

NotesOnFinancialExpressions-A(8)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_128272.htm 英语词汇 中文释义 详细注解 Actuary 精算师 1.

指保险公司所聘雇的一种专门技术人员，其职责是为保险公司测度各类保险事件发生之风险程度、计算保险商品的费率、衡量保险准备金的提列额度、新种保险商品之开发与设计、业务人员报酬之拟题，通常都必须通过相关资格检定方可执行精算业务。 2.A specialist in the mathematics of risk, especially

as it relates to insurance calculations such as premiums, reserves, dividends, and insurance and annuity rates. They work for insurance companies to evaluate applications based on risk. Ad valorem tax 从价税 1.依据课税标的资产的价值之一定百分比课税的税制

。 2.A tax based on the value (or assessed value) of real property.3.A tax, duty, or fee which varies based on the value of the products,

services, or property on which it is levied. adaptive expectation 适应性期望 一种预测价格走势的模式。指市场对未来价格的期望会因最新消息或走势而不断调整。 addendum 补充书 订约双方对已订立的合同或协议加以补充或修改而制定的书面文件。

补充书为正式合同或协议的一个组成部分。 Addition bond test 增加债券测试 指衡量债券增加发行的上限。例如以资产

或以特定收益来源担保发行的债券，若要增加债券发行额度，必须检验该资产或收益来源能否配合。 additional facility 附加贷款 项目贷款的一种方式。为防止因利率过高而影响项目正常进行，银行同意在基本信贷以外另给项目借款人信贷额度，即附加贷款。在利率超过一定限度时动用，每年可提

取50%用于偿付利息，并与基本信贷一样分期偿还。

Additional paid-in capital 额外投入资本 附缴资本 1. 股东以超过股票面值的价格认购股票，其超过面值的部分。也称为资本公积 (capital surplus)、投入资本 (paid-in capital)。

2. Capital received from investors for stock, equal to capital stock plus paid-in capital. also called contributed capital or paid-in capital.

additional principal payment 额外本金支付 A payment by a borrower of more than the scheduled principal amount due in order to reduce the principal. This also enables the borrower 's future interest

payments to be reduced. additional security 追加保证金 原存入的保证金不能满足金额担保要求时需要追加缴存的款项。

Additional voluntary contributions 额外自愿贡献 员工参加税负递延储蓄账户，如退休金账户，所投入的资金高于该账户要求的标准。

Add-on 追加 投资人购买定期存单之后，再追加资金投入于原存单。 Add-on interest 附加利率 将贷款金额与全部贷款利息加总，再将之平均分摊于贷款期间的分期还款方式。

每期偿还的金额相同，唯贷款本金随着逐期还款而逐渐减少，因此其有效利率 () 比名目利率高。以附加利率计息之贷款每期还款金额计算如下：每期还款 = (贷款本金 * 利率 + 贷款本金) / 还款期数

add-on rate 附加利息 根据本金的一定比率计算的利息成本。该利息及本金的数额构成借款人必须偿还的金额。

add-on rate method 附加率法 计算租金的一种方法。指租赁资产的概算成本再附加上一项特定的比率来计算租金的方法。其特点为每期期末等额支付租金，并且对于分期偿还的租金在整个租赁期内照常收取利息。

add-on service 附加服务 The non-monetary services provided by a venture

capitalist, such as helping to assemble a management team and helping to prepare the company for an IPO. adequacy of coverage 保护适足性 1.指投资人以避险或保险方式，对证券或其他资产价值的保障程度。 2.A test of how well an asset ' s value is insulated from loss, such as through hedging. adjudication 判决 宣告 The process of examining the facts in a disagreement and rendering a decision. adjustable life insurance 可调整的人寿保险 Life insurance for which the policyholder can change the details of the plan, including the face amount, premium, and coverage period. Adjustable peg 可调整钉住 汇率制度的一种，是一种较广义的固定汇率制度，在可调整会率制度下，将汇率长期钉住于狭小范围内，货币管理当局在外汇市场上，按照订定的价格无限制的买卖外汇以维持汇率于目标范围内小幅波动。不过这种制度下，无法避免外汇黑市交易的发生。 adjustable rate 浮动利率 Any interest rate that changes on a periodic basis. The change is usually tied to movement of an outside indicator, such as the prime interest rate. Movement above or below certain levels is often prevented by a predetermined floor and ceiling for a given rate. For example, you might see a rate set at "prime plus 2%". This means that the rate on the loan will always be 2% higher than the prime rate, which changes regularly to take into account changes in the inflation rate. For an individual taking out a loan when rates are low, a fixed rate loan would allow him or her to "lock in" the low rates and not be concerned with fluctuations. On the other hand, if interest rates were historically high at the time of the loan, he or she would benefit from a floating rate loan, because as the prime rate fell to historically

normal levels, the rate on the loan would decrease. 100Test 下载频道开通，各类考试题目直接下载。详细请访问
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