

<<金融英语>>

图书基本信息

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内容概要

本书采用国际化的视野和金融学教学的最新要求，以全面、简洁、实用为标准，通过18个章节展开阐述，涵盖了金融学的主要方面。从金融职业员工应具备的技能开始，介绍了金融的基本概念，如外汇汇率、利率、货币和银行、货币市场、筹资、财务报表、证券投资、债券、共同基金、证券交易所、期权期货、保险、国际金融组织和机构等。

各章后还有词汇与表达法、注释、练习以及补充阅读文献，十分便于读者自学和课堂教学选用。

本书内容新颖实用，适合大专院校的金融、保险和投资专业学生使用，也可作为金融行业从业人员提高英语水平的培训教材。

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章节摘录

Interest rate is the price for using the credit (financial) assets in certain period and it is formed on the financial market. Generally speaking, the benefits from the financial resources are higher in the present moment in relation to the future, and there is a need that a certain price to be paid for their usage in the appropriate period. Namely, the agents with surplus (the depositors) give their own financial resources to the agents with deficit (the debtors) , with agreement for certain compensation (interest) in the period of utilization of the resources. Accordingly, the role of the interest can be viewed from two aspects. Firstly, for the depositor it is a reward for postponing the present consumption in favor of the future consumption. Hence, the savings are defined as part of the current income that is sacrificed for a certain price (interest) in order to realize increase of the property in the future period. Secondly, for the investor the interest is the part of the expected profit that the investor must pay to the depositor as a compensation for using the depositor's accumulation.

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编辑推荐

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