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结算常用英语 - 金融保险 BANKING AND INSURANCE

BUSINESS (银行、商业、消费、国家、民间) 信用 (banking, commercial, consuming, state and non-governmental) credits 全市初步形成了以同业资金拆借市场证券市场和外汇调剂市场为主内容的金融市场体系。 A banking market system majored by call markets, stock markets and foreign exchange regulating markets is primarily formed in the Municipality. 实贷实存 actual loans and deposits 融通资金 allocate funds 规模效益 an economy of scale 买方信贷/卖方信贷 buyer credits/supplier credits 税种(营业税、所得税、增值税、消费税、流转税、关税) category of tax (business tax, value added tax [VAT], consumption tax, turnover tax, tariff) 外贸结算常用英语 - 商业票据 commercial bills 信贷规模管理(存款准备金率、中央银行贷款利率、公开市场业务) control over scale of bank credit (reserve ratio on deposits, central banks lending rates, open market operations) 外贸结算常用英语 - 采取灵活措施 exercise flexible measures 融资(项目贷款、债券股票融资、集资、游资、经常性贷款、贷款利率、赠款、担保人) financing (project financing, financing in the form of bonds and stocks, fund raising, idle funds, commercial lending, lending rate, grants, guarantor) 财税改革 fiscal and tax reform 经过15年的努力，中国已经初步完成了价格改革，截止到1992年底，靠市场调节价格的商品已占93%。 Following

15 years of effort, China has initially completed prices reform. By the end of 1992, commodities subject to market regulation have accounted for 93%. 外贸结算常用英语 - 回收快 gain quick return 积极发挥利率的经济杠杆作用。扩大了计息范围划分了利率种类和档次实行区别利率同时推行浮动利率。 Giving full play to the economic lever function of interest rates. Spheres of interest-reckoning are expanded. differentiated interest rates are carried out by dividing interest rates into various kinds and levels. Floating interest rates are adopted. 宽限期 grace period 便民服务 handy service for the public 失业保险 insurance for the unemployed 大额定期储蓄存单 large amount deposit receipts 信贷额度 line of credit 财政包干 local governments are responsible for their own finance. fiscal contract responsibility system 允许外汇额度和现汇进行市场调节，价格随行就市。 Market regulations of foreign exchange quotas and cash remittances are permitted, and prices are changeable according to changes of the market. 生活待遇 material amenities 混合信贷 mixed credits 货币投放 money supply 信贷资金运行机制 operational mechanism of credit capitals 退休(养老)金 pensions 社会救济对象 people eligible for social relief 履约保证金 performance guarantee 价格波动再次警告我们不要对粮食价格掉以轻心。 Price fluctuation once again warned us not to treat the grain price lightly. 盈利能力 profitability 累进税率 progressive tax rate 差额垫支担保 provide shortfall payment guarantee 回报率 rate or return (ROR) 回流贷款 recycling loan 还本付息 repay principle and pay interest on loans 偿还期限 repayment terms 财政 revenue and public financing 风险责任 risk

responsibility 社会保险 social insurance 社会保障 social security
社会福利院 social welfare home 社会福利 social welfare service 优
惠贷款 soft loan 国家/企业债券 state/enterprises bonds 统计结算
和信息传递 statistics , account-settling and information
transferring 股票 stocks 利税分流 system whereby state-owned
enterprises pay tax plus a percentage of profits 分税制 system
whereby tax revenues are shared by central and local authorities 税基
tax base 外贸结算常用 英语 -财税融资 TAXATION AND
FINANCING 最初设立该机构是为了执行反托拉斯法。制订
该项法律的目的在于防止垄断和维护竞争。 The agency was
originally established to enforce antitrust laws. These laws are
designed to prevent monopoly and maintain competition. 政府颁
布详尽措施打击欺骗性价格和暴利 , 相关的执行细则将于4
月1日生效。新规定将起到限制与保护的双重作用。 The
government has enacted sweeping moves/measures against gouging
price and staggering/exorbitant/excessive profits, and the related
detailed implementation rules will go into effect on 1st of April. The
new regulations will play a dual role of restriction and protection. 将
原来的高度集中的计划金融管理体制改为实行中央银行体制,
以人民银行为领导 , 专业银行为主体 , 保险公司、信托投资
公司、农村信用社、城市信用社、证券公司等多种金融机构
并存和协作的 , 多层次、多功能的金融组织体系。 The
original highly-concentrated planned banking managing system is
transformed into the Central Bank system, that is , establishing a
cooperative, multi-levelled and multi-functioned banking
organizational system which is bed by the Peoples Bank of China,

operated with specialized banks as the main body and supported by insurance companies, trust investment companies, rural credit cooperatives, city credit cooperatives and stock companies. 建立保险金制度和物品储备制度以便平衡供求关系。 The system of risk-proof fund and material reserve are designed to balance the supply and demand. 进一步扩大市场机制的积极作用，以抵消物价上涨对人民生活水平带来的消极影响。 to further expand the positive role of market mechanism in order to offset the adverse influences of price hikes on the living standard of the people. 把国际商务师站点加入收藏夹 欢迎进入：2009年国际商务师课程免费试听 更多信息请访问：百考试题国际商务师、百考试题论坛国际商务师 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