(中国人民大学会计系博士研究生)

杨松令(中国人民大学会计系博士研究生)

宋廷峰(中国人民大学会计系博士研究生)

主审: 荆 新(中国人民大学会计系博士生导师)

吕兆德(中国人民大学会计系博士研究生)

英文编辑人员(排名不分先后):

袁 淳(中国人民大学会计系博士研究生)

杨松令(中国人民大学会计系博士研究生)

宋廷峰(中国人民大学会计系博士)

赵英杰(中国人民大学会计系博士研究生)

吴卫东(中国人民大学会计系博士研究生)

凌 飞(中国人民大学会计系博士研究生)

刘文鹏(中国人民大学会计系博士研究生)

支晓强(中国人民大学会计系博士)

高 晨(中国人民大学会计系博士研究生)

陈 勇(中国人民大学会计系硕士研究生)

周 华(中国人民大学会计系硕士研究生)

王 倩(中国人民大学会计系硕士研究生)

英文翻译人员(排名不分先后):

弓剑炜(中国人民大学会计系硕士研究生)

胡悦欣(中国人民大学会计系硕士研究生)

程姿媛(中国人民大学会计系硕士研究生)

前 言

回顾近二十年我国财务管理理论与实践的发展,我们一直在寻求以西方理性、严谨的财务管理理论,或者说理念,来充实我们本来比较欠缺的财务管理“头脑”,这一过程最重要的当然是将西方的财务管理与我国的实践进行一个较好地结合,探索出一条适合“中国国情”的财务管理之道。但首先一点,我们必须对西方的财务管理理论与实践有一个较为清楚的认识,这就首先需要我们进行学习,我们编译这本英汉双解财务辞典正是希冀为这样的学习提供一个较好的工具。同时,随着我国成功地加入 WTO,我国企业与国外企业的交流也会越来越多,在交流中不可避免地要涉及某些财务管理术语。“言不通则难行天下”。这本工具书将为帮助企业界人士“言通”而“行天下”尽上绵薄之力。

我们在五年前就开始编译这本工具书,但难度是可想而知的。一是国外尚无一本纯粹的财务辞典,这给我们搜集英文辞条的工作带来了很大的难度,我们只能从国外原版财务管理教材的术语表及金融和投资辞典中进行筛选;另外,国外的财务管理理论也在不断的发展,在

我们编写过程中又出现了许多新的术语,我们还需要不断地更新,添加新的辞条。这些工作是任何个人都无法在短期内所能完成的,在编译的过程中我们时刻都能体会到团队的力量。经历了那么多痛苦与快乐的时光之后,现在,我们非常欣慰地将这本工具书呈现给大家,希望大家用它,也扩充它。

在本书编译过程中,本书顾问阎达五教授在百忙之中为我们的工作提出了许多中肯的意见,使我们少走了许多的弯路,在此致上最真诚的谢意。荆新教授则承担了本书的策划及大部分的校译工作。

由于我们的专业知识、实践经验及英语水平都有限,在编译过程中难免有错漏和不当之处,诚望读者批评斧正。

编 者

2001年10月于北京

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Aa

A Shares Ordinary shares in a company that usually do not carry voting rights. Non-voting shares are issued by a company when it wishes to raise additional capital without committing itself to a fixed dividend and without diluting control of the company. They are, however, unpopular with institutional investors (who like to have a measure of control with their investments) and are therefore now rarely issued.

A 股票 公司中不具有投票权的普通股。当公司增加新的资本时不希望给予其固定的股权,并且不希望对公司的控制被稀释时,经常会发行这种无投票权的股票。但是,机构投资者(希望能够对自己的投资实施控制)并不喜欢这种方式的股票,因而现在很少使用。

A1 A description of property or a person that is in the best condition. In marine insurance, before a vessel can be insured, it has to be inspected to check its condition. If it is "maintained in good and efficient condition" it will be shown in *Loyal's Register of Shipping* as 'A' and if the anchor moorings are in the

same condition the number '1' is added. This description is also used in life assurance, in which premiums are largely based on the person's health. After a medical examination a person in perfect health is described as "an A1 life".

A1 对处于最佳状态的财产或人的描述。在海上保险业务中,在给予一艘船保险之前,必须检查其状况,如果它处于“持续的有效状态”,则它在船舶记录中标记为“A”,如果它的泊船处处于同样好的状态,那么会在后面加上数字“1”。这种描述同样应用于保费基本上全部建立在被保人身体健康之上的人寿保险中。在接受检查之后,身体状态良好的被保人将被描述为“A1生命”。

Abacus 1. instrument of ancient origin used to perform arithmetic calculations by sliding counter along rods or in grooves.

2. semiannual accounting research journal (founded in 1965) published by the Sydney University Press, edited by the University of Sydney, Department of Accounting. The subject matter covers all areas of accounting including international accounting.

算盘 1、一种古老的、原始的计算工具。通过拨拉算盘杆或凹槽中的珠子进行计算。

2、半年期的会计研究杂志。始创于1965年,由悉尼大学出版社发行,由悉尼大学会计系编辑。它几乎涵盖了包括国

际会计领域在内的所有会计领域。

Abandonment Value The amount which could be recovered from an investment project if it were immediately to be abandoned. It is of importance in the field of capital budgeting as a concept relevant to the monitoring and review of ongoing capital projects. No decision to invest should be regarded as irrevocable, and if at any time the abandonment of a project is of greater value than its continuance then abandonment is indicated. The simple decision rule is that a project should be abandoned if its abandonment value exceeds the net present value of its projected cash flows.

废弃价值 一个投资项目立即废弃而能收回的金额。它在资本预算中对监控和审查正在进行的资本项目有重要作用。没有任何一项决策是不能撤销的,在任何时刻,只要一个项目的废弃比继续进行能够获得更大的价值,那么废弃就是可行的。最简单的决策规则就是:当一个项目的废弃价值超过其预计现金流量的净现值时,这个项目就应当废弃。

Abatement The term is usually applied to an abatement of taxation which is given in special cases. Small companies, for example receive an abatement of corporation tax by being charged an especially low rate.

减免 一些特殊的案例中对已估征税款的减免。这项政策通常适用于小公司已征税款的减除。比如,当小公司适用低税率时,它将收到减免的税费。

ABC Method Inventory management method that categorizes items in terms of importance. Thus, more emphasis is placed on higher dollar value items ("A"s) than on lesser dollar value items ("B"s), while the least important items ("C"s) receive the least time and attention. Inventory should be analyzed frequently when using the ABC method. The procedure for ABC analysis follows: (1) Separate finished goods into types (chairs of different models, and so on); separate raw materials into types (screws, nuts, and so on). (2) Calculate the annual dollar usage for each type of inventory (multiply the unit cost by the expected future annual usage). (3) Rank each inventory type from highest to lowest, based on annual dollar usage. (4) Classify the inventory as A - the top 20%; B - the next 30%; and C - the last 50% of dollars usage respectively. (5) Tag the inventory with its appropriate ABC classification and record those classifications in the item inventory master records.

ABC法 按照项目的重要性对存货进行分类的存货管理方法。这种方法下,高价

值的“A类”存货被给予更多的重视,价值相对较低的“B类”存货则重视较少一些,而价值最低的“C类”存货则给予最少的时间和重视。应当经常按照ABC方法对存货进行分析,步骤如下:1.按照类型对产成品(比如不同样式的椅子等等)和原材料进行分类(如螺钉、螺帽等);2.计算每年每种存货的耗用金额(单位成本与预计每年耗用量相乘);3.按照每年耗用金额将各类型的存货由高到低排序;4.分别将排在最前面并占总金额20%的存货定义为A类存货,接下来的30%定义为B类存货,最后的50%定义为C类存货;5.分别用ABC对不同的存货进行标记,并记录在存货分类账中。

Abnormal Rate of Return The amount by which a security's return differs from the market's expected rate of return based on the market's rate of return and the security's relationship with the market.

非正常收益率 证券收益与建立在市场收益率与该证券和市场关系基础上的市场期望收益之间的差异。

Abnormal Return The return earned on a financial asset in excess of that required to compensate for the risk of the asset.

非正常报酬 金融资产取得的超过补偿该资产风险的回报。

Abnormal Spoilage Spoilage that is recognized as a loss when discovered. NORMAL SPOILAGE is inherent in the manufacturing process and is unavoidable in the short run. Abnormal spoilage is spoilage beyond the normal spoilage rate. It is controllable because it is a result of inefficiency. It is not a cost of good production, but rather is a loss for the period. Costs are assigned to the spoiled units and then credited to WORK IN PROCESS inventory and debited to a loss account.

非正常毁损 一经发现,毁损就应当确认为损失。正常毁损是生产过程中内在的和难以避免的。不正常毁损则是超过了正常毁损率的部分,因为不正常毁损是无效率的结果,所以是可以控制的。它不是生产成本,而是期间费用。成本首先分配至毁损产品,然后贷记“在产品”,借记损失账户。

Abnormal Wastage Wastage leading to an unanticipated additional cost. Many industrial processes create a certain amount of waste material. When garments are cut out of cloth, for example, there will be pieces of material which cannot be used. The actual amount of waste depends partly upon the care with which the process is undertaken but there will be an irreducible minimum which depends upon the technicalities of the process. Abnor-

mal wastage is that amount by which actual wastage exceeds the irreducible minimum, known as normal wastage. Its significance is that it represents a loss due to avoidable causes as opposed to a necessary part of the cost of production for costing purposes it should be shown separately in the costing profit and loss account.

非正常损耗 损耗导致意料之外的额外成本。许多工艺流程都设定一定数额的正常损耗。例如,在裁减一件衣服以后,就会有几片小布头将不能再使用。损耗实际发生的金额部分依赖于对流程进行过程的关注程度,但存在一个依流程技术而定的不可避免的最小耗量。非正常损耗是指实际损耗超过了损耗最小值——正常损耗——的数额,它的作用在于揭示由可避免的原因造成的损失,这一损失不是必要的生产成本。为正确核算成本,它在损益账户中应单独反映。

Absolute Priority Rule Participation by various classes of stockholders in a reorganized corporation must be in strict order of the seniority of their claims; junior claimants cannot participate until rights of claims above them are satisfied.

绝对优先原则 重组公司中不同类别的股东严格按照他们的请求权的优先次序参与分配,低级的请求者的权利只有在它们之上的请求人的要求得以满足之时才能兑现。

Absorb 1. to assimilate, transfer or incorporate amounts in an account or a group of accounts in a manner in which the first entity loses its identity and is "absorbed" within the second entity. Examples include the sequential transfer of expenditure account amounts to WORK - IN - PROCESS, FINISHED GOODS, and COST OF GOODS SOLD.

2. to distribute or spread costs by the process of probation or allocation.

吸收、分配 1. 通过将一账户或一组账户的全部或部分转移到另一个账户而使前者本身消失的方法来进行归集。例如:将支出账户金额连续转移到在产品账户、产成品账户及销售费用账户。

2. 按照生产过程分配或摊配成本。

Absorption Costing Method in which all manufacturing costs, variable and fixed, are treated as PRODUCT COSTS, while nonmanufacturing costs (e. g., selling and administrative expenses) are treated as PERIOD COSTS. Absorption costing for inventory valuation is required for external reporting. See also DIRECT COSTING.

完全成本法 一种成本计算方法。这种方法将包括固定成本和变动成本在内的全部制造成本都归为生产成本,非制造成本(如销售费用或行政费用)都归为期间费用。对外报告要求按完全成本法对存货估价。(另见“直接成本法”)

Academy Of Accounting Historians

Voluntary organization dedicated to the study of accounting history. This organization publishes the ACCOUNTING HISTORIANS JOURNAL in addition to monographs, working papers, and a newsletter.

会计史学会 致力于会计发展史研究的非政府组织。它出版发行了《会计史杂志》和许多有关于此的专题文章、论文和时事快报等。

ACCA The designatory letters of an associate member of the Chartered Association of Certified Accountants.

ACCA 英国特许会计师协会的会员的缩写。

Accelerated Depreciation Method recognizing higher amounts of depreciation in the earlier years and lower amounts in the later years of a fixed asset's life. Some machines for example are more efficient early on and generate greater service potential; matching dictates higher depreciation expense in those years. Over time, depreciation expense moves in a downward direction and maintenance costs tend to become higher; thus the effect of accelerated depreciation is fairly even charges to income. Greatest tax benefits

from depreciation are enjoyed in the earlier years.

加速折旧法 在固定资产使用年限的早期多提折旧,晚期少提折旧的一种折旧计提方法。例如,有的机器设备在使用前期工作效率更高,提供更多的服务,与之相比,在这几年中应计提较多的折旧费用。随着时间的推移,折旧费用日趋减少,而维修费用相应增加,因而采用加速折旧法可使与收入配比的费用在各期较为平均。在使用年限的前期,企业将享受高折旧带来的可观的税收利益。

Acceleration Clause Provision contained in a BOND INDENTURE requiring that in an event of default any remaining interest and principal become immediately due and payable.

加速条款 债券契约中包含的条款,该条款规定任何导致合同不能履行的事件发生时,尚未支付的利息和本金都将立即到期并要求支付。

Acceptance 1. The signature on a bill of exchange indicating that the person on whom it is drawn accepts the conditions of the bill. 2. A bill of exchange that has been so accepted. 3. Agreement to accept the terms of an offer, for example, the agreement of an insurance company to provide a specified insurance cover or of a trader to accept a specified parcel of goods at the offer price.

承兑、认付 1. 在交换票据背面签名以表明签名者已接受该票据的条款。2. 已被承兑的交换票据。3. 接受出价的协议。例如, 一家保险公司同意提供一项详细保险业务的协议, 或者一位商人同意接受一包货物出价的协议。

Accepting House An institution specializing in accepting or guaranteeing bills of exchange. A service fee is charged for guaranteeing payment, enabling the bill to be discounted at preferential rates on the money market. The decline in the use of bills of exchange has forced the accepting houses to widen their financial activities, many of whom have returned to their original role as merchant banks.

承兑机构 承兑、担保商业票据的设机构。该机构对其提供的担保服务收取一定的费用, 担保之后, 商业票据可以在资本市场上贴现。商业票据的应用越来越少, 这一趋势迫使承兑机构扩充其业务范围, 许多承兑机构已经回到了它们原先的商业银行的角色。

Acceptor The drawee of a bill of exchange after acceptance of the bill, i. e. the acceptor has accepted liability by signing the face of the bill.

承兑人 在商业票据承兑之后的付款人。即: 承兑人在签署票据之后就等于确认了支付的义务。

Accommodation Bill A bill of exchange signed by a person (the accommodation party) who acts as a guarantor. The accommodation party is liable for the bill should the acceptor fail to pay at maturity.

融通票据 经过保证人承兑的商业票据。当票据到期, 承兑人无法支付时, 融通方有支付的义务。

Accommodation Endorsement Written agreement to be liable made without consideration on a credit instrument (e. g., notes payable) to which another person or firm is a party, thus adding strength to the credit application.

融通票据背书 无条件为其它个人或公司担保而在信用工具(如应付票据)上签名, 这样可以增强票据的信用。

Accommodation Endorser A person or a bank that endorses a loan to another party; for example, a parent company may endorse a bank loan to a subsidiary. The endorser becomes a guarantor and is secondarily liable in case of default. Banks may endorse other bank's acceptance notes, which can then be traded on the secondary market.

融通票据背书人 向另一方认可一项债务的个人或银行。例如, 一家母公司可以对其子公司的银行贷款进行背书。背书人因此成为保证人, 即在债务不能偿付时

的第二位支付人。银行之间也可以相互背书在二级市场交易的承兑票据。

Accommodation Paper A note, bill, draft, or other form of loan instrument made, accepted, or endorsed by a person or firm, without consideration, to help another person or firm obtain money or credit. The lender may look either to the borrower or the accommodating party for payment. The endorsement is thus a guarantee. Because of the two signatures, an accommodation paper is a form of double-name paper.

Banks commonly request accommodation endorsements; (1) by an officer of a financially weak corporation that seeks to borrow on its note; (2) by a strong parent corporation on a loan to a weak SUBSIDIARY CORPORATION; (3) by a strong subsidiary on a loan to a weak parent corporation; (4) by a wife in her husband's note when he has placed title to almost all his property in her name.

融通票证 由个人或公司无条件地进行承兑或背书的票据、账单或汇票,其目的是帮助其他个人或企业获得资金或信用。出借人可以向借款人或融通方要求偿还。这时背书就成为一种保证。由于融通票证由两方签署,所以也称为双名票据。

通常银行会要求:1.由一家财务状况比较好的公司为另一家财务状况不好的公司融通背书;2.由实力雄厚的母公司为

其经济状况不好的子公司融通背书;3.或由实力强大的分公司为其母公司融通背书;4.由拥有两人几乎所有资产所有权的妻子为其丈夫融通背书。

Accord And Satisfaction An accord is a mutual agreement by the parties to a contract to change some part of the original obligations; when the modified obligations have been performed there has been an accord and satisfaction. For example, during an office renovation a contractor is engaged to lay 5000 square feet of floor tile at a fixed price but due to a change in plans the office owner asks the contractor to lay only 4500 square feet and to adjust the price in proportion. If the contractor agrees, there is an accord. When the contractor finishes and is paid, the contract is discharged through accord and satisfaction and neither party has any rights or obligations with respect to the 500 square feet.

If the modified performance consists of one party paying an amount smaller than originally agreed, many jurisdictions hold that discharge of the contract is not complete unless there had been a bona fide dispute as to the correct amount.

和解与清偿 和解是合同双方就改变初始合同中的一部分权利义务关系达成的双方协议。当这些经过修订的义务已经

被履行时,就是和解与清偿。

例如,在一次办公室装修中,承包人答应按照固定的价格铺设 5000 平方英尺的地砖,但是办公室所有者却希望仅铺设 4500 平方英尺并要求按比例降低价格。如果承包人同意了,那就是和解。当承包人完成了工程并且也收到了价款,合同就通过和解与清偿解除了,而且合同双方都不再负有与剩余的 500 平方英尺的地面有关的任何权利和义务。

如果经过修订的合同使合同一方支付了比预先商定更小的金额,那么许多解除合同的权限就是不完整的,除非在这之前已经就正确的金额进行过讨论。

Account Sales A detailed statement sent by an agent with responsibility for making sales to his principal. the agent is not selling on his own behalf and does not therefore own the goods which he is selling nor become entitled to the profits arising from their sale. He will, however, be entitled to receive a commission and to be reimbursed for his expenses whilst engaged on the principal's business. The account sales will show the total amount received from the sales of goods and the deductions from this to be made for the agent's commission and expenses. Hence it will show the net amount due from the agent to the principal.

销售清单 代理商向其委托人提供的有关销售情况的详细资料。代理商并不是

为了自身的利益销售,因此也就不拥有正在销售货物的所有权和从他的销售中带来的利润。但是代理商可以获得佣金及报销为委托人销售货物发生的费用。销售清单能够显示产品销售的总数和应当从其中扣除的返还代理商的金额,从而计算出代理商对委托人的应付款的净额。

Accountability Individual or departmental responsibility to perform a certain function. Accountability may be dictated or implied by law, regulation, or agreement. For example, an auditor will be held accountable to financial statement users relying on the audited financial statements for failure to uncover corporate FRAUD because of negligence in applying GENERALLY ACCEPTED AUDITING STANDARDS.

经管责任 个人或部门对行使某一职能的责任。经管责任可以由法律、规章或者协议来规定。例如,审计人员由于对公认审计准则的疏忽而未能发现公司的欺诈行为时,应对审计后的财务报表的使用者负责。

Accountant One who performs accounting services. Accountants prepare financial statements and tax returns, audit financial records, and develop financial plans. They work in private accounting (e. g., for a corporation), public accounting (e. g., for a CPA firm), not -

for-profit accounting (e.g., for a governmental agency). Accountants often specialize in a particular area such as taxes, cost accounting, auditing, and management advisory services. A BOOK-KEEPER is distinguished from an accountant as one who employs lesser professional skills. The bookkeeping function is primarily one of recording transactions in the journal and posting to the ledger. See also CERTIFIED PUBLIC ACCOUNTANT.

会计人员、会计师 提供会计服务的人员。会计师负责编制财务报表、纳税表和审计财务记录以及制订财务计划。他们的工作可以分为私人会计(如公司会计)和公共会计(如会计公司),以及非营利组织会计(如政府会计)三类。会计师一般擅长于某一领域,比如税收、成本、审计或者管理咨询顾问等。记账员与会计师的主要区别是记账员所需的专业技能较少。但是记账是登记日记账和总账的基本工作。(参见“注册会计师”)

Accountant In Charge Professional responsible for the field engagement associated with an audit. Duties include the general supervision of the engagement, distributing the workload to assistants, reviewing audit findings, and drafting required field reports.

会计主管、主办会计 对与审计有关领域负责的专业人员。他的责任主要包括对合同的监督,向各会计人员分配工作

量,核查审计中的发现和准备必须的报告等。

Accountant's Liability Potential legal obligation of an accountant who commits fraud or is grossly negligent in the performance of professional duties. The term typically applies when an auditor conducting the ATTEST FUNCTION does not employ GENERALLY ACCEPTED AUDITING STANDARDS with sufficient care. To avoid liability, the accountant must be knowledgeable about the accounting profession's authoritative pronouncements such as FASB statements and AICPA STATEMENTS ON AUDITING PROCEDURES as well as SEC ACCOUNTING SERIES RELEASES. An accountant who violates the established rules and guidelines can be held legally liable to parties retaining him and those relying on work performed (e.g., investors, creditors). Most accounting practitioners carry malpractice insurance. See also NEGLIGENCE.

会计责任 会计人员在行使专业职责时由于欺诈行为或疏忽导致的潜在法律责任。该术语特别适用于审计人员在出具证明时未对公认审计准则予以足够的重视的情况。为了避免责任,会计人员必须熟知会计职业的权威性声明,例如美国财务会计委员会公告和美国公共会计师协会发布的审计程序公告和证券交易委员