

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[一]

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).

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|-------------------------------|----------------------------|
| 1. Phonemic contrast | 6. Assimilation |
| 2. complementary distribution | 7. Dissimilation |
| 3. Back-formation | 8. Semantic disambiguation |
| 4. Bound morpheme | 9. Paraphrase |
| 5. Ambiguity | 10. Adaptation |

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

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|---------|--------------|
| 1. 申报财产 | 6. 停火协议 |
| 2. 公开财产 | 7. 党要管党、从严治党 |
| 3. 公开收入 | 8. 提案制 |
| 4. 气候融资 | 9. 赢得连任 |
| 5. 观察员国 | 10. 和平发展 |

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

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|---------|----------|
| 1. APEC | 6. NASA |
| 2. IOC | 7. ASEAN |
| 3. ISO | 8. SCO |
| 4. OPEC | 9. IAEA |
| 5. WTO | 10. IMF |

Part II Passage Translation (120%)

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

Washington Mutual Bank, known also as WaMu, rose out the ashes of the great Seattle fire to make its first home loan in 1890. By 2004, WaMu had become one of the nation's largest financial institutions and a leading mortgage lender. Its demise just four years later provides a case history that traces not only the rise of high risk lending in the mortgage field, but also how those high risk mortgages led to the failure of a leading bank and contributed to the financial crisis of 2008.

For many years, WaMu was a mid-sized thrift, specializing in home mortgages. In the 1990s, WaMu initiated a period of growth and acquisition, expanding until it became the nation's largest thrift and sixth largest bank, with \$300 billion in assets, \$188 billion in deposits, 2,300 branches in 15 states, and over 43,000 employees. In 2003, its longtime CEO, Kerry Killinger, said he wanted to do for the lending industry what Wal-Mart and others did for their industries, by catering to middle and lower income Americans and helping the less well off buy homes. Soon after, WaMu embarked on a strategy of high risk lending. By 2006, its high risk loans began incurring record rates of delinquency and default, and its securitizations saw ratings downgrades and losses. In 2007, the bank itself began incurring losses. Its shareholders lost confidence, and depositors

began withdrawing funds, eventually causing a liquidity crisis. On September 25, 2008, 119 years to the day of its founding, WaMu was seized by its regulator, the Office of Thrift Supervision (OTS), and sold to JPMorgan Chase for \$1.9 billion. Had the sale not gone through, WaMu's failure might have exhausted the \$45 billion Deposit Insurance Fund. Washington Mutual is the largest bank failure in U.S. history.

This case study examines how one bank's strategy for growth and profit led to the origination and securitization of hundreds of billions of dollars in poor quality mortgages that undermined the U.S. financial system. WaMu had held itself out as a prudent lender, but in reality, the bank turned increasingly to higher risk loans. Its fixed rate mortgage originations fell from 64% of its loan originations in 2003, to 25% in 2006, while subprime, Option ARM, and home equity originations jumped from 19% of the originations to 55%. Using primarily loans from its subprime lender, Long Beach Mortgage Corporation, WaMu's subprime securitizations grew sixfold, increasing from about \$4.5 billion in 2003, to \$29 billion in securitizations in 2006. From 2000 to 2007, WaMu and Long Beach together securitized at least \$77 billion in subprime loans. WaMu also increased its origination of Option ARMs, its flagship product, which from 2003 to 2007, represented as much as half of all of WaMu's loan originations. In 2006 alone, Washington Mutual originated more than \$42.6 billion in Option ARM loans and sold or securitized at least \$115 billion, including sales to the Federal National Mortgage Association (Fannie Mae) and Federal Home Loan Mortgage Corporation (Freddie Mac). In addition, WaMu dramatically increased its origination and securitization of home equity loan products. By 2007, home equity loans made up \$63.5 billion or 27% of its home loan portfolio, a 130% increase from 2003.

At the same time that WaMu was implementing its High Risk Lending Strategy, WaMu and

Long Beach engaged in a host of shoddy lending practices that contributed to a mortgage time bomb. Those practices included qualifying high risk borrowers for larger loans than they could afford; steering borrowers to higher risk loans; accepting loan applications without verifying the borrower's income; using loans with teaser rates that could lead to payment shock when higher interest rates took effect later on; promoting negatively amortizing loans in which many borrowers increased rather than paid down their debt; and authorizing loans with multiple layers of risk. In addition, WaMu and Long Beach failed to enforce compliance with their lending standards; allowed excessive loan error and exception rates; exercised weak oversight over the third party mortgage brokers who supplied half or more of their loans; and tolerated the issuance of loans with fraudulent or erroneous borrower information. They also designed compensation incentives that rewarded loan personnel for issuing a large volume of higher risk loans, valuing speed and volume over loan quality. (WALL STREET AND THE FINANCIAL CRISIS: Anatomy of a Financial Collapse)

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

“初次分配体制改革是缩小收入差距的关键。”吴敬琏说，分配改革不能止于政府抑富扶贫的零散措施，而应是一整套完善经济和社会体制的系统努力，它至少包括：第一，改变粗放经济发展模式，转而依靠知识、技术创新和劳动效率。这样，劳动者的收入水涨船高，促进消费，扩大内需，形成良性循环。第二，政府依法行政，取缔不合理的行政许可和行政审批，铲除寻租的制度基础。第三，下决心破除特权既得利益和传统意识形态的阻碍，继续推进国有经济的改革，把被少数人和少数企业占用的社会资源从垄断部门的行政垄断下解放出来，通过企业之间的平等竞争实现有效配置，为社会大众创造财富。第四，完善财税体制，为社会低成本地提供公共物品和实现公共服务的均等化。第五，建立能够持续运转的社会保障体系，

为全民提供基本的医疗、养老等保障。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。第六，改善教育体系，使每一个要求上进的公民都有通过学习提高自己的知识和能力的机会。

中国经济体制改革研究会副会长陈剑持类似观点。他说，收入分配问题是一个综合性问题，单兵突击式的改革已难以为继，需要全面改革方能保障和改善民生。需要深化行政、财税、社会保障、就业、教育、医疗卫生、国企、户籍等制度改革，需要推进区域之间协调发展和城乡一体化发展，只有通过采取综合措施，收入分配制度改革才会起到实效。特别是要深化政治体制改革，加强对权力的制约，打击腐败，才能从根本上缓解收入分配不公问题。（《经济参考报》2012年12月10日文章《中央经济工作会议前瞻：明年收入分配改革或提速》）

英语翻译基础[冲刺模拟[一]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）

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|---------|---------|
| 1. 音位对立 | 6. 同化 |
| 2. 互补分布 | 7. 异化 |
| 3. 逆构词法 | 8. 语义消歧 |
| 4. 粘着语素 | 9. 释译 |
| 5. 歧义 | 10. 归译 |

第二节：术语汉译英（10分）

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|---------------------|---|
| 1. To report assets | 6. Cease/truce-fire agreement |
| 2. Disclose assets | 7. the Party supervises its own conduct and enforces strict |

discipline

- | | |
|------------------------|--------------------------|
| 3. Disclose income | 8. Motion system |
| 4. Climate financing | 9. To win re-election |
| 5. Non-member observer | 10. Peaceful development |
- state .

第三节：缩略语全称及汉译英（10分）

Asia-Pacific Economic Cooperation

1. 亚太经贸合作组织（亚太经合组织）

International Olympic Committee

2. 国际奥林匹克委员会（国际奥委会）

International Organization for

3. Standardization

国际标准化组织

Organization of Petroleum Exporting

4. Countries

石油输出国组织（欧佩克）

World Trade Organization

5. 世界贸易组织（世贸组织）

National Aeronautics and Space

6. Administration

美国国家航空和航天管理局

Association of Southeast Asian Nations

7. 东南亚国家联盟（东盟）

Shanghai Cooperation Organization

8. 上海合作组织（上合组织）

International Atomic Energy Agency

9. 国际原子能机构

10. International Monetary Fund

. 国际货币基金组织

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）