

YOU WILL NEVER SEE HOW MUCH WE CAN ATTEND YOUR NEEDS OF FINANCIAL/BUSINESS/ECONOMI C TRANSLATIONS II

Financial/business/economic translations Vocabulary

account number 账号

depositor 存款人

pay-in slip 存款单

a deposit form 存款单

a banding machine 捆钞机

to deposit 存款

deposit receipt 存款收据

private deposits 私人存款

certificate of deposit 存款证明 Chinese Finance Translation

deposit book, passbook 存折

credit card 信用卡

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principal 主

overdraft, overdraw 透支

to counter sign 对号

to endorse 背书

endorser 背书人

to cash 兑现

to honor a cheque 兑付

to dishonor a cheque 拒付

to suspend payment 挂失

cheque, check 支票

cheque book 支票簿

order cheque 支票

bearer cheque 持票支票

crossed cheque 划线支票

blank cheque 空白支票

rubber cheque 空头支票

cheque stub, counterfoil 支票存根

cash cheque 现金支票

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traveler's cheque 票據

cheque for transfer 票據

outstanding cheque 票據

canceled cheque 票據

forged cheque 票據

Bandar's note 票據

banker 票據

president 票據

savings bank 票據

Chase Bank 票據

National City Bank of New York 票據

Hongkong Shanghai Banking Corporation 票據

Chartered Bank of India, Australia and China 票據

Banque de l'IndoChine 票據

central bank, national bank, banker's bank 票據

bank of issue, bank of circulation 票據

commercial bank 票據

member bank, credit bank 票據

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discount bank 折扣銀行

exchange bank 匯兌銀行

requesting bank 請求銀行

issuing bank, opening bank 發行銀行

advising bank, notifying bank 通知銀行

negotiation bank 匯兌銀行

confirming bank 保兌銀行

paying bank 付款銀行

associate banker of collection 代收銀行

consigned banker of collection 代收銀行

clearing bank 清算銀行

local bank 本地銀行

domestic bank 國內銀行

overseas bank 海外銀行

unincorporated bank 非銀行

branch bank 分行

trustee savings bank 信託儲蓄銀行

trust company 信託公司

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financial trust 信託

unit trust 信託

trust institution 信託

credit department 信託

commercial credit company(discount company) 信託

neighborhood savings bank, bank of deposit 信託

credit union 信託

credit bureau 信託

self-service bank 信託

land bank 信託

construction bank 信託

industrial and commercial bank 信託

bank of communications 信託

mutual savings bank 信託

post office savings bank 信託

mortgage bank, building society 信託

industrial bank 信託

home loan bank 信託

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reserve bank 銀行

chartered bank 銀行

corresponding bank 銀行

merchant bank, accepting bank 銀行

investment bank 銀行

import and export bank (EXIMBANK) 銀行

joint venture bank 銀行

money shop, native bank 銀行

credit cooperatives 銀行

clearing house 銀行

public accounting 會計

business accounting 會計

cost accounting 會計

depreciation accounting 會計

computerized accounting 會計

general ledger 帳簿

subsidiary ledger 帳簿

cash book 帳簿

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cash account 現金

journal, day-book 日帳簿

bad debts 壞帳

investment 投資

surplus 盈餘

idle capital 閒置資本

economic cycle 經濟週期

economic boom 經濟繁榮

economic recession 經濟衰退

economic depression 經濟蕭條

economic crisis 經濟危機

economic recovery 經濟復甦

inflation 通貨膨脹

deflation 通貨收縮

devaluation 貶值

reevaluation 重估

international balance of payment 國際收支

favorable balance 順差

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adverse balance 逆差

hard currency 硬通货

soft currency 软通货

international monetary system 国际货币体系

the purchasing power of money 货币的购买力

money in circulation 货币流通

note issue 货币发行

national budget 国家预算

national gross product 国民生产总值

public bond 公债

stock, share 股票

debenture 公司债券

treasury bill 国库券

debt chain 债务链

direct exchange 直接交换

indirect exchange 间接交换

cross rate, arbitrage rate 交叉汇率, 套利汇率

foreign currency (exchange) reserve 外汇(兑换)储备

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foreign exchange fluctuation □□□□

foreign exchange crisis □□□□

discount □□

discount rate, bank rate □□□

gold reserve □□□□

money (financial) market □□□□

stock exchange □□□□□

broker □□□

commission □□

bookkeeping □□

bookkeeper □□□

an application form □□□

bank statement □□□

letter of credit □□□

strong room, vault □□□

equitable tax system □□□□

specimen signature □□□□

banking hours, business hours □□□□

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银行 issue IOU

银行 certificate of deposit [CD]

银行 withdraw deposits in large amounts

银行 wide-spread decline

银行 [all-in-one] mono-bank system

银行 “呆” bad loans

银行 loan loss reserves [provisions]

银行 idle loans

银行 non-performing loans

银行 loan classification

银行 credit control; to impose credit ceiling

银行 credit disciplinary [constraint] mechanism

银行 to act as fiscal agent

银行 make loans on behalf of other institutions

银行 ear-marked loans

银行 reversed transmission of the pressure for easing monetary condition

银行 moral hazard

银行 regional disparity

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第一产业 the primary industry

第二产业 the secondary industry

第三产业 the service industry; the tertiary industry

递延资产 deferrable assets

人民币不足 中国金融翻译 insufficient orders Chinese Finance Translation

定期存款 time deposits

定向筹资 raising funds from targeted sources

东道国“东道主” host country

独立核算 independent accounting

国库券 treasury bills

sterilization operation; hedging

非金融部门索赔 claims on non-financial sector

多元化所有权 diversified ownership

E




恶性通货膨胀 hyperinflation

二级市场 secondary market

F

发行货币 to issue currency

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total stock issue

required reserves; reserve requirement

institutional shares

institutional shareholders

rule of law

real estate investment

to ease monetary policy

off-site surveillance or monitoring

non-bank financial institutions

non-profit organizations

assignment of central and local taxes; tax assignment system

segregation of financial business services; division of business scope based on the type of financial institutions

risk exposure

risk management

risk awareness

risk-weighted capital ratios

risk-based capital standard

public service charges; user's charges

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□□ poverty alleviation

□□□ negative growth

□□□□□ double-entry budgeting; capital and current budgetary account

G

□□□□ reform experimentation

□□□ leverage ratio

□□□□ leveraged buyout

□□□□ to raise funds by offering high interest

□□□ non-institutional shares

□□□□ fundamental turnaround□or reversal□

□□□□□□□ open market operations

□□□□ deposit public funds in personal accounts

□□□□ public utilities

□□□□ the state-owned sector; the public sector

□□□ public ownership

□□□□□□□ profit-to-cost ratio

□□□□□ industrial value added

□□□□ supply exceeding demand; excessive supply

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□□□□ incentives

□□□□□□ joint-equity cooperative enterprises

□□□□□ joint-equity enterprises

□□□□□ joint-equity banks

□□□□□□ fixed asset loans

The word “finance” signifies capital in monetary form, that is in the form of funds lent or borrowed, normally for capital purposes, through financial markets or financial institutions. When finance goes international, it is then an international finance.

Financial market is a place where financial transactions take place. When a financial transaction takes place between a resident of a country and a non-resident, it is an international financial transaction, and the place where the transaction is traded is called an international financial market.

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