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https://www.100test.com/kao_ti2020/128/2021_2022_NotesOnFin_c92_128289.htm 英语词汇 中文释义 详细注解 Accepted date 接受日期 指商业交易的远期汇票的承兑日期；或证券经纪商接受客户交易委托的日期 accepting/acceptance house 承兑商行 又称承兑所，指办理汇票承兑、接受汇票融通资金或对他人开出的汇票进行背书的金融机构。承兑商行以英国最为发达，在18世纪末就已出现，主要通过承兑汇票业务为工商业、贸易进行融资。承兑商行通常只收取手续费而不垫付资金，经过承兑商行承兑或背书的汇票可以按市场上最低的贴现率办理贴现。20世纪70年代后，承兑商行的业务范围不断扩大，目前也可从事组织新证券的发行与认购新发行的证券、外汇买卖等金融业务。 accidental death benefit 人寿保险的以外死亡双重赔偿条款 A life insurance policy provision that calls for an additional payment, usually equal to the face amount of the insurance, in the event of accidental death. also called double indemnity. accommodating account 调节性账户 在国际收支中为弥补商品、劳务和资本等自发交易产生的国际收支失衡而产生的抵消账户。调节性账户记录调节性交易（accommodating transaction）的发生。在国际收支发生逆差时，调节性交易通过包括中央银行出售黄金或外汇，减少官方储备的方式，或由中央银行向外国政府贷款，增加官方储备的方式，以弥补国际收支逆差。 accommodation 融通 中央银行在市场银根紧缩时给予商业银行的信用援助，也指商业银行之间的信用调节。 Accommodation endorser 融通担保人指以自己的名义为

他人之债务提供担保的个人或机构。一般都是在期票（ promissory note ）或汇票（ bill of exchange ）上背书，确认保证如期兑现之责任。 Accommodation paper 融通票据 1.指经由第三者背书作为融通担保之票据。 2.A negotiable instrument signed by a party without receiving something of value in return. Used to assist another party to secure financing. Accommodative monetary policy 宽松货币政策 1.指中央银行视总体经济状况而实行的增加货币供应量的措施。使用时机大多是市场利率过高、景气不振且通货膨胀仍处于合理水准的情况。货币供给量增加之后，金融体系的资金供给增加，有助于引导市场利率下降，降低工商企业取得资金之成本，提振民间投资意愿。 2.A central bank policy designed to stimulate economic growth by lowering short term interest rates, making money less expensive to borrow. also called loose credit or easy monetary policy. opposite of tight monetary policy. Account 客户；账户 1指委托证券经纪商从事证券交易的顾客。 2在会计上，则为各项资产、负债、收入、费用的交易记录。 3.A record of financial transactions for an asset or individual, such as at a bank, brokerage, credit card company, or retail store. 4. More generally, an arrangement between a buyer and a seller in which payments are to be made in the future. account aggregation 账户汇总 An online service provided to individuals, allowing them to consolidate a range of accounts, bills, credit cards, and other financial information into one interface, in order to simplify the managing of personal finances. Account balance 账户余额 1.指财务报表上借贷方之净额；也可以用于其他不同性质账户，如信用卡账户、银行存款、证券交易账

户等余额。 2.The amount of money in an account, equal to the net of credits and debits at that point in time for that account. also called balance. account day 交割日 结算日 股票和商品交易所确定的各成员之间结算的日子。 account executive 账户经理 1.经纪公司职员，为客户提供咨询和执行委托。在为客户执行委托前，AE必须在全国证券交易商协会（National Association of Securities Dealers,NASD)注册。也称为注册代理人（registered representative,RR)或股票经纪人（stockbroker).2.An individual who is licensed to sell securities and has the legal power of an agent, having passed the Series 7 and Series 63 examinations. Usually works for a brokerage licensed by the SEC, NYSE, and NASD. also called registered representative. Account reconciliation 账户调节 1.将支票存款之公司账上余额及银行月结单之间的差额调整一致的过程。产生差异的原因多为一方未记账所造成，银行已记账而公司未记账的情况有银行代收票据、存款利息、代付款项、扣收手续费等；公司已记账而银行未记账的情况如：公司存入票据而银行未记账的在途存款、企业开立支票而持票人未向银行提示的未兑现支票。另外也可能来自公司或银行的错误所致。 2.The act of confirming that the balance in one 's checkbook matches the corresponding bank statement. Account statement 账户报表 1.在银行业务方面，是指各种账户收支之明细及其余额的汇总。证券交易上，则是指各种交易账户在某一段期间，所有的证券交易记录。 2.A record of transactions and their effect on account balances over a specified period of time, for a given account. A bank account statement lists the debits and credits that took place over the relevant time period, while a

brokerage account statement lists the long positions and short positions, purchases and sales, and other transactions. accountability 问责性 中央银行必须依法向特定的其他公共机构陈述其政策和行为，并论证其合理性。 account-account dealing 对账作业 用于处理两个银行彼此之间发生同业往来账款的清算，不涉及第三个银行。 accountant 会计师 One who is skilled in the practice of accounting or who is in charge of public or private accounts. An accountant is responsible for reporting financial results, whether for a company or for an individual, in accordance with government and regulatory authority rules. Accountant ' s opinion 会计师意见 A letter preceding a financial report, written and signed by an independent accountant, which describes the scope of the statement and presents an opinion on the quality of the data presented. also called accountant ' s letter. accounting 会计学 清算账目 The systematic recording, reporting, and analysis of financial transactions of a business. 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