

NotesOnFinancialExpressions-A(15)金融专业术语注解 PDF转换  
可能丢失图片或格式，建议阅读原文

[https://www.100test.com/kao\\_ti2020/128/2021\\_2022\\_NotesOnFin\\_c92\\_128253.htm](https://www.100test.com/kao_ti2020/128/2021_2022_NotesOnFin_c92_128253.htm) 英语词汇中文释义 详细注解 after-tax

contributions 税后退休金 Contributions to a retirement plan which are subject to federal income tax. also called voluntary contributions.

Against the box 锁定利润 出售股份 投资者为了避免由所有权、信息披露带来的问题，或为了享受某些税收优惠，将股份出售的行为。 aged fail 逾期未结 指证券商之间超过结算日若干日（在美国为30天）以上，而仍未结算的合约。 agency 代理

代理关系 1.指企业或个人委托代理机构经办业务。前者称为委托人（principal），后者称为代理人（agent）。股东与企业管理人员的关系亦为一种代理关系，企业管理人员代理股东行使企业经营管理的职权。 2.Name for the arrangement where an

agent intermediates between buyers and sellers and charges a commission for his participation. The agent buys and sells for the account of the client, but the client assumes all risk.3.More generally, the relationship between a principal and an agent. agency bank 代理

银行 代开银行 1.国际押汇交易中，一家银行代表另一家银行（通常在海外）收取款项，则前者是后者的代理银行。 2.参与发行另一机构名下信用卡的计划，这家银行便是发行机构的代理银行。 3.信用证结算方式的当事人之一，是代理开证

银行换开信用证的银行。开证银行有时要求另一家银行根据其本身所开的信用证重新换开信用证，以便提高所开信用证的资信。代开银行通常为出口方所在地银行。 agency bond 机构

债券 A bond, issued by a U.S. government-sponsored agency.

The offerings of these agencies are backed by the U.S. government, but not guaranteed by the government since the agencies are private entities. Such agencies have been set up in order to allow certain groups of people to access low cost financing, especially students and first-time home buyers. Some prominent issuers of agency bonds are Student Loan Marketing Association (Sallie Mae), Federal National Mortgage Association (Fannie Mae) and Federal Home Loan Mortgage Corporation (Freddie Mac). Agency bonds are usually exempt from state and local taxes, but not federal tax.

agency business 代理业务 接受委托办理的业务。例如：代收票据托收款、解付汇款以及其他国际结算业务等。

agency commission 代理手续费 办理委托业务收取的佣金或手续费。

agency debt 机构债务 在美国指除了财政部和联邦储备银行发行公债向公众举借的债务以外，经法律许可，由联邦政府的其他机构向公众举借的债务。

agency problem 代理问题 股东、债券持有人和经理之间的利益冲突。

100Test 下载频道开通，各类考试题目直接下载。详细请访问 [www.100test.com](http://www.100test.com)