

## 对外经济贸易大学

2014 年全国硕士研究生统一入学考试 翻译硕士

英语翻译基础冲刺模拟[二]

来源：育明教育

### Part 1 Terminology and Phrase Translation (30%)

Section one: Translate the following terms into Chinese. Write your answers on the ANSWER SHEET. (10 point).

- |                            |                  |
|----------------------------|------------------|
| 1. Excluded receiver       | 6. Amplification |
| 2. Overlapping translation | 7. Cohesion      |
| 3. Literal translation     | 8. Inversion     |
| 4. Dynamic equivalence     | 9. Hypostasis    |
| 5. Functional equivalence  | 10. Parataxis    |

Section Two: Translate the following terms into English. Write your answers on the ANSWER SHEET. (10 points).

- |              |            |
|--------------|------------|
| 1. 文化逆差      | 6. 冬季征兵    |
| 2. 差额选举      | 7. 行政审批    |
| 3. 动员投票      | 8. 遮挡、污损号牌 |
| 4. 员工福利      | 9. 司法改革白皮书 |
| 5. 中国采购经理人指数 | 10. 安全隐患   |

Section Three: Give full forms of the following acronyms and translate them into Chinese. Write your answers on the ANSWER SHEET. (10 points)

- |           |          |
|-----------|----------|
| 1. UNESCO | 6. NATO  |
| 2. OECD   | 7. BFA   |
| 3. EU     | 8. IEA   |
| 4. LAS    | 9. WHO   |
| 5. AU     | 10. GATT |

## Part II Passage Translation (120%)

Section One: Translate the following passage into Chinese. Write your answers on the ANSWER SHEET. (60 points)

Over the last ten years, some U.S. financial institutions have not only grown larger and more complex, but have also engaged in higher risk activities. The last decade has witnessed an explosion of so-called "innovative" financial products with embedded risks that are difficult to analyze and predict, including collateralized debt obligations, credit default swaps, exchange traded funds, commodity and swap indices, and more. Financial engineering produced these financial instruments which typically had little or no performance record to use for risk management purposes. Some U.S. financial institutions became major participants in the development of these financial products, designing, selling, and trading them in U.S. and global markets.

In addition, most major U.S. financial institutions began devoting increasing resources to so-called "proprietary trading," in which the firm's personnel used the firm's capital to gain investment returns for the firm itself rather than for its clients. Traditionally, U.S. banks, brokerdealers, and investment banks had offered investment advice and services to their clients, and did well when their clients did well. Over the last ten years, however, some firms began

referring to their clients, not as customers, but as counterparties. In addition, some firms at times developed and used financial products in transactions in which the firm did well only when its clients, or counterparties, lost money. Some U.S. banks also sponsored affiliated hedge funds, provided them with billions of dollars in client and bank funds, and allowed the hedge funds to make high risk investments on the bank's behalf, seeking greater returns.

By 2005, as U.S. financial institutions reached unprecedented size and made increasing use of complex, high risk financial products, government oversight and regulation was increasingly incoherent and misguided.

To make home loans sales more efficient and profitable, banks began making increasing use of a mechanism now called "securitization." In a securitization, a financial institution bundles a large number of home loans into a loan pool, and calculates the amount of mortgage payments that will be paid into that pool by the borrowers. The securitizer then forms a shell corporation or trust, often offshore, to hold the loan pool and use the mortgage revenue stream to support the creation of bonds that make payments to investors over time. Those bonds, which are registered with the SEC, are called residential mortgage backed securities (RMBS) and are typically sold in a public offering to investors. Investors typically make a payment up front, and then hold onto the RMBS securities which repay the principal plus interest over time. The amount of money paid periodically to the RMBS holders is often referred to as the RMBS "coupon rate."

For years, securitization worked well. Borrowers paid their 30-year, fixed rate mortgages with few defaults, and mortgage backed securities built up a reputation as a safe investment. Lenders earned fees for bundling the home loans into pools and either selling the pools or securitizing them into mortgage backed securities. Investment banks also earned fees from working with the

lenders to assemble the pools, design the mortgage backed securities, obtain credit ratings for them, and sell the resulting securities to investors. Investors like pension funds, insurance companies, municipalities, university endowments, and hedge funds earned a reasonable rate of return on the RMBS securities they purchased.

Due to the 2002 Treasury rule that reduced capital reserves for securitized mortgages, RMBS holdings also became increasingly attractive to banks, which could determine how much capital they needed to hold based on the credit ratings their RMBS securities received from the credit ratings agencies. According to economist Arnold Kling, among other problems, the 2002 rule "created opportunities for banks to lower their ratio of capital to assets through structured financing" and "created the incentive for rating agencies to provide overly optimistic assessment of the risk in mortgage pools."

Section Two: Translate the following passage into English. Write your answers on the ANSWER SHEET. (60 points)

企业的发展离不开全体员工的同心同德与同甘共苦，离不开能使员工为之自觉奋斗和奉献的企业文化。员工只有在奋斗的过程中与企业的目标保持高度一致，具有"企兴我荣、企衰我耻"这一共同的奉献理念，才能加快企业的发展速度，才能使企业的核心竞争力得到有效增强。因此，努力建设先进的企业文化，是实现企业的科学发展、和谐发展、又好又快发展的重要手段。

在企业文化中，人是最重要的因素。一个人的思想政治觉悟和道德观念对其言行举止起着决定性作用，只有树立正确的人生观、世界观、价值观，才能在实际工作中真正领会企业文化的重大意义。要做到这点，一条重要途径就是学习。通过教育使员工具备国家利益至上的道德观念，牢固树立大局意识、奉献意识、责任意识和协作意识。一是向典范企业学习，并把这些企业作为潜在的竞争对手，才能不断超越、不断提高、不断进步。二是坚持不懈地抓好理论学习，突出员工职业道德建设，把爱岗敬业、乐于奉献、诚实守

信、团结协作等思想观念融入员工的价值观念中。三是加强对员工的业务建设，大力开展岗位练兵、技能比武活动，积极鼓励岗位成才，提高员工的科学文化素质和业务能力。四是树立本企业的模范人物，用身边人身边事激励员工与企业同呼吸、共命运，自觉做企业的主人。五是学习企业文化建设的重要意义，把打造优秀企业文化、促进企业健康发展作为员工的自主行为，激发员工的内在动力。（《山西工人报》2008年11月6日文章《浅谈如何加强企业文化建设》）

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### 英语翻译基础冲刺模拟[二]参考答案

来源：育明教育

#### 第一部分 术语翻译（共30分）

##### 第一节：术语英译汉（10分）

- |            |             |
|------------|-------------|
| 1. 非目标接受者  | 6. 增译法/增词译法 |
| 2. 重合翻译    | 7. 粘连性      |
| 3. 字面翻译；直译 | 8. 换序法      |
| 4. 动态对等    | 9. 形合       |
| 5. 功能对等    | 10. 意合      |

##### 第二节：术语汉译英（10分）

- |                                   |  |
|-----------------------------------|--|
| 1. Cultural deficit               | 6. Winter conscription                 |
| 2. Competitive election           | 7. Administrative approval             |
| 3. Get-out-the-vote               | 8. Blocking or defacing license plates |
| 4. Employee benefits              | 9. White paper on judicial reform      |
| 5. Purchasing managers index, PMI | 10. Hidden danger                      |



第三节：缩略语全称及汉译英，育明教育针对冲刺押题班学员、1 对 1 学员、集训保分班学员另有 6 套密卷，欢迎咨询。

(10 分)

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|--|------------------------------------|
| United Nations Educational, Scientific and | North Atlantic Treaty Organization |
| 1. Cultural Organization                   | 6. 北大西洋公约组织 ( 北约 )                 |
| 联合国教科文组织                                   |                                    |
| Organization for Economic Cooperation      | Boao Forum for Asia                |
| 2. and Development                         | 7. 博鳌亚洲论坛                          |
| 经济合作与发展组织                                  |                                    |
| European Union                             | International Energy Agency        |
| 3. 欧洲联盟 ( 欧盟 )                             | 8. 国际能源机构                          |
| League of Arab States                      | World Health Organization          |
| 4. 阿拉伯国家联盟 ( 阿盟 )                          | 9. 世界卫生组织                          |
| African Union                              | General Agreement on Tariffs and   |
| 5. 非洲联盟 ( 非盟 )                             | 10. Trade                          |
|  | 关税及贸易组织                            |

## 第二部分 篇章翻译 ( 共 120 分 )

第一节：篇章英译汉 ( 60 分 ) ( 略 )

第一节：篇章英译汉 ( 60 分 ) ( 略 )