



# Finance & Banking in English: Advanced Vocabulary

96 words

ENGLISH	TRANSCRIPTION
<b>asset</b>	['æset]
<b>liability</b>	[,laɪə'bɪlɪti]
<b>equity</b>	['ekwɪti]
<b>liquidity</b>	[lɪ'kwɪdɪti]
<b>solvency</b>	['sɒlvənsɪ]
<b>profitability</b>	[,prɒfɪtə'bɪlɪti]
<b>margin</b>	['mɑ:dʒɪn]
<b>gross margin</b>	[grɒs 'mɑ:dʒɪn]
<b>net profit</b>	[net 'prɒfɪt]
<b>cash flow</b>	[kæʃ fləʊ]
<b>operating cash flow</b>	['ɒpəreɪtɪŋ kæʃ fləʊ]
<b>free cash flow</b>	[fri: kæʃ fləʊ]
<b>capex</b>	['kæpeks]
<b>opex</b>	['ɒpeks]
<b>discount rate</b>	['dɪskaʊnt reɪt]
<b>valuation</b>	[,vælju'eɪʃn]
<b>market cap</b>	['mɑ:kɪt kæp]
<b>dividend</b>	['dɪvɪdend]
<b>yield</b>	[ji:ld]
<b>bond</b>	[bɒnd]
<b>stock</b>	[stɒk]
<b>share</b>	[ʃeə]
<b>portfolio</b>	[pɔ:t'fɒljʊəriəʊ]
<b>diversification</b>	[daɪ,vɜ:sɪfɪ'keɪʃn]

ENGLISH	TRANSCRIPTION
<b>risk</b>	[rɪsk]
<b>risk premium</b>	[rɪsk 'pri:miəm]
<b>volatility</b>	[ˌvɒlə'tɪlɪti]
<b>hedging</b>	['hedʒɪŋ]
<b>derivative</b>	[dɪ'rɪvətɪv]
<b>option</b>	['ɒpʃn]
<b>futures</b>	['fju:tʃəz]
<b>interest rate</b>	['ɪntrəst reɪt]
<b>inflation</b>	[ɪn'fleɪʃn]
<b>deflation</b>	[di:'fleɪʃn]
<b>currency risk</b>	['kʌrənsi rɪsk]
<b>credit risk</b>	['kredɪt rɪsk]
<b>default</b>	[dɪ'fɔ:lt]
<b>rating</b>	['reɪtɪŋ]
<b>credit rating</b>	['kredɪt 'reɪtɪŋ]
<b>leverage</b>	['li:vərɪdʒ]
<b>debt</b>	[det]
<b>debt-to-equity</b>	[det tu: 'ekwɪti]
<b>working capital</b>	['wɜ:kɪŋ 'kæpɪtl]
<b>accounts receivable</b>	[ə'kaʊnts rɪ'si:vəbl]
<b>accounts payable</b>	[ə'kaʊnts 'peɪəbl]
<b>cash conversion cycle</b>	[kæʃ kən'vɜ:ʃn 'saɪkl]
<b>budgeting</b>	['bʌdʒɪtɪŋ]
<b>forecast</b>	['fɔ:kə:st]
<b>variance</b>	['veəriəns]
<b>audit</b>	['ɔ:dɪt]
<b>compliance</b>	[kəm'plaɪəns]

ENGLISH	TRANSCRIPTION
<b>financial statement</b>	[faɪ'næŋʃl 'steɪtmənt]
<b>balance sheet</b>	['bæləns ʃi:t]
<b>income statement</b>	['ɪnkʌm 'steɪtmənt]
<b>cash flow statement</b>	[kæʃ fləʊ 'steɪtmənt]
<b>gross profit</b>	[grɒs 'prɒfɪt]
<b>net income</b>	[net 'ɪnkʌm]
<b>capital expenditure</b>	['kæpɪtl ɪks'pendɪtʃə]
<b>operating expense</b>	['ɒpəreɪtɪŋ ɪks'pens]
<b>cost of capital</b>	[kɒst əv 'kæpɪtl]
<b>weighted average cost of capital</b>	['weɪtɪd 'ævərɪdʒ kɒst əv 'kæpɪtl]
<b>sensitivity analysis</b>	[,sensɪ'tɪvɪti ə'næləsɪs]
<b>scenario analysis</b>	[sɪ'nɑ:riəʊ ə'næləsɪs]
<b>treasury</b>	['trezəri]
<b>liquidity management</b>	[lɪ'kwɪdɪti 'mænɪdʒmənt]
<b>capital structure</b>	['kæpɪtl 'strʌktʃə]
<b>asset allocation</b>	['æset ,ælə'keɪʃn]
<b>portfolio management</b>	[pɔ:t'fəʊliəʊ 'mænɪdʒmənt]
<b>working capital</b>	['wɜ:kɪŋ 'kæpɪtl]
<b>treasury</b>	['trezəri]
<b>capital allocation</b>	['kæpɪtl ,ælə'keɪʃn]
<b>risk-adjusted return</b>	[rɪsk ə'dʒʌstɪd rɪ'tɜ:n]
<b>credit spread</b>	['kredɪt spred]
<b>yield curve</b>	[ji:ld kɜ:v]
<b>duration</b>	[dʒʊə'reɪʃn]
<b>stress test</b>	[stres test]
<b>capital adequacy</b>	['kæpɪtl 'ædɪkwəsi]
<b>financial leverage</b>	[faɪ'næŋʃl 'li:vərɪdʒ]

ENGLISH	TRANSCRIPTION
credit exposure	['kredit ɪk'spəʊʒə]
liquidity ratio	[lɪ'kwɪdɪti 'reɪʃiəʊ]
covenant	['kɒvənənt]
impairment	[ɪm'peəmənt]
provision	[prə'vɪʒn]
write-off	['raɪt ɒf]
capital buffer	['kæpɪtl 'bʌfə]
counterparty risk	['kaʊntə,pa:ti rɪsk]
market risk	['mɑ:kɪt rɪsk]
operational risk	[,ɒpə'reɪʃnəl rɪsk]
liquidity coverage ratio	[lɪ'kwɪdɪti 'kɒvəɪdʒ 'reɪʃiəʊ]
net interest margin	[net 'ɪntrəst 'mɑ:dʒɪn]
cost of debt	[kɒst əv det]
cost of equity	[kɒst əv 'ekwɪti]
capital expenditure	['kæpɪtl ɪks'pendɪtʃə]
operating leverage	['ɒpəreɪtɪŋ 'li:vəriɪdʒ]
financial modeling	[faɪ'nænʃl 'mɒdəlɪŋ]
scenario analysis	[sɪ'nɑ:riəʊ ə'næləɪsɪs]

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