# 金融专业英语参考[五篇范文]

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*第一篇：金融专业英语参考金融专业英语一、选择题（一共10题，每题2分，共20分）第8题和第16题替补再后面。1.Only what happens if the supply is less than demand?（actual pri...*

**第一篇：金融专业英语参考**

金融专业英语

一、选择题（一共10题，每题2分，共20分）

第8题和第16题替补再后面。

1.Only what happens if the supply is less than demand?（actual price is higher than the equilibrium price）2.When the Consumer income and established conditions for commodity prices is still, consumers can buy the two commodities to the greatest number of combinations.What did the Line call?

（consumption may Line）

3.Opportunity cost:（Measures the cost of doing “x” in terms of what else might be done）4.The normal downward slope of demand curves is necessarily explained by:（Limited spending power）5.For a closed two-good economy, the output of the two goods should be at the point where:（The highest indifference curve touches the production possibility curve）.The “J-curve” shows that following depreciation:（The cost of imports rises immediately from the price effect, worsening the current account bal-ance, but later quantities of imports and exports respond and the current account balance im-proves）

7.Which of the following statements about standby letters of credit is true? :（They can serve as a guarantee to a buyer against a seller defaulting）8.What information would you find in a statement of cash flows that you would not be able to get from the other two primary financial statements?（Total liabilities due to creditors at the end of the period）\*8&16.Which of the following is not a characteristic of a competitive industry?(There is a fierce price war among rivals.)9.Which of these best describes the U.S.Federal Reserve?（Responsible for monetary policy/money supply）10.What is the basic purpose of profits in our market economy?（Lead businesses to produce what consumers want）

11.Which of the following will NOT cause a shift in the demand for baseballs?(An increase in the price of baseballs)12.Decreasing returns to scale may arise from(Inefficiencies in management)

13.If the marginal rate of technological substitution(MRTS)is more than the price ratio of labor over capital(w/r), then to minimize cost the firm should Decrease the input of capital and increase the input of labor.14.The price of a good changes, both the substitution effect and the income effect reinforce each other, then the good is a(n)(Normal good)15.What market is the Most in need of the advertising?(Competitive monopoly market)16.American economist Modigliani’s life-cycle hypothesis is that:(Work time after retirement savings for the consumer finance)17.According to the rules of debit and credit for balance sheet accounts:(Decreases in asset and liability accounts are recorded by credits)18.Inpiduals will accept the medium of exchange in return for goods and services only if they are confident that:(They can exchange it for gold)

19.The prices of meat products in a competitive market are determined by:(Supply and demand)20.Which one of the following is most likely to improve the wages of American workers?(An increase in productivity)

二、阅读题（一共5题，每题4分，共20分）

Reading A:Laura James is the head portfolio manager for national Fund 1.Assume an industry exhibits tendencies of “regression toward the mean.”This could mean all of the following EXCEPT:（Profits increase as firms enter the industry）2.In a recessionary environment, an automaker such as Ford would be expected to:（Produce lower end vehicles）

3.Assume domestic automakers are growing at a rate of –2%.Ford expects to increase its market share by 0.5%.What is Ford’s growth rate?（–1.51%）(1 + growth of firm sales)=(1 + growth of industry sales)x(1 + fractional change of market share)= 0.98 x 1.005

= 0.9849

Growth of firm sales = –1.51%

4.Suppose instead that Ford’s growth of firm sales is expected to be –3% and the growth of industry sales is 1%.What is Ford’s expected change in market share?（-4%）0.97 = 1.01 x(1 + x)

0.9604 = 1 + x

–3.96% = x

5.Which of the following scenarios would be most likely to have a positive impact on Ford’s market share?（An increase in its marketing budget）Reading B:Liquidity is a measure of how quickly an item may be converted to cash.1.Long-term assets are all assets other than current assets.(Doesn’t say)2.Supplies are less liquid than accounts receivable, and furniture and buildings are even less so.(Right)

3.People are interested in liabilities on the balance sheet because it is relatively liquid.(Wrong)Reading C:Whereas the money markets provide very short-term loans, the capital market takes account of medium and long-term loans.4.An industrial corporate can meet its financial needs by seeking funds from the capital markets.(Right)

5.Nowadays a private business usually obtains its working capital through a commercial bank.(Wrong)6.In the UK commercial banks often raise funds by issuing bands and stocks.(Doesn’t say)

三、简答题（一共8题，每题5分，共40分）

需要先把题目翻译成中文，用英语回答内容。

1.What is finance? 什么叫金融？ The word “finance” signifies capital in monetary form, that is, in the form of funds lent or borrowed, normally for capital purposes, through financial markets or financial institutions.When finance goes international, it is then an international finance.2.What is financial market?什么是金融市场？

It is a place where financial transactions take place.Financial markets facilitate the lending of funds from savers to those who wish to undertake investments.Those that wish to borrow to finance investment projects sell financial instruments to savers.3.what is primary market? 什么是初级市场？ A primary market is a financial market in which new issues of a security, such as a bond or a stock, are sold to initial buyers by the corporation or government agency borrowing the funds.4.What is secondary market? 什么是二级市场？ A secondary market is a financial market in which securities that have been previously issued(and are thus secondhand)can be resold.5.Which methods could be used to balance the international payment deficit? 哪些方法可以用来平衡国际收支逆差？

The methods will be used as following:

a.import restrictionb.export promotion c.tighten monetary policy

d.tighten fiscal policy e.devaluation

6.What are the major functions of modern commercial bank?现代商业银行的主要功能是什么？ a.They are medium of credit.b.They are medium of payment.c.They change money into capital.d.They are creation of credit.7.先解释货币市场再说特征

businesses have aggressively pursued alternatives to low-interest-rate bank accounts.One such alternative is provided by the money markets.Money market have three basic characteristics in common:

a.They are usually sold in large denominations.b.They have low default risk.c.They mature in one year or less from their original issue date.Most money market instruments mature in less than 120 days.8.Participants of Money Market 货币市场的参与者（选择其中两个解释即可）a.The Government In money market, the government is unique because it is always a supplier and demander of money market funds.The U.S.Treasury is the largest of all money market borrowers worldwide.It issues Treasury bills(often called T-bills)and other securities that are popular with other money market participants.Short-term issues enable the government to raise the maturing issues.b.The Central Bank The Central Bank is the Treasury’s agent for the distribution of government securities.The central bank holds vast quantities of Treasury securities that it sells if it believes that the money supply should be reduced.Similarly, the central bank purchases Treasury securities if it believes that the money supply should be expanded.The central bank’s responsibility for the money supply makes it the single most influential participant in the money market.c.Commercial BanksCommercial banks hold a larger percentage of government securities than any other group of financial institutions.This is partly because of regulations that limit the investment opportunities available to banks.Specifically, banks are prohibited from owning risky securities, such as stocks or corporate bonds.There are no restrictions against holding Treasury securities because of their low risk and high liquidity.Banks are also the major issuer of negotiable certificates of deposit(CDs), banker’s acceptances, and repurchase agreements.In addition to money market securities to help manage their own liquidity, many banks trade on behalf of their customers.Not all commercial banks deal for their customers in the secondary money market.The ones that do are among the largest in the country and are often referred to as money center banks.d.Businesses

Many businesses buy and sell securities in the money market.Such activity is usually limited to major corporations because of the large transactions involved.As discussed earlier, the money market is used extensively by businesses both to warehouse surplus funds and to raise short-term funds.e.Investment Companies Large persified brokerage firms are active in money markets.The primary function of these dealers is to “make a market” for money market securities by maintaining an inventory from which to buy or sell.These firms are very important to the liquidity of the money market because they help ensure that both buyers and sellers can readily market their securities in the primary market as well as in the secondary market.f.Insurance Companies Property and casualty insurance companies must maintain liquidity because of their unpredictable need for funds.To meet this demand, the insurance companies sell some of their money market securities to raise cash.As to the life insurance companies, because their obligations are reasonably predictable, large money market security holdings are unnecessary.However, it is a common practice that an inpidual can have his/her money invested in the money market through the agent department of banks and investment companies, to earn a higher interest rate than otherwise deposited in the banks.9.Inter-bank Markets 银行同业拆借市场 Inter-bank markets are money markets in which short-term funds transferred(loaned or borrowed)between financial institutions, usually for a period of one day, that is, they are usually overnight investment.The interest rate for borrowing these funds is close to, but always slightly higher than rate that is available from the central bank.10.Bank’s Acceptances 银行承兑

A bank’s acceptance is an order to pay a specified amount of money to the bearer on a given date.Banker’s acceptances have been in use since the twelfth century, and are commonly used for international trade transactions.四、综合运用题（共20分）

1.What is financial crisis?金融危机是什么 A financial crisis is a disruption to financial markets in which adverse selection and moral hazard problems become much worse, so that financial markets are unable to efficiently channel funds to those who have the most productive investment opportunities.As a result, a financial crisis can drive the economy away from an equilibrium with high output in which financial markets perform well to one in which output declines sharply.2.The effects of financial crisis?金融危机的影响 ①Many financial institutions went broke or recombined

②Global income redistribution is appearing

③The development of financial liberation has been inhibited

④International currency system is forced to be changed

**第二篇：金融专业英语**

金融专业英语

1、Financial System

见photo1和photo2，监管机构要把一行三会、发改委、财政部、外管局、统计局的全称写上，其他三个部分也要写全称。

2、Money Market（定义、金融工具及特点）

从P57第二段第三行the money market is actually…开始，一直到P57倒数第四行的expirations。

Money market funds & Money market accounts的区别

P58-59,老师重点划了P59倒数第七行Money market accounts typically offer…carry additional restrictions。

3、LIBOR（定义，上升、下降会带来什么）

P18第二段和P19倒数第三段、第二段

4、TED（定义，增大、缩小会带来什么）

P20第二段、第四段、第五段

5、OIS（这部分记得有点混乱。。）

P21第二段第一句话Overnight…other financial institutions。

P21最后一句话To set up the swap…the other institution。P22第十行One of the key…are paying。第十六行To resolve this issue…each day。

P23第十六行As usual…the gears of expansion。

这个知识点老师一直讲到P25的第三段，后面的就不考了，上课打瞌睡，这部分记得不全，欢迎大家补充哈~O(∩\_∩)O~

**第三篇：金融专业英语**

lessee 租单人

lessor租赁人

heirs继承人

successor继任人

assigns受托人，代理人

paymaster收款方，出纳

principal委托人

beneficiary 受益人

undersigned 签字人

authorized signatory授权签字人

issued country签发国

issued date签发日期

bank guarantee银行保函（BG）

documentary letter of credit跟单信用证（DLC）

standby letter of credit 备用信用证（SBLC）

fees protection agreement 佣金保护协议（FPA）

irrevocable master fees protection agreement 不可撤销的佣金保护协议（IMFPA）

hard copy 正本

bank bonded courier 银行保价专递

unencumbered 无抵押

free of liens无留置

borrower\'s initials借方名称首字母缩写

details of secuties 有价证券说明

be no callable prior to maturity 到期前不能支取

operating bank营业银行

contract quantity 合同总额

tranche schedule分期日程

tentative schedule临时计划表

withdraw slip 提款单

institutional costs手续费

sign and seal签字盖章

restrictions限制条件

imposts间接税

liens留置

tranching分期

memorandum of understanding 谅解备忘录（MOU）

physical gold实物黄金

paper gold纸黄金

ingots金锭

tax incentive税收优惠

quote引文开始

unquote引文结束

rolls & extension 可滚动可展期（R&E）

performance bond 履约保函（PB）

specimen draft样本

letter of instruction委托购买书

letter of intent意向书（LOI）

letterhead公用信笺

bridge channel牵线人

power of attoney委托书

regional centre经济特区

pro forma invoice形式发票

irrevocable corporate purchase/pay order不可撤销购买/支付订单（ICPO）

permissory note本票，期票（PN）

assignment of agreement;deed of agreement转让协议

pre-advice预通知

due dilligence尽职调查（DD）

IBAN国际银行账号（International bank Account Number）

SWIFT 全球银行间金融通信社（Society for Worldwide Financial Telecommunication）FATF金融行动特别工作组（Financial Action Task Force）

MTN中期票据（medium term note）

POF资金证明（proof of funds）

bank coordinates 银行坐标

payment order 支付令，付款通知

treasury bill国债，国库券

call option购买选择权，看涨期权，买入期权，延买期权

legal advisor 法律顾问

legal firm律师事务所

penalty of perjury 伪证罪

tear sheet银行声明；样张(尤指有广告的一页，送给广告客户以证明广告已登出)force majeure 不可抗力

international chamber of commerce国际商会（ICC）

non-circumvention and non-disclosure 保密原则（NCND）

hongkong and shanghai banking corporation 汇丰银行（HSBC）

non-solicitation letter诚信契约书

board of directors corporate resolution董事会决议

whereas鉴于（这个词在合同中会大写）

in witness whereof 兹证明

issuing bank发证行

indemnity letter赔偿保证书

wire transfer电汇

minute book会议记录簿

request for proposals标书（RFP）

registered financial planner注册金融策划师（RFP）credit enhancement增强信贷

soft probe软调查

bank reference资信证明

**第四篇：金融专业英语求职信**

In the four years of school life, I have a systematic grasp of the financial system financial professionals, but also the development of todays financial industry with a deeper understanding.Therefore, to lay a solid foundation of professional expertise.Through a four-year specialized courses of study, can grasp and skilled use of international financial, monetary and Banking, Central Bank, Insurance, property insurance, life insurance, Western financial theory, financial marketing, financial marketing, school, bank accounting, commercial banks, Western economics and other professional knowledge and skills, and mastery of a computer beginner, intermediate knowledge and proficiency in the use of WINDOWS operating systems, proficiency in internet, can use WpS, Microsoft Word document editing and operation etc., and can use tools such as photoshop software graphic design, mastered the production of Microsoft Visual Foxpro database.I have been active in learning and motivated to study professional courses in each door, and through the National Computer Rank Examination 2.In practice, life, I put myself in the cruel reality of the knowledge society, learning society, to participate in a number of social practice, greatly enriched his knowledge of society.I have a positive attitude towards life and a wide range of interests and hobbies, strong sense of responsibility at work, diligent, steadfast, strong organization, public information capacity, focusing on team spirit and collective ideas.Road will be long Xi, Wu Jiang from top to bottom the sake of the!If a person can be more practical way of doing things, then his world is magnificent.I firmly believe this and constantly improve themselves.If the privilege were employed, I will think that the best interests of the company to create their own best interests and not bargain.Sincerely do everything, and my colleagues work hard in unity.Work hard to enhance learning, continuous improvement!

**第五篇：金融专业英语Lesson3 金融市场**

Lesson 3Financial Market

The word “finance” signifies capital in monetary form, that is, in the form of funds lent or borrowed, normally for capital purposes, through financial markets or financial institutions.When finance goes international, it is then an international finance.What is a financial market? It is a place where financial transactions take place.When a financial transaction takes place between a resident of a country and a non-resident, it is an international financial transaction, and the place where the transaction is traded is called an international financial market.A financial market consists of foreign exchange market, money market, capital market and gold market.The flow of funds through the financial markets may be pided into different segments, depending upon the characteristics of financial claims being traded and the needs of different groups.One of the most important pisions in the financial system is between the money market and the capital market.The money market is designed for the making of short-term loans.It is the institution through which inpiduals and institutions with temporary surpluses of funds meet borrowers who have temporary funds shortages.Thus, the money market enables economic units(principally business firms and governments)to manage liquidity.By convention, a security or loan maturing within one year or less is considered to be a money market instrument.One of the principal functions of the money market is to finance the working-capital needs of corporations and to provide governments with short-term funds in lieu of tax collections.The money market also supplies funds for speculative buying of securities and commodities.Because most loans and securities traded in the money market are large, typically in million dollar units, it is often called a wholesale market, catering to the largest borrowers.In contrast, the capital market is designed to finance long-term investments by businesses, governments, and households.Trading of funds in the capital market makes possible the construction of factories, office buildings, highways, bridges, etc.Financial instruments in the capital market have original maturities of more than one year and range in size from small loans to very large, multi-million dollar credits.Thus, the capital market trades in both wholesale(large)loans and securities and retail(small)loans and securities.In the followings, we shall focus our study on capital market.As mentioned above, capital market refers to the trading market with loan maturity over one year, it is also called medium and long-term capital market.There are two kinds of financing on the capital market, namely, medium and long-term loan of the bank and securities trading.Therefore, the capital market, to be specific, can be pided into medium and long-term credit market of the bank and securities market.1.Medium and long-term credit market of the bank.This is where banks offer medium and long-term credit funds.Through the market, the supply and demand sides of medium and long-term capital realize financial accommodation.The demand side in the market is chiefly government,industrial and commercial enterprises.If the

term of fund maturity is1to 5 years, it is generally called medium-term.If the term is over 5 years, it is called long-term.The interest rate of funds is determined by various factors, including economic situation, capital supply volume, inflation rate and financial policy.Since capital turnover period in this market is long, the risk is also rather high.Therefore, in considering loan making, the bank will, apart from examining the loan applicant\'s objective, concentrate on analyzing its debt payment ability.2.Securities market.This is the place for the issuance and circulation of securities.The stock exchange where concentrated security trading is conducted is a physical market with fixed location.The source of capital in security market comes mainly from insurance company, investment and trust company, savings bank and fund organizations of various kinds.They attract large sums of capital from the vast number of policyholders, investors and depositors and then put the capital into the securitymarket.Capital demand in the market comes from government and enterprises.Securities usually traded on the security market include(1)government bond, that is, treasury notes and treasury bonds issued by the government, which can be transferred any time on the market but is unredeemable before maturity;(2)corporate bond, that is, promissory note of enterprise for debt raising, committing to pay back principal and interest within a certain period.(3)corporate stock, that is, a stock certificate issued bythe enterprise for raising capital fund.It should be designed in accordance with the form and content laid down in the Company Law of the inpidual country, making clear the amount of capital, the total number of stock and the amount of each share.The stock is generally pided into common stock and preferred stock.Common stock pidend will be allocated only when the enterprise is making a profit and after pidend is paid to preferred stock.As to the actual amount of pidend, it will bedecided by the shareholder meeting on the plan submitted by the board of directors, The preferred stock carries with it fixed pidend rate which will be paid ahead of common stock from the after tax net profit of the enterprise.The function of the security market:

The basic function of the security market is the promotion of the movement of factors and the rational allocation of resources.This is also why the security market is the core of modem market economic system, enjoying great vigor and attractiveness.The security market can play a role to optimize resource allocation because it possesses the following four functions:

l.The self-expansive function of the security market

Direct financing and indirect financing are the two basic forms of capital movement in modern market economy.With fixed sum of capital in society, when the amount of direct financing goes up, indirect financing amount will decrease correspondingly.The special attraction of the security market, the stock market in particular, lies in the fact that it is composed of the primary market and the secondary

market.The amplifying effect and multiplier effect of the stock price on the secondary market have special attraction for investors.Such attraction of the secondary market in tum strengthens activities in the primary market, making it possible for the continued issuance of stocks by enterprises that enjoy advantageous position and possess vast prospect.The activity in the primary market will provide more reliable guarantee for the operation of the secondary market, thus further expanding room of activity and choice for the secondary market.Through such combination of primary and secondary markets, the ratio of direct financing in social economy will be continuously raised and the position and role of security market in resource allocation will also be improved.2.The self-selection function of the security market

The self-selection function of the security market consists of two parts: the market and the listing company.In terms of the market, the fact that the exchange, through strict listing standard, chooses listing company, is in itself an important way of improving resource allocation efficiency.The more rigorous the listing standard, the greater the constraint on the stock company, which will further make it improve its economic efficiency.In terms of listing company, the formation of special power structure and restraint mechanism such as shareholders meeting, board of directors and board of supervisors, and the possession by the company of the two channels of direct and indirect financing, will facilitate the company to carry out independent operation and self-development in accordance with the intrinsic demand of a stock company, to choose the mechanism and form of composition of self-owned capital and capital of another party in accordance with the actual situation of the enterprise, and to choose the time and direction of investment in accordance with the inner demand of the market.Such company is only responsible to and must be responsible to the market and the investors and to no other person.3.The self-stimulation function of the security market

4.The self-restraint mechanism of the security market

Exercise:

I.Translations:

1．金融机构2．债券市场3．直接／间接融资4．上市公司5．股份公司

6．资源配置

7经济效益8．资金供求量9．通货膨胀率10.股权凭证11.普通股／优先股 12.股息13.银行中长期信贷市场14.兑换本金15.资金周转16.国库券

Ⅱ.E TO C:

The U.S.money market is a wholesale market for short-term, high-quality debt instruments.Original maturities are one year or less, much of the trading is in very short maturities, and there is usually a very active secondary market.There is no central exchange.Trading is carried out on an over-the-counter basis in the trading rooms of investment dealers and banks, working with electronic communication rather than communicating face-to-face.The dollar size of inpidual trades is large;$100 million is not uncommon.The total market volume runs to hundreds of billions of dollars each day.The money market serves two primary purposes.First, it provides the means by which the Fed can implement monetary policy as developed by the Federal Reserve Board.The open-market operations of the Fed involve the purchase or sale of government securities, which, in turn, control commercial bank reserves, credit expansion, and the money supply.The second function of the money market is that of any capital market, to move resources from sectors with surplus funds to those in a deficit position.The principal instruments in the U.S.money market include Fed funds, treasury bills and government agency notes, Eurodollars, certificates of deposit, commercial paper, banker\'s acceptances, and repurchase agreements.III.C TO E:

金融市场可分为一级市场和二级市场。一级市场是指那些还未发行的新债券的买卖市场。二级市场是交易已发行的股票，其主要功能是为证券投资者提供变现工具。如果你将股票或债券出售给亲戚、朋友，或一经纪人；或购买在股票交易所上市的股票，你就参与了二级市场的交易。

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