

使用注意事項：

一、 本行保留本內容所有權利，非經本行同意禁止修改及作為商業用途。

二、 使用本內容資料時，應標明資料來源。

編號	中文名詞	英文名詞	中文解釋	英文解釋
1	承兌	Acceptance		
2	保付支票	Accepted Check	付款人於支票上記載照付或保付或其他同義字樣，並由授權人簽章後，其付款責任，與匯票承兌人同。付款人於支票上已為前項之記載時，發票人及背書人免除其責任。付款人對其保付的支票，不得以存款不足為由拒付，亦不得為存款額外或信用契約所約定數目以外之保付。[4]	Refers to the check where the payor states "Paid Accordingly "or "Accepted" on the check that has been endorsed by the payee. The responsibility for payment is the same as that for the acceptor of a bill of exchange. If the above statement is made by the payor on the check, then the drawer and the endorsement person are freed of their responsibility. The check has been accepted by the payor who cannot reject the payment based on insufficient funds. The check could only be accepted based on the deposits or the agreed amount stated in a credit contract.[4]
3	擔保放款融通	Accommodations with Collateral Refinancing of Secured Loans		
4	銷戶	Account Closing	將原在金融機構開立之存、放及證券帳戶結清。[4]	This refers to closing an existing savings account, loan account and securities account with the original financial institution.[4]
5	開戶	Account Opening	在金融機構開立存、放及證券等帳戶。[4]	Refers to open savings account, deposit account and securities account with a financial institution.[4]
6	權責化	Accountability		
7	會計	Accounting		

8	會計簽核	Accounting Approval	係指票據、報單等單據簽發，需經會計審核簽章。 [4]	Refers to the issues of vouchers such as bills or quotations requiring the review and approval from the accounting department.[4]
9	全年累積結購或結售金額	Accumulated Amount of Foreign Exchange Purchased or Sold within One Year		
10	資產負債累積缺口	Accumulated Gap of Assets and		
11	累計減損	Accumulated Impairment Loss		
12	實際準備	Actual Reserves		
13	指數型房貸	Adjustable Rate Mortgage (ARM)	央行於民國91年初推動房貸利率訂價制度改革，以指標利率（如主要銀行之定期或定期儲蓄存款之平均利率、短期票券次級市場平均利率等）加碼訂價，該加碼幅度於貸款契約存續期間不得任意調整。此種以指標利率加碼訂價之房貸，稱為指數型房貸。[1]	ARMs refer to mortgages which are priced by adding a markup to benchmark interest rate (such as the average interest rate on time savings deposits offered by major banks). The markup is not adjustable at the bank's discretion during the tenure of the mortgage contract. In the year 2002, the Central Bank of China started to promote the Adjustable Rate Mortgages. [1]
14	國庫主管機關－財政部	Administration Office for the National Treasury - Ministry of Finance		
15	墊付	Advance Payment		
16	關係企業貸款	Affiliated Lending		

17	國庫經辦行	Agent Bank National Treasury Agent Bank	國庫經辦行為受中央銀行委託辦理國庫事務之金融機構所屬分支單位中，經中央銀行國庫局核准代辦國庫事務者；中央銀行國庫局除代理國庫總庫外，亦為國庫經辦行之一。國庫經辦行得辦理之代庫事務主要為經收各項國庫款、兌付國庫支票、經管國庫機關專戶存款及保管中央政府機關之票據、證券及財產之契據。[4]	National Treasury Agent Bank refers to the bank which receives approval from the Department of the Treasury of the Central Bank of China to handle national treasury matters. Besides acting on behalf of the treasury, the Department of the Treasury is also one of the national treasury agent banks. The treasury matters handled by the NTAB mainly include receipts of national treasury funds, cashing of national treasury checks, safekeeping of the deposits of central government agencies, and the custody of notes, securities and certificates of properties owned by the central government agencies.[4]
18	暗記	Anti-counterfeiting Marks		
19	受理各項掛失、票據止付、印鑑更換之申請	Application of Announcement of Lost, Stop Payment of Checks and Change of Seal/Signature		
20	套利	Arbitrage		
21	算數平均法	Arithmetic Mean		
22	亞洲開發銀行	Asian Development Bank (ADB)	成立於1966年，係一多邊發展的金融機構，旨在降低亞洲與太平洋地區之貧窮，推動亞太地區的經濟與社會發展。目前共有66會員國，其中47個會員國來自亞太地區，其他19個會員國則來自歐美地區。[6]	The Asian Development Bank (ADB), established in 1966, is a multilateral development financial institution with the aim to reduce poverty and promote socioeconomic development in the Asia-Pacific region. At present, the ADB has 66 member countries. Of which, 47 are from the Asia-Pacific region and the other 19 are from Europe and the Americas.[6]
23	亞太經濟合作組織	Asia-Pacific Economic Co- operation (APEC)		

24	資產錯置	Asset Mismatch		
25	資產證券化	Asset Securitization		
26	資產抵押證券	Assets-Backed Securities (ABS)		
27	東南亞國協	Association of South East Asian Nations, ASEAN	由印尼、馬來西亞、菲律賓、新加坡及泰國政府於1967年發起成立的國際組織，目前有10個會員國。旨在加速東南亞地區的經濟成長、社會進步與文化發展，共同促進東南亞各國的經濟繁榮，確保區域和平與穩定。[6]	The ASEAN, established in 1967, was founded by Indonesia, Malaysia, Philippines, Singapore and Thailand. It presently has 10 member countries. It seeks to enhance economic growth, social progress and cultural development to promote prosperity and regional peace and stability in Southeast Asia.[6]
28	資訊不對稱	Asymmetry of Information		
29	標售	Auction		
30	指定銀行	Authorized Bank		
31	媒體自動轉帳	Automated Clearing House (ACH)		
32	呆帳轉銷	Bad Loans Write-offs		
33	國際收支	Balance of Payments (BOP)	國際收支係某一特定期間（一季、半年或一年），一經濟體居民與非居民間一切經濟交易的有系統紀錄（屬流量統計）。這種紀錄通常以複式記帳作借貸等額記載，故稱之為平衡表。國際收支平衡表由經常帳、資本帳、金融帳及誤差與遺漏項加總而成，餘額反映在央行「準備資產」的變動。[6]	The balance of payments is a systematic (flow statistics) statement which records all economic transactions between the residents of an economy and non-residents over a specific time period (such as one quarter, half-year or one year). Every transaction is recorded by two entries with equal values, one entry being a credit and the other a debit. The balance of payments is a summary of the current account, capital account, financial account, and net errors and omissions. The overall balance reflects changes in the "reserve assets" of the Central Bank.[6]

34	金融債券	Bank Debentures	金融債券係銀行依據銀行法有關規定，為供給中期或長期信用，報經主管機關核准發行之債券，其開始還本期限不得低於兩年。[6]	Bank debentures are issued by deposit money banks in order to absorb mid-term or long-term funds. The issuance of bank debentures need to be approved by the government authorities according to the Banking Act and relevant regulations, and principal repayment should start two years or more after issuance.[6]
35	國際清算銀行	Bank for International Settlements (BIS)	成立於1930年，成立最初目的係為處理第一次世界大戰後德國戰敗賠款和同盟國的債務問題，之後演變為協調各國中央銀行業務往來的國際金融組織。其宗旨為促進各國中央銀行之間的合作，達成國際貨幣與金融穩定。[6]	The Bank for International Settlements (BIS) was established in 1930 with the initial purpose of settling Germany's reparation payments and claims among the Allies after the end of World War I. Later, its role has changed to an international financial organization to coordinate banking functions for the central bank community. The main mission of the BIS is to foster cooperation among central banks to pursue monetary and financial stability.[6]
36	銀行承兌匯票	Bankers' Acceptances	銀行承兌匯票是指因國內外商品或勞務交易而產生並經由銀行承兌之票據，所謂承兌係銀行受客戶委託，擔任匯票付款人並予以承兌，承諾於到期日支付票款。[6]	Bankers' acceptances refer to drafts produced by domestic or international goods or services transactions and accepted by a bank. The acceptance means The accepting bank receives the request of the client to act as the payer of the draft and an bank employee stamps the draft "accepted" and signs it in order to promise to pay the bill on the maturity date.[6]
37	基礎貨幣	Base Money Monetary Base		

38	基準利率	Base Rate	<p>央行自民國91年4月起推動放款利率訂價制度改革。新的放款訂價基礎稱為基準利率，其內容為指標利率（如主要銀行之定期或定期儲蓄存款之平均利率、短期票券次級市場平均利率等）加一定比率，該一定比率不宜輕易調整。基準利率亦為銀行給予最優良客戶的短期放款利率，對一般客戶放款利率則參酌客戶信用狀況、申貸金額、期限，擔保品有無等因素再予加碼，個案貸款利率只能按基準利率加碼，不得減碼，該加碼幅度於貸款契約存續期間不得任意調整。[1]</p>	<p>The Central Bank of China has started to promote reforms on the lending pricing system in April 2002. The new lending pricing system is called base rate, which adds a fixed percentile margin over the benchmark interest rate (such as the Central Bank discount rate or the averaged rate of interest traded in the secondary market of short-term bills). The base rate also serves as the short-term lending rate offered by the banks to their prime customers. For general customers, the lending rate takes into account a margin based on various factors such as client's credit, the lending amount, the term and the collateral provided. The added margin cannot be adjusted at the bank's discretion during the terms of the loan contract.[1]</p>
39	基準利率訂價制度	Base Rate Pricing Mechanism		
40	巴塞爾銀行監理委員會	Basel Committee on Banking Supervision (BCBS)	<p>1974年由10個主要工業國家的中央銀行所共同組成，並依附於國際清算銀行（BIS）之下，為國際上最重要的銀行監理組織。轄下有25個技術工作小組。委員會對會員國並無正式的監理權限，其主要任務為研擬並建議金融監理準則，鼓勵各國採行相容的監理標準，其中重要者包括近期公布的新版巴賽爾資本協定(New Basel Capital Accord，或稱Basel II)。[6]</p>	<p>The Basel Committee is created by central banks of G-10 countries. It is under the Bank for International Settlements (BIS), and has become the most important institution in banking supervision worldwide. The committee has twenty-five technical working groups and task forces, but does not possess any formal supranational supervisory authority. Its main mission is to formulate and recommend best practice in banking supervision and encourage convergence toward common standards, such as the New Basel Capital Accord, or Basel II, which was recently introduced.[6]</p>
41	基本點	Basis Point		

42	持票人	Bearer	指票據之持有人或經前手讓與票據權利而取得票據之受讓人。[4]	The holder of a note or check who is in possession of the document.[4]
43	無記名式債券	Bearer Securities	無記名式債券未記載權利人，僅以交付方式完成所有權移轉，故持有人即所有權人。[4]	The bearer securities do not have the owner's name written on them. The ownership transfer is conducted and completed by the delivery of the securities. That is to say, the holder of the securities is the owner of the securities. [4]
44	以鄰爲壑政策	Beggar-Thy-Neighbor Policy		
45	自食惡果政策	Beggar-Thyself Policy		
46	投標倍數	Bid-to-Cover Ratio	投標倍數係將「投標總額（代表需求）」除以「標售額度（代表供給）」所得之數，可觀察市場對新標售公債的需求強度，同時也反映市場對於當前及未來利率走勢的看法。投標倍數高時，代表投標者積極標購債券，以取得債券部位。[4]	The bid-to-cover ratio is the ratio of the total bid amount (representing demand) to the total auction amount (representing supply). This ratio reflects the strength of market demand for the newly auctioned bonds, as well as the market views on current and future interest rate trends. Higher bid-to-cover ratios mean that the bidders participate more actively in the auction to build up their bond positions. [4]
47	託收票據	Bill for Collection (B/C)	託收票據，指透過當地銀行分行託收，節省票據交換時間風險，降低票據往返遺失之風險並提供支票存款戶更爲靈活之資金撥轉方式。[4]	Bills for collection refers to collections through the local bank's branch office in order to save time and reduce the risk on the exchange of bills, to reduce possible losses and to provide more flexible fund transfer methods.[4]
48	短期票券集中保管結算交割制度	Bills Clearing and Settlement System	係指由央行同業資金電子化調撥清算系統、台灣集中保管結算所股份有限公司之票券集中保管結算交割系統、實券保管銀行及清算交割銀行共同運作之短期票券集中保管、結算及交割之制度。[1]	

49	票券金融公司	Bills Finance Companies		
50	美國聯邦準備理事會	Board of Governors of the Federal Reserve System		
51	債券殖利率	Bond Yields		
52	經理公債及國庫券	Bonds and Treasury Bills Management		
53	債券與票券	Bonds and Notes		
54	中央登錄公債	Book-Entry Central Government Bonds		
55	中央登錄債券	Book-Entry Central Government Securities	中央公債自86年9月起，國庫券自90年10月起，均以登記形式發行，不再印製實體債票，稱為中央登錄公債、登錄國庫券，亦即無實體公債、無實體國庫券。[4]	Book-entry central government securities include book-entry central government bonds and book-entry treasury bills. Central government bonds and treasury bills have been issued in book-entry form instead of physical printed certificates since September 1997 and October 2001, respectively. [4]
56	登錄國庫券	Book-Entry Treasury Bills		
57	分行	Branch		
58	營業時間	Business Hours	受理各項業務收付之時間，銀行對外之營業時間，一般為9：00~15：30。[4]	Business Hours refer to the period of time to handle the receipts and reimbursements of different business activities. The general business hours open to the public are from 9:00 to 15:30.[4]

59	買回	Buyback	買回係發行單位提前贖回債務之措施。我國國庫券買回機制自82年5月起已實施多年，公債買回機制自98年3月正式上線。公債買回機制係國外頗為普遍之債務管理操作工具，藉由買回利率較高的冷門券，發行利率較低的新券，提升債券市場之流動性，並節省國庫資金成本。[4]	Buyback refers to the redemption of outstanding debts by the issuer before maturity. In Taiwan, treasury bill buybacks have been conducted for many years since May 1993, while the mechanism of government bond buyback was not ready until March 2009. Government bond buyback is a debt management tool widely used in many countries. By buying back high yield off-the-run bonds and issuing lower yield on-the-run bonds, the MOF may promote the liquidity of the bond market and save the funding cost of the Treasury. [4]
60	買權	Call		
61	CAMEL (資本、資產、管理、盈餘、流動性) 評級制度	CAMEL (Capital、Asset、Management、Earning、Liquidity) Rating		
62	核銷	Cancellation		
63	資本帳	Capital Account	資本帳係國際收支帳的項目之一，記載一經濟體居民與非居民間之政府與民間的資本移轉（如移民移轉）及非生產性、非金融性資產（如專利權、商譽等無形資產）的取得與處分交易。[6]	Capital account is a component of the balance of payments, and covers all transactions that involve the receipt or payments of capital transfers (such as migrant transfer) and the acquisition and disposal of non-produced and non-financial assets (intangible assets such as patent and goodwill) between residents of an economy and non-residents [6]
64	資本適足率	Capital Adequacy Ratio		
65	資本市場	Capital Market		
66	資本移轉	Capital Transfers		
67	無需本金之融資交易	Carry Trade		
68	大額收、付款	Cash over N.T \$ 100,000.00		

69	出納	Cashier	辦理現金之收存與支付。 [4]	The person who processes receipts and disbursements of cash.[4]
70	本行電腦通信服務	CBC Computer Communication Service	本行電腦透過通信線路和國內金融機構電腦連線，提供即時和整批交換資料之服務，如：同業資金調撥清算、中央登錄債券、利率通報和發佈等。[7]	Through computers connections between the Central Bank and local financial institutions, the Central Bank Computer Communications Services provide real-time data exchange for systems such as Inter-bank Funds Transfer & Clearing, Book-Entry Central Government Securities, and Interest Rate Report & Broadcast, etc.[7]
71	中央銀行同業資金電子化調撥清算作業系	CBC Interbank Funds Transfer System		
72	本行遠端連線應用軟體	CBCLine	由本行自行開發，提供國內金融機構憑以使用本行電腦通信服務（CBC Computer Communication Service）之軟體。[7]	Developed in-house by the Central Bank of China, this software is used by local financial institutions to access the CBC Computer Communications Service.[7]
73	央行定期存單	CDs Issued by CBC	央行定期存單是中央銀行用來調節市場過剩資金的工具之一，分為可轉讓與不可轉讓二種，發行對象包括銀行、信託投資公司、票券金融公司、中華郵政公司及其他經央行核可之金融機構；銀行等金融機構買入央行定存單，除了可以替過剩的資金找到去路，等到期後又可拿回資金，而且可充當法定流動準備。[1]	The CBC Certificates of Deposits (CDs) are the instruments used by the Central Bank to absorb excessive funds in the market. The CBC CDs can be categorized into negotiable and non-negotiable CDs. The CBC CDs are issued to eligible financial institutions, include banks, credit cooperatives, trust & investment companies, bills finance companies, Chunghua Post Co., Ltd. and other financial institutions approved by the Central Bank. For banks and other financial institutions, the purchase of CDs issued by the CBC is a way to invest their excessive reserves. The principal and interest of the CBC CDs will be repaid on maturity dates. The CBC CDs held by financial institutions are qualified as liquid reserves.[1]

74	中美洲銀行	Central American Bank for Economic Integration		
75	中央公債交易商	Central Government Bond Dealers	凡受中央銀行委託，可直接參與中央公債標售及配售之機構為中央公債交易商。自然人及其他法人須委託公債交易商，以交易商之名義投標。銀行、中華郵政公司、票券金融公司、證券商及保險業，符合一定資格條件者，得依規定向中央銀行申請受託為中央公債交易商。[4]	Central government bond dealers are commissioned by the Central Bank to participate in government bond auctions and placements. Natural persons and other juristic persons need to submit bids through dealers. Banks, Chunghwa Post, bills finance companies, securities companies and insurance companies may apply to the Central Bank for the status of a central government bond dealer.[4]
76	中央政府公債(中央公債)	Central Government Bonds	中央政府公債(簡稱中央公債)係中央政府所發行一年以上之可轉讓債務憑證。中央公債之發行年期主要為2年、5年、10年及20年，採付息方式發行，自發行之日起，每年付息一次，期滿按票面金額還本。[4]	Central government bonds (CGBs) are negotiable debt obligations issued by the central government with a maturity of more than one year. CGBs are commonly issued with maturities of 2, 5, 10 and 20 years. They make coupon payments once a year since the issue date, and are redeemed at par value at maturity. [4]
77	中央登錄債券清算交割系統	Central Government Securities Settlement System (CGSS)	中央登錄債券清算交割系統係以中央銀行為跨行連線中心，透過央行與清算銀行電腦主機連線的運作，以電腦登錄方式，辦理中央登錄債券之發售、移轉及還本付息等作業之即時轉帳系統。[4]	The central government securities settlement system (CGSS) is an interbank online network linking the Central Bank to clearing banks with the Central Bank as the center. The CGSS electronically registers and handles the issuance, transfers and repayments of principal and interests of book-entry CGS in real time. [4]
78	憑證	Certificate		

79	支票	Check	發票人簽發一定之金額，委託金融業者於見票時，無條件支付與受款人或執票人之票據。金融業者，係指經金融監督管理委員會核准辦理支票存款業務之銀行、信用合作社、農會及漁會。[4]	A financial instrument stating a certain amount that can be drawn on financial institutions, payable to the payees or bearers of the instrument. Here, financial institutions refer to those that have been approved by the Financial Supervisory Commission to offer checking accounts, such as banks, credit cooperatives, farmer's association and fishermen's association.[4]
80	票據交換	Check Clearing	係指某一特定地區的金融機構，將受託代收他行付款的到期票據，送票據交換所進行分類後，交付款行提回。票據交換所結算各金融機構之淨應收應付差額，送中央銀行或其代理行辦理清算後，以解除各金融機構間收付票款之債權債務關係。[1]	Refers to financial institutions within a certain district, who after receiving checks to be paid by other banks to the clearing house for sorting purpose, return these checks to their paying banks. The clearing house clears the net balance receivables & payables of each individual financial institution and then delivers this information to the Central Bank of China or its agent bank for settlement to discharge financial obligation between financial institutions.[1]
81	支票審核	Check Review	兌付支票時依兌付支票之相關規定審核支票之各要項是否完備、背書與受款人之姓名或名稱及印鑑是否相符等查核作業。[4]	The process of verifying that key conditions are met when a check is presented for payment. Those conditions include the signature or seal of the payer, the identity and the endorsement of the payee.[4]
82	支票存款帳戶	Checking Account	存款人得簽發支票隨時提款之帳戶，通常不計利息。[4]	Bank accounts that usually do not pay interest and could be withdrawn anytime.[4]
83	支票存款	Checking Deposits	謂依約定憑存款人簽發支票，或利用自動化設備委託支付隨時提取不計利息之存款。[4]	Deposits made by depositors or withdrawals from authorized automatic facilities without interest paid.[4]
84	應予評估資產	Classified Assets		

85	結算	Clearing	指支付系統參加者間支付指令之傳送、處理及應收或應付差額之結計等程序，此一程序可能包括支付指令的淨額抵銷，以及淨清算部位的計算。[1]	Refers to the procedures of transmitting instructions, processing and netting of discrepancy receivables or payables among the participants of the payment system. Such procedures can possibly include the netting of payment instructions and the calculation of net positions for settlement.[1]
86	清算銀行	Clearing Banks	清算銀行指受中央銀行委託，辦理中央登錄債券各項登記與款項交割轉帳及到期辦理還本付息之銀行及中華郵政公司。目前計有台灣銀行、兆豐國際商業銀行、合作金庫銀行、華南商業銀行、第一商業銀行、彰化商業銀行、台北富邦銀行、上海商業儲蓄銀行、中國信託商業銀行、台灣中小企業銀行、國泰世華商業銀行、中華郵政股份有限公司、土地銀行、花旗(台灣)商業銀行、玉山銀行及永豐商業銀行等16家清算銀行。[4]	Clearing banks refer to the banks and Chunghwa Post that are authorized by the Central Bank to make registrations and settlements for book-entry central government securities, as well as payments of principal and interest upon maturity. There are a total of 16 clearing banks: Bank of Taiwan, Mega International Commercial Bank, Taiwan Cooperative Bank, Hua Nan Commercial Bank, First Commercial Bank, Chang Hwa Commercial Bank, Taipei Fubon Commercial Bank, the Shanghai Commercial and Savings Bank, Chinatrust Commercial Bank, Taiwan Business Bank, Cathay United Bank, Chunghwa Post, Land Bank of Taiwan, Citibank Taiwan, E.Sun Commercial Bank, and Bank SinoPac. [4]
87	票據交換所	Clearing House	係指為各金融機構辦理票據交換及結算作業之機構，目前我國的票據交換所僅有臺灣票據交換所，其下設15個縣市分所，分別負責國內各地之票據交換業務。[1]	Refers to the institution that handles the checks exchange and clearing operations for financial institutions. At present, Taiwan Clearing House is the only clearing house in Taiwan with 15 branches in different counties and cities.[1]

88	結算機構	Clearing Institution	為支付系統參加者之支付交易辦理結算的機構，例如：票據交換系統之結算機構為票據交換所。目前已向央行申請辦理清算之結算機構，包括：臺灣票據交換所、財金資訊股份有限公司及臺灣票券集中保管結算公司等。[1]	Refers to the institutions who handle the clearing of payment transactions for participants in the payment system. For example, the clearing house is the clearing institution for the check exchange system. At present, the clearing institutions who have applied to the Central Bank to handle settlement include Taiwan Clearing House, Financial Information Service Co., Ltd. and Taiwan Depository and Clearing Corporation.[1]
89	清算系統	Clearing System		
90	抵押品	Collateral		
91	託收	Collection	係銀行出進口外匯收支統計快報的項目之一，出進口案件以承兌交單及付款交單為收付貨款者。[3]	This is a component of the Preliminary Statistics of Foreign Exchange Proceeds and Payments (Exports and Imports), which refers to for imports and exports by documents against acceptances or documents against payments.[3]
92	商業本票	Commercial Paper	商業本票區分交易性商業本票（CP I）與融資性商業本票（CP II），交易性商業本票係因實際交易行為所產生之交易票據，而融資性商業本票係依法登記之公司組織與政府事業機構為籌集資金所發行之票據。[6]	Commercial papers can be divided into type I (CPI) and type II (CPII). The CP1 is derived from an actual transaction while the CP2 is issued by legally registered private corporations or public enterprises for the purpose of fund raising.[6]
93	支付暨清算系統委員會	Committee on Payment and Settlement Systems (CPSS)		
94	全球金融制度委員會	Committee on the Global Financial System (CGFS)		
95	商品有關契約	Commodity Contracts		
96	商品交換	Commodity Swaps		

97	基層金融機構	Community Financial		
98	競標	Competitive Bid	競標指投標者載明所欲標購之債券數量及價格，並依投標之價格或利率，以高於財政部所訂底標價格或低於底標利率較多者為優先，依次得標。競標方式下，在最低得標價格，若發生餘額不足分配時，按各投標者之投標金額比例分配。[4]	Bidders must quote bidding amounts and bidding prices when purchasing securities in competitive bids. The bids are accepted in order, starting from those with the highest bidding price (the lowest bidding yield). To be accepted, the bidding price (yield) must be higher (lower) than the minimum acceptable price (the maximum acceptable yield) set by the MOF. At the lowest accepted bidding price, if the remaining offering amount is insufficient to accommodate among bidders, bidders will be awarded according to the percentage of their own bidding amounts at that price. [4]
99	計算期	Computation Period		
100	本國銀行營運績效季報	Condition and Performance of Domestic Banks		
101	東南亞中央銀行總裁聯合會	Conference of Governors of South East Asian Central Banks (SEACEN)		
102	合併跨國債權	Consolidated Cross-border Claims		
103	本國銀行的合併金融統計	Consolidated Financial Statistics of Domestic Banks		
104	消費者物價指數	Consumer Price Index (CPI)		
105	傳染效果	Contagion Effect		
106	當期制	Contemporaneous System		

107	控管程序	Control Procedures	係為避免作業風險，各項作業分層負責，電腦作業依交易額度分層授權，設識別碼、通行碼，並定期變更通行碼；系統登錄、沖正及放行分層授權作業，並保留電腦稽核軌跡，以達相互勾稽及牽制原則，所訂定之作業流程。[4]	Refers to the operational procedures to prevent operational risks. Each individual operation is independent and the computer operation is carried out according to the transaction amount and according to different authorization stages that rely on User ID, password and periodic changes in password. The system registers and goes through separate authorizations to preserve the computer auditing records in order to achieve double checking functions.[4]
108	核心消費者物價指數	Core Consumer Price Index (Core CPI)		
109	重要支付系統之核心準則	Core Principles for Systemically Important Payment Systems, CPSIPS	係指國際清算銀行支付暨清算系統委員會於2001年公布之十項核心準則，以作為各國檢討或改造國內重要支付系統的準繩。此十項核心準則之內容，則涵蓋支付系統運作的法規依據、清算機制、風險控管、資訊規劃、經濟效益、參加標準及管理制度等各種不同層面。目前我國央行即以此十項核心準則作為監管支付系統之重要依據。[1]	CPSIPS refers to the 10 Core Principles published by the Committee on Payment and Settlement Systems of the Bank for International Settlements in 2001. The Core Principles are intended for use as universal guidance for countries to review or to improve their domestic SIPS. The content of these 10 core principles covers legal basis, settlement mechanisms, risk controls, information planning, economic efficiency, participating criteria and governance arrangements. At present, these 10 core principles serve as important guidance by the Central Bank of China to oversee payment systems.[1]
110	公司債	Corporate Bonds	公司債係公司為募集資金所發行之債券，發行人(債務人)按期支付利息，到期償還本金予投資人。[6]	Corporate bonds are issued for corporations to raise funds and the issuer of such bonds will pay investors interest at specified times and the principal of the bond will be repaid on the maturity.[6]

111	公司治理	Corporate Governance		
112	票面利率	Coupon Rate	票面利率係公債發行時，據以計算按期支付利息的利率。由於標售時，票面利率可能與市場標售利率不同，市場利率高（低）於票面利率時，債券發行會呈現折（溢）價之情形。[4]	The coupon rate refers to the rate of interest which is printed on government bonds and used to calculate periodic interest payments. The coupon rate may differ from the accepted interest rates at the auction market. When the market rate is higher (lower) than the coupon rate, the bond is issued at a discount (premium). [4]
113	授信	Credit	銀行辦理放款、透支、貼現、保證、承兌及其他經中央主管機關指定之業務項目。[5]	Loans and credit business refers to banks' lending, overdraft, discount, guarantee, acceptance and other businesses approved by the competent authority.[5]
114	信用卡公司	Credit Card Company		
115	信用有關契約	Credit Contracts		
116	信用合作社	Credit Co-operative Associations		
117	信用緊縮	Credit Crunch		
118	信用違約交換	Credit Default		
119	農會信用部	Credit Departments of Farmers' Associations		
120	漁會信用部	Credit Departments of Fishermen's Associations		
121	信用衍生性商	Credit Derivatives		
122	信用評等	Credit Rating		
123	信用風險	Credit Risk	係交易對手發生違約所造成之風險。[4]	Credit risk refers to the risk of default of the counterparties.[4]

124	支付系統之信用風險	Credit Risk in Payment System	系統中任何一方在債務到期時或在將來無力完全履行其在系統中財務責任的風險。[1]	The risk that a party within the payment system will be unable to fully meet its financial obligations when due or at any time in the future.[1]
125	支付系統的信用風險	Credit Risk in Payment Systems		The risk that a party within the payment system will be unable to fully meet its financial obligations when due or at any time in the future.[1]
126	信用風險加權風險性資產	Credit-Risk-Weighted Assets		
127	換匯換利	Cross Currency Swaps		
128	權益調整	Cumulative Effect of Equity Adjustments	兌換差價準備減未實現長期股權投資損失加減累積換算調整數。[5]	= exchange rate adjustment reserve - unrealized long-term equity investment loss plus/minus accumulated conversion adjustment amount[5]
129	現金與存款	Currency and Deposits		
130	貨幣發行局制度	Currency Board System		
131	通貨淨額	Currency in Circulation	通貨淨額是指社會大眾手中持有的通貨（新臺幣券幣），亦即將通貨發行額扣除存放在中央銀行、一般銀行、信用合作社、農漁會信用部與中華郵政公司儲匯處的庫存現金。[6]	Currency in Circulation refers to the currency (New Taiwan Dollars notes & coins) held by the public. It refers to subtracting the cash in vaults of monetary institutions (including the Central Bank, banks, credit co-operative associations, the credit dept. of farmers' & fishermen's associations, and the Dept. of Savings and Remittances, Chunghwa Post Co.) from the currency issued by the Central Bank.[6]

132	通貨發行額	Currency Issued	通貨是指由我國中央銀行發行的新臺幣鈔券與硬幣，主要是提供社會大眾一種安全可靠和廣被接受的支付工具，以完成各種經濟交易活動。通貨發行額就是新臺幣鈔券與硬幣的發行量，由於新臺幣券幣的需求會受經濟成長及季節性需求等因素影響，尤其農曆春節期間變動最大，因此，中央銀行每年均會估算券幣需求的成長趨勢，充分供應市面需要。 [6]	Currency Issue refers to New Taiwan Dollars notes and coins issued by the Central Bank of China. It mainly provides the public with a safe, reliable and generally-accepted payment instrument in order to complete different economic transaction activities. The currency issue is the issue volume of the New Taiwan Dollar notes and coins. As the demand for currency is subject to a variety of factors such as economic growth and seasonal factors of which the most significant is the Chinese Lunar New Year, the Bank closely monitors changes in such demand and plans in advance to meet the public's needs.[6]
133	幣別錯配	Currency Mismatch		
134	幣別組合	Currency Mix		
135	外幣選擇權	Currency Option		
136	經常帳	Current Account	經常帳係國際收支帳的項目之一，記載一經濟體居民與非居民間之商品進出口、服務、薪資及投資所得交易以及經常性移轉收支的各項交易。[6]	The current account is a component in the balance of payments, which includes all transactions derived from the import and export of merchandise, services, salaries and investment income transactions, and current transfers between residents of an economy and non-residents.[6]
137	經常移轉	Current Transfers		
138	保管業務	Custody Services	指提供財物保管服務，辦理受託保管品收存與支付。國庫保管品可依露封或原封方式分別保管，得由委託機關自行選定。[4]	The provision of custody services for financial goods and to handle their receipt and disbursement. The goods could either be sealed or unsealed depending on the wishes of the client.[4]
139	客戶帳	Customer Accounts		
140	負債	Debt		
141	債權證券	Debt Securities		
142	償債	Debt Service		

143	債負比率	Debt-Service Ratio	因外債所衍生的本息支出占商品與服務出口值的百分比。[3]	The ratio in percentage of expenses on principal and interest derived from external debts over the export value of merchandises and services.[3]
144	申報義務人	Declarant		
145	外匯收支或交易申報書	Declaration Statement of Foreign Exchange Receipts and Disbursements or		
146	資本減除項目	Deduction Items	以下兩項資本減除項目應自合格資本中減除，且不再計入風險性資產： 1.銀行對其他銀行持有超過一年以上得計入合格自有資本總額之金融商品投資帳列金額。 2.依銀行法第七十四條或其他法令投資銀行以外之其他企業之帳列金額。[5]	The following two capital deduction items should be deducted from the qualified capitals and not to be calculated as risky assets: 1) Book value of investments in other banks that are not consolidated for accounting purpose and held more than one year; and 2) In accordance with Article 74 of the Banking Act and other regulations, book value of investments in non-bank subsidiaries, excluding the investments in banking-related subsidiaries that are consolidated.[5]
147	違約	Default		
148	通貨緊縮	Deflation		
149	拖欠	Delinquency		

150	款券同步交割	Delivery versus Payment (DVP)	款券同步交割係指透過連結證券移轉與款項移轉系統，以消弭本金風險，使賣方不會有已交付證券而無法收到價款之風險，而買方亦無已交付價款卻無法收到證券之風險。台灣集中保管結算所的票券保管結算交割系統及中央銀行的中央登錄債券清算交割系統分別自93年4月及97年4月起與中央銀行同業資金電子化調撥清算系統連結，票券及債券之跨行交易開始採行款券同步交割機制。[4]	The Delivery versus Payment (DVP) mechanism links securities transfer systems to funds transfer systems in order to eliminate principal risks, so that the seller would not bear the risk of not being able to receive payments after the delivery of securities, and the buyer would not have the risk of not being able to receive the securities after making the payment. The bills clearing and settlement system(BCSS) of the TDCC and the CGSS of the Central Bank have been linked to the CIFS of the Central Bank since April 2004 and April 2008, respectively. That allows settlements of interbank transactions of short-term bills and central government securities being processed on the DVP basis. [4]
151	款券同步清算	Delivery versus Payment(DVP)		
152	活期存款	Demand Deposits	謂存款人憑存摺或依約定方式，隨時提取之存款。[4]	Demand deposits are deposits which can be drawn by the depositor at any time by use of a passbook or by other agreed means.[4]
153	存款	Deposit	向不特定多數人收受款項或吸收資金，並約定返還本金或給付相當或高於本金之行為。[5]	The act of receiving payments or collecting capital from non-specific groups and agreeing to repay the principal in full or an amount greater than the principal.[5]
154	國庫保管品寄存證	Deposit Certificate of Treasury Custody		
155	存款貨幣	Deposit Money		This refers to the checking deposits, passbook deposits, and passbook savings deposits of enterprises and individuals in monetary institutions.[6]

156	國庫機關專戶存款	Deposit of Government Agencies	中央政府各機關、國軍部隊、國立學校，得向國庫經辦行申請開立「機關專戶存款」帳戶。專戶存管之款項，應按下列性質，分別立戶：(1)、經費款項（屬零用金性質者，應單獨立戶）。(2)、特種基金（依基金性質，分別立戶存管）。(3)、其他公款暨保管款（得集中一個專戶保管）。[4]	Each agency of the central government, armed forces and national schools may open a government agency account with the treasury agent banks. Such a deposit account may be set up for the following purposes: (1) appropriated funds (petty cash is required to have a separate account), (2) special funds (requiring separate accounts according to the fund's objectives), and (3) other public funds and safekeeping funds (these may be centralized under one designated account).[4]
157	存款準備	Deposit Reserves		
158	存款收付	Deposits/Withdrawals	受理存款帳戶款項之收存及支付交易。[4]	Receipt or disbursement transactions of a savings account.[4]
159	公開市場操作指定交易商	Designated Dealer for Open Market Operations	為提高公開市場操作效率，並促進金融市場健全發展，中央銀行實施公開市場操作買賣債票券之對象，以公開市場操作指定交易商實施要點規定對象為限，指定交易商分為一般指定交易商及中央公債主要交易商兩種。[1]	To enhance the efficiency of open market operations and promote the sound development of the financial markets, the Central Bank of China launched a designated dealers system. Counterparties involved in open market operations are limited to designated dealers, which are classified into General Designated Dealers and Primary Dealers in the Central Government Bonds Market.[1]
160	定時淨額清算機制	Designated-Time Net Settlement (DNS)		

161	指定時點轉帳	Designated-time Transfer	係指支付系統收到交易指令後，屆指定時點，再執行轉帳，為多邊淨額清算系統使用之轉帳模式。惟因其潛藏清算風險，本行同業資金電子化調撥清算系統於91年9月16日改造為即時總額清算系統後，即取消此種功能。[1]	Refers to a transfer which is settled on a designated time. There is a time lag between a transfer request and its actual settlement. This kind of transactions is used in the multilateral netting settlement system. The Central Bank of China abolished the designated-time transfer due to the potential settlement risks, and implemented the real-time gross settlement (RTGS) system on September 16, 2002.[1]
162	盲人點	Designation for the Visually Impaired		
163	數位簽章	Digital Signature		
164	直接金融	direct finance	若資金需求者直接以發行票券或證券方式，逕行自貨幣市場或資本市場籌措資金，且該票、證券由非金融機構買入者，即為直	
165	直接金融與間接金融	direct finance vs. indirect finance		
166	直接投資	Direct Investment	直接投資係國際收支帳的項目之一，指一經濟體居民投資者對於另一經濟體之企業進行以持久性利益為目標之投資。包括股本投資、再投資收益與其他資本（關係企業間的股東往來借貸）。[6]	Direct investment is a component of the balance of payments account. It refers to an investment by a resident in one economy who seeks long-lasting interest of enterprises in another economy. Direct investment consists of equity investments, reinvested earnings and other capital (associated with intercompany debt transactions).[6]
167	對外直接投資	Direct Investment Abroad		
168	來台直接投資	Direct Investment in ROC		

169	九二一地震災民重建家園緊急融資專款之提撥及作業應注意事項	Directions for Allocation and Operations of Emergency Home Reconstruction Loan Funds for Victims of the 921 Earthquake		
170	信託投資公司繳存信託資金準備處理要點	Directions for Attending on Depository of Trust Fund Reserves of Investment and Trust Companies		
171	金融機構流動準備查核要點	Directions for Auditing Liquid Reserves of Financial Institutions		
172	銀行業輔導客戶申報外匯收支或交易應注意事項	Directions for Banking Enterprises on Assisting Customers to Declare Foreign Exchange Receipts and Disbursements or Transactions		
173	中央銀行標售定期存單投標須知	Directions for Bidding Certificates of Deposit Issued by the Central Bank of China		
174	金融機構利率牌告要點	Directions for Displaying Interest Rate by Financial Institutions		
175	中央公債及國庫券電子連線投標作業要點	Directions for Electronic Bidding for Central Government Bonds and Treasury Bills		

176	金融機構辦理九二一地震災民重建家園緊急融資申請核撥相關款項作業須知	Directions for Financial Institutions Applying for Allocation of Funds under the 921 Earthquake Victim Home Reconstruction Emergency Loan Program		
177	中央銀行外幣資金轉融通要點	Directions for Foreign Currency Funds Reaccommodations by the Central Bank of China		
178	基層金融機構轉存款法定準備金處理要點	Directions for Handling Legally Required Reserves against Re-deposited Deposits of Grassroots Financial Institutions		
179	中央銀行發行儲蓄券要點	Directions for Issuance of Savings Bonds by the Central Bank of China		
180	金融機構利率資訊通報作業要點	Directions for Reporting Interest Rate Information by Financial Institutions		
181	中央銀行對銀行辦理融通作業要點	Directions for the Central Bank of China Accommodations to Banks		

182	中央銀行檢查 金融機構業務 要點	Directions for the Central Bank of China to Examine the Operations of Financial		
183	中央銀行同業 資金電子化調 撥清算業務管 理要點	Directions for the Central Bank of China to Govern Electronic Interbank Fund Transfers and Settlements		
184	中央銀行收受 銀行業轉存款 作業要點	Directions for the Central Bank of China to Regulate the Acceptance of Re-deposits from Banks		
185	中央公債還本 付息及掛失止 付系統作業要 點	Directions for the Central Government Bond Principal and Interest Payment and Stop Payment System		
186	中央銀行辦理 日間透支作業 規範	Directions for the Conduct of Intraday Overdrafts of the Central Bank of China		
187	中央實體公債 轉換登錄公債 作業要點	Directions for the Conversion of Physical Central Government Bonds to Book-Entry Central Government Bonds		

188	民營事業中長期外債申報要點	Directions for the Declaration of Medium- and Long-Term External Debts by Private Enterprises		
189	金融機構辦理優惠購屋專案貸款作業簡則	Directions for the Extension of Housing Loans by Financial Institutions under the Preferential Housing Loan Program		
190	金融機構辦理傳統產業專案貸款暨信用保證專案作業簡則	Directions for the Extension of Special Loans and Special Credit Guarantees for Traditional Industries by Financial		
191	中央銀行發行定期存單要點	Directions for the Issuance of Certificates of Deposit by the Central Bank of China		
192	中央公債經售作業處理要點	Directions for the Management and Sale of Central Government Bonds		
193	經理中央登錄債券作業要點	Directions for the Operation of Book-Entry Central Government Securities		
194	國庫券經售及買回作業處理要點	Directions for the Sale and Buyback of Treasury Bills		

195	銀行業辦理外匯業務作業規範	Directions Governing Banking Enterprises for Operating Foreign Exchange Business		
196	公開市場操作指定交易商實施要點	Directions Governing Designated Dealers for Open Market Operations		
197	「九二一震災重建暫行條例」公布後金融機構辦理中央銀行一千億元震災專案貸款補充規定	Directions Governing Loans Extending by Financial Institutions Using the Central Bank's NT\$100 Billion Earthquake Reconstruction Loan Fund Following Promulgation of the Temporary Statute for 921 Earthquake Post-Disaster		
198	中央銀行對中央存款保險股份有限公司特別融資要點	Directions Governing the Central Bank of China Special Financial Accommodations to the Central Deposit Insurance Corp., Ltd.		

199	金融機構在中央銀行業務局開立及使用跨行業務結算擔保專戶應注意事項	Directions on the Opening and Use of Interbank Fund Transfer Guarantee Special Accounts at the Department of Banking of Central Bank of China by Financial Institutions		
200	中央銀行同業資金調撥清算作業系統磁片轉帳作業應注意事項	Directions on the Operation of Disc Transactions for Central Bank Interbank Funds Transfers and Settlements System		
201	撥款	Disbursement		
202	貼現	Discount		
203	貼現率	Discount Rate	貼現率係將票面價格與發行價格的差額，除以票面價格，再依計息期間實際天數換算出之年收益率，國庫券投標利率係以貼現率表示。[4]	The discount rate is derived by dividing the difference between a bond's par value and its issue price by the bond's par value and converting the outcome into an annual rate of return based on the number of calendar days of the interest accrual period. The treasury bill bidding rate is expressed as the discount rate. [4]
204	貼現窗口	Discount Window		

205	貼現窗口融通	Discount Window Accommodation	貼現窗口融通為金融機構向央行申請各項融通的機制。凡是在央行設立存款準備金帳戶的銀行，可以經由貼現窗口向央行申請融通，融通方式包括重貼現、短期融通、擔保放款之再融通，央行經由貼現窗口對資金短絀之銀行資金融通，協助銀行解決因季節性、突發性產生之流動性需求，維護金融穩定，使銀行體系得以順利運作。[1]	
206	貼現窗口機制	Discount Window Facility		The Discount Window's functions as a safety value in relieving pressures in reserve markets; extensions of credit can help alleviate liquidity strains in a bank and in the banking system as a whole. It also helps ensure the basic stability of the payment system by supplying liquidity during times of systemic stress. All banks that hold reserve accounts with the Central Bank can have an access to the Discount Window.[1]
207	重貼現窗口政策	Discount Window Policy		
208	退票	Dishonored Bill	被發票人拒付或拒絕承兌或被承兌人拒絕付款的票據。提示支票有支票法定要項不全、發票人簽章不符、金額文字不清、發票日期已滿一年、背書不符、塗改、掛失止付等情形之一者，付款行應辦理退票。[4]	Refers to a check rejected for payment by the drawer, rejected for acceptance, or rejected for payment by the acceptor. If the legally important items of the check are incomplete, the signature or the seal of the drawer is incorrect, the wording of the amount is not clear, the issue date is over 1 year, the endorsement is wrong, there is an alteration or stop payment instructions, the payment bank should dishonor the check.[4]
209	通膨下跌	Disinflation		

210	單據審核	Documents Examination	收付憑證各要項之審查。 [4]	Referring to the verification of each important receipt & payment certificates.[4]
211	美元化	Dollarization		
212	本國銀行	Domestic Banks		
213	國內金融性交易	Domestic Financial Transactions		
214	國內匯兌（款）	Domestic Remittances	指債務人或買方將款項交由其往來銀行透過跨行通匯系統將該款項解入在其他銀行之債權人或賣方帳戶內。[4]	Refer to payments made by creditors or buyers, through correspondent banks that transfer the money to the debtors or sellers' accounts in another bank via the inter-bank fund remittance system.[4]
215	收回無望放款	Doubtful Loan		
216	付款銀行	Drawee Bank	支付票據款項之付款金融機構即為付款銀行。[4]	The drawee bank refers to the financial institution which disburses bills payment.[4]
217	發票人	Drawer	指簽發支票或匯票，命令付款銀行支付票面金額者。支票之發票人必須為在付款銀行設有支票存款帳戶之存戶。[4]	The drawer refers to the person who draws checks or bills and demands that the payment bank disburse the face amount of the bill. The drawer of the check needs to open a checking account with the payment bank.[4]
218	簽發支票	Drawing	發票人簽具金融機構核發之支票，或委託金融機構為擔當付款之本票，並依票據法規定之款式記載，並簽章於票據上，而負擔票據所載義務之法律行為。[4]	Refers to the legal act whereby the drawer draws the checks issued by financial institutions, or mandates financial institutions to guarantee the payment of cashier's checks, to record in a manner according to the request of related regulations, to sign or put his seal on the check and to take on the obligations that check drawing brings.[4]
219	存續期間	Duration		
220	有效匯率指數	Effective Exchange Rate Index		
221	電子銀行	Electronic Banking (e-banking)		

222	電子連線投標系統	Electronic Bidding System (EBS)	自90年3月起，中央公債、國庫券的標售改採電腦網路連線處理，各投標單位可透過中央銀行的中央公債及國庫券電子連線投標系統投標，亦可透過該系統查詢各項相關資訊或申報資料。此系統之訊息傳送，採數位簽章機制，以確保資料傳送之正確性、安全性及不可否認性。[4]	Since March 2001, the auctions of central government bonds and treasury bills have been processed through connections to a computer network. Bidders can participate in the bidding through the electronic bidding system for central government bonds and treasury bills. Bidders can also search information or report data through this system. A digital signature mechanism is used for the transmission of messages in the system to ensure that the messages are authentic, secured and irrefutable. [4]
223	電子貨幣	Electronic Money (e-money)		
224	合格票據	Eligible Bills		
225	中央銀行網路安全事件緊急處理程序	Emergency Procedures Governing Central Bank Net Security Events		
226	背書	Endorse		
227	背書人	Endorser		
228	中央銀行、財政部資訊交流計畫實施要點	Enforcement Guidelines of Information Exchange between the Central Bank and the Ministry of Finance		
229	股本投資	Equity Capital		
230	股權證券	Equity Securities		
231	股權交換	Equity Swap		
232	權益證券有關契約	Equity-Linked Contracts		

233	歐元	Euro	歐洲經濟暨貨幣聯盟(EMU)為因應單一貨幣制度之實施而推出的共同貨幣。歐元在1999年1月1日啓動時，尚為虛擬貨幣，自2002年1月1日起，歐元區國家正式開始兌換並全部使用歐元。目前為歐元區12國的唯一法定貨幣。[6]	The euro is a common currency initiated and implemented by the European Monetary Union (EMU) for the purpose of establishing a single currency system. The euro has been in a virtual form since its launch on January 1, 1999. Beginning January 1, 2002, euro banknotes and coins were introduced in the euro area countries and national currencies were converted into the euro. Today, euro banknotes and coins are legal tender in 12 euro area member states.[6]
234	歐元銀行間隔夜拆款利率	Euro Overnight Index Average (EONIA)		
235	歐洲復興開發銀行	European Bank for Reconstruction and Development (EBRD)		
236	歐洲中央銀行	European Central Bank, ECB	歐洲中央銀行成立於1998年7月，前身為歐洲貨幣機構（EMI），主要負責歐元地區的貨幣、匯率與利率政策，維持歐元的購買力與歐元區的物價穩定。最高決策單位為管理委員會（Governing Council），目前由12個會員國的央行總裁與6位執行理事所組成。[6]	The European Central Bank (ECB) was established in July 1998, taking over from its predecessor, the European Monetary Institute (EMI.) The ECB will be responsible for setting monetary policy, exchange rate policy and interest rate policy in the euro area. Its main task is to maintain the euro's purchasing power and price stability in the euro area. The main decision-making body of the ECB is the Governing Council, consisting of six members of the Executive Board, plus the governors of all the national central banks from the 12 euro area countries.[6]
237	歐盟	European Community		
238	海外可轉換公司債	European Convertible Bond (ECB)		
239	歐洲議會	European		

240	歐洲中央銀行體系	European System of Central Banks (ESCB)		
241	歐元體系	Eurosystem		
242	超額準備	Excess Reserves		
243	交換公債	Exchangeable Government Bonds	交換公債係指公債投資人可選擇交換中央政府持有之公股或持有公債至到期日權利之中央登錄公債。交換公債的推出可促進債券市場商品多樣化，降低政府債息負擔，並有利公營事業民營化之推展。目前財政部尚未發行交換公債。[4]	Exchangeable government bonds refer to the book-entry central government bonds which provide investors with the options to exchange the bonds for government-held shares of public enterprises or to hold government bonds to maturity. The launch of exchangeable government bonds may help contribute to the product diversification of the domestic bond market, reduce the government's interest expenses, and facilitate the privatization of public enterprises. To date, the MOF has not issued any exchangeable bonds. [4]
244	出口	Exports		
245	對外資產	External Assets		
246	外債	External Debt		
247	對外負債	External Liabilities		
248	民間外債	External Private Debt	居民(未含公共部門)對非居民的債務。[3]	External private debt is defined as an external obligation of the residents of a country (excluding the public sector) to non-residents.[3]
249	公共外債	External Public Debt	公共部門對非居民的債務。[3]	External public debt is the debt owed by the state to creditors outside the country.[3]
250	外部性	Externality		
251	美國聯邦公開市場委員會	Federal Open Market Committee (FOMC)		
252	聯邦準備體系	Federal Reserve System (FRS)		

253	最終清算	Final Settlement	款項之移轉已不可撤銷且無附帶條件，致債務為確定性之消滅。[1]	This means that the transfer of payment is irrevocable and unconditional, so that the obligations are discharged with certainty.[1]
254	金融帳	Financial Account	金融帳係國際收支帳的項目之一，記載一經濟體對外的金融資產與負債的交易，根據投資的功能或種類分為直接投資、證券投資、衍生性金融商品與其他投資，各類投資均區分為資產（居民對非居民之債權）及負債（居民對非居民之債務）。[6]	The financial account is a component of the balance of payments, which records the external transactions of an economic entity's financial assets and liabilities. The financial account is subdivided by purpose or type of investment into direct investment, portfolio investment, financial derivatives and other investment. Each investment category comprises assets (the claims of residents to non-residents) and liabilities (the debts of residents to non-residents).[6]
255	洗錢防制工作小組	Financial Action Task Force on Money Laundering (FATA)		
256	衍生性金融商品	Financial Derivatives	衍生性金融商品就是由傳統金融市場工具〔包括貨幣、債券、股票、外匯等〕衍生出來的金融商品，其價值是由買賣雙方根據基礎資產（Underlying Assets）的價值、報酬率或其他指標（如匯率、利率、股價、股價指數等）來決定。衍生性金融商品的種類相當繁多，基本上區分為四類：遠期契約（Forwards）、期貨（Futures）、選擇權（Options）及交換（Swaps）。這四種基本商品又可重新組合成許多其他新種的衍生性商品。[6]	Financial derivatives are derived from traditional financial market instruments (including currencies, bonds, equities and foreign exchange). Based on the underlying assets, rate of return and other benchmarks (for example, foreign exchange rates, interest rates, stock prices or stock indices), the values of the financial derivatives are determined by both buyers and sellers. The financial derivatives are much diverse. In principle, they can be categorized into the following 4 types: forwards, futures, options and swaps. These 4 basic products can also be re-assembled into many other new derivative products.[6]
257	財務揭露	Financial Disclosure		

258	金融檢查	Financial Examination		
259	金融控股公司	Financial Holding Company		
260	金融機構	Financial Institution		
261	金融商品	Financial Instruments		
262	金融重建基金	Financial Restructuring Fund		
263	金融安全網	Financial Safety Net		
264	金融健全指標	Financial Soundness Indicators (FSIs)		
265	金融穩定	Financial Stability		
266	金融穩定論壇	Financial Stability Forum (FSF)		
267	金融穩定研究所	Financial Stability Institute (FSI)		
268	金融監理	Financial Supervision		
269	資金剩餘或不足	Financial Surplus or Deficit	就非金融性交易而言，各部門之資金來源與資金用途相抵後，若為正數，則產生該部門之資金剩餘，反之為資金不足。本國全體部門之資金剩餘或不足反映國際收支經常帳順差或逆差。若本國全體部門資金剩餘持續增加，顯示資金提供國外使用之情形持續擴大，國內投資持續不足。[6]	In the case of non-financial transactions, if sources of funds exceed uses of funds for each sector, this will result in a financial surplus. By contrast, if uses of funds exceed sources of funds, there is a financial deficit. The financial surplus or deficit of the whole domestic sector reflects surplus or deficit in the current account of the balance of payments. If the financial surplus of the whole domestic sector continues to expand, it indicates the continuous growth of foreign investment instead of domestic investment.[6]
270	資金剩餘/不足	Financial Surplus/Deficit		

271	金融性交易	Financial Transaction	金融性交易是指各部門金融性資產與負債因交易所造成之變動情形，此區分為國內及國外，國內金融性交易包含通貨、存款、融通、有價證券、公司及非公司企業權益、人壽保險準備、退休金準備及商業信用等；國外金融性交易包含貿易信用、直接投資、有價證券投資及中央銀行準備資產等。[6]	Financial transactions refer to all transactions involving changes in ownership of financial assets and incurrence of liabilities among economic sectors and can be further divided into domestic and foreign financial transactions. Domestic financial transactions include currency, deposits, accommodations, securities, equity, life insurance reserves, pension reserves and domestic trade credit. Foreign financial transactions include foreign trade credit, direct investment, portfolio investment and net foreign assets of the Central Bank.[6]
272	防火牆	Firewall		
273	國庫代理機關 －中央銀行	Fiscal Agency for the National Treasury – CBC		
274	會計年度	Fiscal Year		
275	固定利率	Fixed Rate	指依照約定固定之利率，非隨著市場變動而調整。[4]	Refers to the agreed fixed interest rate that will not be adjusted with market changes.[4]
276	浮動利率	Floating Rate		Floating rate refers to the non-fixed interest rate. It is periodically adjusted to reflect changes in market conditions.[4]
277	機動利率	Floating Rate	指非固定之利率，係視市場變動狀況，作定期調整。[4]	Floating rate refers to the non-fixed interest rate. It is periodically adjusted to reflect changes in market conditions.[4]

278	資金流量	Flow of Funds	<p>資金流量係指某一期間各經濟部門相互間的資金流通或交易數量，顯示資金從供給部門，經由某種金融工具或途徑到需求部門的狀況，完整揭露「誰融通誰」及「融通方式」的交易訊息。資金流量帳可涵蓋一國各經濟部門之間的經濟金融活動，不僅連結儲蓄與投資，亦將實質面及金融面的經濟活動加以串連，故可透過部門別及交易項目別之交叉分析，瞭解各部門之資金需求及流向、籌資行為及資產負債配置、信用擴張程度及風險、直接金融與間接金融結構的變遷，以及貨幣政策傳導途徑的變化。</p> <p>[6]</p>	<p>The flow of funds refers to the financial flows or trading volume among economic sectors within a period of time. The flow of funds account covers economic and financial activities of all the sectors. It not only links data on saving and investment, but also integrates data on real- and financial- side of the economy. It is a powerful tool to understand sectoral funds demand, financing and portfolio allocation, credit changes and risks, the structure of direct and indirect finance, and transmission mechanism of monetary policy.[6]</p>
279	外幣遠期利率協定	Foreign Currency Forward Rate Agreement		
280	外幣組合式存款	Foreign Currency Structured Deposit		
281	外人直接投資	Foreign Direct Investment		
282	外匯	Foreign Exchange (FX)		
283	外匯業務	Foreign Exchange Activities		
284	匯率有關契約	Foreign Exchange Contracts		
285	管理外匯條例	Foreign Exchange Control Act		
286	遠期外匯契約	Foreign Exchange Forward Contract		
287	外匯投資	Foreign Exchange Investment		

288	外匯市場	Foreign Exchange Market		
289	匯率	Foreign Exchange Rate	匯率為本國貨幣與外國貨幣的相對價格，即兩國通貨的兌換比率。[6]	Exchange rate refers to the relative price of local currency to foreign currency, which is also the conversion rate of the currencies in two countries.[6]
290	外匯存底	Foreign Exchange Reserves	外匯存底，又稱外匯準備，係指中央銀行所持有的外幣現鈔、外幣存款、外幣票據（支票、匯票等）、以外幣計價的有價證券（如國外發行的國庫券、公債、公司債及股票等）以及外幣貸款等債權。中央銀行在外匯市場買入的外匯，就是外匯存底的來源。當中央銀行在外匯市場參與調節，買入或賣出外匯時，外匯存底便不時在增減變動。此外，中央銀行運用外匯存底所獲得的投資收益，也會使外匯存底增加。[6]	Foreign exchange assets refer to the Central Bank's claims on non-residents in the forms, such as foreign currency, foreign currency deposits, foreign currency bills (for example, checks, drafts), marketable securities denominated in foreign currencies (for instance, treasury bills, government bonds, corporate bonds and equities) and foreign currency loans. The source of the foreign exchange assets comes from foreign currency bought by the Central Bank in the foreign exchange market. When the Central Bank participates in the foreign exchange market by buying or selling foreign currency, the foreign exchange assets will constantly increase or decrease accordingly. The income derived from the investment of foreign exchange assets by the Central Bank also cause the foreign exchange assets to increase.[6]
291	外匯存底管理	Foreign Exchange Reserves Management		
292	結匯	Foreign Exchange Settlement		
293	換匯	Foreign Exchange Swaps		
294	外匯交易	Foreign Exchange Transactions Foreign Exchange Trading		

295	國外金融交易	Foreign Financial Transactions		
296	遠期合約	Forward Contract		
297	應付遠匯款	Forward Contracts Payable		
298	應收遠匯款	Forward Contracts Receivable		
299	遠期利率協議	Forward Rate Agreement (FRA)		
300	遠期契約	Forwards	遠期契約係指買賣雙方同意在未來某一時點，以特定價格買賣標的物的交易契約。協議的內容包括標的物定義、品級、數量、交割日、交割地點、交割方式，這些協議內容都可以根據買賣雙方的需求而設定，並無一定的標準，是頗具彈性的交易方式。[6]	A forward contract refers to both buyers and sellers agreeing to enter a transaction contract to buy an item at a certain price in a specific time in the future. The content of the agreement includes the definition of the underlying asset, quality, volume, delivery date, delivery place, and delivery method. These contents can be tailor-made according to the needs of both parties and there is no specific standard; the trading is thus much flexible.[6]
301	無款移轉	Free of Payment (FOP) Transfers	債券無款移轉指僅移轉債券而無對應之款項移轉，例如交易價格自行清算或繼承、贈與、信託等，均屬無款移轉。[4]	A free of payment transfer refers to merely the transfer of a bond without any corresponding payment. For example, self-settlement of trade, inheritance, bestowment and trust etc. all belong to free of payment transfers. [4]

302	自由貿易協定	Free Trade Agreement, FTA	自由貿易協定係少數經濟體間，在雙邊架構下尋求雙邊或區域型的經濟整合，目的為排除協定國之間商品與服務的關稅及其他非關稅貿易障礙，促進彼此貿易活動，但並非共同之對外關稅及貿易政策。 [6]	Free Trade Agreement (FTA) is a trade pact between two or more countries in the pursuit to strengthen their bilateral and regional economic integration. The purpose of an FTA is to eliminate tariffs and other non-tariff trade barriers to goods and services to promote trade among members, rather to be considered as a common policy towards external trade and tariffs.[6]
303	一般業務檢查	Full Scope Examination		
304	期貨	Futures	期貨契約堪稱為標準化的遠期契約，除價格外，期貨交易所制定標準一致的交割方式、商品品質、數量、交貨日期與地點，成交後由期貨結算機構負責擔保到期時契約的履行。所有期貨契約皆有一定的到期日，在該到期日之前期貨交易人可以任意的進行平倉，若到期日時，交易人仍持有該契約，則必須根據該期貨契約之規定以現金進行差額的結算或實物的交割。 [6]	The futures contract is a standardized forward contract. Apart from the price of the futures contract, the futures exchange house standardizes consistent settlement methods, product quality, volume, as well as delivery date and place. After a trade has been made, the Futures Clearing Organization will guarantee the execution of the contract by maturity date. All futures contracts have a fixed maturity date. Before maturity, futures trader can offset the trading anytime at his discretion. However, if the trader still holds such contract by maturity date, then the cash settlement or physical delivery will be implemented according to such contact.[6]
305	出口外匯收入	FX Export Proceed	出口所得外匯經由指定銀行匯回國內者。 [3]	This refers to the FX export proceeds returned to Taiwan through designated banks.[3]
306	進口外匯支出	FX Import Payments	進口所需外匯經由指定銀行匯往國外者。 [3]	This refers to FX payments for Imports remitted abroad through designated banks.[3]
307	一般資料發佈制度	General Data Dissemination System (GDDS)		

308	一般指定交易商	General Designated Dealer	公開市場操作指定交易商中具配合中央銀行調節金融能力者，截至95年6月底止，計有14家一般指定交易商，包括13家銀行及中華郵政公司。[1]	Designated dealers that have the ability to comply with the Bank's open market operations policies are called General Designated Dealers. There were fourteen general designated dealers as of the end of June, 2006, including thirteen banks and the Chunghwa Post Co. Ltd. [1]
309	全球存託憑證	Global Depository Receipt (GDR)		
310	全球化	Globalization		
311	商品	Goods		
312	公債重組	Government Bond Reconstitution	公債重組係指將分割公債重組合為付息公債。凡具備中央公債交易商或證券自營商資格者，均得辦理分割公債之重組。公債持有人申請公債重組時，須湊齊「分割本金公債」及所對應剩餘年限中各年之「分割利息公債」，向其往來之中央公債交易商或證券自營商申請辦理。[4]	Government bond reconstitution means principal STRIPS and coupon STRIPS are reconstituted into interest-bearing government bonds. A holder of STRIPS should obtain the principal STRIPS and all corresponding unmatured coupon STRIPS before applying to central government bond dealers or securities dealers for reconstitution. [4]
313	政府公債	Government Bonds		
314	政府債券	Government Securities	政府債券包括政府公債（Government Bonds）及國庫券（Treasury Bills），政府公債可分中央政府公債與直轄市政府公債等。[6]	Government securities consist of government bonds and treasury bills. Government bonds can be divided into central government bonds and municipal (municipality directly under the jurisdiction of the central government) government bonds.[6]
315	公庫法	Government Treasury Act Public Treasury Act		
316	保證責任	Guarantee		
317	保證	Guarantee		

318	金融機構使用中央銀行電腦通信服務系統應注意事項	Guidelines Governing Financial Institutions Using Central Bank Computer and Communications Service		
319	中央銀行對所屬機關資訊安全稽核作業	Guidelines Governing Security Auditing of the Subordinates of the Central Bank of China		
320	中央銀行內部網際網路使用及管理注意事項	Guidelines Governing Using and Managing the Central Bank Intranet		
321	使用及管理本行公文處理系統應注意事項	Guidelines Governing Using and Managing the Central Bank Official Document System		
322	調和消費者物價指數(歐元區)	Harmonized Index of Consumer Prices (HICP)		
323	國庫總庫－中央銀行國庫局	Head Office of Agent Bank－Department of the Treasury of CBC		
324	避險	Hedge		
325	強力貨幣	High-Powered Money		
326	香港金融管理局	Hong Kong Monetary Authority (HKMA)		
327	熱錢	Hot Money		

328	家庭及非營利團體	Households & Non-profit Institutions	家庭包括除一般自然人、從事農、林、漁、牧業、自由職業以及其他各種副業之個人（或家庭），非營利團體指從事社會福利或文化事業之各種人民團體及財團法人，包括慈善機關、同業公會、私立學校以及各機關團體之福利機構。[6]	Households consist of general individuals, self-employed individuals (or households) engaged in farming, forestry, fishing and animal husbandry as well as those involved in other sideline occupations. Non-profit institutions refer to organizations engaged in social welfare and cultural business, such as charitable institutions, trade unions, private schools, and welfare organizations.[6]
329	房屋增值的動用	Housing Equity Withdrawal		
330	惡性通貨膨脹	Hyperinflation		
331	流動性不足	Illiquid		
332	減損損失	Impairment Asset Loss		
333	進口	Imports		
334	間接金融	indirect finance	銀行、信用合作社、農漁會信用部或其他金融機構如信託投資公司及人壽保險公司等，一方面接受存款人或保險人等的資金，另一方面貸放給資金需求者或購買其發行之票券或證券，而金融機構除賺取存放款之價差或投資利得外，並承受其風險。此種資金需求者透過金融機構取得資金之融資方式，即為間接金融。[6]	The flow of funds refers to the financial flows or trading volume among economic sectors within a period of time. The flow of funds account covers economic and financial activities of all the sectors. It not only links data on saving and investment, but also integrates data on real- and financial- side of the economy. It is a powerful tool to understand sectoral funds demand, financing and portfolio allocation, credit changes and risks, the structure of direct and indirect finance, and transmission mechanism of monetary policy.[6]
335	通貨膨脹	Inflation		
336	通貨膨脹目標機制	Inflation Targeting		
337	服務台	Information Counter	除提供各項業務諮詢服務外，並辦理非一般櫃檯交易之業務。[4]	Provides various business consulting services and handles non-teller transaction business.[4]

338	資訊揭露	Information Disclosure		
339	外匯收支或交易申報書填報說明	Instructions on Filling out the Declaration Statement of Foreign Exchange Receipts and Disbursements or Transactions		
340	凹版印紋	Intaglio Printing		
341	美洲開發銀行	Inter-American Development Bank (IDB)		
342	金融業拆款利率	Interbank Call Loan Rates	由於金融業在營運過程中，存款、放款與投資隨時都在變動，常無法準確控制資金的流入與流出，因此，為因應日常營運週轉金及維持法定準備金的需要，金融業間通常以同業拆款方式來進行資金盈虛的調節，而金融業拆款利率就是指金融機構間借貸資金的利率。「金融業拆款中心」每日揭示的拆款利率，依期限別，包括隔夜、一週、二週、三週、一個月、二個月、三個月、四個月、五個月、六個月、九個月及一年等最高與最低拆借利率，其中隔夜拆款利率並揭示以當日隔夜拆款成交金額為權數計算的隔夜拆款加權平均利率，提供作為貨幣市場短期利率指標之一。[6]	During the actual operations within the financial industry, the amounts of deposits, loans and Investments constantly change all the time. It is often difficult to precisely control the inflow and outflow of their capital. In order to meet their operational needs and reserve requirements, practitioners in the financial industry often use inter-bank borrowing or lending to adjust their capital flows. The so-called inter-bank call loan rates refer to the loan rates for inter-bank borrowing. The highest and the lowest call rates are announced daily by an Inter-bank Call Center for 12 separate durations namely overnight, 1 week, 2 weeks, 3 weeks, 1 month, 2 months, 3 months, 4 months, 5 months 6 months, 9 months and 1 year. The trading volume of overnight call rates are treated as a weight to calculate the weighted average overnight call rate, providing a short-term interest rate benchmark in the money market.[6]
343	銀行間拆款市場	Interbank Call-Loan Market		

344	跨行通匯系統	Inter-bank Remittance System Service	跨行通匯系統由財金公司開發建置，以財金公司為連線中心與參加之金融機構連線，提供工商企業、民眾及政府機關等，由金融機構將資金匯解至其他金融機構指定收款人之相關交易，包括入戶電匯、公庫匯款、同業匯款、證券匯款及票券匯款。[4]	The Interbank Remittance System is established and operated by the Financial Information Service Co.,Ltd (FISC) by using FISC as a connecting hub to link with all participating financial institutions. IRS enables businesses, the public and government agencies, etc. to transfer funds from one financial institution to another for deposit in accounts of designated payees. FISC supports the following types of interbank remittance transactions: wire deposits, treasury remittances , interbank remittances, securities settlement payments, and bill settlement payments.[4]
345	跨行交易登記	Interbank Trade Registration		
346	利息	Interest	可為使用貨幣而需支付的價格、存款或債券之孳息等，表示本金與利息之間關係的百分數或千分數為利率。銀行利率應以年率為準，並於營業場所揭示。[4]	Interest is the price paid for the use of money or the interest accrued from deposits or bonds. The interest rate is the relationship between the principal and the interest, expressed in percentile or thousandths. The interest offered by banks should be based on an annual rate and shall be posted in the bank's place of business.[4]
347	利息覆蓋比率	Interest Cover		

348	利率	Interest Rate	利率是使用貨幣所支付的價格。以借貸為例，利率是資金需求者借用1元所支付的利息，此利息以百分率表示。在未特別指明的情況下，利率通常是指年利率。例如，借款人借用100元的年利率為5%，即表示借款人借用100元一年，須支付5元的利息。[6]	Interest rate refers to the price paid for the use of money. In the case of borrowing, interest rate is what the borrower pays for each dollar he borrows. Such rate is expressed in percentage. Unless otherwise specified, the interest rate usually refers to an annual rate. For example, if you borrow 100 dollars with an annual interest rate of 5%, this means that for the 100 dollars you borrowed for one year, you have to pay 5 dollars interest.[6]
349	利率有關契約	Interest Rate Contracts		
350	利率渠道	Interest Rate Corridor		
351	指數型房貸利率	Interest Rate on Adjustable Rate Mortgages	所謂指數型房貸利率，係指隨著某一指標利率浮動再加客戶固定加碼的房貸利率。[1]	This refers to the mortgage rate paid according to a floating benchmark rate plus customer specific markup.[1]
352	五大銀行新承做放款平均利率	Interest Rate on New Loans of Five Leading Banks	五大銀行新承做放款平均利率係央行自民國83年7月起，根據臺灣銀行、合作金庫銀行、第一銀行、華南銀行及彰化銀行等五家銀行每月新承做的各類放款（包括購屋貸款、資本支出貸款、週轉金貸款及消費性貸款等四類）利率，以各類新承做放款金額占總新承做放款金額比重作為權數，加權平均計算而得的放款利率。[6]	Interest rate on new loans of five leading banks is the weighted average interest rate of house-purchasing loans, capital expenditure loans, current operation loans and consumer loans of the following five leading banks: Bank of Taiwan, Taiwan Cooperative Bank, First Commercial Bank, Hua Nan Commercial Bank and Chang Hwa Commercial Bank. The weight is the ratio of new loans in each category to the total new loans of the 5 leading banks. The Central Bank of China has released the interest rate information on new loans of these five leading banks since July 1994.[6]
353	利率風險	Interest Rate Risk	係因利率波動而造成損失之風險。[4]	Refers to the risk of loss caused by the fluctuations of interest rates.[4]

354	利率敏感性缺口	Interest Rate Sensitivity Gap	為利率敏感性資產 - 利率敏感性負債。[5]	The difference in subtracting an interest-rate-sensitive liability from an interest-rate-sensitive asset.[5]
355	利差	Interest Rate Spread		
356	利率交換	Interest Rate Swap		
357	民間借貸利率	Interest Rates in Unorganized Money Markets	央行自民國59年3月開始蒐集民間借貸利率資料，調查方式係委託第一商業銀行、彰化商業銀行及華南商業銀行，就其台北、高雄及台中地區往來客戶選取樣本，目前調查樣本家數為258家，包括食品紡織業、塑膠化學業、金屬機械業、電子業、營造業和商業等六大行業。調查項目包括遠期支票借款、信用拆借、存放廠商。為反映實際借貸情況，民間借貸利率以月息百分比率表示。[6]	Since March 1970, the Central Bank of China has begun to collect interest rate data in unorganized money markets. The survey is carried out through the First Commercial Bank, Chang Hwa Commercial Bank and Hua Nan Commercial Bank. These 3 banks collect samples from their corresponding clients in the Taipei, Kaoshiung and Taichung areas. At present, there are 258 survey samples collected from 6 main industries, namely food & textiles, plastic & chemicals, metals & machinery, electronics, construction and commerce. The survey items include loans against post-dated checks, unsecured loans and deposits with firms. In order to reflect the actual market practice, the interest rates in unorganized money markets are expressed in monthly percentages.[6]

358	銀行存放款利率	Interest Rates on Deposits and Loans of Banks	銀行存放款利率是指銀行吸收存款支付給客戶的利息，或承做放款向客戶收取利息，相對本金之百分比。依據銀行法規定，銀行業存放款利率應以各銀行牌告存款、放款利率為準，並於營業場所揭示。一般銀行牌告存款、放款利率項目包括活期存款、活期儲蓄存款、定期存款、定期儲蓄存款、基本放款利率、指數房貸利率、基準利率、信用卡循環信用利率及現金卡循環信用利率等九種；其中定期性存款，最短期別為一個月，最長為三年；存款利率依額度別分為一般及大額兩類，一般係指未訂定存款額度之牌告利率，大額部分則指至少一百萬元以上，由各金融機構依存款額度	Interest Rates on Deposits and Loans of Banks refer to the interest paid to clients when the bank accepts deposits, or to collect interest from clients in the case of a loan. According to the Banking Act of the R.O.C., the interest rates on deposits and loans of banks should be based on the publicly announced interest rates on deposits and loans rates offered by each individual bank and revealed in its operation place. The publicly announced interest rates on deposits and loans of Banks include 9 items: demand deposits, demand saving deposits, time deposits, time saving deposits, base lending rate, ARM rate, base rate, credit card credit recycle rate and cash card credit recycle rate. The time deposits range from one month to 3 years. The saving deposits rate is differentiated based on the amount which can be further divided into general and large sum. The general deposits refer to the announced rates without requiring a minimum amount of saving. The large sum deposits refer to amounts over one million dollars and the interest rate is set according to amount and determined by individual financial institutions.[6]
359	新承作放款平均利率	Interest Rates on New Loans of Five Leading Banks		
360	利率敏感性資產	Interest-Sensitive Asset	價值受利率變動影響之生利資產，例如機動利率計息之放款、與利率變動有關之投資及存拆放同業等。[5]	Refers to interest-accrued assets such as variable-rate loans, interest rate related investments or inter-bank borrowing or lending. Their values are affected by interest rate changes.[5]
361	利率敏感性負債	Interest-Sensitive Liability	價值受利率變動影響之付息負債，例如機動利率計息之定期性存款、活期性存款及借入款等。[5]	Refers to debts such as variable-rate time deposits, demand deposits and funds borrowed, which values are exposed to the risk of interest rate. Their costs are therefore affected by the changes in interest rates.[5]
362	內部稽核	Internal Audit		
363	內部控制	Internal Control		

364	國際會計標準委員會	International Accounting Standards Committee (IASC)		
365	國際債權	International Assets	國際債權係指國內銀行資產負債表上(1)對非居民的所有幣別的債權，(2)對居民的外幣債權。包括國際放款、國際債券投資及其他國際債權三大類。[3]	International Claims refer to the following items on the consolidated balance sheet of local banks: (1) claims to non-residents in all currency units; and (2) foreign currency claims to residents. They consist of 3 categories, namely, international loans, international debt investment and other international debt claims.[3]
366	國際保險監管協會	International Association of Insurance Supervisors (IAIS)		
367	國際稽核實務委員會	International Auditing Practices Committee (IAPC)		
368	國際復興暨開發銀行	International Bank for Reconstruction and Development (IBRD, also known as World Bank)		
369	國際存款	International Deposit	國際存款包括下列兩類存款（可轉讓定期存單除外）及不可轉讓債務(1)來自非居民之所有存款、信託資金、借入款、不可轉讓債務、及從事國際金融業務所發生之應付款項、(2)來自居民之外幣存款、信託資金、借入款、不可轉讓債務、及從事國際金融業務所發生之應付款項等。[3]	International deposits refer to the following two types of deposits (excluding negotiable time deposits) and non-negotiable debt obligations: (1) deposits, trust capital, borrowing items, non-negotiable debts, and account payables in international financial business in foreign currency units of non-residents; and (2) loans, overdrafts, deposits, non-negotiable debt, and account receivable in international financial business in foreign currency units of residents.[3]
370	國際開發協會	International Development Association (IDA)		

371	國際會計師協會	International Federation of Accountants (IFAC)		
372	國際金融公司	International Financial Corporation (IFC)		
373	國際債券投資	International Holding of Debt Securities	國際債券投資係指銀行投資下列發行者在國際債券市場上發行之長、短期可轉讓國際債券(1)非居民發行之所有債券、(2)居民發行之外幣債券。[3]	International Holdings of Debt Securities refer to the holdings of banks of long and short term negotiable debt securities issued by the following: 1) all debt securities issued by non-residents; and 2) foreign currency denominated debt securities issued by residents.[3]
374	國際投資部位	International Investment Position (IIP)	國際債務係指國內銀行資產負債表上(1)對非居民的所有幣別的債務，(2)對居民的外幣債務。包括國際存款、應付國際債券及其他國際債務三大類。[3]	International Investment Position refers to the outstanding balance of financial assets and liabilities held by the residents of an economy versus non-residents at a specific point in time (usually the year-end). Its categories are consistent with those in the financial account under the Balance of Payments statistics, which include direct investment, portfolio investment, financial derivatives, other investment, and reserve assets.[6]
375	國際債務	International Liabilities	國際債務係指國內銀行資產負債表上(1)對非居民的所有幣別的債務，(2)對居民的外幣債務。包括國際存款、應付國際債券及其他國際債務三大類。[3]	International Liabilities refer to the following items on the consolidated balance sheet of local banks: 1) debts to non-residents in all currency units; and 2) foreign currency debts to residents.[3]

376	國際放款	International Loan	國際放款係指(1)對非居民之所有幣別放款、透支、存款、不可轉讓債券投資、及從事國際金融業務所發生之應收款項、(2)對居民之外幣放款、透支、存款、不可轉讓債券投資、及從事國際金融業務所發生之應收款項。[3]	International Loans refer to: (1) loans, overdrafts, deposits, non-negotiable bond investment and account receivables in international financial transactions in all currency units against non-residents, and (2) loans, overdrafts, deposits, non-negotiable bond investment and account receivables in international financial transactions in foreign currency units against residents.[3]
377	國際貨幣基金	International Monetary Fund (IMF)	1945年根據布列敦森林協定(the Bretton Woods Agreements)設立，目前有184個會員國家。旨在促進國際貨幣合作、匯率穩定及有秩序的匯率制度，以加速經濟成長與維持高度就業，並對需要之國家提供暫時性之金融協助。[6]	The IMF was established in 1945 under the Bretton Woods Agreement. At present, it has 184 member countries. Its aims are to promote international monetary cooperation, to monitor and stabilize the exchange rate system in order to speed up economic growth and a high level of employment, as well as to provide temporary financial assistance to countries in needs.[6]
378	國際證券監管組織	International Organization of Securities Commission (IOSCO)		
379	其他國際債權	International Other Assets	國際債權總額扣除國際放款及國際債券投資兩部份後之餘額，稱為其他國際債權，包括股份（含共同基金、投資信託基金及銀行代替第三者持有之股份）、本國銀行總行提供其海外分支行之營運資金、應收利息及不含應收款項之其他國際債權等。[3]	International other assets are the net balance of subtracting international loans and international debt securities investment from the gross amount of international claims. They include shares (including mutual funds, investment trust funds and the shares holdings of banks on behalf of third parties), the operating capital provided by the headquarters of local banks to overseas branches or subsidiaries, interest receivables, and other international claims excluding receivable items.[3]

380	其他國際債務	International Other Liabilities	國際債務總額扣除國際存款及應付國際債券兩部份後之餘額，稱為其他國際債務，包括應付利息、不含應付款項之其他國際債務、及外商銀行來自總行之營運資金等。[3]	International other liabilities are the net balance of subtracting international deposits and international debt securities payable from the gross amount of international liabilities. They include interest payable, other international liabilities excluding payable items, and the operating capital of foreign banks from headquarters.[3]
381	應付國際債券	International Own Issue of Securities	應付國際債券係指銀行以其本身名義發行之下列長、短期可轉讓國際債券(1)在海外發行之本國幣債券、(2)在國內、外發行之外幣債券，如金融債券、可轉讓定期存單等。[3]	International Own Issues of Securities refer to the following long and short term negotiable international debt securities issued by banks on their own behalves: (1) off-share bonds denominated in the local currency, (2) foreign currency denominated bonds such as financial debentures or negotiable certificates of deposits issued domestically or abroad.[3]
382	國外匯兌（款）	International Remittances	一國的債務人或買方將款項繳交其當地銀行，請其委託該行在國外的總分支行或代理行，將該款解付債權人或賣方。[4]	Refers to money transfers made by creditors or buyers who instruct their local banks to transfer the money to debtors or sellers' accounts in their head offices, or branch offices abroad.[4]
383	國際準備	International Reserves		
384	國際準則	International Standards and		
385	網路銀行外匯業務	Internet Foreign Exchange Business		
386	自行交易登記	Intrabank Trade Registration		

387	日間透支	Intraday Overdraft	<p>日間透支係配合央行同資系統採即時總額清算機制（RTGS，係支付指令被系統接受時立即逐筆清算），為避免因金融機構流動性不足，產生資金互卡現象，影響同資系統RTGS機制運作，因此央行透過日間透支提供金融機構日間流動性需求，使金融同業資金調撥更有效率。金融機構經與央行簽定日間透支契約並於央行業務局辦妥開戶手續者，得以央行認可之擔保品設質給央行後，於營業時間在央行核可額度內由央行墊付日間透支之金額，金融機構需於日間透支償還截止時點前將當日透支金額還清。 [1]</p>	<p>The intra-day overdraft facility was developed to be in tune with the implementation of the real-time gross settlement (RTGS) mechanism within the Central Bank's inter-bank fund transfer system. To prevent the financial institution from liquidity shortageThe intra-day overdraft facility was developed to be in tune with the implementation of the real-time gross settlement (RTGS) mechanism within the Central Bank's inter-bank fund transfer system. To prevent the financial institution from liquidity shortage and thus affect the RTGS, the Central Bank has provided financial institutions with the intra-day overdraft facility. After signing the intra-day overdraft contract and opening an account with the Department of Banking of the Central Bank, a financial institution may apply for intra-day overdrafts with eligible collateral and within the credit line set by the Central Bank, and is required to repay outstanding overdrafts in full on the same business day before the deadline.[1]</p>
388	投資	Investment		
389	信託投資公司	Investment and Trust Companies		
390	投資銀行	Investment Bank		
391	投資所得	Investment Income		
392	投資工具	Investment Instruments		
393	匯入匯款通知	Inward Remittance Notification		
394	匯入匯款解款	Inward Remittance Payments		
395	匯入匯款	Inward Remittances	<p>指透過跨行通匯系統將款項匯解於該銀行存、放款帳戶之交易。[4]</p>	<p>Refers to the transactions to transmit payments to the deposit or loan accounts with the bank through the Interbank Remittance System.[4]</p>
396	垃圾債券	Junk Bond		

397	落後制	Lagged System		
398	隱藏字	Latent Image		
399	法律風險	Legal Risk		
400	支付系統之法 規風險	Legal Risk in Payment System	法規架構不完備或法規不明確，致產生或加劇支付系統信用風險或流動性風險的風險。[1]	The risk that a poor legal framework or legal uncertainties will cause or exacerbate credit or liquidity risks in a payment system.[1]
401	法償效力	Legal Tender	係指國幣對於本國境內之一切支付具有合法清償效力之謂。國幣未經依法公告失其法償效力之前為法償貨幣，債務人以法償貨幣支付，債權人不得拒絕，否則應負遲延受領之責。[2]	This refers to the legal tender status of national currency for all domestic payments. Unless proclaimed to lose the status, the national currency serves as the legal tender. The creditor may not refuse when the debtor repays debt with the legal tender, or the creditor would be liable for the default.[2]
402	法償效力	Legal Tender	係指國幣對於本國境內之一切支付具有合法清償效力之謂。國幣未經依法公告失其法償效力之前為法償貨幣，債務人以法償貨幣支付，債權人不得拒絕，否則應負遲延受領之責。[2]	This refers to the legal tender status of national currency for all domestic payments. Unless proclaimed to lose the status, the national currency serves as the legal tender. The creditor may not refuse when the debtor repays debt with the legal tender, or the creditor would be liable for the default.[2]
403	最後貸款者	Lender of Last		
404	信用狀責任	Letter of Credit Issued		
405	槓桿比率	Leverage		
406	信託負債	Liabilities Trusted		
407	人壽保險公司	Life Insurance Institutions		
408	融通額度	Line of Accommodation		

409	存款貨幣機構對流動資產的要求	Liquid Asset Requirements of Deposit Money Banks		To urge banks to maintain an appropriate degree of liquidity in respect of their assets, deposit money banks are required to hold a certain proportion of liquid assets. The proportion held in the form of liquid asset requirements has been 7 percent since July 1978. According to the articles, those assets that may be deemed to be liquid assets in order to serve as liquid reserves include excess reserves, net due from banks, Treasury bills, net holdings of negotiable certificates of deposit, bankers' acceptances, commercial paper as well as bank debentures, government bonds, corporate bonds, and other liquid assets approved by the Bank.[6]
410	流動負債	Liquid Liabilities		This includes currency held by all sectors/departments except for financial institutions, all deposits of enterprises and individuals received by the financial institutions, trust funds, life insurance reserves drawn by insurance companies, and bank debentures held by enterprises and individuals, Treasury bills and savings bonds issued by the Bank. From the data of Jan. 1994 on, it also includes repurchase agreements and non-resident NT deposits.[6]
411	流動準備	Liquid Reserves		
412	流動性	Liquidity		
413	流動性融資額	Liquidity Facility		
414	流動貼水	Liquidity Premium		
415	流動性風險	Liquidity Risk		

416	支付系統之流動性風險	Liquidity Risk in Payment System	系統中任何一方缺乏足夠資金，無力依原訂時限去履行其在系統中財務責任的風險，但該當事人在將來仍可能會有能力履行此一財務責任。[1]	The risk that a party within the payment system will have insufficient funds to meet financial obligations as and when expected, although it may be able to do so at some time in the future.[1]
417	支付系統的流動性風險	Liquidity Risk in Payment Systems		The risk that a party within the payment system will have insufficient funds to meet financial obligations as and when expected, although it may be able to do so at some time in the future.[1]
418	流動性陷阱	Liquidity Trap		
419	放款	Loan		
420	放款分類	Loan Classification		
421	約定融資額度	Loan Commitments	經與授信戶簽訂符合下列條件之一之承諾融資額度契約屬之：（一）原契約期限一年以上，符合下列條件之一：（1）契約未有取消或排除條款之約定。（2）契約有計收承諾費之約定。（3）契約有依計畫條件撥款之約定。（二）上述以外之未動用承諾融資額度，不論原契約期限是否超過一年，雖有取消或排除條款，若客戶符合約定條件，仍有撥款義務者。[5]	Refers to committed loan contracts signed with creditors which meet one of the following terms: (1) the validity of the initial contract is over 1 year and fulfills one of the following requirements: (a) there is no cancellation or exclusion clauses in the contract, (b) there is an agreement in the contract to collect a commitment fee, (c) there is an agreement to disburse money according to specified terms, and (2) the remaining committed loans besides those mentioned above are still subject to disbursement obligations, whether the initial contract is over 1 year and with or without cancellation or exclusion clauses, as long as the clients meet the required criteria.[5]
422	逾期放款覆蓋率	Loan Loss Coverage Ratio		
423	放款備抵呆帳	Loan Loss		

424	九二一震災經 合意展延放款	Loans Affected by the September 21st Earthquake of 1999 to be Repaid with an Agreement between the Borrowers and the Bank		
425	放款與投資	Loans and Investments		This refers to the loans and portfolio investments of all monetary institutions and the postal savings system to enterprises, individuals and government agencies.[6]
426	金融機構的放 款與投資	Loans and Investments of Financial Institutions		These refer to banks, credit co- operative associations, credit dept. of farmers' and fishermen's associations or other financial institutions such as trust and investment companies and life insurance companies, which receive funds from depositors or insurers, while extend loans to capital seekers or buy bills or securities issued by them. Financial institutions earn from the price spread between deposit and loan rates or investment incomes, but also undertake the relevant risks. The funding method of capital seekers getting funds through financial institutions is called Loans and Investments of Financial Institutions.[6]
427	獲信保基金理 賠放款	Loans Compensated by the Credit Guaranty Fund		
428	擔保品已拍定 待分配款	Loans of Which Collaterals Have Been Disposed by the Court and the Proceeds Have Been Distributed Definitely But Have Not Been Credited		

429	應予觀察放款	Loans under Surveillance		
430	足額存單或存款備償放款	Loans with Sufficient Certificate of Deposits or Reserve		
431	存放比率	Loan-to-Deposit Ratio		
432	放款成數	Loan-to-Value		
433	貸款成數	Loan-to-Value (LTV)		
434	國內銀行	Local Banks	國內銀行包括(1)本國銀行總行及其國內分支機構與國際金融業務分行，(2)外裔銀行在台一般分行及國際金融業務分行。[3]	Local Banks include: 1) the head office of local banks and its branches or OBU within the nation; 2) general branch & OBU of foreign banks in Taiwan.[3]
435	國內銀行的地區性金融統計	Locational Financial Statistics of Local Banks		
436	保管品	Lodged Items in Custody	保管品係指委託銀行保管之財務，依其種類分為票據、證券及財產之契據。[4]	Lodged items in custody refers to items such as bills, securities or certificates of properties entrusted to banks.[4]
437	提存登記	Lodgement Registration		
438	倫巴德融通	Lombard Loan		
439	長期外債	Long-term External Debt	原始期限超過一年以上的居民對非居民的債務。[3]	Long-term external debt refers to the residents' debts with initial maturities over 1 year with non-residents.[3]
440	提存期	Maintenance Period		
441	管理浮動匯率	Managed Floating Exchange Rate		

442	管理浮動匯率制度	Managed Floating Exchange Rate Regime	在管理浮動匯率制度下，匯率原則上由市場供需決定，惟受季節性、偶發性及不當的市場預期心理等因素干擾而使匯率波動幅度過大時，中央銀行會透過調節外匯市場供需，縮小匯率波動的幅度。[6]	Under a managed floating exchange rate regime, market forces determine exchange rate. Only when the foreign exchange market is disrupted by factors such as seasonal, irregular or irrational market expectations, which cause the excessive fluctuation of the exchange rate, will the Central Bank step in to reduce the volatility of the exchange rate by intervening in the demand and supply of foreign exchange.[6]
443	保證金交易	Margin Trading		
444	市場紀律	Market Discipline		
445	市場融資	Market Financing		Market financing refers to capital seekers who raise capital directly from money or capital markets by issuing notes or securities which are bought by non-financial institutions.[6]
446	市場風險	Market Risk		
447	市場風險資產	Market-Risk-Equivalent Assets		
448	到期	Maturity	為發票人所開匯票、本票等票據應為清償之最後日期。[4]	Maturity refers to the last date of repayment for drafts, cashier's checks and other bills issued by the drawee.[4]
449	三角貿易	Merchanting		
450	最低資本適足	Minimum Capital Requirement		
451	議事錄摘要	Minutes		
452	貨幣總計數 M1A	Monetary Aggregate M1A	現行貨幣總計數M1A之定義如下：M1A=通貨淨額（社會大眾手中持有的通貨）+企業及個人與非營利團體存在銀行與基層金融機構之支票存款及活期存款。[6]	M1A = Currency in circulation(currency held by the public)+Checking accounts and passbook deposits of enterprises, individuals and non-profit organizations held in banks and community financial institutions.[6]

453	貨幣總計數 M1B	Monetary Aggregate M1B	現行貨幣總計數M1B之定義如下：M1B=M1A+個人與非營利團體存在銀行與基層金融機構之活期儲蓄存款。（目前只有個人及非營利團體可以開立儲蓄存款帳戶）。[6]	M1B = M1A + Passbook savings deposits of Individuals and non-profit organizations in banks and community financial institutions. (So far, only individuals and non-profit organizations are allowed to open Passbook Saving accounts).[6]
454	貨幣總計數M2	Monetary Aggregate M2	現行貨幣總計數M2之定義如下：M2=M1B+準貨幣	M2 = M1B + Quasi-money[6]
455	貨幣總計數	Monetary Aggregates	貨幣總計數是指將企業及個人所持有之各種不同貨幣性資產加總而得之統計數；一般說來，有狹義與廣義之分，狹義之貨幣總計數主要偏重於交易媒介功能，如通貨與支票存款、活期（活儲）存款等，而廣義之貨幣總計數，則除狹義之貨幣總計數外，尚包括準貨幣，如定期性存款等，較偏重於價值儲藏功能。[6]	Monetary Aggregates refer to the sum of different monetary assets held by enterprises and individuals. Generally speaking, it has a narrow definition and a broad definition. The total sum of narrow-money such as currency, checking deposits and demand deposits focus mainly on the medium of exchange. Broad-money consists of quasi money such as time deposits and emphasizes more on the store of value function besides the inclusion of the above narrow-money.[6]
456	貨幣總計數 M1A、M1B、 M2	Monetary Aggregates M1A、 M1B、M2		
457	貨幣性黃金	Monetary Gold		
458	貨幣政策	Monetary Policy		
459	貨幣政策工具	Monetary Policy Tools	貨幣政策是貨幣管理的策略，係中央銀行為實現政策目標而採取管制貨幣供給量及信用狀況的措施。中央銀行貨幣政策工具包括重貼現率政策、存款準備金政策、公開市場操作及選擇性信用管制等，可控制銀行體系的準備貨幣數量，從而影響貨幣供給量或利率水準，藉以達成貨幣政策目標。[1]	Refers to the tools used by the central bank to control money supply and credit conditions. The monetary policy instruments include re-discount rates, required reserve ratios, open market operations and selective credit controls. They seek to affect money supply or interest rate levels by controlling the amount of quasi money.[1]

460	貨幣傳導機制	Monetary Transmission Mechanism		
461	法院提存金	Money Lodged at Courts	地方法院依法令提存之金錢，應交由地方法院所在地代理國庫之銀行保管之。[4]	The money lodged with local courts in accordance with regulations should be kept in the custody of an agent of the national treasury where the local court resides.[4]
462	貨幣市場	Money Market		
463	貨幣市場工具	Money Market Instruments		
464	貨幣供給	Money Supply		
465	道德風險	Moral Hazard		
466	道德勸說	Moral Suasion		
467	多邊投資保險局	Multilateral Investment Guarantee Agency (MIGA)		
468	多邊淨額結算	Multilateral Netting	即將多筆收付交易結計後，產生淨應收或淨應付部位的過程，其方法為將應收債權總額減去應付債務總額。淨額抵銷可採行多種不同形式，如係三方以上同意以淨額抵銷其債務，此機制即為多邊淨額結算，且通常發生在多邊淨額清算系統。[1]	Netting refers to the process of aggregating multiple transactions into a single positions which is calculated as total claims less total obligations. Netting can take several forms. If three or more parties agree to net their obligations, this arrangement is called multilateral netting. Multilateral netting normally takes place in a multilateral netting settlement system.[1]

469	複數價格 / 利率標	Multiple Price/Yield Auction	複數價格/利率標分為競標與非競標。競標部份，以高於財政部所訂底價價格（低於底標利率）較多者為優先，依次得標，得標者應繳價款依個別得標價格（利率）計算；非競標依競標得標之加權平均利率發售，申購數額超過公告發行數額時，按申購數額比例分配。以往國內公債及國庫券之發行均採複數價格/利率標。票面利率以百分之0.一二五為級距，並以最接近且不高於加權平均得標利率之數訂定。[4]	The multiple price/yield auction is divided into competitive bids and non-competitive bids. As for competitive bids, the bidding prices (yields) are accepted in descending (ascending) order. Successful bidders pay for awarded securities at prices (yields) equivalent to their individual bidding prices (yields). Non-competitive bidders pay for awarded securities at the price equivalent to the weighted average of accepted competitive bidding prices (yields). When the total subscription amount of non-competitive bids exceeds the non-competitive public offering amount, securities will be awarded according to the percentage of subscription amounts. In the past, government bonds and treasury bills were issued by the multiple price/yield auction. The coupon rate was set at 0.125% increment, closest to but not above the weighted-average yield of successful competitive bids. [4]
470	複數價格標	Multiple-Price Auction		
471	複數利率標	Multiple-Yield Auction		
472	乘數效果	Multiplier Effect		
473	共同基金	Mutual Fund	共同基金就是集合大眾的資金，委由專業的基金經理機構（如證券投資信託公司或銀行信託部）投資於上市、上櫃股票或公司債、政府公債、金融債券、短期票券等，由投資大眾共同分享投資報酬及分擔投資風險。[6]	A mutual fund is a form of collective investment that pools money from many investors and invests the money in stocks, bonds, short-term money market instruments, and/or other securities. Mutual funds are managed by professional investment companies, such as securities investment trust companies or the trust department of banks. The investors of mutual funds share returns from investments and the associate risks.[6]
474	國庫法	National Treasury Act		

475	經理國庫	National Treasury Management		
476	國庫業務	National Treasury Services		
477	國庫收支連線系統	National Treasury Services Operational System		
478	可轉讓定期存單	Negotiable Certificates of Deposit (NCDs)		
479	金融性投資淨額	Net Financial Investment	金融性投資淨額是指金融性資金用途減金融性資金來源之差額。在各部門的資金來源應等於資金用途下，非金融性與金融性的資金來源，應等於非金融性與金融性的資金用途，亦即，各部門非金融性交易之資金剩餘或不足應等於金融性交易之金融性投資或負投資淨額。[6]	Net financial investment refers to the difference between financial sources of funds and financial uses of funds. The sources of funds should be equal to the uses of funds for each sector. Hence, the sum of financial and non-financial sources of funds should be equal to the sum of financial and non-financial uses of funds. That is, the surplus or deficit from non-financial transactions for each sector should be equal to the net financial investment or negative net financial investment from financial transactions.[6]
480	淨利息收益	Net Interest Income		
481	名目有效匯率指數	Nominal Effective Exchange Rate Index (NEER)		
482	名目利率	Nominal Interest Rates	名目利率為貨幣的債權債務契約上所訂定的利率，常見的銀行存款牌告利率都是以名目利率來表示。[6]	Nominal interest rate is the interest rate "as stated" on a debt obligation. For example ,the deposit rates offered by banks are expressed in nominal interest rates.[6]
483	逾期放款比率	Non Performing Loan Ratios(NPL ratio)	逾期放款占總放款比率。[5]	The ratio of non-performing loans to total loans[5]
484	催收款	Non-accrual Loan		

485	非銀行	Non-bank	非銀行係指除(1)接受存款及從事貸款及證券投資業務為主之銀行，如一般商業銀行、儲蓄銀行、工業銀行、郵匯局、信託投資公司、信用合作社、儲貸機構等金融機構，(2)中央銀行，(3)國際金融組織，如IMF、World Bank等以外的公司、行號，個人、團體、及政府機構等。[3]	Non-banks are entities including companies, firms, individuals, groups and government organizations other than the following: (1) financial institutions whose main business is to receive deposits, to make loans and to invest in securities such as commercial banks, savings banks, industrial banks, postal services, trust investment companies, cooperative banks, savings & loan institutions, (2) central banks, and (3) international financial organizations such as the IMF and World Bank.[3]
486	非競標	Noncompetitive Bid	非競標指投標者只註明所欲認購之數量，其購買價格則依競標價格決定。[4]	Making a non-competitive bid, the bidder is a price-taker and only specifies the quantities he wants to buy, while the price is determined by competitive bids at the auction. [4]
487	無本金遠期外匯交易	Non-Delivery Forward (NDF)		
488	非金融性交易	Non-financial Transactions	資金流量帳之表達配合國民經濟會計帳，可同時列示各部門的金融及非金融性交易。其中，各部門之非金融性資金來源為儲蓄毛額（儲蓄淨額與固定資本消耗準備）及資本移轉收入淨額，資金用途包含投資毛額（固定資本形成毛額與存貨變動）及非生產性資產（土地及無形資產）購入淨額。[6]	The flow of funds account takes the form of integrated non-financial and financial transactions on an SNA (System of National Accounts) basis. The non-financial sources of funds for each sector are derived from gross saving (net saving and provision for fixed capital consumption) and net capital transfers, while the non-financial uses of funds include gross investment (gross fixed capital formation and changes in stocks) and net purchases of non-productive assets (lands & intangible assets).[6]

489	禁止背書轉讓	Nonnegotiable	票據可依背書而轉讓，但發票人於票據正面為「禁止背書轉讓」之文字記載者，限由受款人背書，不可將票據之權利再行轉讓給第三人。[4]	Payment instruments are usually negotiable by endorsement. When the word "nonnegotiable" is written on an instrument by the drawer, the endorsement is only valid to the payee and the right of the negotiable instrument cannot be redirected to a third party.[4]
490	逾期放款	Non-Performing Loan (NPL)	積欠本金或利息超過清償期3個月，或雖未超過3個月，但已向主、從債務人訴追或處分擔保品。[5]	Non-Performing Loans refer to loans whose repayment of principal or interest have been overdue for more than 3 months, as well as any loan whose principal debtors and surety have been sued for non-payment or the underlying collateral has been disposed, although the repayment of principal or interest have not been overdue for more than 3 months.[5]
491	未以新臺幣結購	Non-Purchased from Banks	係銀行出進口外匯收支統計快報的項目之一，經由指定銀行匯往國外之進口所需外匯未以新臺幣結購者。[3]	This is a component of the Preliminary Statistics of Foreign Exchange Proceeds and Payments (Exports and Imports) and refers to the non-purchased foreign currency to be remitted for imports through designated banks.[3]
492	非居民	Non-resident	非居民指沒有居民資格的個人及機構。[3]	Non-residents refer to individuals and institutions who do not qualify as residents.[3]
493	非居民	Non-resident		Non-residents refer to individuals and institutions who do not qualify as residents.[3]
494	票券發行融資工具	Note Issuance Facility (NIF)		
495	名目本金	Notional Amount		
496	表外項目	Off-balance Sheet Items		
497	國際金融業務	Offshore Banking Activities		

498	國際金融業務分行	Offshore Banking Unit (OBU)	我國於民國72年12月頒布「國際金融業務條例」，准許銀行在境內設立「國際金融業務分行」，從事境外金融業務。OBU僅能經營外幣業務，不得涉及新臺幣交易，並以境外客戶為主要交易對象。為吸引外國銀行參與，政府特別提供從事OBU業務的租稅優惠。近幾年來，為配合兩岸經貿政策的逐步開放，政府更積極提高OBU的靈活度，努力引導企業將留在海外的資金移回國內操作，一方面可以平衡兩岸的資金流動，另一方面也強化國內銀行業的競爭力。目前OBU已逐漸成為台灣企業經營海外業務的資金調度中心，並且成為銀行盈餘的重要來源之一。[6]	The Offshore Banking Act was promulgated in December 1983, authorizing banks to set up offshore banking branches within Taiwan to handle offshore financial business. Offering services mainly to non-residents, the OBUs are only permitted to undertake foreign currency-denominated transactions. However, it is not eligible for them to undertake New Taiwan Dollar- denominated transactions. The government has particularly granted some tax incentives for the OBU in order to attract the participation of foreign banks. For the past few years, in order to harmony with the gradual opening of cross-strait economic and trading policy, the government has made further efforts in expanding the lines of business of OBUs so as to encourage domestic firms to shift their funds overseas back to Taiwan so that this has not only balanced the flow of funds across the Taiwan Strait, but also strengthened the competitiveness of the domestic banking industry. At present, therefore, the OBUs not only have gradually become the funding management centers for Taiwanese to operate their offshore businesses but also form one of the important earning sources for the banks.[6]
499	場外監控	Off-site Monitoring Off-site examination		
500	表內項目	On-balance Sheet Items		
501	十足準備	One Hundred Percent Reserve	發行鈔券應提撥與發行額相當（100%）之金銀、外匯、合格票據及有價證券充作發行準備。[2]	The central bank should keep gold, silver, foreign exchange, as well as eligible bills and securities of equivalent value in reserve against the issue of central bank money.[2]
502	中央銀行公開市場操作網路連線作業要點	Online Network Operation Directions for the Central Bank of China's Open Market Operations		

503	實地檢查	On-site Examination		
504	公開市場操作	Open Market Operations	公開市場操作是指中央銀行在金融市場中買賣合格債票券，來影響短期利率及銀行體系準備金。公開市場操作是中央銀行最常使用的貨幣政策工具。[1]	Through open market operations, the central bank trades eligible bonds and notes in the financial market to influence short-term interest rates and the level of reserves in the banking system. Open market operations are most frequently used by the central bank of carrying out monetary policy.[1]
505	作業標準	Operating Standards	係指辦理各項交易及其會計處理應遵循之標準作業方式及流程，旨為避免交易作業過程中，因人員異動業務不熟悉、人為疏失或人謀不臧等因素，而造成損失或發生弊端，考量各項業務之交易制度可能面臨的風險因素，訂定作業標準準則以資遵循。[4]	Operating standards refer to standard operating methods or procedures that one should comply with when handling individual transactions or their accounting records. These standards seek to prevent possible losses or abuses which might be caused by factors such as unfamiliarity with business transactions due to personnel changes, human misconduct, or corruption. After taking into account the risks faced by the transaction system, operating standards are set for compliance.[4]
506	營業櫃檯	Operation Counters Tellers	提供各項臨櫃交易與服務之櫃檯。[4]	Refers to the counters which provide diverse transactions and services.[4]
507	作業風險	Operational Risk	係交易作業過程因人為疏失、電腦系統或制度設計之執行不當而產生之風險。[4]	Operational risks are those caused by either human misconduct, malfunctions of computer systems, or mechanism designs in the course of transactions procedures.[4]
508	支付系統之作業風險	Operational Risk in Payment System	技術故障或作業錯誤，致產生或加劇支付系統信用風險或流動性風險的風險。[1]	The risk that operational factors such as technical malfunctions or operational mistakes will cause or exacerbate credit or liquidity risks.[1]

509	支付系統的作業風險	Operational Risk in Payment Systems		The risk that operational factors such as technical malfunctions or operational mistakes will cause or exacerbate credit or liquidity risks.[1]
510	條狀光影變化箔膜	Optical Variable Device Stripe		
511	窗式光影變化安全線	Optical Variable Device Window Thread		
512	變色油墨	Optical Variable Ink		
513	選擇權	Options	選擇權係指提供一項權利，於到期日或到期日前，依據議定或履約價格，去買入或賣出一定金額之標的物。[6]	Options refer to providing a right on or before the maturity date to buy or sell a fixed amount of assets according to negotiated or strike prices.[6]
514	經濟合作暨發展組織	Organization for Economic Co-operation and Development (OECD)	成立於1960年，目前有30個會員國，係一跨政府的組織，提供會員國政府一個討論與解決國內經貿難題的論壇，經過意見交流使會員國間相互了解政策之影響。旨在加強會員國間之合作，以促進經濟成長，提高就業率，改善生活水準，維持金融穩定，推動國際貿易發展。[6]	Established in 1960, the OECD is an international organization of 30 member countries. It provides a forum where governments can discuss policy experiences and seek answers to common problems. Through the exchange of opinions, the member countries are able to better understand the impact of policy changes. The OECD aims at strengthening cooperation among member countries in order to promote economic development, to increase employment rate, to improve living standards, to maintain financial stability and to promote international trade development.[6]
515	其他投資	Other Investment		
516	買斷交易	Outright Purchase (OP)	買斷交易即買方在買入債券時，獲得債券所有權，債券利息自交割日起歸於買方所有。[4]	Outright purchase means to acquire the ownership of securities from sellers when purchasing securities. The buyer is entitled to the interest accrued from the delivery date. [4]

517	買賣斷交易	Outright Purchase/Sale		
518	賣斷交易	Outright Sale (OS)	賣斷交易即賣方在賣出債券時，將所有權移轉予買方，債券利息自交割日起歸屬買方。[4]	Outright sale means to transfer the ownership of securities to the buyer when selling securities. The buyer is entitled to the interest accrued from the delivery date. [4]
519	委外作業	Outsourcing		
520	匯出匯款	Outward Remittances	匯款人委託匯款行將現金或其存戶內之款項，利用跨行通匯系統通知解款行將款項轉入收款人之存、放款帳戶之交易。[4]	Refers to the transactions that a remitter who entrusts the remittance bank to transmit cash or other items in the account to the payee's deposit or loan accounts through the Interbank Remittance System.[4]
521	隔夜拆款利率	Overnight Interbank Call-Loan Rate	金融業拆款中心會員有資金需求時，向其他會員調用，隔夜再調回之金融業拆款中心會員間的隔夜借款利率。[1]	Refers to the trading rate among the financial institutions, which are members of the Taipei Interbank Money Center. When a member has funding needs, it can make a request to borrow funds from other members and repay principal and interest on the next day. The interest is calculated according to the overnight inter-bank call-loan rate.[1]
522	面值	Par Value		
523	支付與清算	Payment and Settlement		

524	支付系統	Payment System	<p>民眾購買商品及服務，或移轉資金予另一個人時，民眾須使用支付工具，支付工具包括現金、支票、轉帳卡、信用卡及電子貨幣。除了現金之外，支付工具涉及對金融機構的債權。通常，又會涉及一家以上的金融機構。因此金融機構間需要建立一種方法為自身或客戶移轉資金，故支付系統是一套用以處理與貨幣價值移轉有關的機制，也就是以中央銀行發行的貨幣做為計帳單位，提供經濟個體移轉資金的功能，其運作包括支付工具的交付或支付指令的傳達，以及透過銀行帳戶轉帳，以解除收款人與付款人間的債權債務關係。根據國際清算銀行的定義，支付系統係指系統參加者間用以撥轉資金的一套工具、作業程序及規約。</p> <p>[1]</p>	<p>When people purchase goods or services or transfer funds to others, they need to use payment instruments, such as cash, checks, debit cards, credit cards or electronic money. Except for cash, payment instruments involve claims on financial institutions. Therefore, financial institutions need arrangements to transfer funds on behalf of themselves or their customers. A payment system is such a mechanism; it uses currency issued by the central bank as a unit of account and provides funds transfer services to individuals. The operation of a payment system includes delivering payment instruments, transmitting payment instructions and transferring funds through bank accounts to discharge the obligations between payees and payers. The BIS defines a payment system as a set of instruments, procedures and rules for the transfer of funds among system participants.[1]</p>
525	釘住匯率	Pegged Exchange Rate		
526	退休基金	Pension Fund		
527	正常放款	Performing Loan		
528	永久債券	Perpetual Bond		
529	中央實體公債	Physical Central Government Bonds		
530	改進本行電腦通信服務系統之保密設備	Plan for Improving CCS Encrypting Equipment		
531	鈔票請當面點清	Please Count Your Money in front of the Teller		
532	請刷卡進入	Please Insert Card		
533	政策性放款	Policy-Oriented Loans		

534	投資組合	Portfolio Investment Portfolio		
535	有價證券投資	Portfolio Investment		Portfolio investment is a component of financial account, and includes equity securities and debt securities investment. Equity securities include shares, stocks, participation certificates or other equity holding equivalent securities such as depositary receipts, while debt securities are subdivided into bonds, notes and money market instruments. On the other hand, mutual funds and trust investment are also included in equity securities.[6]
536	證券投資	Portfolio Investment	證券投資係國際收支帳的項目之一，包括股權證券與債權證券投資。股權證券包括股份、股票、參加憑證或其他足以表彰股權的證券如存託憑證，共同基金與信託投資亦均屬之；債權證券包括債券與票券、貨幣市場工具等。 [6]	Portfolio investment is a component of financial account, and includes equity securities and debt securities investment. Equity securities include shares, stocks, participation certificates or other equity holding equivalent securities such as depositary receipts, while debt securities are subdivided into bonds, notes and money market instruments. On the other hand, mutual funds and trust investment are also included in equity securities.[6]
537	出進口外匯收支統計快報	Preliminary Statistics of Foreign Exchange Proceeds & Payments (Exports and Imports)		

538	中央公債主要交易商	Primary Dealers in Central Government Bonds Market	公開市場操作指定交易商中具活絡公債交易及促進公債市場健全發展能力者，截至95年6月底止，計有13家中央公債主要交易商，包括3家銀行、3家票券公司及7家證券公司。[1]	Designated dealers that have the ability to bolster trading and promote the sound development of the government bonds market are called Primary Dealers in Central Government Bonds Market. There were thirteen primary dealers in central government bonds market by the end of June, 2006, including three banks, three bills finance companies and seven securities companies.[1]
539	初級市場	Primary Market		
540	私密金鑰	Private Key		
541	列管資料管理程序	Procedures Governing Data Control		
542	列管程式正式作業程序	Procedures Governing Moving Programs to Product Environment		
543	獲利性	Profitability		
544	電子票據發展計畫	Project for Developing Electronic Check		
545	中央銀行同業資金調撥清算作業系統改造計畫	Project for Reforming the CBC Interbank Funds Transfer System		
546	立即糾正措施	Prompt Corrective Action		
547	產物保險公司	Property and Casualty Insurance Companies		
548	公務保證	Public Guarantee		
549	公開金鑰	Public Key		
550	公庫存款	Public Treasury Deposits		

551	代理公庫	Public Treasury Services		
552	公庫業務	Public Treasury Services		
553	以新臺幣結購	Purchased with NT Dollars	係銀行出進口外匯收支統計快報的項目之一，經由指定銀行匯往國外之進口所需外匯以新臺幣結購者。[3]	This is a component of the Preliminary Statistics of Foreign Exchange Proceeds and Payments (Exports and Imports) and refers to the purchase and the remittance of foreign currency for imports made with New Taiwan Dollars through designated banks.[3]
554	購買力平價	Purchasing Power Parity (PPP)		
555	外國專業投資機構	Qualified Foreign Institutional Investors(QFIIs)		This refers to foreign banks, insurance companies, fund management institutions, securities firms etc., investing in Taiwan's financial markets, who are managing or holding securities asset of more than million and who are approved by the Bank and the Securities and Futures Commission.[6]
556	合格資本	Qualifying Capital		
557	定量寬鬆貨幣政策	Quantitative Monetary Easing Policy		

558	準貨幣	Quasi-Money	準貨幣是指可無條件立即按等價兌換成狹義貨幣的貨幣性資產，例如定期性存款、外匯存款、郵政儲金…等，其流動性較狹義貨幣低，多以價值儲藏為目的；惟受金融自由化與國際化影響，部分準貨幣資產與狹義貨幣間之分際已日趨模糊。各國因金融制度不同，準貨幣所涵蓋之資產亦不盡相同。[6]	Quasi-money refers to the monetary assets such as time deposits, foreign currency deposits and post savings deposits, ...etc., which can be converted into narrow-money at equivalent values. Its main purpose is based on the store of value and usually less liquid than narrow money. However, the impact of financial liberalization and internationalization has gradually made the distinctions between part of quasi-money and narrowly defined money vague. Therefore, the defined assets included within quasi-money are also different, as a result of different financial systems adopted by different countries.[6]
559	擔保放款融通利率	Rate on Accommodations with Collateral		
560	短期融通利率（無擔保短期融通利率）	Rate on Accommodations without Collateral		
561	實質有效匯率指數	Real Effective Exchange Rate Index (REER)		
562	實質利率	Real Interest Rates	實質利率是指名目利率扣除通貨膨脹率之後的報酬率。[6]	Real Interest Rates is the nominal interest rate minus the inflation rate.[6]

563	即時總額清算系統	Real Time Gross Settlement System, RTGS System	所有支付交易採連續即時（不延遲）、總額（逐筆交易）處理與清算的支付系統。目前各國中央銀行經營並利用參加者在該行開立帳戶進行移轉清算的支付系統大多為即時總額清算系統，我國央行為符合國際清算銀行對大額支付系統的要求，亦已於91年9月16日將同業資金電子化調撥清算系統改造為即時總額清算系統。[1]	A payment system in which all payments are processed and settled continuously in real time(without deferral) and on a gross basis (transaction by transaction). At present, most payment systems central banks uses to transfer and settle payments are RTGS systems through participants' accounts. To comply with the BIS requirements for large-value payment systems, the Central Bank of China has reformed its DNS system to RTGS system on September 16, 2002.[1]
564	即時總額清算	Real-Time Gross Settlement (RTGS)		
565	轉存款	Re-Deposits	為調節金融，促進金融穩定，中央銀行受理金融機構所吸收存款之轉存，此一轉存款制度為貨幣政策工具之一，包含郵政儲金轉存款及銀行業轉存款等兩個部分。其中銀行業轉存款期限最長不得超過一年，可轉存之對象包括收受基層金融機構（信用合作社、農會信用部、漁會信用部）存款之行庫（合作金庫銀行、臺灣土地銀行及全國農業金庫），以及經中央銀行專案核准之銀行。[1]	In order to finetune financial conditions and promote financial stability, the Central Bank can accept or release re-deposits from the Chunghwa Post Co. and from banks. For re-deposits from banks, the durations of re-deposit shall not be longer than one year and eligible banks include banks (Taiwan Cooperative Bank, Land Bank of Taiwan and Agricultural Bank of Taiwan) who receive deposits from grassroot financial institutions (such as Credit & Cooperative Associations, Credit Departments of Farmers' Associations and those of Fishermen's Associations), and the banks approved by the Central Bank.[1]
566	銀行業轉存款	Re-Deposits from Banks		

567	重貼現率	Rediscount Rate		The rediscount rate is the interest rate charged to banks on loans they receive from the Central Bank's lending facility. It is set by the Central Bank according to both domestic and international economic & financial conditions. The change in the rediscount rate by the Central Bank reveals the stance of monetary policy and has an impact on guiding the market rate to move upward or downward.[1]
568	記名式債券	Registered Securities	根據債券是否記載權利人，區分為記名式債券與無記名式債券。記名式債券遺失、被盜或滅失者，得申請掛失補發。[4]	Government securities can be classified into registered securities and bearer securities based on whether the beneficiary is stated on the securities. If registered securities are lost, stolen or destroyed, the beneficiary may report the loss and apply for re-issuance of the securities. [4]
569	登記機構	Registration Institution		
570	法規遵循風險	Regulation Compliance Risk		
571	信用合作社資金轉存及融通辦法	Regulations for Funds to be Re-Deposited by and Accommodated to the Credit Cooperatives		
572	外匯經紀商管理辦法	Regulations Governing Foreign Exchange Brokers		
573	銀行業辦理外匯業務管理辦法	Regulations Governing Foreign Exchange Business of Banking Enterprises		

574	外匯管制辦法	Regulations Governing Foreign Exchange Control		
575	中央銀行理事 會會議規則	Regulations Governing Meetings of the Board of Directors of the Central Bank of China		
576	中央銀行監事 會會議規則	Regulations Governing Meetings of the Board of Supervisors of the Central Bank of China		
577	中央銀行管理 票據交換業務 辦法	Regulations Governing the Administration of Negotiable Instrument Clearing Business by the Central Bank of China		
578	金融機構存款 及其他各種負 債準備金調整 及查核辦法	Regulations Governing the Audit and Adjustment of Deposit and Other Liability Reserves of Financial		
579	中央銀行對銀 行辦理證券金 融公司或證券 商資金融通管 理辦法	Regulations Governing the Central Bank of China Administration of Accommodations Extended by Banks to Securities Finance Companies or Securities Firms		

580	外匯收支或交易申報辦法	Regulations Governing the Declaration of Foreign Exchange Receipts and Disbursements or Transactions		
581	指定銀行辦理外幣保證金交易代客操作業務管理辦法	Regulations Governing the Discretionary Foreign Currency Margin Trading Business Conducted by Authorized Banks		
582	中央銀行委託臺灣銀行經理新臺幣發行附隨業務辦法	Regulations Governing the Entrustment to the Bank of Taiwan of Matters Associated with the Issuance of the New Taiwan Dollar by the Central Bank of		
583	外幣收兌處設置及管理辦法	Regulations Governing the Establishment and Administration of Foreign Currency Exchange Bureaus		
584	發現偽造外國幣券處理辦法	Regulations Governing the Handling of Counterfeit Foreign Coins and Notes		
585	金銀幣及紀念性券幣發行辦法	Regulations Governing the Issuance of Gold and Silver Coins and Commemorative		

586	中央銀行發行新臺幣辦法	Regulations Governing the Issuance of New Taiwan Dollar by the Central Bank of China		
587	金融機構處理偽造、變造、仿造新臺幣券幣辦法	Regulations on the Handling of Counterfeit, Altered, and Imitation New Taiwan Dollar Notes and Coins by Financial		
588	法規套利	Regulatory Arbitrage		
589	法定資本	Regulatory Capital		Regulatory Capital = tier 1 capital + tier 2 capital + tier 3 capital - capital deduction items[5]
590	自有資本	Regulatory Capital	第一類資本+第二類資本+第三類資本 - 資本減除項目。[5]	Regulatory Capital = tier 1 capital + tier 2 capital + tier 3 capital - capital deduction items[5]
591	再投資收益	Reinvested Earnings		
592	匯款	Remittance	係銀行出進口外匯收支統計快報的項目之一，出進口案件以匯款方式為收付貨款者。[3]	This is a component of the Preliminary Statistics of Foreign Exchange Proceeds and Payments (Exports and Imports) and refers to the payment for imports or exports made by remittance.[3]
593	匯款受款人	Remittee	指接受匯款款項之收款人。[4]	A remittee refers to the payee who receives the remittance.[4]
594	匯款人	Remitter	指委託匯款銀行進行匯款者。[4]	A remitter refers to the person who mandates the remitting bank to do a remittance.[4]
595	匯款銀行	Remitting Bank	在匯付方式中，接受匯款人之委託，將款項匯往收款人之存、放款帳戶之銀行。[4]	Remitting Bank refers to the bank who receives the mandate from the remitter, to remit the payment to the payor's deposit or loan account within the bank.[4]

596	託收銀行	Remitting Bank		Remitting Bank refers to the bank who receives the mandate from the remitter, to remit the payment to the payor's deposit or loan account within the bank.[4]
597	增額發行	Reopen	增額發行係就已發行流通在外之公債以相同之發行條件增量發行。增額公債除標售日、發行日及標售價格與原始公債不同外，其票面利率、到期日及還本付息條件均與原始公債相同。實施公債增額發行機制，目的在延長指標公債之壽命，並有效建構債券殖利率曲線。目前配合公債之定期適量發行政策，原則於原始公債發行後3個月發行一期增額公債，其發行額以不超過原始公債發行額為原則，約介於300至500億元之間。增額公債投標者須將原始發行日與增額發行日之間應計利息之所得稅反映於投標利率中，領息時不得再要求退還稅款。[4]	Reopening refers to issuing an additional amount of outstanding government bonds with the same terms as the original issue. The reopened issue of government bonds, apart from the auction date, issue date and bidding price being different from the original issue, has the same coupon rate, maturity date and repayment terms as the original issue. The reopening mechanism seeks to extend the trading duration of benchmark government bonds and to effectively establish the yield curve of government bonds. At present, in line with the policy of regular issuance and moderate amounts, government bonds are basically reopened 3 months after the original issue in an amount of NT\$30 to 50 billion, and no more than the amount of the original issue. Since bidders of reopened bonds should reflect the income tax of interest accrued during the issue dates between the original issue and the reopened issue in their bidding yields, they should not ask to refund the tax when collecting the coupon interest. [4]
598	附買回交易	Repurchase Agreement (Repo, RP)	附買回交易係賣方在賣出債券時，與買方約定附買回利率、天期及金額。到期時，賣方支付交易本金及利息予買方，並取回債券。[4]	A repurchase agreement (repo) refers to the transaction whereby a securities holder sells securities with a commitment to buy back from the buyer at a specified RP interest rate with specified amount on a designated date. On that date, the seller will pay the principal plus interest to the buyer to redeem the securities. [4]
599	聲譽風險	Reputation Risk		

600	法定流動準備	Required Liquid Reserves	由於銀行對於隨時可能發生的資金需求，例如：應付存款提領及貸放等，必須維持一定的資產流動性，才能維護存戶的利益及金融的安定。金融主管機關對銀行應維持多少比率的流動性資產加以管制，即法定流動比率，我國央行自1978年起訂為7%。被認可的流動資產包括：銀行的超額準備、銀行間互拆的借差、國庫券、可轉讓定存單、銀行承兌匯票、商業本票、商業承兌匯票、公債、公司債、金融債券、及其他經央行核准之證券（如央行可轉讓定存單）。[6]	Refer to the requirement that banks keep certain liquid assets to meet the unexpected cash outflow, such as the withdrawal of deposits and loan lending, in order to protect the interests of depositors and maintain financial stability. Financial authorities have thus required banks to maintain a certain percentage of liquid assets over its liabilities, which called required liquid reserves. The required liquid reserves have been set at 7% by the Bank since 1978. Eligible liquid assets include: excess reserves, net balance due from banks, treasury bills, negotiable CDs, banker's acceptances, commercial papers, commercial acceptances, government bonds, corporate bonds, bank debentures and other securities approved by CBC as "liquid assets" (such as the negotiable CD's issued by the CBC).[1]
601	法定準備率	Required Reserve Ratios		
602	應提準備率	Required Reserve Ratios		
603	應提準備	Required Reserves		

604	準備資產	Reserve Assets	<p>準備資產係指某一段期間貨幣當局所控管隨時可動用的國外資產。包括貨幣用黃金、外匯存底（含外幣現金、存款及有價證券）與其他債權等。此為流量資料與一般所稱之外匯存底的存量資料不同，且因外匯存底未剔除價值變動，故兩期底之外匯存底相減，並不等於此期間的準備資產。[6]</p>	<p>Reserve assets consist of external assets that are readily available to and controlled by the monetary authority at a specific time period. The categories of the reserve assets include monetary gold, foreign currency reserves (consisting of foreign currency cash, deposits and marketable securities) and other claims. The "flow" concept used to calculate the reserve assets is different from that of the "outstanding balance" used in calculating foreign exchange reserves. In addition, the impact of valuation changes is not eliminated by foreign exchange reserves. As a result, the net balance of subtracting the foreign exchange reserves at the end of two periods is not equal to the amount of reserve assets during that period.[6]</p>
605	準備貨幣	Reserve Money	<p>準備貨幣是銀行、信合社、農漁會信用部與中華郵政公司儲匯處等存款機構存放在中央銀行之存款準備金及社會大眾持有的通貨二項之合計數，二者均為中央銀行的負債，是創造貨幣總計數的基礎（詳法定準備金）。準備貨幣又稱為強力貨幣或貨幣基數。[6]</p>	<p>The reserve money comprises all reserves held by deposit money banks & Chunghwa Post Co. and the currency held by the public, both of which are the monetary liability of the Central Bank of China, and a base for creating total monetary aggregates (please refer to legal reserves). It is also referred to as "high-powered money" or "base money".[6]</p>
606	準備金政策	Reserve Policy		
607	準備比率	Reserve Ratio		

608	法定準備金	Reserve Requirement	<p>法定準備金係中央銀行依法要求金融機構對其吸收的各類存款及其他各種負債，依當月每日平均餘額計算，提存一定比率（法定準備率）的準備金，以因應支付需求。由於準備率的調整為中央銀行重要的貨幣政策工具之一，在市場資金普遍缺少時，中央銀行可依經濟情勢變動，適當調降準備率，使金融機構有較多可運用資金從事放款與投資，透過上述信用創造過程，經過一段時間後，對銀行體系存款將產生倍數增加的影響；反之亦然。 [1]</p>	<p>The reserve requirement is imposed by the Central Bank on financial institutions to allot a certain percentage of reserves (required reserve ratios) based on the daily average balance of the month for each type of deposits and other liabilities to meet payment needs. The adjustment of required reserve ratios is one of the important monetary policy tools used by the Central Bank. When the market is short of funding, the Central Bank can reduce the required reserve ratios at appropriate times to enable the financial institutions to have more disposable capital available for lending and investment. The process of credit creation mentioned above, through the multiplier effect, will increase the amount of deposits in banking system after a period of time, and vice versa.[1]</p>
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609	法定準備金與 自由準備金	Reserve Requirements and Free Reserves		Financial institutions are required to hold appropriate reserves. The category of liabilities includes checking deposits (including accepted or certified cheques and traveler's cheques), passbook deposits, savings deposits, time deposits, foreign currency deposits, overdrafts with banks, due to banks, bank debentures, inter-branch accounts, accounts payable under forward exchange, repurchase agreements, and other liabilities regulated by the Central Bank. Those assets which count as reserves include cash in vaults, reserve deposits or the deposits placed in a special account of the inter-bank clearing fund with the Banking Department of the Bank or entrusted institutions, and the Book-Entry Central Government Bond Fund Account with the Treasury Department of the Bank. Total assets mentioned above held by banks are actual reserves. Free reserves refer to the actual reserves less required reserves and borrowings from the Bank.[6]
610	存款準備金	Reserves		
611	準備金	Reserves		
612	準備金乙戶	Reserves Accounts B		
613	居民	Resident		Residents refer to: (1) individuals who reside domestically and hold local resident identification card or foreign resident certificate, (2) companies, firms or groups which are established under domestic regulations or approved and registered by the Taiwan government, and (3) government organizations, institutions functioning abroad and associated persons.[3]

614	居民	Resident	居民係指(1)在我國境內居住、領有國民身分證或外僑居留證之個人，(2)依我國法令在我國設立或經我國政府認許並登記之公司、行號或團體，(3)政府機構、駐外機構及相關人員。[3]	Residents refer to: (1) individuals who reside domestically and hold local resident identification card or foreign resident certificate, (2) companies, firms or groups which are established under domestic regulations or approved and registered by the Taiwan government, and (3) government organizations, institutions functioning abroad and associated persons.[3]
615	限制性移轉登記	Restricted Transfer Registration		
616	協議分期償還放款	Restructured Loans		
617	未立即結售新臺幣	Retained with Exporters	係銀行出進口外匯收支統計快報的項目之一，出口所得外匯經由指定銀行匯回國內未立即兌換新臺幣者。[3]	This is a component of the Preliminary Statistics of Foreign Exchange Proceeds and Payments (Exports and Imports) and refers to the foreign currency derived from export income remitted inward through designated banks and are not instantly converted to New Taiwan Dollars.[3]
618	返還登記	Return Registration		
619	資產報酬率	Returns on Assets		
620	淨值報酬率	Returns on Equity		
621	稅款經收處	Revenue Agent Bank		
622	迴轉利益	Reversal Amount of Impairment Loss		

623	附賣回交易	Reverse Repurchase Agreement (Reverse Repo, RS)	附賣回交易係債券買方為貸出款項或借入債券之目的，於買入債券時，與賣方約定附賣回之承作天期、利率及金額。到期時，買方收回本金並獲取利息收入，而債券須還回賣方。[4]	A reverse repo refers to the transaction whereby a securities buyer, for the purpose of lending money or borrowing securities, purchases securities with a commitment to sell back to the seller at a specified RP interest rate with specified amount on a designated date. On that date, the buyer will receive the principal and interest and return the securities to the seller. [4]
624	風險管理	Risk Management		
625	風險性資本計提	Risk-based Capital Charge		
626	風險性資產	Risk-weighted Assets	信用風險加權風險性資產+市場風險計提之資本轉提為市場風險性資產。[5]	The risk-weighted assets are the sum of adding credit-risk-weighted assets to market-risk-equivalent assets adjusted for risk-based capital definition.[5]
627	金融機構作業委託他人處理應注意事項	Rules for Outsourcing of Financial Services of Financial		
628	中央銀行資訊業務處理規範	Rules Governing Central Bank Information Affairs		
629	安全性	Safety		
630	金融機構承受災區居民房屋及土地申請補助之範圍方式及程序	Scope, Methods, and Procedures for Applications for Subsidies by Financial Institutions Assuming Disaster-Area Resident Homes and Land		

631	印鑑核對	Seal Signature Verification	對於存戶款項之支付、轉帳或支票之兌付等，均需核對其原留印鑑。[4]	This means checking the authenticity of the seal or signature on cash disbursement forms, checks cashed in, or bank savings account transfers.[4]
632	更換印鑑	Seal/Signature Changes		
633	次級市場	Secondary Market		
634	證券交易法	Securities and Exchange Act		
635	證券金融公司	Securities Finance Companies		
636	證券清算系統	Securities Settlement System	有關證券交易的確認、結算與清算，以及證券保管等全套制度化之機制。[1]	The full set of institutional arrangements for confirmation, clearance and settlement of securities trades and safekeeping of securities.[1]
637	承銷有價證券	Securities Underwriting		
638	防偽特徵	Security Features		
639	選擇性信用融通	Selective Credit Accommodation	選擇性信用融通包括兩部分。一為央行基於特定的經濟發展目的，以郵政儲金轉存款為資金來源，由金融機構申請核撥，以配合政策性放款，形同寬鬆的貨幣政策；另一為央行本身不提供融通資金來源，但與其他有關部會合作推動並督促金融機構辦理各項專案貸款，以促進經濟發展。[1]	Selective credit accommodation includes 2 parts: 1) to achieve a specific objective for economic development, the Central Bank uses the re-deposits of post savings as sources of funds, allowing financial institutions to apply for their use, in order to release credit in tune with a relaxed monetary policy; 2) when the Central Bank itself does not provide sources for fund accommodation, but by cooperating with other related ministries or commissions, promotes and monitors the financial institutions handle special project loans in order to promote economic development.[1]

640	選擇性信用管制	Selective Credit Controls	<p>選擇性信用管制係指對金融機構某些業務採取限制措施，以控制資金的流向與流量，達成特定的經濟目標。其目的在於透過對特定銀行放款業務項目與量的限制，以抑制投機性的資金需求，進而穩定金融。依據現行「中央銀行法」及「銀行法」規定，央行可採行的選擇性信用管制措施包括不動產信用管制、消費者信用管制、直接信用管制與貸放比率的限制等。[1]</p>	<p>Selective credit controls refer to measures taken by the Bank to restrict certain types of credit extended by financial institutions in order to achieve certain economic targets by controlling the direction and the amount of capital flow. The objective is to restrain speculative capital demand and to further promote financial stability by imposing a maximum limit for the amount and various kinds of credit extended business of banks. According to "The Central Bank of China Act" and "Banking Act", the selective credit control policies which can be implemented by the Central Bank of China include real estimate credit control, consumers credit control, direct control and control on loan ratio, etc...[1]</p>
641	自償性	Self Liquidating		
642	自有帳	Self-owned Accounts		

643	分割公債	Separate Trading of Registered Interest and Principal of Securities (STRIPS)	<p>分割公債係指可分割公債之本金及各期利息經分割後所產生可各自獨立交易之零息公債，分為「分割利息公債」及「分割本金公債」。同一到期日之「分割利息公債」視為同一公債，可互相替代，公債代碼均相同。分割公債之登錄轉帳由集保結算所辦理，投資人購買分割公債，可透過證券經紀商下單，並與股票交易共用集保存摺。分割公債之最小登記單位與一般中央登錄公債相同，亦為10萬元。 [4]</p>	<p>Separate trading of registered interest and principal of securities (STRIPS) refers to principal STRIPS and coupon STRIPS, which are derived from stripping the principal and interest components of strippable bonds. STRIPS are not interest bearing and can be traded separately. All coupon STRIPS with the same security code and payable on the same day can replace each other. Book-entry transfers of STRIPS are performed by the Taiwan Depository & Clearing Corporation (TDCC). Investors may purchase STRIPS through securities brokers and use the same TDCC passbook for share trading. The minimum registration unit of STRIPS is the same as that of generic CGBs, namely, one hundred thousand NT dollars. [4]</p>
644	服務	Services		
645	清算	Settlement	<p>指支付系統參加者間支付指令所產生之應收、應付金額，由清算機構予以貸、借記指定帳戶，以解除債權債務關係之處理程序。 [1]</p>	<p>Settlement refers to the procedures that discharge financial obligations between participants of the payment system. Since the payment instructions among participants will create balances receivable and payable, the settlement institution have to credit or debit the designated accounts to discharge financial obligations between participants of the payment system.[1]</p>

646	清算資產	Settlement Asset	指依照支付系統的規約、行政規則或慣例，用以解除清算債務的資產，亦即當支付義務獲得充分清償時，接受支付指令之參加者最終持有的資產（系統用來移轉以清算參加者間支付債務之資產即為清算資產，例如：系統參加者在中央銀行之存款）。[1]	An asset used for the discharge of settlement obligation as specified by the rules, regulations, or customary practice for a payment system. In other words, settlement assets are the assets that the participants receiving the payments ends up holding when the payment obligation is fully extinguished. (The asset which is transferred among payment system participants to settle payment obligations is settlement asset. For example, participants' deposit balances in central bank accounts is a kind of settlement asset.)[1]
647	清算機構	Settlement Institution	為支付系統參加者之支付交易辦理清算的機構，中央銀行與商業銀行均可擔任，但如屬於跨行支付系統，其清算機構通常為中央銀行。[1]	Refers to the institution that handles settlements for the payment transactions of the participants in the payment system. Both Central Bank and commercial banks can act as settlement institution, but if the system is an interbank payment system, the settlement institution is usually the Central Bank.[1]
648	清算風險	Settlement Risk	支付系統中，無法如期完成清算的風險。此風險涉及信用風險及流動性風險，也可能因作業風險而引起。[1]	The risk that a settlement in a payment system does not take place as expected. This risk may involve both credit and liquidity risks. It can also arise as a result of operational risk.[1]
649	短期融通（無擔保短期融通）	Short-Term Accommodations; Accommodations without Collateral		

650	短期票券集中 保管結算交割 機制	Short-term Bills Central Depository Clearing-Settlement Mechanism		Refers to the Short-term Bills Central Depository Clearing-Settlement System of the Taiwan Depository and Clearing Corporation. Since this system links the CBC Interbank Fund Transfers and Settlements System for funds settlement, the system is jointly operated by the custodian bank for physical short-term bills, the clearing banks and the CBC. [1]
651	短期外債	Short-term External Debt	原始期限一年(含)以下的居民對非居民的債務。[3]	Short-term external debt refers to the debts of residents with non-residents with initial maturity equal to or less than one year.[3]
652	即期信用狀	Sight L/C	係銀行出進口外匯收支統計快報的項目之一，出進口案件以即期信用狀為收付貨款者。[3]	This is a component of the Preliminary Statistics of Foreign Exchange Proceeds and Payments (Exports and Imports), which refers to the payments for imports and exports by sight letters of credit.[3]

653	單一價格 / 利率標	Single Price/Yield Auction	單一價格/利率標之競標方式與複數價格/利率標相同，亦係按投標價格（利率）由高而低（由低而高）依次得標，惟所有得標者應繳價款均依最低得標價格（最高得標利率）計算。國庫券自90年10月起，中央登錄公債自93年7月起，均由複數利率標改採單一利率標。採單一利率標主要為激勵投標者踴躍投標，以降低國庫舉債成本。[4]	The competitive bidding method used for single price/yield auctions is the same as that for multiple price/yield auction. The bids are accepted in descending (ascending) order of bidding prices (yields) . However, all successful bidders are required to settle their awarded securities at the lowest accepted price (the highest accepted yield) at the auction. The single yield auction method has been applied to the issuance of treasury bills since October 2001 and to the issuance of central government bonds since July 2004. The purpose of shifting from the multiple to the single yield auction was mainly to encourage active bidding so as to reduce the funding cost of the Treasury. [4]
654	單一價格標	Single-Price Auction Uniform-Price Auction		
655	單一利率標	Single-Yield Auction Uniform-Yield Auction		
656	結售新臺幣	Sold for NT Dollars	係銀行出進口外匯收支統計快報的項目之一，出口所得外匯經由指定銀行匯回國內兌換新臺幣者。[3]	This is a component of the Preliminary Statistics of Foreign Exchange Proceeds and Payments (Exports and Imports) and refers to foreign currency derived from export income through designated banks and converted into New Taiwan Dollars.[3]

657	資金來源及資金用途	Source of Funds and Use of Funds	資金流量帳主要呈現方式係應用債權及債務的觀念，編製某一期間各部門的資金來源及資金用途表，因交易產生的變動，資產面列作「資金用途」，負債面則列作「資金來源」。原則上，就每一部門或交易項目，其資金用途總額應等於資金來源總額。[6]	The flow of funds accounts present "Sources of Funds" and "Uses of Funds" for each economic sector within a specific period of time by adopting the concept of claims & obligations. The transactions in assets are recorded as the "Uses of Funds", while the transactions in liabilities and equities are recorded as the "Sources of Funds". In principle, the total amount of sources of funds should be equal to the total amount of uses of funds for each economic sector or transaction item.[6]
658	特別資料發佈標準	Special Data Dissemination Standard (SDDS)		
659	特別提款權	Special Drawing Rights (SDRs)		
660	有欠正常放款	Special Mention Loan		
661	樣張	Specimen Certificates		
662	外溢效果	Spill-Over Effect		
663	即期交易	Spot Transaction		
664	停滯性通膨	Stagflation		
665	污損破損不適流通之紙幣及硬幣收兌標準	Standards for Redemption of Soiled or Mutilated Currency Notes and Coins Unfit for Circulation		
666	(央行)常設性工具	Standing Facility		
667	沖銷性干預	Sterilized Intervention		

668	票據止付	Stop Payments	票據喪失時，票據權利人得為止付之通知。但應於提出止付通知後五日內，向付款行提出已為聲請公示催告之證明。未依前項但書規定辦理者，止付通知失其效力。[4]	When a note is lost, the bearer of the note shall make stop payment notification. However, within the next 5 days after submitting such a notification, he should submit proof to the drawee bank that such a notification has been made. Failing to do so invalidates the stop payment notification.[4]
669	可分割公債	Strippable Government Bonds	可分割公債係指經財政部公告可分割之付息公債。財政部每年7月20日發行一期可分割公債。一般中央公債之票面利率於開標後依開標結果訂定，但可分割公債之票面利率於開標日前事先訂定，且票面利率固定。[4]	Strippable government bonds are interest-bearing government bonds announced as strippable issues by the MOF. The MOF issues strippable bonds on July 20th every year. The coupon rate on generic CGBs is set according to the auction result, while the coupon rate on strippable bonds is fixed and pre-set before the auction date. [4]
670	子公司	Subsidiary		
671	收回困難放款	Substandard Loan		
672	民營企業資金狀況調查	Survey of the Financial Conditions of Private Enterprises		
673	公營企業資金狀況調查	Survey of the Financial Conditions of Public Enterprises		
674	交換	Swaps	交換係指商品(主要為金融商品)間的互換，根據國際清算銀行的定義，金融交換是雙方在一定期間內，交換不同標的物之現金流量之協議。從事交換交易的目的係為減少資金成本、降低財務風險及增加資金籌措來源等。[6]	Swaps refer to the exchange of commodities (mainly financial products). BIS defines financial swaps as agreements to exchange cash flows for different commodities within a certain period of time. Trading swaps seek to reduce capital cost, to get rid of financial risk, and to enhance sources of funding.[6]

675	系統性風險	Systemic Risk	指由整個市場狀況的變動更迭所引起的風險，故又稱為市場風險。其主要來自基本經濟或政治因素之影響，如貨幣與財政政策對GNP的衝擊、通貨膨脹的現象、國內政局不安等。[4]	The systemic risk, also called market risk, refers to the risk caused by changes in market conditions. The risk comes from influences of economic or political factors such as the impact of monetary and fiscal policies on GNP, the phenomenon of inflation, and domestic political instability.[4]
676	支付系統之系統性風險	Systemic Risk in Payment System	一參加者無力履行其債務或系統本身發生失序，可能導致系統中的其他參加者或金融體系中其他金融機構也無力履行其到期債務的風險。此類連鎖效應會導致流動性問題或信用問題蔓延，最終可能威脅到支付系統或金融市場的穩定。[1]	The risk that the inability of one of the participants to meet its obligations, or a disruption in the system itself, could result in the inability of other system participants or of financial institutions in the financial system to meet their obligations as the obligations become due. Such a failure could cause widespread liquidity or credit problems and, as a result, could threaten the stability in the payment system and financial market.[1]

677	重要支付系統	Systemically Important Payment System, SIPS	係指對金融體系影響重大的支付系統，這類支付系統是將金融衝擊傳遞到國內和國際金融體系及市場的主要管道。支付系統若具有下列任一條件，該系統便可能是重要支付系統：1、該系統為該國唯一的支付系統，或以支付總金額來看，該系統為該國的主要支付系統。2、該系統主要係處理大額支付交易。3、該系統為金融市場交易進行清算或替其他支付系統進行清算。就我國而言，支付系統符合上述條件而成為重要支付系統者，如：中央銀行的同業資金電子化調撥清算系統、財金公司的全國跨行通匯系統及台灣票據交換所的票據交換系統等。 [1]	Refers to a payment system which has a great impact on the financial system. These systems are a major channel by which shocks can be transmitted across domestic and international financial systems and markets. It is likely that a system is of systemic importance if at least one of the following is true: (1) it is the only payment system in a country, or the principal system in terms of the aggregate value of payments; (2) it handles mainly payments of high individual values; (3) it is used for the settlement of financial market transactions or for the settlement of other payment systems. In the case of Taiwan, the payment systems which meet the above conditions include: the Central Bank Interbank Fund Transfers and Settlements System, the Interbank Remittance System of the Financial Information Service Co., Ltd. and the Check Clearing System of the Taiwan Clearing House.[1]
678	台北金融業拆款定盤利率	TAIBOR	由中央銀行公開市場操作一般指定交易商擔任指定報價銀行，進行1週、2週、1個月、2個月、3個月、6個月、9個月及1年等八種期別新臺幣拆款利率報價，並由金融業拆款中心委託計算代理機構於台北金融市場每營業日早上11點30分公布之平均報價利率。 [1]	The Taipei Inter-bank Offered Rate (TAIBOR) is an average call-loan offered rate. The General Designated Dealers provide their call-loan offered rates to a designated agency for 8 different tenors, namely 1-week, 2-week, 1-month, 2-month, 3-month, 6-month, 9-month and 1-year. The designated agency is commissioned by the Taipei Interbank Money Center to calculate the average quoted offered rates to be published at 11:30 AM daily.[1]
679	台灣存託憑證	Taiwan Depository Receipt (TDR)		
680	專案業務檢查	Target Examination		
681	代收稅款	Tax Collections Toll Collections		

682	投標單	TenderBid		
683	中央銀行	The Central Bank of China		
684	中央銀行法	The Central Bank of China Act		
685	中央存款保險公司	The Central Deposit Insurance Corporation		
686	公司法	The Company Act		
687	金融業務檢查處	The Department of Financial Inspection		
688	存款保險條例	The Deposit Insurance Act		
689	金融控股公司法	The Financial Holding Company Act		
690	金融機構合併法	The Financial Institutions Merger Act		
691	金融監督管理委員會	The Financial Supervisory Commission		
692	保險法	The Insurance Company Act		
693	外國銀行在台分行	The Local Branches of Foreign Banks		
694	外國銀行在台辦事處	The Local Representative Offices of Foreign Banks		
695	財政部	The Ministry of Finance		
696	洗錢防制法	The Money Laundering Control Act		
697	中央印製廠組織規程	The Organic Regulations of the Central Engraving and Printing Plant		

698	中央造幣廠組織規程	The Organic Regulations of the Central Mint		
699	中央銀行各局處室組織規程	The Organic Regulations of the Departments and Offices of the Central Bank of China		
700	東南亞國家中央銀行研訓中心	The South East Asian Central Banks (SEACEN) Research and Training Center	1982年由8個東南亞國家的央行所組成，目前共有15個會員。主要工作為評估並分析各會員國及東南亞地區的金融、貨幣、銀行與經濟發展，促進各會員國央行在央行業務政策與操作上相關的研究與訓練之合作。自2001年起以提供央行業務相關的訓練課程為主，研究工作為輔，並將研究報告實地作為訓練課程之教材。[6]	The South East Asian Central Banks (SEACEN) Research and Training Center was established in 1982 with eight member central banks and has grown to 15 members. The SEACEN reviews and analyses financial, monetary, banking and economic developments in its member countries and in the region as a whole. It initiates and facilitates cooperation in research and training on policies and operational aspects of central banking. Since 2001, training has become the principal activity of SEACEN, focusing on areas that have practical applications in central banking. Research plays supporting functions. Research papers are presented and used as course materials for training events.[6]
701	第一類資本	Tier 1 Capital	普通股、永續非累積特別股、無到期日非累積次順位債券、預收資本、資本公積（固定資產增值公積除外）、法定盈餘公積、特別盈餘公積、累積盈餘（應扣除營業準備及備抵呆帳提列不足之金額）、少數股權及權益調整之合計數額減商譽及庫藏股。[5]	Tier 1 capital includes common stockholder's equity, non-cumulative perpetual preferred stock, capital reserves (except the value appreciation of fixed assets), retained earnings (deducting the insufficiency of operation reserves and loan loss provisions), minority interest and cumulative effect of equity adjustments less goodwill and treasury stock.[5]

702	第二類資本	Tier 2 Capital	<p>永續累積特別股、無到期日累積次順位債券、固定資產增值公積、未實現長期股權投資資本增益之百分之四十五、可轉換債券、營業準備及備抵呆帳（不包括針對特定損失所提列者）、已發行長期次順位債券、已發行非永續特別股（發行期限五年以上者）及永續非累積特別股加無到期日非累積次順位債券合計超出第一類資本總額百分之十五者之合計數額。[5]</p>	<p>Tier 2 capital includes perpetual preferred stocks, value appreciation of fixed assets, 45% of unrealized holding gains of long-term equity investments, operation reserves, convertible bonds, allowance for loan and lease losses (except the reserves created against identified losses), long-term subordinated debt and long-term non-perpetual preferred stock.[5]</p>
703	第三類資本	Tier 3 Capital	<p>凡指無擔保，且款項繳足、發行期限兩年以上、在約定償還日期前不得提前償還（但經主管機關核准者不在此限）、載明如果因債券或特別股的付息或還本使銀行整體的資本低於最低資本需求時，將停止利息或股息及本金之支付的短期次順位債券及非永續特別股。第三類資本只能支應市場風險；且用以支應市場風險之第二類及第三類資本以不超過支應市場風險之第一類資本的百分之二百五十為限。[5]</p>	<p>Tier 3 capital includes short-term subordinated debt and short-term non-perpetual preferred stock. These two items should be unsecured; be fully paid up; have an original maturity of at least two years; be not redeemable before the arranged date; include a lock-in clause precluding payment of either interest or principal in case the payment causes the issuing organization's risk-based capital ratio to fall below the minimum requirement. The sum of tier 2 and tier 3 capitals for market risk capital charge may not exceed 250% of tier 1 capital.[5]</p>

704	定期存款	Time Deposits	謂有一定時期之限制，存款人憑存單或依約定方式提取之存款。定期存款到期前不得提取。但存款人得以之質借，或於七日以前通知銀行中途解約，如未能於七日以前通知存款銀行者，經存款銀行同意後亦得受理。中途解約利息之計算，未存滿一個月者不計息，超過者按實存期間該存款銀行定期存款之牌告利率八折計息。[4]	Time deposits refer to deposits of a fixed term which can be withdrawn by the depositor upon maturity by presentation of a deposit certificate or by other agreed means. Time deposits shall not be withdrawn before maturity, but the depositor may terminate a time deposit by giving a 7-day prior notice to the bank. In case no notice is given 7 days before the termination, it can also be done upon agreement by the deposit banks. The interest paid to deposits which are terminated before maturity will be calculated at 80 percent of the bank's published time deposit rates for the actual deposit period, and no interest will be paid if the actual deposit period is less than one month.[4]
705	商業承兌匯票	Trade Acceptances		
706	轉帳	Transfer	將存戶內之款項由某一帳戶移轉至另一帳戶。[4]	To transfer money from one account to another.[4]
707	轉讓登記	Transfer		
708	運輸	Transportation		
709	旅行	Travel		
710	國庫券	Treasury Bills (T-bills)	國庫券係中央政府為調節國庫收支所發行未滿一年之短期債務憑證。國庫券發行通常為91天期、182天期、273天期及364天期。國庫券之發行採貼現方式，到期時依面額償還。[4]	Treasury bills are short-term obligations issued by the central government with a maturity of less than one year in order to meet the need for short-term funds. Treasury bills are usually issued with maturities of 91, 182, 273 and 364 days. Treasury bills are issued at a discount and paid at par value at maturity. [4]

711	國庫支票	Treasury Check	係指中華民國國庫支票，簡稱國庫支票，以財政部國庫署為發票人，由財政部台北區支付處代表國庫署簽發之。[4]	Refers to the treasury check of the Republic of China, where the National Treasury Agency of the Ministry of Finance acts as the drawer and the Taipei Disbursing Office of the Ministry of Finance issues the check on the drawer's behalf.[4]
712	國庫存款	Treasury Deposits	國庫存款係指財政部存放在中央銀行國庫存款帳戶內之存款。[4]	Treasury deposits are the funds deposited by the Ministry of Finance at the national treasury deposits account with the Central Bank.[4]
713	信託業務	Trust Activities		
714	信託業法	Trust Enterprise Act		
715	信託資金準備	Trust Fund		
716	受託人	Trustee		
717	無記名債票	Unregistered Securities		
718	重行結算	Unwind	某些定時淨額清算系統遇到參加者無力履行其債務時，即將該參加者的支付指令，於計算多邊淨清算部位時，部分或全部剔除不計。此種方式有時候被稱為「重行結算」或「局部重行結算」。[1]	In some deferred net settlement systems, if a participant is unable to meet his obligations, the payments involved will be removed in part or in all from the calculation of multilateral net positions. This is sometimes referred to as "unwinding" or "partial unwinding".[1]
719	美國聯邦基金目標利率	US Fed Funds Target Rate		
720	遠期信用狀	Usance L/C	係銀行出進口外匯收支統計快報的項目之一，出進口案件以遠期信用狀為收付貨款者。[3]	This is a component of the Preliminary Statistics of Foreign Exchange Proceeds and Payments (Exports and Imports) and refers to the payments for imports and exports by usance letter of credit.[3]
721	空地	Vacant Plots of		
722	風險值	Value at Risk		
723	水印	Water Mark		
724	財富效果	Wealth Effect		

725	發行前交易	When-Issued (WI) Trading	公債發行前交易係指財政部公告每季發債計畫後，自發行日前15個營業日起至前1個營業日止所做之買賣斷交易，如未達15個營業日，其起始日為財政部每季發債計畫公告之次一營業日。發行前交易應於發行日完成款券收付。[4]	Government bond when-issued trading refers to outright trading in an issue of securities prior to the issue date after the MOF's announcement of quarterly auction plans. The WI trading period is from the 15th business day to one business day prior to the issue date. If the trading period is less than 15 business days, It starts from the next business day following the MOF announcement date. WI trading shall be settled on the issue date. [4]
726	躉售物價指數	Wholesale Price Index (WPI)		
727	溫塞平均法	Winsorized Mean		
728	世界銀行	World Bank (WB)		
729	世界貿易組織	World Trade Organization		
730	殖利率	Yield	殖利率亦稱到期收益率，指投資人購買債券後一直持有至到期日為止所能獲得之年報酬率。[4]	Yield is also known as yield to maturity, which is the annual rate of return that an investor can obtain from the date of bond purchase until maturity. [4]
731	殖利率曲線	Yield Curve		
732	收益率	Yield Rate		
733	零息公債	Zero Coupon Government Bonds	零息公債是到期前無任何利息支付，以低於公債面額之折價方式發行，到期時依面額償還的公債。折價發行的價差，等同支付予投資人的利息。84年10月及11月曾發行2期零息公債。[4]	A zero coupon government bond is a government bond which pays no interest before its maturity. It is issued at a discount on its par value and redeemed at par on the maturity date. The difference between the discounted issue price and the par value can be considered as the interest paid to the investors. There have been two issues of zero coupon government bonds, issued in October and November 1995, respectively. [4]

734	零時條款	Zero Hour Rule	<p>「零時條款」如適用於支付系統，將使破產（或類似事件）參加者的所有交易自破產日零時起失效。在即時總額清算系統，該條款的影響為可能把已經完成清算且被視為確定的支付取消。若在定時淨額清算系統，此一條款可能使所有的淨額抵銷交易重行結算。這樣一來，所有淨清算部位必須重新計算，各銀行的帳戶餘額可能產生重大變化而造成系統性危機。[1]</p>	<p>When applied in the context of a payment system, "zero hour rules" make all transactions by a bankrupt participant void from the start of the day of the bankruptcy. In a real-time gross settlement system, the effect could be to reverse payments that have apparently already been settled and were thought to be final. In a system with deferred net settlement, such a rule could cause the netting of all transactions to be unwound. This would entail a recalculation of all net positions and could cause significant changes to participants' balances. In either case, there could be systemic consequences.[1]</p>
735	零息債券	Zero-Coupon Bond		