

使用注意事項：(最後更新日期:106/3/1)

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	負責單位
1	中美洲銀行	Central American Bank for Economic Integration (CABEL)			外匯局
2	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]	外匯局
3	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]	外匯局
4	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]	外匯局
5	外匯	Foreign Exchange (FX)			外匯局
6	外匯市場	Foreign Exchange Market			外匯局
7	外匯交易	Foreign Exchange Transactions Foreign Exchange Trading			外匯局
8	外匯存底管理	Foreign Exchange Reserves Management			外匯局

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編號	中文名詞	英文名詞	中文解釋	英文解釋	負責單位
9	外匯收支或交易申報書	Declaration Statement of Foreign Exchange Receipts and Disbursements or Transactions			外匯局
10	外匯收支或交易申報辦法	Regulations Governing the Declaration of Foreign Exchange Receipts and Disbursements or Transactions			外匯局
11	外匯投資	Foreign Exchange Investment			外匯局
12	外匯業務	Foreign Exchange Activities			外匯局
13	外匯經紀商管理辦法	Regulations Governing Foreign Exchange Brokers			外匯局
14	外匯管制辦法	Regulations Governing Foreign Exchange Control			外匯局
15	外幣收兌處設置及管理辦法	Regulations Governing the Establishment and Administration of Foreign Currency Exchange Bureaus			外匯局

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編號	中文名詞	英文名詞	中文解釋	英文解釋	負責單位
16	外幣遠期利率協定	Foreign Currency Forward Rate Agreement			外匯局
17	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]	外匯局
18	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]	外匯局
19	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]	外匯局
20	申報義務人	Declarant			外匯局
21	全年累積結購或結售金額	Accumulated Amount of Foreign Exchange Purchased or Sold within One Year			外匯局

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22	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]	外匯局
23	亞太經濟合作組織	Asia-Pacific Economic Co-operation (APEC)			外匯局
24	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]	外匯局
25	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]	外匯局

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26	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]	外匯局
27	居住民	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]	外匯局
28	東南亞國家中央銀行總裁聯合會	Conference of Governors of South East Asian Central Banks (SEACEN)			外匯局
29	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]	外匯局
30	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]	外匯局

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31	非居民	Non-resident		Non-residents refer to individuals and institutions who do not qualify as residents.[3]	外匯局
32	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]	外匯局
33	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			外匯局

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34	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]	外匯局
35	偽造變造外國幣券處理辦法	Regulations Governing the Handling of Counterfeit and Altered Foreign Currency Notes and Coins			外匯局
36	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)外商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]	外匯局

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37	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]	外匯局
38	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]	外匯局
39	國際金融業務	Offshore Banking Activities			外匯局

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40	國際復興暨開發銀行	International Bank for Reconstruction and Development (IBRD, also known as World Bank)			外匯局
41	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]	外匯局
42	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]	外匯局
43	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]	外匯局

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編號	中文名詞	英文名詞	中文解釋	英文解釋	負責單位
44	換匯	Foreign Exchange Swaps			外匯局
45	無本金交割遠期外匯交易	Non-Delivery Forward (NDF)			外匯局
46	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]	外匯局
47	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]	外匯局
48	結匯	Foreign Exchange Settlement			外匯局
49	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]	外匯局
50	負債比率	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]	外匯局

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51	匯率有關契約	Foreign Exchange Contracts			外匯局
52	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]	外匯局
53	管理外匯條例	Foreign Exchange Control Act			外匯局
54	遠期外匯契約	Foreign Exchange Forward Contract			外匯局
55	遠期合約	Forward Contract			外匯局
56	遠期利率協議	Forward Rate Agreement			外匯局
57	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]	外匯局

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58	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 while Assisting Customers to Declare Foreign Exchange Receipts and Disbursements or Transactions			外匯局
59	銀行業辦理外匯業務作業規範	Directions Governing Banking Enterprises for Operating Foreign Exchange Business			外匯局
60	銀行業辦理外匯業務管理辦法	Regulations Governing Foreign Exchange Business of Banking Enterprises			外匯局
61	歐洲復興開發銀行	European Bank for Reconstruction and Development (EBRD)			外匯局
62	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]	外匯局

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63	應付遠匯款	Forward Contracts Payable			外匯局
64	應收遠匯款	Forward Contracts Receivable			外匯局
65	中央銀行法	The Central Bank of China Act			法務室
66	CAMELS評等系統	CAMELS Rating System	CAMELS評等系統係金融監理機關對銀行依資本適足性、資產品質、管理能力、獲利能力、流動性、及市場風險敏感性等6個要素進行評估之評等系統。[5]	The CAMELS rating system is a bank-rating system used by supervisory authorities to evaluate the soundness of a bank, which bases on six categories of factors as follows: C - Capital adequacy A - Asset quality M - Management quality E - Earnings L - Liquidity S - Sensitivity to market risk [5]	金檢處
67	一般業務檢查	Full Scope Examination			金檢處
68	人壽保險公司	Life Insurance Companies			金檢處
69	外國銀行在台分行	The Local Branches of Foreign Banks			金檢處

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70	外國銀行在台辦事處	The Local Representative Offices of Foreign Banks			金檢處
71	市場紀律	Market Discipline			金檢處
72	市場風險	Market Risk			金檢處
73	本國銀行營運績效季報	Condition and Performance of Domestic Banks	中央銀行依據本國銀行按期填報資料，彙編其財務營運統計季報。[5]	The quarterly statistical report of condition and performance on domestic bank is compiled by the CBC and based on the call report data on a regular basis. [5]	金檢處
74	合併外國債權	Consolidated Foreign Claims	合併外國債權係指銀行對非本國居民之債權。[5]	Consolidated foreign claims are the claims of domestic banks on non-residents of the reporting country. [5]	金檢處
75	合併銀行統計	Consolidated Banking Statistics (CBS)	國際清算銀行(BIS)衡量銀行體系國家風險之統計資料，其蒐集銀行總部設於BIS報告國之銀行合併部位，包括國外分支機構，但不包括集團內部間的部位。中央銀行或其他國內主管機關蒐集並編製國際性銀行總部設於其管轄區之資料，申報予BIS以計算全球合計數。[5]	A BIS-organised data collection that measures banks' country risk exposures. It captures the worldwide consolidated positions of banks headquartered in BIS reporting countries, including positions of their foreign affiliates but excluding intragroup positions. Central banks or other national authorities collect data from internationally active banks headquartered in their jurisdiction, compile national aggregates and then report these to the BIS to calculate global aggregates. [5]	金檢處
76	名目本金	Notional Amount			金檢處

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編號	中文名詞	英文名詞	中文解釋	英文解釋	負責單位
77	存放比率	Loan-to-Deposit Ratio	係指放款除以存款。[5]	Loan-to-deposit ratio is calculated as loans divided by deposits. [5]	金檢處
78	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]	金檢處
79	自有資本	Regulatory Capital	係指第一類資本淨額及第二類資本淨額。[5]	Refer to the sum of net Tier 1 Capital and net Tier 2 Capital. [5]	金檢處
80	利息淨收益	Net Interest Income			金檢處
81	利率有關契約	Interest Rate Contracts			金檢處
82	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]	金檢處
83	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]	金檢處

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編號	中文名詞	英文名詞	中文解釋	英文解釋	負責單位
84	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]	金檢處
85	放款	Loans			金檢處
86	放款備抵呆帳	Loan Loss Provision	係指針對放款評估可能損失提列之準備。[5]	Refer to the provisions that set aside for covering the possible losses of loan portfolio. [5]	金檢處
87	法規套利	Regulatory Arbitrage			金檢處
88	法規遵循風險	Regulation Compliance Risk			金檢處
89	表內項目	On-balance Sheet Items			金檢處
90	表外項目	Off-balance Sheet Items			金檢處

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編號	中文名詞	英文名詞	中文解釋	英文解釋	負責單位
91	金融健全指標	Financial Soundness Indicators (FSIs)	金融健全指標係一組包括金融機構、金融市場、不動產市場、企業與家庭部門等相關指標之分析工具，目的在監控金融體系之整體風險及其脆弱程度。 [5]	Financial Soundness Indicators (FSIs) are a set of financial indicators associated with financial institutions, financial markets, real estate market, corporations and households, used as analytical tools by the authorities with aim of monitoring the overall risks and vulnerabilities of financial stability. [5]	金檢處
92	金融控股公司	Financial Holding Company			金檢處
93	金融監理	Financial Supervision			金檢處
94	金融機構	Financial Institutions			金檢處
95	金融檢查	Financial Examination			金檢處
96	金融穩定	Financial Stability	金融穩定係指金融體系有能力：1. 有效率地在不同經濟活動及不同期間分配資源，2. 評估及管理金融風險，3. 承受不利衝擊。 [5]	Financial stability can be thought of in terms of the financial system's ability to: (1) facilitate an efficient allocation of economic resources both spatially and intertemporally; (2) assess and manage financial risks; and (3) withstand adverse shocks. [5]	金檢處
97	金融穩定協會	Financial Stability Institute (FSI)			金檢處
98	金融穩定委員會	Financial Stability Board (FSB)			金檢處

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編號	中文名詞	英文名詞	中文解釋	英文解釋	負責單位
99	保證款項	Guarantees			金檢處
100	信用卡公司	Credit Card Companies			金檢處
101	信用合作社	Credit Cooperatives			金檢處
102	信用有關契約	Credit Contracts			金檢處
103	信用狀款項	Letter of Credit Issued			金檢處
104	信用評等	Credit Rating			金檢處
105	信用違約交換	Credit Default Swaps			金檢處
106	信託負債	Liabilities Trusted			金檢處
107	洗錢防制工作小組	Financial Action Task Force on Money Laundering (FATF)			金檢處
108	流動性	Liquidity			金檢處
109	流動性風險	Liquidity Risk			金檢處
110	流動性陷阱	Liquidity Trap			金檢處

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編號	中文名詞	英文名詞	中文解釋	英文解釋	負責單位
111	約定融資額度	Loan Commitments	<p>與銀行約定承諾之融資契約，包括不可取消融資額度及有條件可取消融資額度：</p> <p>一、不可取消融資額度：</p> <p>符合以下條件之一，即應列入</p> <p>(一)契約未有取消或排除條款之約定。</p> <p>(二)契約有計收承諾費之約定。</p> <p>(三)契約有依計畫條件撥款之義務。</p> <p>(四)借款人符合契約條件，銀行不可自行取消之承諾。</p> <p>(五)其他不屬於可取消之融資額度範圍者。</p> <p>二、可取消之融資額度：</p> <p>(一)銀行無需事先通知即得隨時無條件取消之承諾。(無條件可取消融資額度)。</p> <p>(二)當借款人信用貶落時，銀行有權自動取消之承諾。(有條件可取消融資額度)。[5]</p>	<p>Refers to committed loan contracts signed with bank which include no cancellation commitments and conditional revocable commitments:</p> <p>1.No cancellation commitments which meet any one of the following terms:</p> <p>(1)There is no cancellation or exclusion clause in the loan contracts.</p> <p>(2)There is an agreement in the loan contracts to collect a commitment fee.</p> <p>(3)There is an obligation to disburse fund according to the planned loan contracts.</p> <p>(4)Bank cannot revoke the commitments when creditors compliance with the criteria of the loan contracts.</p> <p>(5)Others are not categorized in revocable commitments.</p> <p>2. Revocable commitments</p> <p>(1) Bank may revoke the committed loans at any time without prior notice. (Unconditional revocable commitments)</p> <p>(2) Bank has automatically the right to revoke the committed loans when the borrower' s creditworthiness is derogatory. (Conditional revocable commitments)[5]</p>	金檢處

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編號	中文名詞	英文名詞	中文解釋	英文解釋	負責單位
112	風險性資產總額	Total Risk-weighted Assets	係指信用風險加權風險性資產總額，加計市場風險及作業風險應計提之資本乘以12.5之合計數。但已自自有資本中減除者，不再計入風險性資產總額。[5]	Refer to the sum of the risk-weighted assets for credit risk and the capital requirements for market risk and operational risk multiplied by 12.5. Those assets already deducted from regulatory capital, however, shall be deducted from the total risk-weighted assets. [5]	金檢處
113	風險管理	Risk Management			金檢處
114	商品有關契約	Commodity Contracts			金檢處
115	基層金融機構	Community Financial Institutions	指農、漁會信用部及信用合作社。[5]	Refer to the credit departments of farmers' and fishermen's Associations and credit cooperatives. [5]	金檢處
116	專案檢查	Targeted Examination			金檢處
117	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]	金檢處
118	產物保險公司	Property and Casualty Insurance Companies			金檢處
119	票券金融公司	Bills Finance Companies			金檢處

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編號	中文名詞	英文名詞	中文解釋	英文解釋	負責單位
120	第一類資本	Tier 1 Capital	<p>第一類資本包括：</p> <p>1.普通股權益第一類資本 係指下列項目合計數減除依計算方法說明規定之應扣除項目。(1)普通股及其股本溢價。(2)預收股本。(3)資本公積。(4)法定盈餘公積。(5)特別盈餘公積。(6)累積盈虧。(7)非控制權益。(8)其他權益項目。</p> <p>2.非普通股權益之其他第一類資本 係指下列項目合計數減除依計算方法說明規定之應扣除項目。(1)永續非累積特別股及其股本溢價。(2)無到期日非累積次順位債券。(3)銀行之子公司發行非由銀行直接或間接持有之永續非累積特別股及其股本溢價、無到期日非累積次順位債券。[5]</p>	<p>Tier 1 capital includes:</p> <p>1. Common equity Tier 1 capital: the sum of the following items deducted by adjustment items in accordance with the rules for calculation methods: (1) common stock and additional paid-in capital in excess of par- common stock; (2) capital collected in advance; (3) Capital reserves; (4) statutory surplus reserves; (5) special reserves; (6) accumulated profit or loss; (7) non-controlling interests; and (8) other items of interest.</p> <p>2. Additional Tier 1 capital: the sum of the following items deducted by the deduction items in accordance with the rules for calculation methods: (1)non-cumulative perpetual preferred stock and its capital stock premium; (2)non-cumulative perpetual subordinated debts; and (3)the non-cumulative perpetual preferred stock and its capital stock premium, and the non-cumulative perpetual subordinated debts which are issued by banks' subsidiaries, and are not directly or indirectly held by banks. [5]</p>	金檢處

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編號	中文名詞	英文名詞	中文解釋	英文解釋	負責單位
121	第二類資本	Tier 2 Capital	係指下列項目合計數減除依計算方法說明規定之應扣除項目。1.永續累積特別股及其股本溢價。2.無到期日累積次順位債券。3.可轉換之次順位債券。4.長期次順位債券。5.非永續特別股及其股本溢價。6.不動產於首次適用國際會計準則時，以公允價值或重估價值作為認定成本產生之保留盈餘增加數。7.投資性不動產後續衡量採公允價值模式所認列之增值利益及備供出售金融資產未實現利益之百分之四十五。8.營業準備及備抵呆帳。9.銀行之子公司發行非由銀行直接或間接持有之永續累積特別股及其股本溢價、無到期日累積次順位債券、可轉換之次順位債券、長期次順位債券、非永續特別股及其股本溢價。[5]	The Tier 2 capital is the sum of the following items subtracted by the deduction items in accordance with the rules for calculation methods: (1) cumulative perpetual preferred stock and its capital stock premium; (2) cumulative perpetual subordinated debts; (3) convertible subordinated debts; (4) long-term subordinated debts; (5) non-perpetual preferred stock and its capital stock premium; (6) when first time applying International Financial Reporting Standards in real estate and using the fair value or the re-estimated value method as the deemed cost, the difference in amount between the deemed cost and the book value recognized in retained earnings; (7) the 45% of unrealized gains on changes in the fair value of investment properties using fair value method, as well as the 45% of unrealized gains on available-for-sale financial assets; (8) operational reserves and loan-loss provisions; and (9) the cumulative perpetual preferred stock and its capital stock premium, cumulative perpetual subordinated debts, convertible subordinated debts, long-term subordinated debts, and the non-perpetual preferred stock and its capital stock premiums, which are issued by banks subsidiaries, and are not directly or indirectly held by banks. [5]	金檢處
122	累計減損	Accumulated Impairment Loss	係指對資產提列減損損失之累計數。[5]	Refer to the cumulative amount of all impairment loss that has so far been charged against assets. [5]	金檢處

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編號	中文名詞	英文名詞	中文解釋	英文解釋	負責單位
123	場外監控	Off-site Monitoring Off-site examination	監理機關利用金融機構實地檢查資訊及申報資料，定期評估其經營現況及績效，以利監理機關提早注意並督促銀行及時改善之制度。[5]	Refer to supervisory systems that financial supervisors use on-site examination results and call report data to periodically access the operations and performance of financial institutions, so as to provide early warning signals and require them to timely take remedy actions. [5]	金檢處
124	換匯換利	Currency Swaps			金檢處
125	最低資本適足	Minimum Capital Requirement	銀行自有資本與風險性資產之比率，不得低於一定比率。[5]	The minimum capital requirement stipulated in Article 44 of the Banking Act means common equity tier 1 ratio, Tier 1 capital ratio and total capital adequacy ratio shall meet the statutory minimum ratios required by the regulations. [5]	金檢處
126	減損迴轉利益	Reversal of Impairment Loss			金檢處
127	減損損失	Impairment Loss	減損損失係指資產或現金產生單位之帳面金額超過其可回收金額之部分。[5]	Refer to the amount by which the carrying amount of an asset or cash-generating unit exceeds its recoverable amount. [5]	金檢處
128	催收款項	Non-accrual Loans			金檢處
129	溫塞平均法	Winsorized Mean			金檢處

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編號	中文名詞	英文名詞	中文解釋	英文解釋	負責單位
130	資本減除項目	Deduction Items	<p>1.普通股權益第一類資本減除項目：(1)無形資產。(2)因以前年度虧損產生之遞延所得稅資產。(3)營業準備及備抵呆帳提列不足之金額。(4)不動產重估增值。(5)出售不良債權未攤銷損失。(6)其他法定調整項目。</p> <p>2.非普通股權益之其他第一類資本減除項目：(1)第二類資本不足扣除數。(2)商業銀行對金融相關事業之投資分類至銀行簿者。(3)工業銀行直接投資及投資不動產依規扣除數。(4)其他資本扣除項目。</p> <p>3.第二類資本減除項目：(1)商業銀行對金融相關事業之投資分類至銀行簿者。(2)工業銀行直接投資及投資不動產依規扣除數。(3)其他資本扣除項目。[5]</p>	<p>1. The deduction items of the common equity Tier 1 capital include: (1) intangible assets; (2) the deferred tax assets due to losses from the previous year; (3) the insufficiency of operation reserves and loan loss provisions; (4) the revaluation surplus of real estate; (5) unamortized losses on sales of non-performing loans; and (6) the other statutory adjustment items.</p> <p>2. The deduction items of the additional Tier 1 capital include: (1) the insufficiency deduction of Tier 2 capital; (2) the investment of commercial bank in financial related business which categorized in banking book; (3) the deductible amounts of direct investment and real estate's investment of industrial bank which in accordance with the rules for calculation methods; and (4) the other capital deduction items.</p> <p>3. The deduction items of the Tier 2 capital include: (1) the investment of commercial bank in financial related business which categorized in banking book; (2) the deductible amounts of direct investment and real estate's investment of industrial bank which in accordance with the rules for calculation methods; and (3) the other capital deduction items. [5]</p>	金檢處
131	資本適足率	Capital Adequacy Ratio	指第一類資本淨額及第二類資本淨額之合計數額除以風險性資產總額。[5]	Capital adequacy ratio is calculated as the aggregate amount of net Tier 1 Capital and net Tier 2 Capital divided by total risk-weighted assets. [5]	金檢處

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132	資訊揭露	Information Disclosure			金檢處
133	資產負債累積缺口	Accumulated Gap of Assets and Liabilities	係指資產和負債在特定期間的錯配。[5]	Refer to the mismatch of assets and liabilities within a particular time horizon. [5]	金檢處
134	資產報酬率	Return on Assets			金檢處
135	農會信用部	Credit Departments of Farmers' Associations			金檢處
136	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]	金檢處
137	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]	金檢處
138	逾期放款覆蓋率	NPL Coverage Ratio	係指放款備抵呆帳除以逾期放款。[5]	NPL coverage ratio is calculated as loan loss provisions divided by non-performing loans. [5]	金檢處
139	實地檢查	On-site Examination			金檢處

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編號	中文名詞	英文名詞	中文解釋	英文解釋	負責單位
140	槓桿比率	Leverage Ratio	係指第一類資本淨額除以暴險總額。[5]	Leverage ratio is calculated as the net Tier 1 Capital divided by total exposure. [5]	金檢處
141	漁會信用部	Credit Departments of Fishermen's Associations			金檢處
142	應予評估資產	Classified Assets	銀行對資產負債表表內及表外之資產，除正常資產外，其餘不良資產應按債權之擔保情形及逾期時間之長短予以評估，分別列為第二類應予注意者，第三類可望收回者，第四類收回困難者，第五類收回無望者。[5]	Depending on the status of the claim collaterals and the length of time overdue, a bank shall classify its on- and off-balance sheet assets into five different categories, including category one - normal assets; category two - special mention assets; category three - substandard assets; category four - doubtful assets; and category five - loss assets. Classified assets include all assets classified as category two to five. [5]	金檢處
143	獲利能力	Profitability			金檢處
144	聲譽風險	Reputation Risk			金檢處
145	轉銷呆帳	Write Off Bad Loans			金檢處
146	證券金融公司	Securities Finance Companies			金檢處
147	權益報酬率	Return on Equity			金檢處
148	權益證券有關契約	Equity-Linked Contracts			金檢處

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149	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中央公債交易商，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 Bank to participate in central government bond auctions and placements. Individuals and institutional investors need to submit bids through dealers. Banks, Chunghwa Post, bills finance companies, securities companies and insurance companies may apply to the Bank for the status of a central government bond dealer.[4]	國庫局
150	中央政府公債(中央公債)	Central Government Bonds(CGBs)	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、20年及30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, 20 and 30 years and coupon paid once a year since the issue date, and are redeemed at par value at maturity. [4]	國庫局
151	中央登錄債券	Book-Entry Central Government Securities (CGS)	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]	國庫局

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152	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 <u>the Bank</u> to clearing banks with <u>the Bank</u> 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]	國庫局
153	公庫存款	Public Treasury Deposits			國庫局
154	公庫法	Government Treasury Act Public Treasury Act			國庫局
155	公債重組	Government Bond Reconstitution	公債重組係指將分割公債重組為付息公債。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。分割公債持有人申請重組時，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]	國庫局

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156	分割公債	Separate Trading of Registered Interest and Principal of Securities (STRIPS)	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]	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 <u>central government</u> 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 central government bonds, namely, one hundred thousand NT dollars. [4]	國庫局
157	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]	國庫局
158	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]	國庫局

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159	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]	國庫局
160	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]	國庫局
161	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]	國庫局
162	代理公庫	Public Treasury Services			國庫局
163	出納	Cashier	辦理現金之收存與支付。[4]	The person who processes receipts and disbursements of cash.[4]	國庫局
164	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附息公債。94至101年間於7月20日發行5年期且票面利率固定為2%之可分割公債；嗣為反映市場利率水準，102年起改於10月15日發行5年期且票面利率為1.25%之可分割公債。[4]	Strippable government bonds are interest-bearing <u>central</u> government bonds announced as strippable issues by the MOF. The MOF issued strippable 5-year bonds with coupon rate fixed at 2% on July 20th from 2005 to 2012. Starting from 2013, the MOF issued strippable 5-year bonds with coupon rate fixed at 1.25% on October 20th in order to reflect the lower interest rates environment.[4]	國庫局

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編號	中文名詞	英文名詞	中文解釋	英文解釋	負責單位
165	交換公債	Exchangeable Government Bonds	交換公債係指中央公債投資人可選擇交換中央政府持有之公股或持有中央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 <u>central</u> 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]	國庫局
166	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]	國庫局
167	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]	國庫局
168	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]	國庫局

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編號	中文名詞	英文名詞	中文解釋	英文解釋	負責單位
169	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]	國庫局
170	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]	國庫局
171	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]	國庫局

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172	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 <u>securities</u> , 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 <u>securities</u> positions. [4]	國庫局
173	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]	國庫局
174	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]	國庫局

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175	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]	國庫局
176	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]	國庫局
177	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]	國庫局
178	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]	國庫局

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179	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]	國庫局
180	非競標	Non-competitive Bids	非競標指投標者只載明所欲認購之數量，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]	國庫局
181	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]	國庫局

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182	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]	國庫局
183	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]	國庫局
184	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]	國庫局
185	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]	國庫局
186	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]	國庫局
187	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為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]	國庫局

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編號	中文名詞	英文名詞	中文解釋	英文解釋	負責單位
188	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]	國庫局
189	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]	國庫局
190	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]	國庫局
191	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]	國庫局

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192	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]	國庫局
193	國庫主管機關－財政部	Administration Office for the National Treasury -Ministry of Finance(MOF)			國庫局
194	國庫代理機關－中央銀行	Fiscal Agency for the National Treasury – CBC			國庫局
195	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]	國庫局
196	國庫收支連線系統	National Treasury Services Operational System			國庫局

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197	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]	國庫局
198	國庫法	National Treasury Act			國庫局
199	國庫保管品寄存證	Deposit Certificate of Treasury Custody			國庫局
200	國庫業務	National Treasury Services			國庫局
201	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]	國庫局

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202	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]	國庫局
203	國庫總庫－中央銀行國庫局	Head Office of Agent Bank－Department of the Treasury of CBC			國庫局
204	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]	國庫局

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205	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。銀行符合一定資格條件者，得依規定向中央銀行申請受託為清算銀行。[4]	Clearing banks refer to <u>banks</u> and Chunghwa Post that are authorized by the Bank to make registrations and settlements for book-entry central government securities, as well as payments of principal and interest upon maturity. Banks may apply to the Bank for the status of an authorized clearing bank.[4]	國庫局
206	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]	國庫局
207	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]	國庫局

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編號	中文名詞	英文名詞	中文解釋	英文解釋	負責單位
208	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，由複數利率標改採單一利率標。公債票面利率以0.125%為級距，並以開標後得標最高利率之相等或最接近且較低之數訂定。[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 coupon rate of <u>central</u> government bonds is set at 0.125% increment, closest to but not above the highest accepted yield of successful competitive bids. [4]	國庫局
209	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]	國庫局
210	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。[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.[4]	國庫局

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編號	中文名詞	英文名詞	中文解釋	英文解釋	負責單位
211	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]	國庫局
212	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]	國庫局
213	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 securities without any corresponding payment. For example, self-settlement of trade, inheritance, gift and trust etc. all belong to free of payment transfers. [4]	國庫局
214	發行前交易	When-Issued (WI) Trading	中央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日之次一營業日。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]	國庫局

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215	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]	國庫局
216	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。債券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 <u>buyback</u> mechanism of central government bonds was not ready until March 2009. Government securities buyback is a debt management tool widely used in many countries. By buying back high yield off-the-run securities and issuing lower yield on-the-run securities, the MOF may promote the liquidity of the securities market and save the funding costs. [4]	國庫局
217	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]	國庫局

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218	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]	國庫局
219	開戶	Account Opening	在金融機構開立存款、放款及證券等帳戶。[4]	Refers to opening a deposit account, loan account and securities account with a financial institution.[4]	國庫局
220	匯入匯款	Inward Remittances	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]	Refers to the transactions to transmit payments to the deposit or loan accounts with the bank through the Interbank Remittance System.[4]	國庫局
221	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]	國庫局
222	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]	國庫局
223	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]	國庫局

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224	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款、放款帳戶之銀行。[4]	Refers to the bank which receives the mandate from the remitter, to remit the payment to the payee deposit or loan account within the bank.[4]	國庫局
225	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]	國庫局
226	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]	國庫局
227	經理國庫	National Treasury Management			國庫局

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228	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]	國庫局
229	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 <u>refers to the central</u> government bond which pays no interests 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]	國庫局

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編號	中文名詞	英文名詞	中文解釋	英文解釋	負責單位
230	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]	國庫局

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231	增額發行	Reopen	<p>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。目前配合中央公債之定期適量發行政策，原則於原始發行後3個月發行一期增額中央公債，其發行額以不超過原始發行額為原則，約介於300至500億元之間。增額中央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]</p>	<p>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, <u>central</u> 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]</p>	國庫局

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232	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。以往中央公債及國庫券之發行均採複數價格/利率標。中央公債票面利率以0.125%為級距，並以開標後得標加權平均利率之相等或最接近且較低之數訂定。[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, <u>central</u> government bonds and treasury bills were issued by the multiple price/yield auction. The coupon rate of <u>central</u> government bonds was set at 0.125% increment, closest to but not above the weighted- average yield of successful competitive bids.[4]	國庫局
233	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]	國庫局
234	銷戶	Account Closing	將原在金融機構開立之存款、放款及證券帳戶結清。[4]	Refers to closing an existing deposit account, loan account and securities account with the original financial institution.[4]	國庫局

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235	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]	國庫局
236	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]	國庫局
237	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]	國庫局
238	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]	國庫局

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編號	中文名詞	英文名詞	中文解釋	英文解釋	負責單位
239	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]	國庫局
240	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]	發行局
241	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，除當事人另有約定外，債務人以法償貨幣給付，債權人如拒絕收受，應負受領遲延之責。(註：依「管理外匯條例」第8條規定，於我國境內所從事之交易，其款項之收付，仍不得以外幣現鈔為之)[2]	This refers to the legal tender status of the national currency for all domestic payments. Unless proclaimed otherwise, the national currency serves as legal tender. If a creditor refuses payment when a debtor repays debt with the legal tender, the creditor would be liable for the default, unless the creditor and the debtor have separate agreements. (Note that according to Article 8 of the Foreign Exchange Control Act, cash receipts and payments for domestic transactions shall not be collected or made in foreign currency.)[2]	發行局

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編號	中文名詞	英文名詞	中文解釋	英文解釋	負責單位
242	盲人點	Designation for the Visually Impaired			發行局
243	樣張	Specimen			發行局
244	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]	業務局
245	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，中央銀行實施公開市場操作指定交易商制度，分為一般指定交易商及中央公債主要交易商。[1]	To enhance the efficiency of open market operations, the CBC launched a designated dealers system. Designated dealers are classified into General Designated Dealers and Primary Dealers in the Central Government Bonds Market.[1]	業務局

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編號	中文名詞	英文名詞	中文解釋	英文解釋	負責單位
246	支付系統	Payment System	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。[1]	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]	業務局
247	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]	業務局

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248	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]	業務局
249	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]	業務局
250	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]	業務局
251	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]	業務局

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編號	中文名詞	英文名詞	中文解釋	英文解釋	負責單位
252	日間透支	Intraday Overdraft	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]	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]	業務局
253	台北金融業拆款定盤利率	TAIBOR	TAIBOR係由各指定報價銀行提供各期別新臺幣拆款報價利率，報價銀行於台北營業日時間上午11點提供報價資料，並由金融業拆款中心委託計算代理機構於11點30分公布定盤利率。[1]	The Taipei Inter-bank Offered Rate (TAIBOR) is call-loan offered rates of different tenors provided by contributors and calculated based on the 11am quotes offered by contributors. The designated agency commissioned by the Taipei Interbank Money Center publishes TAIBOR Fixing at 11:30am each Taipei business day. [1]	業務局

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編號	中文名詞	英文名詞	中文解釋	英文解釋	負責單位
254	央行可轉讓定期存單	NCDs Issued by the CBC	央行可轉讓定期存單係中央銀行沖銷市場餘裕資金的工具之一，發行對象包括銀行、信用合作社、票券金融公司、全國農業金庫、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，除可替過剩資金找到投資管道外，亦可充當法定流動準備。[1]	The CBC Negotiable Certificates of Deposits (NCDs) are the instruments used by the CBC to absorb excessive funds in the market. The CBC NCDs are issued to eligible financial institutions, including banks, credit cooperatives, bills finance companies, Agricultural Bank of Taiwan Co., Ltd, Chunghua Post Co., Ltd. and other financial institutions approved by the CBC. For banks and other financial institutions, the purchase of CBC NCDs is a way to invest their excessive funds. And the CBC NCDs held by financial institutions are qualified as liquid reserves.[1]	業務局
255	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]	業務局
256	存款準備金	Reserves			業務局

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編號	中文名詞	英文名詞	中文解釋	英文解釋	負責單位
257	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]	業務局
258	定時淨額清算機制	Designated-Time Net Settlement (DNS)	證券或款項移轉指令自系統接受後，至實際清算間存有時差。最終清算效力只在日中指定時點或營業日終發生。[1]	A system that effects the settlement of obligations or transfers between or among counterparties on a net basis at some later time. Final settlement only effects at the designated time or at the end of the business day. [1]	業務局
259	法定流動準備	Required Liquid Reserves	依規定，金融機構應維持一定之資產流動性，以因應突發之資金需求。[1]	According to regulations, financial institutions are required to keep certain liquid assets to meet the unexpected cash outflow.[1]	業務局

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編號	中文名詞	英文名詞	中文解釋	英文解釋	負責單位
260	法定準備金	Reserve Requirements	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]	The reserve requirements is imposed by the CBC 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 CBC. When the market is short of funding, the CBC 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]	業務局
261	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]	業務局

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編號	中文名詞	英文名詞	中文解釋	英文解釋	負責單位
262	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]	業務局
263	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]	業務局
264	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]	業務局

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編號	中文名詞	英文名詞	中文解釋	英文解釋	負責單位
265	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]	業務局

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編號	中文名詞	英文名詞	中文解釋	英文解釋	負責單位
266	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]	業務局

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編號	中文名詞	英文名詞	中文解釋	英文解釋	負責單位
267	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，朝向多元化訂價方式發展。基準利率屬其中一種訂價方式，其組成包括指標利率及一定比率，指標利率由銀行自行選取主要銀行定存或定儲平均利率、金融業隔夜拆款利率或短期票券次級市場平均利率等作為定價基礎；一定比率則由各銀行參酌自身作業成本及利率風險貼水等因素訂定，不宜輕易調整。</p> <p>以基準利率計價之放款案件只能加碼，不得減碼承作，加碼幅度視客戶信用狀況、借款額度、期限，擔保品有無等決定，且加碼幅度於貸款契約存續期間不得任意調整。</p> <p>[1]</p>	<p>Since April 2002 the Central Bank of the Republic of China (Taiwan) has been promoting a bank lending interest rate reform toward diversified pricing, among which the base lending rate is composed of a baseline (reference) rate and a markup rate. The baseline (reference) rate may be based on the average interest rate on time deposits and/or time saving deposits of major banks specified by each individual bank, the interbank overnight call loan rate, or the average rate on short-term bills traded in the secondary market. The markup rate is a fixed percentile margin that is set by each individual bank in accordance with its cost of funds and the interest rate risk premium, and it is not to be altered at will.</p> <p>Any loan applied for at the base lending rate shall be made with an interest rate markup only, instead of a markdown, with the margin dependent on the borrower's credit status, borrowing amount, maturity, collateral pledged, etc. It is not allowed to alter the markup rate at each bank's will during the validity period of a loan contract.[1]</p>	業務局
268	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>	業務局

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編號	中文名詞	英文名詞	中文解釋	英文解釋	負責單位
269	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]	業務局
270	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]	業務局
271	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]	業務局

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編號	中文名詞	英文名詞	中文解釋	英文解釋	負責單位
272	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]	業務局
273	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]	業務局
274	貨幣政策工具	Monetary Policy Instruments	中央銀行主要貨幣政策工具包括重貼現率、存款準備金、公開市場操作及選擇性信用管制。[1]	The major monetary policy instruments used by the CBC include discount windows, reserve requirements, open market operations, and selective credit control. [1]	業務局
275	最後貸款者	Lender of Last resort	中央銀行最後貸款者角色係指對具還款能力惟流動性不足且籌資困難之銀行提供資金融通。[1]	The CBC that extends loans to solvent but illiquid banks when they have no other means to raise funds. [1]	業務局

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276	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]	業務局
277	短期票券集中保管結算交割機制	Short-term Bills Central Depository Clearing-Settlement Mechanism	藉由央行同業資金調撥清算作業系統與票券保管結算交割系統之連結，採款券同步交割機制，以消除違約交割風險；同時採集中登錄保管及帳簿劃撥作業，提升票券交割效率。 央行同資系統，負責買賣雙方之款項清算作業；票券保管結算交割系統負責票券初級市場、次級市場、兌償等券項交割作業。[1]	Through linking with the CBC Interbank Funds Transfer System (CIFS), Taiwan Depository & Clearing Corporation's (TDCC's) Bills Clearing and Settlement System has adopted the delivery versus payment (DvP) mechanism to eliminate default risks. At the meantime, TDCC also employs centralized depository and book-entry services to improve the delivery efficiency of bill transactions. The payments related to short-term bill transactions are settled through the CIFS, while the traded bills in primary and secondary markets, redemptions and other related security delivery are settled in TDCC's Bills Clearing and Settlement System. [1]	業務局
278	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]	業務局

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編號	中文名詞	英文名詞	中文解釋	英文解釋	負責單位
279	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、聯合信用卡中心、台灣證券交易所、證券櫃檯買賣中心等。[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 CBC to handle settlement include Taiwan Clearing House, Financial Information Service Co., Ltd., Taiwan Depository and Clearing Corporation, National Credit Card Center of R.O.C., Taiwan Stock Exchange and Taipei Exchange.[1]	業務局
280	貼現窗口機制	Discount Window Facility	中央銀行得對銀行辦理各項融通： 1.合格票據之重貼現，其期限：工商票據不得超過九十天；農業票據不得超過一百八十天。 2.短期融通，其期限不得超過十天。 3.擔保放款之再融通，其期限不得超過三百六十天。 中央銀行對銀行之重貼現及其他融通，得分別訂定最高限額。[1]	The CBC may provide the following accommodations to banks: 1. Rediscounts of eligible bills, with maturity not exceeding 90 days for industrial and commercial bills, and 180 days for agricultural bills. 2. Temporary advances not exceeding 10 days. 3. Refinancing of secured loans not exceeding 360 days. The CBC may impose ceilings on rediscounts or other accommodations to banks. [1]	業務局
281	超額準備	Excess Reserves	超額準備係金融機構實際準備金扣除法定準備金後之餘額。[1]	Excess reserves are excess funds that financial institutions' actual reserves in excess of reserve requirements. [1]	業務局

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282	準備金乙戶	Reserves Account B	金融機構於本行所開立之帳戶，存入該帳戶之準備金酌予給息。開戶機構於準備金調整期間之外，非依本行規定不得存取帳戶內存款。目前，準備金乙戶為應提準備金之55%〔1〕	Reserves Account B is an interest bearing account with the CBC, deposit in this account shall not be deposited or withdrawn except for periodical reserves adjustment or other criteria prescribed by the CBC. At present, Reserves Account B accounts for 55% of reserve requirements.〔1〕	業務局
283	準備金甲戶	Reserves Account A	金融機構於本行所開立之帳戶，存入該帳戶之準備金不計利息，可供支付清算之用。開戶機構可憑簽發支票或利用本行同業資金調撥清算系統，隨時存取帳戶內存款。〔1〕	Reserves Account A is a non-interest bearing account with the CBC, deposit in this account is for payment and can be deposited or withdrawn by account holder either by issuing checks or by using the CBC's Interbank Funds Transfer and Settlement System during daily operation hours.〔1〕	業務局
284	準備金制度	Reserve Requirements	準備金制度係指中央銀行依法要求金融機構，依其負債提存一定比率的準備金，以因應支付需求。為控制貨幣總計數或其他重要金融變數，中央銀行可透過準備率的調整，改變銀行體系的信用貸放能力。〔1〕	Financial Institutions are subject to reserve requirements established by the CBC. They are a fraction of financial institutions' liabilities hold in the form of vault cash or reserves accounts for the need of payment. To achieve the policy objectives of controlling the money supply or other important financial variables, the CBC adjusts the required reserve ratios to contract or expand the ability of the banking system for extending credit or loans.〔1〕	業務局

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285	準備金計算期	Reserve Computation Period	係指金融機構計算法定準備金之期間。目前，我國應提存準備金之計算期間為每月第一日起至月底止。[1]	Reserve computation period is the time frame in which financial institutions calculate the amount of required reserves. At present , the computation period of required reserves shall be from the first day of each month through the month's end in Taiwan. [1]	業務局
286	準備金提存期	Reserve Maintenance Period	準備金提存期為金融機構維持準備金日平均餘額的期間。實務上，我國自1994年起設定準備金的提存期間為一個月，從每月第四日起至次月第三日止。[1]	Reserve maintenance period is the time frame in which financial institutions shall maintain an average amount of reserves. In practice, the maintenance period of reserves has been set to be one month since 1994, running from the fourth day of each month to the third day of the following month in Taiwan. [1]	業務局
287	零時條款	Zero Hour Rule	「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]	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]	業務局

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288	實際準備金	Actual Reserves	金融機構所持有得充當準備金之資產項目，包括庫存現金、在央行業務局或受託收管機構所開準備金帳戶之存款，及撥存於央行之跨行業務結算擔保專戶或受託收管機構之同性質專戶存款。金融機構所持有之上述資產合計即實際準備金。[1]	Assets which count as reserves include cash in vaults, deposits in reserve accounts with the Department of Banking of the Bank or trustee institutions, and deposits that have been approved by the Bank for placement in "Interbank Funds transfer guarantee special accounts" with the Department of Banking of the Bank or special accounts of similar properties with trustee institutions. Total assets mentioned above held by banks are actual reserves. [1]	業務局
289	選擇性信用管制	Selective Credit Controls	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]	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]	業務局

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290	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]	業務局
291	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]	業務局

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292	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]	業務局
293	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 etc.[7]	資訊處
294	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]	資訊處
295	凹版印紋	Intaglio Printing			發行局
296	條狀光影變化箔膜	Optical Variable Device Stripe			發行局
297	窗式光影變化安全線	Optical Variable Device Window Thread			發行局
298	變色油墨	Optical Variable Ink			發行局
299	水印	Water Mark			發行局

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300	隱藏字	Latent Image			發行局
301	金銀幣及紀念性券幣發行辦法	Regulations Governing the Issuance of Gold and Silver Coins and Commemorative Notes and Coins			發行局
302	中央銀行發行新臺幣辦法	Regulations Governing the Issuance of New Taiwan Dollar by the Central Bank of the Republic of China(Taiwan)			發行局
303	防偽特徵	Security Features			發行局
304	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			發行局
305	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 Institutions			發行局