

How to improve your vocabulary quickly

✓ 1 > Listen  and read  at the same time

✓ 2 > Listen  without reading 

✓ 3 > Test your comprehension:
listen the vocabulary alone to remember the meaning
and repeat each word

If necessary, you have the translation at the end.

BANKING ANALYST

FIRST PART

- **Assets:** The company's assets include both tangible properties, such as buildings and machinery, and intangible assets like patents and trademarks.
- **Liabilities:** Understanding the company's liabilities is crucial for assessing its financial health and obligations.
- **Equity:** Shareholders' equity represents the residual interest in the assets of the company after deducting liabilities.
- **Financial Statements:** The quarterly financial statements provide a comprehensive overview of the company's performance and financial position.
- **Cash Flow:** Effective cash flow management is vital for sustaining day-to-day operations and strategic investments.
- **Balance Sheet:** The balance sheet illustrates the company's financial position by showing its assets, liabilities, and equity.
- **Income Statement:** The income statement reveals the company's profitability over a specific period, detailing revenue, expenses, and net income.
- **Net Income:** After deducting all expenses, the net income reflects the company's profit for a given period.
- **Earnings per Share (EPS):** Investors often consider EPS as a key metric for evaluating a company's profitability on a per-share basis.

- **Return on Investment (ROI):** Calculating the ROI helps assess the efficiency of an investment and its contribution to overall profitability.
- **Risk Management:** The risk management team is responsible for identifying, analyzing, and mitigating potential risks that could impact the business.
- **Credit Risk:** Evaluating credit risk is essential for financial institutions to determine the likelihood of borrowers defaulting on loans.
- **Market Risk:** Market risk encompasses the potential losses due to changes in market conditions, such as interest rates or currency fluctuations.
- **Liquidity Risk:** Maintaining adequate liquidity is crucial to mitigate liquidity risk and ensure the ability to meet short-term financial obligations.
- **Operational Risk:** Operational risk involves the potential losses from inadequate internal processes, systems, or external events.
- **Compliance:** Ensuring compliance with laws and regulations is a fundamental aspect of corporate governance.
- **Fraud Detection:** Implementing robust systems for fraud detection is crucial in safeguarding the company's assets and reputation.
- **Due Diligence:** Thorough due diligence is conducted before entering into mergers, acquisitions, or other significant business transactions.
- **Financial Modeling:** Financial modeling involves creating mathematical representations of financial situations to support decision-making.
- **Audit Trail:** An audit trail provides a chronological record of transactions, facilitating accountability and transparency.
- **Internal Controls:** Establishing strong internal controls is essential to prevent fraud and ensure accurate financial reporting.
- **Anti-Money Laundering (AML):** AML policies are in place to detect and prevent activities that could facilitate money laundering.
- **Know Your Customer (KYC):** KYC procedures help verify the identity of customers to prevent fraud and comply with regulations.
- **Derivatives:** Derivatives, such as options and futures, are financial instruments whose value is derived from an underlying asset.
- **Hedging:** Companies use hedging strategies to mitigate the impact of potential adverse movements in financial markets.
- **Interest Rate:** Changes in interest rates can significantly affect borrowing costs and investment returns.
- **Foreign Exchange (Forex):** Companies engaged in international trade must navigate forex markets to manage currency risk.
- **Credit Rating:** A company's credit rating influences its ability to secure favorable financing terms.
- **Collateral:** Collateral is pledged assets that secure a loan and provide a source of repayment for the lender.
- **Debt-to-Equity Ratio:** The debt-to-equity ratio indicates the proportion of debt used to finance a company's assets relative to its equity.

- **Collateralized Debt Obligation (CDO):** CDOs are complex financial instruments that pool together various debt assets.
- **Securitization:** Securitization involves transforming illiquid assets into tradable securities, often seen in mortgage-backed securities.
- **Credit Default Swap (CDS):** CDS provides insurance against the default of a borrower, serving as a risk mitigation tool.
- **Maturity Date:** The maturity date is the point at which a financial instrument, such as a bond, becomes due for repayment.
- **Leverage:** Strategic use of leverage can amplify returns, but it also increases the level of risk.
- **Underwriting:** Underwriting involves assessing and assuming the risk of another party in exchange for a fee, common in insurance and securities.
- **Prime Rate:** The prime rate serves as a benchmark for interest rates and influences borrowing costs for many loans.
- **Subprime:** Subprime refers to borrowers with a higher credit risk, often associated with higher interest rates.
- **Treasury Bonds:** Investors often turn to Treasury bonds as a safe-haven investment due to their low risk.
- **Federal Reserve:** The Federal Reserve plays a crucial role in monetary policy and economic stability in the United States.
- **Monetary Policy:** Central banks use monetary policy to influence the money supply and achieve economic goals.
- **Fiscal Policy:** Fiscal policy involves government decisions on taxation and spending to influence the economy.
- **Quantitative Easing:** Quantitative easing is a monetary policy tool used by central banks to stimulate the economy.
- **Basel III:** Basel III is an international regulatory framework designed to strengthen bank capital requirements.
- **Capital Adequacy Ratio (CAR):** CAR measures a bank's capital against its risk-weighted assets, ensuring financial stability.
- **Systemic Risk:** Systemic risk refers to the risk that a failure in one part of the financial system could lead to a broader collapse.
- **Market Liquidity:** Market liquidity is the ease with which an asset can be bought or sold in the market without affecting its price.
- **Non-Performing Loan (NPL):** Non-performing loans are loans where the borrower has failed to make scheduled payments.
- **Interest Rate Risk:** Interest rate risk is the potential for changes in interest rates to impact the value of financial instruments.
- **Solvency:** Solvency is the ability of a company to meet its long-term financial obligations.
- **Depository Institution:** A depository institution, like a bank, accepts and manages deposits from individuals and businesses.

- **Commercial Bank:** Commercial banks provide a range of financial services to individuals and businesses.
- **Central Bank:** The central bank plays a key role in regulating and overseeing the banking system and monetary policy.
- **Merchant Bank:** Merchant banks specialize in providing financial services to businesses, including investment banking.
- **Retail Banking:** Retail banking focuses on providing financial services directly to consumers.
- **Investment Banking:** Investment banks facilitate capital raising, mergers, acquisitions, and other financial transactions for businesses.
- **Private Banking:** Private banking offers personalized financial services and investment advice to high-net-worth individuals.
- **Offshore Banking:** Some businesses utilize offshore banking for tax advantages and asset protection.
- **Shadow Banking:** Shadow banking refers to financial activities outside the traditional banking system, often involving non-bank entities.
- **SWIFT Code:** The SWIFT code is essential for international money transfers, providing a unique identifier for a bank.
- **Clearing House:** Clearing houses play a critical role in ensuring the smooth settlement of financial transactions in various markets.
- **Nostro and Vostro Accounts:** Nostro and vostro accounts facilitate international trade by holding funds on behalf of foreign banks.
- **Trade Finance:** Trade finance involves financial instruments and products that facilitate international trade transactions.
- **Custodian:** A custodian is responsible for safeguarding and managing financial assets on behalf of clients.
- **Prime Brokerage:** Prime brokerage services are tailored for hedge funds and institutional clients, providing a range of financial services.
- **Financial Derivative:** Financial derivatives, such as options and futures, derive their value from underlying assets.
- **Convertible Bond:** A convertible bond allows the bondholder to convert it into a specified number of shares of common stock.
- **Lien:** A lien is a legal right or interest that a lender has in a borrower's property until a debt is repaid.
- **Secured Loan:** Secured loans are backed by collateral, reducing the lender's risk and often resulting in lower interest rates.
- **Unsecured Loan:** Unsecured loans, not backed by collateral, typically have higher interest rates to compensate for the increased risk.
- **Prime Lending Rate:** The prime lending rate serves as a benchmark for interest rates offered to a bank's most creditworthy customers.
- **Adjustable Rate Mortgage (ARM):** An ARM has an interest rate that may change periodically based on changes in a corresponding financial index.

- **Fixed Rate Mortgage:** A fixed-rate mortgage maintains the same interest rate throughout the entire loan term.
- **Fintech:** Fintech companies leverage technology to deliver innovative financial services, such as online banking and digital payments.
- **Crowdfunding:** Crowdfunding platforms allow businesses and individuals to raise funds from a large number of people.
- **Regulatory Compliance:** Regulatory compliance ensures that businesses adhere to laws and regulations governing their industry.
- **Sarbanes-Oxley Act:** The Sarbanes-Oxley Act enhances corporate governance and financial transparency, particularly for publicly traded companies.
- **Fair Value Accounting:** Fair value accounting involves measuring and reporting the fair value of financial instruments.
- **Amortization:** Amortization is the gradual reduction of a debt over a specific period, often through regular payments.
- **Debenture:** A debenture is a type of bond not backed by specific assets, relying on the issuer's creditworthiness.
- **Hedge Fund:** Hedge funds pool capital from accredited investors to employ various strategies for returns.
- **Venture Capital:** Venture capital provides funding to startup companies in exchange for equity.
- **Private Equity:** Private equity involves investing in non-publicly traded companies with the aim of achieving high returns.
- **Rate of Return:** The rate of return measures the profitability of an investment over a specified period.
- **Structured Finance:** Structured finance involves creating complex financial instruments to meet specific needs.
- **Stress Testing:** Stress testing assesses the resilience of financial institutions to adverse economic conditions.
- **Algorithmic Trading:** Algorithmic trading uses computer algorithms to execute trades based on predefined criteria.
- **Nominal Value:** Nominal value is the face value of a financial instrument, often different from its market value.
- **Underlying Asset:** The underlying asset is the financial instrument on which a derivative's value is based.
- **Quantitative Analysis:** Quantitative analysis involves using mathematical models and statistical techniques for financial analysis.
- **Qualitative Analysis:** Qualitative analysis considers non-numeric factors, such as management quality, in financial evaluation.
- **Forward Contract:** A forward contract is a customized agreement to buy or sell an asset at a future date at an agreed-upon price.
- **Spot Market:** The spot market involves the immediate purchase or sale of financial instruments for cash.

- **Counterparty Risk:** Counterparty risk is the risk that the other party in a financial transaction may default.
- **Bank Run:** A bank run occurs when a large number of customers withdraw their deposits due to concerns about the bank's solvency.
- **Cross-Selling:** Cross-selling involves offering additional products or services to existing customers.
- **Merchant Services:** Merchant services provide businesses with the ability to accept payments through various channels.
- **Nominee Account:** A nominee account is held by a financial institution on behalf of an investor, providing anonymity.
- **Nominal Interest Rate:** The nominal interest rate is the stated rate on a financial instrument before adjusting for inflation.
- **Margin Call:** A margin call requires an investor to deposit additional funds to cover potential losses in a leveraged investment.
- **Convertible Preferred Stock:** Convertible preferred stock can be converted into a predetermined number of common shares.
- **Repos (Repurchase Agreements):** Repos involve selling securities with an agreement to repurchase them at a later date.
- **Net Asset Value (NAV):** NAV is the total value of a fund's assets minus its liabilities, representing its per-share market value.
- **Covenant:** Covenants are conditions in loan agreements designed to protect the lender's interests.
- **Credit Spread:** Credit spread is the difference in yield between different types of fixed-income securities.
- **Debt Service Ratio:** Debt service ratio measures an entity's ability to meet its debt obligations.
- **Fiduciary:** A fiduciary is a person or institution responsible for managing assets on behalf of another party.
- **Bearer Instrument:** A bearer instrument is a financial instrument that grants ownership rights to whoever holds it.
- **Cost of Funds:** The cost of funds is the interest rate paid by financial institutions to acquire capital.
- **Ghost Assets:** Ghost assets refer to items recorded on a company's balance sheet that no longer exist.
- **Grey Market:** The grey market involves the trading of goods through unauthorized channels.
- **Insolvency:** Insolvency occurs when a company cannot meet its financial obligations, often leading to bankruptcy.
- **Margin Trading:** Margin trading allows investors to borrow funds to increase their purchasing power in the market.
- **Loan-to-Value Ratio (LTV):** LTV ratio measures the percentage of a property's value financed by a mortgage.

- **Perpetual Bond:** A perpetual bond has no maturity date, providing interest payments indefinitely.
- **Public Offering:** A public offering is the sale of securities to the general public through a stock exchange.
- **Sovereign Debt:** Sovereign debt refers to the debt issued by a government to raise capital.
- **Toxic Asset:** A toxic asset has a market value significantly below its face value, often associated with financial crises.
- **Unwind:** Unwinding a position involves closing out or liquidating an investment.
- **Working Capital:** Working capital is the difference between a company's current assets and current liabilities.
- **Zero-Coupon Bond:** A zero-coupon bond pays no interest but is sold at a discount, with the full face value returned at maturity.
- **Bridge Loan:** A bridge loan provides short-term financing to bridge the gap until longer-term financing is secured.
- **Contingent Liability:** A contingent liability is a potential obligation that depends on the outcome of future events.
- **Inflation Hedge:** Investments like gold and real estate are often considered inflation hedges.
- **Credit Bureau:** Credit bureaus collect and maintain credit information on individuals and businesses.
- **Letter of Credit (LC):** A letter of credit is a financial instrument used in international trade to guarantee payment.
- **Solvency Ratio:** Solvency ratio measures a company's ability to meet its long-term debt obligations.
- **Liquidity Ratios:** Liquidity ratios assess a company's ability to meet short-term obligations.
- **Mezzanine Financing:** Mezzanine financing combines debt and equity, often used in funding expansion or acquisitions.
- **Prime Broker:** Prime brokers provide a range of services, including securities lending and financing, to hedge funds and institutional clients.
- **Soft Loan:** A soft loan has more favorable terms, such as lower interest rates, than market loans.
- **Ponzi Scheme:** A Ponzi scheme involves using funds from new investors to pay returns to earlier investors.
- **Quantitative Tightening (QT):** QT is the opposite of quantitative easing, involving a reduction in the money supply.
- **Retail Investor:** Retail investors are individual investors who buy and sell securities for personal portfolios.
- **Return on Assets (ROA):** ROA measures a company's efficiency in using its assets to generate profit.
- **Return on Equity (ROE):** ROE measures a company's profitability in relation to its shareholders' equity.

- **Stakeholder:** Stakeholders are individuals or groups with an interest in the success of a company.
- **Merchant Acquirer:** A merchant acquirer facilitates electronic transactions for businesses, handling card payments.
- **Prime of Prime (PoP):** Prime of prime services cater to smaller financial institutions, providing access to the interbank market.
- **Accrual Accounting:** Accrual accounting records revenues and expenses when they are earned or incurred, not when the cash is exchanged.
- **Benchmark:** A benchmark, such as a market index, is used to assess the performance of an investment portfolio.
- **Ghost Stock:** Ghost stock refers to shares that have no actual ownership but may impact stock prices due to speculation.
- **Hard Loan:** A hard loan typically involves strict terms and conditions, often with higher interest rates and collateral requirements.
- **Loss Given Default (LGD):** LGD is a measure of the potential loss a lender may face if a borrower defaults on a loan.
- **Risk Appetite:** Risk appetite reflects an organization's willingness to take on risk to achieve its objectives.
- **Securities Exchange:** A securities exchange is a platform where financial instruments, such as stocks and bonds, are bought and sold.
- **Shadow Rating:** Shadow ratings are alternative credit ratings provided by organizations other than traditional credit rating agencies.
- **Systemically Important Financial Institution (SIFI):** SIFIs are financial institutions whose failure could pose a significant risk to the entire financial system.
- **Wholesale Banking:** Wholesale banking involves providing services to large institutional clients, such as corporations and government agencies.
- **Yield Curve:** The yield curve graphically represents the relationship between interest rates and the maturity of financial instruments.
- **Capital Markets:** Capital markets are where financial instruments like stocks and bonds are bought and sold.
- **Deposit Insurance:** Deposit insurance protects depositors by guaranteeing a certain amount of their deposits in case of a bank failure.
- **Nominal Rate:** The nominal rate is the stated interest rate on a financial instrument before adjusting for inflation.
- **Off-Balance Sheet:** Off-balance sheet items are assets or liabilities not directly recorded on a company's balance sheet.
- **Pip (Percentage in Point):** A pip is a unit of measurement for changes in the value between two currencies in the foreign exchange market.
- **Proprietary Trading:** Proprietary trading involves a financial institution trading financial instruments for its own profit.
- **Quantitative Analyst:** A quantitative analyst uses mathematical models and statistical techniques to analyze financial data.

- **Recourse Loan:** In a recourse loan, the lender has the right to seize assets beyond the collateral if the borrower defaults.
- **Risk-Free Rate:** The risk-free rate is the theoretical rate of return on an investment with no risk of financial loss.
- **Structured Product:** A structured product is a complex financial instrument created by combining traditional securities.
- **Time Value of Money (TVM):** TVM is the concept that money today has a different value than the same amount of money in the future.
- **Underlying Security:** The underlying security is the asset on which a derivative's value is based.
- **Volatile Market:** A volatile market experiences significant price fluctuations over a short period, increasing investment risk.
- **Wholesale Funding:** Wholesale funding involves obtaining funds from institutional investors or other financial institutions.
- **Zombie Bank:** A zombie bank is a financial institution with just enough capital to continue operating but not enough to thrive.
- **Equity Research:** Equity research involves analyzing and providing recommendations on stocks for investors.
- **Liquidity Provider:** A liquidity provider facilitates buying and selling by offering to trade financial instruments.
- **Netting:** Netting involves offsetting the value of multiple transactions to determine a net amount.
- **Order Flow:** Order flow is the order placement activity in financial markets, indicating investor sentiment.
- **Principal Trading:** Principal trading involves a financial institution trading for its own account rather than on behalf of clients.
- **Quantitative Model:** A quantitative model uses mathematical and statistical methods to analyze financial markets.
- **Retail Lender:** Retail lenders provide loans and financial services to individual consumers.
- **Secondary Market:** The secondary market is where existing financial instruments are bought and sold between investors.
- **Structured Investment Vehicle (SIV):** SIVs are entities created to hold and manage a portfolio of financial assets.
- **Technical Analysis:** Technical analysis involves evaluating securities based on historical price and trading volume patterns.
- **Universal Bank:** A universal bank offers a wide range of financial services, including commercial and investment banking.
- **Yield to Maturity (YTM):** YTM represents the total return anticipated on a bond if it is held until it matures.
- **Financial Engineering:** Financial engineering involves creating innovative financial products and strategies.

- **Insider Trading:** Insider trading is the illegal practice of trading securities based on non-public information.
- **Market Maker:** A market maker facilitates trading by providing liquidity and buying/selling securities.
- **Quantitative Easing (QE):** QE is a monetary policy where a central bank buys financial assets to stimulate the economy.
- **Securities and Exchange Commission (SEC):** The SEC is a regulatory agency overseeing the securities industry and protecting investors.
- **Derivative Market:** The derivative market involves trading financial instruments whose value is derived from an underlying asset.
- **Credit Facility:** A credit facility is a loan agreement allowing a borrower to access funds up to a specified limit.
- **Hurdle Rate:** The hurdle rate is the minimum rate of return required by an investor or organization for a project to be considered acceptable.
- **Nominal Interest:** Nominal interest is the stated interest rate without adjusting for inflation or compounding.
- **Operational Efficiency:** Operational efficiency refers to the ability of an organization to minimize costs and maximize productivity.
- **Restricted Stock:** Restricted stock is company stock that comes with certain restrictions on its transferability.
- **Savings and Loan Association (S&L):** S&Ls are financial institutions that traditionally specialized in savings deposits and mortgage loans.
- **Trade Credit:** Trade credit is a form of financing where a buyer can purchase goods on credit from a seller.
- **Value at Risk (VaR):** VaR is a statistical measure used to quantify the level of financial risk within a portfolio.
- **Yield Enhancement:** Yield enhancement strategies aim to increase the income generated by an investment portfolio.
- **Asset Allocation:** Asset allocation involves distributing investments among different asset classes to optimize risk and return.
- **Bullet Loan:** A bullet loan requires the borrower to repay the entire principal amount in a single lump sum at maturity.
- **Contingent Convertible Bond (CoCo):** CoCo bonds automatically convert into equity when specified conditions are met.
- **Debt Ceiling:** The debt ceiling is a limit set by a government on how much it can borrow.
- **Embedded Option:** An embedded option is a feature within a financial instrument that provides the right to take a specific action.
- **Facility Fee:** A facility fee is a charge for the availability of a credit facility, regardless of whether it is used.
- **Gross Domestic Product (GDP):** GDP measures the total value of all goods and services produced in a country.

- **Haircut:** A haircut is a reduction in the stated value of an asset for the purpose of calculating collateral or capital requirements.

SECOND PART: test your comprehension

Listen the vocabulary alone to remember the meaning and repeat each word

- Assets
 - Liabilities
 - Equity
 - Financial Statements
 - Cash Flow
 - Balance Sheet
 - Income Statement
 - Net Income
 - Earnings per Share (EPS)
 - Return on Investment (ROI)
 - Risk Management
 - Credit Risk
 - Market Risk
 - Liquidity Risk
 - Operational Risk
 - Compliance
 - Fraud Detection
 - Due Diligence
 - Financial Modeling
 - Audit Trail
 - Internal Controls
 - Anti-Money Laundering (AML)
 - Know Your Customer (KYC)
 - Derivatives
 - Hedging
 - Interest Rate
 - Foreign Exchange (Forex)
 - Credit Rating
 - Collateral
 - Debt-to-Equity Ratio
-
- Collateralized Debt Obligation (CDO)
 - Securitization
 - Credit Default Swap (CDS)
 - Maturity Date

- Leverage
- Underwriting
- Prime Rate
- Subprime
- Treasury Bonds
- Federal Reserve
- Monetary Policy
- Fiscal Policy
- Quantitative Easing
- Basel III
- Capital Adequacy Ratio (CAR)
- Systemic Risk
- Market Liquidity
- Non-Performing Loan (NPL)
- Interest Rate Risk
- Solvency
- Depository Institution
- Commercial Bank
- Central Bank
- Merchant Bank
- Retail Banking
- Investment Banking
- Private Banking
- Offshore Banking
- Shadow Banking
- Swift Code
- Clearing House
- Nostro and Vostro Accounts
- Trade Finance
- Custodian
- Prime Brokerage
- Financial Derivative
- Convertible Bond
- Lien
- Secured Loan
- Unsecured Loan
- Prime Lending Rate
- Adjustable Rate Mortgage (ARM)
- Fixed Rate Mortgage
- Fintech
- Crowdfunding
- Regulatory Compliance

- Sarbanes Oxley Act
- Fair Value Accounting
- Amortization
- Debenture
- Hedge Fund
- Venture Capital
- Private Equity
- Rate of Return
- Structured Finance
- Stress Testing
- Algorithmic Trading
- Nominal Value
- Underlying Asset
- Quantitative Analysis
- Qualitative Analysis
- Forward Contract
- Spot Market
- Counterparty Risk
- Bank Run
- Cross-Selling
- Merchant Services
- Nominee Account
- Nominal Interest Rate
- Margin Call
- Convertible Preferred Stock
- Repos (Repurchase Agreements)
- Net Asset Value (NAV)
- Covenant
- Credit Spread
- Debt Service Ratio
- Fiduciary
- Bearer Instrument
- Cost of Funds
- Ghost Assets
- Grey Market
- Insolvency
- Margin Trading
- Loan-to-Value Ratio (LTV)
- Perpetual Bond
- Public Offering
- Sovereign Debt
- Toxic Asset

- Unwind
- Working Capital
- Zero-Coupon Bond
- Bridge Loan
- Contingent Liability
- Inflation Hedge
- Credit Bureau
- Letter of Credit (LC)
- Solvency Ratio
- Liquidity Ratios
- Mezzanine Financing
- Prime Broker
- Soft Loan
- Ponzi Scheme
- Quantitative Tightening (QT)
- Retail Investor
- Return on Assets (ROA)
- Return on Equity (ROE)
- Stakeholder
- Merchant Acquirer
- Prime of Prime (PoP)
- Accrual Accounting
- Benchmark
- Ghost Stock
- Hard Loan
- Loss Given Default (LGD)
- Risk Appetite
- Securities Exchange
- Shadow Rating
- Systemically Important Financial Institution (SIFI)
- Wholesale Banking
- Yield Curve
- Capital Markets
- Deposit Insurance
- Nominal Rate
- Off-Balance Sheet
- Pip (Percentage in Point)
- Proprietary Trading
- Quantitative Analyst
- Recourse Loan
- Risk-Free Rate
- Structured Product

- Time Value of Money (TVM)
- Underlying Security
- Volatile Market
- Wholesale Funding
- Zombie Bank
- Equity Research
- Liquidity Provider
- Netting
- Order Flow
- Principal Trading
- Quantitative Model
- Retail Lender
- Secondary Market
- Structured Investment Vehicle (SIV)
- Technical Analysis
- Universal Bank
- Yield to Maturity (YTM)
- Financial Engineering
- Insider Trading
- Market Maker
- Quantitative Easing (QE)
- Securities and Exchange Commission (SEC)
- Derivative Market
- Credit Facility
- Hurdle Rate
- Nominal Interest
- Operational Efficiency
- Restricted Stock
- Savings and Loan Association (S&L)
- Trade Credit
- Value at Risk (VaR)
- Yield Enhancement
- Asset Allocation
- Bullet Loan
- Contingent Convertible Bond (CoCo)
- Debt Ceiling
- Embedded Option
- Facility Fee
- Gross Domestic Product (GDP)
- Haircut

TRANSLATION

- **Assets** - Actifs
- **Liabilities** - Passifs
- **Equity** - Capitaux propres
- **Financial Statements** - États financiers
- **Cash Flow** - Flux de trésorerie
- **Balance Sheet** - Bilan
- **Income Statement** - Compte de résultat
- **Net Income** - Bénéfice net
- **Earnings per Share (EPS)** - Bénéfice par action (BPA)
- **Return on Investment (ROI)** - Retour sur investissement (ROI)
- **Risk Management** - Gestion des risques
- **Credit Risk** - Risque de crédit
- **Market Risk** - Risque de marché
- **Liquidity Risk** - Risque de liquidité
- **Operational Risk** - Risque opérationnel
- **Compliance** - Conformité
- **Fraud Detection** - Détection de la fraude
- **Due Diligence** - Due diligence
- **Financial Modeling** - Modélisation financière
- **Audit Trail** - Piste d'audit
- **Internal Controls** - Contrôles internes
- **Anti-Money Laundering (AML)** - Lutte contre le blanchiment d'argent
- **Know Your Customer (KYC)** - Connaître son client
- **Derivatives** - Produits dérivés
- **Hedging** - Couverture (financière)
- **Interest Rate** - Taux d'intérêt
- **Foreign Exchange (Forex)** - Marché des changes

- **Credit Rating** - Cote de crédit
- **Collateral** - Garantie
- **Debt-to-Equity Ratio** - Ratio d'endettement
- **Collateralized Debt Obligation (CDO)** - Obligation adossée à des actifs (OAAA)
- **Securitization** - Titrisation
- **Credit Default Swap (CDS)** - Swaps de défaillance de crédit
- **Maturity Date** - Date d'échéance
- **Leverage** - Effet de levier
- **Underwriting** - Souscription
- **Prime Rate** - Taux préférentiel
- **Subprime** - Subprime
- **Treasury Bonds** - Obligations du Trésor
- **Federal Reserve** - Réserve fédérale
- **Monetary Policy** - Politique monétaire
- **Fiscal Policy** - Politique budgétaire
- **Quantitative Easing** - Assouplissement quantitatif
- **Basel III** - Bâle III
- **Capital Adequacy Ratio (CAR)** - Ratio de suffisance du capital
- **Systemic Risk** - Risque systémique
- **Market Liquidity** - Liquidité du marché
- **Non-Performing Loan (NPL)** - Prêt non-performant
- **Interest Rate Risk** - Risque de taux d'intérêt
- **Solvency** - Solvabilité
- **Depository Institution** - Institution de dépôt
- **Commercial Bank** - Banque commerciale
- **Central Bank** - Banque centrale
- **Merchant Bank** - Banque d'affaires
- **Retail Banking** - Banque de détail
- **Investment Banking** - Banque d'investissement
- **Private Banking** - Banque privée
- **Offshore Banking** - Banque offshore
- **Shadow Banking** - Banque de l'ombre

- **Swift Code** - Code SWIFT
- **Clearing House** - Chambre de compensation
- **Nostro and Vostro Accounts** - Comptes Nostro et Vostro
- **Trade Finance** - Financement du commerce
- **Custodian** - Dépositaire
- **Prime Brokerage** - Courtage primaire
- **Financial Derivative** - Produit dérivé financier
- **Convertible Bond** - Obligation convertible
- **Lien** - Privilège
- **Secured Loan** - Prêt garanti
- **Unsecured Loan** - Prêt non garanti
- **Prime Lending Rate** - Taux de prêt préférentiel
- **Adjustable Rate Mortgage (ARM)** - Prêt hypothécaire à taux ajustable
- **Fixed Rate Mortgage** - Prêt hypothécaire à taux fixe
- **Fintech** - Technologie financière
- **Crowdfunding** - Financement participatif
- **Regulatory Compliance** - Conformité réglementaire
- **Sarbanes-Oxley Act** - Loi Sarbanes-Oxley
- **Fair Value Accounting** - Comptabilité à la juste valeur
- **Amortization** - Amortissement
- **Debenture** - Débenture
- **Hedge Fund** - Fonds de couverture
- **Venture Capital** - Capital-risque
- **Private Equity** - Capital-investissement
- **Rate of Return** - Taux de rendement
- **Structured Finance** - Finance structurée
- **Stress Testing** - Test de résistance
- **Algorithmic Trading** - Trading algorithmique
- **Nominal Value** - Valeur nominale
- **Underlying Asset** - Actif sous-jacent
- **Quantitative Analysis** - Analyse quantitative
- **Qualitative Analysis** - Analyse qualitative

- **Forward Contract** - Contrat à terme
- **Spot Market** - Marché au comptant
- **Counterparty Risk** - Risque de contrepartie
- **Bank Run** - Ruée bancaire
- **Cross-Selling** - Vente croisée
- **Merchant Services** - Services aux commerçants
- **Nominee Account** - Compte au nom du mandataire
- **Nominal Interest Rate** - Taux d'intérêt nominal
- **Margin Call** - Appel de marge
- **Convertible Preferred Stock** - Actions privilégiées convertibles
- **Repos (Repurchase Agreements)** - Accord de rachat
- **Net Asset Value (NAV)** - Valeur nette d'inventaire (VNI)
- **Covenant** - Clause restrictive
- **Credit Spread** - Écart de crédit
- **Debt Service Ratio** - Ratio de service de la dette
- **Fiduciary** - Fiduciaire
- **Bearer Instrument** - Instrument au porteur
- **Cost of Funds** - Coût des fonds
- **Ghost Assets** - Actifs fictifs
- **Grey Market** - Marché gris
- **Insolvency** - Insolvabilité
- **Margin Trading** - Trading à marge
- **Loan-to-Value Ratio (LTV)** - Ratio prêt-valeur
- **Perpetual Bond** - Obligation perpétuelle
- **Public Offering** - Offre publique
- **Sovereign Debt** - Dette souveraine
- **Toxic Asset** - Actif toxique
- **Unwind** - Annuler
- **Working Capital** - Fonds de roulement
- **Zero-Coupon Bond** - Obligation zéro coupon
- **Bridge Loan** - Prêt relais
- **Contingent Liability** - Passif éventuel

- **Inflation Hedge** - Protection contre l'inflation
- **Credit Bureau** - Bureau de crédit
- **Letter of Credit (LC)** - Lettre de crédit
- **Solvency Ratio** - Ratio de solvabilité
- **Liquidity Ratios** - Ratios de liquidité
- **Mezzanine Financing** - Financement mezzanine
- **Prime Broker** - Courtier principal
- **Soft Loan** - Prêt à conditions avantageuses
- **Ponzi Scheme** - Schéma de Ponzi
- **Quantitative Tightening (QT)** - Resserrement quantitatif
- **Retail Investor** - Investisseur individuel
- **Return on Assets (ROA)** - Rentabilité des actifs
- **Return on Equity (ROE)** - Rentabilité des capitaux propres
- **Stakeholder** - Partie prenante
- **Merchant Acquirer** - Acquéreur marchand
- **Prime of Prime (PoP)** - Premier parmi les premiers
- **Accrual Accounting** - Comptabilité d'exercice
- **Benchmark** - Indicateur de référence
- **Ghost Stock** - Action fictive
- **Hard Loan** - Prêt ferme
- **Loss Given Default (LGD)** - Perte en cas de défaut
- **Risk Appetite** - Appétit pour le risque
- **Securities Exchange** - Bourse de valeurs
- **Shadow Rating** - Cote de l'ombre
- **Systemically Important Financial Institution (SIFI)** - Institution financière d'importance systémique
- **Wholesale Banking** - Banque de gros
- **Yield Curve** - Courbe des rendements
- **Capital Markets** - Marchés financiers
- **Deposit Insurance** - Assurance-dépôts
- **Nominal Rate** - Taux nominal
- **Off-Balance Sheet** - Hors bilan

- **Pip (Percentage in Point)** - Pip (point de pourcentage)
- **Proprietary Trading** - Trading propriétaire
- **Quantitative Analyst** - Analyste quantitatif
- **Recourse Loan** - Prêt assorti d'une clause de recours
- **Risk-Free Rate** - Taux sans risque
- **Structured Product** - Produit structuré
- **Time Value of Money (TVM)** - Valeur temporelle de l'argent
- **Underlying Security** - Valeur mobilière sous-jacente
- **Volatile Market** - Marché volatil
- **Wholesale Funding** - Financement de gros
- **Zombie Bank** - Banque zombie
- **Equity Research** - Recherche en actions
- **Liquidity Provider** - Fournisseur de liquidité
- **Netting** - Compensation
- **Order Flow** - Flux d'ordres
- **Principal Trading** - Trading pour compte propre
- **Quantitative Model** - Modèle quantitatif
- **Retail Lender** - Prêteur au détail
- **Secondary Market** - Marché secondaire
- **Structured Investment Vehicle (SIV)** - Véhicule d'investissement structuré
- **Technical Analysis** - Analyse technique
- **Universal Bank** - Banque universelle
- **Yield to Maturity (YTM)** - Rendement à l'échéance
- **Financial Engineering** - Ingénierie financière
- **Insider Trading** - Délit d'initié
- **Market Maker** - Teneur de marché
- **Quantitative Easing (QE)** - Assouplissement quantitatif (AQ)
- **Securities and Exchange Commission (SEC)** - Commission des valeurs mobilières et des changes (SEC)
- **Derivative Market** - Marché des dérivés
- **Credit Facility** - Facilité de crédit
- **Hurdle Rate** - Taux de rendement minimum

- **Nominal Interest** - Intérêt nominal
- **Operational Efficiency** - Efficacité opérationnelle
- **Restricted Stock** - Action restreinte
- **Savings and Loan Association (S&L)** - Association d'épargne et de prêt (S&L)
- **Trade Credit** - Crédit commercial
- **Value at Risk (VaR)** - Valeur en risque (VaR)
- **Yield Enhancement** - Amélioration du rendement
- **Asset Allocation** - Allocation d'actifs
- **Bullet Loan** - Prêt in fine
- **Contingent Convertible Bond (CoCo)** - Obligation convertible contingente (CoCo)
- **Debt Ceiling** - Plafond de la dette
- **Embedded Option** - Option intégrée
- **Facility Fee** - Frais de facilité
- **Gross Domestic Product (GDP)** - Produit intérieur brut (PIB)
- **Haircut** - Décote (sur des titres)

