

- N -

narrow money

Easily available money, i.e. cash, checking accounts, very short-term liquid funds, etc. Equivalent to M1.
狭义货币（相当于美国的M1）
易于获得的货币，即现金、支票帐户、极短期流动资金，等等。等于M1。

national agricultural research system - NARS

国家农业研究系统（简称为NARS）

national environmental action plan - NEAP

Environmental action plan at the level of an individual country. They are intended to ensure that decision-makers take environmental issues into consideration in policy formulation and are closely linked to World Bank projects.

国家环境行动计划（简称为NEAP）

指国家一级的环境行动计划。这些计划旨在保证国家政策制定者在政策形成过程中考虑到环境问题，并是与世界银行项目密切相关的。

natural capital

The natural environment. Includes land, watercourses, the oceans, the air, etc.

自然资本

指自然环境。它包括土地、河流、海洋和空气等。

natural gas liquids - NGL

液态天然气（简称为MGL）

natural wastage; attrition*

自然损耗，自然消减

near cash instruments

Instrument that can be converted to cash in a very short time.

准现金票据

可以在很短时间内转换成现金的票据。

near money; quasi-money

Assets which have properties resembling those of money in the strict sense. Includes savings deposits, time deposits, certificates of deposits, deposits in thrift institutions, etc.

准货币

在严格意义上，指具有类似货币性质的资产，包括储蓄存款、定期存款、定期存款单、在储蓄机构的存款等。

negative amortization loan

Installment loan having the annuity principal as a basis for computation, whose fixed periodic payments increase from time to time, e.g. annually, bi-annually. Initial installments typically are insufficient to meet the interest accruing on the loan principal and unpaid balances of interest are added to the principal outstanding. As the periodic installments increase in value they become sufficient to meet the interest due and commence reducing the principal outstanding.

负分期偿还贷款

以年本金为基础计算的分期偿还贷款，其定期偿付额按时增加（如每年或每两年一次）。初次分期偿还额一般不足以抵补贷款本金所积欠的利息，未支付的利息加在积欠本金余额上。随着定期分期偿还值的增加，它们将足以抵补到期利息，并开始减少积欠本金。

negative pledge clause

Clause in loan agreement obligating the borrower not to grant security without equally securing the loan in question.

限制抵押条款

贷款协定中的一项条款，要求借款人在未给本贷款作出同等抵押前，不得给其它贷款作出抵押。

negative rate of interest

负利率

negative sum game

负收益策略

negative term transformation*

消极期限转换

negotiated contract*

谈判成交的合同

net beneficial product

净效益产品

net benefit investment ratio

The ratio between the present worth of net benefits and the present worth of an investment; alternatively, the sum of present worths after the incremental net benefit stream has become positive, divided by the sum of present worths in the earlier years of the project.

净效益投资比率

指净效益的现值与一项投资现值的比率，亦即在

新增的净效益流成为正数以后的总值的现值，除以项目早期总值的现值。

net book value; current equity investment; net investment

The contribution value plus covered retained earnings, less remitted earnings, less depreciation of assets or other commercial losses. Used by some countries as a basis for computing the amount of compensation.

帐面净值；当期股本投资；净投资
即出资价值加上留存盈利，减去已分派盈利，再减去资产折旧或其他商业损失。在一些国家里用作计算赔偿额的基础。

net calorific value - NCV; lower heating value; net heating value - NHV

Total amount of heat produced by combustion less the latent heat of evaporation of any water present in fuel before combustion.

净卡路里值（简称为NCV）；低热值；净热值（简称为NHV）

燃烧产生的总热量减去用于蒸发燃烧前燃料中所含水份的热量。

net cash requirements - NCR

Gross disbursements plus outstanding debts due to mature, less repayments and sales of loans, less net income adjusted for non-cash items, less the increase in usable capital.

净现金需要（简称为NCR）

总支付额加上未偿还债务余额中到期部分，减去偿还和出售贷款数额，减去按非现金科目调整后的净收入，再减去可用资本的增加部分。

net cash revenue*

净现金收入

net discounted value

净贴现值

net energy ratio - NER

Ratio between delivered net energy demand and GDP.

净能源比率(简称为NER)

即已得到满足的净能源需求与国内生产总值之间的比率。

net factor service income

Net income derived directly from the provision of services.

净要素服务收入

直接来自劳务的净收入。

net heating value - NHV; net calorific value - NCV; lower heating value

Total amount of heat produced by combustion less the latent heat of evaporation of any water present in fuel before combustion.

净热值（简称为NHV）；净卡路里值（简称为NCV）；低热值

燃烧产生的总热量减去用于蒸发燃烧前燃料中所含水份的热量。

net income

Revenues less operating costs.

净收入

收入减去经营成本。

net interest margin on average earning assets

Average interest return on loans and investments less average rate of debt interest expenses. Return on investments includes realized capital gains and losses.

平均生利资产的净利差幅度

即放款和投资的平均利息收益减去平均债务利息支出。投资收益包括已实现的资本收益和损失。

net investment

净投资

见 net book value

net material product - NMP

The total amount of material goods and services associated with production supplied by the national economy. Used in the national accounting of the socialist countries.

物质生产净值（简称为NMP）

与国民经济提供的生产相关联的物质产品和劳务的总值。用于社会主义国家的国民帐户。

net of taxes

税后净值

net out

净得

net present value in efficiency prices - ENVP

The present value of net benefits measured in efficiency prices.

效率价格净现值（简称为ENVP）

用效率价格衡量的净收益的现值。

net present worth, value - NPW, NPV

The net value or net benefit of a project when all costs have been discounted to the present at the accounting rate of interest. May be positive or negative but for project to be acceptable must be either zero or positive.

净现值（简称为NPW, NPV）

按会计利率把所有成本贴现后得出的一个项目的净值或净收益。其结果可能有正有负，但对项目的可行性而言，必须是零或正的才能接受。

亦见social net present value

net profits interest [oil]

A share of gross production from a property, measured by net profits from operation of the property. It is carved out of the working interest.

净利润收益[石油]

指一项财产总产值中的一个份额，以该财产经营中的净利润来衡量。它是从（石油业）的开采权益中分割出来的。

net realizable value

可实现净价

见 current exit value

net register tonnage - NRT

The gross register tonnage of a ship (calculated on cubic capacity at 100 cu ft per ton) less engine room, navigation, light, air, locker room spaces, etc. It represents the actual carrying capacity of the ship.

净注册吨位（简称为NTR）

船舶的总注册吨位（按每吨100立方英尺计算的立方容积）减去机房、导航、灯光、通风和储藏间等空间。它代表船舶的实际运载能力。

net reproduction rate - NRR

Number of daughters a newborn girl is projected to bear during her lifetime, assuming fixed age-specific fertility rates and a fixed set of mortality rates.

净生育率（简称为NRR）

在假定特定年龄的生育率和死亡率均不变的条件下，一名新生女孩在其一生中将其生育的女孩数目。

net unrealized gain

The difference between unrealized gain and specific reserves in the equity portfolio.

未实现收益净额

未实现收益同股本投资组合中的专项准备金之间的差额。

net worth [individuals, private corporations]

The excess of all assets over liabilities. In a company this represents the net interests of the owners, i.e. stockholders' equity.

净值[个人，私营公司]

指资产总额超过负债总额的部分。在公司中，它代表业主的净利益，即股东权益。

net worth

净值

见 stockholder's equity [corporations]

netback value [energy]

Value of oil or gas taking the price paid downstream for the product less the transportation and other costs incurred between the wellhead and the downstream place of sale.

倒求净值 [能源]

即用下游用户为产品支付的价格，减去从井口到下游销售地的运费和其他费用而求出石油和天然气的价值。

network analysis

网络分析

network diagram

网络图解

New International Economic Order - NIEO*

国际经济新秩序（简称为NIEO）

newly agro-industrialized economy - NAE

新兴农业-产业化经济（简称为NAE）

newly industrialized country - NIC

Used in OECD classifications, this refers to those countries at a relatively advanced level of economic development with a substantial and dynamic industrial sector and with close links to the international trade, finance and investment system (Argentina, Brazil, Greece, Hong Kong, Korea, Mexico, Portugal, Singapore, Spain, Taiwan and Yugoslavia).

新兴工业化国家和地区（简称为NIC）

经济合作与发展组织分类用语，指那些经济发展比较先进，具有相当大规模和有活力的工业部门，并同国际贸易、金融、投资体系有着密切联系的国家（如阿根廷、巴西、希腊、中国香港、韩国、墨西哥、葡萄牙、新加坡、西班牙、中国台湾和前南斯拉夫）。

newly industrializing country - NIC

A general term, often used synonymously with

newly industrialized country, used by the Bank but not as one of their official classifications.

新兴工业化中的国家和地区（简称为NIC）
一个概括性的名称，常常与新兴工业化国家和地区一词通用。世界银行使用这一名词，但不作为正式分类名称。

new money packages

一揽子新货币

“new style” project [IBRD]

Project geared less toward large infrastructure construction (often carried out almost entirely by foreign contractors) and more toward smaller efforts using local staff, emphasizing appropriate technology and low-cost design, using and/or strengthening local institutions, having a built-in monitoring and evaluation system and paying attention to cost recovery from beneficiaries.

“新型”项目[国际复兴开发银行]

这类项目较少侧重于（往往几乎全部由外国承包商实施的）大型基础设施建设，而更多侧重于使用当地人员，强调采用适用技术和低成本的设计，利用和（或）加强当地机构，具有内在的监测和评价制度，并注意从受益者身上收回成本。

next-in-line manager

上一级直接领导

niche market

具有优势的市场

night soil

大粪

NIMBY (not-in-my-backyard)

The idea that people favor, e.g. waste disposal sites, anywhere but in their immediate environment.

不要在我的后院

人们赞成的一种观念，即可以在任何地方，但不要在他们附近的环境里建立垃圾处理场所。

nitrogen, nitrogenous fertilizer

氮肥

nitrogen oxides (NO_x)

Compounds which affect the human respiratory system and plant growth. In combination with SO_x, one of the causes of acid rain.

氧化氮

影响人类呼吸系统和植物生长的化合物。与氧化硫（SO_x）相结合后，成为形成酸雨的原因之一。

nitrous oxide

A greenhouse gas.

一氧化二氮

一种温室气体。

no load fund

Money market fund that does not charge a fixed fee commission to investors.

无佣金基金，不收手续费的基金

不向投资者收取手续费的货币市场基金。

nominal effective exchange rate

An effective exchange rate which is not adjusted for relative inflation differentials.

名义有效汇率

没有按与通货膨胀有关的差幅进行调整的有效汇率。

nominal price

名义价格

nominal protection coefficient - NPC

A coefficient that takes into account tariffs, quotas and nontariff barriers that protect farmers as well as the impact of export taxes or restrictions that penalize farmers and the over- or undervaluation of the exchange rate, when determining the incentives or disincentives farmers face in different countries.

名义保护系数（简称为NPO）

这种系数考虑到保护农民的关税、配额和非关税壁垒，也考虑到不利于农民的出口税或其他限制，以及汇率高估或低估对不同国家农民产生的激励和反激励影响。

nominal service

基本服务

nominated subcontractor

Subcontractor approved by the employer or engineer.

指定的分包商

指由业主或工程师批准的分包商。

nomination

指定

nonaccelerating-wages rate of unemployment - NAWRU

The level of unemployment at which wage growth might be kept stable.

无工资增长的失业率（简称为NAWRU）

可使工资增长保持稳定的失业水平。

nonaccrual rate [World Bank]

Percentage of loans in nonaccrual status.

非应计率[世界银行]

非应计状况下的贷款比率。

nonaccrual status

When a borrower is placed in nonaccrual status, accrued interest is eliminated from the financial statement receivable balances and interest income is correspondingly reduced. During the time the borrower remains in nonaccrual status, interest income is reflected in the financial statement only to the extent actually received in cash. Placing a borrower in nonaccrual status in no way affects the interest payment obligations to the borrower; interest continues to be billed on the original terms of the loan.

非应计状况[世界银行]

借款人处于非应计状况时，应计利息不再出现在财务报表的应收余额上，利息收入也相应减少。在借款人处于非应计状况其间，利息收入只有在实际收到现金时才反映在财务报表中。将借款人置于非应计状况绝不影响其支付利息的义务，利息仍按原定的贷款条件收取。

nonaccrual trigger point, date

Period, usually six months, before a loan or credit is put into nonaccrual status.

非应计状况触发点，日期

即把一笔贷款或信贷置于非应计状况之前的一段时间，通常为6个月。

nonaccruing loan

非应计贷款

见 nonperforming loan

nonctive borrower

停止借款的国家

见 active borrower

nonassociated gas

Free gas not in contact with crude oil in the reservoir.

非伴生天然气

在石油油藏中与原油不接触的单独的天然气。

Nonbank bank; nonbank finician institution*

非银行金融机构

nonbulk traffic

Carriage of small items, not in bulk form.

非大宗运输品

指小件物品的承运，而非大宗或散装的形式。

noncallable [bond]

Bond or other instrument that cannot be recalled or redeemed prior to maturity.

不可提前收回的[债券]

不可在到期日以前收回或偿还的债券或其他票据。

noncash expenses

Depreciation and amortization for the year and other expenses appearing in an income statement which are not subject to cash drawn down, and which should be added to net income in preparing a sources and applications of funds statement.

非现金开销

当年的折旧和摊销以及在损益表中出现的其他开销。这些费用并不带来现金的减少，而在编制资金来源和运用表时应加在净收入上。

noncash input

Agricultural input not in the form of cash.

非现金投入

非现金形式的农业投入。

noncash item

非现金科目

noncash working capital

Working capital not in cash form, i.e. receivables and inventories.

非现金流动资金

非现金形式的流动资金，如应收款和库存。

nonconcessional, nonconcessionary flows

非优惠性资金流量

noncore project

Opposite of a core project, i.e. a project not in one of the key designated by the Government.

非核心项目

核心项目的反义词，即不是政府指定的重点项目之一。

non debt - creating flows*

不产生债务的资金流动

non-18% currency

Protected 18% currency recovered by the Bank under the accelerated recall procedure and

exchanged for an equivalent amount of currency freely convertible and usable by the Bank.

非18%货币[世界银行]

世界银行按照“加速回收”程序收回的已加保护的18%货币，并兑换成等值的可自由兑换并可由世界银行使用的货币。

nonequity direct investment

Any of the following forms of investment which have terms of at least three years and the other characteristics individually specified. Investments such as: production-sharing contracts, profit-sharing contracts, management contracts, franchising agreements, licensing agreements, turnkey contracts, operating leasing agreements and subordinated debentures.

非股本直接投资

指以下任何一种形式，期限至少三年，并具有逐一确定的特性的投资。这类投资包括产品分享合同、利润分享合同、管理合同、特许权协议、许可证协议、交钥匙合同、经营性租赁协议和次级信用债券。

nonexcludable, nonexcludible goods

A good is said to be non-excludable if its provision to any one person automatically makes it available to others.

非独家商品，非排他货物

指只要向一家供应，就自动成为其他家也可以得到的货物。

nonexpendable equipment

Used in UNDP to cover all items for which inventory records are maintained at Agency HQ, i.e. valued at more than \$100 with a normal life expectancy of more than 5 years.

非消耗性设备

联合国开发计划署对所有记录在机构总部存货中的物品的称谓。即价值在100美元以上，正常预计使用寿命在5年以上的物品。

nonfactor services - n.f.s.

In balance of payments, all services except for interest payments and other income from capital and wages, salaries and other income from labor.

非要素服务(简称为n.f.s.)

指在国际收支平衡表中，所有除了利息支付和来自资本、工资、薪水及其他收入及来自劳务的其它收入之外的所有服务。

non-food agricultural commodity

非食品农业商品

Non-Food Agricultural Price Index [IBRD]

非食品农产品价格指数[国际复兴开发银行]

nonformal education

Education taking place outside of schools, colleges and universities and aiming to develop knowledge, skills and attitudes that are not normally given prominence in formal educational institutions.

非正规教育

在学校、学院和大学以外的地方进行的教育，旨在开发通常为正规教育机构所不重视的知识、技能和修养。

nonfuel minerals

非燃料矿物

nongovernmental organization - NGO

非政府组织（简称为NGO）

noninterest bearing note

不付息票据

noninterest current account deficit

不带息的经常项目赤字

noninterest deficit

非利息赤字

见 primary deficit

nonmarket economy

非市场经济

nonmarket services [national accounts]

Services that do not have a commercial aim. Usually used for the services provided by local and national government and other official bodies.

非市场服务[国民帐户]

没有商业目的的服务。通常用来指地方和国家政府及其它官方机构提供的服务。

nonnegotiable note

非流通票据，不可转让票据

nonoil developing country

非石油出口发展中国家

nonoperating income

The revenue of an enterprise derived from sources other than its regular activities.

营业外收入，非营业收入

一个企业从其常规业务活动以外的来源取得的

收入。	nonprofit organization; not-for-profit organization 非盈利组织
nonoriginal member [MIGA] Full member, i.e. has signed and ratified the Convention and paid initial capital subscription as required by Resolution No. 12. of the Council of Governors, adopted on March 1989, since adoption of this Resolution. 非创始会员国[多边投资担保机构] 指在1989年3月理事会采纳12号决议以来, 按该决议要求, 签署和批准“多边投资担保机构公约”, 并缴纳初始认购资本的正式会员国。	nonproject aid 非项目援助
non-pension retiree medical costs 吴养老金的退休人员医疗费用	nonproprietary name 无注册牌名, 非专利品名
nonperforming assets Assets which have no financial return. 无盈利效能的资产, 不良资产 没有财务收益的资产。	nonpurpose loan 不规定用途的贷款
nonperforming debt A debt which has no financial return (i.e. no interest is paid on it). 无利息收入的放款 一笔没有财务收益(即没有利息收入)的债务。	nonrecourse finance A loan where the lenders look solely to the cash flow generated by the project being financed for repayment. There is no recourse to the sponsor of the project, so that the lenders assume all the commercial and political risks of the project. 无追索权的融资 贷款人只期望靠项目产生的现金流量来偿还贷款的融资项目。因对项目的发起人没有追索权, 故由贷款人承担该项目的所有商业和政治风险。
nonperforming loan; nonaccruing loan Loan where payment of interest has been delayed for more than 90 days. 暂无利息收益的贷款; 非应计贷款 利息拖欠超过90天的贷款。	nonrecourse participation Sales of participation in a company where the sale is on a “nonrecourse” basis, i.e. the buyer has no recourse against the seller if the project fails to generate money. 无追索权的参与 指在“无追索权”的基础上出售在一个公司中的参股; 即假如项目不能赚钱, 买方对卖方没有追索权。
nonpoint source Discharge of pollutants from a non-specific source. Includes runoff from city streets, parking lots, agricultural land and construction sites. 无确定地点的污染源 从一个没有确定地点的源头排放出来的污染物, 包括从城市街道、停车场、农田和建筑工地排放出来的污物。	nonrecurring expenses 非经常性费用, 临时费用
nonportfolio project [IFC] Project carried out by IFC that does not form part of its loan portfolio, e.g. providing technical assistance. 非贷款业务项目[国际金融公司] 由国际金融公司进行的不构成其贷款资产的项目, 例如提供技术援助。	nonregular staff - NRS 非正式职工(简写为NRS)
nonprice competition 非价格竞争	nonreporting nonmember country 非报告非会员国
	nonresponsive 不作出反应的, 无反应的
	nonrevenue water Water that is supplied but for which no revenue is collected (e.g. illegal extraction, leakages). 无收入供水 指得不到收入的供水(如非法抽取, 漏失等)。
	nonstock corporation

非股份公司	无收益股本
<p>nontariff barrier - NTB Factors other than tariffs inhibiting international trade. Include advance deposits on import payments, customs and administrative procedures and similar practices. 非关税壁垒（简称为NTB） 指关税以外阻碍国际贸易的因素，包括进口付款的预付金、海关和行政手续以及其他类似做法。</p>	<p>normal financing 正常融资</p>
<p>nontradable [noun] A good that cannot be exported because its domestic cost of production is higher than the export (fob) price but lower than the import (cif) price. 非贸易物品[名词] 由于国内生产成本高于出口价格（离岸价），但低于进口价格（到岸价），因而不能出口的货物。</p>	<p>not applicable - n.a. 不适用（简称为n.a.）</p>
<p>nontraded goods Tradable goods that for economic or policy reasons are neither imported nor exported, or inherently non-tradable goods. 非贸易物品 由于经济或政策上的原因，既不进口也不出口一些的可贸易货物；或是本来意义上的非贸易货物。</p>	<p>not available - n.a. 不详、无资料可引（简称为n.a.）</p>
<p>nontraded tradable; tradable but nontraded (good, item) Goods which would usually be imported were it not for an import quota or outright ban enforced against them. 非贸易的可贸易物品，可贸易的非贸易物品即如果不是进口配额或直接地禁止进口的缘故，通常会进口的货物。</p>	<p>notebook computer 笔记本式电脑</p>
<p>“no objection” (procedure) Procedure whereby a proposal is deemed approved if no objection is formally received by a specified date. “不反对意见”（程序） 在规定日期内如不见正式提出异议，即被认为已通过的程序。</p>	<p>not elsewhere specified - n.e.s. 未另说明（简称为n.e.s.）</p>
<p>no recourse sale Sale where the buyer has no legal recourse against the seller. 无追索权销售 指买方对卖方没有法律上的追索权的销售。</p>	<p>not-for-profit organization; nonprofit organization 非赢利组织</p>
<p>no-return equity</p>	<p>not included elsewhere - n.i.e. 别处未包括的，未另列明（简称为n.i.e.）</p>
	<p>not-in-my-backyard 不要在我的后院 见 NIMBY</p>
	<p>note [capital markets] A bond with short- or medium-term maturity. 票据[资本市场] 短期或中期债券。</p>
	<p>note deposit [IDA] 无息票据存款[国际开发协会]</p>
	<p>note issuance facility - NIF 票据保险措施（简称为NIF） 见 revolving underwriting facility</p>
	<p>note issue 期票发行</p>
	<p>notice of registration Notice sent to applicant on receipt of preliminary application for guarantee to show that the investment has been registered by MIGA. 登记通知 收到初步担保申请时发给申请者的通知，表示多边投资担保机构已将该项投资登记在案。</p>
	<p>notice to proceed [contracts] A letter sent to a vendor prior to the issuance of a</p>

contract to ensure that certain basic agreements are clearly understood by both parties. When signed by both parties, this document establishes a contractual relationship and is legally binding.

开工通知[合同]

在发包前给卖主的一封信，以保证双方对某些基本协议已明确地理解。在双方签字之后，该文件即确立了合同关系，并具有法律约束力。

nuclear housing

核心住房

见 core housing

nuclearization [education]

核心化，小型化[教育]

nucleus estate

A central unit in the form of a processing plant or plantation that provides technical assistance, inputs and marketing services to its associated outgrowers who, in return, sell their products through the unit.

中心场、站

以加工厂或种植场为形式的一个中心单位，向其有关的外围种植户提供技术援助、投入物和销售服务。后者则通过它出售产品。

nuisance tariff

Very low tariff established merely to cause a nuisance.

烦扰税

只是为了带来麻烦而征收的非常低的关税。

numeracy

识数能力

numeraire

货币兑换率标准，法币，硬币

nurse crop; cover crop

保护作物，覆盖作物

nurse

护士

见 practical nurse

nutrients

营养成分

nutritional dwarfing

营养不良性身材矮小

见 stunting