

100 Key Words and Expressions Related to Finance

Prompt (13 October 2024): Prepare a list of one hundred keywords and expressions used in finance. These words should be listed in order of importance. Each word should then be defined and translated into French.

GPT-4: Certainly! Here's a list of one hundred finance-related keywords and expressions, ranked by importance, along with their definitions and translations into French:

Asset: Something valuable that an entity owns, benefits from, or has use of, in generating income - Actif

Liability: An obligation of an entity arising from past transactions or events, the settlement of which may result in the transfer or use of assets. – Passif

Equity: The residual interest in the assets of an entity after deducting liabilities . – Capitaux propres

Revenue: The income that a business has from its normal business activities, usually from the sale of goods and services to customers. – Revenu

Expense: The costs incurred in the ordinary course of business. – Dépense

Profit: The financial gain achieved when revenue exceeds expenses. – Bénéfice

Loss: The amount of money lost by a business or organization. – Perte

Interest: Money paid regularly at a particular rate for the use of money lent, or for delaying the repayment of a debt. – Intérêt

Dividend: A sum of money paid regularly by a company to its shareholders out of its profits. – Dividende

Capital: Wealth in the form of money or other assets owned by a person or organization or available for a purpose such as starting a company or investing – Capital

Debt: An amount of money borrowed by one party from another – Dette

Liquidity: The availability of liquid assets to a company or individual, i.e., assets that can be quickly converted into cash. – Liquidité

Balance Sheet: A financial statement that reports a company's assets, liabilities, and equity at a specific point in time. – Bilan

Income Statement: A financial statement that shows how much money a company made and spent over a period. – Compte de résultat

Cash Flow: The total amount of money being transferred into and out of a business. – Flux de trésorerie

Budget: An estimate of income and expenditure for a set period of time. – Budget

Investment: The action or process of investing money for profit. – Investissement

Stocks: The capital raised by a corporation through the issue of shares entitling holders to an ownership interest. – Actions

Bonds: A debt instrument issued for a period of more than one year with the purpose of raising capital by borrowing. – Obligations

Exchange Rate: The value of one currency for the purpose of conversion to another. – Taux de change

Inflation: The rate at which the general level of prices for goods and services rises, and subsequently, purchasing power is falling. – Inflation

Recession: A period of temporary economic decline during which trade and industrial activity are reduced. – Récession

Bankruptcy: A legal status of a person or other entity that cannot repay the debts it owes to creditors. – Faillite

Portfolio: A range of investments held by a person or organization. – Portefeuille

Credit: The ability of a customer to obtain goods or services before payment, based on the trust that payment will be made in the future. – Cr dit

Debit: A record of a transaction where money is taken out of an account. – D bit

Tax: A compulsory contribution to state revenue, levied by the government on workers' income and business profits, or added to the cost of some goods, services, and transactions. – Imp t

Loan: A sum of money that is borrowed and expected to be paid back with interest. – Pr t

Mortgage: A legal agreement by which a bank or similar organization lends money at interest in exchange for taking the title of the debtor's property, with the condition that the conveyance of title becomes void upon the payment of the debt. – Hypoth que

Securities: Tradable financial assets such as equities or fixed income instruments. – Valeurs mobili res

Derivative: A financial security with a value reliant upon an underlying asset or group of assets. – D riv 

Hedge: An investment to reduce the risk of adverse price movements in an asset. – Couverture

Leverage: The use of borrowed capital to increase the potential return of an investment. – Effet de levier

Amortization: The process of reducing a debt over a set period. – Amortissement

Annuity: A fixed sum of money paid to someone each year, typically for the rest of their life. – Rente

Capital Gain: A profit from the sale of property or an investment. – Plus-value

Capital Loss: A loss from the sale of property or an investment. – Moins-value

Depreciation: A reduction in the value of an asset over time. – Amortissement (for tangible assets) / D pr ciation (for currency)

Diversification: A risk management strategy mixing a wide variety of investments within a portfolio. – Diversification

Divestiture: The disposal of a business unit through sale, exchange, or closure. – D sinvestissement

Earnings: The amount of profit that a company produces during a specific period. – B n fices

Equities: Another term for stocks, representing ownership in a company. – Actions

Fixed Assets: Long-term tangible assets used in the operation of a business. – Immobilisations

Floating Rate: An interest rate that is allowed to move up and down with the rest of the market or along with an index. – Taux flottant

Gross Profit: A company's total revenue minus the cost of goods sold. – Marge brute

Net Income: Total earnings after all expenses and taxes have been deducted. – Revenu net

IPO (Initial Public Offering): The first time that the stock of a private company is offered to the public. – Introduction en bourse

Liquidity Ratio: A measure of a company's ability to pay its short-term debts. – Ratio de liquidit 

Market Capitalization: The total value of all a company's shares of stock. – Capitalisation boursi re

Maturity: The time at which payment to a bondholder is due. –  ch ance

Overhead: Business expenses not attributable directly to a specific business activity. – Frais g n raux

Pension Fund: A fund from which pensions are paid, accumulated from contributions from employers or employees. – Fonds de pension

Portfolio Management: The art and science of making decisions about investment mix and policy. – Gestion de portefeuille

Return on Investment (ROI): A measure of the profitability of an investment. – Retour sur investissement

Risk Management: The process of identifying, assessing, and controlling threats to an organization's capital and earnings. – Gestion des risques

Shareholder: An individual or institution that legally owns a share of stock in a public or private corporation. – Actionnaire

Treasury Bond: A government bond issued by the US Treasury. – Obligation du Trésor

Venture Capital: Capital invested in a project where there is a substantial element of risk. – Capital-risque

Yield: The income return on an investment. – Rendement

Broker: An individual or firm that charges a fee or commission for executing buy and sell orders submitted by an investor. – Courtier

Credit Rating: An assessment of the creditworthiness of a borrower. – Note de crédit

Default: Failure to meet the legal obligations (or conditions) of a loan. – Défaut

Fiscal Policy: Government policy relating to taxes, spending, and borrowing. – Politique budgétaire

Monetary Policy: The management of interest rates and total supply of money in circulation by a central bank. – Politique monétaire

Acquisition: The purchase of one company by another. – Acquisition

Merger: Combination of two companies into one larger company. – Fusion

Foreign Exchange (Forex): The global marketplace for buying and selling currencies. – Marché des changes

Option: A financial derivative that represents a contract to buy or sell a stock at a set price on or before a certain date. – Option

Short Selling: The sale of a security that is not owned by the seller or that the seller has borrowed. – Vente à découvert

Arbitrage: The simultaneous purchase and sale of an asset to profit from an imbalance in the price. – Arbitrage

Commodity: A raw material or primary agricultural product that can be bought and sold. – Marchandise

Financial Statement: Written reports that quantify the financial strength, performance, and liquidity of a company. – États financiers

Net Worth: The total assets minus total liabilities of an individual or entity. – Valeur nette

Private Equity: Capital that is not noted on a public exchange, typically used for direct investment in companies. – Capital-investissement

Lien: A claim upon a piece of property for the payment or satisfaction of a debt or obligation. – Privilège

Collateral: Something pledged as security for repayment of a loan. – Collatéral

Securitization: The process of transforming loans or other financial assets into securities. – Titrisation

Hedge Fund: A limited partnership of investors that uses high-risk methods in the hopes of realizing large capital gains. – Fonds spéculatif

Mutual Fund: An investment program funded by shareholders that trades in diversified holdings. – Fonds commun de placement

Index Fund: A type of mutual fund with a portfolio constructed to match or track the components of a market index. – Fonds indiciel

Annual Report: A yearly publication that public corporations provide to shareholders to describe their operations and financial conditions. – Rapport annuel

Capital Expenditure (CapEx): Funds used by a company to acquire or upgrade physical assets such as equipment, property, or buildings. – Dépense en capital

Operating Expense (OpEx): An expense a business incurs through its normal business operations. – Frais d'exploitation

Gross Margin: The difference between revenue and cost of goods sold, expressed as a percentage. – Marge brute

Operating Margin: A measurement of what proportion of a company's revenue remains after deducting operating expenses. – Marge opérationnelle

Day Trading: The buying and selling of financial instruments within the same trading day. – Day trading

Bull Market: A market in which share prices are rising, encouraging buying. – Marché haussier

Bear Market: A market in which share prices are falling, encouraging selling. – Marché baissier

Economy of Scale: A proportionate saving in costs gained by an increased level of production. – Économie d'échelle

Fiduciary: A person who holds a legal or ethical relationship of trust with one or more other parties. – Fiduciaire

Credit Risk: The risk of default on a debt that may arise from a borrower failing to make required payments. – Risque de crédit

Market Risk: The risk of losses in positions arising from movements in market prices. – Risque de marché

Operational Risk: The risk of loss resulting from inadequate or failed internal processes, people, and systems. – Risque opérationnel

Liquidity Risk: The risk arising from the difficulty of selling an asset. – Risque de liquidité

Interest Rate Risk: The risk that arises for bond owners from fluctuating interest rates. – Risque de taux d'intérêt

Derivative Instrument: A financial instrument whose value is derived from the value of another asset, which is known as the underlying. – Instrument dérivé

Fixed Income: A type of investing for which real return rates or periodic income is received at regular intervals and at reasonably predictable levels. – Revenu fixe

Asset Allocation: The implementation of an investment strategy that attempts to balance risk versus reward. – Allocation d'actifs

Financial Leverage: The amount of debt used to finance a firm's assets. – Levier financier

Working Capital: The difference between current assets and current liabilities. – Fonds de roulement