

金融英语词汇每日一新（十六）PDF转换可能丢失图片或格式，建议阅读原文

[https://www.100test.com/kao\\_ti2020/129/2021\\_2022\\_\\_E9\\_87\\_91\\_E8\\_9E\\_8D\\_E8\\_8B\\_B1\\_E8\\_c92\\_129097.htm](https://www.100test.com/kao_ti2020/129/2021_2022__E9_87_91_E8_9E_8D_E8_8B_B1_E8_c92_129097.htm) annual mortgagor

statement [房] 抵押人年度报表来源：考试大 Document sent by the lender to the mortgagor each year which sets out amounts paid for principal, interest and taxes in the given year and the amount still

owing on the principal of the mortgage at the end of the year. 由贷款人每年寄给借款者的文件，陈述在该年中已经支付的本金、利息和税，以及到年底仍然欠房屋贷款的本金额。

annual percentage rate (APR) [银] 年百分率来源：考试大 The yearly cost of a mortgage, including interest, mortgage insurance, and the origination fee (points), expressed as a percentage. 用百分比表示的

抵押贷款的年成本，包括利率成本、抵押保险和融资费用（点数）。 annual percentage yield (APY)[银] 年溢率百分比来源

：考试大 The rate of return on an investment for a one-year period. 以一年为期限计算的投资回报率。来源：考试大 annual report

[证] 年报，年度报告来源：考试大 Yearly record of a publicly held companys financial condition 是指企业向公众、股东发布的该年经营效益与财务状况的综合报告。其中包括损益表、资产负债表等。

一家公司每年一度的财务营运报告。年报的内容包括资产负债表、损益表、审计师报告以及公司业务的概要。同annual financial statement。 annualize v. [会] 年度化来源

：考试大 To convert anything into a yearly figure. Eg. if profits are reported as running at \$10k a quarter, then they would be \$40k if annualized. If a credit card interest rate was quoted as 1% a month, it

would be annualized as 12%. 将不足一年的回报率转为全年回报率。将不足一年的税务期转为每年一度 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)