

NotesOnFinancialExpressions-A(24)金融专业术语注解 PDF转换
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https://www.100test.com/kao_ti2020/128/2021_2022_NotesOnFin_c92_128230.htm 英文词汇 中文释义 详细注解

amortization method 摊还法；摊销法 1.A distribution calculation method for making penalty-free early withdrawals from retirement accounts. An assumed earnings rate is applied over the duration of the individual's life expectancy, while the life expectancy is determined using IRS tables. Generally, the rate must be within 120% of the applicable federal long-term rate. Once the rate is determined, the withdrawal remains fixed each year. 2.A distribution calculation method for making penalty-free early withdrawals from retirement accounts. An assumed earnings rate is applied over the duration of the individual's life expectancy. Generally, the rate must be within 120% of the applicable federal long-term rate. Once the rate is determined, the withdrawal remains fixed each year. amortization of premium 溢价摊销 Charges made against the interest received on a debt in order to offset a premium paid for the debt. Thus, with each periodic payment, a debtor is not only paying back interest, but also part of his or her premium. This leads to higher periodic payments than in the case when only interest is paid out. However, a payment schedule which includes premium amortization makes debt management easier, especially if the principal is large. While paying just the interest each period will lead to a low outflow of cash each month, the debtor might not save enough to pay the principal. Thus, amortizing the premium each period also reduces the credit risk of

the debt, since the creditor gets some part of the principal each time period, as opposed to allowing a debtor to forfeit on all of it at the maturity of the loan. Amortization of premium is a common feature in cases when a person or company takes on a large amount of debt at one time, such as a mortgage.

amortization schedule 摊还计划 The schedule of payments for paying off a loan.

amortization term 摊还期 The period of time over which the loan will be amortized, usually expressed in months.

amortized value 摊还股值 The value of a security as determined by the process of amortization.

amortizing swap 递减互换 非标准利率互换的一种，递增互换的对称，指在以后连续的互换交易期间资本额将逐步减少的一种非标准利率互换。递减互换比较适合于以发行债券来融资的借款方。

Amount at risk 危险保险额 指保险金额减责任准备金的余额；也就是保险公司没有预先准备的潜在保险金支出。

amount due from 拆放金额 银行向同业拆放金额。同业拆放期限较短，一般为1天至6个月，属于银行的一项短期资金运用。

amount due to 借入金额 银行从同业借入金额。同业借款期限较短，一般为1天至6个月，属银行的一项短期资金来源。

amount of subjunctive capital 虚拟资本量 指以有价证券形式存在并能给持有者带来一定收入的资本数量，如股份公司的股票、企业债券和国家公债等。

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