

DICTIONARY OF

BANKING
& FINANCE

at the market: an order that the broker has executed at the best price available after it was received by the broker on the floor of the exchange; synonymous with market order; see limit order

deficit spending: the spending of public funds raised by borrowing rather than by taxation. A fiscal activity often associated with the government that spends more than it collects from taxes and other revenues. Some fiscal policy experts point out that an increase in the deficit stimulates the economy, whereas a decrease in the deficit has the opposite effect; cf. deficit financing.

Government National Mortgage Association (GNMA): an agency of the Department of Housing and Urban Development. Its primary function is in the area of government-approved special housing programs, by offering permanent financing for low-rent housing. Nickname: Ginnie Mae; see Ginnie Mae trusts.

prime interest (rate): the rate of interest charged by a commercial bank for large loans made to its most credit-worthy business and industrial customers; it is the lowest interest rate charged by the bank. The prime rate level is determined by how much banks have to pay for the supply of money from which they make loans. In an inflated economy, banks pay increasingly higher rates for funds, and the prime rate rises. When inflation subsides, the prime rate usually drops. The Federal Reserve Bank's charge for negotiable business instruments, which is publicly established, influences the rate for all other business interest payments.

supply-side economics: a concept that shifts the emphasis from aggregate demand economics (which Keynes considered the most important economic variable) to investment and production. It lays great stress on the repressive role of taxes, and it leads logically to a strong endorsement of tax cuts designed to encourage investment.

tax shelter: the term applied to a means of legal avoidance of paying a portion of one's income taxes by a careful interpretation of tax regulations and adjustment of one's finances to take advantage of IRS rulings. The Tax Reform Act of 1976 placed new restrictions on tax shelters.

yo-yo stocks: highly volatile securities, these are high-priced specialty issues that fluctuate greatly in price.

zero-balance account: an arrangement, agreed to in advance by a drawee bank, under which a customer issues checks on an account even though funds do not exist in that account to cover the items. When the checks are physically presented to the drawee and posted, creating a minus balance, the bank contacts the customer, reports the overdraft figure, and transfers funds from another account to eliminate it, thus restoring the account to a zero balance. Commonly used by corporations that have many disbursing points and by many agencies of government.

JERRY M. ROSENBERG

FOREWORD BY DAVID A. ROCKEFELLER

Dictionary Of Banking And Finance

Peter Hodgson Collin



Dictionary Of Banking And Finance:

A Dictionary of Finance and Banking Jonathan Law, 2014-03 Entries cover the vocabulary used in banking money markets foreign exchanges public and government finance and private investment and borrowing and much more Feature entries have been included in this edition for the fuller explanation of topical and complex areas From publisher s description

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Dictionary of Banking & Finance Peter Hodgson Collin, Eva Torkar, Rupert Livesey, 1993 An English German dictionary of banking and finance Main words and derived words are clearly identified and the German translations are highlighted in condensed bold A German English glossary of about 70 pages is provided at the back of the book The text has been prepared in the UK and Germany using experienced specialist translators

Dictionary of Banking and Finance, 2010 **Dictionary of Banking and Finance** Peter Collin Publishing, 1999 This text covers all aspects of banking finance and financial markets

Dictionary of Banking & Finance Peter Hodgson Collin, 2003-01-01 This edition provides comprehensive coverage of the terms used in banking and finance ranging from personal bank accounts to international money markets It is aimed at professionals working in or involved with banking and finance and for students whether studying A Levels degree or professional qualifications in banking and finance Contains over 9000 entries providing clear up to date coverage of all aspects of banking and finance the book also includes encyclopedic comments on banking and financial practice expanding on complex terms such as poison pills and bills of exchange and special supplements on money currencies international banks and stock exchanges

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of complex terms such as poison pills and bills of exchange Charts and tables listing currencies international banks and stock
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comprehensive coverage of the terms used in banking and finance ranging from personal bank accounts to international
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studying A Levels degree or professional qualifications in banking and finance Contains over 9000 entries providing clear up
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financial practice expanding on complex terms such as poison pills and bills of exchange and special supplements on money
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Reviewing **Dictionary Of Banking And Finance**: Unlocking the Spellbinding Force of Linguistics

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