

NotesOnFinancialExpressions-A(4)金融专业术语注解 PDF转换  
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equation 会计等式 The fundamental balance sheet equation: assets = liabilities net worth. Accounting principles board (APB) 会计准则委员会 由美国会计师协会 ( American Institute of Certified Public Accountants ) 指派之会计团体，其主要功能是制定经济交易事项的会计原则。该团体于1973年已由财务会计准则委员会 ( Financial Accounting Standards Board . FASB ) 取代

。 Accounts payable 应付账款 1.公司以赊账方式购进商品、原物料及其他交易事项所产生的应付未付款。应付账款一般于短期必须偿付，会计上列为流动负债，在财务的观点，应付账款可视为视供应商对公司的短期资金融通。 2. Money which a company owes to vendors for products and services purchased on credit. This item appears on the company ' s balance sheet as a current liability, since the expectation is that the liability will be fulfilled in less than a year. When accounts payable are paid off, it represents a negative cash flow for the company. accounts receivable aging 应收账款账龄 A periodic report showing all outstanding receivable balances, broken down by customer and month due. Accounts receivable financing 应收账款融资 1.企业将销货或营运产生之应收账款让售 ( factoring ) 以取得短期资金的一种融通方式。 2. The selling of a company ' s accounts receivable, at a discount, to a factor, who then assumes the risk of the account debtors and receives cash as the debtors settle their accounts. A firm

that sells its accounts receivable may not be confident of its ability to collect those debts, or might think that the cost of collecting that debt is more than the discount which must be provided to the factor when of selling their receivables. also called accounts receivable financing.

accounts receivable turnover 应收账款周转次数 The average duration of an account receivable, equal to total credit sales divided by accounts receivable. Accounts receivable 应收账款 公司以赊账方式销售商品、提供劳务或其他交易事项所产生的应收未收款。应收账款一般于短期内收现，列为流动资产，是公司日常营运的必要投资，也是公司对客户的短期资金融通。

accredited investor 合格投资者 The SEC designation for an individual or entity meeting any of the criteria listed below. Certain restricted offerings, limited partnerships, and angel investor networks are open only to accredited investors. opposite of nonaccredited investor. SEC criteria: Any director, executive officer, or general partner of the issuer of the securities being offered or sold, or any director, executive officer or general partner of a general partner of that issuer. Any natural person whose individual net worth, or joint net worth with that person ' s spouse, at the time of his purchase exceeds \$1,000,000. Any natural person who had individual income in excess of \$200,000 in each of the two most recent years or joint income with that person ' s spouse in excess of \$300,000 in each of those years and has a reasonable expectation of reaching the same income level in the current year. Any trust with total assets in excess of \$5,000,000, not formed for the specific purpose of acquiring the securities offered, whose purchase of the securities is directed by a

person who has such knowledge and experience in financial and business matters that he is capable of evaluating the merits and risks of the prospective investment. Any organization that was not formed for the purpose of acquiring the securities being sold, with total assets in excess of \$5,000,000. And, any entity in which all of the equity owners are Accredited Investors. accreted value 递增价值 The current value of your zero-coupon municipal bond, taking into account interest that has been accumulating and automatically reinvested in the bond. accreting swap 递增互换 非标准利率互换的一种，递减互换的对称，指在整个互换交易期间，资本额由小到大逐步增加的一种非标准利率互换。递增互换比较适合借款额在项目期内逐渐增多的要求。 Accretion 增值 1.折价债券在到期时，由于价格逐渐接近面值所累积的资本利得。 2.Asset growth, by internal expansion or acquisition. accretion bond 递增债券 Often the last tranche in a CMO, the accretion bond, or Z-tranche, receives no cash payments for an extended period of time until the previous tranches are retired. While the other tranches are outstanding, the Z-tranche receives credit for periodic interest payments that increase its face value but are not paid out. When the other tranches are retired, the Z-tranche begins to receive cash payments that include both principal and continuing interest. Accrual accounting 权责会计 在发生的时点认列收益或费用，而非以现金收付与否为准的会计方法。也称为应计基础会计。 accrual basis （权责）发生制原则 （权责）应计基准 1.会计记账方法，按收入和支出权责的实际发生时间来记账，而不理会是否已经收到或支出款项。与此方式相对的另一种记账

方法为现金准则 (cash basis) 记账法。 2. The most commonly used accounting method, which reports income when earned and expenses when incurred, as opposed to cash basis accounting, which reports income when received and expenses when paid. Under the accrual method, companies do have some discretion as to when income and expenses are recognized, but there are rules governing the recognition. In addition, companies are required to make prudent estimates against revenues that are recorded but may not be received, called a bad debt expense.

Accrual bond 应计债券 1. 又称 Z 债券, 是担保抵押债券的一个分类, 通常以远远低于面值的价格出售。它以事先约定的利率计息, 但利息不是直接支付给投资者, 而是计入尚未偿付的本金余额。这一累积过程一直持续到债券价值接近本金, 后发的债券已购回, 累积债券变成持续付款的债券。此时, 累积债券开始偿付本金。 2. A bond which pays no coupons, is sold at a deep discount to its face value, and matures at its face value. An accrual bond has the important advantage of being free of reinvestment risk, though the downside is that there is no opportunity to enjoy the effects of a rise in market interest rates. Also, such bonds tend to be very sensitive to changes in interest rates, since there are no coupon payments to reduce the impact of interest rate changes. In addition, markets for zero-coupon bonds are relatively illiquid. Under U.S. tax law, the imputed interest on a zero-coupon bond is taxable as it accrues, even though there is no cash flow. also called zero-coupon bond.

discount 应计贴现 1. 低于面值购入的贴现债券, 每年应将贴现收入摊入账面价值。 2. The annual addition to book value

contributed by bonds purchased below. accrued benefit 应计收益 Pension benefit that an employee has earned based on his or her years of service at a company. Accrued benefits are often calculated in relation to the employee ' s salary scale. accrued dividend 应计股利 A regular dividend that is considered to be earned but not declared or payable. Accrued interest 应付利息 待付利息 1.已发生而尚未支付的利息费用。 2.自上次利息支付后累计的债券利息。这种债券的购买者要支付市场价加累计的应计利息。被违约债券和收益债券不在此例。 3.Interest that is due on a bond or other fixed income security since the last interest payment was made. This often occurs for bonds purchased on the secondary market, since bonds usually pay interest every six months, but the interest is accrued by the bondholders on a day-to-day basis. When a bond is sold, the buyer pays the seller the market price plus the accrued interest, for which the buyer will be reimbursed when the issuer pays next pays interest. Accrued interest is calculated on a 30-day month/360-day year for corporate bonds and municipal bonds, and on actual-calendar-days for Government bonds. Income bonds and bonds in default trade without accrued interest. When calculating accrued interest on a bond that is being sold, it is conventional to consider the time period from the most recent payment up to, but not including, the date on which the bond sale is settled.4.Interest that a company owes, a current liability on the balance sheet. Accrued market discount 应计市场折价 1.指折价发行的债券随着到期日的接近，而产生的债券价值的上升利得。 2.An increase in the market price of a discounted bond resulting

from an approaching maturity date, rather than from declining interest rates. The increase occurs because the bond holder will also receive payout at par upon maturity, so the price of the bond will increase gradually as maturity approaches. 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)