

Wörterbuch für Bank und Börse = Dictionary of Banking and Stock Trading

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(provision of guarantees for bank liabilities, risk assumptions, recapitalisation of distressed financial institutions).

Finanzmarktstabilisierungs-Fortentwicklungsgesetz Bad Bank Act, Act on the further Development of Financial Market Stabilisation
 ▶ The Bad Bank Act supplement the framework established by the Finanzmarktstabilisierungsgesetz and enables banks to transfer toxic assets to external units (Bad Banks) and thus remove these positions from their balance sheets. → *Konsolidierungsmodell*, → *Zweckgesellschaftsmodell*

Finanzmarktstabilisierungsgesetz Financial Market Stabilisation Act ▶ is essentially based on its first two articles: Article 1 contains the → *Finanzmarktstabilisierungs-Fondsgesetz* that established the Financial Market Stabilisation Fund (SoFFiN); Article 2 contains the → *Finanzmarktstabilisierungs-Beschleunigungsgesetz*, → *Zweites Finanzmarktstabilisierungsgesetz*, → *Drittes Finanzmarktstabilisierungsgesetz*

Finanzmittel 1. (Bilanzposition) cash and cash equivalents; **2.** (allg.) financial means (resources), funds

Finanzmittel | abfluss cash outflow; **~bedarf** required funds; **~fonds** cash and cash equivalents; **zahlungswirksame Veränderung des ~fonds** net change in cash and cash equivalents; **~überschuss** net cash flow; **~zufluss** cash inflow

Finanz | ordnung financial system (regulations); **~papiere** financial securities; **~passiva** financial liabilities

Finanz | plan 1. financial (budget) plan, financial planning statement; **2.** cash flow plan; **~planung** financial (budget) planning, financial budgeting

Finanzplatz financial market place, financial centre; **~ Deutschland** Germany as a financial centre; **Stärkung des ~es Deutschland** enhancing (strengthening) Germany's position (role) as a financial centre

Finanz | polster financial cushion; **~portal** financial (finance) portal; **~portfolioverwaltung** financial portfolio management; **~regulierungsbehörde** financial regulatory authority; **~rückversicherung** financial reinsurance; **~sanktionen** financial sanctions; **~schulden** financial liabilities, borrowings

finanzschwach | ~es Unternehmen financially weak company

Finanz | schwierigkeiten financial (funding) difficulties, shortage of funds; **~sektor** financial sector

Finanzsicherheit 1. financial security; **2.** financial collateral ▶ cash, financial instruments, credit claims

Finanzsicherheiten-Richtlinie Financial Collateral Arrangements Directive ▶ aims to reduce credit risk in financial collateral arrangements.

Finanzspritze capital injection, infusion of capital, fresh funding

Finanzstabilitätsgesetz Financial Stability Act
 ▶ established the legal framework for macroprudential supervision in Germany

Finanzstabilitätsrat Financial Stability Board (FSB)
 ▶ established by the G20 countries to coordinate the work of national supervisory bodies and other bodies responsible for financial stability

finanzstark | ~es Unternehmen financially strong (sound) company

Finanz | status 1. financial statement; **2.** (eines Kreditantragstellers) statement of assets and liabilities, affordability status; **3.** → *Finanzübersicht*; **~ -Swap** financial swap; **~terminkontrakt** financial futures

contract, financial future; **~terminmarkt** financial futures market

Finanz | titel 1. financial instrument, debt instrument (security); **2. börsennotierte ~titel** financials; **~transaktion** financial transaction (operation, deal)

Finanztransaktionssteuer financial trading tax

Finanz | transfergeschäft money transmission services; **~übersicht** (Konten- und Depotübersicht) net worth statement; **~unternehmen** financial enterprise; **~verbindlichkeiten** financial debt; **~verbund** financial network (association); **~verfassung** financial system; **~vermittler** financial intermediary, → *Finanzanlagenvermittler*; **~vermittlung** financial intermediation; **~vermögen** financial assets; **~vermögensverwaltung** financial assets management; **~vertrieb** financial services distribution; **~verwaltung** revenue authorities; **~vorstand** Chief Financial Officer, Finance Director; **~wechsel** finance bill; **~werte** financials, financial shares (stocks)

Finanzwetten financial spread betting

Finanz | wirtschaft (öffentliche) public finance; **~zentrum** financial centre, → *Finanzplatz*; **~zuweisung** allocation of funds

FinDAG → *Gesetz über die integrierte Finanzaufsicht finden | einen Käufer* ~ to find (to locate) a buyer

Firma 1. business, company, firm, concern; **2.** (in der Anschrift) Messrs

Firmen | anteil share in a business, partnership share, business interest; **~ausfallrisiko** corporate default exposure; **~bezeichnung** firm (business) name, style of the company; **~bonds** corporate bonds; **~briefbogen** headed paper; **~eigentum** company property, corporate assets; **~geschäft** (einer Bank) corporate banking; **~inhaber** owner (proprietor) of a business, company owner; **~kapital** company's capital, capital stock

Firmen | karte 1. company card, business card; **2.** (für große Unternehmen) corporate card; **~konto** business account

Firmenkredit business loan (credit), commercial (corporate) loan; **~buch** corporate loan book; **~engagement** corporate credit exposure; **~geschäft** corporate lending business; **~karte** → *Firmenkarte*; **~portefeuille** corporate (commercial) loan book

Firmenkunde 1. business customer, corporate customer (client); **große ~n** large corporate customers, large caps; **kleine ~n** small firm customers, small caps; **2.** (Kontoverbindung) business (corporate) account relationship

Firmenkunden | abteilung Corporate Customer Desk, Corporate Accounts Department (Desk), Corporate Banking; **~bereich** corporate banking sector (market); **im ~bereich** on the corporate banking side, in the corporate banking market; **~betreuer** corporate relationship manager, *i.e.S.* corporate accounts officer

Firmenkunden | betreuung 1. corporate relationship management, relationship banking, *i.e.S.* servicing (and counselling) corporate customers; **2.** → *Firmenkundenabteilung*; **~einlagen** corporate deposits, corporate customer deposits

Firmenkunden | geschäft 1. elektronisches ~geschäft corporate electronic banking; **~geschäft 2.** (Geschäftsfeld einer Bank nach Basel II) Commercial Banking; **~kredit** business (corporate) loan; **~kreditgeschäft** corporate lending operations; **~lastschrift** → *Firmenlast-*

- schrift*; **Messung der ~profitabilität** measuring corporate customer profitability; **~termineinlagen** corporate time deposits
- Firmen** | **lastschrift** B2B direct debit, Corporate DD; **~mantel** corporate shell; **~neugründung** business start-up; **~sitz** registered office; **~übernahme** company (corporate) takeover; **~übernahme durch den Erwerb von Unternehmensanteilen/Anlagen** share/asset deal; **~übernahmefinanzierung** corporate acquisition financing, financing corporate takeovers; **~vermögen** company (business) assets, corporate assets; **~wert** goodwill; **erworbener ~wert** acquired surplus; **~zusammenschluss** merger of companies, business combination
- firmieren** to trade under the name of ...
- FISG** → *Finanzmarktintegritäts-Stärkungsgesetz*
- fiskalisch** | **~e Anreize** fiscal stimuli (incentives); **~e Vorteile** tax advantages, tax relief
- Fiskalvertreter** fiscal representative (of a foreign company in Germany)
- fixe Seite** (eines Swap-Kontraktes) fixed leg
- Fixkosten** fixed cost; **~belastung** fixed cost charge; **~remanenz** excess of fixed costs
- Fixum** fixed allowance (remuneration)
- FKAustG** → *Finanzkonten-Informationsaustauschgesetz*
- flach** | **~e Hierarchie** flat hierarchy, flat (horizontal) organisation; **~e Zinskurve** flat (humped) yield curve
- Flächen** | **instandhaltungskosten** facilities maintenance cost; **~management** space management, *i. w. S.* facility management; **~nutzungskataster** land use cadaster; **~nutzungsplan** land use plan, development plan
- Flaggenformation** (Chart-Analyse) flag pattern (formation) ▶ short-term continuation pattern
- flankierend** | **~e Maßnahmen** accompanying (supporting) measures
- flau** | **~er Handel** sluggish (slack) trading; **~er Immobilienmarkt** flat (dull) property market
- Flaute** dullness, sluggishness, stagnation
- flexibel gestalten** (die Kreditkonditionen) to flex the loan terms
- Flexibilität** flexibility
- flexible** | **~ Inanspruchnahme eines Kredites** flexible borrowing, flexible drawings, availment at the discretion of the borrower; **~ Konditionengestaltung** flexible pricing; **~ Planungsrechnung** flexible budgeting; **~ Wechselkurse** flexible exchange rates
- fließen** to flow, to pour; **auf den Kapitalmarkt ~** to flow into the capital market; **umfangreiche Mittel in das Projekt ~ lassen** to pour (to channel) substantial funds into the project
- Fließhandel** continuous trading, trading stock continuously
- floatfrei** | **~e Geldverrechnung** float-free settlement of payments
- Floatgewinn** float, float profit, profit from varying value dates
- floatinduziert** | **~er Zinsverlust** float-induced loss of interest
- Floatnutzen** → *Floatgewinn*
- Floor** | **-Darlehen** floored variable rate loan; **~käufer** floor buyer; **~prämie** floor premium; **~verkäufer** floor seller, writer of a floor
- florieren** to thrive, to flourish, to prosper, to boom; **~der Markt** thriving (burgeoning) market
- floTTantes Material** freely tradeable stock
- Flottenleasing** fleet leasing
- Fluchtgelder** flight capital
- Flugzeug | finanzierung** aircraft financing; **~fonds** aircraft fund; **~hypothek** aircraft mortgage; **~pfandbriefe** Aircraft Pfandbriefe, Covered Aircraft Bonds ▶ the cover assets are loan assets secured by registered aircraft mortgages
- Fluktuation** fluctuation, oscillation, variation
- Fluktuationsquote** turnover rate
- fluktuieren** to fluctuate, to oscillate, to vary
- Flur** cadastral area; **~karte** cadastral map, subdivision map; **~stück** parcel, plot; **~stückskennzeichen** parcel identifier; **~stücknummer** parcel identifier
- Fluss** flow, flux; **sich im ~ befinden** to pass through a period of flux, to be in flux
- Flussgrößen** flow variables
- flüssig** 1. liquid; 2. available; **~e Mittel** liquid funds (resources), liquidity; **~ sein** to hold ample liquid funds (resources)
- Flusskonossement** inland waterway consignment note
- Flussladeschein** inland waterway consignment note
- Flut** | **~ von Neuemissionen** glut (surge, welter) of new issues
- FMSA** → *Finanzmarktstabilisierungsanstalt*
- FMStErgG** → *Finanzmarktstabilisierungs-Ergänzungsgesetz*
- FMStFG** → *Finanzmarktstabilisierungs-Fondsgesetz*
- FMStG** → *Finanzmarktstabilisierungsgesetz*
- Fokussierung** focus(ing) on, concentration on, placing special emphasis on
- Folge** 1. (Ergebnis, Wirkung) consequence, result, impact; **~n für den Kapitalmarkt** consequences for (implications for, repercussions on, impact on) the capital market; 2. (Reihenfolge) order, succession; **AB ließ die Dividendenzahlungen zum zweiten Mal in ~ ausfallen** AB has passed its dividend for the second year running; **Umsatzsteigerung für das dritte Jahr in ~** sales increase for the third year in succession; 3. (Fortsetzung, Sequenz) continuation, sequence
- Folge | abtretung** consequential assignment; **~änderungen** consequential (subsequent) amendments; **~aufträge** (Börse) repeat (follow-up) orders, follow-through support; **~belastung** subsequent charge; **~berichterstattung** follow-up reporting; **~bewertung** subsequent valuation (measurement); **~emission** follow-up issue, secondary offering, seasoned public offering; **~geschäfte** follow-up (subsequent) business; **~investitionen** follow-up (subsequent) investments
- folgen** 1. to follow; **unmittelbar auf die Sanierung ~** to come hard on the heels of the restructuring; 2. **~ aus** to ensue, to result from
- Folgenabschätzung** impact assessment
- folgend** | **~er Geschäftstag Usance** following business day convention ▶ *i. e.* payment/settlement date that falls on a non-business day rolls forward to the next business day; **~e Rechnungsperiode** subsequent accounting period
- folgern** to conclude, to infer, to deduce
- Folgerückversicherung** retrocession
- Folge | schaden** consequential damage (loss); **~tranche** subsequent tranche; **~wirkungen** repercussions, impact
- Fonds** fund, investment fund, mutual fund, unit trust, → *OGAW*, → *Sondervermögen*, → *Spezial-Sondervermögen*, → *Publikums-Sondervermögen*; ~

- für allgemeine Bankrisiken** Fund for General Banking Risks; **~ ohne Ausgabeaufschlag** no-load fund
- Fonds | anlagen** **1.** fund's investments; **2.** investments in unit trusts; **~anteil** unit, share; **~anteilsbestand** unitholding, shareholding; **~anteilsigner** unitholder, shareholder; **~ausgabe** issuance of mutual fund shares, fund sales; **~ausgabeaufschlag** front-end load, sales charge; **~ausgangsquellensteuer** withholding tax on the fund distribution side; **~ausgangsseite** fund distribution side; **~ausschüttung** distribution by a fund, fund's payout; **~betreiber** fund manager; **~eingangsquellensteuer** withholding tax on the fund receipt side; **~eingangsseite** fund receipt side; **~einlagen** fund deposits; **~entnahmen** fund withdrawals; **~entnahmeplan** fund withdrawal plan; **~familie** family of funds
- fondsgebunden | ~es Anlageprodukt** unit-linked investment product; **~e Vermögensverwaltung** fund-based asset (portfolio) management
- Fonds | gesellschaft** investment company; **~handel** (closed-end) funds trading
- Fonds-im-Fonds-Konzept** fund-in-fund concept
- Fonds | initiator** fund initiator; **~kaufmann/kauffrau** investment fund professional; **~ -Leasingfinanzierung** financing by way of fund leasing; **~ -Manager** fund manager, → *AIFM-Richtlinie*; **~mittel** funds, fund assets, fund's resources; **~platzierung** placement of units (shares); **~police** unit-linked policy; **~privileg** funds privilege → tax-free reinvestment of capital income; **~rating** mutual fund rating; **~richtlinien** fund's investment policy guidelines; **~rücknahme** fund (unit) redemption; **~rücknahmeabschlag** back-end load, deferred sales charge, fund redemption fee; **~sparplan** fund savings scheme
- Fondsstandortgesetz** Fund Location Act
- Fonds | vermittler** (mutual) fund broker; **~vermittlung** fund brokerage; **~vermögen** fund assets; **~vertrieb** fund sales, fund distribution; **~vertriebsvorschriften** fund distribution rules; **~verwalter** fund manager; **~verwaltung** fund management; **~verwaltungsgesellschaft** fund management company; **~zeichner** subscriber to units (shares)
- forcieren** **1. den Absatz** ~ to push sales; **2.** (beschleunigen) to step up, to accelerate
- Förderantrag** grant application (application form), application for public funding
- Förder | bank** **1.** promotional bank, development bank; **2.** sponsoring bank
- Förder | beratung** **1.** promotional consultancy; **2.** funding advisory; **~empfänger** funding recipient
- förderfähig** **1.** eligible for assistance (for public funding)
- Förder | fähigkeit** **1.** eligibility for assistance (for public funds); **2.** eligibility for sponsorship; **~finanzierung** promotional funding; **~fonds** development fund
- Förder | geber** **1.** funding agency (authority); **2.** funds provider, lending bank; **3.** sponsor, sponsoring agency; **~gebiet** development area, assisted region; **~geschäft** promotional lending business
- Förder | institut** **1.** public development bank, promotional bank, funding agency; **2.** sponsoring institution; **~institute des Bundes** Federal development agencies; **~kredit** promotional (development) loan, state-aided loan; **~kreditprogramm** funding scheme, development loan scheme; **~kriterien** assistance criteria, eligibility requirements
- förderlich** advantageous, beneficial, conducive to
- Fördermaßnahmen** assistance (development) measures, measures designed to assist (to promote, to further)
- Förder | mittel** **1.** promotional (development) funds; **2.** grants, subsidies
- fördern** to demand, to call for, to request, to ask, to claim; **eine Entschädigung** ~ to claim compensation; **eine zu hohe Provision** ~ to ask too high a fee; **die sofortige Zahlung der geschuldeten Summe** ~ to demand immediate payment of the amount owed; **eine Untersuchung** ~ to call for an investigation
- fördern** **1.** to promote, to assist, to further, to support, to sponsor; **den Absatz** ~ to promote (to spur on) sales; **Investitionen** ~ to encourage (to promote, to foster) investments; **2. gefördert werden** to enjoy the support of, to be sponsored by; **3.** (entwickeln) to develop
- Fördernehmer** funding recipient
- Förderprogramm** development (assistance) scheme, promotional scheme, support programme; **2. ~ mit Eigenkapitalcharakter** funding scheme with an equity capital feature
- Fördersätze** funding rates
- Förderung** promotion, assistance, furtherance, encouragement
- Forderung** **1.** demand, request, call; **~ nach Bereitstellung zusätzlicher Sicherheiten** call for the provision of additional collateral, call for a collateral enhancement; **2.** (Anspruch) claim; **~ gegenüber dem Kreditnehmer** claim on (against) the borrower; **3.** (i.S. von Kredit/Ausleiher) asset; **4.** ~ zum Zeitpunkt des Ausfalls exposure at default
- Forderungen an | ~ Kunden** claims on (due from) customers, lendings to customers, loans and advances to non-bank customers; **~ öffentliche Haushalte** claims on (lendings to) local authorities; **~ Privatkunden** retail lendings, retail exposures, claims on retail customers; **~ Staaten** claims on sovereigns, claims on (lendings to) sovereign borrowers; **~ staatliche Schuldner** claims on sovereigns, claims on (lendings to) sovereign borrowers; **~ öffentliche Stellen** claims on (lendings to) public sector entities; **~ verbundene Unternehmen** due from affiliated companies; **~ Wertpapierhäuser** claims on securities firms; **~ Wirtschaftsunternehmen** claims on corporates
- Forderungen aus | ~ einem Akkreditiv** claims under a documentary credit; **~ Aktienzeichnungen** receivables from share (stock) subscriptions; **~ Finanzierungsverträgen** receivables (claims) under funding agreements; **~ gezogenen Salden** claims from (under) balances struck; **~ Hypothekenkredit** mortgages receivable; **~ Inkassogeschäften** collection claims; **~ Kapitalzeichnungen** receivables from capital subscribed, receivables from equity subscriptions; **~ Kreditgeschäften** receivables from lending transactions; **~ Lieferungen und Leistungen** trade receivables, trade debtors; **~ Teilzahlungsgeschäften** receivables (balances outstanding) under hire purchase agreements; ~

- Termingeschäften** claims from contracts for future delivery, claims under future contracts (forward agreements); **~ Umschuldungsvereinbarungen** amounts due under rescheduling agreements; **~ Vermögenseinlagen** receivables from assets contributed; **~ Warenlieferungen** trade receivables, accounts receivable, trade; **~ Wertpapiergeschäften** receivables from securities transactions; **~ Zeichnungen** subscription receivables; **~ Zinsabgrenzungen** accrued interest receivables
- Forderungen gegenüber** | **~ Banken** claims on banks, due from banks, lendings to banks; **~ Dritten** claims against third parties, receivables from third parties; **~ Konzerngesellschaften** claims on group companies, amounts owed by (due from) group companies, intragroup receivables
- Forderungen im** | **~ Retailkreditgeschäft** retail lendings, retail exposures, claims on retail customers
- Forderungen** | **abschlag** debt discount; **~ abschreibung** (durch die Bank) writing off a loan, loan write-off (charge-off), credit write-off; **~ absicherung** receivables hedge, hedging receivables; **~ abtretung** assignment of receivables, assignment (transfer) of a claim; **~ anerkennung** allowance of a claim; **~ ankauf** purchase of receivables, → *Factoring*; **~ anmeldeformular** (proof of) claim form
- Forderungen** | **anmeldung** **1.** asserting (filing) a claim, submission of a claim; **2.** (im Insolvenzverfahren) proof of debt, lodgment of (filing) a proof of claim; **~ aufstellung** receivables schedule; **~ ausbuchung** charging off a claim, deleting a claim (debt) from the books
- Forderungsausfall** (im Kreditgeschäft) loan loss (default); **~ quote** loan loss experience, loan charge-off ratio, loan loss ratio, default rate, default experience on loans; **~ risiko** credit risk, default risk, loan loss risk, risk of bad debt losses; **~ verhältnis** → *Forderungsausfallquote*; **~ versicherung** commercial credit insurance, credit loss insurance, accounts receivable insurance, indemnity insurance
- Forderungen** | **begleichung** settlement of a claim (debt), payment of a debt; **~ beitreibung** debt recovery (enforcement), recovery of a debt (of a loan)
- forderungsberechtigt** entitled to claim (to a claim)
- Forderungsberechtigte/r** **1.** beneficiary; **2.** rightful claimant
- forderungsbesichert** | **~ e Wertpapiere** asset-backed securities ▶ for details see Asset-backed Securities
- Forderungsbesicherung** **1.** providing security for a claim (for receivables); **2.** loan security, collateralisation of a loan; (durch gewerbliche Immobilien besicherte Forderungen) claims secured by commercial real estate
- Forderungsbestand** **1.** receivables portfolio, sales (debtors') ledger, inventory of receivables; **2.** (im Kreditgeschäft) loan book (portfolio); **3.** existence (legal validity) of a claim
- Forderungsbetrag** **1.** outstanding amount (debt); **2.** loan amount, exposure; (gegenüber einer Versicherung) claim amount
- Forderungen** | **bevorschussung** lending (advancing money) against receivables; **~ bewertung** valuation of claims; **~ buchwert** carrying value of the loan asset; **~ deckung** credit risk cover; **~ einzug** collection of receivables, debt collection; **~ entstehung** origination (creation) of a claim; **~ erlass** debt waiver, waiver (remission) of claims; **~ erlös** proceeds from receivables sold
- förderungsfähig** | **~ e Investitionen** investments qualifying for grants/subsidies, investments qualifying for funding
- Forderungen** | **feststellung** determination (establishment) of a claim; (im Insolvenzverfahren) acknowledgement (allowance) of a claim; **~ finanzierung** receivables financing
- forderungsgedeckt** asset-based, → *forderungsbesicherte Wertpapiere*
- forderungsgewichtet** | **~ e durchschnittliche Verluŝthöhe im Schadenfall** exposure-weighted average loss given default; **~ e Durchschnitts-laufzeit** exposure-weighted average maturity
- Forderungen** | **höhe** debt (exposure) level, claim amount; **~ höhe zum Zeitpunkt des Ausfalls** exposure at default
- Forderungen** | **inhaber** **1.** owner of receivables; **2.** holder of a claim, rightful claimant; **~ inkasso** debt collection; **~ kategorie** asset category (class)
- Forderungen** | **käufer** **1.** buyer of receivables (of loan assets); **2.** forfeiting company; **~ kaufvertrag** receivables purchase agreement; **~ klasse** (bei Kreditforderungen) asset class, exposure class; **~ kontrolle** credit control, sales ledger control
- Forderungen** | **liquidation** **1.** settlement (liquidation) of a claim; **2.** debt collection; **~ management** receivables management, debt management; **~ nachweis** proof of claim, proof of debt, documents supporting the claim; **~ papiere** debt securities
- Forderungspfändung** garnishment, debt attachment
- Forderungspfändungs** | **beschluss** garnishee order; **~ verfahren** garnishee proceedings
- Forderungen** | **pool** pool of receivables, receivables (exposure) pool; **~ prüfung** verification of a claim
- Forderungen** | **recht** **1.** right to claim; **2.** (gesetzlicher Anspruch) legal claim; **3.** (Besitzrecht) claim to ownership, proprietary interest; **~ regulierung** settlement (liquidation) of a claim; **~ reichweite** days sales outstanding; **~ rückkauf** debt buyback; **~ sicherung** → *Forderungsbesicherung*; **~ subordination** subordination of a claim); **~ teilung** split-up of a claim, dividing (splitting up) a claim; **~ tilgung** debt redemption (repayment); **~ übergang** passing (devolution) of a claim, passage (transfer) of a claim, point in time when the claim passes (e.g. from the customer to the bank); **~ umwandlung** debt conversion, converting a debt
- forderungsunterlegt** | **~ e Wertpapiere** asset-backed securities
- Forderungsverkauf** **1.** sale of accounts receivable; **2.** (im Kreditgeschäft) loan sale, asset sale; **3. bilanzwirksamer ~ im Rahmen einer Verbriefung** true sale
- Forderungsverkäufer** **1.** seller of receivables; **2.** (von Kreditforderungen) asset seller; **3.** (im Rahmen einer Verbriefung) originator, entity assigning receivables in a securitisation transaction
- Forderungen** | **verluste** bad debt losses; **~ verpfändung** pledging of accounts receivable
- Forderungen** | **verwalter** **1.** accounts receivable manager; **2.** servicer
- Forderungen** | **verwaltung** **1.** receivables

management; **2.** (im Rahmen einer ABS-Finanzierung) servicing; **~verwässerung** claim dilution
Forderungsverzicht debt waiver (forgiveness), waiver of debt repayments, renunciation of a claim; **~ mit Besserungsabrede** debt waiver linked to an earn-out agreement, debt waiver linked to an agreement on compensation from future profits
Forderungswertberichtigung 1. bad debt allowance; **2.** loan loss allowance, → *Einzelwertberichtigung*, → *Pauschalwertberichtigung*
förderungswürdig | **~es Projekt** project worth backing
Forderungszession assignment of a claim, assignment of receivables
Forfaiteur forfaitist
forfaitierbar forfeitable, eligible for forfeiting; **~e Forderungen aus Lieferungen** forfeitable trade receivables
forfaitieren | **die Akkreditivforderung** ~ to forfeit the claim under (arising out of) the documentary credit
Forfaitierung forfeiting ▶ purchase of trade receivables at a discount and without recourse to the supplier/exporter
Forfaitierungs | **erlös** forfeiting proceeds; **~geschäft** forfeiting transaction, forfait deal; **~gesellschaft** forfeiting company, forfaiter; **~kosten** forfeiting cost; **~marge** forfeiting margin; **~markt** forfait market; **~material** forfait paper; **~satz** forfeiting rate, discount deducted upon purchase of the receivables; **~techniken** forfeiting techniques; **~volumen** forfeiting portfolio; **~zusage** undertaking to forfait
Form 1. form, design; **in der bisherigen** ~ in the form applied hitherto, in its present form; **in der gesetzlich vorgeschriebenen** ~ in the form required (prescribed) by law; **in mündlicher** ~ orally, verbally; **in schriftlicher** ~ in writing; **2.** ~ und Inhalt form and content (e.g. of annual reports); **3.** (Verfassung, z. B. des Marktes) shape, condition
formale Haftung formal liability
formale Voraussetzungen formal prerequisites
Formalität formality, technicality; **gesetzlich vorgeschriebene ~en** formalities required by law, legal formalities
formal korrekt formally correct, correct in form and manner
Format 1. format, size; **2.** stature, calibre
Formation (in der Chart-Analyse) pattern, formation
Formblatt declaration form
Formel formula
formell | **~er Beschluss** formal (official) resolution; **~e Zusage** formal commitment
formell und materiell in form and in substance
Formerfordernisse formal (formality) requirements, requirements as to proper form
Formfehler error in form, formal defect, procedural error (irregularity)
formgerecht | **~e Vollmacht** power of attorney drawn up (executed) in due form
formgültig valid in form
förmlich | **~e Erklärung** formal declaration
förmliches Verfahren due process
formlos | **~e Kreditabsprache** informal loan agreement; **~er Vertrag** contract requiring no specific form, informal contract
Formsache matter of form
Formular | **satz** set of forms; **~vertrag** standard form agreement; **~wesen** form management system

formulieren 1. to phrase, to formulate, to word, to state; **2. einen Vertrag** ~ to draft (to draw up) a contract
Formulierung wording, drafting
Formvorschriften requirements of form, requirements relating to the form in which ...
formwidrig contrary to formal (legal) requirements
Forschungs- und Entwicklungsaufwand research and development expenditure, R&D CapEx
Fortbestand 1. continuation, continuity; **~ der Garantie** continued existence (continuation) of the guarantee; **~ des Unternehmens** continuation (maintenance) of the company as a going concern; **2.** persistence, subsistence; **3.** continued application, grandfathering
Fortbestandsklausel grandfathering clause, continuation clause
fortbestehen 1. to continue to exist; **~de Unternehmensbereiche** continuing operations, operations remaining afloat; **~de Verpflichtungen** continuing obligations; **2.** (andauern) to persist, to subsist; **3.** to continue to apply
Fortbildung 1. further education; **2.** (berufliche) continuation training, advanced training; **3.** (innerbetriebliche) internal (on-the-job, in-house) training
Fortbildungslehrgang continuation course, in-house training course
fortbleiben | **vom Markt** ~ to stay away (to be absent) from the market
Fortdauer persistence, continuance, continuity
fortdauern to continue, to persist, to last; **~de Rezession** continuing (persisting) recession; **~der Zinsanstieg** continuous (continual, unbroken) rise in interest rates
fortentwickeln 1. to develop further; **2.** (verbessern) to enhance, to improve; **3.** (wachsen) to grow, to expand
Fortentwicklung 1. further development, enhancement, improvement; **stetige** ~ continuous improvement process; **2.** growth, expansion
Fortfall 1. discontinuance, cessation; **2.** abolition
fortfallen 1. to be discontinued; **2.** to be abolished, to cease to apply
fortführen 1. to continue, to carry on; **2.** (wieder aufnehmen) to resume
Fortführung 1. continuation; **~ einer Kreditvereinbarung** continuation of a loan agreement; **2.** (Wiederaufnahme) resumption
Fortführungsgrundsatz going concern principle
Fortführungsprognose going concern forecast
Fortführungswert going concern value
Fortgang progress(ing), development, continuation
fortgeschrittene elektronische Signatur advanced electronic signature
fortgeschrittener Bemessungsansatz (zur Bemessung der operationellen Risiken) advanced measurement approach (AMA) ▶ most advanced method of calculating capital requirements for a bank's operational risks
fortgeschrittener IRB-Ansatz advanced IRB approach ▶ internal ratings based approach that allows banks to use their own estimates with regard to probability of default (Ausfallwahrscheinlichkeit), exposure at default (erwartete Forderungshöhe im Ausfallzeitpunkt) and loss given default (Verlusthöhe bei Ausfall), → *IRB-Ansatz*, → *Basis IRB-Ansatz*
fortgeschrittene Volkswirtschaften advanced economies
fortgesetzt continued, continuous, constant

- fortlaufend** *adj.* 1. **~e Aktualisierung** continuous updating; **~e Anpassung an die Marktkonditionen** adjustment to market rates on an ongoing basis; **~e Auktion** continuous auction trading; **~er Handel** continuous trading, trading on an ongoing basis; **~e Kursstellung** continuous price-setting; **~e Notierung** continuous (variable price) quotation, quoting prices continually; **~e Notierung von Zinssätzen** quoting (posting) interest rates on a continuous (on an ongoing) basis; **~e Nummerierung** consecutive numbering; **~e Nummern** consecutive (running) numbers; **~e Überwachung** continuous (ongoing) monitoring (*e.g.* of an exposure)
- fortlaufend** *adv.* 2. **~ nummerierte Schuldverschreibungen** serially numbered notes; **~ überwachen** to monitor continually
- fortschreiben** 1. **fortgeschriebener Barwert** updated present value; 2. (eine Optionsposition) to roll over, to roll forward; 3. (neu bewerten) to reassess, to reappraise; 4. (Statistik) to extrapolate, to adjust
- Fortschreibung** 1. (continuous) updating; 2. roll-over, rolling forward (over); **~ einer Optionsposition** rollover of an option position from one delivery month to another; 3. reassessment, reappraisal; 4. extrapolation, current adjustment
- Fortschreibungsbudgetierung** rolling budgeting
- Fortschreibungs- | zeitraum** 1. rollover period; 2. extrapolation period
- fortschreiten** to progress, to advance; **~de Abschwächung der Konjunktur** progressing downturn in economic activity
- Fortschritt** 1. progress, advance, step forward, stride; **~e machen** to make progress, to progress with, to make headway; 2. (Verbesserung) improvement, enhancement
- Fortschrittszahlung** progress payment
- fortsetzen** 1. to continue, to carry on, to advance; **die Aufwärtsbewegung sollte sich ~** the upward trend is likely to continue (to persist); 2. (wieder aufnehmen) to resume
- Fortsetzung** 1. continuation; 2. resumption; 3. (Folge) sequel
- Fortsetzungs- | formation** (Chart-Analyse) continuation pattern **▷** signals a continuation of the current stock price trend; **~lücke** continuation gap
- fortwähren** to persist, to last
- fortwälzen** | **eine Steuer** **~** to shift forward (to pass on) a tax
- fortwirken** to continue to have effect (repercussions)
- fortzahlen** to continue to pay
- Fortzahlung** continuation of payments
- Forum** 1. platform, forum; 2. (von Fachleuten) panel of experts
- Forward** | **-Aufschlag** forward premium; **~ -Darlehen** forward loan **▷** commitment to extend a loan at a future point in time and at a rate specified at the time of the transaction; **~ -Periode** forward period **▷** time span between conclusion of the loan agreement and commencement of the loan
- Forward Swap** forward swap, delayed start swap, deferred swap **▷** see forward swap (English-German) for details
- Forward-Zinskurve** forward interest rate curve
- Fracht** 1. (Kosten) carriage, freight, freightage, freight charges; **~ bezahlt** freight prepaid; **~ zahlbar am Bestimmungsort** freight payable at destination; 2. (Ladung) cargo, freight
- Frachtbrief** waybill, freight bill; (Eisenbahnfrachtbrief) rail consignment note (BE), railroad waybill, railroad bill of lading (AE); (Luftfrachtbrief) air consignment note, airway bill; (Straßengüterverkehr) road waybill; **~doppel** waybill duplicate; **~original** original waybill
- Frachtenaval** freight guarantee
- frachtfrei** carriage paid to (CPT), freight prepaid
- frachtfrei versichert** carriage and insurance paid to (CIP)
- Fracht** | **fürher** carrier; **~kosten** carriage, freight, freight (transportation) charges; **~papiere** forwarding (shipping) documents; **~vermerk** freight notation; **~vertrag** contract of carriage, freight contract; **~zahlungsvermerk** freight payment notation
- Frage** question, issue, point; **in ~ stellen** to call into question, to cast doubt on, to challenge; **für staatliche Garantien in ~ kommen** to qualify for state guarantees
- Fragebogen** questionnaire
- Fragenkomplex** issue, complex of questions
- fraglich** questionable, doubtful; **~e Angelegenheit** matter in question; **~e Zinserhöhung** uncertain (doubtful) hike in interest rates
- fragmentiert** | **~er Markt** fragmented market
- fragwürdig** | **~es Finanzgebaren** questionable (dubious) financial practice
- Fragwürdigkeit** questionable (dubious) nature of this transaction **▷** dieser Transaktion
- Fraktionshandel** trading in fractions
- Franchise** franchise; **in ~ vergeben** to franchise; **~ -Geber** franchisor; **~ -Gebühr** franchise fee; **~ -Nehmer** franchisee, franchised dealer; **~ -Vertrag** franchise agreement
- Franchising** franchising; **~ -Unternehmer** franchise operator
- Frankaturen** delivery terms, Incoterms
- franko** 1. (frachtfrei) carriage paid, freight prepaid; 2. (als Handelsklausel) free
- FRA-Vereinbarung** FRA Agreement **▷** for details see Forward Rate Agreement (English-German)
- frei** *adj.* 1. **~e Aktionäre** outside shareholders; **~e Berufe** (als Kundengruppe eines Kreditinstitutes) professional customers, professionals, professional market (sector); **~er Cashflow** free cash flow **▷** cash flow from operations, plus interest payments, minus capital expenditures; **~e Gelder** uncommitted funds; **~er Goldmarkt** free-tier gold market; **~es Guthaben** (a) (freely) available funds; (b) unblocked funds
- frei** *adj.* 1. **~e Kapazitäten** spare capacities; **~es Kapital** available capital, distributable capital; **~er Kapitalverkehr** free flow of capital, freedom of capital movements; **~e Liquiditätsreserven** free liquidity reserves; **~er Markt** (a) open market; (b) (außerbörslich) free market, over-the-counter market, off-board market; **~e Rücklagen** (a) free reserves (surplus), unallocated reserves; (b) retained earnings
- frei** *adj.* 1. **~e Sparkassen** non-public (private) savings banks, **→ Sparkasse**; **~es Spiel der Marktkräfte** free play of market forces; **~e Stücke** (Börse) freely marketable stock; **~e Übertragbarkeit** free transferability; **~er Warenverkehr** free circulation of goods; **~e Wechselkursbildung** free determination of exchange rates
- frei** *adv.* 2. **~ ausgehandelte Provisionsätze** freely negotiated commission rates; **~ finanziertes**

Projekt privately financed project, unsubsidised project, project financed without government funds (without recourse to government-assisted lending schemes); **~ floatende Wechselkurse** freely floating exchange rates; **~ handelbare Wertpapiere** freely tradeable stock; **~ konvertierbare Wahrung** freely convertible currency; **~ negotzierbares Akkreditiv** freely negotiable (unrestricted) documentary credit; **~ vereinbare Kurse** freely negotiable prices (rates); **~ verfugbar** freely (unconditionally) available; **~ verauerbar** freely disposable; **~ verfugbarer Einzahlungsberschuss** free cash flow; **~ verhandelbare Konditionen** (freely) negotiable conditions; **~ von Belastungen** free and clear, unencumbered

frei 3. ~ Bestimmungshafen free port of destination; **~ an Bord des Schiffes** free on board (FOB); **~ an Bord des Flugzeuges** free on aircraft; **~ Dock** free delivery to dock; **~ Frachtfuhrer** free carrier (FCA); **~ Langsseite Schiff** free alongside ship (FAS); **~ LKW Abgangsort** free on truck; **~ Schiene** free on rail (FOR); **~ Schiff** free on board, free on steamer; **~ Waggon Abgangsort** free on rail, free on wagon

Freiaktien bonus shares

Freiberufler 1. freelancers, self-employed; **2.** independent professionals; **3.** (Kundengruppe einer Bank) professionals, professional customers

freiberufliche Sozietat limited liability partnership

freiberuflich Tatige → *Freiberufler*

Freibetrag personal tax allowance, tax-exempt amount

Freibeweis informal evidence

freibleibend without any obligation, without engagement, on a non-binding basis; **~es Angebot** open (uncommitted) offer, offer subject to confirmation (subject to prior sale)

Freiexemplar complimentary (free) copy

Freigabe 1. release, unblocking, lifting; **~ der Abtretung** release of assignment, retransfer of rights assigned; **~ der Dokumente** release of documents; **~ der Garantie** guarantee release; **~ von Geldern** unblocking (of) funds; **~ eines Pfandrechtes** discharge of lien; **2.** (Deregulierung) deregulation, decontrol; **3.** floating; **~ des Wechselkurses** floating (of) the exchange rate, currency floatation

Freigabe | anspruch | ~anspruch des

Sicherungsgebers assignor's claim to release; **~bescheinigung** release notice, notification of release; **~klausel** release clause; **~pflicht** (hinsichtlich einer Sicherheit) obligation to release the security (collateral), mandatory release; **~verfahren** approval process

freigeben 1. to release, to lift; **Gelder** ~ to free up funds; **2.** to deregulate, to decontrol; **3.** to float

Freigrenze exemption limit (threshold)

frei halten | eine bestimmte Rangstelle ~ to reserve (to retain) a specific rank

freihandig | ~er Ankauf/Rckkauf purchase/repurchase in the open market (at market rates); **~er Verkauf** sale in the open market, private sale; **eine Sicherheit** ~ **verwerten** to foreclose on collateral

Freijahre (Tilgungsfreijahre) redemption-free years, capital repayment holiday

frei machen | den Weg fur eine Kreditvereinbarung ~ to clear the way (to prepare the ground) for a credit agreement

Freimakler unofficial (free) broker ▶ *Freimakler* act as intermediaries on the German stock exchanges and transact business for their own account; they deal mainly in securities listed in the unofficial markets.

freischalten to activate

Freischaltung activation (e.g. of an account)

freisetzen | Kapital ~ to free (to unlock) capital; **regulatorisches Eigenkapital** ~ to free up (to unfreeze) regulatory equity

Freisetzung setting free; **~ festgelegter**

Gelder freeing blocked (committed) funds; **~ gebundenen Kapitals** release of tied-up capital

freisprechen to acquit, to clear

Freispruch acquittal

freistehendes Derivat stand-alone derivative

freistellen 1. to hold harmless; **von allen**

Ansprchen ~ to hold harmless against any claims; **2.** to exempt; **von Offenlegungsvorschriften** ~ to exempt from disclosure requirements; **3.** to release; **von der Haftung** ~ to release (to relieve, to discharge) from liability; **4.** to leave sth. to sb. **dem Inhaber ist es freigestellt** the holder is free to

Freistellung 1. holding harmless; **~ von Schadenersatzansprchen** holding harmless against damages claims; **2.** exemption; **~ von der Mindestreservepflicht** exemption from minimum reserve requirements; **3.** release; **~ von der Haftung** discharge from liability

Freistellungs | anspruch right to exemption, exemption claim; **~antrag** (tax) exemption request

Freistellungs | berechtigung 1. right of being held harmless; **2.** entitlement to exemption;

~bescheinigung exemption certificate
Freistellungserklrung 1. hold harmless letter, hold harmless bond; **2.** tax exemption certificate; **3.** liability release letter (form), release from liability statement; **4.** ~ **fur Waren im Dokumentengeschaft** letter of release

Freistellungs | klausel 1. hold harmless clause, save harmless clause; **2.** exemption clause, save harmless clause

Freistellungs | vereinbarung 1. hold harmless agreement; **2.** exemption agreement; **~verfahren** exemption procedure

Freistellungs | verpflichtung 1. obligation to hold harmless, indemnity bond; **2.** obligation to release (to discharge); **~volumen** tax exemption total

Freitextfeld blank (free) text field

Freiverkauf (bei einem ffentlichen Zeichnungsangebot) public sale

Freiverkehr 1. (an der Frankfurter Wertpapierbrse)

Open Market ▶ The Open Market, the second trading segment (first segment → *Regulierter Markt*) of the Frankfurt Stock Exchange, was established in 1987 after the merger of "geregelter" and "ungeregelter Freiverkehr" as Regulated Unofficial Market and renamed Open Market in 2005. Listing and trading: shares issued by small and medium-sized German companies, international shares, warrants and certificates.; **2.** (auerbrslicher Handel) over-the-counter (OTC) trading, off-board trading

Freiverkehrs | ausschuss Admissions Committee; **~derivate** OTC derivatives

Freiverkehrs | handel 1. trading on the Open Market; **2.** OTC dealings

Freiverkehrs | kurs 1. Open Market price; **2.** OTC quotation; **~markt** → *Freiverkehr*; **~richtlinien** Open Market Rules; **~werte** securities traded

- on the Open Market; **~zulassung** admission (of securities) to the Open Market
- frei werden** to be released; **~de Gelder** funds becoming available, funds approaching maturity
- Freiwerden** release, unblocking; **das ~ des Bürgen von seinen Verpflichtungen** the surety's release (discharge) from his liabilities
- freiwillig** | **~e Beiträge** voluntary contributions; **~e Gerichtsbarkeit** non-contentious jurisdiction; **~e Kreditverlängerung** discretionary credit extension; **~e Liquidation** voluntary liquidation (winding up); **~e Rücklagen** voluntary (non-obligatory) reserves, retained earnings
- freizeichnen** | **sich von der Haftung** ~ to discharge oneself from liability
- Freizeichnung** **1.** discharge from liability, liability release; **2.** approval
- Freizeichnungsklausel** non-liability (non-warranty) clause, escape clause, disclaimer
- Freizone** free zone
- Freizügigkeit** | **~ des Kapitalverkehrs** freedom of capital movements
- fremd** | **~e Gelder** external (outside, borrowed) funds, third party funds; **für ~e Rechnung** on behalf of a third party, for third party account
- Fremdabhebung** cash withdrawal at another bank's ATM ▶ withdrawing money from cash dispensers/ATMs not operated by the bank where the customer maintains his account or not connected to an interbank network; **Gebühr für ~en an Geldautomaten** ATM usage fee, access fee
- Fremd** | **besitz** third party property, property held in the name (on behalf) of a third party; **Anteile im ~besitz** minority interests
- Fremd** | **bestände** **1.** third party assets (portfolios, holdings); **2.** customer assets; **~bezug** (von Leistungen) external procurement of services; **~emission** issue through a bank (through an issuing house)
- fremdfinanzieren** to finance with outside capital (with borrowed funds)
- fremdfinanziert** | **~e Firmenaufkäufe** debt-financed acquisitions of companies, leveraged corporate acquisitions; **~e Investitionen** debt-financed investments; **~e Rekapitalisierung** leveraged recapitalisation; **~e Unternehmensübernahme** leveraged takeover, leveraged buyout; **ein in hohem Maß ~es Unternehmen** highly leveraged (highly geared) company
- Fremdfinanzierung** debt financing, leverage (leveraged) financing, financing with borrowed (outside) funds, external funding
- Fremdfinanzierungs** | **bedarf** borrowing (debt) requirements, external funding (financing) requirements, external financing needs; **~kosten** debt financing cost, cost of debt finance, borrowing cost; **~mittel** leverage finance, borrowed (external) funds
- Fremdgrundschuld** land charge registered in favour of a third party (creditor), → *Eigentümergrundschuld*
- Fremdkapital** debt capital, external (borrowed) funds
- Fremdkapitalabbau** deleveraging
- fremdkapitalähnlich** | **~e Instrumente** debt-like instruments
- Fremdkapitalanteil** share of borrowed funds (of debt capital), gearing, gearing level, leverage; **den ~ erhöhen/verringern** to leverage up/down, to increase/to reduce the share of outside capital, to increase/to lower debt financing; **mit einem hohen ~ arbeiten** to operate with a high degree of financial leverage; **mit einem zu hohen ~ arbeiten** to overleverage; **mit einem hohen ~ finanzierte Übernahme** highly leveraged takeover
- Fremdkapital** | **beratung** debt advisory; **~beschaffung** generation (procurement) of outside capital; **~einbringung** bringing in outside capital; **~finanzierung** debt financing; **~geber** debt investor, equity investor, provider of outside capital, capital (financial) backer; **~instrumente** debt instruments; **~investments** debt investments, investments in debt instruments; **~kosten** borrowing cost; **~markt** debt market; **~quote** gearing ratio, leverage ratio, debt to equity ratio; **~verringern** deleveraging, reducing the debt burden (the financial leverage); **~zinsen** interest on debt capital; **~zuführung** addition (injection, infusion) of outside funds
- Fremdkosten** third-party charges
- Fremdleistungen** outside services
- Fremdleistungskosten** cost of external supplies (outside services)
- Fremdmittel** (der Bank) deposits and borrowed funds
- Fremdmittel** **1.** borrowed funds, leveraged funds, debt finance
- Fremdmittel** | **bedarf** external funding requirements; **~bedienung** servicing borrowed funds (debt capital); **~beschaffung** generation (procurement) of external funds; **~einsatz** use of borrowed funds, leverage employed; **~kosten** cost of external (leveraged) funds; **~zuwachs** (der Bank) increase in deposits and borrowed funds
- Fremdorganschaft** → *Drittorganschaft*
- Fremdvaluta** foreign currency
- Fremdverarbeitung** third party processing
- Fremdverfügung** **1.** cash withdrawal at another bank's ATM, → *Fremdabhebung*; **2.** account drawing by an unauthorised third party
- Fremdvergleich** | **Ermittlung im ~** determination on an arm's length basis
- Fremdvergleichsprinzip** arm's length principle ▶ principle according to which transactions between affiliated or related parties must be made on prevailing market terms (i.e. the parties must deal independently and on an equal footing)
- Fremdverschulden** third party negligence
- Fremdverschuldung** debt burden, gearing, leverage; **Reduzierung der ~** deleveraging, leverage rebalancing
- Fremdwährung** foreign currency; **Engagement in ~en** currency exposure, holdings of (exposure in) foreign currencies
- Fremdwährungs** | **aktiva** foreign currency assets; **~anleihe** foreign currency bond; **~aufwandskonten** currency expense accounts; **~ausleihungen** foreign currency lendings; **~bestand** foreign currency holdings, currency portfolio; **~einlagen** foreign currency deposits; **~ertragskonten** currency income accounts; **~finanzierung** foreign currency funding
- Fremdwährungs** | **forderungen** **1.** foreign currency lendings; **2.** receivables in foreign currencies; **~guthaben** foreign currency balances (deposits); **~konto** foreign currency account; **~kredit** foreign currency loan; **~kreditaufnahme** taking out a foreign currency loan, foreign currency