



英汉微型金融词典

English-Chinese Microfinance Glossary, July 2008

A

absorption accounting Equivalent: full-cost accounting.	归纳记账法 等同于：全额成本记账法
abusive lending	滥发贷款
accelerated depreciation (of an asset)	(资产的) 加速折旧法, 快速折旧法
acceleration of maturity Equivalent: prematuring.	加速偿付 等同于：提前偿付
account	账户、会计科目、账目
account balance	账户余额、帐户结余
account certification	会计证书
account entry Equivalents: accounting entry, entry, journal entry.	会计分录 是指在经济账上对经纪业务的所作的纪录。 等同于：日记账分录, 流水分录
account holder	账户持有人
accountancy Equivalent: accounting.	会计学 是指会计的理论和实论。
accountant	会计师, 会计员
accounting	会计
accounting and internal control system	会计和内控系统
accounting base	会计基础。指会计实务所依据的会计准则, 会计基础假定
accounting period	会计期间
accounting practice	核算惯例、会计实务。指会计人员在日常工作中所使用的会计程序和方法
accounting prescriptions	会计准则
Accounting procedure	会计程序。指会计业务处理所采取的步骤
accounting standard	会计标准, 会计准则。指处理会计业务时, 最为适当的作法
accounts payable (balance sheet liability account)	应付账款 (资产负债表的负债账目)

accounts receivable (<i>balance sheet, asset account</i>)	应收账款 (资产负债表的资产账目)
accrual accounting	权责发生制, 权责发生制记账法。确定收入和费用的一种方法, 等同于: 由 确认一项会计业务而形成的不需以现金立等同于收付的收入 或费用
accruals (<i>accrual accounting</i>)	应计 (权责发生制)
accrued depreciation (<i>balance sheet, asset account</i>) Equivalent: accumulated depreciation.	应计折旧 (资产负债表的资产账目) 等同于: 累计折旧
accrued expense (<i>accrual accounting, balance sheet, liability account</i>)	应计费用 (权责发生制, 资产负债表的负债账目)
accrued income (<i>accrual accounting, balance sheet, liability account</i>) Equivalent: accrued revenue.	应计收益 (权责发生制, 资产负债表的负债账目) 等同于: 应计收入
accrued interest	应计利息
accrued revenue (<i>accrual accounting, balance sheet, liability account</i>)	应计收入
accumulated depreciation (<i>balance sheet, asset account</i>) Equivalent: accrued depreciation.	累计折旧 (资产负债表的资产账目) 等同于: 累计折旧
accumulated profit Equivalent: earned surplus.	累计盈利 等同于: 赚取盈余
accumulated reserves (<i>balance sheet</i>) Equivalent: reserves.	累计准备金 (资产负债表) 等同于: 准备金
accumulating savings and credit association (ASCA)	储蓄和信用协会
ACH (automated clearinghouse)	ACH 自动票据清算所
acid-test ratio Equivalent: quick ratio.	酸性试验比率, 等同于速动比率 (quick ratio)
acquisition cost Equivalent: historical cost.	购置成本。一项资产的购置成本是以发贷票价格加上将 资产置于使用地点所发生的全部费用。其中包括运费和 安装费等 等同于: 历史成本
active borrower	有效借款者
active client	有效客户、活跃客户
active loan	活跃贷款, 有效贷款
active savings account	活跃存款账户
activity based costing	作业成本法
actual amount	实际额度

actual cost	实际成本
actual loss	实际亏损, 实际损失
actuary (<i>insurance</i>)	保险计算员, 精算师, 负责向保险公司提供保险风险和 费用方面咨询的专家。
additional credit	追加贷款
adjustable rate	浮动比率, 可调整的比率
adjusted cost of capital	调整后的资产成本
adjusted income	调整后的收入
adjusted income statement	调整后的损益表
adjusted interest rate	调整后的利息率
adjusted operating profit	调整后的营运利润
adjusted return on assets (AROA)	调整后的资产收益率
adjusted return on equity (AROE)	调整后的股本收益率
adjusted trial balance Equivalent: post-closing trial balance.	调整后的试算表 等同于: 结账后试算平衡表
adjusting account	调整科目
adjusting entry Equivalent: closing entry.	调整分录。在会计期结束时, 根据会计期假设和收入费用配比原则所作的有关应计和递延等会计分录 等同于: 结账分录
adjustment	调整
adjustment for subsidies	补贴调整
administrative efficiency	管理效率
administrative expense	管理费用
administrative expense rate	管理费比率
advance account	预付账户/科目
advance deposit	预付款
advance deposit requirement	预付款要求
advance repayment Equivalents: payment in advance, prepayment, repayment in advance.	提前还款
advances to employees (<i>balance sheet, asset account</i>)	职工预支款 (资产负债表的资产账目)
adverse exchange-rate position	逆兑换率
adverse opinion (<i>audit</i>)	反面意见, 不利意见 (审计)
adverse selection	逆向选择
age bias	年龄偏见
age the portfolio (<i>verb</i>)	对贷款进行账龄分析

age-accrued interest (<i>accrual accounting</i>)	账期应计利息（对应权责发生制会计）
aged portfolio Equivalent: aging of the portfolio, aging portfolio balance, portfolio aging.	贷款的账龄 同义词: aging of the portfolio, aging portfolio balance, portfolio aging
aging categories (<i>aging of loans</i>)	账龄分类（贷款帐龄）
aging of delinquency	逾期贷款账龄分类
aging of loans	贷款账龄
aging of the portfolio	贷款账龄分类
aging portfolio balance	贷款余额的账龄
aging schedule	账龄时段表
agreed-upon procedure (<i>audit</i>)	已商定好的步骤（审计）
agribusiness credit	农业信贷
agricultural activity Equivalent: farm activity.	农业活动 等同于: 农场活动
agricultural bank	农业银行
agricultural finance	农业金融
agricultural finance project	农业金融项目
agricultural household	农户
agricultural loan	农业贷款
agricultural processing	农业加工
aid agency	援助机构
aid effectiveness	援助有效性
airtime (<i>mobile phone</i>)	通话时间（移动手机）
allocate	分配，分摊
allocation base (<i>costing</i>)	分配基础（按成本计算）
allocation based costing	基于成本的分配
allocation of loan proceeds	贷款收益分配
allocation of net income	纯收入分配
allocation of profits Equivalent: appropriation of profits.	利润分配
allocation of resources	资源分配
allocation unit (<i>costing</i>)	分配单元（按成本计算）
alternative financial institutions	替代金融机构
allowance for depreciation, reserve for depreciation	折旧备付账户（等同于累计折旧账户），折旧资金
Allowance, reserve (balance sheet)	备抵金，准备金（资产负债表）

AML (anti-money laundering)	反洗钱 (AML)
amortization (<i>asset</i>) - generic term	(资产的) 摊销折旧。指将资产的账面价值按照费用的受益期进行分配。摊销这个词, 主要适用于无形资产和递延费用
amortization expense (<i>income statement, expense account</i>)	摊销费用/分期偿还的费用 (损益表中的费用账户)
amortization of a loan	贷款分期偿还
amortization schedule (of a loan) Equivalents: repayment schedule, repayment plan (for a loan).	(贷款的) 分期偿还时间表 等同于: (贷款的) 偿还表, 偿还计划
amortize a loan	分期偿还贷款
amortized principal (<i>loan</i>)	分期偿还的 (贷款) 本金
amount outstanding	贷款余额
analysis grid	网格分析
annual depreciation of donated funds for fixed assets	用于购买固定资产的捐赠基金的年度折旧
annual general meeting	年度股东大会
annualization	年化/按年率计算
annualized interest rate	年度化利率
annualized percentage rate (APR) An interest rate comprised of interest, commissions, and other costs that is expressed on an annualized basis.	年度百分比利率 (APR) 一种含有利息、佣金、和其他按年计算的花费的利息比率
annuity	年金
anti-money laundering	反洗钱
anti-money laundering (AML)	反洗钱 (AML)
anti-money laundering regulation	反洗钱规则
apex funds	批发资金基金
apex institution	批发机构
applicable financial reporting framework Equivalents: standards for financial reporting, financial standards.	通行的财务报告框架 等同于: 财务报告准则, 财务准则
application for membership	会员资格申请
application for withdrawal	申请提款/退款申请, 申请退股/退股申请
application of funds (<i>financing plan</i>)	申请资金
appraisal	评估
appropriation of profits Equivalent: allocation of profits.	利润分配

APR (annualized percentage rate) An interest rate comprised of interest, commissions, and other costs that is expressed in an annual value.	年度百分比利率 一种包含利息、佣金、和其他按年计算的花费的利息比率
area of risk	风险区域
AROA (adjusted return on assets)	调整后的资产回报率 (AROA)
AROE (adjusted return on equity)	调整后的所有者权益回报率
arrears Generic term for loans that have not been repaid on time; can be used for “late payments,” “overdue payments,” “past due payments,” and “delinquent payments.”	逾期贷款 指未能按时偿还的贷款的统称；在英文中有时也用 “late payments,” “overdue payments,” “past due payments,” and “delinquent payments”。
arrears rate Equivalent: delinquency ratio, delinquency rate, past-due rate. The arrears rate is calculated by dividing the amount of arrears (or late payments) by the average outstanding loan balance.	逾期率 逾期贷款总数除以平均贷款余额后得出的结果。
ASCA (accumulating savings and credit association)	储蓄和信贷协会 (ACEC)
assessment	评价/评估
asset (balance sheet)	资产 (资产负债表)
asset account	资产账户
asset and liability management	资产负债管理
asset and liability matching	资产负债匹配
asset quality	资产质量
asset utilization Equivalent: return on assets (ROA).	资产利用 等同于: 资产回报率
asset/liability matching	资产负债匹配
associated cost	关联成本
assumption	假设
ATM, automated teller machine	自动柜员机
auction ROSCA (rotating savings and credit association)	标会
audit (accounting)	审计 (记账)
audit committee	审计委员会
audit evidence	审计证据, 审计凭证
audit of the financial statement	财务报表审计
audit report	审计报告

audit risk	审计风险
audit trail	查账索引
audited financial statements	经审计的财务报表
auditing standards	审计标准, 审计准则
auditor	审计员, 审计师
automated clearinghouse	自动化交易所
automated clearinghouse (ACH)	自动化交易所 (ACH)
automatic teller machine Equivalent: ATM, automated teller machine.	自动柜员机
average cost of debt Equivalent: average cost of funds.	平均负债成本、债务的平均成本 等同于: 资金的平均成本
average cost of funds	平均资金成本法
average loan size	平均贷款额度
average loan term	平均贷款期限
average outstanding balance of loans	平均贷款余额
average remaining life of initial assets(years)	期初资产的平均剩余使用寿命 (年限)

B

back-office	后台
back-office transactions	后台交易
back-to-back loan	背靠背贷款、对开贷款
bad debt Equivalent: defaulted loan, doubtful loan.	呆账、坏账 等同于：可疑贷款，违约贷款
badwill	负商誉。企业合并时采用购置法作账务处理的情况下，对被盘购企业所支付的价值，小于企业全部资产的公平市价。在会计账务处理上，应冲减购入资产价值
balance	①差额，余额 ②平衡，结平
balance an account Equivalent: clear an account.	结账，轧平帐户
balance brought forward Equivalent: opening balance.	余额承前、结转余额 等同于：期初余额/上期结转余额
balance carried forward Equivalent: closing balance.	余额结转下期 等同于：期末余额
balance on account	账面余额
balance sheet	资产负债表
balance sheet account	资产负债表账户
balance sheet item	资产负债表科目
balance sheet ratio	资产负债比率
balanced accounts	已平衡的账户
balancing subsidy	结算补贴
balloon loan	飘浮式贷款，一次性还本付息的贷款
balloon payment Equivalent: single end-of-term payment.	飘浮式还款，一次性还本付息 等同于：到期一次性还款
bank and investment income	银行和投资收入
bank book	银行账册
bank charges Equivalent: bank commissions and fees.	银行手续费 等同于：银行佣金和手续费
bank commissions and fees	银行佣金和手续费
bank current account	银行活期账户
bank draft	银行汇票
Bank for international settlements (BIS)	国际清算银行、国际结算银行 (BIS)

bank interest	银行利息
Bank of central african states	中非国家银行
bank reconciliation	银行对账单
bank reconciliation procedure	银行对账单程序
bank statement	银行报表, 银行对账单, 银行结单
bank supervision	银行监管
bank supervisors	银行监管机构
bankable	银行可承兑的
banking authorities	银行监管当局
Banking authority of central Africa	中非银行监管机构
banking correspondent	银行代理
banking law	银行法
banking license	银行执照
banking sector	银行业
bank-MFI linkage	微型金融机构银行联接
base cost	基准成本、基线成本
Equivalent: baseline cost.	
base interest rate	基础利率
baseline cost	基准成本
baseline data	基线数据
basic information	基本信息
below-market interest rate	低于市场水平的利率
benchmark	基准
benchmarking	基准比较法
beneficiary	受益人
benefits	利益, 好处
best practices	最佳实践
bias	偏差
bid	投标
bilateral aid agency	双边援助机构
bilateral donor	双边援助方
bill of exchange	汇票
BIS (Bank for international settlements)	国际结算银行、国际清算银行 (BIS)
board (<i>management</i>)	理事会、董事会 (管理层)
bond issue	债券发行
bond issue backed by microloans	发行以小额贷款作为抵押的债券

book value	账面价值
Book-keeper	记账员、簿记员
bookkeeping	簿记, 记账
Book-keeper' s entry	记账员记录, 账面记录
borrower	借款人
borrower in default Equivalent: defaulter.	违约借款人 等同于: 拖欠人
borrowing capacity Equivalent: debt capacity.	借款能力 等同于: 负债能力
borrowing cost	借款成本
borrowing rate, depositor rate of interest	借款利率, 存款利率
borrowing requirement	借款需求
branch Equivalent: branch office.	分支机构、营业所 等同于: 分支机构/营业所
branch office	分支机构/营业所
branch outlet	分支机构
branchless banking	无网点银行
branch-level staff	分支机构(营业所)员工
break even (verb)	收支平衡
break-even analysis	收支平衡分析
break-even point	收支平衡点
bridging credit Equivalent: bridging facility.	过渡性贷款 等同于: 过渡性贷款工具
bridging facility	过渡性贷款工具
budget request	预算需求
budget variance	预算差异
budgetary aid	预算上的援助
budgetary surplus	预算盈余、预算结余
budgeted amount This term is used when comparing a projected budget with an actual budget.	预算的额度 在比较计划预算和实际预算时使用这个术语。
buildings (<i>balance sheet account, asset account</i>)	房屋、建筑物(资产负债表的资产类账户)
burial fund	丧葬基金
business accounting	企业会计, 经营核算

business development services	业务发展服务
Equivalent: enterprise development services.	等同于：企业发展服务
business operator	业务经营者/企业家
business plan	业务计划、经营计划
business planning	业务计划、经营计划的制定
business risk	业务风险、经营风险
Equivalent: operating risk.	等同于：经营风险

C

calculation of reserve Equivalent: reserve calculation.	准备金的计算
call option (<i>hedging instrument</i>)	买入期权（套期保值工具）
CAMEL <u>C</u> apital adequacy - <u>A</u> sset quality - <u>M</u> anagement - <u>E</u> arnings - <u>L</u> iquidity An MFI evaluation system developed by ACCION International.	CAMEL（评级系统） 资本充足-资产质量-管理-收入-流动性 一套由行动国际 ACCION International 开发的微 型金融机构评估系统
cancelled debt	注销的债务
capacity building	能力建设
capacity to reimburse Equivalents: capacity to repay, repayment ability, repayment capacity.	偿还能力，还款能力
capacity to repay	还款能力
capital adequacy	资本充足（率）
capital adequacy report	资本充足度报告
capital asset Equivalents: permanent asset, fixed asset.	资本资产、固定资产 等同于：固定资产，永久性资产
capital call	资本调用
capital cost allowance	资本成本备抵金
capital equipment Equivalent: capital goods.	固定设备 等同于：资本货物
capital expenditure	资本支出
capital formation	投资
capital gain	资本收益
capital goods	资本货物、生产资料，用于投资的货物
capital grant Equivalent: donated equity.	捐赠资本 等同于：捐赠资本
capital lease	融资租赁
capital market	资本市场
capital market instruments	资本市场工具
capital requirements	最低资本需求
capital-adequacy ratio Equivalents: working-capital ratio, current ratio.	资本充足率 等同于：流动资本比率，流动比率

capital-adequacy report	资本充足度报告
capitalization	资本总额
capitalization rate	负债权益比率
capitalize	资本化 (动词)
cash (<i>balance sheet, asset account</i>) Equivalent: cash assets.	现金 (资产负债表的资产账户) 等同于: 现金资产
cash account	现金账户
cash accounting Equivalent: cash-basis accounting.	现金收付实现制会计
cash advance	预提现金
cash and cash due from banks	从银行提现, 银行存款
cash and cash equivalents Equivalent: cash and near cash.	现金和现金等价物 等同于: 现金和近似现金的资产
cash and near cash	现金和近似现金的资产
cash assets (<i>balance sheet, asset account</i>)	现金资产 (资产负债表的资产账户)
cash balance	现金余额, 现金结余
cash based economy	以现金为基础的经济
cash book Equivalent: cash journal.	现金日记账 等同于: 现金簿
cash box	保险柜、现金柜
cash budget	现金预算
cash collateral	现金抵押
cash control Equivalent: cash count.	现金控制 等同于: 现金数
cash count	现金数
cash courier	运钞人
cash credit	现金付出, 现金支付、现金信贷
cash crop	经济作物
cash deficit	现金短纳, 现金亏空
cash deposit	现金存款
cash donation Equivalent: cash grant, cash subsidies.	现金赠款 等同于: 现金补贴
cash due from banks Equivalent: cash in bank.	在银行所存的现金 等同于: 存在银行的现金
cash equivalent (<i>balance sheet, asset account</i>)	现金等价物 (资产负债表的资产类账户)

cash expense	现金支出
cash flow	现金流
cash flow after investments	投资后的现金流
cash flow analysis	现金流分析
cash flow cycle	现金流循环
cash flow from operations Equivalent: funds provided from operating activities, operating cash flow.	营业现金流量 等同于：从营业活动中获得的资金，经营净现金流量
cash flow patterns	现金流表格
cash flow projection Equivalent: cash projection.	现金流计划
cash flow review	现金流审查
cash flow statement Equivalent: statement of change in financial position.	现金流量表
cash grant Equivalent: cash donation, cash subsidies.	现金赠款
cash in bank Equivalent: cash due from banks.	银行存款、存在银行的现金
cash in bank and near cash	在银行所存现金，近现金货币
cash in hand Equivalent: cash on hand.	现金
cash in vault	保险柜中的现金
cash inflow	现金流入（量）
cash input	现金投入
cash journal Equivalent: cash book.	现金日记账
cash management Equivalent: liquidity management.	现金管理 等同于：流动性管理
cash on hand Equivalent: cash in hand.	现金
cash outflow	现金流出（量）
cash payment	现金付款
cash position	现金状况，现金头寸
cash projection Equivalent: cash flow projection.	现金预测（估算） 等同于：现金流预测（估算）

cash subsidy Equivalents: cash donation, cash grant.	现金补贴 等同于: 现金捐赠
cash suspense account	现金未记账户, 现金暂记账户
cash-back transaction	现金返还交易
cash-basis accounting	(现金)收付实现制会计
cash-disbursements journal	现金支出日记账
cashier	出纳员
cashier services	出纳员服务
cash-receipt journal	现金收入日记账
cell phone banking Equivalent: mobile phone banking.	手机银行系统
central bank	中央银行
Central bank of west african states	西非国家中央银行
certificate of deposit (CD)	存款单 (CD)
certify financial statements (audit)	审定(鉴证)会计报表
CFT (combating the financing of terrorism)	CFT (打击资助恐怖主义)
CGAP	世界银行扶贫协商小组
chains (ROSCA chains) (credit)	链 (合会链) (贷方)
change in equity position	所有者权益状况变化
Change in financial position, statement of	财务状况变化
change in financial position	
change in working capital Equivalent: working capital requirement.	流动资本变化
character-based lending	基于个人特征的贷款
chart of accounts	会计科目表
checking account Equivalent: current account.	支票账户 等同于: 活期存款账户
checks and balances	制衡原则
chief accountant	总会计师
chief financial officer (CFO) Equivalents: financial officer, financial director.	首席财务官员 (CFO) 等同于: 财务总经理
chief operations officer	首席运营官、运营总监
chit fund A type of rotating savings and credit association (ROSCA) found in India.	小额基金 印度的一种合会
clean the data (verb) (survey)	清理数据 (动词) (调查)

clear an account (<i>verb</i>) Equivalent: balance an account.	结清账户, 清账
clearance service	清算服务
clearinghouse	交易所
client attrition Equivalents: desertion, client loss.	客户流失
client exit survey	客户退出调查
client feedback	客户反馈
client graduation Equivalent: graduation	客户升级、客户毕业
client impact tracking system	客户影响跟踪系统
client loss	客户流失
client outreach	客户覆盖面
client retention rate Equivalent: retention rate.	客户保留率
client screening	筛选客户
client self-reporting	客户自我报告
closed question (<i>survey</i>)	封闭性问题 (调查)
closing balance Equivalent: balance carried forward.	期末余额 等同于: 结转下期的余额
closing cost	买卖手续费, 转让费用
closing date	结账日期, 截止日期 (记账)
closing entry Equivalent: adjusting entry.	结账分录
cluster sampling (<i>survey</i>)	整群抽样 (调查)
collateral Equivalents: security, guarantee.	抵押品, 担保品
collateral savings	抵押储蓄
collateral substitute	抵押替代物
collection	征集
collective guarantee Equivalents: group guarantee, peer-lending guarantee.	小组联保
combating the financing of terrorism	打击资助恐怖主义
combating the financing of terrorism (CFT)	打击资助恐怖主义 (CFT)
commercial borrowing Equivalent: commercial loan.	商业借款

commercial funding	商业资金
commercial investor	商业投资者
commercial lender	商业贷款者
commercial loan	商业贷款
commercial paper	商业票据, 流动票据
commercial terms Equivalent: market rate.	商业利率 等同于: 市场利率
commercialization of microfinance	微型金融的商业化
commission	佣金
commission an audit	委任审计
commissions and fees	佣金和手续费
common stockholder equity, owners equity, shareholder's capital, shareholder's equity, shareholder's funds	普通股股东产权, 业主产权, 业主产权, 股东资本, 股东权益, 股东资金
community bank	社区银行
community banking	社区银行
community development	社区发展
community participation	社区参与
comparison group	比较群体、对照组
compensating balance	补偿性存款额
competition oriented pricing	竞争导向性定价
competitive pricing strategy	竞争性的定价策略
compound factor Equivalent: compounding factor.	复本利系数
compound interest	复利
compound rate of growth	复合增长率
compounded interest rate	复合利率、复利
compounding factor	复合因数
comprehensive planning	综合计划
compulsory savings Equivalents: obligatory savings, forced savings, mandatory savings.	强制储蓄 等同于: 义务储蓄
computer kiosk	计算机亭
concessional loan Equivalent: soft loan.	优惠贷款 等同于: 软贷款
conservation principle Equivalent: conservatism.	稳健性原则, 保守原则

conservatism	保守主义
consolidate maturities	合并偿还期
consolidated balance sheet	合并的资产负债表
consolidated financial statement	合并的财务报表
consolidated income statement	合并的损益表
consolidated loss	合并亏损
consolidated profit	合并盈利
constant currency terms	固定流通期限
consumer credit	消费信贷
consumer education	消费者教育
consumer protection	消费者保护
consumption smoothing	消费平滑
contingency fund Equivalent: contingency scheme.	应急基金 等同于：应急方案
contingency reserve	应急准备金
contingency savings Equivalent: precautionary savings.	应急储蓄
contingency scheme	应急方案
contract farming Form of credit for small farmers provided by private companies such as wholesalers or processors.	农业订单 由私人公司像批发商等向小农户提供的信用表格
contractual loan term	合同贷款条款
contribution margin	贡献毛利，或称边际收益
control (i. e., management control)	控制（例如：管理控制）
control environment	环境控制
control group In an evaluation process, “control group” designates the group that is not receiving services, as opposed to the treatment group.	参照组、对照组 在评估流程中，“对照组”指这个群体不接受服务，与变化小组的意思相反。
control risk (audit)	控制风险（审计）
controller Equivalent: management controller.	管理员、控制器
convertibility risk	可兑换风险
COO (chief operations officer)	COO 首席运营官、运营总监
core expenditures	核心支出、最重要的支出

corporate body (<i>legal</i>) Equivalent: corporation.	公司法人（法定的）、法人团体 等同于：公司
corporation (<i>legal</i>)	公司法人（法定的）
cosigner	（担保）连署人
cost	成本
cost accounting	成本会计
cost allocation	成本分摊，成本分配
cost center	成本中心，费用中心
cost containment	成本抑制，成本遏制政策
cost control	成本管理、成本控制
cost efficiency	成本效率
cost estimate	成本预测，成本估算
cost of capital	资本成本
cost of debt	债务成本
cost of funds	资金成本
cost of operations	经营成本
cost of portfolio administration	贷款管理成本
cost oriented pricing	基于成本的定价
cost per \$ lent	单位放贷成本
cost per loan made	发放每笔贷款的成本
cost ratio Equivalent: cost structure.	成本比率 等同于：成本结构
cost recovery	成本回收情况
cost sharing	成本分摊
cost structure	成本结构
cost-benefit analysis	成本-效益分析
cost-effective	低成本高效益的
cost-effectiveness	成本效率
costing	成本计算
cost-of-funds subsidy Equivalent: subsidy for cost of funds.	资金成本补贴 等同于：对资金成本进行补贴
cost-volume-profit analysis	成本—销量—利润 分析
counterterrorism regulation	反恐规制
covariance risk A risk that exists when the majority of clients work in the same economic sector.	协方差风险 当多数客户在同一经济部门工作时存在这一风险

coverage rate Equivalent: coverage ratio.	盈利与利息比率、保付比率
coverage ratio (for loans)	贷款损失准备金充足率
credit activity	信贷活动
credit availability	信贷可获得性
credit balance	贷方余额
credit bureau Equivalents: credit information bureau, credit reference service.	征信机构
credit card	信用卡
credit ceiling Equivalent: credit limit.	信贷（最高）限额
credit component	信贷项目
credit cooperative	信用合作社
credit delivery	信贷发放
credit enhancement	信用增级
credit facilities	信用机构, 信用工具、信用设施
credit history	信贷记录
credit information bureau	征信机构
credit limit	信用限额
credit line Equivalent: line of credit.	信用额度
credit manager	信贷经理
credit officer Equivalent: loan officer.	信贷员
credit policy	信贷政策
credit rating Equivalent: rating.	信用评级
credit rating agency	信用评级机构
credit reference service Equivalents: credit bureau, credit information bureau.	信用查询服务、征信服务、信用中介机构、
credit report	信用报告
credit risk	信用风险、信贷风险
credit scheme	信贷项目, 信贷方案

credit scoring Equivalents: scoring, loan scoring. Credit scoring is a statistical technique used by financial institutions to decide whether or not to extend credit.	信贷评分 等同于：评分、贷款评分 信贷评分是金融机构采用的一种统计法，用以确定是否扩大信用额度。
credit to microenterprises	对微型企业贷款
credit union Equivalents: savings and credit cooperative (SACCO), savings and credit union.	信用合作社
credit-delivery model	信贷发放模式
credit-in-kind	实物信贷
credit-only institution	只贷不存的机构
creditor	债权人
creditworthiness Equivalent: solvency.	信用可靠度、信用程度，可信用 等同于：具有偿付能力
creditworthy	值得给予信贷的/信用度高的，信用可靠的
critical path (<i>PERT method</i>)	关键路径
critical-path method	关键路径法
crop credit Equivalent: seasonal credit.	作物信贷 等同于：季节性贷款
crop insurance	农作物保险
cross tabulation	交叉分组列表
cross-border remittances	跨境汇款
crossover discount rate Equivalent: equalizing discount rate.	平衡贴息率 等同于：等额贴息率
cross-sectional design	代表性的设计
cross-subsidy	交叉补贴
cross-tabulation table (<i>statistical analysis</i>)	交叉分组列表（统计分析）
currency devaluation account	货币贬值账目
currency forward	远期外汇
currency gap	货币缺口
currency matching	货币匹配
currency mismatch	货币错配
currency risk Equivalents: exchange risk, foreign-exchange risk.	汇兑风险 等同于：汇兑风险、外汇风险

currency-gap ratio	货币缺口率
currency-gap risk	货币缺口风险
current account Equivalent: checking account.	活期存款账户, 往来账户, 支票账户
current asset	流动资产
current collection rate Equivalent: current repayment rate.	本期还款率 等同于: 本期还款率
current cost Equivalent: replacement cost.	现时成本、市价 等同于: 现时重置成本
current debt Equivalents: current liabilities, short-term debt, short-term liabilities.	短期债务 等同于: 短期债务
current liabilities	短期负债、流动负债
current loan Equivalent: healthy loan.	正常贷款
current ratio Equivalents: working-capital ratio, capital-adequacy ratio.	流动比率、现行比率 等同于: 流动资本比率, 资本充足率
current repayment rate	本期还款率
current terms, in (<i>accounting</i>)	本期, 现时期限 (记账)
current value Equivalents: present value, current worth.	现值, 现时价值
current worth	现时价值
current year	本年度, 当前年度
customer due diligence	客户尽职
customer due diligence measure	客户尽职调查
customer interface	客户界面
customized system	(客户) 定制系统
cutoff	截止

D

daily balancing	日记表, 日结平衡
data	数据
data coding	数据编码
data collection	数据采集、数据收集
database	数据库
database software	数据库软件
DCF (discounted cash flow) method	现金流量贴现法
debit balance	借方余额
debit card	借记卡
debt	债务
debt capacity Equivalent: borrowing capacity.	负债能力 等同于: 借款能力
debt directing Equivalent: targeted lending.	指令性贷款 等同于: 定向贷款
debt financing	债务融资
debt forgiveness Equivalents: loan forgiveness, debt pardoning.	债务豁免 等同于: 贷款豁免
debt fund	债务资金
debt instrument (investment)	债务票据 (投资) 、债务证券
debt maturity	债务到期
debt service	偿债总额
debtor	债务人、借款人
debt-to-equity ratio	负债和所有者权益比率
decision tree	决策树
declining balances	递减余额
declining-balance method 1) (<i>depreciation method</i>) 2) A method of calculating interest on capital that remains due (known as the declining balance). (<i>interest rate calculation</i>)	递减余额法 1) 贬值法 2) 一种估算剩余资产利息的方法, 就如余额递减, (利息率估算)
dedicated fee	专用费用
deductible expense	可扣减费用
default	违约

defaulted loan Equivalentents: doubtful loan, bad debt.	违约贷款 等同于: 拖欠贷款, 可疑贷款
defaulter Equivalentent: borrower in default.	违约人 等同于: 拖欠贷款人
deferred charge (<i>balance sheet, asset account</i>) Equivalentent: deferred expense.	递延费用、延迟费用 (资产负债表, 资产账目)
deferred depreciation	递延折旧
deferred expense (<i>balance sheet, asset account</i>)	递延费用 (资产负债表资产类账户)
deferred income (<i>balance sheet, liability account</i>) Equivalentent: deferred revenue.	递延收入 (资产负债表负债类账户)
deferred interests (<i>balance sheet</i>)	递延利息 (资产负债表)
deferred revenue (<i>balance sheet, liability account</i>)	递延收益 (资产负债表负债类账户)
deficiency	亏绌, 亏损
deflate	紧缩通货
deflation	通货紧缩
deflator	物价折算指数、紧缩指数
delinquency	逾期、逾期贷款; 拖欠
delinquency measurement	拖欠贷款度量
delinquency rate Equivalentents: arrears rate, delinquency ratio, past-due rate. The delinquency rate is calculated by dividing the amount of arrears (or late payments) by the average outstanding loan balance.	逾期率、拖欠率 欠款总数除以平均贷款余额计算出来的结果。
delinquency ratio	拖欠率
delinquency report	拖欠报告
delinquent client Equivalentent: late client.	逾期客户
delinquent client report	拖欠客户报告
delinquent loan Equivalentents: loan in arrears, overdue loan, past-due loan.	逾期贷款
delinquent loan follow-up report	拖欠贷款追查报告

delinquent payment Equivalents: late payment, overdue payment, payment in arrears.	逾期还款 等同于：延迟支付，过期支付，拖欠支付
delivery mechanism	发放机制
delivery of financial services Equivalent: provision of financial services.	金融服务的提供
demand deposit Equivalent: sight deposit.	活期存款，现金存款、活期储蓄
demand oriented pricing	以价格为导向的需求
deposit	存款
deposit certificate	存单
deposit collector	收储员
deposit insurance	存款保险
deposit rate	存款利率
depositor	存款人
depository	受托人、存储机构、保管人
depreciable amount	应计折旧额度
depreciable life Equivalent: economic life.	应计折旧年限 等同于：经济年限
depreciation (asset)	折旧（资产）
depreciation allowance, see accumulated depreciation (balance sheet)	折旧备抵，见累计折旧（资产负债表）
depreciation expense (income statement, expense account)	折旧费用（损益表，费用账户）
depth of outreach (of the services of an MFI) Refers to the poverty level of MFI clients. See also “outreach” and “scale of outreach.”	（微型金融机构服务客户的）覆盖深度 是指微型金融机构客户的贫困级别
DER (direct expense ratio) (cost allocation)	直接费用比率
descriptive account number	描述性会计数字
desertion Equivalents: client loss, client attrition.	客户流失
desertion rate Equivalent: dropout rate.	流失率
designated funds	指令性资金

destitute	穷人
detailed balance sheet	明细资产负债表
detailed income statement	明细损益表
detection risk (<i>audit</i>)	察觉风险 (审计)
devaluation	(货币) 贬值
devaluation risk	(货币) 贬值风险
development bank	开发银行
development finance	开发性金融、发展金融
development investor	发展投资者
direct administrative expense ratio (<i>cost allocation</i>)	直接管理费用比率 (成本分摊)
direct cost	直接成本
direct costing (<i>method</i>)	直接成本计算法
direct expense ratio (DER) (<i>cost allocation</i>)	直接费用比率 (成本分摊)
direct targeting	直接瞄准 (法)
directed conversation (<i>survey</i>)	有针对性的会话 (调查)
directed lending	指令性贷款
disburse a loan	发放一笔贷款
disbursed loan	已发放贷款
Equivalent: loan disbursed.	
disbursement	(贷款) 发放
disclaimer of opinion (<i>audit</i>)	拒绝表示意见 (审计)
disclosure (financial)	披露 (金融的)
disclosure law	披露法
disclosure requirement (<i>consumer protection</i>)	公开要求 (消费者保护 (法))
discount	折现, 贴现, 折扣
discount factor	贴现因素
discount rate	贴现率
discounted cash flow	贴现现金流量
discounted cash flow (DCF) method	贴现现金流量法
discussion guide	讨论指导
disposal of assets	资产处置
dissavings	动用储蓄, 支出多于收入
distribute costs among (accounting categories)	在.....中分摊成本

distribution outlet Equivalent: retail outlet	分发点、零售点
diversification	多样化
dividend per share	每股分红
domain of impact Equivalent: impact area.	影响区域
domestic funding market	国内融资市场
domestic transfer service	国内汇款服务
donated capital Equivalent: equity grant.	捐赠的资本 等同于：自有资产赠款
donated commodities or services	捐赠的物品或服务
donated equity Equivalent: capital grant.	捐赠的权益
donations-and-grants ratio	捐赠率
donor	捐帮者，捐助机构
donor funds	捐赠基金
dormant savings account	休眠储蓄账户
double bottom line	双重底线、双重目标，具体指扶贫和可持续发展的双重目标
double-barreled question (<i>survey</i>)	双向问题（调查）
double-check (noun)	双向核算制（名词）
double-entry bookkeeping Equivalent: double-entry system.	复式记账法、复式簿记
double-entry system	复式记账制
doubtful loan Equivalents: defaulted loan, bad debt.	可疑贷款 等同于：违约贷款，坏账
downscaling	（金融服务）下移
dropout rate Equivalent: desertion rate.	退出率
dropouts	退出
due diligence See “customer due diligence”.	尽职调查
due to be repaid (in) Example: due to be repaid in 2003.	到期应付 等同于：2003 年到期应付

E

earned income	已获收入
earned surplus Equivalent: accumulated profit.	已获盈余 等同于: 累计利润
earning asset Equivalents: productive asset, performing asset.	收入性资产、盈利资产
earnings Equivalent: profits.	所得、收入、盈利 等同于: 利润
economic life Equivalent: depreciable life.	经济年限 (寿命) 等同于: 使用年限 (寿命)
economies of scale	规模经济
economies of scope	范围经济
effective interest rate	有效利率
efficiency	效率, 效益
efficiency indicator	效率指标
EFT (electronic funds transfert)	电子汇款、电汇
electronic banking Equivalents: internet banking, online banking	电子银行服务 等同于: 网上银行, 在线银行
electronic funds transfert (EFT)	电子汇款、电汇
electronic payment	电子付款
eligibility (for a loan)	符合 (贷款) 条件
eligibility conditions	资格条件
emergency loan	紧急贷款、应急贷款
empower	授权、赋权
empowerment	赋权
enabling environment	有利的环境
enabling policy environment	有利的政策环境
end-of-year balance	年终平衡
enforce a penalty	执行惩罚、强行惩罚
engagement letter	聘书
engagement risk (audit)	债务风险 (审计)
enterprise development services Equivalent: business development services.	企业开发服务

entry (<i>accounting</i>)	分录/登记 (会计)
Equivalents: account entry, accounting entry, journal entry.	
equal payments of principal	等额本金还款
equalizing discount rate	等额折扣率
Equivalent: crossover discount rate.	
equilibrium income	均衡收入
equipment	设备
equipment account	设备账户
equipment depreciation	设备折旧
equipment leasing	设备租赁
equipment maintenance	设备维护
equipment rental	设备租金收入
equity	所有者权益
Equivalents: shareholder capital, shareholder equity, shareholder funds, stockholder equity, owner equity, owner's equity.	等同于: 股东资本、股东权益、股东资金
equity account	所有者权益账户
equity capital	权益资本、自有资本、股本、股权
equity finance	股权融资
equity financing	权益融资
Equivalent: equity investment.	等同于: 股权投资
equity fund	股权资金
equity grant	权益捐赠
Equivalent: donated capital.	
equity investment	股本投资
equity multiplier	权益乘数
equity plus medium-and long-term debt	所有者权益加上中期和长期债务
Equivalents: investment capital, invested capital.	等同于: 投资资本
ex post review	事后审查
excess cash	超额现金
excess of income over expenses	收入减支出的余额
Equivalents: net profit, net earnings.	等同于: 净收入、净利润
exchange premium	外汇升水, 汇兑溢价
exchange risk	外汇风险
Equivalents: foreign-exchange risk, currency risk.	等同于: 货币风险

exchange-rate differential	汇率差别
excluding grants (<i>accounting</i>)	不包括赠款 (会计)
executive director Equivalent: managing director.	执行经理
expenditure	支出
expense	费用
expense account (<i>income statement</i>)	费用账户 (损益表)
exposure to foreign exchange risk	承受汇兑风险、冒受汇兑风险
extend the term of a loan	延长贷款期限
external audit	外部审计
external auditor	外部审计师

F

face value Equivalent: par value.	面值
facilitator	服务商、促进者、助理人员
fall short by	不合格、不足
farm activity Equivalent: agricultural activity.	农业活动
farmer	农民、农场主
farming household	农户
FATF (financial action task force)	金融行动特别工作组
fee	费用
fee income	费用收入
fee-based services	收费服务
fiduciary risk (audit)	信托风险 (审计)
field staff Equivalents: front-line staff, line staff.	信贷员 等同于: 前线人员, 一线人员
field visit	实地参观、实地调查
financial action task force (FATF)	金融行动特别工作组
financial analysis	财务分析
financial assets	金融资产, 财务 (财政) 资产
financial calculator	金融计算器
financial cooperative	财务合作社
financial cost	财务费用
financing expenses	财务费用
financial cost of lending funds	借出资金的金融成本
financial director Equivalents: chief financial officer, financial officer.	财务总监 等同于: 财务总监主席, 财务主任。
financial forecasting	财务 (金融) 预测
financial indicator	财务指标
financial infrastructure	金融基础设施
financial intermediary	金融中介
financial intermediation	金融中介融资
financial leverage Equivalent: leverage.	财务杠杆作用

financial literacy	财务知识
financial management	财务（金融）管理
financial modeling	金融模型
financial officer	财务主任
financial position	财务状况
financial productivity	金融生产率
financial projection	财务计划
financial ratio	财务比率、财务分析、金融比率
financial regulation	金融监管
financial risk	财务风险、金融风险
financial self-sufficiency	财务自负盈亏
financial services for the poor	针对贫困群体的金融服务
financial spread	财务推广
financial standards Equivalents: applicable financial reporting framework, standards for financial reporting.	财务标准，财务报告标准
financial statement	财务报表
financial statement audit	财务报表审计
financial statement audit report	财务报表审计报告
financial structure	财务结构
financial supervision	财务监督
financial sustainability	财务可持续性
financial viability	财政生存能力
financial year Equivalent: fiscal year.	财政年度 等同于：会计年度
financing cost	筹资成本、资金成本、财务成本
financing-cost ratio	筹资成本比率、资金成本率
first-tier MFI	第一梯队的微型金融机构
fiscal year	财政年度
fit and proper tests	适应性测试
fixed asset Equivalents: permanent asset, capital asset.	固定资产 等同于：永久性资产，资本资产
fixed cost	固定成本
fixed interest	固定利率
fixed-asset loan	固定资产贷款

fixed-charge coverage	固定负担
fixed-income instrument	固定收益文书
fixed-income market	固定收入市场
fixed-term deposit Equivalents: term deposit, time deposit.	定期存款
flat method Equivalent: flat-rate interest method.	扁平整枝法
flat rate	统一利率
flat-rate interest method (<i>interest charged on initial loan amount</i>)	统一利率方法(根据借款时的贷款金额计算并收取利)
float shares (<i>verb</i>)	浮动股份
floating rate	浮动利率
flow item	流通项
flowchart	流程图
focus group	焦点小组
focus-group discussion	焦点小组访谈
follow-up loan	后续贷款
food security	食品安全
forced savings Equivalents: obligatory savings, compulsory savings, mandatory savings.	强制储蓄、强制存款
forced-sale value Equivalent: liquidation value.	迫售价值 等同于: 清算价值
foreign currency	外汇
foreign debt	外债
foreign exchange loss	外汇损失
foreign-exchange cost	外汇成本
foreign-exchange exposure	外汇暴露, 外汇风险
foreign-exchange risk Equivalents: currency risk, exchange risk.	汇兑风险
formal financial institution	正规金融机构
formal financial service	正规金融服务
formal MFI	正规微型金融机构
forward contract	远期合同
fraudulent scheme	诈骗计划
frequency table	频率表
front name	

front-office	前台（办公室）
front office functions	前台办公室职能/业务办公室职能
front office operations Designates activities involving direct client contact.	前台办公室运转/业务办公室运转 指那些涉及直接与客户联系的活动
front-line staff Equivalentents: field staff, line staff.	一线员工 等同于：基层工作人员，一线工作人员
full-cost accounting Equivalentent: absorption accounting.	全额成本会计
full-service commercial bank	混业经营的商业银行、提供各种服务的商业银行
fund	基金，资金
fund accounting	基金会会计
funding agency	提供资金的机构
funding liabilities	为债务融资
fundraising	筹款、筹资
funds	资金，基金
funds provided from operating activities Equivalentents: cash flow from operations, operating cash flow.	从营业活动中提供的资金 等同于：来自经营活动的现金流量，经营现金流量
funeral club	丧葬俱乐部
funeral thrift society	丧葬节俭社团
fungibility	可替代性
fungible	可互换的、可替代的
future value	未来价值、终值
futures	期货

G

GAAP (generally accepted accounting principles)	一般公认会计准则、通常公认的会计原则
gain from currency adjustments	币值调整获益
gap analysis	差距分析
gap ratio	差距比率
gap report	差距报告
gap risk	差距风险
gender analysis	性别分析
gender bias	性别偏见
general journal (accounting) Equivalent: journal.	普通日记账 (会计) 等同于: 日记簿
general ledger (accounting) Equivalent: ledger.	总账 (会计)、总分类账 等同于: 总分类账
general price-level accounting Equivalent: price-level accounting.	按综合物价水平核算 等同于: 按物价水平核算
general treasury fund	一般国库基金
generally accepted accounting principles (GAAP)	一般公认会计准则、通常公认的会计原则
generally accepted auditing standards	会计审计准则
ghost loan Equivalent: phantom loan.	“幽灵贷款” 等同于: “虚构贷款”
giro	汇划、转账付款制、直接转账
going-concern principle	继续经营原理
goodwill	信誉, 商誉
governance	组织结构/治理结构
grace period	宽限期
graduated tax	累进税、分级税
graduation Equivalent: client graduation	客户晋级
grant Equivalent: subsidy.	赠款 等同于: 补贴
grant income (income statement) Equivalent: operating subsidy.	赠款收入 (损益表) 等同于: 经营补贴
grant income for financial services	金融服务的捐赠收入

gross cash flow (<i>cash flow statement</i>)	总现金流量 (现金流量表)
gross financial margin Equivalent: gross financial result.	总金融收益
gross financial result	总金融收益
gross margin Equivalent: gross profit.	总利润 等同于: 毛利润
group guarantee Equivalents: collective guarantee, peer-lending guarantee.	小组联保
group-based lending	小组贷款、团体贷款
growth indicator	增长指标
guarantee Equivalents: collateral, security.	担保
guarantee fund	担保基金、保证基金
guarantor	担保人, 保证人
guidance planning Equivalent: indicative planning.	指导性计划 等同于: 指示性计划

H

hard currency	硬通货
health insurance	健康保险
healthy loan Equivalent: current loan.	正常贷款
hedging instrument	对冲工具
hidden transaction cost	隐性交易成本
historical cost Equivalent: acquisition cost.	历史成本 等同于: 购置成本
historical cost convention	历史成本协定, 按历史成本计算的惯例
historically valued assets	已定值资产
home bank Equivalent: piggy bank.	家庭银行 等同于: 扑满
home loan	国内贷款、住宅贷款
home-based entrepreneur	以家庭为基础的企业家
honorarium	酬劳
hot money	“热钱”
household	家庭
household budget	家庭预算
household economic portfolio	家庭经济投资组合
household economic security	家庭经济担保
household financial diary	家庭财务日记
household welfare	家庭福利
housing improvement	住宅改善
housing loan	住房贷款
housing microfinance Equivalent: microfinance of housing.	微型金融住房贷款

IAS (International Accounting Standards)	国际会计准则、国际会计标准
IASB (International Accounting Standards Board)	国际会计准则委员会 (英国)
IASC (International Accounting Standards Committee)	国际会计准则委员会
identified financial reporting framework	已经识别的财务报告格式
idle cash	闲置现金
idle fund	闲置资金
IFRIC (International Financial Reporting Interpretation Committee)	国际财务报告解释委员会
IFRS (International Financial Reporting Standards)	国际财务报告准则
impact	影响、效用
impact analysis	影响评估、效用评估分析
impact area Equivalent: domain of impact.	影响区域
impact assessment Equivalent: impact survey.	影响评估 等同于: 效用调查
impact indicator	影响评估指标、效用评估指标
impact proxy	影响代理
impact survey	影响调查
imprest account	定额预付款账户
imputed cost of capital	资本的附加成本, 资本的估算成本
in arrears (credits)	拖欠 (贷方)
incentive (<i>human resources</i>) Equivalent: staff incentive.	激励 (人力资源) 等同于: 员工激励
incentive scheme	激励机制
inclusive financial systems	普惠金融体系
income	收入
income account	收入账户
income generating activity	创收活动
income generating asset	创收资产
income smoothing Often used as an adjective, such as “income-smoothing” activities.	收益平滑 通常用作形容词, 如“收益平滑”的活动

income statement Equivalent: profit-and-loss (P&L) account.	损益表 等同于: 盈亏账户
income taxable	应征税的收入
incorporation	合并
incremental cost Equivalent: marginal cost.	边际成本、增加的成本 等同于: 边际成本
incremental rate of return	边际收益
in-depth individual interview	个人深入访谈
indexing	指数, 指标
indexing factor	指数因素
indicative planning Equivalent: guidance planning.	指导性计划
indicator	指示
indirect costs Equivalent: on-costs.	间接成本
indirect targeting	间接瞄准
individual contribution	个人捐献, 个人贡献
individual loan Equivalent: individual lending	个人贷款 等同于: 个人借款
induced cost	引发成本
industry	产业、行业、工业
industry performance standard	产业绩效标准
ineligible for a loan	不合格的, 不具贷款资格
inflation	通货膨胀
inflation accounting	通货膨胀会计
inflation adjustment	通货膨胀调整
inflation index	通货膨胀指数
inflow (accounting)	流入 (会计)
informal credit	非正规信贷
informal financial intermediary	非正规金融中介
informal insurance scheme	非正式的保险制度
informal provider	非正规的供应者
information system	信息系统
infusion of borrowed funds	用贷款启动
inherent risk (audit)	固有风险 (审计)

in-kind reimbursement Equivalent: payment in kind.	实物偿付
in-kind subsidy	非现金补贴
input supplier	投入品供给者
in-service training	在职培训、在岗培训
insider loan Equivalent: related-party loan.	关系贷款 等同于：关联方贷款
insolvency	无力偿还
installment	分期付款
institution building (noun) Often used as an adjective, such as “institution-building” activities.	机构建设 通常用作一形容词，如“机构建设”的活动
institutional assessment	机构评估
institutional capacity building	机构能力建设
institutional loans received	收到的机构贷款
institutional model	机构模式
institutional status	机构地位、机构状况
institutional sustainability	机构可持续性
insurance fund	保险基金
insurance policy	保单
insurance premium	保险费，保费
intangible assets	无形资产
integrated MFI Equivalent: multi-service MFI. This term refers to an MFI that offers financial services in addition to other services, such as enterprise development services, social services, etc.	综合性微型金融机构 指除提供金融服务外，还提供其它服务（如一个企业发展服务，社会服务等）的多服务微型金融机构。
interest	利息
interest after loan payment (<i>declining-balance method</i>)	贷款余额递减计息法
interest charged on declining balance (<i>declining-interest balance method</i>)	按贷款余额递减法收取利息（余额递减利息法）
interest charged on initial loan amount (<i>flat-rate interest method</i>)	按期初贷款额收取利息（统一费率利息法）
interest due	到期利息
interest in arrears Equivalents: interest unpaid, unpaid interest.	未付利息 等同于：未付利息，利息未付

interest income	利息收益
interest loss provision (<i>accrual accounting, income statement</i>)	利息损失预留 (权责发生制, 损益表)
interest loss reserve (<i>accrual accounting, balance sheet, asset account</i>)	利息损失准备金 (权责发生制, 资产负债表, 资产账户)
interest on loans	贷款利息
interest on overdue payment Equivalents: moratorium interest, penalty interest.	逾期贷款利息 等同于: 延期偿付的利息, 罚息
interest on savings	储蓄利息
interest payable (<i>accrual accounting, balance sheet, liability account</i>)	应付利息 (权责发生制, 资产负债表, 负债账户)
interest payment	付息, 利息支付
interest rate	利率
interest rebate	利息返还
interest receivable (<i>accrual accounting, balance sheet, asset account</i>)	应收利息 (权责发生制, 资产负债表, 资产账户)
interest spread	利息差额、利差
interest unpaid Equivalents: unpaid interest, interest in arrears.	未付利息 等同于: 未付利息, 逾期利息
interest-bearing account	计息账户
interest-bearing deposit	付息的存款
interest-rate cap Equivalent: interest-rate ceiling.	(利率限额) 利率上限 等同于: 利率封顶
interest-rate ceiling	利率上限
interest-rate differential	利率差别
interest-rate margin	存贷利差
interest-rate risk	利率风险
interest-rate sensibility	利率敏感性
intermediation	中介
internal audit	内部审计
internal auditor	内部审计师
internal control	内部控制
internal rate of return (IRR)	内部收益率 (IRR)
internal unit	内部单元
International Accounting Standards (IAS)	国际会计准则

International Accounting Standards Board (IASB)	国际会计准则委员会 (英国)
international accounting standards committee (IASC)	国际会计准则委员会
international financial institution (IFI)	国际金融机构
International Financial Reporting Interpretation Committee (IFRIC)	国际财务报告解释委员会
International Financial Reporting Standards (IFRS)	国际财务报告准则
international remittances	国际汇款
international standard on auditing (ISA)	国际审计准则
internet banking Equivalentents: electronic banking, online banking.	网上银行 等同于: 电子银行, 在线银行
interview	访谈, 面试
interviewer	访问者
inventory	存货、详细目录、财产清册
inventory credit Equivalentent: warehouse-receipt financing. Inventory credit permits farmers to store their crops in a warehouse and use them as a guarantee against credit before they are sold.	存货贷款 等同于: 仓库收据筹资 存货贷款允许农民把粮食储存在仓库里, 然后在卖它们之前用作为贷款抵押。
inventory turnover	存货周转
invested capital Equivalentents: investment capital, equity plus medium-and long-term debt.	投入资本 等同于: 投资资本, 所有者权益加上中长期债务
investee MFI	投资于微型金融机构
investment bank Equivalentent: merchant bank.	投资银行 (美国) 等同于: 商业银行 (英国)
investment budget	投资预算
investment capital	投资资本
investment funds	投资资金
investment grant (<i>balance sheet</i>)	投资捐赠 (资产负债表)
investment income (<i>income statement</i>)	投资收益 (损益表)
investment return Equivalentents: investment yield; return on investment, ROI.	投资利得 等同于: 投资产出, 投资回报
investment yield	投资产出
investment-income rate	投资收益率

invoice	发票、要求付款单
IRR (internal rate of return)	内部收益率
ISA (international standard on auditing)	国际审计准则
issue (share or bond) (<i>verb</i>)	发行 (股票或债券)

J

joint-liability group Equivalent: solidarity group.	联保小组
journal (<i>accounting</i>) Equivalent: general journal.	分类账（会计）、日记账、流水账 等同于：总分类账
journal entry Equivalent: account entry, accounting entry, entry.	日记账分录、流水分录 等同于：会计分录
journal voucher	分录传票、分录凭单
journalize (<i>verb</i>)	记日记账、记入日记账、记入流水账

K

key interest rate

主要利率

know your customer regulations

“理解你的客户”规则

L

labor bank	劳动银行
LAN (local area network)	局域网
land (<i>balance sheet</i>)	土地 (资产负债表)
late borrower	逾期借款者
late client Equivalent: delinquent client.	拖欠客户 等同于: 逾期客户
late fee on loans	对逾期贷款收费
late payment Equivalents: delinquent payment, payment in arrears, overdue payment.	延迟还款、逾期支付 等同于: 拖欠还款, 逾期还款
leading question (<i>survey</i>)	诱导性的提问 (调查)
lean period	歉收期
lease	租赁
leasehold amortization (<i>income statement</i>)	租赁物摊销 (损益表)
leasehold improvements (<i>balance sheet</i>)	租赁物改良 (资产负债表)
leasing	出租, 租赁
ledger (<i>accounting</i>) Equivalent: general ledger.	分类账 (账户)、分户账、总账、总帐户 等同于: 总分类账
legal and regulatory framework	法制和监管框架
legal entity Equivalent 1: legal person.	合法的实体 等同于: 法人
legal reserves	法定准备金
legal title Equivalent: title.	法定权利
legal transformation	法制变革
lender	贷款人, 贷方
lending fund	贷款资金
lending methodology Equivalent: method of lending.	贷款方法、贷款模式
lessee	承租人, 租户
lessor	出租人
letter of credit	信用证
leverage Equivalent: financial leverage.	杠杆 等同于: 财务杠杆

leverage ratio	财务杠杆比率、杠杆比率
liabilities	负债
liabilities and equity (<i>balance sheet</i>) Unlike French, the English language does not a specific term that designates both liabilities and equity.	负债和权益（资产负债表） 不像法语，英语并不是以一种特定术语来指明负债和权益。
liability account	负债账户
license	行政许可，执照
licensed financial institution	持照金融机构
licensed non-bank intermediary	获得执照的非银行中介机构
life expectancy (<i>equipment</i>)	（设备的）预期寿命
life of a loan	贷款期限
limitation of scope (<i>audit</i>) Equivalent: limitation on scope.	范围限制（审计）
limitation on scope (<i>audit</i>)	范围限制（审计）
limited-survey sample	有限抽样调查
line of credit Equivalent: credit line.	信用（贷款）额度 等同于：信贷限度
line staff Equivalents: field staff, front-line staff.	一线人员 等同于：基层工作人员，前线人员
linked liabilities	连带负债
liquid asset Equivalent: quick asset.	流动资产
liquidation value Equivalent: forced-sale value.	清算价值
liquidity	（资产的）流动性，偿债能力，变现能力
liquidity management Equivalent: cash management.	流动性管理、清偿力管理
liquidity position	流动头寸
liquidity requirements	流动性需求
liquidity risk	流动性风险，清算风险
liquidity shortage	清偿力不足
liquidity squeeze	流动性（清偿力）紧缩
liquidity threshold	流动性极限
liquidity-adequacy ratio Equivalent: current ratio.	流动资金充足率 等同于：流动资金比率

livelihood activities	谋生活动
livestock savings	以牲畜的形式储蓄
loaded question (<i>survey</i>)	预设问题 (调查)
loan	贷款, 放贷, 债、借款
loan agreement Equivalent: loan contract.	贷款协议 等同于: 贷款合同
loan application	贷款申请
loan application procedure	贷款申请程序
loan appraisal	贷款评估
loan approval	贷款核准
loan assets	贷款资产
loan balance	贷款余额
loan capital Equivalent: loan-fund capital.	借入资本 等同于: 贷款资本金
loan charges	贷款费用
loan collateral Equivalent: loan guarantee.	贷款担保
loan contract	贷款合同
loan cycle	贷款周期
loan disbursed Equivalent: disbursed loan.	已发放的贷款
loan disbursement	贷款发放
loan diversion	贷款转移
loan documentation	贷款文件
loan fee	贷款手续费
loan forgiveness Equivalents: debt forgiveness, debt pardoning	贷款宽限、贷款豁免 等同于: 债务豁免
loan fund Equivalent: loan fund capital	贷款资金 等同于: 贷款资本金
loan guarantee	贷款担保
loan in arrears Equivalents: delinquent loan, past-due loan, overdue loan.	逾期贷款 等同于: 拖欠贷款
loan income	贷款收入
loan life insurance	贷款寿命保险
loan loss	贷款损失

loan loss allowance	贷款损失备抵金
loan loss provision (<i>income statement</i>) Equivalent: loan-loss provision expense, loss provision.	贷款损失预提 等同于: 贷款损失预留费用
loan loss provision expense (<i>income statement</i>)	贷款损失预留费用 (损益表)
loan loss rate Equivalent: loan-loss ratio.	贷款损失率
loan loss ratio	贷款损失比率
loan loss reserve (<i>balance sheet, asset account</i>)	贷款损失准备金 (资产负债表, 资产账目)
loan loss reserve ratio	贷款损失准备金比率
loan maturing Equivalent: maturing loan.	到期贷款
loan officer Equivalent: credit officer.	信贷员
loan officer productivity	信贷员的生产率
loan origination	贷款起源
loan outreach	贷款覆盖面, 贷款受益面
loan portfolio	贷款余额
loan portfolio turnover	贷款资产周转
loan pricing	贷款计价
loan principal Equivalent: principal.	贷款本金 等同于: 本金
loan proceeds	借入资金
loan processing	贷款程序, 贷款手续
loan product	贷款产品
loan recovery	贷款回收
loan repayment	贷款偿还、还款
loan repayment rate	贷款偿还率、还款率
loan rescheduling ratio	贷款重置率
loan scoring Equivalent: credit scoring, scoring. Loan scoring is a statistical technique used by financial institutions to decide whether or not to extend credit.	信贷评分 信贷评分是一种金融机构采用的统计学方法, 用于决定是否扩大信用额度。
loan size	贷款额度
loan supervisor	贷款监督人

loan term	贷款期限
loan use	贷款用途
loan write-off Equivalent: write-off.	贷款注销
loan write-off ratio Equivalent: write-off ratio.	贷款注销率
loans outstanding Equivalents: outstanding loan portfolio, outstanding portfolio, portfolio outstanding.	贷款余额
loan-tracking management information system (MIS)	追踪贷款情况的管理信息系统
loan-tracking system	贷款追踪系统
local area network (LAN)	局域网
local currency	本国货币、本币
local investor	当地投资者
longitudinal study	纵向研究
long-range planning	长期计划
long-term debt	长期债务
long-term investment (<i>balance sheet, asset account</i>)	长期投资
long-term liabilities (<i>balance sheet, liability account</i>)	长期负债 (资产负债表, 负债项目)
long-term loan	长期贷款
loss	损失, 亏损
loss from currency adjustments	货币调整损失
loss provision (<i>income statement</i>) Equivalents: loan-loss provision, loan-loss provision expense.	(贷款) 损失预提
lottery ROSCA (rotating savings and credit association) A type of ROSCA.	摇会 (合会) 合会的一种
low income clients	低收入客户
low-end market Equivalent: low-income end of the market.	低端市场
low-income end of the market Equivalent: low-end of the market.	市场中的低收入群体

M

machinery (<i>balance sheet, asset account</i>)	机器 (资产负债表, 资产账户)
mainstream banking	主流银行业
mainstream financial system	金融系统主流
maintenance and cleaning (<i>income statement</i>)	维护保养费 (损益表)
management	管理
management accounting	管理会计
management auditor	管理审计
management by objectives	目标管理
management chart Equivalent: management report, performance chart.	管理结构图 等同于: 管理报告, 运行表现图
management control	管理控制, 经营管理
management indicator	管理指标
management information	管理信息
management information system (MIS)	管理信息系统
management letter (<i>audit</i>)	管理建议书 (审计)
management report	管理报告
management representation letter (<i>audit</i>) Equivalent: representation letter.	审计客户表白书
management representations (<i>audit</i>)	管理陈述书 (审计)
manager	经理、管理者
managerial sustainability	管理上的可持续性
managing director Equivalent: executive director.	总经理, 总裁; 常务董事
mandatory savings Equivalent: obligatory savings, forced savings, compulsory savings.	强制储蓄
margin	利润
margin analysis	利润分析
marginal cost Equivalent: incremental cost.	边际成本
marginal costing analysis	边际成本分析
marginal-cost pricing	边际成本价格
markers of change	转变的里程碑
market interest rate	市场利率

market penetration	市场渗透
market rate Equivalent: commercial terms.	市场利率 等同于：商业利率/商业条件
market research	市场调查
market segment	市场细分
market terms, commercial terms	市场条件，商业条件 / 商业利率
market value	市场价值
marketable securities	可买卖的有价证券
market-debt capital	市场债务资本
market-driven approach	市场驱动的方法、以市场为导向的方法
marketing channel	销售渠道
mark-up pricing	加成定价法
marriage fund	婚姻基金
master budget	主要预算
matching funds	配套资金
material amount	大额
material misstatement (<i>audit</i>)	重要错误（审计）
materiality	重要性（会计），实质性（经贸）
materiality level (<i>audit</i>)	重要性等级
matrix (<i>management</i>)	矩阵(管理)
maturing loan Equivalent: loan maturing.	快到期的贷款
maturity Equivalent: maturity date.	期限 等同于：到期日
maturity date	到期日
maturity mismatch Equivalent: term mismatch.	期限错配 等同于：期限错配
meals and incidentals (<i>income statement</i>)	餐费与杂费（损益表）
means test	家庭经济情况调查
mediating variable	中介变量
member-based organization	基于成员的组织
membership	成员，会员
merchant bank Equivalent: investment bank.	商业银行（英国） 等同于：投资银行（美国）

merry-go-round A type of rotating savings and credit association (ROSCA), particularly in Africa.	旋转木马 合会的一种，尤其在非洲
method of lending Equivalent: lending methodology.	贷款模式/方式
MFI (microfinance institution)	微型金融机构
micro and small enterprises (MSE)	微小企业
micro-borrower	小额借款人
microcredit	小额贷款
microenterprise services	微型企业服务
microentrepreneur	微型企业家
microfinance	微型金融
microfinance fund	微型金融基金
microfinance institution (MFI)	微型金融机构
microfinance of housing Equivalent: housing microfinance.	住房微型金融
microfinance regulation and supervision	微型金融监管
microfinance service company	微型金融服务公司
microfinance wholesale institution	微型金融批发机构
micro-insurance	微型保险
micro-leasing	微型租赁
microloan	小额贷款
micro-saver	小额储户
migrant-worker remittances	移民工人汇款（农民工汇款）
Millennium Development Goals	千年发展目标
minimalist MFI The term refers to an MFI that offers only financial services.	只提供微型金融服务的微型金融机构 这术语是指微型金融机构只提供金融服务
minimum (savings) balance	最小(储蓄)余额
minimum capital requirements	最低资本金要求
MIS (management information system)	管理信息系统
miscellaneous expenses	杂项支出
miscellaneous income	杂项收入
missing middle	消失中间项
mission drift	宗旨/目标偏移
mission statement	宗旨声明

mobile banking	移动银行
mobile phone banking	手机银行业务
mobile phone payment	手机支付
mobile unit	移动设备
monetary policy	货币政策
money holder Equivalent: money-guard. A term used for someone who safeguards the cash of another, often a relative or friend.	非正规存款服务提供者 等同于：非正规存款服务提供者 这个术语用于帮助他人保护现金的人，通常是现金主人的朋友或亲戚。
money laundering	洗钱
money order	汇票
money transfer	汇款
money transfer company	货币转移公司
moneylender Equivalent: private lender.	非正规贷款人、高利贷者 等同于：私人借贷人
monitoring	监测
monitoring and evaluation	监测与评估
monitoring system	监测系统
monthly payment	月度付款、按月还款
months to maturity Equivalent: term in months.	还有数月到期
moral hazard	道德风险
moratorium interest Equivalents: interest on overdue payment, penalty interest.	宽限期内的贷款利息 等同于：逾期付款利息，罚息
mortgage	抵押
mortgage bank	抵押银行
mortgage interest	抵押利息
mortgage loan	抵押贷款
mortgagor	抵押人
MSE (micro and small enterprises)	微小企业
multilateral development bank	多边发展银行
multilateral organization	多边组织

<p>multiple-choice question</p> <p>A question for which several pre-defined answers are suggested. A multiple-choice question can be answered by a unique response or by several responses.</p>	<p>多项选择问题</p> <p>一个问题有几个预先确定的答案可供选择。一个多项选择问题可有一个答案或者几个答案。</p>
<p>multiple-response question</p> <p>A closed question for which several responses are possible.</p>	<p>有多重答案的问题</p> <p>有几个可能的答案的封闭性问题。</p>
<p>multipurpose institution</p>	<p>多服务机构</p>
<p>multi-service MFI</p> <p>Equivalent: integrated MFI.</p> <p>This term refers to an MFI that offers financial services in addition to other services, such as enterprise development services, social services, etc.</p>	<p>综合性微型金融机构</p> <p>指除金融服务外，还提供包括企业发展服务、社会服务在内的其它服务的微型金融机构。</p>
<p>municipal savings bank</p>	<p>市政储蓄银行</p>
<p>mutual assistance group</p>	<p>互助小组</p>

N

national identity number	国家身份证号
NBFI (non bank financial institution)	非银行金融机构
near cash Non-interest-bearing accounts, the term of which is equal or less than three months.	近似货币、近现金账户 等于或小于三个月
negative rate of interest	负利息率、负利率
net book value	账面净值
net cash flow Equivalent: net increase or decrease in cash.	净现金流
net cash requirement	净现金要求
net cash revenue	净现金收入
net cash-debit balance	净现金收入余额
net earnings Equivalent: excess of income over expenses, net profit.	净收益 等同于：净盈利，净利润
net financial margin (income statement) Equivalent: net financial result.	净金融收入（损益表）
net financial result (income statement)	净金融收入
net income from operations	净营业收入
net income or net loss	净收入（净亏损）
net income ratio	净收入率
net increase or decrease in cash	现金净增加（减少）
net interest margin	净利差
net loans, outstanding balance of	净贷款余额
net present value Equivalent: net present worth.	净现值
net present worth	净现值
net profit	净利润
net worth	净值
nominal interest rate	名义利率
non agricultural activity Equivalent: non farm activity.	非农业活动 等同于：非农场活动
non farm activity Equivalent: non agricultural activity.	非农场活动 等同于：非农业活动

non farm income	非农收入
nonbank financial institution	非银行金融机构
non-bank private retailer	非银行民营零售商
non-bankable	银行不能接受的
nonbudgeted expenses	非预算费用
non-cash expense	非现金费用
non-interest income	无息收入
non-operating income	营业外（净）收入
non-operating income and expenses	非营业外收入和支出
non-performing asset	不良资产
non-performing loan	不良贷款
nonprofit organization	非盈利机构
note payable	应付票据
note receivable	应收票据
note to financial statements	财务报表注解说明
number of borrowers	借款人数量

obligatory savings Equivalents: forced savings, mandatory savings, compulsory savings.	强制储蓄 等同于: 强制性储蓄
occupancy expenses (<i>income statement</i>)	占用费, 使用费 (损益表)
office expenses (<i>income statement</i>)	办公费用 (损益表)
office materials Equivalent: office supplies.	办公用品
office supplies	办公用品
off-the-shelf software	现成软件
on-costs Equivalent: indirect costs.	间接成本、间接费用, 按照成本
one-time payment	一次性支付
ongoing savings	现有的储蓄
on-lend (<i>verb</i>)	转贷
online banking Equivalents: electronic banking, internet banking.	在线银行 等同于: 电子银行, 网上银行
on-time collection rate	按时回收率
on-time repayment	按时还款
on-time repayment rate	按时还款率
open-ended approach (<i>survey</i>)	开放式途径 (调查)
open-ended question (<i>survey</i>)	开放性问题 (调查)
opening balance Equivalent: balance brought forward.	期初余额 等同于: 余额承前
operating account	营业账户
operating budget	营业预算
operating cash flow Equivalents: cash flow from operations, funds provided from operating activities.	从营业活动中提供的资金 等同于: 来自经营的净现金流量, 经营净现金流量
operating cost Equivalents: operational cost, operating expense.	经营成本 等同于: 操作成本, 营业费用
operating deficit	营业亏损
operating department	营业部
operating environment	经营环境
operating expense	营业费用

operating income Equivalent: operational income.	营业收入 等同于：操作收入
operating loss	营业亏损
operating margin (<i>income statement</i>) Equivalent: operating profit before depreciation and amortization.	营业毛利（损益表） 等同于：在折旧和摊销之前的营业利润
operating profit	营业利润
operating profit before depreciation and amortization (<i>income statement</i>)	折旧和摊销之前的营业利润（损益表）
operating risk Equivalent: business risk.	营业风险 等同于：经营风险
operating self-sufficiency Equivalent: operational self-sufficiency.	经营自负盈亏 等同于：操作自负盈亏
operating subsidy (<i>income statement</i>) Equivalent: grant income.	经营补贴（损益表） 等同于：捐赠收入/补助收入
operating surplus	营业盈余
operating-cost ratio Equivalent: operating-expense ratio.	经营成本比率 等同于：营业费用比率
operating-expense ratio	经营费用比率
operational cost	经营成本
operational efficiency	经营效率
operational income	经营收入
operational review	营业审查
operational self-sufficiency	经营持续性
operational sustainability	经营可持续性
operations officer	操作官员，实地工作人员，协理员
opinion (<i>audit</i>)	评价（审计）
opportunity cost	机会成本
organization chart	组织结构图
organizational form	组织形式
organizational structure	组织结构
origination fee (<i>loan</i>)	贷款发起费用
outcome variable	结果变量
outflow (<i>accounting</i>)	流出量(会计)
outgrower scheme Most formalized version of contract farming (see « contract farming »).	承包种植方案 多数合同农业正式的说法（参见《合同农业》）

outreach See also “depth of outreach” and “scale of outreach.”	金融服务覆盖面 参见：覆盖深度，覆盖规模
outreach indicator	覆盖面指标
outreach of loan services	贷款服务的覆盖面
outsourcing	从外部请人
outstanding balance	贷款余额
outstanding balance of loan principal	贷款本金余额/未偿贷款本金
outstanding loan portfolio Equivalents: outstanding portfolio, loans outstanding, portfolio outstanding.	贷款余额、未偿贷款总额 等同于：未偿总额，未偿贷款
outstanding loans	贷款余额
outstanding portfolio	贷款余额
overdraft facilities	透支贷款
overdue Equivalent: past due.	过期的，过期未付的
overdue loan Equivalents: delinquent loan, loan in arrears, past-due loan.	逾期贷款 等同于：拖欠贷款，逾期贷款
overdue payment Equivalents: delinquent payment, late payment, payment in arrears.	过期付款 等同于：逾期付款，延迟付款，拖欠付款
overhead (<i>head office</i>)	间接费用、一般管理费（总部）
overhead budget	间接费预算，管理费预算
overhead costs (<i>head office</i>)	间接费用成本、间接成本（总部）
overindebted	过度负债
owner equity, owner' s equity Equivalents: equity, shareholder capital, shareholder equity, shareholder funds, stockholder equity.	所有者权益，股东权益 等同于：股东资本、所有者资金
ownership structure	股权结构、所有权构成

P

paid-in capital	实收资本、已缴股款, 缴讫资本
pair-wise ranking A term used in participatory rapid appraisal (PRA).	成对的排序 用于参与式快速评估 (PRA) 中的术语
par value Equivalent: face value.	票面价值、面值
parent company	母公司
participatory development	参与式发展
participatory rapid appraisal (PRA) Equivalent: participatory rapid assessment.	参与式快速评估 (PRA)
participatory rapid assessment (PRA)	参与式快速评估 (PRA)
passbook	银行存折, 顾客赊欠账簿, 记账本
passbook savings	存折储蓄
past due Equivalent: overdue.	过期的 等同于: 逾期的
past-due loan Equivalents: delinquent loan, loan in arrears, overdue loan.	逾期贷款 等同于: 拖欠贷款, 延误贷款, 过期未付的贷款
past-due rate Equivalents: arrears rate, delinquency ratio, delinquency rate. The past-due rate is calculated by dividing the amount of arrears (or late payments) by the average outstanding loan balance.	逾期率 等同于: 拖欠率, 延误率 拖欠率是拖欠款总额除以平均贷款余额后得出的结果。
pawn (verb) Equivalent: pawn loan.	抵押 (动词) 等同于: 抵押贷款
pawn loan	抵押贷款
pawnbroker	典当商, 质押商
pay off a loan (verb)	向... 付清贷款
payable on demand	随到随付
payables	应付账款
payback period	(资金) 偿还期, 回收期
payment Equivalents: repayment, reimbursement.	还款 等同于: 支付、付款、支付方式 (款项)

payment date	还款日期
payment in advance Equivalents: advance repayment, repayment in advance, prepayment.	提前还款
payment in arrears Equivalents: delinquent payment, late payment, payment overdue, overdue payment.	逾期还款 等同于：逾期还款，延迟支付，过期支付
payment in kind Equivalent: in-kind reimbursement.	以实物形式偿还
payment overdue	拖欠还款，拖欠款项
payment system	支付系统
payment voucher	支付凭单
payments service	支付服务
payroll	工资单，发放的工资额，工薪
payroll deduction loan	扣减工资贷款
payroll tax expense	雇员税支出，工薪税支出
PEARLS system A system of 39 financial ratios used by the World Council of Credit Unions (WCCU) to evaluate MFIs.	PEARLS 评估系统 一套有 39 个财务比率的系统，世界信贷联盟理事會用于评估微型金融机构。
peer group	同类小组
peer pressure	同行压力
peer review (solidarity group)	同行监督（固定小组）、同行审议
peer risk (solidarity group)	同行风险（固定小组）
peer-lending guarantee Equivalents: collective guarantee, group guarantee.	小组联保 等同于：集体担保、小组担保
peer-to-peer network	对等网络
penalty	（逾期贷款）罚款，罚金
penalty income	罚款收入，罚金收入
penalty interest Equivalents: interest on overdue payment, moratorium interest.	罚息 等同于：逾期支付利息，延期偿付利息
pending client (for a loan)	未决定是否向其贷款的客户
pending loan	已批准未发放的贷款
penetration rate	（市场）渗透率，占有率
performance chart Equivalents: management chart, management report.	运营图表 等同于：管理图表，管理报告

performance incentive scheme	业绩激励机制
performance indicator	绩效指标
performance measurement	绩效衡量
performance monitoring	绩效监控
performance review	绩效调查, 评价
performance standard	绩效标准
performing asset Equivalents: earning asset, productive asset.	运营资产 等同于: 生产性资产
performing loan	有效贷款, 业绩良好的贷款、正常贷款
periodic payments	定期支付
permanent asset Equivalents: capital asset, fixed asset.	永久性资产 等同于: 资本性资产, 固定资产
permission to lend	贷款许可
permit	许可, 执照
personal digital assistant	个人数码助理、掌上电脑
personal guarantee	个人担保
personal identification number, (PIN)	个人识别号 (PIN)
personnel efficiency	人员效率
personnel expenses Equivalent: staff costs.	人员费用 等同于: 员工费用
personnel-time ratio	员工投入时间比率
PERT (program evaluation and review technique)	项目评审技术 (PERT)
petty cash	小额出纳金, 零用现金
phantom loan Equivalent: ghost loan.	“虚构贷款” 等同于: “幽灵借款”
physical asset	实物资产
piggy bank Equivalent: home bank.	扑满 等同于: 家庭银行
pilot test	试行测试、试点
pledge (verb)	保证, 抵押, 质权
pledge of loan portfolio	贷款资产的抵押
pledging	抵押
point of sale (POS)	电子收款机系统
point-of-sale device Equivalents: point-of-sale terminal, POS	电子收款机

terminal.	
poorest (the)	赤贫人群
Defined as either the bottom half of the people classified as below their national poverty line or people living on the equivalent of less than US\$1 per day.	指生活在社会底层，生活标准低于国家贫困线或每天生活标准低于1美元的人们。
portfolio	贷款，贷款余额
portfolio aging	贷款账龄
Equivalents: aged portfolio, aging of the portfolio, aging portfolio balance.	等同于：贷款余额账龄
portfolio at risk (PAR)	风险贷款（率）（PAR）
portfolio diversification	资产组合多样化
portfolio in arrears	拖欠贷款，逾期贷款
portfolio income	投资收入，贷款收入
portfolio outstanding	贷款余额
Equivalents: loans outstanding, outstanding loan portfolio, outstanding portfolio.	等同于：未尝贷款
portfolio quality	贷款质量
portfolio re-discounting	贷款再贴现
portfolio report	贷款业务报告
portfolio review	贷款审查
portfolio risk	贷款风险
portfolio turnover	贷款周转率
portfolio yield	贷款收益率
Equivalent: yield on portfolio.	
portfolio-at-risk rate (PAR rate)	风险贷款率
POS (point of sale)	电子收款机系统
POS network	电子收款机网络
POS terminal	电子收款机
Equivalents: point-of-sale terminal, point-of-sale device	
position account	会计职位
positive rate of interest	正利率
post an entry (verb)	记账（动词）
post-closing-trial balance	结账后试算表
Equivalent: adjusted trial balance.	等同于：调整后的试算平衡表
postal outlet	邮政网点
postal savings bank	邮政储蓄银行

poverty alleviation	扶贫
poverty focused institution	以扶贫为重心的机构
poverty level	贫困水平
poverty line	贫困线
PRA, participatory rapid appraisal Equivalent: participatory rapid assessment.	PRA, 参与式快速评估
practitioner	实践者, 从业者
practitioner-led assessment	实践者主导的评估
precautionary savings Equivalent: contingency savings.	预防性储蓄 等同于: 意外事故储蓄
pre-coded response	
pre-engagement stage (<i>audit</i>)	预接触阶段 (审计)
preliminary savings Equivalent: prior savings.	先期存款 等同于: 预先储蓄、前端储蓄
prematured loan	未到期贷款
prematuring Equivalent: acceleration of maturity.	提前偿付 等同于: 加速偿付
prepaid expenses (<i>balance sheet, asset account</i>)	预付费用, 待摊费用 (资产负债表的资产账目)
prepayment Equivalents: advance repayment, payment in advance, repayment in advance.	提前还款 等同于: 提前支付款项、提前还款
present value Equivalents: current value, current worth.	现值
present value of an annuity	年金现值
present worth of a stream of future income	未来收入流的现值
previous year	上年
price-level accounting Equivalent: general price-level accounting.	一般购买力会计 等同于: 一般物价水平会计
pricing	定价
pricing structure	价格结构
primary research (<i>market research</i>)	初步研究 (市场调查)
prime lending rate Equivalent: prime rate. The lowest rate of interest that a financial institution charges its best low-risk business loan borrowers.	优惠贷款利率、最低贷款利率 指金融机构向其风险最小的最优客户所收取的最低水平的利率。

prime rate Equivalents: prime interest rate, prime lending rate.	优惠贷款利率、最低贷款利率
principal Equivalent: loan principal.	本金 等同于：贷款本金
principal overdue	逾期本金
principal payment (<i>loan</i>)	贷款本金的偿还
prior savings Equivalent: preliminary savings.	先期存款 等同于：预备储蓄
priority sector lending	优先部门贷款
private development bank	私有发展银行
private fund	私有资金
private lender Equivalent: moneylender.	私人放贷者 等同于：高利贷者
private sector	私营部门
probing question (<i>survey</i>)	探讨式问题(调查)
probing technique (<i>survey</i>)	探讨式技术(调查)
Proceeds	收益, 收入, 进款
product costing	产品成本计算
product development	产品开发
product diversification	产品多样化
product-attribute ranking	以产品属性为准的排名
production credit	生产性信贷
productive asset Equivalents: earning asset, performing asset.	生产性资产 等同于：收入性资产, 运营资产
productivity	生产率, 生产能力
productivity indicator	生产率指标
profit Equivalent: earnings.	利润 等同于：所得, 收入
profit center	独立核算单位、利润中心
profit center accounting	独立核算单位会计、利润中心会计
profit margin	利润幅度, 利润率
profit sharing	利润分享、分红
profitability	获利能力, 盈利性, 盈利率, 利润原则
profitability ratio	盈利率
profitable	有利(可图)的、盈利的、合算的

profit-and-loss account Equivalent: income statement.	损益类账户 等同于: 损益表
proforma financial statements	预计财务报告
program evaluation and review technique (PERT)	项目评审技术、统筹方法、统筹安排法、计划评估法
promissory note	本票, 期票
property and equipment (<i>balance sheet, asset account</i>)	财产和设备(资产负债表中的资产账目)
pro-poor services	为穷人提供的服务
proprietary network	私有网络
provision (<i>income statement</i>)	备付、(坏账)备付、预提、预留、呆账准备(损益表)
provision expense ratio	预提费用率、呆账预提率
provision of financial services Equivalent: delivery of financial services.	提供金融服务
provision write-off	备付(坏账)注销、注销备付
provisioning	提备付、提预留
provisioning policy	备付政策、预留政策
proximity bank	近似银行
proxy Equivalent: proxy indicator.	代理人
proxy indicator	代理指标、代理变量
prudential ratio	审慎率、安全率
prudential regulation	审慎性监管
prudential standard	审慎标准
prudential supervision	审慎监管
public development bank	公共发展银行
put option (<i>hedging instrument</i>)	看跌期权(对冲工具)
pyramid scheme	金字塔机制

Q

qualified opinion (<i>audit</i>)	保留意见、限定意见（审计）
qualitative research	定性研究
quantitative research	定量研究
quantitative survey	定量调查
quick asset Equivalent: liquid asset.	速动资产 等同于：流动资产
quick ratio Equivalent: acid-test ratio.	速动比率 等同于：酸性测验比率
quote an interest rate (<i>verb</i>) Equivalent: set an interest rate.	确定利率（动词） 等同于：设定利率
quoted interest rate Equivalents: stated interest rate, nominal rate.	设定的利率 等同于：规定的利率、名义利率

R

raise funds (<i>verb</i>)	筹资
random linear method	随机线性方法
random sampling	随机抽样
random-number table	随机数字表
random-sampling method	随机抽样方法
random-walk sampling	随机游动抽样
ranking	排序
raw materials	原材料
rating Equivalent: credit rating.	(信用) 评级 等同于: 信用评级
rating agency	评级机构
ratio analysis	比率分析
real effective interest rate	实际有效利率
real interest rate	真实利率
real time gross settlement system (RTGSS)	即时全额结算系统
receipt book	收款凭单簿
receipt in advance	预收收据
receivable	应收账款、应收的
reciprocal lending	互惠贷款、互助贷款
recognition (<i>accounting</i>)	认可、公认、记录 (账户)
recognize (<i>verb</i>) (<i>accounting</i>)	认可、公认、记录 (动词) (会计)
reconcile (<i>verb</i>)	合并 (动词)
reconciliation account	调整账户、合并账户
reconciliation item (<i>accounting</i>)	调整项目 (会计)
record an operation (<i>verb</i>)	记账
recovery	回收、弥补、追偿
recovery rate Equivalent: repayment rate.	(贷款) 回收率 等同于: 还款率
recurrent costs Equivalent: recurrent expenses.	经常性成本 等同于: 经常性开支费用
recurrent expenses	经常性开支费用
redeemable in cash	可兑成现金
refinance a loan (<i>verb</i>)	再融资贷款 (动词)、贷款重置
refinanced loan	再融资的贷款、重置贷款

refinancing	再融资
regulated financial institution	受监管的金融机构
regulated MFI	受监管的微型金融机构
regulators	监管者
regulatory and supervisory regime	监管制度
regulatory arbitrage	监管套利
regulatory window	监管窗口
reimbursement Equivalentents: repayment, payment.	退还、偿付、支付 等同于：支付
related-party loan Equivalentent: insider loan.	关系贷款 等同于：内部贷款
remaining life	剩余寿命
remittance Generally refers to transfers from migrant workers to their home country.	汇款 一般指移民工人向自己国家的转账汇款
remote area	偏远地区
remote clients	远程客户
renewal of credit	重新设置贷款、展期贷款
rent seeking Often used as an adjective, such as “rent-seeking behavior.”	寻租 经常用作形容词、如“寻租行为”
repayment Equivalentents: payment, reimbursement.	还款 等同于：付款、报销
repayment ability Equivalentents: capacity to reimburse, capacity to repay, repayment capacity.	还款能力 等同于：偿还能力、付款能力
repayment by installments	分期偿还
repayment capacity	还款能力、偿还能力
repayment conditions	还款条件、偿还条件
repayment frequency	还款频率、偿还频率
repayment in advance Equivalentents: advance repayment, payment in advance, prepayment.	提前还款 等同于：提前偿还、预付
repayment plan (loan) Equivalentents: repayment schedule, amortization schedule.	还款计划（贷款） 等同于：偿还计划、摊销、分期偿付表
repayment rate Equivalentent: recovery rate.	贷款回收率 等同于：还款率

repayment schedule	还款计划
repayment stream	还款资金流
repeat loan	重复贷款、再贷款
replacement cost Equivalent: current cost.	重置（更新）成本 等同于：现行成本
replacement value	重置价值/替换值/更新价值
reporting	报告
reporting requirements	报告要求
reporting system	报告系统
repossessed collateral	二手抵押品
representation letter (<i>audit</i>) Equivalent: management representation letter.	审计客户表白书 等同于：管理当局声明书
re-price (<i>verb</i>) To modify the interest rate on a loan.	重新定价(动词) 用于修改贷款利率
reprice its liabilities (to)	(对) 负债再定价 *
reschedule (<i>verb</i>)	重置（贷款）（动词）
rescheduled loan	重置的贷款
rescheduling of a loan	贷款重置
rescheduling	重新订立（偿还期）
reschedule of delinquent loans (to)	对拖欠贷款的重置
research objective	研究目标
reserve calculation Equivalent: calculation of reserve.	准备金计算
reserve rate	呆账准备金率、备抵率
reserves (<i>balance sheet</i>) Equivalent: accumulated reserves.	呆账准备金、留量、备抵（资产负债表）
reserves for possible losses (<i>income statement</i>)	贷款损失准备金（损益表）
reserves held in the central bank	央行准备金，央行储备金
residual value	残余价值
respondent	回答者，相应的
restricted funds	专用基金，限定用途基金
restructure (<i>verb</i>)	更改结构、重建构造、重置（动词）
restructured loan	贷款期限和偿还方法重置后的贷款
retail financial service providers	零售金融服务供应商
retail institution	零售机构

retail outlet	零售点
Equivalent : distribution outlet	等同于: 分销点
retained earnings	留存盈余(收益)
Equivalent: retained net surplus (deficit).	等同于 : 留存净利润 (赤字)
retained earnings statement	留存盈余表, 留存收益表
retained loss	损耗留存
retained net surplus (deficit)	留存净利润 (赤字)
retention rate	保留率
Equivalent: client retention rate.	等同于: 客户保留率
return on assets (ROA)	资产收益率
Equivalent: asset utilization.	等同于: 产回报率、资产利用率
return on equity (ROE)	所有者权益收益率
return on investment (ROI)	投资收益率
Equivalents: investment return, investment yield.	等同于: 投资回报
return on performing assets	运营资产收益率
Equivalent: yield on performing assets.	等同于: 运营资产回报率
return-on-business ratio (ROB)	业务回报率
returns to scale	规模经济、规模报酬
revenues	收入
reversal of amortization and provisions	取消分期还款和损失准备
reversal policy	反向政策, 政策转变
reversing entries	相反分录
revolving credit	循环信贷
revolving loan fund	循环贷款
risk averse	风险厌恶
risk aversion	风险厌恶
risk management	风险管理
risk mitigation strategy	缓解风险策略
risk weighted	风险权重
risk-adjusted return	风险调整回报率
ROA (return on assets)	资产收益率
Equivalent: asset utilization.	等同于: 资产回报
ROB (return on business ratio)	业务回报率
ROE (return on equity)	所有者权益收益率

ROI (return on investment)	投资收益率
Equivalents: investment return, investment yield.	等同于: 投资回报率
ROSCA (rotating savings and credit association)	合会
ROSCA chain	合会链
ROSCA round	合会循环
rotating savings and credit association (ROSCA)	合会
rounding mechanisms	去尾整元机制, 舍入法
RTGSS (real time gross settlement system)	实时支付结算系统
running cost	经营费用/日常费用/运行成本/连续成本
rural bank	农村银行
rural development bank	农村开发银行
rural development project	农村发展项目
rural finance	农村金融

S

S&L (savings and loan association)	储蓄与贷款协会
SACCO (savings and credit cooperative) Equivalentents: credit union, savings and credit union.	储蓄与信贷合作社
safety net	福利项目
sale of assets	资产出售/资产变卖
sale of equity investments	股权投资的出售
sale of investments	投资的出售
sample selection	样本选择
sample size	样本大小
sampling	取样、抽样
sampling methodology	取样方法、抽样方法
sampling risk	取样风险、抽样风险
saver	储蓄人、储户
saving at home	在家储蓄
saving down A concept coined by Stuart Rutherford to designate an advance against future savings, i. e., a loan.	降低储蓄 Stuart Rutherford 提出的一个概念，指为未来的储蓄预付款的进展，例如：贷款
saving through A concept coined by Stuart Rutherford.	通过储蓄 Stuart Rutherford 提出一种概念
saving up According to the “a priori savings” concept coined by Stuart Rutherford.	上升储蓄 Stuart Rutherford 根据“推理储蓄”概念创造的一个词汇
savings	储蓄
savings account	活期存款账户
savings agent	储蓄机构
savings and credit cooperative (SACCO) Equivalentents: savings and credit union, credit union.	储蓄和信贷联盟
savings and credit union	储蓄和信贷联盟
savings and loan association (S&L)	储蓄贷款协会
savings bank	储蓄银行
savings club	储蓄俱乐部
savings collector	储蓄机构
savings in cash	现金储蓄

savings in hard assets	不动产储蓄
savings in kind	实物储蓄
savings mobilization	储蓄动员
savings outreach	储蓄的覆盖面
savings outstanding	储蓄余额
scale of outreach (<i>of the services of an MFI</i>) Refers to the number of clients served by an MFI. See also “depth of outreach.”	覆盖面（微型金融机构的业务） 指一家微型金融机构服务的客户数目。 等同于：深度推广
scale up (<i>verb</i>)	扩大规模（动词）
scaling up	扩大规模，升级
scope of an audit	审计范围
scoring Equivalent: credit scoring, loan scoring. Scoring is a statistical technique used by financial institutions to decide whether or not to extend credit.	信贷评分 等同于：信贷评分，贷款评分 评分法是一种金融机构采用的统计学方法，用于决定是否扩大其客户的信用额度。
screened mutual fund	筛选的互助基金
SDI (subsidy dependence index)	补贴依赖指数
seasonal bias	季节性偏差
seasonal credit Equivalent: crop credit.	季节性贷款 等同于：作物贷款
seasonality analysis	季节性分析
secondary information	二次信息、二手信息
Second tier bank	二级银行
second-tier institution Equivalent (2): apex institution	二级机构 等同于：批发机构
secure a loan (<i>verb</i>)	担保贷款（动词）
secured debt	有担保的债务
securitization	证券化
securitized debt	证券化的债务
security Equivalent: collateral, guarantee.	担保品、抵押品 等同于：担保/保证
seed funding	种子资金/创始基金/原始基金
self-employed	自营的
self-help group	自助小组
self-managed scheme	自助管理项目

self-regulation	自律
self-selection bias	自我选择偏差
self-sufficiency	自负盈亏
self-sufficiency indicator	自负盈亏指标
semiformal institution	半正规机构
senior manager	高级经理/资深经理
sensibility analysis	敏感性分析
service charge	服务收费
service company model	服务公司模式
servicing cost	劳务成本
set an interest rate (<i>verb</i>) Equivalent: quote an interest rate.	确定利率
settlement service	结算服务
setup costs	启动成本/开业成本
setup options (<i>software</i>)	(软件)可供选择的安装
shadow interest rate	影子利率
shadow price	影子价格
shadow price of funds	资金的影子价格
share	股份, 股票, 股, 份, 额
shared return fund	股份回报式基金
shareholder Equivalent: stockholder.	股东
shareholder capital Equivalents: shareholder equity, shareholder funds, stockholder equity, owner equity, owner' s equity, equity.	股东权益, 股东资产净值
shareholder equity	股东权益
shareholder funds	股东资金
shareholder return	股东回报
shortfall	缺额, 缺少, 不足, 亏空
short-term debt Equivalents: current debt, current liabilities, short-term liabilities.	短期债务
short-term investment	短期投资
short-term liabilities	短期债务
short-term loan	短期贷款
short-term paper	短期债券, 短期票据, 短期汇票

sight deposit Equivalent: demand deposit.	活期存款
sight draft	即期汇票, 见票即付票据
simple interest	单利
simulation modeling	仿真建模
single end-of-term payment Equivalent: balloon payment.	到期一次性付款 等同于: 飘浮式付款, 特大尾数付款
single-answer question (<i>survey</i>)	单一答案问题 (调查)
single-entry accounting	单式会计
smart card	智能卡
smart subsidy	智能补贴
smooth income (<i>verb</i>)	平滑收入 (动词)
social capital	社会资本
social investment fund	社会事业投资资金
social investors	社会投资者
social performance	社会效益
social performance assessment	社会效益评估
social performance indicator (SPI)	社会效益指标
social performance indicators initiative	社会效益指标能动性
social responsibility	社会责任
social safety net	社会福利网
social welfare	社会福利
socially oriented investor	以社会福利为导向的投资者
socially responsible investor	对社会责任的投资
socially responsible mutual fund	社会责任互助基金
social-welfare benefit	社会福利效益
soft loan Equivalent: concessional loan.	软贷款 等同于: 贴息贷款
solidarity group Equivalent: joint-liability group.	团结小组, 等同于: 联保小组
solidarity-group lending	团结小组贷款、联保小组贷款
solvency Equivalent: creditworthiness.	(贷款) 偿付能力
sources and uses of cash Equivalent: statement of sources and uses of cash.	现金的来源和使用
sovereign debt restructuring	主权债重组

special window (<i>regulation</i>) Equivalent: special regulatory window.	特殊窗口 (管理) 等同于: 特别调控窗口
special-purpose audit	专项审计, 特种审计
spread	差额, 差幅, 利差, 把...分期
spread interest payments (<i>verb</i>)	利差支付(动词)
staff costs Equivalent: personnel expenses.	人员费用 (成本)
staff count	员工计数
staff development	员工发展
staff incentive (<i>human resources</i>)	员工激励
staff retraining	员工再培训
stakeholder	利益相关方
standard	标准
standards for financial reporting Equivalents: financial standards, applicable financial reporting framework.	财务报告标准 等同于: 财务 (报告) 标准
starting fiscal year	起始财政年度
startup business	启动业务
startup costs	开办费 (成本)
stated interest rate Equivalents: quoted interest rate, nominal rate.	公布的贷款利率, 公布的利率 等同于: 名义利率
statement of account	财务报表/账目表/账单
statement of change in financial position Equivalent: cash flow statement.	财务状况变动说明 等同于: 现金流量表
statement of sources and uses of cash Equivalent: sources and uses of cash.	现金的来源和使用
state-owned agricultural bank	国有农业银行
state-owned bank	国有银行
stock item	股票项目
stockholder Equivalent: shareholder.	股东
stockholder equity Equivalents: shareholder equity, shareholder capital, shareholder funds, owner equity, owner' s equity, equity.	股东权益
stop-lending order	停止借贷命令
stored-value card	储值卡

straight-line depreciation (<i>asset</i>)	直线折旧法 (资产)
strategic plan	战略计划
strategic planning	战略规划
structural adjustment policy	结构调整政策
structured questionnaire (<i>survey</i>)	结构调查问卷 (调查)
subledger (<i>accounting</i>)	辅助分类账 (总账)
subordinated note	无优先权的票据
subsidized credit	贴息信贷
subsidy Equivalent: grant.	补贴, 补贴金 等同于: 捐赠
subsidy adjustment	补贴调整
subsidy dependence index (SDI)	补贴依赖指数
subsidy for cost of funds Equivalent: cost-of-funds subsidy.	资金成本补贴
subsidy-adjusted profitability	补贴调整后的收益率
subsidy-independent	不依赖于补贴的
substantive procedure (<i>audit</i>)	实证性程序 (审计)
summarized financial statements	财务报表摘要, 汇总的财务报表
summary balance sheet	资产负债表一览, 汇总的资产负债表
summary income statement	汇总损益表
sum-of-the-years digit method (<i>asset</i>)	年限总和折旧法 (资产)
sum-of-years digit depreciation method (<i>asset</i>) Equivalents: sum-of-the years digit depreciation method, sum-of-the-years digit method.	年限总和折旧法 (资产)
supervision	监管
supplier credit	卖方信贷, 供应商信贷
supplier of financial intermediation services	金融中介服务供应商
support services	支持服务
surplus	盈余, 剩 (盈) 余额, 顺差, 公积金
survey interview	调查访谈
survival pricing	盈亏平衡点定价
suspense account	暂记账 (账户)
sustainability	可持续性, 可持续
sustainable	可持续的

swap

交换

T

take out a loan (<i>verb</i>)	借取贷款 (动词)
tangible asset	固定资产
target capital structure	目标资本结构
target group	目标群体
target market	目标市场
targeted lending	指令性贷款
tax	税, 税收
tax allowance Equivalent: tax write-off.	税收优惠额
tax audit	税款审计
tax base	课税依据, 征税标的
tax expenditures	税款支出
tax incentive	税收减免、税收优惠
tax liability	应纳税额
tax rate	税率
tax system	税制
tax write-off	税金注销
taxable income	应税所得
technical assistance	技术援助、技术支持
technical insolvency	技术性破产
technical reserve (<i>insurance</i>)	技术性准备金 (同未到期保险费)
technical sustainability	技术可持续性
teller	银行出纳员
teller transaction	银行出纳员交易
term deposit Equivalents: fixed-term deposit, time deposit.	定期存款
term in months Equivalent: months to maturity.	按月定期, 还有数月到期
term loan	定期贷款
term mismatch Equivalent: maturity mismatch.	期限错配
terms of a loan	贷款条款
terms of reference	委任范围、授权调查范围

test of control (<i>audit</i>)	控制抽查 (审计)
test of details (<i>audit</i>)	详细检查 (审计)
test of statistical significance	统计显著性检验
time deposit	定期存款
time series	时间序列
time-series analysis	时间序列分析
title Equivalent: legal title.	所有权, 权利, 名称
too much liquidity/cash	过多的流动资金 / 现金、流动性过剩
trade credit	贸易信贷, 商业信用 (赊购商品)
transaction (<i>accounting</i>)	交易 (总账)
transaction cost	交易成本
transaction entry	会计事项分录, 交易分录
transaction fee	会计事项费用
transaction ledger	会计事项总账
transaction report	会计事项报告, 经济业务报告
transfer price	(产品) 转让价格, 内部调拨价格
transfer risk	汇款风险
transfer service	汇款服务
transformation Equivalent: institutional transformation	改革 等同于: 机构改革
transition country	转型国家
transparency	透明度
travel advances	预付旅行款
travel and transportation expenses	旅差费
treasury bill Equivalent: treasury note.	短期国库债券 等同于: 国库券
treasury note	中期国库券
treatment group In an evaluation process, "treatment group" is the group used to measure the effects of a microfinance program on the beneficiaries. It is opposed to the "control group."	处理小组 在一个评估流程中, "处理小组" 是一个用于评估小额信贷项目在受惠者中的影响程度的小组。它与 "控制小组" 是相对的。
trend analysis	趋势分析
trial balance	试算平衡表
true and fair view of the financial position (<i>audit</i>)	对财务状况的真实和公正的观点

trust fund	信托基金
trust law	信托法
truth-in-lending law	诚实借贷法
turned into cash	转换成现金

U

unaccounted for	未记账的, 未计算在内
unadjusted trial balance	调整前的试算平衡表, 结账前试算平衡表
unallocated	未分配的
unbanked	未能/不能享有银行服务的
uncalled capital	未定股东, 未收资本
uncollaterized loan	无抵押贷款
undepreciated book value	未折旧账面价值 (指资产原价)
undercapitalized	资本不足的, 投资不足的
underserved population	未服务到的人群
unearned revenue	非营业收益, 额外收益
unit cost	单位成本
United Nations Millennium Declaration	联合国千年宣言
unpaid interest	未付利息
Equivalentents: interest in arrears, interest unpaid.	等同于: 逾期利息
unqualified opinion (<i>audit</i>)	无保留意见, 无限定意见 (审计)
unqualified opinion with an emphasis of matter (<i>audit</i>)	对重要事件无保留意见, 无限定意见 (审计)
unrecovered loan	无法收回的贷款
unrestricted funds	无限制的资金/未限定用途的资金
unsecured debt	无抵押、担保债务
unsecured lending	无抵押、担保贷款
unstructured questioning (<i>survey</i>)	非结构化提问 (调查)
up-front fee	预收费, 预收费用/前付费
up-front interest payment	预付利息
up-front savings	先期存款
useful life	资产的经济寿命, 使用寿命, 有效年限
usury law	高利贷法
usury limit	高利贷限制
utilities (<i>expense account</i>)	公用事业 (费用账目)

V

variable cost	可变成本, 直接成本
variable operating cost	可变运营成本
variable-cost ratio	可变成本比率, 直接成本比率
variance analysis	方差(差异)分析
vehicle operating costs	车辆运营费
venture capital	风险资本, 风险 投资
village bank	村银行
village banking	村银行模式
virtual wallet	虚拟钱包
vision statement	远景陈述
voluntary deposit	自愿存款
voluntary savings	自愿储蓄
voucher	(付款) 凭单, 收据, 收条, 保证人

W

wage bill	工资清单, 工资账单
wage costs	工资成本, 薪酬成本
WAN (wide area network)	广域网
warehouse receipt Occasionally used as a synonym of "warehouse receipt financing."	仓库收据 有时也作为“仓库收据融资”的同义词
warehouse-receipt financing Equivalent: inventory credit. Inventory credit permits farmers to store their crops in a warehouse and use them as a guarantee against credit before they are sold.	存活抵押贷款 等同于: 存货贷款 存货贷款使得农民得以把粮食储存在仓库里, 然后在销售它们之前用作贷款抵押。
warehousing	仓库
warm-up question (survey)	热身问题(调查)
warrant (finance)	认股证书, 认股权证, 支付命令, 收付款凭单, 许可证
wasting asset	递耗资产(指无法或难以恢复、更新的自然资源, 例如矿、油田)
wealth ranking	财富排名
wear and tear (of building)	磨损, 损耗
weekly payment	每周(分期)还款
weighted average cost of capital	加权平均的资本成本
wholesale financial institution	批发金融机构
wholesale lending	批发贷款(业务)
wide area network (WAN)	广域网
wire transfer	电汇
withdrawal	取款
working capital	流动资金, 周转资金, 营运资金
working capital requirement Equivalent: change in working capital.	流动资金需求
working-capital loan	流动资金贷款
working-capital ratio Equivalents: current ratio, capital-adequacy ratio.	流动资金比率 等同于: 流动比率、资本充足率
work-in-process inventory	在制品盘存
working table, management report, management chart, performance chart	工作日程表、管理报告、管理图表、营运图表

write off (<i>verb</i>)	注销, 冲销 (动词)
write-off Equivalent: loan write-off.	注销的 等同于: 注销贷款
write-off ratio Equivalent: loan write-off ratio.	(贷款) 注销率 等同于: 贷款注销比率
written-off loan	已注销的贷款

Y

year-end accounts	年终账户
yield curve	收益曲线
yield gap	收益差额
yield on performing assets Equivalent: return on performing assets.	运营资产收益 运营资产回报
yield on portfolio Equivalent: portfolio yield.	贷款收益率 等同于：贷款回报
yield to maturity	到期收益，期末收益
yield-gap ratio	收益差额率

Z

zero based budgeting (ZBB)	零基预算编制法
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