

ANGLICKO / SLOVENSKÝ EKONOMICKÝ SLOVNÍK

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abatement	[fin] daňová úľava / daňová zľava / úľava / zľava [The amount deducted from / full tax amount. The reduction of an expenditure, charge, or tax.]
abide by the laws	[law] dodržiavať zákony
abolish the death penalty	[law] zrušiť trest smrti
abolish the import surcharge	[com] zrušiť dovoznú prirážku
abort fee	[fin] poplatok za odstúpenie (od zmluvy) [Fee payable in the event of / withdrawal from an agreement or contract.]
abroad on business	[com] na služobnej ceste / zahraničí
ABS	[fin] see / asset-backed securitization
absence due to illness	[law] absencia zo zdravotných dôvodov
absolution	[law] oslobodenie od záväzkov
abuse of authority / abuse of office / misuse of authority / misbehavior in office	[law] zneužitie úradnej moci / zneužitie právomoci verejného činiteľa
ACCA	[acc] see / Association of Certified Chartered Accountants
accelerated depreciation	[acc] zrýchlené odpisovanie / progresívne odpisovanie / akcelerované odpisovanie [A rate of depreciation of assets that is faster than the useful-life basis normally used to calculate depreciation. For example, / computer may be expected to have / useful life of four years when it is purchased. However, as / result of new product innovation, it is replaced after two years. If the useful-life basis had been used, the full cost would not have been charged to the accounts until the end of the fourth year. By accelerating the depreciation the full charge would be made earlier, reflecting the short-life cycle of high-technology products. In the U.S., the accelerated depreciation may be used to gain tax advantages.]
acceleration	[fin] predčasné vypovedanie (úveru) [The action of / lender in demanding early repayment when / borrower defaults.]
accept / bill of exchange	[fin] avalovať zmenku [To guarantee payment of / bill of exchange. To accept liability on / bill of exchange and agree to honor it by signing it on the face. see / acceptance]
accept no liability for damage, if any	[law] nepreberať žiadnu zodpovednosť za prípadnú škodu

acceptance	[fin] aval (zmenky) [The act of accepting, i.e., agreeing to honor, / bill of exchange. By extension, the document itself. / guarantee of payment (of / bill of exchange or promissory note), normally given by / third party, often / bank, for all or part of the nominal value of the bill or note. see / banker's acceptance]
acceptance commission	[fin] zmenková provízia
acceptance credit	[fin] zmenkový úver / avalový úver [A means of financing the sale of goods, particularly in international trade. It involves / commercial bank or investment bank (merchant bank) extending credit to / foreign importer whom it deems creditworthy. An acceptance credit is opened against which the exporter can draw / bill of exchange. Once accepted by the bank, the bill can be discounted on the money market or allowed to run to maturity. In return for this service the exporter pays the bank / fee known as the acceptance commission.]
acceptor	[fin] avalista (zmenky) / ručiteľ na zmenke
accident insurance / insurance against accidents	[fin] úrazové poistenie / poistenie proti nehodám
accidental death and dismemberment insurance	[fin] úrazové poistenie pre prípad smrti alebo straty končatiny / úrazové poistenie pre prípady trvalých následkov úrazu / pre prípad smrti následkom úrazu
according to the provisions of Section 12	[law] podľa ustanovení odseku 12
account balance	[acc] zostatok na účte / stav na účte / účtovný zostatok / účtovný stav
account balancing / squaring the accounts	[acc] vyrovňovanie účtov
account blockage	[acc] zablokovanie účtu / blokovanie účtu
account breakdown	[acc] skladba účtu
account cancellation / cancellation of an account	[acc] zrušenie účtu
account class	[acc] účtovná trieda
account for	[acc] / účtovať (niečo)
account for 12% of	[fin] predstavovať 12% / (niečoho) / podieľať sa 12% na (niečom)
account for depreciation	[acc] účtovať odpisy
account group / group of accounts	[acc] účtová skupina
account hierarchy	[acc] hierarchia účtov [The largest account groupings are account classes, which break down into account groups, ledger accounts, and subledger accounts. see / chart of accounts]
account holder	[fin] majiteľ účtu

account maintained with / bank / account kept with / bank	[fin] účet vedený / banke
account maintenance / account keeping	[fin] vedenie účtu
account manager / relationship manager	[com] manažér pre vzťahy
account movements reconciliation / account movements listing	[acc] inventarizácia účtu / výpis pohybov na účte
account name / account style	[acc] názov účtu
account number / account No. / A/C / ? A/C No.	[acc] číslo účtu
account of journey	[com] správa zo služobnej cesty
account statement / statement of account	[acc] výpis / účtu
accountancy general department / accounts general department	[acc] hlavná účtáreň / hlavné účtovné oddelenie
accounting department / accounts department	[acc] účtáreň / účtovné oddelenie
accounting entity	[acc] účtovná jednotka / účtovný subjekt
accounting entry / book entry / accounting record entry / unit of account	[acc] účtovný zápis / účtovná položka / účtovný predpis
accounting estimate	[acc] účtovný odhad
accounting for	[acc] účtovanie (niečoho) / zaúčtovanie (niečoho)
accounting for reserves	[acc] účtovanie rezerv / zaúčtovanie rezerv
accounting item / book item	[acc] účtovná položka
Accounting Law	[acc] zákon / účtovníctve
accounting loss / book loss	[acc] účtovná strata
accounting method	[acc] spôsob účtovania / účtovná metóda
accounting methodology	[acc] metodika účtovania / účtovná metodika
accounting period	[acc] účtovné obdobie
accounting policies	[acc] účtovné zásady
accounting principles	[acc] účtovné princípy
accounting procedures	[acc] účtovné postupy
Accounting Procedures for Businesses / Accounting Procedures for Businessmen	[acc] Účtovné postupy pre podnikateľov
accounting profit / accounting income / book profit / book income	[acc] účtovný zisk
accounting records / accounting books / books of account / account books / books	[acc] účtovná evidencia / účtovné knihy / účtovné záznamy / účtovníctvo
accounting regulations	[acc] účtovné predpisy
accounting reporting	[acc] účtovné výkazníctvo
accounting standard	[acc] účtovná norma
Accounting Standards Board / ASB	[acc] Rada pre účtovné normy
accounting system	[acc] účtovný systém / účtovníctvo
accounting transaction / accounting event	[acc] účtovný prípad / účtovná operácia
accounting transaction date	[acc] deň uskutočnenia účtovného prípadu / deň uskutočnenia účtovnej operácie
accounting treatment / accounting method / method of accounting	[acc] spôsob účtovania / účtovná metóda / metóda účtovania / účtovanie
accounting treatment of / method of accounting for	[acc] spôsob účtovania (niečoho) / metóda účtovania (niečoho)

accounts assistant	[acc] účtovný referent / účtovník
accounts control	[acc] vedenie účtov / riadenie účtov
accounts manager	[acc] riaditeľ pre účtovníctvo
accounts payable / bills payable / payables	[acc] záväzky [The amounts owed by / business to its creditors (suppliers, lenders, etc.)]
accounts receivable / bills receivable / receivables	[acc] pohľadávky [The amounts owed to / business by its debtors (customers, etc.). Accounts receivable are classed as current assets on the balance sheet, but distinguished from prepayments and other nontrade debtors. / provision for bad debts is often shown against the accounts receivable balance in line with the prudence concept.]
accounts receivable and payable	[acc] zúčtovacie vzťahy / pohľadávkové / záväzkové účty
accounts receivable collection period	[fin] inkasné obdobie pohľadávok [The time given to customers in which to pay their accounts. It is common to require customers to pay within 30 days.]
account-to-account payment	[fin] see / direct payment
accretion of / discount / accretion	[acc] kumulácia diskontu / kumulovaný diskont [In portfolio accounting, / straight-line accumulation of capital gains on discount bonds in anticipation of receipt of par at maturity.]
accrual accounting and cash-flow accounting	[acc] účtovanie na základe časového rozlíšenia / účtovanie na základe peňažných tokov
accruals	[acc] časové rozlíšenie
accruals and deferrals / temporary accounts of assets and liabilities	[acc] účty časového rozlíšenia / časové rozlíšenie / časové rozlíšenie aktív / pasív / prechodné účty aktív / pasív
accruals concept / accruals basis	[acc] princíp časového rozlíšenia / princíp časovej / vecnej súvislosti
accrue	[fin] kumulovať sa / napočítavať sa / nabaľovať sa / nabiehať / narastať

accrued expenses / accrued expense / accruals / accrued charge / accrued liability	[acc] výdavky budúcich období / náklady budúcich období / časovo rozlíšené výdavky / časovo rozlíšené náklady / prechodné náklady / prechodné účty pasív / prírastky [An estimate in the accounts of / business of / liability that is not supported by an invoice or / request for payment at the time the accounts are prepared. An accrual is / current liability on the balance sheet and will be charged under expenses in the income statement. An example of the accrual would be telephone expenses, which are billed in arrears. At the end of the accounting period, if no bill has been received, an estimate (based on past bills) would be made and credited to the accruals account. The telephone expense account is then cleared to the income statement.]
accrued interest / interest accruals	[fin] kumulované úroky / napočítané úroky / úroky na prechodných účtoch
accrued revenues / accrued revenue / accrued income	[acc] príjmy budúcich období / časovo rozlíšené výnosy / prechodné účty aktív [Income that has been earned during an accounting period but not received by the end of it. For example, interest may have been earned but not received, i.e., it should be included in the profit figure (subject to the overriding prudence concept) and classified as / current asset on the balance sheet.]
accumulated amortization	[acc] oprávky / nehmotnému majetku / akumulované odpisy nehmotného majetku
accumulated depreciation	[acc] oprávky / základným prostriedkom / oprávky základných prostriedkov / akumulované odpisy hmotného majetku
accumulated losses from previous years	[acc] neuhradená strata / minulých rokov / akumulovaná strata / minulých rokov
acknowledge one's liability	[law] uznať (svoj) záväzok / uznať (svoju) zodpovednosť
acknowledge receipt of / letter / acknowledge / letter	[com] potvrdiť prijatie listu
acknowledgment of debt	[fin] uznanie dlhu
acquire / controlling interest in / company	[law] nadobudnúť kontrolný podiel / spoločnosti
acquire / right	[law] nadobudnúť právo
acquirer	[com] nadobúdateľ / akvizitér
acquisition	[com] akvizícia / nadobudnutie / obstaranie [The takeover of one company by another.]
acquisition cost	[acc] obstarávacia cena / obstarávacie náklady [see / historical cost]

acquisition of material	[acc] obstaranie materiálu / obstarávanie materiálu
acquisition oncost / acquisition by-costs / costs directly attributable to the acquisition / direct costs relating to the acquisition	[acc] náklady obstarania / náklady spojené / obstaraním / náklady súvisiace / obstaraním [For example, the cost of registering and issuing equity securities, or professional fees paid to accountants, legal advisers, valuers, or other consultants to effect the underlying acquisition.]
acquisition protocol	[com] protokol / obstaraní majetku / obstarávací protokol
acquisition search	[com] predakvizičný prieskum
acquisition target	[com] akvizičný objekt / objekt akvizície
acquit sb of charges	[law] zbaviť obvinení (niekoho)
act as	[law] plniť funkciu (niekoho) / pôsobiť ako (niekto)
act as / foreign exchange authority	[fin] plniť funkciu devízového orgánu
act as lawyer for	[law] vystupovať ako právny poradca (niekoho) / plniť funkciu právneho poradcu (niekoho) / fungovať ako právny poradca (niekoho)
Act of God	[com] čin Boha / vyššia moc [For example, an earthquake, cyclone, storm, or flood. Also known as force majeure.]
act on behalf of sb in / act for sb in	[law] vystupovať / zastúpení (niekoho) pri (niečom) / vystupovať / mene (niekoho) pri (niečom) / zastupovať záujmy (niekoho) pri (niečom) / zastupovať (niekoho) pri (niečom) / konať / zastúpení (niekoho) pri (niečom) / konať / mene (niekoho) pri (niečom) / pracovať pre (niekoho) na (niečom) [For example, / law firm may act on behalf of its client in / legal dispute.]
act on one's own account and at one's own risk	[fin] konať na vlastný účet / na vlastné riziko
act on the account and at the risk of	[fin] konať na účet / riziko (nie-koho)
act within the law / act within legal limits	[law] konať / medziach zákona
acting Vice President	[com] poverený viceprezident / úradujúci viceprezident
actual costs	[fin] skutočné náklady
actual data / actuals	[fin] skutočné údaje / dosiahnutá skutočnosť
actuary	[fin] poistný matematik / poistný technik / aktuár [A person employed at an insurance company or bank whose main responsibility is to calculate premiums, reserves, and dividends on insurance plans and annuities.]

ad hoc committee	[law] operatívny výbor / ad hoc výbor / účelový výbor [One concerned with / particular end or purpose, improvised, fashioned from whatever is immediately available, formed for the particular end or case at hand without consideration of wider application.]
addendum to an agreement/contract	[law] see / amendment to an agreement/contract
additional billing / complementary billing / extra billing	[fin] dofakturácia / dodatočná fakturácia
additional guarantor	[fin] dodatočný ručiteľ
additional insurance	[fin] see / supplementary insurance
additional paid-in capital	[fin] dodatočné splatené imanie / dodatočný splatený kapitál
additional pension insurance	[fin] see / supplementary pension insurance
additional provisions	[fin] dodatočné opravné položky
additional tax return	[fin] dodatočné daňové priznanie
additional taxation / additional taxation liability	[fin] dodanie / dodatočné zdanenie / dodatočná daňová povinnosť / dorubenie daní
additions and disposals	[acc] prírastky / úbytky
additions to legal reserves / transfers to legal reserves / creation of legal reserves	[acc] tvorba zákonných rezerv
additions to provisions / transfers to provisions / provisioning / making of provisions / creation of provisions	[acc] tvorba opravných položiek
additions to reserves / transfers to reserves / creation of reserves / reserving	[acc] tvorba rezerv / tvorenie rezerv
adjourn / lawsuit for lack of evidence	[law] odročiť súdne konanie pre nedostatok dôkazov
adjourn the hearing	[law] odročiť pojednávanie / prerušiť pojednávanie
adjudicate upon / case	[law] súdne rozhodnúť / prípade / súdne doriešiť prípad
adjust wages for inflation	[fin] upraviť mzdy / infláciu
adjusted for inflation	[fin] upravený / infláciu
adjusting entries	[acc] opravné údaje
adjustments to	[acc] oprávky / (niečomu) / opravné položky / (niečomu)
adjustments to assets acquired	[acc] opravná položka / nadobudnutému majetku
adjustments to prepayments / adjustments to advance payments / adjustments to advances	[acc] oprávky / poskytnutým preddavkom / oprávky / poskytnutým zálohám
adjustments to tangible fixed assets	[acc] opravná položka / hmotnému investičnému majetku
administer the loan portfolio	[fin] spravovať úverovú agendu / spravovať úverové portfólio

administration / forced administration / forced supervision / forced management	[law] nútená správa
administration order	[law] príkaz na nútenú správu / príkaz na súdny dozor / príkaz na správu konkurznej podstaty
administration overhead / administration expenses / administrative overhead / administrative expenses	[acc] administratívne režijné náklady / režijné prevádzkové náklady / prevádzkové režijné náklady
administrative body / administrative authority	[law] správny orgán / úradná osoba
administrative proceedings	[law] úradné konanie (správne konanie)
administrator	[law] 1. správca (administrátor) 2. nútený správca
adopt / child	[law] osvojiť si dieťa
adopt / resolution	[law] prijať uznesenie
ADR	[fin] see / American depository receipt
adultery	[law] cudzoložstvo
advance	[fin] pôžička (postúpenie peňazí) / preddavok (napr. na mzdu) [A payment on account or / loan. In / partnership it refers to any amount paid into the partnership in excess of the agreed capital contributions.]
advance billing / pro forma billing	[fin] predfakturácia
advance funding	[fin] tvorba rezervných fondov
advance payment / advance / prepayment	[acc] preddavok / záloha / predplatba / platba vopred
advance payments made	[acc] see / prepayments made
advance payments received	[acc] see / prepayments received
advancement	[fin] sporenie pre prípad smrti [Payment by / parent (during his or her lifetime) to / child of an amount that the child would receive as beneficiary, or as heir, on the death of that parent.]
advertisement revenue / ad revenue	[com] príjmy / reklamy / príjmy / inzerátov
advertising	[com] reklama (reklamná činnosť)
advertising agency / ad agency / advertiser	[com] reklamná agentúra
advertising campaign / ad campaign	[com] reklamná kampaň
advertising contract	[com] zmluva / reklame
advertising expenses / advertising costs	[fin] náklady na reklamu / reklamné náklady
advertising space	[acc] reklamná plocha
advice note / advice	[com] avízo [A document issued by / supplier of goods advising the customer that the goods have been sent. The advice note is generally received before the goods themselves.]
advise sb of one's renewal instructions	[fin] oznámiť (niekomu) prolongačné pokyny
'Adviser' shall mean	[law] pod pojmom "poradca" rozumieme
advising bank	[fin] avizačná banka / avizujúca banka

advisory board	[com] poradňa
advisory center	[com] poradenské stredisko
advisory committee / consultative committee	[com] poradný výbor
advisory firm	[com] poradenská firma
advisory partner	[com] poradný partner
advisory services / advisory	[com] poradenstvo / poradenské služby
affidavit / sworn statement	[law] čestné prehlásenie / miestoprísažné vyhlásenie [A sworn statement in writing. / written declaration upon oath made before an authorized official.]
affidavit of support	[law] čestné vyhlásenie / sponzorstve
affiliate	[law] afilácia / filiálka [A company linked in some sense to another company. The concept has no legal status in the U.K.]
afoul of the constitution / against the constitution	[law] / rozpore / ústavou
after expenses	[fin] po zohľadnení výdavkov
after provisions	[fin] po zohľadnení opravných položiek
after-tax profit	[acc] see / income after tax
against the law	[law] / rozpore so zákonom
age structure of receivables	[fin] veková štruktúra pohľadávok
agency	[com] sprostredkovateľstvo / sprostredkovateľňa / zastupovanie / zastúpenie / agentúra / expozitúra / vedenie agendy / správa agendy
agency agreement	[com] sprostredkovateľská zmluva / zmluva / zastúpení
agency broker	[fin] see / commission broker
agency fee	[fin] 1. sprostredkovateľský poplatok / sprostredkovateľská provízia 2. poplatok za vedenie agendy / poplatok za správu agendy
agency services	[com] sprostredkovateľské služby / zastupovacie služby
agent	[com] sprostredkovateľ / zástupca / agent
aggravated assault	[law] útok na osobu / priťažujúcimi okolnosťami
aggravated larceny	[law] krádež / priťažujúcimi okolnosťami
aggravating circumstance	[law] priťažujúca okolnosť
aggrieved party / injured party / wronged party	[law] poškodená strana / poškodený
agree to amend Article 12	[law] dohodnúť sa na úprave článku 12
agreement in four counterparts / agreement in four prints	[law] dohoda / štyroch rovnopisoch / dohoda / štyroch výtlačkoch
agreement on assigning receivables / agreement on the assignment of receivables	[fin] zmluva / postúpení pohľadávok
agreement on cooperation	[com] see / cooperation agreement
agreement sign-off date	[law] deň podpisu zmluvy

ahead of schedule	[com] / predstihu (oproti harmonogramu)
AICPA	[acc] see / American Institute of Certified Public Accountants
alienate property / alienate assets	[com] previesť majetok (na inú osobu) [To transfer property, etc. to another.]
all prices are inclusive of VAT	[com] všetky ceny su uvedené vrátane DPH
alleged to have committed / thought to have committed / supposed to have committed / claimed to have committed	[law] údajne spáchať (niečo)
all-in cost / all-in costs	[fin] celkové náklady [For example, when detailing / transaction.]
allot overheads / apportion overheads	[com] priradovať réžie / rozdeľovať režijné náklady
allotment of shares	[fin] prideľovanie akcií [When / company receives an application for shares issued by means of / prospectus, it proceeds to allot the shares on / predetermined basis (which is set out in the prospectus). Where applications exceed the shares available, allotment is made proportionately. The allotment of shares is made by means of / letter of allotment. This entitles the recipient to / certificate for the number of shares stated in the letter.]
allotted capital stock / Br / allotted share capital	[fin] pridelené základné imanie
allow / discount to / allow sb / discount	[com] poskytnúť zľavu (niekomu) / poskytovať zľavu (niekomu)
allow an option to lapse	[fin] nechať opciu prepadnúť
allow for	[fin] zohľadňovať (niečo) / zohľadniť (niečo) / zakalkulovať (niečo) / počítať / (niečím) / pamätať na (niečo)
allow for inflation	[fin] zohľadňovať infláciu / zohľadniť infláciu
allow sb / discount	[com] see / allow / discount to
allow st as / deduction for tax purposes / allow st as tax deductible	[acc] see / recognize st for tax purposes
allowance	[acc] odpočet / dávka / prídavok / rezerva [1. an allotted share 2. money given regularly for expenses.]
allowance for losses	[acc] rezerva na straty
allowed as / deduction for tax purposes / recognized as / deduction for tax purposed	[acc] uznaný ako daňovo odpočítateľná položka
all-time low or high	[fin] dosiať najnižšia alebo najvyššia hodnota
ALM	[fin] see / asset and liability management
amalgamate companies	[com] zlúčiť spoločnosti / zlučovať spoločnosti [To unite into one body or organization.]

amalgamation	[com] zlúčenie [The combination of two or more companies. The combination may be effected by one company acquiring others, by the merging of two or more companies, or by existing companies being dissolved and / new company formed to take over the combined business. Within the world of companies an amalgamation refers to the coming together by arrangement of two or more individually registered companies for the purpose of maximizing potential trading opportunities to the mutual benefit of the companies concerned.]
ambassador designate	[law] poverený veľvyslanec / zastupujúci veľvyslanec
amended billing / amended invoicing / re-billing / re-invoicing	[fin] opravná fakturácia / refakturácia
amended invoice	[fin] opravná faktúra / refaktúra
amended law / amendment to / law	[law] novela zákona / novelizácia zákona / nové znenie zákona
amended tax return / corrected tax return	[fin] opravné daňové priznanie
amendment to an agreement/contract / addendum to an agreement/contract	[law] dodatok zmluvy / dodatok / zmluve / doplnok zmluvy / doplnok / zmluve
American Bar Association / ABA	[law] Americká advokátska komora
American depository receipt / ADR	[fin] americký vkladový list / ame-rický vkladový certifikát [A receipt issued by / U.S. bank to / member of the U.S. public who has bought stock in / foreign country. The certificates are denominated in U.S. dollars and can be traded as / security on U.S. stock markets. The advantages of ADRs are the reduction in administration costs and the avoidance of stamp duty on each transaction.]
American Federation of Labor and Congress of Industrial Organizations / AFL-CIO	[com] Americká federácia práce / zjazd priemyselných organizácií
American Institute of Certified Public Accountants / AICPA	[acc] Americký inštitút autorizovaných účtovných znalcov
amortization	[acc] umorovanie / amortizácia / odpisovanie nehmotného majetku / odpisy nehmotného majetku [The ending of / debt by paying it off gradually, over / period of time. Also used to describe the paying off of / cash debt or the accounting procedure by which the value of an asset is progressively reduced (depreciated) over / number of years. The systematic allocation of the depreciable amount of an intangible asset over its useful life.]

amortization schedule / repayment schedule	[fin] splátkový kalendár / splátkový harmonogram / splátkový plán [A schedule that summarizes the dates on which specified amounts must be paid in the repayment of / loan.]
amortize debt	[fin] umorovať dlh / amortizovať dlh / postupne splácať dlh
amortizing loan	[fin] umorovací úver / amortizujúci úver [A loan in which the repayment is made in more than one installment.]
amount due / balance due / outstanding amount / outstanding balance	[fin] dlžná čiastka / splatná čiastka / nezaplatená čiastka
amount set aside out of income / amount appropriated out of income	[fin] čiastka vyčlenená zo zisku
amounts payable / sum payable	[fin] výška záväzkov
amounts receivable / sum receivable	[fin] výška pohľadávok
amounts released from depreciation / amounts released from write-offs	[acc] čiastky vyňaté / odpisovania / čiastky vyňaté / odpisov
annex / addendum	[law] príloha / dodatok
announce / tender for / invite tenders for	[com] vypísať výberové konanie na (niečo) / vyhlásiť výberové konanie na (niečo)
annual account statement	[acc] ročné vyúčtovanie
annual accounts	[fin] výročné výkazy [A summary of the records of / company's financial activities, and in most countries made available for public inspection. Annual accounts include / balance sheet and profit/loss or income/expenditure account.]
annual balance sheet	[fin] koncoročná súvaha
annual earnings	[fin] ročný príjem
annual financial statements	[acc] riadna účtovná uzávierka / koncoročná účtovná uzávierka / riadne účtovné výkazy / koncoročné účtovné výkazy
Annual Meeting / Annual Stockholders' Meeting / Br / Annual General Meeting / Br / AGM	[law] riadne valné zhromaždenie / výročné valné zhromaždenie [Yearly meeting of the stockholders of / company or the members of an organization, at which business, including consideration of the annual report and accounts, the election of officers, and the appointment of auditors, is normally carried out.]
annual percentage rate / APR	[fin] ročná percentuálna sadzba [Charge (including interest) for granting consumer credit, expressed as an equivalent once-a-year percentage figure of the amount of the credit granted.]
annual report	[com] výročná správa

annuity	[fin] anuita [A sum of money payable at regular intervals, usually every year. Also, the contract or agreement that stipulates the payment of an annuity.]
annul an agreement / annul / contract / rescind an agreement / rescind / contract	[law] zrušiť zmluvu
annul an edict / annul / decree	[law] zrušiť vyhlášku / zrušiť výnos / zrušiť nariadenie
antedate / contract / backdate / contract	[law] antidatovať zmluvu [To date (a paper) as of an earlier day than that on which the actual writing or signing is done. To put an earlier date on / document than that on which it was compiled, in order to make it effective from that earlier date.]
anticipated costs	[fin] očakávané náklady
anticipated income / budgeted income	[fin] očakávané príjmy / očakávaný zisk
anticipated revenues / budgeted revenues	[fin] očakávané výnosy / rozpočtované výnosy
Antitrust Authority / Br / Anti-Monopoly Office	[law] protimonopolný úrad / úrad na ochranu hospodárskej súťaže
antitrust laws / Br / anti-monopoly laws	[law] protimonopolný zákon [Statutes that seek to protect free trade and commerce by prohibiting certain restraints, such as monopolies or other combinations, and unfair business practices.]
apartment insurance	[fin] poistenie bytu
apartment mortgage	[fin] hypotéka na byt
appeal / decision	[law] odvolať sa proti rozhodnutiu
appeal / legal decision	[law] odvolať sa proti súdnemu rozhodnutiu
appeal against / judgment	[law] odvolanie sa proti rozsudku
appeal to sb against	[law] odvolať sa / (niekoho) proti (niečomu)
appeals court / court of appeals / appellate court	[law] odvolací súd
appellate authority	[law] odvolací orgán
appellate proceedings	[law] odvolacie konanie
append new documentary evidence to the appeal	[law] doplniť odvolanie / nové listinné dôkazy
appendix / addendum	[law] príloha / dodatok [Supplementary material usually attached at the end of / piece of writing.]
appendix forms an integral part of the contract	[law] príloha tvorí neoddeliteľnú súčasť zmluvy
applicable court	[law] príslušný súd
applicable regulatory body	[law] príslušný kontrolný orgán / príslušný administratívny orgán
applicant for asylum	[law] žiadateľ / azyl
application for / police certificate / application for / file copy from the Criminal Records	[law] žiadosť / výpis / registra trestov
application for asylum	[law] žiadosť / azyl

application for the judicial review of / decision	[law] žiadosť / súdne preskúmanie zákonnosti rozhodnutia
apply for / police certificate / apply for / file copy from the Criminal Records	[law] požiadať / výpis / registra trestov
apply for asylum	[law] uchádzať sa / azyl
apply for registration with the Commercial Registry	[law] podať návrh na zápis do obchodného registra
apply for the post of sales manager	[com] uchádzať sa / miesto obchodného riaditeľa
appoint sb liquidator of / company	[com] určiť (niekoho) za likvidátora spoločnosti
appraisal	[fin] znalecký odhad (hodnoty) / znalecké ohodnotenie / odborný odhad [The valuation of property or assets as estimated by an authorized appraiser.]
appraisal report	[fin] ohodnocovacia správa
appraise	[fin] znalecky odhadnúť (hodnotu) / znalecky ohodnotiť / odborne ohodnotiť
appropriate final dividends out of profits	[fin] vyčleniť zo zisku konečné dividendy
appropriation	[fin] vyčlenené peniaze [Money set aside by formal action for / specific use.]
appropriation of income / distribution of income / appropriation of profit / distribution of profit	[fin] rozdelenie zisku
approval must not be unreasonably withheld	[law] súhlas sa nesmie bezdôvodne odopierať / súhlas sa nesmie bezdôvodne odmietiť
approval will not be unreasonably withheld	[law] súhlas sa bezdôvodne neodoprie / súhlas sa bezdôvodne neodmietne
approvals / attestation	[com] atesty / homologizácia / schválenie
APR	[fin] see / annual percentage rate
arbitrage	[fin] arbitráž / arbitrážny obchod / arbitrážne obchody [The deliberate switching of funds between markets in order to maximize net gains on short-term investments. Dealings may be in currencies, commodities, or bills of exchange. The simultaneous purchase and sale of the same securities, commodities, or foreign exchange in different markets to profit from unequal prices.]
arbitral award	[law] arbitračný výrok
arbitral decision	[law] arbitračné rozhodnutie
arbitral sentence	[law] arbitračný rozsudok / rozhodcovský rozsudok / pokonávací rozsudok / zmierovací rozsudok
arbitral tribunal	[law] arbitračný tribunál / rozhodcovský tribunál / pokonávací tribunál / zmierovací tribunál

arbitration	[law] rozhodcovské konanie / zmierovacie konanie / pokonávka pred rozhodcom / arbitráž / rozhodcovstvo / pokonávka [A reference for settlement of / dispute normally arising out of / contract, to one or more independent persons, rather than to / court of law. Advantages include simplicity, speed, economy, and avoidance of publicity. An agreement to refer / matter to arbitration does not and cannot prevent either party taking legal proceedings instead.]
arbitration proceedings	[law] arbitračné konanie / rozhodcovské konanie / zmierovacie konanie / pokonávacie konanie
arbitrator	[law] arbiter / rozhodca / zmierovací sudca
area of responsibility	[law] kompetencia / pôsobnosť / oblasť zodpovednosti
arm's length transaction	[law] transakcia na komerčnej báze / transakcia na princípe nezávislosti / transakcia na princípe nezávislých partnerov / transakcia nezávislých partnerov / transakcie na báze nezávislých strán [A transaction entered into by unrelated parties, each acting in their own best interests in paying or charging prices based on fair market values. In the preparation of financial statements it is normally assumed that all transactions are conducted at arm's length, although it is appreciated that this may not be the case with companies belonging to the same group, who make special arrangements between themselves for taxation or other reasons. Because of the possibility of the transactions being carried out at other than arm's length and the reader of financial statements being unaware of this fact, there has been some pressure to issue an accounting standard on related-party transactions.]
arrears / payment arrears / back dues / back payment / back pay	[fin] nedoplatok / nedoplatky [Overdue debts (unpaid and overdue amounts) that may be subject to interest or other penalties.]
arrest warrant	[law] zatýkací rozkaz / príkaz na zatknutie / zatykač
articled clerk through to partner	[law] čakateľ na funkciu partnera
articles of association	[law] see / corporate bylaws

articles of incorporation / founder's deed / Br / memorandum of association / Br / founding deed	[law] zakladateľská zmluva / zakladateľská listina / zakladacia zmluva / zakladacia listina / zriaďovacia zmluva / zriaďovacia listina [An official document that details / company's existence. It forms the basis of registration of / company, listing the subscribers to the capital and the number of shares, the name and address of the company and, where appropriate, its powers and objects. The articles of incorporation also state that the liability of its members (stockholders) is limited. The document must be signed by the first subscribers and filed with the Commercial Registry in the Commercial Register.]
articles of partnership / Br / deed of partnership	[law] spoločenská zmluva / zmluva / združení [A partnership agreement drawn up in the form of articles or / deed. It covers the respective capital contributions of the partners, their entitlement to interest on their capital, their profit-sharing percentages, agreed salary, etc.]
as amended / as amended and supplemented	[law] / znení neskorších predpisov / v platnom znení / v znení zmien / doplnkov / v znení neskorších zmien / doplnkov / v znení neskorších úprav
as amended by Edict 12/1990 Coll. / as amended by Decree 12/1990 Coll.	[law] / znení vyhlášky 12/1990 Zb.
as of, and for the year ended, December 31, 1999 / Br / as at, and for the year ended, 31 December 1999	[acc] za rok končiaci sa 31. decembra 1999, resp. / tomuto dátumu
as per contract	[law] podľa zmluvy
as per mailing list / Br / see distribution list / Br / see distribution	[com] podľa rozdeľovníka
as set out in Appendix 2	[law] ako sa uvádza / prílohe 2
ASB	[acc] see / Accounting Standards Board
asking price / asked price / Br / offer price / Br / offer	[fin] navrhovaná predajná cena / cena požadovaná predávajúcim [The price at which something is offered for sale. The price at which / seller is willing to sell something. The price at which / dealer or market maker will sell commodities or shares. Mutual fund managers also quote an asking price at which they will sell mutual fund certificates (units) to the general public.]
assassin	[law] atentátnik
assassinate	[law] spáchať atentát na (niekoho)
assassination attempt	[law] pokus / atentát
assess back duty	[fin] dorubiť daň

assess sb for tax	[fin] vymerať (niekomu) daň / vyrubiť (niekomu) daň
assess the tax	[fin] vymerať daň / vyrubiť daň
assessor	[fin] odhadca [Person who calculates the value of something.]
asset account	[acc] pohľadávkový účet / účet aktív
asset and liability management / ALM	[fin] riadenie aktív / pasív
asset deficiency	[fin] záporné vlastné imanie [The condition of / company when its liabilities exceed its assets.]
asset management	[com] riadenie aktív / správa aktív
asset valuation	[fin] ocenenie majetku / ocenenie aktív [An assessment of the value at which the assets of an organization, usually the fixed assets, should be entered into its balance sheet. The valuation may be arrived at in / number of ways. For example, / revaluation of land and buildings would often involve taking professional advice.]
asset-backed securitization / ABS	[fin] výmena aktív za úver so založením majetku
asset-based management	[fin] riadenie na základe aktív
asset-driven	[fin] majetkovo motivovaný
assets	[acc] aktíva / majetkové položky [Generally, the value of all things owned which could be used, if necessary, to pay debts. The items on / balance sheet showing the book value of property owned. Objects (tangible or intangible) that are of value to their possessor. In most cases these either are cash or can be turned into cash. Exceptions include prepayments, which may represent payments made for rent, rates, or motor licenses, in cases in which the time paid for has not yet expired.]
assets acquired against payment	[com] odplatne nadobudnutý majetok
assets capitalization / capitalization	[acc] aktivácia majetku / zaradenie majetku do používania
assets held in reserve	[com] zakonzervované aktíva
assets ledger	[acc] register majetku
assets pledged / assets charged	[acc] založený majetok / založené aktíva
assets under construction	[acc] nedokončené investície / nedokončená investičná výstavba / investičný majetok vo výstavbe
assets-based transactions / assets transactions / assets-based operations / assets operations	[fin] obchody / aktívami / aktívne obchody
assign / bill of exchange to	[fin] postúpiť zmenku na (niekoho) / postúpiť zmenku (niekomu)

assign / bill receivable to / assign / receivable to	[fin] postúpiť pohľadávku na (niekoho) / postúpiť pohľadávku (niekomu)
assign / rating to	[com] udeliť rating (niekomu)
assign / receivable	[fin] postúpiť pohľadávku
assign / responsibility to	[com] preniesť zodpovednosť na (niekoho)
assign costs to inventories	[acc] prideľovať náklady zásobám
assign for / assignee for	[com] pridelenec pre (niečo) / povereník pre (niečo)
assign responsibilities and authorities	[com] určiť zodpovednosť / právomoci / prideliť zodpovednosť / právomoci
assignee	[fin] postupník (zmenky) / zmenkový postupník / nadobúdateľ (zmenky) / zmenkový nadobúdateľ
assignment	[fin] postúpenie (pohľadávky, zmenky) / zadanie (projektu)
assignor	[fin] postupca (zmenky) / postupiteľ (zmenky) / zmenkový postupca / zmenkový postupiteľ
assistant attorney / attorney assistant / attorney's trainee	[law] advokátsky koncipient
associate / associated undertaking / associated company	[acc] pridružený podnik / pridružená spoločnosť / podnik / podstatným vplyvom / dcérska spoločnosť / podstatným vplyvom [An undertaking that is not defined as / subsidiary undertaking but is one in which the group has / participating interest and exercises / significant influence over its operations and financial policies.]
associated company	[acc] pridružená spoločnosť [A company associated with another company that it controls. Associated companies are also defined as companies under the control of the same person or persons.]
association	[com] združenie / asociácia / družstvo
association agreement	[com] zmluva / združení / asociačná zmluva
Association of Certified Chartered Accountants / ACCA	[acc] Asociácia autorizovaných účtovných zmlcov
assume / bill payable from / assume / payable from	[fin] prevziať záväzok od (niekoho) / prebrať záväzok od (niekoho)
assume an obligation / assume / liability	[law] prevziať na seba záväzok / prevziať na seba povinnosť
assume debt	[fin] prevziať dlh / prebrať dlh
assume responsibility for / assume liability for	[law] prebrať zodpovednosť za (niekoho/niečo) / prebrať zodpovednosť za (niekoho/niečo)
assumption of debt	[fin] prevzatie dlhu / prebratie dlhu
assumption of liabilities / transfer of payables	[law] prebratie záväzkov / preberanie záväzkov / prevod pasív

assurance / whole life insurance	[fin] poistenie pre prípad úmrtia / poistenie pre prípad smrti [Insurance against an eventuality (especially death) that must occur.]
asylum seeker	[law] azylant
at / discount	[com] so zľavou
at arm's length	[com] na základe princípu nezávislosti / podľa princípu nezávislosti / tzv. na dĺžku ramena
at auction	[com] na dražbe
at book value	[acc] / účtovnej hodnote
at CEO level	[com] na úrovni generálnych riaditeľov
at close of business / at close of trading	[com] po ukončení obchodného dňa [For example, on / stock exchange.]
at cost	[fin] za skutočné náklady / vo výške skutočných nákladov / na úrovni skutočných nákladov / vo výške skutočne vynaložených nákladov
at issue / in question	[law] inkriminovaný
at no extra charge	[fin] bez špeciálneho príplatku
at one's own risk	[com] na vlastné riziko
at par	[fin] za nominál
at pawn	[fin] / zálohu / založený
at the AGM	[com] na výročnom valnom zhromaždení / na riadnom valnom zhromaždení
at the EGM	[com] na mimoriadnom valnom zhromaždení
at the instigation of / stockholder	[law] na podnet akcionára
attempted misuse of funds	[law] pokus / zneužitie finančných prostriedkov
attempted murder	[law] pokus / vraždu
attempted rape	[law] pokus / znásilnenie
attention of / attention	[com] do rúk (niekoho)
attorney / Br / barrister	[law] advokát / právny zástupca / obhajca / právnik / [A legal agent qualified to act for persons in legal proceedings.]
attorney assistant	[law] see / assistant attorney
Attorney General / AG	[law] generálny prokurátor [The chief legal representative and adviser of / nation or state.]
Attorney General's Office / AGO	[law] generálna prokuratúra
Attorney's Office	[law] prokuratúra
attorney's trainee	[law] see / assistant attorney
attract interest	[fin] see / bear interest
attract investors / lure in investors	[com] prilákať investorov / získať investorov
auction / auction sale / vendue	[com] dražba / aukcia / aukčný predaj
auction fee	[com] dražobná cena
auction hall	[com] dražobná sieň
auction house	[com] dražobná firma

auctioneer	[com] dražobník / dražiteľ / licitátor / aukcionár [An agent who sells goods at auction.]
audit approach	[acc] prístup / auditu / auditorský prístup
audit exercise	[acc] vykonanie auditu / výkon auditu / auditorské práce
audit fee / auditors' remuneration	[fin] auditorská odmena [The amount payable to an auditor for an audit. The audit fee has to be approved at the annual general meeting of / company.]
audit firm	[acc] auditorská firma
audit firm license number	[com] číslo koncesie auditorskej firmy
audit opinion / Br / auditors' opinion	[acc] auditorský výrok / revízna správa / vyjadrenie audítora [An opinion contained in an auditors' report. It expresses / view as to whether or not the financial statements audited have been prepared consistently using appropriate accounting policies, in accordance with relevant legislation, regulations, or applicable accounting standards. The opinion also has to state that there is adequate disclosure of information relevant to the proper understanding of the financial statements.]
audit opinion on financial statements / Br / auditors' opinion on financial statements	[acc] auditorský výrok / účtovnej uzávierke / revízna správa / účtovným výkazom
audit program / audit plan	[acc] auditorský plán / plán auditu
audit report / Br / auditors' report	[acc] auditorská správa / správa audítora
audit report on financial statements / Br / auditors' report on financial statements	[acc] auditorská správa / účtovnej uzávierke / auditorská správa / účtovným výkazom
audit trails	[acc] auditorské stopy / revízne záznamy účtov
audit wrap-up	[acc] rekapitulácia auditu / sumarizácia auditu / zhrnutie auditu
audited annual financial statements	[acc] auditovaná účtovná uzávierka
auditor license number	[acc] číslo koncesie audítora / číslo dekrétu audítora
auditors' report	[acc] see / audit report
augment / guarantee	[fin] navýšiť záruku
authentic official copy	[law] úradne overená kópia
authenticate / document	[law] overiť doklad
authenticate / signature	[law] overiť podpis
authority to act for	[law] splnomocnenie na zastupovanie (niekoho)
authorized account user	[fin] disponent účtu

authorized capital stock / authorized stock / Br / authorized share capital / Br / nominal share capital / Br / registered capital	[fin] schválené základné imanie / zapísané základné imanie [The amount of capital stock (fixed in the articles of incorporation and the corporate bylaws) that / company is allowed to issue and empowered to use. For example, \$300,000 (300,000 shares of \$1 each).]
authorized person	[law] oprávnená osoba / oprávnený
authorized representative / authorized signatory	[law] zástupca spoločnosti / štatutárny zástupca / štatutárny orgán
authorized securities depository	[fin] stredisko cenných papierov
authorized share capital	[fin] see / authorized capital stock
authorized stock	[fin] see / authorized capital stock
automatic cash payments	[fin] bezhotovostný platobný styk
automatic teller machine / automated teller machine / ATM / cash dispenser / cash point / cash point machine	[fin] bankomat / peňažný automat
automatic vending machine / vending machine	[com] predajný automat
auxiliary account	[acc] pomocný účet
auxiliary assets	[com] vedľajšie aktíva / pomocné aktíva
available cash flow	[fin] disponibilné peňažné toky
available to provide services as requested by the client	[com] pripravený poskytovať služby podľa požiadaviek klienta
average down	[fin] rozložiť náklady / znížiť jednotkové náklady [Purchase more of / security or commodity at / lower price to reduce the average cost of one's holdings.]
award / mandate to / award sb / mandate	[law] udeliť mandát (niekomu)
awareness letter	[fin] see / letter of awareness
away on business	[com] služobne vzdialený
B/E	[com] see / bill of exchange
B/L	[com] see / bill of lading
back / bill of exchange	[fin] see / endorse / bill of exchange
back dues	[fin] see / arrears
back duty / duty arrears / back tax / tax arrears	[fin] daňový nedoplatok / nedoplatok dane / daňová dorubka / dorubka dane [Tax payable on income undisclosed at the time earned. In reclaiming tax the Revenue can go back as far as it wishes and has powers to demand considerable documentation and explanations. Normally, in back duty cases, defendants become liable for payments far in excess of the amount originally evaded and interest well above that normally payable on overdue tax. This is by way of / penalty for their offense. In extreme cases they may also be imprisoned.]

back duty assessment / back duty assessment notice / back duty demand notice	[fin] dodatočný daňový výmer / dorubenie dane / dodatočný platobný výmer
back child support / child support arrears	[fin] nedoplatky na výživnom
back interest / interest arrears	[fin] úrokový nedoplatok
back office	[fin] zadné kancelárie / obslužné oddelenie banky (bez pria-meho styku so zákazníkom)
back order	[fin] nevybavená objednávka / spätná objednávka
back out of / contract / withdraw from / contract	[law] odstúpiť od zmluvy
back payment / back pay	[fin] see / arrears
back rent / rent arrears	[fin] nedoplatok na nájmomnom
back tax	[fin] see / back duty
backlog of orders	[com] nahromadené objednávky / záľaha nevybavených objednávok
backup credit	[fin] záložný úver / záložná úverová linka [A credit guarantee provided by / bank or syndicate of banks underpinning / note issuance facility. The credit is operated where some or all of the notes fail to find / purchaser.]
back-value the funds	[fin] antivalutovať finančné prostriedky
backwardation Br :	[fin] požičovné / cenných papierov
bad debt / uncollectible debt / uncollectible / irrecoverable receivable	[fin] nedobytná pohľadávka / nevyožiteľná pohľadávka / neinkasovateľná pohľadávka [Debt impossible to collect. An amount owed by / debtor that is most unlikely to be paid, e.g., due to / company going into liquidation. The full amount should be written off to the income statement of the period or to / provision for bad and doubtful debts as soon as it is foreseen, on the grounds of prudence.]
bailiff	[law] súdny zriadenec [Officer of / court employed to enforce court decisions, especially creditor judgments involving / warrant of execution, requiring seizure of / debtor's goods.]
bailout	[fin] finančná záchrana [A rescue (as of / corporation) from financial distress.]
balance	[acc] 1. zostatok / stav / saldo / vyváženosť 2. bilancia / bilančná suma / bilančný stav [The total net worth of an organization as shown at the bottom of the balance sheet, i.e., the fixed assets plus net current assets less long-term liabilities.]
balance due / outstanding balance	[fin] dlžný zostatok / nezaplatený zostatok

balance mismatch	[acc] nezhodný stav / nezhodujúci sa zostatok
balance of payments	[fin] platobná bilancia [An account of / country's debit and credit transactions with other countries. Items are divided into the current account, which includes both visible trade (imports and exports of goods) and invisible trade (services such as transport, tourism, interest, and dividends) and the capital account, which includes investment in and out of the country, international grants, and loans.]
Balance Sheet / Statement of Financial Position	[acc] súvaha / bilancia [A statement of the financial position of / company or individual on / specific date, showing assets, liabilities, and capital.]
balance sheet amount / balance sheet value / balance sheet total / balance	[acc] bilančná suma / bilančný stav
balance sheet date	[acc] dátum súvahy / súvahový deň
balance statement / account statement	[acc] vyúčtovanie (všeobecne)
balance the books	[acc] vykonať účtovnú uzávierku
balancing figure	[acc] vyrovnávacie číslo
balancing the books / balancing	[acc] účtovná uzávierka
bancassurance	[fin] predaj poisťovacích produktov
bang of the gavel	[law] príklep na dražbe
bang the gavel	[law] priklepnúť na dražbe
banish sb from the country / banish	[law] vyhostiť (niekoho) / krajiny / vykázat (niekoho) / krajiny
bank / check / Br / bank / cheque	[fin] dať si vyplatiť šek / banke [To deposit / check in / bank and either receive its amount in cash or have it paid into your account.]
bank account	[fin] bankový účet
bank account with sort code	[fin] bankové spojenie [A bank account number together with the sort code of the bank in which it is maintained. see / sort code]
bank advance	[fin] bankový úverový zdroj [The term bank advance is used to include overdrafts, bank mortgage loans, and personal loans, as well as term loans.]
bank advice	[fin] bankové avízo
bank bill of exchange / bank bill	[fin] banková zmenka [A bill of exchange issued or accepted by / bank. / bank bill is more acceptable than / normal trade bill, as the risk is smaller. Discounts therefore also tend to be smaller.]
bank branch	[fin] pobočka banky / banková pobočka
bank card	[fin] dispozičná karta (k účtu)

bank certificate	[fin] bankové potvrdenie / bankové osvedčenie [A certificate, signed by / bank manager, stating the balance held to / company's credit on / specified date. It may be asked for during the course of an audit.]
bank clerk / bank officer	[fin] bankový úradník
bank commissions for discounted bills of exchange	[fin] bankové provízie za diskont zmeniek
bank deposits	[fin] vklady / bankách / viazané bankové účty
bank discount	[fin] bankový diskont [The interest discounted in advance on / note and computed on the face value of the note.]
bank divisions	[fin] bankové divízie / divízie banky [For example, corporate banking, treasury, commercial banking, real estate finance, investment management, retail banking.]
bank float / float	[fin] fluktučná doba / bankový sklz [The time spent by / remittance in the banking system, during which the sum of money is available to neither the payer nor the payee.]
Bank for International Settlements / BIS	[fin] Banka pre medzinárodné zúčtovanie / Banka pre medzinárodný platobný styk
bank guarantee	[fin] banková záruka / bankové ručenie
bank charges	[fin] bankové poplatky [Fees and other charges made by banks for their services and debited from customers' accounts, now commonly after the customer has received an itemized statement of charges. The amounts charged to customers by / bank, usually for / specific transaction, such as paying in / sum of money by means of / check or withdrawing / sum by means of / cash dispenser. However, modern practice is to provide periods of commission-free banking by waiving most charges on personal checking accounts. The commercial banks have largely been forced to take this step as / result of the free banking services offered by building societies. However, business customers invariably pay tariffs in one form or another.]
bank interest	[fin] bankové úroky [The interest charge made by / bank to / person or company, based on the daily cleared overdraft balance or / committed loan. Usually, / bank's interest rate will be its base rate plus / margin of between 1% and 5%.]

bank loan	[fin] bankový úver [A loan by / bank, normally for / fixed period and for / specific purpose. Bank loans are normally secured (see / collateral security) and repaid in regular installments, with interest charged at rates that vary with the bank's base rate (see / base rate). / specified sum of money lent by / bank to / customer, usually for / specified time, at / specified interest rate. In most cases banks require some form of security for loans, especially if the loan is to / commercial company. If / bank regards / company as / good credit risk, loans may not be secured. The term bank loan is also loosely used to mean / bank advance.]
bank money	[fin] bankové peniaze [A medium of exchange consisting chiefly of checks and drafts.]
bank money order	[fin] banková peňažná poukážka / bankový príkaz na úhradu
bank note / bill / Br / banknote	[fin] bankovka [A promissory note issued by / bank payable to bearer on demand without interest and acceptable as money.]
bank rate	[fin] see / discount rate
bank risk management	[fin] riadenie bankových rizík
bank seal	[law] banková pečať
bank stamp	[law] banková pečiatka / pečiatka banky
bank statement	[fin] bankový výpis / výpis / banky
bank subbranch / bank agency	[fin] expozitúra banky / banková expozitúra
bank transfer	[fin] bankový prevod
bankbook / passbook / depositor's book / deposit book	[fin] vkladná knižka [The depositor's book in which / bank records deposits and withdrawals.]
bankbook account / passbook account / depositor's book account / deposit book account	[fin] vkladový účet / účet vkladnej knižky
bankcard	[fin] banková karta [A credit card issued by / bank.]
banker's acceptance / banker's bill / Br / acceptance	[fin] bankový aval [A short-term credit instrument issued by an importer's bank that guarantees payment of an exporter's invoice. / bill of exchange or time draft drawn on and accepted by / bank, usually as part of / line of credit under / letter of credit or acceptance credit. The act of accepting, i.e., agreeing to honor, such / bill of exchange or time draft.]

banker's order / Br / standing order	[fin] trvalý príkaz na úhradu / trvalý platobný príkaz / stály príkaz na úhradu / stály platobný príkaz / sporožiro [An order to / bank by / customer to pay / specified amount at specified times (e.g., monthly or quarterly), until the order is canceled, from / specific bank account of the customer to another named bank account. see / direct debit]
banking	[fin] bankovníctvo [The business of / bank or / banker.]
banking board	[fin] banková rada
banking group	[fin] banková skupina
Banking Law	[law] zákon / bankách
banking license	[fin] banková koncesia / povolenie na činnosť banky
banking product	[fin] bankový produkt
banking secrecy	[fin] bankové tajomstvo
banking sector	[fin] bankový sektor
banking services	[fin] bankové služby
banking supervision	[fin] bankový dohľad / bankový dozor
banking transaction	[fin] banková operácia / banková transakcia
bankrupt	[law] konkurzný subjekt / subjekt / konkurze / úpadca
bankrupt debtor / debtor in bankruptcy / debtor in bankruptcy proceedings	[law] dlžník / konkurze / dlžník / konkurznom konaní / zruinovaný dlžník
bankruptcy	[fin] konkurz / úpadok [The process by which the property of / person (in legal terms, an individual or corporation) unable to pay debts is taken away under / court order and divided fairly among the person's creditors, after preferential payments such as taxes and wages. Proceedings may be instituted either by the debtor (voluntary bankruptcy) or by any creditor for / substantial sum (involuntary bankruptcy). Until discharged, / bankrupt person is severely restricted in financial activities.]
Bankruptcy and Liquidation Law / Bankruptcy and Composition Law / Law on Receivership and Composition	[law] zákon / konkurze / vyrovnání / zákon / úpadku / vyrovnání
bankruptcy order	[law] vyhlásenie konkurzu súdom / vyhlásenie úpadku súdom

bankruptcy petition / petition for bankruptcy / petition for / bankruptcy order	[law] návrh na vyhlásenie úpadku / návrh na vyhlásenie konkurzu [A petition presented by creditor(s), the Director of Public Prosecutions, / person affected by / voluntary arrangement set up by / debtor, or the debtor, to the court to initiate bankruptcy proceedings against / specified person.]
bankruptcy proceedings	[law] konkurzné konanie / konanie / konkurze / konanie / úpadku
bankrupt's estate	[fin] konkurzná podstata / majetková podstata úpadcu / likvidačný zostatok
baptismal certificate	[law] krstný list
Bar Association / Bar	[law] advokátska komora [All with the profession of / barrister. see / trial lawyer]
bar code	[com] čiarový kód
bare majority	[law] nepatrná väčšina
bargain for / price	[com] dohadovať cenu
barter	[com] výmenný obchod / barter
barter agreement	[com] zmluva / výmennom obchode / bartrová zmluva
base lending rate for loans to commercial banks	[fin] základná požičovná sadzba pre úvery komerčným bankám
base metals	[com] základné kovy [The metals copper, lead, zinc, and tin.]
base rate	[fin] základná sadzba / vychodisková sadzba [The rate of interest used as / basis by banks for the rates they charge their customers. In practice most customers will pay / premium over base rate to take account of the bank's risk involved in lending, competitive market pressures, and to regulate the supply of credit.]
base value	[com] východisková hodnota / východisková cena
Basel Committee on Banking Supervision	[fin] Bazilejský výbor pre bankový dohľad [Established at the Bank for International Settlements.]
baseline audit	[acc] východiskový audit / základný audit
basic state pension	[fin] základný štátny dôchodok
basis point / bp / beep	[fin] základný bod / východiskový bod [One hundredth of / percentage point, i.e., 100 bp]
batch production	[com] sériová výroba
bear false witness	[law] krivo svedčiť
bear interest / attract interest	[fin] prinášať úroky
bear interest at 8% / attract interest at 8%	[fin] úročiť sa sadzbou / % / prinášať úroky / %

bearer	[fin] doručiteľ [A person who presents for payment / check or bill of exchange marked "pay bearer". As / bearer check or bill does not require endorsement it is considered / high-risk form of transfer.]
bearer bonds / bonds in bearer form / nonregistered bonds	[fin] dlhopisy na doručiteľa / nezaregistrované dlhopisy / tzv. nezaknihované dlhopisy
bearer check / Br / bearer cheque	[fin] šek na doručiteľa
bearer securities / securities in bearer form / nonregistered securities	[fin] cenné papiere na doručiteľa / nezaknihované cenné papiere
bearer stock / bearer shares / bearer equity / stock in bearer form / shares in bearer form / equity in bearer form	[fin] akcie na doručiteľa / nezaknihované akcie
beat crime / lick crime	[law] potláčať zločinnosť
become due	[fin] see / fall due
become obsolete	[com] morálne zastarávať / morálne zastarať
beginning from May / ? beginning on or after May 1	[law] začínajúci 1. mája alebo neskôr
behind bars	[law] za mrežami
behind schedule	[com] / sklze (oproti harmonogramu)
below the poverty line	[com] pod hranicou chudoby / pod hranicou životného minima
beneficial owner	[fin] prospechový vlastník / krycí vlastník (pri akciách)
beneficial ownership	[fin] prospechové vlastníctvo / užitočné vlastníctvo
beneficiary	[fin] beneficent / príjemca (platby) / oprávnený [A person who receives money from the proceeds of / letter of credit, or an inheritance in accordance with somebody's will. / payee. see / in favor of / payee]
beneficiary debit	[acc] na ťarchu príjemcu
benefit / benefits	[com] plnenie / dávka / podpora / požitok / úžitok
benefits in kind / in-kind benefits / perks	[com] naturálne požitky / naturálne plnenie / vecné plnenie [Benefits other than cash arising from employment. Examples include company cars, credit tokens or vouchers, living accomodation, beneficial loans, mobile telephones, medical insurance provided by the employer, subscriptions paid, payment by the employer of the employee's personal liability, or any costs paid on the employee's behalf. see / perks]
benchmark	[com] komparatív / komparačný štandard / porovnavací štandard / komparačná méta / porovnávací méta

benchmark transaction	[com] komparatívna transakcia / porovnávacía transakcia / štandardná transakcia
benchmarking	[com] komparácia / porovnávanie (pomocou štandar-dov) / porovnávanie (pomocou mét)
benchmarking analysis	[com] komparatívna analýza / porovnávacía analýza
best professional estimate	[com] kvalifikovaný odhad
best-case and worst-case alternatives	[com] optimistický / pesimis-tický variant
better returns on / higher returns on	[fin] vyššie zhodnotenie (niečoho) / lepšie zhodnotenie (niečoho)
bid / tender offer	[com] ponuka na nákup / ponuka do obchodnej súťaže
bid bond	[fin] ponukový dlhopis
bid down / bid down the price	[fin] znížiť ponúkanú cenu
bid for	[com] uchádzať sa / (niečo)
bid for the role as financial adviser / tender for the role as financial adviser	[com] uchádzať sa / funkciu finančného poradcu
bid price / bid	[fin] see / offering price
bid rate	[fin] dopytová sadzba / úročenie vkladov [The rate of interest offered for / deposit, and lower than the offer rate.]
bid up / bid up the price	[fin] zvýšiť ponúkanú cenu
bidder / tenderer	[com] účastník výberového konania / účastník ponukového konania / účastník obchodnej súťaže / záujemca / draž-bu / dražiteľ
bid-offer spread	[fin] dopytovo-ponukové rozpätie [The difference between the asking price (offer) and offering price (bid).]
Big Bang	[fin] Veľký tresk [The term used to encapsulate the changes culminating on October 27, 1986 with the abandonment of the commission agreement between members of the London Stock Exchange and of strict segregation of jobbers and brokers.]
bilateral loan	[fin] dvojstranný úver / dvojstranná pôžička [A simple lending arrangement between two entities, especially as distinguished from multilateral loans.]
bill of credit	[fin] pokladničná poukážka

bill of exchange / B/E / bill / draft	[fin] zmenka (cudzia) / trata [An unconditional, often negotiable, written order from one person (drawer) to another (drawee, payer) to pay / specified sum of money to / designated person (payee). Bills of exchange are divided into bank bills, trade bills, fine trade bills, and finance bills. Also, / form of commercial credit instrument, or IOU, used in international trade.]
bill of lading / B/L	[com] nákladný list / konosament
bill placement fee	[fin] poplatok za umiestnenie zmenky / poplatok za realizáciu zmenky
bill rate	[fin] see / discount rate
billed at cost	[fin] účtovaný / obstarávacích cenách / účtovaný / skutočnej výške
billing	[fin] vyúčtovanie / vyfakturovanie / fakturácia / fakturovanie
billing clerk	[acc] fakturant / fakturantka
billing cycle	[acc] fakturačný cyklus
billing procedure / billing process	[fin] fakturačný postup
bills of exchange to be collected	[acc] zmenky na inkaso / zmenky na inkasovanie
bills of exchange to be paid	[acc] zmenky na úhradu
bills payable	[acc] see / accounts payable
bills receivable	[acc] see / accounts receivable
binding upon / binding on	[law] záväzný pre (niekoho)
birth certificate	[law] rodný list
birth registration No. / birth identification No. / birth certificate No.	[law] rodné číslo
BIS	[fin] see / Bank for International Settlements
black knight	[fin] čierny jazdec [A person or firm that makes an unwelcome takeover bid for / company.]
black marketeer	[com] šmelinár / čierny trhovník
blank bill of exchange / blank bill / blank draft	[fin] bianko zmenka / nevyplnená zmenka [A bill of exchange in which the name of the payee is left blank.]
blank draft	[fin] see / blank bill of exchange
blank check	[fin] bianko šek / nevyplnený šek
blank promissory note / blank note of hand	[fin] vlastná bianko zmenka / nevyplnená vlastná zmenka
bloated costs	[acc] see / overstated costs
block	[fin] balík (akcií) [A large holding of stock (shares) in one company. / block trade is usually considered to involve the sale or purchase of at least 10,000 shares.]
block the account	[acc] zablokovať účet / blokovať účet

blue chip	[fin] modrý žetón / modrý talón [Colloquial name for any of the common stock in the most highly regarded companies traded on / stock market. Originating in the U.S., the name comes from the color of the highest value chip used in poker. Blue-chip companies have / well-known name, / good growth record, and large assets. The main part of an institution's equity portfolio will consist of blue chips. / consistently successful and profitable venture or enterprise. An outstandingly worthwhile or profitable property or asset. / high investment quality stock issue.]
board and lodging	[com] strava / ubytovanie
Board of Trustees	[law] poručnícka rada / rada poručníkov / správcovská rada / rada správcov
bond / note	[fin] dlhopis / obligácia / úpis / poukážka [A document promising to pay / sum of money at / specified time.]
bond issue	[fin] vydanie dlhopisov / emisia dlhopisov / vydanie obligácií / emisia obligácií
bond offering	[fin] ponuka dlhopisov / ponúkание dlhopisov / ponuka obligácií / ponúkание obligácií
bonded goods	[com] konsignovaný tovar / neodbavený tovar [Imported goods on which duty, either customs or excise, has not been paid. They are put in / bonded warehouse pending either payment of the duty or re-export.]
bonded warehouse / consignment warehouse / consignment stock	[com] konsignačný sklad [Warehouse designated for the imported goods on which duty, either customs or excise, has not been paid. The owner of the warehouse guarantees that the duty will be paid if the goods are released, or the goods will be re-exported. The bonded goods may be moved from one bonded warehouse to another. The document authorizing removal is called / warehouse warrant.]
bondholder	[fin] držiteľ dlhopisu / majiteľ dlhopisu
bonds in bearer form	[fin] see / bearer bonds
bonds, debentures, and similar securities	[acc] dlžné cenné papiere
bonuses	[fin] prémie (ku mzde)
book entry clearance	[acc] zúčtovanie účtovných položiek

book of original entry / Br / book of prime entry	[acc] prvotná účtovná kniha [A book or record in which certain types of transaction are recorded before becoming part of the double-entry bookkeeping system. The most common books of original entry are the daybook, the cashbook, and the journal.]
book of patterns / book of samples	[com] vzorkovnica / kniha vzo-riek
book of suggestions and complaints	[com] kniha prianí / sťažností
book value	[acc] účtovná hodnota [The value at which / debt security is shown on the holder's balance sheet. It is often acquisition cost / or / amortization/accretion, which may differ considerably from market value.]
bookclosing	[acc] účtovná uzávierka
bookkeeper	[acc] nižší účtovník / účtovný referent [One who records the accounts or transactions of / business.]
bookkeeping	[acc] vedenie účtovníctva
bookrunner	[fin] správca knihy [One who controls the order book.]
books of account	[acc] see / accounting records
boost exports	[com] podporiť vývoz
boost investment	[com] zvyšovať investície
boost living standards / boost standards of living	[com] zvyšovať životnú úroveň
boost output / boost production	[com] zvyšovať produkciu / zvýšiť produkciu / zvyšovať výrobu / zvýšiť výrobu
boost prices	[com] zvyšovať ceny / zvýšiť ceny
boost profitability	[com] zvyšovať ziskovosť / zvýšiť ziskovosť
borrower	[fin] úverový klient / úverový dlžník / ten, ktorý si požičiava
borrowing costs / costs of borrowing	[acc] úverové náklady / náklady na úvery / náklady súvisiace / úvermi [Interest and other costs incurred by an organization in connection with the borrowing of funds.]
borrowings	[fin] získané úvery / čerpané úvery
bottom line	[fin] celkový výsledok / rozhodujúci moment [A rather metaphorical expression used when referring to the net financial profit or loss. Therefore, the final result or outcome of something. Also, the final word or deciding factor in an issue.]
bought daybook / Br / purchase day book / Br / purchases journal	[acc] kniha došlých faktúr [The book of prime entry in which invoice amounts for purchases are entered. The daybook that gives details of all the items / business has bought. The totals from the bought daybook are regularly transferred to the nominal ledger account.]

bought deal	[fin] kúpená emisia / kúpená transakcia [A method of raising capital for / new issue of bonds, acquisitions, etc., as an alternative to / rights issue or placement, where an investment bank buys all securities issued. The borrower invites banks or groups of banks to bid for new issues of bonds or stock, selling them to the highest bidder, who then sells them to the rest of the market in the expectation of making / profit. The borrower is guaranteed that the new issue is successful.]
bought ledger / Br / creditors' ledger / Br / purchases ledger	[acc] saldokonto záväzkov [The ledger recording the amounts owed by / business.]
bounce / check	[fin] zamietnuť šek [To return / check (as by / bank) because there is not enough money in the checking account.]
bourse	[fin] európska burza [A European stock exchange.]
Br / company articles	[law] stanovy spoločnosti [Document setting out the rules by which / company will be administered, e.g., the voting of directors and the calling of meetings. Rules adopted by an organization for managing its internal affairs.]
Br / chartered certified accountant / CCA	[acc] autorizovaný účtovný znalec [An accountant who has met the requirements of / state law and has been granted / state certificate. In the U.S., he or she is / member of the American Institute of Certified Public Accountants. The title is conferred by state authorities, licensing the person to give an audit opinion on / company's financial statements.]
brand	[com] značka (výrobku)
brand name	[com] see / trade name
branded goods / branded articles / brand-name products	[com] značkový tovar / značkové druhy tovaru
branch	[com] pobočka / odštepny závod
branch network	[com] sieť pobočiek / sieť odštepnych závodov
branch office	[com] pobočná kancelária / filiálka
Bratislava Stock Exchange	[fin] Bratislavská burza cenných papierov
breach / contract, duty, etc.	[law] porušiť zmluvu, povinnosť atď.
breach of / contract, duty, etc.	[law] porušenie zmluvy, povinnosti atď.
breach of discipline	[law] správny delikt / disciplinárny priestupok
breach of duty	[law] zanedbanie povinnosti
breach of the peace	[law] narušenie pokoja [For example, fighting in / public place.]

break / bank note (into change)	[fin] rozmeniť bankovku (na drobné)
break- even point	[fin] / nulový bod / mŕtvy bod [Situation where income equals expenditure so that neither / profit nor / loss is made. / point in / graph in which total revenues equal total costs.]
breakdown of receivables	[fin] členenie pohľadávok / rozpis pohľadávok
bribe	[fin] úplatok / podplatenie [Something (as money or / favor) given or promised to / person to influence conduct.]
bribery	[fin] úplatkárstvo / podplácanie
bridge loan / bridge financing / Br / bridging loan / Br / bridging facility	[fin] preklenovací úver / medziúver [A loan taken on / short-term basis to bridge the gap between the purchase of one asset and the sale of another. It is particularly common in the property and housing market.]
brief balance sheet	[acc] súvaha / skrátrenom rozsahu / skrátaná súvaha
bring / claim against / make / claim against / bring action against / take action against	[law] podať žalobu na (niekoho) / vzniesť žalobu na (niekoho) / zažalovať (niekoho)
bring / legal claim / file / lawsuit / make / legal claim / bring legal action / take legal action / take action	[law] podať súdnu žalobu / vzniesť súdnu žalobu / riešiť súdnou cestou
bring / legal claim against / file / lawsuit against / make / legal claim against / bring legal action against / take legal action against	[law] podať súdnu žalobu na (niekoho) / vzniesť súdnu žalobu na (niekoho) / zažalovať (niekoho) na súde
bring action against	[law] see / bring / claim against
bring charges against	[law] vzniesť obvinenie proti (niekomu)
bring into balance	[fin] vybilancovať / vyrovnať
bring legal action	[law] see / bring / legal claim bring legal action against
bring sb to justice	[law] postaviť (niekoho) pred zákon / postaviť (niekoho) pred spravodlivosť
British Bankers Association / BBA	[fin] Združenie britských bankárov
broad product range	[com] široký sortiment výrobkov
broaden the product range	[com] rozšíriť výrobný sortiment / rozširovať sortiment výrobkov
broken down to / itemized into	[com] / členení na (niečo) / členený na (niečo) / rozčlenený na (niečo)

broker	[fin] maklér / dohodca [An agent who brings two parties together, enabling them to enter into / contract to which the broker is not / principal. Intermediary who arranges the sale of financial products (shares, insurance, mortgages, etc.) to the public for / commission or brokerage fee. The broker remuneration consists of / brokerage, which is usually calculated as / percentage of the sum involved in the contract but may be fixed according to / tariff. Brokers are used because they have specialized knowledge of certain markets, or to conceal the identity of / principal, in addition to introducing buyers to sellers. An intermediary between / buyer and / seller in / highly organized market, e.g., / stockbroker, / commodity broker, or / market operator working on their own account, such as an insurance broker, pawnbroker, or bill broker. Since the Big Bang many brokers have become broker-dealers (a firm of broker-dealers is known as / brokerage house in the U.S.) combining functions of the broker and the market maker.]
brokerage	[fin] 1. makléřstvo / dohodcovstvo [The business of / broker.] 2. makléřsky poplatok / makléřske / dohodné [The fee or commission charged by / broker.]
brokerage contract	[fin] makléřska zmluva / dohodcovská zmluva
brokerage house / brokerage firm / brokerage	[fin] makléřsky dom / makléřska firma / makléřstvo [A firm of brokers or broker-dealers.]
broker-dealer	[fin] burzový obchodník / obchodník na burze [A person or organization buying and selling securities, commodities, and contracts, both on their own account (i.e., as principal) and as an agent for clients.]
brought forward	[acc] prenieslo sa
budget account	[fin] sporožiro / rozpočtový účet / účet rozpočtu
budget costs	[com] plánovať náklady
Budget Law	[law] zákon / rozpočte
budgeted costs / budgeted expenses	[fin] plánované náklady / rozpočtované náklady / kalkulované náklady
budgeting	[fin] tvorba rozpočtu / rozpočtovníctvo / rozpočtovanie

building lot	[com] stavebný pozemok [A distinct portion or piece of land.]
buildings, halls, and structures	[acc] budovy, haly / stavby
bulk cargo	[com] hromadný náklad
bulk discount / bulk-purchase discount / quantity discount	[com] objemová zľava / množstvová zľava
bull	[fin] finančný špekulant / finančný býk [One who buys securities or commodities in expectation of / price increase.]
bullet loan	[fin] jednorazovo splatný úver [A loan in which the principal is repaid in / final bullet, although interest may be paid in interim payments.]
bullet repayment / bullet	[fin] jednorazové splatenie [The final repayment of / loan, which consists of the whole of sum borrowed.]
Bund	[fin] Bund / nemecký štátny dlhopis [A German government bond.]
burglary / break-in	[law] vlámanie / vlámačka / krádež vlámaním
business activities	[com] podnikateľská činnosť / obchodné aktivity
business administration	[com] podnikové riadenie / riadenie podnikov / obchodné riadenie
business agency	[com] obchodná kancelária
business agent / business representative	[law] obchodný zástupca [For example, in / contract on business representation.]
business case	[com] obchodný prípad
business combination	[com] kombinácia podnikov [The bringing together of separate enterprises into one economic entity as / result of one enterprise uniting with or obtaining control over the net assets and operations of another enterprise.]
business cycle / Br / trade cycle	[com] hospodársky cyklus / podnikateľský cyklus [A cycle of economic activity caused by fluctuations in total national output, income, and employment, whose main phases are recession (also contraction or slump), and expansion (also growth or boom). If recession is long and deep, it is referred to as depression. The period before expansion is referred to as recovery.]
business day / workday	[com] pracovný deň
business deal	[com] konkrétny obchod / transakcia
business dealings / dealings	[com] obchodné rokovanie / pracovné rokovanie / rokovanie
business entity / business	[com] podnikateľský subjekt
business ethics	[com] podnikateľská etika

business experience	[com] obchodná prax (pracovné skúsenosti)
business gazette / commercial bulletin / business bulletin	[com] obchodný vestník
business channel	[com] obchodné prepojenie / obchodný kanál
business impact analysis	[com] analýza vplyvu na podnikateľský subjekt
business intelligence	[com] obchodné informácie
business location	[com] obchodné miesto (všeobecne)
business meeting	[com] pracovné rokovanie / pracovné stretnutie
business name / company name	[com] obchodný názov / obchodné meno
business partner	[com] obchodný spoločník / obchodný partner
business practices	[com] obchodné zvyklosti
business premises / commercial premises / nonhousing premises	[com] nebytové priestory
business representative	[com] obchodný zástupca
business results	[acc] see / operating results
business risk	[com] podnikateľské riziko / obchodné riziko
business sense / spirit of enterprise / commercial sense / commercial spirit	[com] zmysel pre podnikanie / podnikateľský duch
business trip	[com] služobná cesta / obchodná cesta
business turnabout / business turnaround	[com] ozdravovanie podnikateľských subjektov / ozdravovanie podnikov
business unit	[com] organizačná zložka / organizačný útvar / organizačná jednotka
business valuation	[fin] oceňovanie podnikateľských subjektov
buy on credit	[com] kúpiť na úver / kupovať na úver
buy on installment credit / buy by installments / Br / buy on hire purchase / Br / buy on HP	[com] kúpiť na splátky / kupovať na splátky
buy on invoice	[com] kúpiť na faktúru / kupovať na faktúru
buy-back	[fin] see / repurchase transaction
buy-back agreement	[fin] see / repurchase agreement
buyer credit	[fin] odberateľský úver [A bank finances an importer to pay the exporter on cash terms.]
buyer's market	[com] trh kupujúceho [A market in which, because the supply exceeds the demand, the buyers in effect control the prices.]
buy-in	[fin] see / management buy-in
buying power	[com] see / purchasing power
buying price / purchase price	[fin] nákupná cena / kúpna cena
buyout	[fin] see / management buyout
buy-side advisory	[com] poradenstvo na strane kúpy / poradenstvo na strane kupujúceho
by bank transfer	[fin] bankovým prevodom
by installments	[com] na splátky [see / installment credit]

by law	[law] zo zákona
by legal means	[law] právnou cestou / zákonnou cestou / právnymi prostriedkami
by resolution of the Executive Board	[law] uznesením predstavenstva
cadastral territory	[law] katastrálne územie [Showing or recording property boundaries, subdivision lines, buildings, and related details on the administered territory.]
cadastre	[law] kataster [An official register of the quantity, value, and ownership of real estate used in apportioning taxes.]
calculated at the relevant exchange rate on the day of the invoice	[fin] vypočítaný podľa kurzu platného / deň vystavenia faktúry
call / strike	[law] vyzývať na štrajk
call for one's pardon	[law] žiadať / milosť / žiadať / udelenie milosti
call option / call	[fin] opcia na nákup / opcia na kúpu / opcia na odkup / opčný nákup [An option to buy, usually purchased in the expectation of / rising price. The underlying security, e.g., / bond, is thus termed callable.]
call to subscribe stock	[fin] výzva na úpis akcií
callable bond	[fin] odkúpiteľný dlhopis / vypovedateľný dlhopis pred termínom [A bond that the issuer has the right to redeem prior to maturity by paying some specified call price.]
called-in capital stock / Br / called-up share capital	[fin] vyžiadané základné imanie [A company has issued 100,000 shares of \$1 each, but called in (or called up) only 75c per share, i.e., called-in capital stock is 75% of \$100,000, i.e., \$75,000. Later in the future the company calls in the remainder.]
Canadian Bar Association / CBA	[law] Kanadská advokátska komora
Canadian Institute of Chartered Accountants / CICA	[acc] Kanadský inštitút autorizovaných účtovných znalcov
cancel an account	[acc] zrušiť účet / stornovať účet
cancel the debt	[fin] zrušiť dlh
cancellation	[acc] storno / zrušenie
cancellation fee	[fin] stornovací poplatok / poplatok za storno
canvass new orders	[com] uchádzať sa / nové objednávky / uchádzať sa / nové zákazky
capacity to contract	[law] see / legal capacity
capacity utilization rate / capacity utilization	[com] kapacitné využitie / vyťaženosť kapacít / miera využitia kapacít

capital	[fin] kapitál / imanie [Equity plus long-term debt. Finance as required for investment, rather than consumption. Generally, wealth, money or property. Accumulated or inherited wealth held in the form of assets (such as stocks and shares, property, and bank deposits). In stricter terms, capital is defined as the stock of goods used in the production of other goods, and may be fixed capital (such as buildings, plant, and machinery) that is durable, or circulating capital (raw materials and components) that is used up quickly.]
capital adequacy / minimum capital adequacy	[fin] kapitálová primeranosť / primeranosť imania / povinné minimálne rezervy / PMR [A minimum capital requirement set by / regulatory body, typically / central bank, that / financial institution must meet as compared to its credit exposure.]
capital adequacy ratio / CAR	[fin] ukazovateľ kapitálovej primeranosti / ukazovateľ primeranosti imania / ukazovateľ povinných minimálnych rezerv / ukazovateľ PMR [For example, commercial banks need to have capital (equity / long-term debt) equal to 8% of risk-adjusted assets.]
capital adequacy return	[fin] hlásenie / kapitálovej primeranosti / výkaz / kapitálovej primeranosti
capital allowances	[fin] investičné úľavy [Reductions in tax liability that are related to / firm's capital expenditure.]
capital appreciation	[fin] zhodnocovanie kapitálu / zhodnocovanie imania
capital assets / capital goods / capital means	[acc] investičné celky / investičné prostriedky / základné prostriedky / investičné statky [Machinery, tools, factories, and commodities used in the production of goods.]
capital at risk	[fin] kapitál vystavený rizikám / imanie vystavené rizikám
capital construction	[fin] investičná výstavba
capital construction expenditure	[fin] výdavky na investičnú výstavbu
capital contribution to / venture	[fin] kapitálový vstup do podniku
capital contributions of the partners	[fin] kapitálové vklady spoločníkov
capital development	[com] investičný rozvoj
capital employed	[fin] použité imanie / použitý kapitál / využívané imanie / využívaný kapitál [Stockholders' equity plus long-term debt.]

capital expenditure / capital costs / capital investment / capex / investment costs / investment expenditure	[fin] investičné výdavky / výrobné investície / výdavky na investičnú výstavbu / výdavky na investičný rozvoj / investičná výstavba / investičný rozvoj / rozvoj VTZ / platené investície / nákup investícií [An expenditure of an appreciable sum for the purchase or improvement of / fixed asset. The amount expended would warrant the item being depreciated over an estimated useful life of / reasonably extended period.]
capital expenditure loan / loan for capital expenditure	[com] investičný úver / úver na investičnú výstavbu
capital expenditure program / capital investment program	[com] investičný program / program investičného rozvoja / program RVTZ
capital expenditure project	[com] investičná akcia / investičný zámer
capital funding	[fin] kapitálové financovanie / finančný kapitál
capital gain	[fin] kapitálový výnos [The increase in value of an asset (as stock or real estate) between the time it is bought and the time it is sold.]
capital gains tax	[fin] daň / kapitálového výnosu / daň / kapitálového zisku / daň / výnosu kapitálového vkladu
capital gearing	[fin] kapitálová zaťaženosť [Bank borrowings and other debt as / percentage of net tangible assets. see / leverage]
capital increase / increase in capital / new capital	[fin] navýšenie kapitálu / kapitálové navýšenie
capital instruments	[fin] kapitálové nástroje [The means used by companies to raise finance, including stock, debentures, and loans, and those options and warrants that give the holder the right to subscribe for or to obtain capital instruments.]
capital intensive	[fin] kapitálovo náročný / náročný na kapitál
capital maintenance	[fin] reprodukcia základných prostriedkov / kapitálová údržba

capital market	[fin] kapitálový trh / investičný trh / trh dlhodobých zdrojov [A market in which long-term capital is raised by industries and commerce, the government, and local authorities. The money comes from private investors, insurance companies, pension funds, and banks, and is usually arranged by issuing houses and investment banks. Stock exchanges are also part of the capital markets in that they provide / market for the stock and loan stocks that represent the capital once it has been raised. The various sources of long-term capital needed both for the creation of new companies and for the development and expansion of existing ones.]
capital not yet paid in	[fin] zostávajúci nesplatený kapitál / zatiaľ nesplatený kapitál
capital raising / raising capital	[fin] získavanie kapitálu
capital redemption reserve	[fin] rezerva na umorenie kapitálu
capital reserve / capital fund	[fin] kapitálová rezerva / kapitálový fond [Reserve or fund that cannot be distributed as dividend under any circumstances.]
capital resources	[fin] kapitálové zdroje / zdroje kapitálu
capital stake in / company	[fin] kapitálový podiel / spoločnosti / podiel na imaní spoločnosti
capital stock / Br / share capital	[fin] základné imanie / kmeňové imanie [The total stock authorized or issued by / corporation. The outstanding stock of / joint-stock company considered as an aggregate. The ownership element of / corporation divided into stock and represented by certificates. That part of the finance of / company received from its investors (i.e., its members or stockholders) in exchange for stock. Reporting standards require that capital stock be split into equity stock and nonequity stock. see / issued capital stock]
capital stock increase / capital stock gross-up / Br / share capital increase / Br / share capital gross-up	[fin] navýšenie základného imania / navýšenie kmeňového imania
capital structure	[fin] kapitálová štruktúra / štruktúra imania [The makeup of the capital employed in / business or other organization. The most prominent characteristic of capital structure will be the relationship of debt to equity.]
capital surplus / capital paid in excess of par value / Br / share premium	[fin] emisné ážio [The difference between the issue price of / share and its par value. For example, \$1.20 (IP) / \$1 (PV)]

capital surplus fund / Br / share premium fund	[fin] fond emisného ážia / ážiový fond
capital tied up in	[law] kapitál umŕtvený / (niečom) / imanie umŕtvené / (niečom)
capitalization	[fin] 1. kapitalizácia (premena na kapitál) [Conversion into or use as capital.] 2. kapitalizácia (kapitálová vybavenosť) [Available supply of capital.] 3. aktivácia / zaradenie do používania [Recognizing (a cost) as part of the cost of an asset.]
capitalization expenses	[fin] náklady na aktiváciu / náklady na zaradenie do používania
capitalization of / receivable	[fin] kapitalizácia pohľadávky
capitalization protocol / protocol of capitalization / commissioning protocol / protocol of commissioning	[com] zaraďovací protokol / protokol / aktivácii / protokol / zaradení do používania / protokol / uvedení do používania / protokol / uvedení do prevádzky
capitalize	[fin] 1. kapitalizovať [To convert into or use as capital.] 2. kapitalizovať (vybaviť kapitálom) [To supply capital for.] 3. aktivovať / zaradiť do používania [To recognize (a cost) as part of the cost of an asset.]
capitalize / receivable	[fin] kapitalizovať pohľadávku
capitalize fixed assets	[acc] aktivovať investičný majetok / zaradiť investičný majetok do používania
capitalize interest	[fin] kapitalizovať úroky
capitation	[fin] daň na hlavu [A direct uniform tax levied on each person.]
car tax	[fin] daň / automobilu
card index / card file	[com] kartotéka
cardholder	[fin] držiteľ karty / majiteľ karty
carried down / C/D / c/d	[acc] prenášané do nasledujúceho obdobia [In bookkeeping, denoting an amount that is to be transferred as the opening balance in the next period.]
carried forward / C/F / c/f	[acc] prenášané na nasledujúcu stranu [In bookkeeping, denoting the total of / column of figures that is to be the first item in the corresponding column on the next page.]
carrier / shipper	[com] prepravca / dopravca
carry forward / carry over	[acc] previesť stratu do budúcich rokov / prevádzať stratu do budúcich rokov / preniesť stratu do budúcich rokov / prenášať stratu do budúcich rokov
carry out one's responsibilities	[com] plniť si povinnosti

carryback	[acc] odpočítateľná položka [A loss sustained or / portion of / credit not used in / given period that may be deducted from taxable income of / prior period.]
carryover / carryforward	[acc] prevod strát do budúcich rokov / strata prenášaná do budúcich rokov [Deduction of / loss or an unused credit for taxable income of / later period.]
cartel	[com] kartel [A combination of independent business enterprises designed to limit competition. / group of companies that restricts supply in order to drive up prices. Do not use it to describe just any syndicate or association of producers.]
case study	[com] prípadová štúdia [An intensive analysis of an individual unit (as / person or community) stressing developmental factors in relation to environment.]
cash	[acc] peňažné prostriedky / peniaze / hotovosť [Legal tender in the form of vault cash (bills and coins) that are readily acceptable for the settlement of debts. Loosely, money in any form. In the accounting sense, cash on hand and demand deposits.]
cash / bill of exchange	[fin] zinkasovať zmenku / dať si preplatiť zmenku
cash / check	[fin] zinkasovať šek / dať si preplatiť šek
cash advance	[fin] výdaj peňažnej hotovosti
cash advance slip / cash disbursement slip / cash slip	[fin] výdavkový pokladničný doklad
Cash and Bank	[acc] pokladničné poukážky
Cash and Investments	[acc] finančný majetok
cash at bank / bank accounts	[acc] bankové účty / účty / bankách / vklady na účtoch / bankách / peniaze na bankových účtoch [The total amount of money held at the bank by / person or company, either in demand deposit or time deposit accounts. It is included in the balance sheet under current assets.]
cash card	[fin] karta do bankomatu [Plastic card used for obtaining one's money from / machine outside / bank, at any time of day.]
cash collection / cash collections	[fin] peňažné inkaso / peňažné inkasá
cash consideration	[fin] ponúkané peňažné plnenie
cash count / count of cash on hand	[fin] inventúra pokladničnej hotovosti / inventúra hotovosti / inventúra hotovosti / pokladni
cash deposit	[fin] vklad / hotovosti

cash desk	[fin] pokladňa (miesto)
cash disbursements	[fin] peňažné výdavky
cash discount	[fin] peňažná zľava [A discount granted in consideration of immediate payment or payment within / prescribed time.]
cash dispenser	[fin] see / automatic teller machine
cash equivalents	[acc] peňažné ekvivalenty [Highly liquid investments that are capable of being converted into known amounts of cash without notice and that were within three months of maturity when acquired. From this total must be deducted bank advances that are repayable within three months from the date of the advance.]
cash float / petty cash float / float	[fin] pokladničná hotovosť / počiatočný vklad [Amount of money (bills and coins) that storekeepers put in their tills every morning for the purpose of being able to give change to customers.]
cash flow / cash flows	[fin] peňažné toky / finančné toky [The movements of cash and cash equivalents into and out of / business (cash inflows and cash outflows). / measure of an organization's liquidity that usually consists of net income after taxes plus noncash charges (as depreciation) against income.]
cash flow from financing activities	[fin] peňažné toky / finančnej činnosti
cash flow from investing activities	[fin] peňažné toky / investičnej činnosti
cash flow from operating activities	[fin] peňažné toky / prevádzkovej činnosti
cash flow from operations / cash flows from operations	[fin] prevádzkové peňažné toky
cash flow model	[fin] model peňažných tokov
cash flow pipeline	[fin] peňazovod (hovor.)
cash flow return on investment / CFROI	[fin] peňažná návratnosť investície
Cash Flow Statement / Statement of Cash Flows	[acc] výkaz peňažných tokov / prehľad finančných tokov
cash flow stream	[fin] prísun peňažných tokov / prúd peňažných tokov
cash in	[fin] inkasovať (v hotovosti) / zinkasovať (v hotovosti)
cash in hand	[acc] see / cash on hand
Cash in Transit	[acc] peniaze na ceste
cash inflows	[fin] vstupné peňažné toky / peňažné toky na vstupe
cash inflows and outflows	[fin] vstupné / výstupné peňažné toky
cash management	[fin] peňažníctvo / peňažné hospodárstvo
cash on delivery	[fin] see / collect on delivery
cash on hand / cash in hand	[acc] pokladňa (pokladničná hotovosť)
cash outflows	[fin] výstupné peňažné toky / peňažné toky na výstupe

cash payment / cash settlement / clean payment / ordinary payment	[fin] platenie / hotovosti / hladká platba / štandardná úhrada / štandardná platba
cash payments	[fin] peňažné úhrady / platené úhrady
cash payments journal	[acc] kniha peňažných úhrad / kniha platených úhrad [A journal recording payments of cash from an organization's bank account. This journal may be combined with / cash receipts journal to form / cashbook.]
cash point / cash point machine	[fin] see / automatic teller machine
cash position	[fin] stav hotovosti
cash purchase / purchase for cash	[com] hladký nákup / priamy ná-kup / nákup / hotovosti
cash ratio	[fin] ukazovateľ hotovosti [The ratio of the cash reserve that / bank keeps in coin, bank notes, etc., to its total liabilities to its customers, i.e., the amount deposited with it in demand deposits and time deposits.]
cash receipt slip / cash receipt / cash slip	[fin] príjmový doklad
cash receipts	[fin] peňažné príjmy / prijaté úhrady
cash receipts journal	[acc] kniha peňažných príjmov / kniha prijatých úhrad [A journal recording receipts of cash into an organization's bank account. This journal may be combined with / cash payments journal to form / cashbook.]
cash register	[fin] pokladnica [A business machine that usually has / money drawer, indicates the amount of each sale, records the amount of money received, and often automatically makes change.]
cash sale / sale for cash	[fin] klasický predaj (nie na úver)
cash settlement	[fin] see / cash payment
cash shortage / shortage of cash	[fin] nedostatok peňazí
cash slip	[fin] pokladničný doklad [see / cash advance slip / cash receipt slip]
cash transaction	[fin] peňažná operácia
cash transfer	[fin] peňažný prevod / prevod finančných prostriedkov

cashbook / Br / cash book	[acc] pokladničná kniha / pokladničný denník [A book in which bank cash transactions are recorded. These include cash receipts (from customers) and cash payments (to suppliers), as well as bank charges, interest received, etc. The balance will be included in the trial balance. The cashbook is regularly reconciled with bank statements as an internal control check. Cash transactions not made through the bank are normally recorded in / petty cashbook.]
cashier	[fin] pokladník / pokladníčka / peňažný hospodár [Person whose job is to receive and pay out money in / bank, store, etc. One that has charge of money, e.g., / high officer in / bank or trust company responsible for moneys received and expended. One who collects and records payments. Generically, this term is applied to / person who has the responsibility of accounting for cash transactions and keeping / record thereof. In / narrower sense, it denotes / particular job at / bank normally that of handling cash transactions with the public at the bank counter.]
cashier's check	[fin] pokladničný šek [A check drawn by / bank upon its own funds and signed by its cashier.]
cashing in	[fin] zinkasovanie / inkaso
catering benefit	[com] príspevok na závodné stravovanie
catch sb in the act	[law] chytiť (niekoho) pri čine
cause / case	[law] kauza / prípad [A suit or action in court. / case.]
cede st to	[law] postúpiť (niekomu) (niečo) / cedovať (niekomu) (niečo) [To yield or give up especially by treaty. To assign or transfer.]
central bank	[fin] ústredná banka / centrálna banka
central bank governor	[fin] guvernér ústrednej banky / guvernér centrálnej banky
central bank regulations	[fin] opatrenia ústrednej banky / opatrenia centrálnej banky
certificate of insurance	[fin] see / insurance certificate
certificate of origin	[com] osvedčenie / pôvode [Document stating the country in which goods have been manufactured.]
certificate of workmanship	[com] osvedčenie / kvalitnom remeselnom prevedení
certificate of apprenticeship	[com] výučný list

certificate of deposit / CD	[fin] vkladový list / vkladový certifikát [A negotiable certificate, normally / bearer security, issued by / bank in return for / term deposit of up to five years. It is repayable on / fixed date, up to five years from the date of issue. CDs can be sold and resold at / discount in the secondary market, so varying the yield.]
certified public accountant / CPA / Br / chartered accountant / CA / certified information systems auditor	[com] akreditovaný audítor informačných systémov
cession	[law] cesia / postúpenie [A yielding (as of rights) to another.]
cession of / receivable	[fin] prenechanie pohľadávky / postúpenie pohľadávky
CFR	[com] náklady / dopravné zaplatené (dohodnutý prístav určenia) [One of 13 Incoterms 1990, standing for "cost and freight (named port of destination)".]
CIF	[com] náklady, poistné / dopravné zaplatené (dohodnutý prístav určenia) [One of 13 Incoterms 1990, standing for "cost, insurance, and freight (named port of destination)".]
CIP	[com] dopravné / poistné zaplatené do (dohodnuté miesto určenia) [One of 13 Incoterms 1990, standing for "carriage and insurance paid to (named place of destination)".]
circuit authority	[law] obvodný úrad
circuit court	[law] obvodný súd
circuit judge	[law] obvodný sudca [For example, England and Wales have six circuits altogether.]
circulating assets	[acc] see / current assets
circumvent the law	[law] obchádzať zákon
city council / town council / town fathers	[law] mestská rada / mestské zastupiteľstvo
city occupancy tax	[fin] daň / pobytu / meste
city tax	[fin] mestská daň
civic freedoms	[law] občianske slobody
Civil Code	[law] občiansky zákonník
Civil Court	[law] občiansky súd [A court exercising jurisdiction over civil rather than criminal cases.]
Civil Court Procedures Code	[law] občiansky súdny poriadok
civil law	[law] občianske právo
civil lawsuit	[law] občianska žaloba / civilná žaloba
civil servant	[law] zamestnanec štátnej správy / zamestnanec verejnej správy / štátny úradník / úradník / štátnej správe

civil service	[law] štátna správa / verejná správa / verejné služby / štátna služba / orgány štátnej správy [The administrative service of / government.]
civilian	[law] civilný občan / civil
claim / assert / claim to / lay / claim to / put forward / claim to	[law] nárokovať si (niečo) / uplatňovať si nárok na (niečo) / domáhať sa (niečoho)
claim / tax rebate / claim / tax refund	[fin] žiadať / tzv. daňovú vrát-ku / žiadať / tzv. vrátku dane / žiadať / vrátenie daňového preplatku
claim assets pledged	[fin] uplatniť záložné právo na majetok / využiť záložné právo na majetok
claim compensation	[fin] dožadovať sa náhrady / žiadať náhradu / uplatňovať si nárok na náhradu
claim damages / seek damages / seek to recover damages	[law] robiť si nárok na odškodné / žiadať odškodné / uplatňovať si nárok na odškodné
claim for damages	[law] nárok na odškodné / žiadosť / odškodné
claim letter	[com] reklamačný list
claimant	[law] poškodený / sťažovateľ
clause	[law] bod / veta / stať / doložka
clause shall be amended to read as follows	[law] bod bude upravený na nasledujúce znenie
clean audit opinion / clean auditors' opinion	[acc] see / unqualified audit opinion
clean audit report / clean auditors' report	[acc] see / unqualified audit report
clean criminal record	[law] čistý register trestov / bez záznamu / registri trestov
clean legal opinion	[law] see / unqualified legal opinion
clean payment	[fin] see / cash payment
clear goods through the customs	[acc] preclíť tovar / preclievať tovar / colne odbaviť tovar
clear the accounts / balance the accounts / square the accounts	[acc] vyrovnáť účty / vyrovnávať účty / vybilancovať účty
clearance sale / sale	[com] výpredaj zásob / výpredaj
clearing	[fin] zúčtovanie / vyúčtovanie / započítanie / klíring / reťazová platba [The passing of checks and claims through / clearinghouse. The offsetting of liabilities or purchases and sales between two parties. If denominations are in different currencies, usually the foreign exchange mean rate is used.]
clearing account	[acc] zúčtovací účet / započítavací účet / klíringový účet
clearing agreement / agreement on clearing	[acc] dohoda / zúčtovaní / dohoda / započítaní / klíringová dohoda
clearing bank	[acc] bankové zúčtovacie centrum / bankové klíringové centrum

clearing checks	[acc] zúčtovanie šekov / šekový klíring
clearing of liabilities / clearings	[acc] zúčtovanie pohľadávok / záväzkov
clearing operation	[fin] zúčtovacia transakcia / vyúčtovacia transakcia / klíringová transakcia / reťazová platba
clearing order	[fin] príkaz na zúčtovanie / zúčtovací príkaz / klíringový príkaz
clearinghouse / Br / clearing house	[fin] zúčtovacie centrum / zúčtovacia banka / klíringové centrum / klíringová banka [Any institution that settles mutual indebtedness between / number of organizations.]
clerical work	[com] úradnícka práca / kancelárska práca / administratívna práca
client service	[com] služby zákazníkom / zákaznícky servis / služby klientom
client-sensitive data	[com] diskrétné údaje / klientoch
close of business / close of trading	[com] ukončenie obchodného dňa [For example, on / stock exchange.]
close relatives	[law] blízki / blízki príbuzní
close the books	[acc] vykonať účtovnú uzávierku
closed tender	[com] neverejné výberové konanie / neverejná súťaž
closed-end fund	[fin] uzatvorený fond
closed-end investment fund / closed-end investment trust / closed-end investment company	[fin] uzatvorený investičný fond / uzatvorený investičný trust / uzatvorená investičná spoločnosť
closed-end mutual fund / Br / closed-end unit trust	[fin] uzatvorený podielový fond / uzatvorený vzájomný fond
closing balance	[acc] stav na konci / konečný stav / koncový stav
closing balance sheet account	[acc] uzávierkový účet
closing date	[com] dátum uzávierky
closing price	[fin] záverečná cena (konkrétnych akcií na burze)
closing provisions / final provisions	[law] záverečné ustanovenia
co-accept / bill of exchange	[fin] spoluavalovať zmenku
co-acceptance of / bill of exchange	[fin] spoluaval zmenky
code	[law] zákonník
code book / codes table / Br / code-book	[com] kódovník / tabuľka kódov / číselník
co-lead manager / co-lead	[fin] spoluvedúci manažér / spoluvedúci
collar	[fin] kurzové rozpätie / tzv. kurzový golier
collateral agreement	[fin] zmluva / ručení / zmluva / kolaterále
collateral for / loan	[fin] ručenie úveru / kolaterála na úver
collateral granted / guaranty issued	[fin] poskytnuté ručenie

collateral security / collateral / Br / security	[fin] predmet ručenia / predmet zábezpeky / predmet kolaterály / ručenie / zábezpeka / kolaterála [A security, especially an impersonal form of security (such as stock or life-insurance policies), in addition to the personal security of the borrower, pledged for the repayment of / loan. Under the U.S. Commercial Code, collateral security includes goods, intangibles, paper (negotiable instruments and documents of title), and proceeds. In some senses such impersonal securities are referred to as / secondary collateral, rather than / primary security, such as / guarantee. Additional security in the form of money or property given for / loan, usually over and above assets on which the loan is charged.]
collateral tax	[fin] zabezpečenie dane / daňové zabezpečenie
collateralization	[fin] ručenie (zabezpečovanie)
collateralize	[fin] ručiť / zabezpečiť / založiť / kolateralizovať [To pledge assets to secure / debt. If the borrower defaults on the terms and conditions of the agreement, the assets will be forfeited.]
collateralize assets / pledge assets / create security interest over assets	[fin] ručiť majetkom / založiť majetok
collateralized loan	[fin] ručený úver / zabezpečený úver
collateralized loan obligation / CLO	[fin] ručený úverový záväzok / zabezpečený úverový záväzok
collect	[fin] inkasovať / vybrať
collect call / Br / reverse charge call	[com] hovor na účet volaného
collect on delivery / COD / Br / cash on delivery	[com] na dobierku / nevyplatene
collectibility	[fin] vymožitelnosť / návratnosť
collection account	[acc] inkasný účet / zberný účet
collection agency	[fin] inkasný dom / inkasná agentúra
collection of bills receivable	[acc] inkaso pohľadávok
Collection of Laws / Coll.	[law] zbierka zákonov / Z. z. / Zb.
collection order	[fin] see / direct debit order
collection period	[fin] inkasné obdobie
collective bargaining	[law] kolektívne vyjednávanie
Collector of Taxes	[fin] výberca daní / vyberač daní
come in at \$120 million	[fin] vyjsť na 120 mil. USD
come into force	[law] vstúpiť do platnosti / nadobudnúť platnosť
come into force and take effect March 1	[law] byť platný / účinný od 1. marca
come into force as of March / ? come into force from March 1	[law] vstúpiť do platnosti 1. marca
comfort letter	[fin] see / letter of comfort

commence / litigation	[law] začať súdne konanie
commence insolvency proceedings	[law] začať konanie / platobnej neschopnosti
commercial / commercial spot	[com] reklama (reklamný spot)
commercial attache	[com] obchodný pridelenec
commercial bank	[fin] komerčná banka [A bank organized chiefly to handle the everyday financial transactions of businesses (as through demand deposit accounts and short-term commercial loans).]
commercial company	[com] obchodná spoločnosť
commercial company	[com] obchodná spoločnosť
commercial correspondence	[com] obchodná korešpondencia
commercial credit company / industrial bank / Br / wholesale finance house	[fin] spoločnosť na obchodné úvery
commercial crime	[law] hospodárska kriminalita
commercial lawyer	[law] komerčný právnik
commercial paper	[fin] obchodný cenný papier / komerčný cenný papier [Short-term unsecured discounted paper usually sold by one company to another for immediate cash needs.]
Commercial Register / Company Register / Br / Register of Companies	[com] obchodný register (kniha)
Commercial Registry / Company Registry / Br / Registrar of Companies	[law] obchodný register (úrad) / podnikový register (úrad)
commercial sense / commercial spirit	[com] see / business sense
commercialese	[com] obchodný žargón / nezrozumiteľný obchodný jazyk
commission	[com] provízia [The allowance made to an agent for transacting business for another. / payment made to an intermediary, such as an agent, salesman, broker, etc. usually calculated as / percentage of the value of the goods sold.]
commission agreement / commission contract	[fin] provízna zmluva / komisionárska zmluva
commission broker / agency broker / Br / stockbroker	[fin] komisionár / burzový agent [A dealer on / stock exchange who executes orders to buy or sell securities for the public in return for / commission or fee. An agent, / type of broker-dealer, who buys and sells securities on / stock exchange on behalf of clients and receives remuneration for this service in the form of / commission.]
commission income	[fin] príjmy / provízií
commission of / crime	[law] spáchanie zločinu
commissioner for quality	[com] splnomocnenec pre kvalitu / splnomocnenec pre akosť
commitment	[fin] podsúvahový zmluvný záväzok

commitment fee	[fin] záväzkový poplatok / poplatok za nedočerpanie
committee on the judiciary	[law] sudcovský výbor / výbor súdnictva
commodities	[com] statky / komodity [Base metals, precious metals, energy, coal, cotton, grain, etc.]
common law / custom law / customary law	[law] všeobecné právo / zvykové právo [The body of law developed in England primarily from judicial decisions based on custom and precedent, unwritten in statute or code, and constituting the basis of the English legal system and of the system in all of the U.S. except Louisiana.]
common stock / shares of common stock / Br / ordinary shares	[fin] kmeňové akcie / obyčajné akcie [Capital stock other than preferred stock.]
common stockholder / shareholder of common stock / Br / ordinary shareholder	[fin] kmeňový akcionár / obyčajný akcionár
community of property / entirety / tenancy in common	[law] spoločné vlastníctvo manželov / majetok / spoločnom vlastníctve manželov / bez-podielové vlastníctvo manželov [Property held jointly by husband and wife.]
commutation	[fin] komutácia / výmena [Substitution of one form of payment or penalty for another.]
commuter benefit	[com] príspevok na dopravu (do / zo zamestnania)
company bodies / company boards	[com] orgány spoločnosti
company car	[com] služobné auto / firemné auto
company dissolution / company winding-up / company liquidation / company termination / closing down / company	[com] zrušenie spoločnosti / zánik spoločnosti / ukončenie činnosti spoločnosti
company formation / company foundation	[com] vznik spoločnosti
company growth	[com] rozvoj spoločnosti / rast spoločnosti
company headquartered in Sydney	[com] spoločnosť so sídlom / Sydney
company limited by shares	[law] akciová spoločnosť
company member	[com] spoločník (člen spoločnosti)
company name	[com] názov spoločnosti
company official	[com] predstaviteľ spoločnosti
Company Registration No.	[com] identifikačné číslo organizácie / IČO
company seal	[com] pečiatka spoločnosti [The common seal with the company's name engraved on it in legible characters. The company's corporate bylaws set out how and when the seal is to be affixed to contracts, stock certificates, or other documents.]

company secretary	[law] tajomník spoločnosti / prokurista [A company officer, usually appointed by company directors, who performs mainly administrative duties (e.g., preparing the agenda for directors' meetings, keeping the minutes, and submitting the annual return). / modern company secretary may also manage the office and enter into contracts on behalf of the company.]
company's contribution to GDP	[com] podiel spoločnosti na HDP
company's exports as percentage of Slovakia's total exports	[com] podiel vývozu spoločnosti na celkovom vývoze Slovenska
company's voluntary winding-up	[fin] dobrovoľná likvidácia zo strany spoločnosti
compensation	[fin] kompenzačné plnenie / kompenzácia
compensation claim	[fin] požiadavka na poistné plnenie / požiadavka na plnenie
competitive bid / competitive tender	[com] ponuka do výberového konania
competitive contest / competitive bidding / bidding competition / bidding process / bidding procedure / selection process / selection procedure	[com] výberové konanie, riadený výber
competitive landscape	[com] konkurenčné prostredie
competitive pressure	[com] konkurenčný tlak
competitive struggle	[com] konkurenčný boj
competitive tender / tender / tender process / tendering procedure	[com] obchodná súťaž / tender
complaint / claim	[com] reklamácia / sťažnosť
complaint note	[com] reklamačný list
complaint process / complaint procedure	[com] reklamačné konanie / reklamačný proces / reklamácia
completion guarantee	[com] záruka za dokončenie
compliance in all material respects	[law] súlad vo všetkých podstatných ohľadoch
comply with the agreed-upon conditions	[law] dodržiavať dohodnuté podmienky
comply with the provisions	[law] dodržiavať ustanovenia
components of capital	[fin] zložky kapitálu / súčasti kapitálu [Short-term debt, long-term debt, preferred stock, common stock, hybrids.]
compound interest	[fin] zložené úroky / úroky plus úroky / úrokov [Interest paid on both the principal (the original amount of money) and on the interest added to it. Interest charge calculated on the sum loaned plus any interest that has accrued in previous periods.]
comprehensive home insurance	[fin] komplexné poistenie domácností

comptroller	[fin] finančný riaditeľ [The title of the financial director in some companies or chief financial officer of / group of companies.]
compulsory insurance	[fin] povinné poistenie
compulsory liquidation / compulsory winding-up	[law] povinná likvidácia / vynútená likvidácia
compulsory purchase order / CPO	[law] príkaz na nútenú kúpu [For example, when the local council wants to build / road through your garden, they issue this CPO.]
computer assurance review	[com] previerka bezpečnosti počítačového prostredia / previerka počítačového prostredia
conditional on sb's approval	[law] podliehať súhlasu (niekoho)
conditions precedent	[law] odkladacie podmienky [The conditions that must be met in order for something to become effective.]
condone an offense	[law] odpustiť prečin / odpustiť priestupok [Overlook or forgive an offense by treating the offender as if he had done nothing wrong.]
conduct an audit / conduct audit	[acc] vykonať audit / vykonávať audit
confidentiality letter / letter of confidentiality	[law] vyhlásenie / mlčanlivosti / vyhlásenie / diskretnosti / vyhlásenie / zachovaní mlčanlivosti / vyhlásenie / zachovaní diskretnosti
confidentiality notice	[law] upozornenie / diskretnosti informácií / upozornenie na diskretnú povahu informácií
confirmation of balance	[fin] odsúhlasenie zostatku / potvrdenie zostatku
conflict of interest	[law] stret záujmov / konflikt záujmov / kolízia záujmov
conflicting interests	[law] protichodné záujmy
conglomerate	[com] koncern / koncernový podnik / konglomerát / kombinát [A widely diversified corporation. / business organization generally consisting of / holding company and / group of subsidiaries engaged in dissimilar activities.]
conquer / market	[com] dobyť trh / presadiť sa na trhu

consideration / purchase consideration	[fin] 1. zmluvná ponuka na kúpu / ponúkané plnenie / ponúkané protiplnenie [A promise by one party to / contract that constitutes the price for buying / promise from the other party to the contract. / consideration is essential if / contract, other than / deed, is to be valid. It usually consists of / promise to do or not to do something or to pay / sum of money.] 2. zmluvná hodnota cenných papierov [The money value of / contract for the purchase or sale of securities on the London Stock Exchange, before commissions, charges, stamp duty, and any other expenses have been deducted. The amount paid for securities before commission and taxation.] 3. plnenie / protiplnenie [Something given in exchange for something else, i.e., the total amount of cash, goods, or other property, or rights to cash or property, transferred from buyer to seller in settlement of / transaction.]
consignee	[com] príjemca (zásielky)
consignor	[com] zasielateľ / odosielateľ zásielky
consolidate one's reputation as excellent supplier	[com] upevňovať si povest' vynikajúceho dodávateľa
consolidated data	[acc] konsolidované údaje
consolidated financial statements	[fin] konsolidované účtovné výkazy [Financial statements of the parent company and its subsidiaries after adjustment for minority interests and elimination of intragroup transactions and balances.]
consolidation exercise	[acc] konsolidačné úkony / konsolidačná činnosť
consolidation field	[acc] konsolidačné pole
consols	[fin] konsoly [Government consolidated stock. It is irredeemable and issued at various times at various rates of interest. The price varies according to the rate of interest prevailing at the time and is / good indication of current gilt-edge interest rates because there is no question of capital repayment to be taken into account. Consols are quoted per £100.]
consortium	[com] konzorcium [A group of businesses, banks, etc. with / common purpose.]
constant prices	[fin] stále ceny

constitute	[law] naplňovať skutkovú podstatu (niečoho) / naplniť skutkovú podstatu (niečoho) / predstavovať (niečo)
constitute an event of default	[law] zakladať právny prípad neplnenia
Constitutional Court	[law] ústavný súd
constitutional documents of the company	[law] ustanovujúce doklady spoločnosti
constitutionality	[law] ústavnosť
construct the credit portfolio model	[fin] vytvoriť model úverového portfólia
construction (of terms, etc.)	[law] výklad (pojmov / pod.)
construction contract / contract of work	[law] zmluva / diele
construction project / construction job / construction	[com] stavba / dielo
constructive dismissal	[law] vykonštruované prepustenie / vykonštruovaná výpoveď zo zamestnania [Termination of an employment contract by an employee because his employer has shown that he does not intend to be bound by some essential term of the contract. Although the employee has resigned, he has the same right to apply to an industrial tribunal as one who has been unfairly dismissed by his employer.]
consultancy firm / consulting firm / consultancy	[com] konzultantská firma
consulting services / consultancy	[com] konzultantstvo / konzultantské služby
consumable materials / consumables	[acc] režijný materiál / spotrebovaný režijný materiál / spotrebný materiál / spotrebované dodávky / pomocný materiál / spotrebované nákupy
consumer credit / consumer loan	[fin] spotrebný úver / spotrebiteľský úver [Short-term loan available to the public for the purchase of specific goods. It takes the form of credit by storekeepers and other suppliers, credit accounts, personal loans, and hire purchase.]
consumer goods	[com] spotrebný tovar
consumer price index / CPI / Br / retail price index / Br / RPI	[com] index spotrebiteľských cien [An index number measuring changes in the weighted average of prices of / basket of goods and services. Intended to measure changes in the cost of living.]
Consumer Product Safety Commission	[com] úrad na ochranu spotrebiteľa
consummate / transaction / consummate / deal	[com] zavrieť transakciu / zavrieť obchod

contingencies	[acc] eventuality / možné budúce zisky / straty / eventuálne výnosy / náklady [Potential gains and losses known to exist at the balance sheet date although the actual outcomes will only be known after one or more events have occurred (or not occurred). Depending on the nature of the particular contingency, it is either included in the financial statements, or shown as / note to the accounts.]
contingency plan	[com] plán na nepredvídané udalosti
contingency reserve / contingency fund	[fin] rezerva na mimoriadne prípady / fond na mimoriadne prípady
contingent gains	[acc] možné budúce príjmy / eventuálne príjmy
contingent liabilities	[acc] možné budúce záväzky / možné budúce pasíva / eventuálne budúce záväzky / eventuálne budúce pasíva [An accounting term for liabilities that may or may not arise, i.e., / debt contingent on an uncertain event.]
contingent losses	[acc] možné budúce straty / eventuálne straty
continue to operate as / going concern / continue as / going concern	[com] pokračovať / činnosti ako naďalej prevádzkyschopný podnik / pokračovať / činnosti ako naďalej životaschopný podnik / pokračovať / činnosti ako naďalej prosperujúci podnik / pokračovať / činnosti ako naďalej fungujúci podnik
contra / counter-entry	[acc] protizápis / protipoložka / kontrazápis [A bookkeeping entry on the opposite side of an account to an earlier entry, with the object of canceling the effect of the earlier entry.]
contract	[law] zaviazať sa / zmluve / zmluvne sa zaviazať
contract execution / execution of the contract	[law] uzatvorenie zmluvy
contract for brokerage of sale of securities	[law] zmluva / obstaraní predaja cenných papierov / zmluva / sprostredkovaní predaja cenných papierov
contract for professional services	[law] zmluva / poskytnutí odborných služieb / zmluva / odborných službách
contract for services / contract for service / service contract	[law] zmluva / poskytnutí služieb
contract for the sale of goods	[law] zmluva / predaji tovaru
contract for the supply of	[law] zmluva / dodávke (niečoho)
contract of carriage	[com] prepravná zmluva
contract of publicity	[law] zmluva / reklame
contract on business representation	[law] zmluva / obchodnom zastúpení

contract termination	[law] vypovedanie zmluvy
contract value	[com] zmluvná hodnota
contracted deadline	[law] zmluvne dohodnutý termín / kontrahovaný termín
contracted work	[law] zmluvná práca
contracting parties / agreeing parties / contractual parties / parties to the agreement / parties to the contract	[law] zmluvné strany / kontrahenti
contracting parties agree that / contracting parties have agreed that	[law] zmluvné strany sa dohodli, že
contractor	[com] dodávateľ / poskytovateľ / kontrahent / objednávateľ
contractual amount	[fin] zmluvná čiastka
contractual fines and penalties	[acc] zmluvné pokuty / penále
contractual obligations	[law] zmluvné záväzky
contractually bound	[law] zmluvne viazaný / zmluvne zviazaný
contravene / provision	[law] porušiť ustanovenie
contribution of capital / capital contribution	[fin] kapitálový vklad / navýšenie základného imania
contributory	[fin] prispievateľ / poplatník
contributory insurance	[fin] príspevkové poistenie
contributory pension insurance	[fin] príspevkové dôchodkové poistenie
contributory pension scheme	[fin] systém príspevkového doplnkového dôchodkového poistenia / systém príspevkového dôchodkového pripoistenia [A pension in which the employee, as well as the employer, contributes to the pension fund.]
control	[fin] kontrolný vplyv [The power to govern the financial and operating policies of / company so as to obtain benefits from its activities.]
control account	[fin] kontrolný účet / spojovací účet
control procedures / controls	[com] kontrolné postupy
controller	[acc] hlavný účtovník / účtovný riaditeľ / riaditeľ kontroly [The chief accounting executive of an organization. The controller will normally be concerned with financial reporting, taxation, and auditing but will leave the planning and control of finances to the treasurer.]
controlling interest / controlling stake / control	[fin] kontrolný podiel / kontrolný balík / kontrolný vplyv [An interest in / company that gives / person control of it. Ideally, more than 50%, but usually more than 20% of the voting stock.]
conversion charge	[fin] konverzný poplatok / poplatok za konverziu / poplatok za prevod
convertible bonds	[fin] premeniteľné dlhopisy / premeniteľné poukážky

convict sb of	[law] usvedčiť (niekoho) / (niečoho)
cooperation agreement / agreement on cooperation	[com] zmluva / spolupráci / zmluva / vzájomnej spolupráci / dohoda / spolupráci
cooperative association	[com] družstvo / družstevné združenie
co-owner	[com] spolumajiteľ / spoluvlastník
copyright infringement	[law] porušovanie autorských práv / porušenie autorských práv / zasahovanie do autorských práv ??neoprávnený zásah do autorských práv
core assets	[com] majetok súvisiaci / hlavným predmetom činnosti ??majetok súvisiaci s?hlavnou činnosťou / majetok súvisiaci / hlavným predmetom podnikania
core business	[com] hlavný predmet činnosti / základné podnikateľské činnosti / hlavné podnikateľské činnosti
corporate accounts and personal accounts	[fin] firemné účty / osobné účty
corporate banking	[fin] firemné bankovníctvo / podnikové bankovníctvo [Typically, / function with / bank to deal with corporate clients.]
corporate banking services	[fin] služby firemného bankovníctva [For example, investment financing, securitites and foreign exchange business and derivatives, corporate finance, international financing, portfolio management, structured project financing, or cooperative ventures]
corporate bylaws / company bylaws / Br / articles of association / corporate bonds	[fin] firemné dlhopisy / podnikové dlhopisy [Especially as opposed to sovereign bonds.]
corporate culture	[com] firemná kultúra
corporate finance	[fin] firemné financovanie / podnikové financie / financovanie firiem / financovanie podnikov
corporate finance services	[fin] služby firemného financovania / služby podnikových financií
corporate governance	[com] organizácia / riadenie / organizačné riadenie podniku
corporate headquarters	[com] ústredie podniku / podnikové ústredie / vedenie podniku
corporate income tax / CIT / Br / corporation tax / Br / CT	[fin] daň / príjmov právnických osôb / daň zo zisku právnických osôb / daň zo zisku spoločnosti
corporate income tax return	[fin] daňové priznanie / dani / príjmov právnických osôb
corporate ladder	[law] podniková hierarchia / hierarchia / podniku
corporate lawyer / corporation lawyer	[law] podnikový právnik / firemný právnik
corporate lending	[fin] firemné úverovanie / poskytovanie úverov právnickým osobám / poskytovanie úverov vo veľkobankovníctve

corporate loan	[fin] firemný úver / úver právnickej osobe
corporate operations department	[fin] odbor firemných operácií
corporate policy / firm policy	[com] firemná politika
corporate recovery	[fin] ozdravovanie firiem / ozdravovanie podnikov
corporate risk	[fin] firemné riziko / riziko firmy
corporate strategy	[com] firemná stratégia
correctional facility / correctional establishment / custodial facility / custodial establishment	[law] nápravno-výchovné zariadenie
correspondent bank	[com] korešpondenčná banka
cost accounting	[acc] prevádzkové účtovníctvo / nákladové účtovníctvo [The systematic recording and analysis of the costs of material, labor, and overhead incident to production.]
cost accounting department / cost department	[acc] prevádzková účtáreň / nákladová účtáreň
cost apportionment / cost allotment / cost allocation	[acc] prideľovanie nákladov / rozdeľovanie nákladov / rozúčtovanie nákladov
cost budgeting	[com] plánovanie nákladov / nákladová kalkulácia
cost center	[fin] nákladové stredisko / hospodárske stredisko / hmotne zodpovedné stredisko
cost control / cost management	[fin] riadenie nákladov / riadenie nákladovosti
cost cutting / cost reduction	[fin] znižovanie nákladovosti / znižovanie nákladov
cost engineer / cost manager	[fin] nákladový kalkulát / cenový kalkulát / ekonomický riaditeľ / ekonóm
cost engineering / cost management / Br / costing	[fin] nákladové kalkulácie / cenové kalkulácie / ekonomika
cost engineering department / cost management department / Br / costing department	[fin] odbor nákladových kalkulácií / odbor ce- nových kalkulácií / ekonomický odbor
cost method	[acc] nákladová metóda
cost of acquisition / cost / original cost	[fin] obstarávacie náklady / obstarávacia cena / cena obstarania (pri finančných investíciách) / akvizičné náklady / náklady na akvizíciu [The amount of cash or cash equivalents paid or the fair value / at the date of exchange, of the other purchase consideration given by the acquirer in exchange for control over the net assets of the other enterprise, plus any costs directly attributable to the acquisition. Short formula: Cost of Acquisition

cost of capital	[fin] nákladovosť kapitálu / cena kapitálu [The return (usually expressed as an interest rate) that an organization is required to pay for the capital (a mix of equity common stock, loan capital, and debt) used in financing its activities.]
cost of funds	[fin] náklady na finančné prostriedky [A term used to describe banks' setting of lending rates in relation to the rates paid by themselves for funds raised in the wholesale market.]
cost of goods sold / COGS / cost of sales	[acc] náklady na predaný tovar / náklady na predaj / náklady predaja / náklady na obchodnú činnosť / náklady predaja tovaru [In / sales organization, the opening stock at the beginning of an accounting period plus the purchases for the period, less the closing stock at the end of the period. In / manufacturing organization the purchases for the period would be replaced by the production of finished goods for the period. The COGS figure is deducted from the sales revenue to obtain the gross profit for the period.]
cost of inventories	[fin] náklady na zásoby
cost of living / COL	[fin] náklady na živobytie / životné náklady
cost of quality	[fin] náklady na kvalitu
cost of repair	[fin] náklady na opravu
cost of subcontractors	[fin] náklady na subdodávateľov
cost overruns	[fin] prekročenie nákladov
cost savings	[fin] úspora nákladov / úspory nákladov
cost-benefit analysis	[fin] nákladovo-výnosová analýza / analýza ekonomickej efektívnosti
cost-effective / cost-efficient	[fin] hospodárny / úsporný / nákladovo úsporný / ekonomicky výhodný [Economical in terms of tangible benefits produced by money spent.]
cost-effectiveness / cost-efficiency	[fin] hospodárnosť / úspornosť / nákladová úspornosť / ekonomická výhodnosť
costing	[fin] see / cost engineering
costing department	[com] see / cost engineering department
costly project	[fin] nákladná akcia / nákladný projekt
cost-plus contract	[com] zmluva typu "náklady plus paušál" [A contract where the payment is made on the basis of / fixed fee or / percentage added to actual cost.]
costs of disposal	[fin] náklady na odpredaj
council tax	[fin] radničná daň
counselor at law	[law] právny poradca

counselors at law	[law] advokátska kancelária / advokátska poradňa
count tags	[com] inventárne štítky / inventarizačné štítky
counter entry	[acc] súvzťažný zápis / súvzťažný účtovný zápis
counterfeit bank note	[fin] falošná bankovka
counter-inflationary measures	[fin] protiinflačné opatrenia
counteroffer	[com] protiponuka / protinávrh
counterpart / conformed copy	[law] rovnopis / odpis originálu / originálny rovnopis / vyhotovenie
counterparty	[law] protistrana (napr. / zmluve)
country of residence	[law] krajina trvalého pobytu
country risk / sovereign risk	[com] riziko krajiny
county seat	[law] krajské sídlo
coupon date	[fin] kupónový dátum / dátum kupónu
court case	[law] súdny prípad
court decision / legal decision / judgment	[law] súdne rozhodnutie / súdnoprávne rozhodnutie / judikát
court hearing / hearing	[law] súdne pojednávanie / súdne vypočúvanie
court charges / court fees / legal charges	[law] súdne trovy / súdne poplatky / súdne výdavky
court injunction / injunction / court ruling / judicial ruling	[law] súdne nariadenie / nariadenie súdu [A court writ whereby one is required to do or to refrain from doing / specified act.]
court martial	[law] vojenský súd
court order / court ruling	[law] súdny príkaz / súdne nariadenie / nariadenie súdu
court proceedings	[law] súdne konanie
court records / court files	[law] súdne spisy
court ruling	[law] see / court injunction
court sitting in London	[law] súd so sídlom / Londýne
courthouse / Br / law court / Br / lawcourt	[law] občianskoprávny súd [A building in which courts of law are held or county offices are located.]
courtroom	[law] súdna sieň [A room in which / court of law is held.]
covenant	[law] zmluvný príslub / zmluvné vyhlásenie / zmluvný ukazovateľ [A formal binding agreement. / loan agreement in the form of / covenant will include / series of undertakings, the breaching of which will make the loan repayable immediately. The undertakings may be split between ratio covenants and nonratio covenants. The breaching of an undertaking will also be an event of default.]
covenant waiver	[law] dišpenz zmluvného príslubu / výnimka zo zmluvného príslubu

CPT	[com] dopravné zaplatené do (dohodnuté miesto určenia) [One of 13 Incoterms 1990, standing for "carriage paid to (named place of destination)".]
crack down on	[law] zakročiť proti (niekomu/niečomu)
create / lien on assets	[fin] see / create security interest over assets
create disincentives for	[law] vytvárať demotivačné prostredie pre (niečo)
create security interest over assets / create / lien on assets	[fin] zria-diť záložné právo na majetok / zriadiť léno na majetok [The debtor affords / creditor the rights in the debtor's personal property to secure / loan from, or an obligation toward, that creditor.]
creation of law / law creation	[law] tvorba práva
credentials / qualifications / statement of qualifications	[com] refe-rencie / prehľad referencií / poverovacie listiny / kvalifikačné listiny / prehľad kvalifikácie / kvalifikácia
credible evidence	[law] vierohodné dôkazy / vierohodný dôkaz
credit	[acc] Dal / kredit / zaúčtovať na strane Dal
credit / sum to sb's account / credit sb's account with / sum	[acc] pripísať sumu na (niekoho) účet / zúčtovať sumu / prospech (niekoho) účtu
credit account 123	[acc] / prospech účtu 123 / zúčtovať / prospech účtu 123 / pripísať na účet 123
credit agreement / loan agreement	[fin] úverová zmluva
credit card	[fin] úverová karta / kreditná karta [A card authorizing purchases on credit.]
credit committee	[fin] úverový výbor
credit control	[fin] riadenie pohľadávok [An organization's activities aimed at ensuring that outstanding debts are paid on time (or within / reasonable period), by establishing / credit policy, credit rating of clients, and by chasing accounts that become overdue.]
credit control department	[fin] odbor riadenia pohľadávok
credit enhancement	[fin] skvalitňovanie úverových zdrojov / zvyšovanie kvality úverových zdrojov
credit exposure / loan exposure	[fin] úverová angažovanosť [The amount of all loans extended by / bank to its clients.]
credit exposure return / credit risk exposure return	[fin] hlásenie / úverovej angažovanosti banky
credit facility	[fin] úverový zdroj / úverový nástroj / úverové vybavenie
credit insurance premium	[com] poistné / poistenia úveru
credit limit	[fin] úverový rámec / úverový limit [Prescribed ceiling up to which borrowings may be made.]

credit line / Br / overdraft facility / Br / bank overdraft / Br / overdraft	[fin] kontokorentný úver / bankový kontokorent [A loan facility on / customer's checking account at / bank permitting the customer to overdraw up to / certain limit for an agreed period. Interest is paid on the amount of the loan facility taken up, and it may therefore be / relatively inexpensive way of financing / fluctuating requirement. Permit to overdraw on an account up to / stated limit. Unlike / bank loan, the bank merely suffers the account to go into the red.]
credit line limit / debit limit / Br / overdraft limit	[fin] kontokorentný rámec / kontokorentný limit
credit management	[fin] úverové riadenie / riadenie úverov / riadenie úverovej politiky
credit note / credit	[fin] dobropis [A document expressing the indebtedness of the organization issuing it, usually to / customer. When goods are supplied to / customer an invoice is issued. If the customer returns all or part of the goods the invoice is wholly or partially cancelled by / credit note.]
credit policy	[fin] úverová politika
credit portfolio coverage	[fin] krytie úverového portfólia / vykrytosť úverového portfólia
credit rating	[fin] úverové hodnotenie / úverová bonita / úverový rating / úverové ohodnotenie [An assessment of the creditworthiness of an individual or / firm, i.e., the extent to which they can safely be granted credit.]
credit restriction	[fin] úverové obmedzenie
credit risk	[fin] úverové riziko [The risk that one party to / financial instrument will fail to discharge an obligation and cause the other party to incur / financial loss.]
credit risk return	[fin] hlásenie / úverových rizikách banky
credit sale / sale on credit	[com] predaj na úver [A sale made on terms in which cash is to be paid at an agreed future date. As soon as the debtor pays, the debtor's control account balance will be reduced. / sale agreement under which payment is made in installments, but with ownership of the object of the sale passing immediately to the purchaser.]
credit sb's account with / sum	[acc] see / credit / sum to sb's account
credit scoring system	[fin] systém kategorizácie úverov
credit standing	[fin] úverové postavenie

credit union	[fin] úverový zväz / úverová únia [A not-for-profit organization accepting deposits and making loans, operated as / cooperative. / mutual organization that is in effect / savings bank.]
creditor / lender	[fin] veriteľ / poskytovateľ finančných prostriedkov
creditor bank / lending bank	[fin] veriteľská banka
creditors' ledger	[acc] see / bought ledger
creditors' voluntary winding-up	[fin] dobrovoľná likvidácia zo strany veriteľov
creditworthiness	[fin] úverová bonita / úverová spoľahlivosť [An assessment of / person's or / business's ability to pay for goods purchased or services received, typically presented in the form of / credit rating from / credit reporting agency or rating agency.]
creditworthy	[fin] úverovo bonitný / úverovo spoľahlivý [Being financially sound enough to justify the extension of credit.]
crime	[law] trestný čin
crime remained unaccounted for	[law] trestný čin zostal neobjasnený
criminal	[law] páchatel' trestného činu / zločinec / kriminálnik
criminal act	[law] trestný skutok
Criminal Code / Penal Code	[law] trestný zákonník / trestný zákon
criminal investigation	[law] vyšetrovanie trestných činov / kriminálne vyšetrovanie
Criminal Investigation Department / CID	[law] odbor zločineckej polície / odbor kriminálnej polície / odbor vyšetrovania zločinov [For example, the U.K.'s Scotland Yard.]
criminal investigators / criminal investigation officers / law enforcement officers	[law] orgány činné / trestnom konaní / vyšetrovacie orgány / vyšetrovatelia trestných činov
criminal law / penal law	[law] trestné právo / trestný zákon
criminal offense	[law] trestný čin / zločin
criminal proceedings	[law] trestné konanie
criminal sanctions	[law] trestné postihy
criminality	[law] trestná činnosť
crisis management	[com] riadenie krízových situácií
cross default	[law] krížové neplnenie
cross exchange rate / cross rate	[fin] krížový kurz
cross-border business	[com] cezhraničné podnikanie
cross-currency swap	[fin] see / currency swap
cross-examination / cross-questioning	[law] krížový výsluch
cross-examine / cross-question	[law] krížovo vypočúvať / podrobiť krížovému výsluchu
culprit	[law] páchatel' / obžalovaný / vinník

cumulative preferred stock	[fin] kumulatívne prednostné akcie / kumulatívne prioritné akcie [Before / company can pay common stock dividend, it must not only pay the current year's preferred dividend, but must also make good any arrears of preferred dividends unpaid in previous years.]
curb costs	[fin] obmedzovať náklady
currency appreciation	[fin] zhodnocovanie meny
currency depreciation	[fin] znehodnocovanie meny
currency fluctuations	[fin] menové výkyvy
currency movements	[fin] menové pohyby
currency option	[fin] menová opcia / opcia na menu
currency risk	[fin] menové riziko / riziko meny
currency split / currency separation	[fin] menová odluka
currency swap / cross-currency swap	[fin] menový swap
current / within maturity	[fin] / lehote splatnosti
current account	[fin] see / demand deposit account
current account deficit	[fin] schodok bežného účtu
current account deposit	[fin] see / demand deposit
current assets / Br / circulating assets / floating assets / circulating capital	[acc] obežné aktíva / obežný kapitál / obežné prostriedky [The assets turned over in the course of business. The assets of an organization that are constantly changing their form and are circulating from cash to goods and back to cash again. Cash is used to purchase raw materials, which become work in progress when issued to / production department. The work in progress becomes finished goods, which once they are sold, become debtors or cash from an accounting point of view. Debtors are ultimately changed into cash when they pay, thus completing the cycle.]
current interest-bearing borrowing	[acc] see / short-term loan
current liabilities	[acc] bežné pasíva [Those monies owed in the near future, usually within the next accounting period.]
current period	[acc] bežné obdobie
current portion of long-term debt	[acc] krátkodobá časť dlhodobých úverov / časť dlhodobých úverov / bežnom období
current rating	[fin] aktuálny rating / aktuálne hodnotenie / priebežný rating / priebežné hodnotenie
current ratio / working capital ratio	[fin] ukazovateľ krátkodobej likvidity / ukazovateľ bežnej likvidity / koeficient bežného krytia / koeficient likvidity [The ratio of current assets of / business to the current liabilities, expressed as x:1 and used as / test of liquidity.]
cushion oneself against losses	[fin] zabezpečiť sa proti stratám

custodial services	[com] správčovské služby / služby / oblasti úschovy
custom law / customary law	[law] zvykové právo
custom manufacturing / custom design / Br / job order production	[com] výroba na objednávku / objednávková výroba / výroba na zakázku / zákazková výroba
customer	[com] odberateľ / zákazník
customer base	[com] odberateľská základňa
customer contract	[com] odberateľská zmluva / zmluva / odbere
customer loyalty	[com] oddanosť odberateľov / lojalnosť odberateľov / oddanosť zákazníkov / lojalnosť zákazníkov
customer relationship	[com] vzťahy / odberateľmi / vzťahy so zákazníkmi
customer service	[com] služby odberateľom / služba odberateľom
customer-centric approach	[com] odberateľsky orientovaný prístup / zákaznícky orientovaný prístup
customize / tailor	[com] upraviť na konkrétneho zákazníka / prispôbiť na mieru zákazníka
custom-made / custom-built / custom-manufactured / custom-designed / made to order / Br / produced on job order	[com] vyrobený na objednávku / vyrobený na zakázku [Made or built to individual order.]
customs authorities	[com] colná správa / colné orgány
customs clearance	[com] colné odbavenie ?colná deklarácia
customs clearance agent	[com] colný deklarant
customs declaration	[com] colné vyhlásenie / colná deklarácia
customs declaration process	[com] colné konanie
customs duty / customs	[com] clo
customs house / customs	[com] colnica
customs officer / customs official	[com] colník / colný úradník
customs tariff / customs rate	[com] colná sadzba
customs union	[com] colná únia
cut costs / slash costs / cut back on costs / reduce costs	[fin] znižovať náklady / znižovať nákladovosť
cut staff	[com] znižovať stav personálu
cut-rate goods	[com] zlacnený tovar
DAF	[com] dodanie na hranicu (dohodnuté miesto) [One of 13 Incoterms 1990, standing for "delivered at frontier (named place)".]
daily allowance	[fin] denné diéty
daily survival allowance	[com] minimálny denný príspevok na živobytie
daily takings / daily sales	[com] denné tržby
damage to the insured vehicle	[fin] škoda na poistenom vozidle

damages	[fin] odškodné / náhrada škody [Compensation, in monetary form, for / loss or injury, breach of contract, tort, or infringement of / right. Damages refers to the compensation awarded, as opposed to damage, which refers to the actual injury or loss suffered. The legal principle is that the award of damages is an attempt, as far as money can, to restore the position of the injured party to what it was before the event in question took place. The object is to provide restitution rather than profit.]
dampen inflation	[fin] podchytiť infláciu / potlačiť infláciu
date for entry on duty	[law] dátum nástupu do zamestnania / dátum nástupu do služby
date of incorporation	[law] dátum vzniku (podľa obchodného registra)
date of supply / performance date	[com] dátum plnenia
daybook / Br / day book	[acc] účtovný denník [A specialized journal or book of original entry recording specific transactions. For example the sold daybook records invoices for sales, the bought daybook records invoices received from suppliers. Daybook entries are transferred to memorandum ledgers, such as the sold ledger and the bought ledger, while totals of entries are transferred to the nominal ledger control accounts, such as the sold ledger control account and the bought ledger control account.]
days' sales in inventory / days' inventory / inventory turnover interval	[acc] obrátka zásob / dni / zásobách [The amount of inventory (stock) expressed in days of sales. For example, if / items / day are sold, and 30 items are held in inventory, this represents 15 days' (30/2) sales in inventory.]
days' sales in payables / days' payable	[acc] dni / záväzkoch / obrátka záväzkov
days' sales in receivables / days' receivable	[acc] dni / pohľadáv-kach / obrátka pohľadávok [The amount of receivables (i.e., debtors) expressed in days of sales. For example, if \$5,000 worth of sales are made each day and the total debtors' balance outstanding is \$500,000, this represents 100 (\$500,000/\$5,000) days' sales.]

days' sales outstanding / days' outstanding	[acc] zostávajúce dni [The amount of sales outstanding expressed in days. For example, if \$5,000 worth of sales were made per day and \$50,000 worth of sales were outstanding, this would represent 10 days' (\$50,000/\$5,000) of sales outstanding.]
DDP	[com] dodanie so zaplacením cla (dohodnuté miesto určenia) [One of 13 Incoterms 1990, standing for "delivered duty paid (named place of destination)".]
DDU	[com] dodanie bez zaplatenia cla (dohodnuté miesto určenia) [One of 13 Incoterms 1990, standing for "delivered duty unpaid (named place of destination)".]
deal with the subject of depreciation	[com] riešiť otázku odpisov / zaoberať sa otázkou odpisov / upravovať otázku odpisov
dealership	[com] autorizovaný predajca / autorizovaný diler / dilerstvo [An authorized sales agency.]
dealing securities	[com] špekulatívne cenné papiere [Marketable securities that are acquired and held with the intention of reselling them in the short term.]
dear money	[fin] drahé peniaze [Money is said to be dear when loans are difficult to obtain and interest rates are very high.]
death certificate	[law] úmrtný list
death penalty / death sentence / capital punishment	[law] trest smrti / najvyšší trest / hrdelný trest / rozsudok smrti
death row	[law] oddelenie väzenia pre odsúdencov na smrť [A prison area housing inmates sentenced to death.]
debenture	[fin] dlžobný úpis / dlžobný list [The most common form of loan capital. / certificate of indebtedness, especially / bond secured only by the general assets of the issuing government or company. / bond secured only by the general credit of the issuer. / loan raised by / company using its assets as security for repayment. / common form of long-term debt in the company world. It is / document held by the lender and setting out the terms of / loan or bond secured on real estate (real property). Debenture holders receive / fixed interest payment annually and this must be paid or provided for before any dividends can be paid to stockholders.]

debenture loan	[fin] dlžobný úver / dlžobná pôžička [Loan of money at / fixed rate of interest, involving / certificate of the debt.]
debit	[acc] Má dať / debet / zaúčtovať na strane Má dať
debit / sum to sb's account / debit sb's account with / sum	[acc] odpísať sumu / účtu (niekoho)? inkasovať sumu / účtu (niekoho)? zúčtovať sumu na ľarchu účtu (niekoho) / zaťažiť sumou účet (niekoho)
debit account 123	[acc] na ľarchu účtu 123 / zúčtovať na ľarchu účtu 123 / odpísať / účtu 123 / zaťažiť účet 123
debit card	[fin] debetná karta / debetná platobná karta
debit interest	[fin] debetné úroky
debit limit	[fin] see / credit line limit
debit note	[fin] ľarchopis / vrubopis [A document sent by an organization to / person showing that the recipient is indebted to the organization for the amount shown in the debit note. Debit notes are rare as invoices are more regularly used. However, / debit note might be used when an invoice would not be appropriate, e.g., for some form of inter-company transfer other than / sale of goods or services. / debit note is sent to / customer when it is intended to charge his account, normally in an unusual situation, e.g., when / person has been insufficiently invoiced for goods.]
debit one's credit card	[fin] zaťažiť úverovú kartu (niekoho)
debit sb's account with / sum	[acc] see / debit / sum to sb's account
debt	[fin] dlh / dlžoba / úvery / úverové zdroje / dlhové zdroje / cudzie zdroje [Something owed by one person to another.]
debt as / percentage of equity	[fin] podiel úverov na vlastnom imaní / podiel úverových zdrojov na vlastnom imaní [see / debt-to-equity ratio]
debt burden / debt load / debt level	[fin] úverové zaťaženie / úverové bremeno / dlhové zaťaženie / dlhové bremeno
debt cancellation	[fin] zrušenie úverov / zrušenie dlhu
debt capital	[fin] kapitál / úverových zdrojov / kapitál / dlhových zdrojov / kapitál / cudzích zdrojov
debt capital market / DCM	[fin] kapitálový trh úverových zdrojov / kapitálový trh dlhových zdrojov
debt classed as bad debt	[fin] úvery klasifikované ako nedobytné / dlh klasifikovaný ako nedobytný
debt finance / debt funding	[fin] financovanie / úverových zdrojov / financovanie / dlhových zdrojov

debt increase / increase in debt / new debt	[fin] navýšenie úverov / navýšenie dlhov / navýšenie úverových zdrojov / navýšenie dlhových zdrojov
debt instrument	[fin] úverový nástroj / dlhový nástroj [A medium for raising / loan, usually / short-term loan.]
debt liquidation / debt discharge / debt reclamation / settling the debt	[fin] deblokácia dlhu / odbúravanie dlhu
debt market	[fin] trh úverových zdrojov / trh dlhových zdrojov
debt origination	[fin] vznik úverových zdrojov / vznik dlhových zdrojov
debt refinancing	[fin] prefinancovanie úverov
debt relief / remission of / debt	[fin] odpustenie dlhu
debt repayment	[fin] splatenie úverov / splácanie úverov / splatenie dlhu / splácanie dlhu
debt restructuring	[fin] reštrukturalizácia úverov / reštrukturalizácia dlhov [The adjustment of / debt, either as / result of legal action or by agreement between the interested parties, to give the debtor / more feasible arrangement with the creditors for meeting the financial obligations. The management may also voluntarily restructure debt, for example by replacing long-term debt with short-term debt.]
debt securities	[fin] úverové cenné papiere / dlhové cenné papiere [IOUs created through loan-type transactions-commercial papers, bank CDs, bills, bonds, and other instruments.]
debt servicing / debt service	[fin] úverová služba / dlhová služba [The payment of interest on / debt, e.g., on / bank loan. / rather pompous term for the payment of interest on debts due.]
debt servicing record / debt service record	[fin] prehľad úverovej služby / prehľad dlhovej služby
debt type	[fin] typ dlhu / typ úveru [Senior secured, senior unsecured, and subordinated debt.]
debt-equity ratio	[fin] see / debt-to-equity ratio
debt-free	[fin] nezadlžený / bez dlhov
debt-free cash flow	[fin] peňažné toky nezaťažené dlhmi / peňažné toky po odrátaní dlhov
debtor	[fin] dlžník
debtors' ledger	[acc] see / sold ledger
debt-to-equity ratio / debt-equity ratio	[fin] ukazovateľ úverovej zaťaženosti vlastného imania / koeficient úverovej zaťaženosti vlastného imania [see / debt as / percentage of equity]
decision may not be appealed	[law] proti rozhodnutiu sa nemožno odvolať
decision-making powers	[fin] rozhodovacie kompetencie

declaration of dividends	[fin] priznanie dividend / vyhlásenie dividend
declare dividends	[fin] priznať dividendy / vyhlásiť dividendy
declare one's income	[fin] podať priznanie / výške príjmov
decommission / machine	[com] vyradiť stroj (z prevádzky) / fyzicky vyradiť stroj
decommission assets	[com] vyradovať majetok / vyradiť majetok (z prevádzky) / fyzicky vyradiť
decommissioned inventory	[com] vyradené zásoby
deconsolidate / company	[acc] vyňať spoločnosť / konsolidácie / vyňať spoločnosť / konsolidačného balíka / vyňať spoločnosť / konsolidačného poľa
decree	[law] výnos / dekrét / nariadenie / vyhláška
Decree on the Chart of Accounts	[acc] výnos / účtovnej osnove
deductible from the taxable income	[fin] odpočítateľný / daňového základu / odpočítateľný zo zdaniteľného príjmu
deductible item	[acc] odpočítateľná položka
deduction	[acc] odpočet / zrážka / zľava
deductions from salary	[acc] zrážky / platu
deductions from wages	[acc] zrážky zo mzdy
deed	[law] písomný dokument / písomná zmluva / písomná dohoda [A written document (containing some legal transfer, bargain, or contract) that is signed, sealed, and delivered.]
deed of arrangement	[law] listina / vyrovnání [A document drawn up and registered with the Department of Trade and Industry within seven days of / scheme of arrangement being agreed.]
deed of gift / deed of donation	[law] see / gift deed
deed of charge	[law] listina / zaťaženie
deed of partnership	[law] see / articles of partnership
deed of trust	[law] see / trust deed
deep loss / substantial loss / material loss	[fin] výrazná strata / hlboká strata
default	[law] porušenie / neplnenie [Usually / failure to make payments or repayments of interest or principal on the due date. / failure to fulfil / contractual or other legal obligation. Defaults include failure to settle / debt, failure to defend legal proceedings, failure to submit / value added tax return on time, or to make / VAT payment on the appropriate date. In the case of / VAT default, / surcharge liability notice is served on the taxable person.]
default interest	[fin] úroky / omeškania (pri splátkach úverov / úrokov)
default interest income	[fin] výnosové úroky / omeškania
default interest rate	[fin] úroková sadzba / omeškania (pri splátkach úverov / úrokov)

default margin	[fin] marža pri omeškaní / sankčná marža
default on / loan	[fin] porušiť úverovú zmluvu / porušiť podmienky úverovej zmluvy
default risk	[fin] riziko neplnenia
defeasance	[fin] vinkulácia majetku [Irrevocably committing specific assets to meet long-term obligations. It provides / method of eliminating from / company's balance sheet liabilities that carry no appropriate right of early repayment.]
defective goods	[com] poškodený tovar / chybný tovar
defendant / respondent	[law] obžalovaný / odporca / žalovaný [A person required to make answer in / legal action or suit.]
defense lawyer / defense attorney	[law] obhajca / obhajujúci advokát
Defense Minister / Defense Secretary	[law] minister obrany
defer / liability to future periods	[acc] odložiť záväzok na budúce obdobie
deferred expenses / deferred expense	[acc] náklady budúcich období
deferred charges	[acc] poplatky budúcich období
deferred income tax	[fin] odložená daň / príjmu / odklad dane / príjmu
deferred payment	[fin] odložené platenie / odklad úhrad
deferred revenues / deferred income	[acc] výnosy budúcich období
deferred tax asset	[fin] odložená daňová pohľadávka
deferred tax liability	[fin] odložený daňový záväzok / odložená daňová povinnosť
deferred taxes / deferred tax liability	[acc] odložená daňová povinnosť / odložený daňový záväzok / odložené dane
deficit	[fin] schodok / deficit / manko
definition of terms	[law] vymedzenie pojmov
delete / paragraph / eliminate / paragraph / strike / paragraph	[law] vynechať odsek / vymazať odsek
delete from the files / delete from the records / strike off the files / strike off the records	[law] vyňať / evidencie / vymazať / evidencie
delinquent	[law] delikvent / previnilec
deliver notice	[law] doručiť výpoveď
deliverables	[com] výsledky prác / plnenie
delivery / performance / goods delivered / services delivered / deli-verables	[com] plnenie / predmet plnenia / výsledky prác
delivery note	[com] dodací list
delivery terms	[com] dodacie podmienky
demand deposit / checking account deposit / Br / current account deposit / Br / sight deposit	[fin] bežný vklad / vklad na bežný účet / vklad na šekový účet

demand deposit account / checking account / Br / current account / Br / sight deposit account	[fin] bežný účet / šekový účet [Bank account from which money can be drawn without notice. The most common type of bank account, on which deposits do not necessarily earn interest but can be withdrawn by check at any time.]
demand for payment	[fin] žiadosť / úhradu / žiadosť / zaplatenie
demand notice	[fin] výzva (na zaplatenie / pod.)
demand repayment of / loan	[fin] žiadať / vrátenie úveru / dožadovať sa vrátenia úveru
demerger	[com] rozdelenie spoločnosti [A business strategy in which / large company or group of companies splits up so that its activities are carried on by two or more independent companies. Alternatively, subsidiaries of / group are sold off.]
demotion	[com] preradenie na nižšiu funkciu [see / promotion]
demurrage	[com] zdržné / stojné
denominated in U.S. dollars	[fin] vyjadrený / amerických dolároch
department manager / head of department	[com] riaditeľ odboru
dependent child	[law] nezaopatrené dieťa
deposit	[fin] vklad / depozit
deposit account	[fin] see / time deposit account
deposit agreement	[fin] zmluva / vklade / depozitná zmluva
deposit book	[fin] see / bankbook
deposit book account	[fin] see / bankbook account
deposit money on an account	[fin] vložiť peniaze na účet
deposit pledge / restriction on / deposit / deposit binding	[fin] vinkulácia vkladu
deposit slip	[fin] vkladový príjmový doklad / tzv. príjemka [A slip listing and accompanying bank deposits.]
deposit title deeds with the mortgagor	[fin] uložiť vlastnícke listy / poskytovateľa hypotekárneho úveru
deposition	[law] svedecká výpoveď / písomné svedectvo
depositor's book	[fin] see / bankbook
depositor's book account	[fin] see / bankbook account
depository receipt	[fin] vkladová potvrdenka / depozitná potvrdenka [A certificate issued by / depository, bank, or other company, stating what has been deposited for safekeeping.]
depreciable amount	[acc] odpisová základňa [The value of / fixed asset used as the basis for calculating the depreciation charge for the period.]
depreciable assets	[acc] odpisovaný majetok / odpisovateľný majetok / majetok, ktorý možno odpisovať
depreciation	[acc] odpisovanie / odpisovanie investičného majetku

depreciation accounting / accounting for depreciation	[acc] účtovanie odpisov
depreciation allowance / allowance for depreciation	[acc] rezerva na odpisy / rezerva na odpisové oprávky
depreciation charge	[acc] odpisy [The amount of depreciation calculated for / fixed asset and to be written off that fixed asset in an accounting period. For example, \$4,500.]
depreciation rate	[acc] odpisová sadzba [The percentage rate used in the straight-line method and diminishing-balance method of depreciation in order to determine the amount of depreciation that should be written off / fixed asset and charged against income or the profit and loss account. For example, 25%.]
depreciation rules	[acc] odpisové pravidlá / pravidlá odpisovania
depreciation schedule / depreciation plan	[acc] odpisový plán / odpisový harmonogram
deprive sb of their rights	[law] zbaviť (niekoho) práv
DEQ	[com] dodanie / nábrežia, clo zaplatené (dohodnutý prístav určenia) [One of 13 Incoterms 1990, standing for "delivered ex quay, duty paid (named port of destination)".]
derivative / derivative instrument	[fin] derivát / derivátny nástroj / odvodenina [A generic term for futures, options, and swaps, i.e., instruments derived from conventional direct dealings in securities, currencies, and commodities.]
DES	[com] dodanie / lode (dohodnutý prístav určenia) [One of 13 Incoterms 1990, standing for "delivered ex ship (named port of destination)".]
destination	[com] see / place of destination
destock / relieve inventory / issue from stock	[com] vyskladňovať / vyskladniť
destocking / relief of inventory / issue from stock	[com] vyskladňovanie / vyskladnenie
details of payment	[fin] účel platby
detain	[law] zobrať na záchytku (niekoho)
detention cell	[law] záchytná cela / záchytka
detention center	[law] 1. záchytný tábor 2. nápravné zariadenie
detention home	[law] polepšovňa [A house of detention for juvenile delinquents usu. under the supervision of / juvenile court.]
determine dividends	[fin] stanoviť výšku dividend / určiť výšku dividend

determine finally and judicially	[fin] rozhodnúť / konečnou platnosťou / súdnou cestou
devalue the currency	[fin] devalvovať menu
development costs	[fin] náklady na technické zhodnotenie [The expenditure incurred by an organization in improving / product or process. All costs that are directly attributable to development activities or that can be allocated on / reasonable basis to such activities.]
development of new products	[fin] vývoj nových výrobkov
deviation / variance	[fin] odchýlka
differing accounting and tax treatment of depreciation / differences between depreciation for accounting and tax purposes	[acc] rozdiely medzi účtovnými / daňovými odpismi
dilute the shares	[fin] zriediť akcie / rozriediť akcie
dilution / dilution of shares	[fin] zriedenie akcií / rozriedenie akcií / konverzia akcií [An increase in the number of shares in / company, for example by the exercise of warrants, which reduces earnings per share. / lessening of real value (as of equity) by / decrease in relative worth through attrition (e.g., dilution of savings by inflation).]
dilution of earnings per share	[fin] rozpustenie výnosov / akcií
diminishing-balance depreciation / diminishing-balance depreciation method / diminishing-balance method / reducing-balance depreciation / reducing-balance depreciation method / reducing-balance method	[acc] degresívne odpisy / odpisovanie na základe znižujúcej sa hodnoty [A method of computing the depreciation of / fixed asset in an accounting period, in which the percentage to be charged against income is based on the depreciated value at the beginning of the period. This has the effect of reducing the annual depreciation charge against profits year by year. The formula is: D
diminution in value of an asset	[fin] znižovanie hodnoty majetku / znižovanie hodnoty aktíva
direct costs	[acc] priame náklady [Product costs that can be directly traced to / product or cost unit. They are usually made up of prime cost, which includes direct materials (which can be charged directly to the product by means of materials requisitions), direct labor (charged by means of time sheets, time cards, or computer direct data entries), and direct expenses (which are subcontract costs charged by means of an invoice from the subcontractor).]

direct debit / direct debit of an account	[fin] priame inkaso / účtu / bezhotovostné platenie [For example, for paying rent, electricity, gas, water, television, telephone, and similar bills, i.e., regular payments of differing amounts. see / banker's order]
direct debit authorization / debit authorization	[fin] splnomocnenie na inkaso / účtu / povolenie na inkaso / účtu
direct debit order / collection order	[fin] príkaz na inkaso / inkasný príkaz / príkaz na vykonanie inkasa
direct debit right / right to direct debit / right to collection from account	[fin] právo na inkaso / účtu / právo na priame inkaso / účtu / inkasné právo
direct charge voucher / DCV	[acc] priama objednávka [A prime document that records the purchases of parts and material directly chargeable to / job or process, without passing through the organization's stores.]
direct payment / account-to-account payment	[fin] priama úhrada / priama platba
direct placement	[fin] priame umiestnenie / priama realizácia [Selling / new issue not by offering it for sale publicly, but by placing it with one or several institutional investors.]
direct relative	[law] priamy príbuzný / príbuzný / priamom rade
directive	[law] nariadenie / príkaz / pokyn / vykonávací predpis
Director of Public Prosecutions / DPP	[law] verejný generálny prokurátor
directors' fees / special dividends / bonuses / percentages	[fin] tantiémy / zvláštne odmeny
directors' remuneration / remuneration of directors / directors' emoluments	[fin] odmeny členom orgánov spoločnosti [The amounts received by directors from their office or employment, including all salaries, fees, wages, perquisites, and other profit as well as certain expenses and benefits paid or provided by the employer, which are deemed to be remuneration or emoluments.]
disability insurance	[fin] poistenie práceneschopnosti (pre prípad invalidity)
disability leave	[law] dovolenka / dôvodu práceneschopnosti
disability pension / disability benefit / disability allowance / Br / invalidity benefit	[fin] invalidný dôchodok
disbar	[law] zbaviť (niekoho) výkonu právnickej profesie [To expel from the legal profession.]
disbarment	[law] zbavenie výkonu právnickej profesie
disburse to an account / pay to an account	[fin] uhradiť (niečo) na účet / poukázať (niečo) na účet / zaplatiť (niečo) na účet

disbursement	[fin] vyplatená čiastka / nutný výdavok [Especially courier charges, facsimile charges, travel expenses, and incidental expenses.]
disciplinary proceedings	[law] disciplinárne konanie
discipline	[law] disciplinárne potrestať
disclaim / news / disavow / news	[law] dementovať správu [To deny having / connection with or responsibility for: DISAVOW.]
disclaimer / disavowal	[law] vzdanie sa zodpovednosti / dementi / odvolanie sa / popretie / dementovanie [The refusal or renunciation of / right, claim, or property.]
disclose an accounting item	[acc] vykázať účtovnú položku / uviesť účtovnú položku
disclosure requirements	[law] povinné náležitosti / náležitosti
discount	[fin] diskont / skonto / disážio / zrážka / zľava [A deduction from / bill of exchange when it is purchased before maturity date. The party that purchases (discounts) the bill pays less than its face value and therefore makes / profit when it matures. The amount of the discount consists of interest calculated at the bill rate for the length of time that the bill has to run.]
discount / bill of exchange	[fin] diskontovať zmenku
discount factor / present value factor	[fin] diskontný faktor / faktor súčasnej hodnoty [A factor that, when multiplied by / particular year's predicted cash flow, brings the cash flow to / present value. The factor takes into consideration the number of years from the inception of the project and the hurdle rate that the project is expected to earn before it can be regarded as feasible. The factor is computed using the formula: DF
discount house	[fin] diskontný dom [A financial institution acting as / broker for the acceptance by banks of bills of exchange. Today, discount houses broke in / variety of debt instruments and act as principals for the purchase of market instruments and of treasury bills, financed chiefly by borrowing from the banks.]

discount rate / bill rate / Br / bank rate	[fin] diskontná sadzba / zmenková sadzba [The rate on the discount market at which bills of exchange are discounted (i.e., purchased for less than they are worth when they mature). The rate will depend on the quality of the bill and the risk the purchaser takes. First-class bills, i.e., those backed by banks or well-respected finance houses, will be discounted at / lower rate than bills involving greater risk.]
discount store / Br / discount shop	[com] diskontná predajňa / obchod so zľavou
discount to the face value	[fin] zrážka / nominálnej hodnoty / diskont / nominálnej hodnoty
discount to yield	[fin] zrážka / výnosu / diskont / výnosu
discount yield / discount	[fin] diskontný výnos / diskont [It is calculated using the formula: D
discounted at the discount rate	[fin] diskontovaný / diskontnú sadzbu
discounted cash flow / DCF	[fin] diskontované peňažné toky / diskontované výnosy / diskontovaný cash flow [A method of capital budgeting or capital expenditure appraisal that predicts the stream of cash flows, both inflows and outflows, over the estimated life of / project and discounts them, using / cost of capital or hurdle rate, to present values or discounted values in order to determine whether the project is likely to be financially feasible.]
discounted net cash flow	[fin] diskontované čisté peňažné toky / diskontovaný čistý cash flow
discounts on orders of 100 items or more	[com] zľavy pri objednávkach od 100 položiek
discovery value accounting	[acc] účtovníctvo na základe hodnoty náleziska [The method of accounting used for extractive enterprises, such as oil and gas.]
disfranchise / disenfranchise	[law] odobrať licenciu (niekomu) / odňať licenciu (niekomu)
dishonor / check	[fin] neakceptovať šek / nekryť šek [To refuse to accept or pay / check.]
dishonored check	[fin] neakceptovaný šek / nekrytý šek
discharge one's obligation	[com] splniť si záväzok
discharge one's rights and obligations	[law] splniť si práva / povinnosti
discharge sb from / position / dismiss sb from / position / remove sb from / position	[law] odvolať (niekoho) / funkcie
discharge sb from office / dismiss sb from office / remove sb from office	[law] odvolať (niekoho) / úradu
dismiss / suit as unfounded	[law] zamietnuť žalobu ako nepodloženú
dismiss an application	[law] zamietnuť žiadosť

dispatch department / shipping department / Br / forwarding department	[com] expedičné oddelenie / expedícia
dispatch note	[com] sprievodka / expedičný list
disposable income	[fin] disponibilný príjem / disponibilný zisk [Income remaining after deduction of taxes.]
disposal value	[acc] see / net residual value
dispose of assets / dispose of property / discard assets / lay up assets / dispose of assets / discard property / lay up property	[fin] odpredať majetok / odpredať aktíva / vyradiť majetok / vyradovať majetok / vyradiť aktíva / vyradovať aktíva / nakladať / majetkom / nakladať / aktívami
dispose of fixed assets	[fin] nakladať / investičným majetkom / nakladať / fixnými aktívami / disponovať investičným majetkom / disponovať fixnými aktívami [Especially to sell, transfer, grant, or lease fixed assets.]
dispossess sb of	[law] vyvlastniť (niekomu) (niečo) / zbaviť (niekoho) (niečoho)
dissave	[fin] vyberať úspory / nespořit
dissaving	[fin] vyberanie úspor / nesporenie
dissolution	[com] zánik / zrušenie / rozpustenie [The ending of / business entity, for example the breaking up of / partnership on the death of one of the partners.]
dissolve / company / wind up / company / collapse / company / terminate / company / close down / company	[com] zrušiť spoločnosť / ukončiť činnosť spoločnosti
distrain	[law] 1. vyhlásiť exekúciu [To force or compel to satisfy an obligation by means of / distress.] 2. exekvovať / zabaviť [To seize by distress.] 3. uvaliť exekúciu na (niečo) / nariadiť exekúciu na (niečo) / vykonať exekúciu na (niečo) [To levy / distress (upon).]
distrainable goods	[law] exekvovateľný tovar / zabaviteľný tovar
distrainer	[law] exekútor / zabavovateľ
distrainment / execution	[law] zabavenie / exekúcia [The act of distraining. / distress.]
distrainment of debtor	[law] exekúcia na dlžníka
distrainment proceedings	[law] exekučné konanie / zabavovacie konanie
distress / execution	[law] 1. zabavenie / exekúcia [Seizure and detention of the goods of another as pledge or to obtain satisfaction of / claim by the sale of the goods seized.] 2. zabavený majetok / exekvovaný majetok
distress claim / distrainment claim	[law] exekučný nárok / exekučný titul
distress goods / distress merchandise / distress sale	[law] zabavený tovar / exekvovaný tovar distress sale

distressed business	[com] podnikateľský subjekt / núdzi
distribution costs	[fin] distribučné náklady / náklady na distribúciu
distribution channel	[com] odbytový kanál / distribučný kanál [The network of firms necessary to distribute goods or services from the manufacturers to the consumers. It therefore primarily consists of wholesalers and retailers.]
distribution list	[com] see / mailing list
distribution network	[com] odbytová sieť / distribučná sieť / prerozdeľovacia sieť
distribution outlet	[law] odbytisko
distribution overhead / distribution cost / distribution expense	[acc] odbytové režijné náklady / režijné náklady odbytu / distribučné režijné náklady / režijné náklady na distribúciu [The cost classification that includes the cost incurred in delivering / product to the customers. Examples include postage, transportation, packaging, and insurance.]
distribution to owners	[fin] vyplatenie vlastníkov / vyplatenie akcionárov [A payment of / dividend to stockholders.]
District Attorney	[law] okresný prokurátor
District Attorney's Office / District Public Prosecutions Office	[law] okresná prokuratúra
district authority	[law] okresný úrad
district court	[law] okresný súd
district judge	[law] okresný sudca
district seat	[law] okresné sídlo
disused machine	[com] vyradený stroj
divest oneself of	[fin] odpredať (investíciu) / odpredať podiel / (niečom) / divestovať (niečo) [Sell off something or dispose of something through sales.]
divestiture	[fin] divestitúra / nútený odpredaj investície / nútený odpredaj podielu [Sale of business holdings or part of / company, especially under legal compulsion.]
divestment	[fin] divestícia / odpredaj investície / odpredaj podielu [The selling-off of interests or assets. The act of realizing the value of an asset by selling or exchanging it. It is the opposite of investment. The selling of or closing down of one or more of / business's operating activities.]

dividend	[fin] delenec / dividenda / podiel [The amount of / company's income distributed to common stockholders, usually expressed either as / percentage of the nominal value of the common stock, or as an absolute amount per share.]
dividend cover	[fin] dividendové krytie / dividendové pokrytie / krytie dividend / pokrytie dividend [The number of times / company's dividends to common stockholders could be paid out of its net income after tax in the same period.]
dividend payout	[fin] výplata dividend / vyplatenie dividend
dividend stream	[fin] dividendové toky / toky dividend
dividends due to shareholders	[fin] dividendy prislúchajúce akcionárom
division / divisional plant	[com] divízia / divízny závod
division of labor	[com] deľba práce
division of responsibilities	[law] deľba zodpovedností
do business / carry on business / conduct business / transact business	[com] podnikáť / vykonávať podnikateľskú činnosť
dock	[law] lavica obžalovaných [The place in / court where / prisoner stands or sits during trial.]
dock wages	[com] redukovať mzdy [To subject wages to / deduction.]
document of title	[com] dispozičný doklad
documentary collections / documentary collection	[fin] dokumentárne inkaso
documentary credit / letter of credit	[fin] dokumentárny akreditív / dokumentárny úverový list / akreditív / úverový list [A method of financing international trade where the bank accepts bill of exchange from the exporter for the invoice amount in return for receipt of the invoice and certain shipping documents. The exporter asks the importer to open / DC at the importer's bank (the issuing bank, because it actually issues the DC for the exporter's negotiating bank in favor of the exporter) for the amount of the goods, the exporter as the beneficiary of the credit gives the name of his bank (the negotiating bank, because it actually negotiates with the issuing bank), and on presentation of the shipping documents listed in the DC the beneficiary receives payment from the negotiating bank.]

documentary draft	[fin] dokumentárna zmenka [Any order in writing requiring the recipient to pay the amount specified on the face of the document, either on presentation of the document (sight draft) or at / fixed future date (time draft).]
documentary evidence	[law] listinné dôkazy / dokladový dôkazový materiál
documentary evidence to support / statement	[law] dokladový materiál na podporu tvrdenia
documentary reconciliation / inventory of documentation	[acc] dokladová inventarizácia / dokladová inventúra
domestic loans	[fin] tuzemské úvery / domáce úvery
domestic settlements / domestic settlement system	[fin] tuzemský platobný styk / domáci platobný styk
domiciled in Amsterdam	[law] / trvalým pobytom / Amsterdame / so sídlom / Amsterdame
donate sb to	[fin] darovať (niečo) (niekomu) / podarovať (niečo) (niekomu) / dať (niečo) darom (niekomu)
donations / gifts	[acc] dary
donor and donee	[fin] darca / príjemca daru
dormant account	[acc] účet bez pohybu
dormant company	[com] spoločnosť nevykonávajúca žiadnu činnosť
double taxation agreement / double taxation treaty / double taxation avoidance agreement / double taxation avoidance treaty	[fin] dohoda / zamedzení dvojitého zdanenia / zmluva / zamedzení dvojitého zdanenia
double-entry bookkeeping	[acc] podvojnú účtovníctvo [see / single-entry bookkeeping]
doubtful receivables / doubtful debts	[acc] pochybné pohľadávky / pochybné dlhy [Receivables 360 days or more past their due date.]
down payment	[fin] závdavok / akontácia / záloha
downgrade	[com] preradiť do nižšej akosti / znížiť akosť
downsize / slash staff / reduce staff / cut jobs	[com] znižovať počet pracovníkov / znižovať stav personálu
downsizing / slashing staff / staff reduction / job cuts	[com] znižovanie počtu pracovníkov / znižovanie stavu personálu
downtime / idle time / idle capacity / stand time / standing time / waiting time	[com] prestoje / sklzy [Time during which production is stopped (as in / factory or on / machine), especially during setup for an operation or when making repairs. It is usually measured in labor hours or machine hours.]
draft	[fin] see / bill of exchange
draft agreement / draft contract	[law] návrh zmluvy / návrh dohody
draft amendment to the Banking Law	[law] návrh novely zákona / bankách

draft audit report / Br / draft auditors' report	[acc] návrh audítorskej správy
draft consolidated financial statements	[acc] návrh konsolidovanej účtovnej uzávierky
draft issuance date	[fin] dátum vystavenia zmenky
draft made payable to	[fin] zmenka splatná (niekomu)
draft purchase facility	[fin] úver na odkup zmeniek
draft report	[fin] predbežná verzia správy
draw / bill of exchange on	[fin] vystaviť zmenku na (niekoho)
draw / check on	[fin] vystaviť šek na (niekoho)
drawdown	[fin] čerpanie / načerpanie [The drawing of funds against / bank loan, especially / revolving bank facility.]
drawdown notice	[fin] oznámenie / čerpaní / žiadosť / čerpanie
drawee	[fin] zmenkový dlžník / trasát
drawer	[fin] vystaviteľ zmenky / vydavateľ zmenky / trasant
drive / hard bargain	[com] tvrdohlavo vyjednávať / tvrdo vyjednávať
driver's license / Br / driving licence	[law] vodičský preukaz
dubious receivable	[acc] dubiózna pohľadávka
due and payable forthwith on demand	[fin] splatný bezodkladne na požiadanie
due date / maturity date / maturity	[fin] dátum splatnosti / termín splatnosti
due diligence	[com] hĺbková previerka / hĺbková revízia
due diligence report	[com] správa / hĺbkovej previerky
due to	[fin] náležiaci (niekomu) / prislúchajúci (niekomu)
duly licensed to practice law	[law] byť riadne oprávnený na výkon právnickej profesie
durables / durable goods	[acc] predmety dlhodobej spotreby [Goods purchased for use over / period, such as washing machines or refrigerators. It is the consumer's equivalent of / fixed asset.]
duration	[com] dĺžka trvania / doba trvania / dĺžka obdobia
during sb's tenure as managing director	[com] počas pôsobenia (niekoho) vo funkcii generálneho riaditeľa
Dutch auction	[fin] holandská dražba
dutiable goods	[com] tovar na preclenie / tovar podliehajúci clu
duty stamp / fee stamp	[fin] kolková známka / kolok [see / stamp duty]
dynamic overcollateralization	[fin] dynamická prekolateralizácia [Up-front discount based on historical default rate, which will be returned to the company if unused.]
early bookclosing / early closing of accounting records	[acc] účtovná uzávierka / skoršom termíne
early retirement	[law] predčasný odchod do dôchodku

earmark funds for / set aside funds for / appropriate funds for	[fin] vyčleniť finančné prostriedky na (niečo) / vyhradiť finančné prostriedky na (niečo) / určiť finančné prostriedky na (niečo)
earn income / generate income	[fin] dosahovať príjmy / vytvárať príjmy
earn revenue and incur expenses	[fin] dosahovať výnosy / vynaložiť náklady / dosiahnuť výnosy / privodiť si náklady
earned but unused vacation / Br / earned but unused holidays	[com] dovolenka, na ktorú už vznikol nárok, avšak nebola čerpaná
earned income	[fin] príjmy zo závislej činnosti / príjmy zo zárobkovej činnosti [Income from wages, salaries, and certain pensions and social security benefits that are treated as earned income for tax purposes. see / unearned income]
earnings / net profit / net profit or loss / net profit margin / net margin	[fin] hospodársky výsledok [The gross profit less all further costs, such as administration and distribution costs. The amount of income earned by an organization after deducting all expenses. Earnings are shown before taxation (earnings before taxes, pretax profit) and after taxation (earnings after taxes, aftertax profit) in the income statement.]
earnings after taxes / EAT / net profit after tax	[acc] hospodársky výsledok po zdanení
earnings before interest and depreciation / EBID / net income before interest and depreciation / net profit before interest and depreciation	[acc] hospodársky výsledok pred zohľadnením úrokov / odpisov
earnings before interest and taxes / EBIT / operating profit / net profit before interest and tax	
earnings before interest, taxes, depreciation, and amortization / EBITDA / net profit before interest, tax, depreciation, and amortization	[acc] hospodársky výsledok pred zohľadnením úrokov, daní / odpisov
earnings before taxes / EBT / net profit before tax	[acc] hospodársky výsledok pred zdanením
earnings per share / EPS / eps	[fin] výnos na akciu [Earnings (i.e., income after tax and preferred stock dividends) divided by the number of common shares. The total income of / company after taxation and interest, divided by the number of shares at issue. Earnings per share will usually be higher than the dividend per share, because some earnings will be retained in the company and not distributed as dividends.]

easement	[law] vecné bremeno (vecné právo na cudziu vec) [A right enjoyed by the owner of land (the dominant tenement) to / benefit from other land (the servient tenement).]
EAT	[acc] see / earnings after taxes
EBIT	[acc] see / earnings before interest and taxes
EBITDA	[acc] see / earnings before interest, taxes, depreciation, and amortization
EBITDA margin / EBITD margin	[acc] prevádzkové rozpätie / prevádzkový hospodársky výsledok pred odpočítaním úrokov, daní / odpisov / hrubá marža
EBO	[fin] see / employee buyout
EBT	[acc] see / earnings before taxes
ECB	[fin] see / European Central Bank
e-commerce / electronic commerce	[com] elektronický obchod / elektronické obchodovanie
Economic and Monetary Union / EMU	[com] Hospodárska / menová únia
economic depression	[com] hospodárska kríza [see / business cycle]
economic growth	[com] hospodársky rast / hospodársky rozvoj [see / business cycle]
economic life	[com] see / useful economic life
economic recession	[com] hospodársky pokles [see / business cycle]
economic recovery	[com] hospodárske oživenie [see / business cycle]
economic turnabout / economic turnaround	[com] hospodárske ozdravenie / hospodárske oživenie
economies of scale	[fin] hospodárenie vo veľkom / výhody hospodárenia vo veľkom
economize on staff	[com] ušetriť na personáli
edict	[law] vyhláška (všeobecne)
effect / payment / execute / payment	[fin] vykonať platbu / uskutočniť platbu / vykonať úhradu / realizovať úhradu
effective date	[law] dátum účinnosti
effective from March 1, 2000 / with effect from March 1, 2000	[law] / účinnosťou od 1. marca 2000
effective immediately	[law] / okamžitou účinnosťou
effective payment clause	[law] doložka / účinnej platbe
effective period	[law] doba účinnosti
efficiencies	[fin] hospodárnosť
EFT POS	[fin] see / point of sale
electronic transfer of funds / ETF	[fin] elektronický prevod finančných prostriedkov
elimination of intragroup transactions	[acc] eliminácia vnútro-skupinových transakcií / očistenie od vnútro-skupinových transakcií

e-mail / electronic mail	[com] elektronická pošta [System of sending electronic messages via computer-based mailboxes.]
embargo	[com] embargo [A prohibition on commerce.]
embossed card	[fin] reliéfná karta / embosovaná karta
emergency loan / emergency loans	[fin] finančná výpomoc / finančné výpomoci
emerging markets	[com] vynarádzajúce sa trhy / novovznikajúce trhy
emoluments	[fin] funkčné požitky / finančné požitky [Amounts received from an office or employment including all salaries, fees, wages, perquisites, and other income as well as certain expenses and benefits paid or provided by the employer, which are deemed to be emoluments. The total benefits received by an employee, including money paid as salary, as well as goods or services acquired as benefits in kind, e.g private use of company car, free holidays abroad, subsidized accommodation, and free meals.]
employee benefits	[com] zamestnanecké výhody
employee buyout / EBO	[fin] zamestnanecká akvizícia [Purchase of control of / company (or of / substantial holding in / company) by its existing stockholding workforce.]
employee stock ownership scheme / employee share scheme	[com] schéma vlastníctva akcií zamestnancami
employee turnover / flow of employees	[com] fluktuácia pracovníkov / pohyb zamestnancov / obmena pracovníkov
employment applicant / job applicant	[com] uchádzač / prácu
employment application / job application	[com] žiadosť / prijatie do pracovného pomeru
employment contract / contract of employment / contract of service	[law] pracovná zmluva
Employment Office	[com] úrad práce
employment relationship / employment	[com] pracovnoprávny vzťah
enact / bill	[law] uzákoníť návrh zákona
enact / law	[law] prijať zákon
enclose / check for \$1,200	[fin] priložiť šek na / 200 USD / prikladať šek na / 200 USD
encumber property	[fin] zaťažiť majetok / uvaliť vecné bremeno na majetok
encumbrance on property / property encumbrance	[law] vecné bremeno na majetku [A right or interest in land exercised by someone other than the owner of the land itself. Examples include easements, leases, mortgages, and restrictive covenants.]

end-of-day sweep	[fin] akumulácia prostriedkov (na konci dňa) / zlučovanie prostriedkov (na konci dňa) [An automatic transfer of funds from one bank account held by / company to another of its bank accounts, usually one that pays interest on deposits. The sweep takes place at the end of every day, or at the end of the day when certain conditions are met, for instance that the cleared value exceeds \$100,000 in one of the accounts. see / sweep facility]
endorsable	[fin] prevoditeľný rubopisom / indosovateľný
endorse / bill of exchange / back / bill of exchange	[fin] rubopisovať zmenku / podpísať zmenku na rube / indosovať zmenku / previesť zmenku rubopisom / žírovať zmenku [To make over to another payee the value represented in / bill of exchange by inscribing one's name on the document. To sign / bill of exchange on the reverse to show assignment of / title to payment to another payee.]
endorse / check	[fin] rubopisovať šek / podpísať šek na rube / indosovať šek / previesť šek rubopisom / žírovať šek
endorse an appeal in full	[law] vyhovieť odvolaniu / plnom rozsahu
endorsee	[fin] nový majiteľ zmenky / indosatár
endorsement	[fin] rubopis / indosament / žiro [Writing one's name on the reverse of / bill of exchange to signify assumption of liability on the bill of exchange to all subsequent endorsees or holders.]
endorser / backer	[fin] rubopisec / indosant / žirant
endowment insurance / Br / endowment assurance	[fin] poistenie pre prípad dožitia [A term insurance policy that pays / specified amount of money on the death of the life insured or at the end of an agreed period, whichever is the earlier.]
endowment insurance policy / Br / endowment assurance policy	[fin] zmluva / poistení pre prípad dožitia
endowment mortgage	[fin] dotačná hypotéka / darovacia hypotéka [Mortgage, in which the capital remains unpaid until the maturity of / life insurance policy taken out on the borrower's life. Only the interest and the premiums on the life insurance policy are paid during the period of the loan.]
enforce the rule of law	[law] zabezpečovať dodržiavanie právneho poriadku

enforceability	[law] právna vymáhateľnosť / právna vynútiteľnosť
enforceable / enforceable by law	[law] právne vymáhateľný / vymáhateľný zo zákona / právne vynútiteľný
engagement letter	[law] see / letter of engagement
engagement staffing	[com] personálne obsadenie projektu
engineering	[com] inžinierstvo [The theory and practice of company design, structure, financing, and controlling.]
English translation shall prevail	[law] anglický preklad bude mať vyššiu váhu
enhance stockholder value / Br / enhance shareholder value	[fin] zvýšiť akcionársku hodnotu / zvýšiť hodnotu pre akcionárov
enjoy diplomatic privileges and immunity / enjoy diplomatic privileges and immunities	[law] mať diplomatické výsady / imunitu
enter in the book	[com] zaknihovať / zaregistrovať do knihy
enter into an agreement with / enter into / contract with / conclude an agreement with / conclude / contract with	[com] uzatvoriť zmluvu / (niekým) / uzatvoriť dohodu / (niekým)
enter into negotiations with	[com] vstúpiť do rokovaní / (niekým)
entered into under standard commercial terms / concluded under standard commercial terms	[com] uzatvorený za bežných obchodných podmienok
enterprise risk	[com] riziko podnikania / podnikateľské riziko
enterprise risk management services	[com] služby riešenia rizík podnikov / služby riešenia podnikateľských rizík
enterprise zone	[com] podnikateľská zóna
entertainment expenses / representation expenses	[acc] náklady na reprezentáciu [Disallowables, i.e. tax allowances, such as for entertainment.]
entitlement to	[law] oprávnenie na (niečo) / dispozičné právo na (niečo)
entitlement to damages / entitlement to claim damages	[law] nárok na náhradu škody / možnosť uplatňovať si odškodné
entry clearance	[law] povolenie na vstup
environmental audit	[acc] audit životného prostredia
EPS / eps	[acc] see / earnings per share
equitable mortgage	[fin] majetková hypotéka / ekvitná hypotéka [A mortgage loan based on deposit of title deeds for security, but its legal formalities are not sufficient to give the mortgagee / legal estate.]
equity	[fin] majetok / majetkové zdroje / ekvitné zdroje / vlastné zdroje [see / stockholders' equity]
equity capital	[fin] kapitál / majetkových zdrojov / kapitál / ekvitných zdrojov
equity capital market / ECM	[fin] kapitálový trh majetkových zdrojov / kapitálový trh ekvitných zdrojov

equity capital stock / Br / equity share capital	[fin] majetkové základné imanie / ekvitné základné imanie [The capital stock of a company that consists of its equity stock as opposed to its nonequity stock.]
equity cost of capital	[fin] nákladovosť kapitálu / majetkových zdrojov / cena kapitálu / majetkových zdrojov
equity finance / equity funding	[fin] financovanie / majetkových zdrojov / financovanie / ekvitných zdrojov
equity gearing	[fin] see / leverage
equity in bearer form	[fin] see / bearer stock
equity increase / increase in equity / new equity	[fin] navýšenie imania / navýšenie ekvity / navýšenie majetku
equity interest / equity stake	[fin] majetková účasť / majetkový podiel / ekvitná účasť / ekvitný podiel
equity interest in / company / equity stake in / company	[fin] majetková účasť / spoločnosti / majetkový podiel / spoločnosti / ekvitná účasť / spoločnosti / ekvitný podiel / spoločnosti
equity investment	[fin] majetková investícia / ekvitná investícia [An investor buying an equity interest in / company.]
equity issue	[fin] emisia majetkových akcií / emisia ekvitných akcií
equity kicker	[fin] majetková výhoda / ekvitná výhoda [see / mezzanine / mezzanine finance]
equity market	[fin] trh majetkových zdrojov / trh ekvitných zdrojov
equity method / equity method of consolidation	[acc] metóda uvedenia do ekvivalencie / konsolidačná metóda uvedenia do ekvivalencie
equity participants	[fin] podielníci na vlastnom imaní
equity securities / stock and similar securities / Br / shares and similar securities	[fin] majetkové cenné papiere / ekvitné cenné papiere
equity stake / proprietary interest	[fin] majetkový podiel / ekvitný podiel
equity stock / equity shares / equities	[fin] majetkové akcie / ekvitné akcie [Stock and shares on which fixed interest is not paid. Common stock evidencing property titles of common stockholders to equity, with / floating rate of interest paid.]
equity stockholder / equity shareholder	[fin] držiteľ majetkových akcií / držiteľ majetkových účastín / držiteľ ekvitných akcií / držiteľ ekvitných účastín
equivalent	[fin] ekvivalent / prepočet (hodnoty) / rovnocenný
erase / company from the register / strike / company off the register / delete / company from the register / expunge / company from the register	[law] vymazať spoločnosť / registra
erasure of / company from the register	[law] výmaz spoločnosti / re-gistra

escrow	[fin] deponát [Something (as / deed or / sum of money) delivered by one person to another to be delivered to / third party only upon the fulfillment of / condition. Also, / fund or deposit serving as an escrow. The funds on an escrow account will be released by / bank when agreed conditions are met.]
escrow account	[fin] deponátny účet
escrow agreement	[fin] deponátna zmluva / zmluva / deponácii
estate agent	[com] see / realtor
estate tax / inheritance tax / capital transfer tax / Br / estate duty / Br / death duty	[fin] dedičská daň / daň / dedičstva
estimated accounts	[acc] dohadné účty
estimated payables	[acc] dohadné účty pasívne
estimated receivables	[acc] dohadné účty aktívne
estimated useful life	[acc] očakávaná životnosť (stroja / pod.)
ETF	[fin] see / electronic transfer of funds
ethnic group / ethnic origin / native origin / native identity	[law] národnosť
ethnic Hungarian	[law] občan (napr. Slovenska) maďarskej národnosti / občan (napr. Slovenska) maďarského pôvodu
EU directive on the taxation of savings	[law] smernica EÚ / zdaňovaní úspor
European Central Bank / ECB	[fin] Európska ústredná banka / Európska centrálna banka [The ECB is seated in Frankfurt am Main, Germany.]
European Currency Unit / ECU	[fin] európska menová jednotka
European Monetary Union / EMU	[fin] Európska peňažná únia / Európska menová únia
euro's decline in value	[fin] pokles hodnoty eura
event of default	[law] prípad neplnenia
evidence	[law] dôkazy / dôkazový materiál
exceed the credit limit	[fin] prekročiť úverový limit / prekročiť úverový rámec
except as otherwise stated / except as otherwise indicated	[law] pokiaľ nie je uvedené ináč
exceptional items	[acc] výnimočné položky [Such events or transactions arising from the normal activities of / company that are of exceptional nature or magnitude. Items material in nature that fall within the ordinary activities of the reporting entity and that need to be disclosed because of their size or incidence if the financial statements are to give / true and fair view.]
excess charge / surcharge	[fin] prirážka / príplatok
excess charge on one's insurance policy / excess on one's insurance policy	[fin] poistná spoluúčasť / spoluúčasť na poistke

excess inventories / surplus inventories	[com] nadbytočné zásoby / inventarizačný prebytok
excess reserves	[fin] nadbytočné rezervy [Reserves held by banks and other financial institutions over and above required reserves.]
excise tax / excise duty / excise	[fin] spotrebná daň / nepriama daň / akcízna daň [A tax on the manufacture, sale, or consumption of goods within / country. / tax charged and levied on the production of gasoline, alcoholic drinks, tobacco products for home consumption, as well as on betting, gaming, using / motor vehicle, etc., as distinct from customs duties or tariffs.]
exclusive sales contract	[com] zmluva / výhradnom predaji
exclusive sponsor	[com] výhradný sponzor
executed in four counterparts	[law] vyhotovený / štyroch rovnopisoch / vyhotovený / štyroch exemplároch
execution	[law] výkon / vykonanie / realizácia [A legal term meaning that / contract has been signed, witnessed if necessary, and delivered to the respective parties. The completion of the formalities necessary for / written document to become legally valid: in the case of / deed, for example, this comprises the signing, sealing, and delivery of the document.]
execution of ownership rights	[law] výkon vlastníckych práv / realizácia vlastníckych práv
Executive Board / Board of Directors	[law] predstavenstvo
Executive Board statutes / statutes of the Executive Board	[law] štatút predstavenstva
executive committee	[law] výkonný výbor
executive director / executive	[com] výkonný riaditeľ / výkonný riadiaci pracovník / výkonný káder
executive officer / company executive / executive	[law] konateľ / konateľ spoločnosti
executor	[law] vykonávateľ poslednej vôle / správca pozostalosti [The person named in / will to carry out its provisions.]
exempt from tax / tax-free / immune from tax / not subject to tax	[fin] oslobodený od dane / nepodliehajúci dani
exercise / court order	[law] vykonať súdne nariadenie / vykonať súdne rozhodnutie / vykonať príkaz
exercise one's claim / exercise / claim / put in one's claim / put in / claim	[law] uplatniť si nárok / využiť právny nárok
exercise one's collateral / exercise / collateral	[fin] uplatniť ručenie / využiť ručenie / uplatniť záruku / využiť záruku
exercise one's guarantee / exercise / guarantee	[fin] uplatniť záruku / využiť záruku
exercise one's option / exercise an option	[fin] využiť opciu / uplatniť opciu

exercise one's pledge / exercise / pledge	[fin] uplatniť záložné právo / využiť záložné právo
exercise one's right / exercise / right	[law] uplatňovať právo / využiť právo
exercise one's right to / exercise / right to	[law] uplatňovať právo na (niečo) / využiť právo na (niečo) / uplatniť právo na (niečo)
exercise price	[fin] realizačná cena [The price at which an option can be exercised.]
exhaust the expense limit	[fin] vyčerpať výdavkový limit
exhibit	[law] dôkazný predmet [Something produced and identified in court for use as evidence.]
exchange	[com] burza [Place where people meet for business.]
Exchange and Registration Rights Agreement	[fin] Dohoda / burzách / registračných právach
exchange control	[fin] devízová regulácia
exchange office / foreign exchange outlet / Br / bureau de change	[fin] zmenáreň
exchange rate	[fin] kurz / výmenný kurz
exchange rate fluctuation	[fin] kolísanie kurzu
exchange rate movements	[fin] kurzové pohyby / pohyby kurzu
exchange rate quotations list	[fin] kurzový lístok [For example, the NBS exchange rate quotations list.]
exchange rate swings	[fin] kurzové výkyvy / výkyvy kurzu
Exchequer	[fin] vládny účet [Historically, the financial accounts of the government. At present, the account kept at the Bank of England, through which all government receipts and payments pass.]
exorbitant prices / steep prices	[com] premrštené ceny / prehnané ceny
expected standard	[fin] očakávaná úroveň / očakávaná skutočnosť [A cost, income, or performance standard set in standard costing at / level that is expected to be achieved by the actual result.]
expedited proceedings	[law] zrýchlené konanie
expenditure	[fin] výdavky / náklady
expense allowance	[fin] 1. reprezentačný fond 2. diéty
expenses account	[acc] účet nákladov / nákladový účet / cestovný účet
expenses incurred by the lessee	[fin] výdavky, ktoré vznikli nájomcovi
expensive both in time and money	[com] časovo aj finančne nákladný
expert advice	[com] špecializované poradenstvo
expert opinion	[law] znalecký posudok
expiration / expiration date / date of expiration / Br / expiry date / Br / date of expiry	[com] dátum uplynutia doby / dátum vypršania
exploit loopholes in law / pettifog	[law] využívať medzery / zákone / využívať štrbiny / zákone
export credit guarantee	[com] záruka na vývozný úver

exposure to risks	[fin] vystavenosť rizikám / stupeň vystavenosti rizikám
express or implied / explicit or implicit	[law] výslovný alebo vyvodený / priamy alebo nepriamy
extend / loan to / extend credit to	[fin] see / make / loan to
extend maturity	[fin] predĺžiť splatnosť / prolongovať
extend the deadline to June 30	[com] posunúť termín na 30. júna
extended trial balance	[acc] rozšírená predvaha / rozšírená hrubá súvaha [A draft balance that gives / vertical listing of all the ledger account balances with three additional columns for adjustments, accruals, and prepayments, and / final two columns (each containing / debit and / credit side that show the entries in the income statement and the balance sheet.)]
extent of the damage	[fin] rozsah škôd
extenuating circumstance	[law] poľahčujúca okolnosť
external debt / external debts / external indebtedness	[fin] zahraničná zadlženosť
extract from the Commercial Register	[law] výpis / obchodného registra
extract from the minutes of / meeting	[law] výpis zo zápisnice zo zasadnutia
Extraordinary General Meeting / EGM	[law] mimoriadne valné zhromaždenie
extraordinary items	[fin] mimoriadne položky [Costs or income affecting / company's income statement that do not derive from the ordinary activities of the company and, if undisclosed, would distort the normal trend of profits. They are therefore disclosed after the normal trading income has been shown.]
EXW	[com] zo závodu (dohodnuté miesto) [One of 13 Incoterms 1990, standing for "ex works (named place)".]
eyewitness account	[law] výpoveď očitého svedka
face value	[fin] see / par value
factoring	[fin] faktorovanie / faktoring [The buying on / contract basis of the trade debts of / manufacturer by / factor, who assumes the task of debt collection and accepts the credit risk, thus providing the manufacturer with working capital, but charging / higher rate of commission than for ordinary invoice discounting or forfaiting. see / forfaiting]
factoring agreement / factoring contract	[fin] faktorská zmluva / zmluva / faktorování
factors of production	[com] see / production factors

factory burden / Br / factory overhead / Br / manufacturing overhead / Br / production overhead / Br / indirect manufacturing costs	[acc] výrobná réžia [The costs incurred in the manufacturing process that cannot be traced directly to the product or cost unit, e.g., machinery depreciation, factory rent, cost of cleaning materials, or maintenance expenses. All costs other than direct costs.]
factory overhead	[com] see / factory burden
fail to observe / provision	[law] nedodržať ustanovenie
fail to repay / loan	[fin] nesplatiť pôžičku / nesplatiť úver
failure to do so may result in	[law] nesplnenie tejto povinnosti môže mať za následok (niečo)
failure to pay	[fin] nezaplatenie / neschopnosť zaplatiť / neschopnosť platiť
failure to repay / loan / nonrepayment of / loan	[fin] nesplatenie úveru
fair business conduct	[law] poctivý obchodný styk
fair copy	[law] čistopis
fair market value	[fin] objektívna trhová hodnota / solídna trhová hodnota / poctivá trhová hodnota
fair value	[fin] objektívna hodnota [The amount of money for which it is assumed an asset or liability could be exchanged (or / liability could be settled) in an arm's length transaction between knowledgeable and willing parties.]
fake documents	[law] falošné doklady
fall due / become due	[fin] nadobudnúť splatnosť
fall sale / Br / autumn sale	[com] jesenný výpredaj
fall short of cash	[fin] mať nedostatok peňazí / mať nedostatok hotových peňazí
fall within the remit of	[law] spadať do pôsobnosti (niekoho)
falling due / months from / date	[fin] splatný / mesiacov od dátumu
falling due after more than one year	[fin] so splatnosťou nad jeden rok
falling due within one year	[fin] so splatnosťou do jedného roka
family allowances	[law] rodinné prídavky / prídavky na deti
FAS	[com] vyplatené / boku lode (dohodnutý prístav nalodenia) [One of 13 Incoterms 1990, standing for "free alongside ship (named port of shipment)".]
favor / payee / beneficiary	[acc] príjemca (platby)
FCA	[com] vyplatené dopravcovi (dohodnuté miesto) [One of 13 Incoterms 1990, standing for "free carrier (named place)".]
feasibility study	[com] štúdia priechodnosti / štúdia realizovateľnosti [An investigation to determine which of / range of decisions is likely to give / satisfactory return in / financial or economic appraisal of the alternatives.]

Federal Reserve Bank / Federal Reserve / Fed	[fin] Federálna rezervná banka [U.S. central bank]
Federal Reserve System / FRS / Fed	[fin] Federálny rezervný systém
fees for services	[fin] cena služieb / odmena za služby / poplatky za služby / honorár za služby
fellow subsidiary	[com] sesterská spoločnosť [One of two or more of the subsidiary undertakings in / group of companies that consists of / parent company and at least two subsidiaries.]
felony	[law] závažný trestný čin / ťažký zločin / hrdelný zločin [A serious crime punishable by / heavy sentence.]
felony murder	[law] vražda najvyššieho stupňa
fend off inflation	[fin] zabrániť inflácii / zabraňovať inflácii
fiat	[law] príkaz / rozkaz / nariadenie [An authoritative and often arbitrary order or decree.]
fictitious firm / bogus firm / front firm / dummy firm	[com] fiktívna firma / fingovaná firma / pseudofirma / nastrčená firma / papierová firma
file / lawsuit	[law] see / bring / legal claim
file / lawsuit against	[law] see / bring / legal claim against
file / request for	[law] podať žiadosť / (niečo)
file / tax return	[fin] podať daňové priznanie
file an appeal	[law] odvolať sa / podať odvolanie
file an appeal against	[law] odvolať sa proti (niekomu/niečomu) / podať odvolanie proti (niekomu/niečomu)
file an application for asylum	[law] podať žiadosť / azyl
file an application for sb with an authority	[law] podať prihlášku na (niečo) na úrade
file an income tax return	[fin] podať daňové priznanie / dani / príjmov
file an insurance claim	[fin] nahlásiť poistnú udalosť
file copy	[com] výpis / evidencie
file for / apply for	[law] podať žiadosť / (niečo) / požiadať / (niečo)
file for bankruptcy / petition for bankruptcy	[law] podať návrh na vyhlásenie konkurzu / podať návrh na konkurz / podať žiadosť / vyhlásenie konkurzu / požiadať / vyhlásenie konkurzu
file for divorce	[law] podať žiadosť / rozvod / dať žiadosť / rozvod
fill in the blanks	[com] vyplniť kolónky (formulára)
finable offense	[law] pokutovateľný prečin / pokutovateľný priestupok
final decision	[law] konečné rozhodnutie / rozhodnutie / konečnou platnosťou
final invoice	[com] konečná faktúra
final trial balance / trial balance	[acc] konečná predvaha / konečná hlavná kniha / súvaha
finance bill	[fin] finančná zmenka

finance company	[fin] finančná spoločnosť [A company that makes usually small short-term loans usually to individuals.]
finance house	[fin] finančný dom [An organization, many of which are owned by commercial banks, that provides finance for hire-purchase agreements. / consumer who buys an expensive item (such as / car) from / trader and does not wish to pay cash, enters into / hire-purchase contract with the finance house, who collects the deposit and installments. The finance house pays the trader the cash price in full, borrowing from the commercial banks in order to do so. The finance house's profit is the difference between the low rate of interest it pays to the commercial banks to borrow and the high rate it charges the consumer.]
finance charge	[fin] finančný poplatok [A charge levied for the benefit of being able to delay payment of / sum due.]
finance lease	[fin] lízing / finančný nájom / dlhodobý prenájom [A lease that transfers substantially all the risks and rewards of ownership of an asset to the lessee. The lessee should record the finance lease as an asset in the balance sheet.]
finance lease agreement / finance lease contract	[fin] lízingová zmluva / zmluva / finančnom prenájme / zmluva / dlhodobom prenájme
Finance Ministry Regulation on Accounting Policies	[fin] opatrenie ministerstva financií / postupoch účtovania
financeable	[fin] financovateľný
finances / funds	[fin] financie / finančné prostriedky [Money available for use by / person or company.]
financial accountancy department	[fin] finančná účtáreň
financial accounting	[acc] finančné účtovníctvo [The branch of accounting concerned with classifying, measuring, and recording the transactions of / business, in order to provide / true and fair view of the activities of / business to parties external to it. At the end of / period, usually / year but sometimes less, an income statement and / balance sheet are prepared to show the performance and position of the business. Financial accounting can be separated into / number of specific activities, such as conducting audits, taxation, bookkeeping, and insolvency.]
financial adviser	[fin] finančný poradca

financial advisory services	[fin] služby finančného poradenstva / finančnoporadenské služby [Services connected with mergers and acquisitions, privatization, capital raising, due diligence, transaction structuring, valuation, corporate recovery, forensics, and with environmental advisory services.]
financial covenant	[fin] finančný zmluvný ukazovateľ
financial credit / trust	[fin] finančný úver
financial derivatives / derivative financial instruments	[fin] finančné deriváty / derivátne finančné nástroje [For example, options, swaps, forwards, and futures.]
financial director / financial manager	[fin] finančný riaditeľ / riaditeľ finančného úseku
financial engineering	[fin] finančné inžinierstvo
financial expenses	[fin] finančné náklady
financial gearing	[fin] see / leverage
financial inducement / inducement / financial incentives	[com] finančná motivácia [Something (as money) that encourages somebody to do something, especially work.]
financial institution	[fin] peňažný ústav / finančná inštitúcia
financial instrument	[fin] finančný nástroj [Primary instrument such as / bond, stock, or / derivative product. Any contract that gives rise to both / financial asset in one entity and / financial liability or equity instrument in another.]
financial intermediary / financial institution	[fin] finančný sprostredkovateľ / peňažný ústav [A bank, building society, hire-purchase company, insurance company, savings bank, or investment trust that holds money balances of, or borrows from, individuals and other institutions, in order to make loans or other investments, serving the purpose of channeling funds from lenders to borrowers.]
financial investments / investments	[fin] finančné investície / kapitálové účasti
financial investor / financier	[fin] finančný investor [A person who invests large sums of money.]
financial management	[fin] finančné riadenie
financial misstatements	[fin] nesprávne účtovné údaje / nesprávne finančné údaje
financial performance	[fin] finančné hospodárenie / finančné fungovanie
financial policies	[fin] zásady finančnej politiky
financial position	[fin] finančná situácia [The relationship of the assets, liabilities, and equities of / company, as reported in the balance sheet.]
financial reporting	[fin] finančné výkazníctvo
financial resources	[fin] finančné zdroje
financial revenues	[fin] finančné výnosy

financial scam	[fin] finančný podvod
financial services	[fin] finančné služby
financial sourcing / financial sources creation	[fin] tvorba finančných zdrojov
financial standing	[fin] finančné postavenie
financial statements	[fin] účtovné výkazy / účtovná uzávierka
financial statements date	[fin] dátum účtovnej uzávierky
financial statements package	[acc] súbor účtovných výkazov / súbor finančných výkazov
financial transaction	[fin] finančná operácia / finančná transakcia
financial year	[fin] účtovný rok / finančný rok / hospodársky rok
financially bearable	[fin] finančne únosný
financially feasible	[fin] finančne prechodný / finančne prijateľný
financier	[fin] 1. financ / finančník [A person skilled in managing public moneys.] 2. finančný investor [A person who invests large sums of money]
financing activities	[fin] finančné činnosti [Activities that result in changes in the size and composition of the equity capital and borrowings of / company. In particular, these include issues and repayments of certificates of deposit, term notes, bonds, and other term financing, and sale of treasury stock.]
find st irrelevant / consider st irrelevant / find st to be of no substance	[law] považovať (niečo) za bezpredmetné
finding / observation	[law] nález / zistenie
finished goods / finished products	[acc] výrobky / hotová výroba / hotové výrobky / dokončená výroba / výrobky
fire insurance	[fin] protipožiarne poistenie
firm commitment	[com] záväzný prísľub
firm offer / firm proposal	[com] záväzná ponuka
firm order	[fin] záväzná objednávka / záväzný príkaz [An order to buy or sell / security within / specified time limit that can be executed without further confirmation.]
firsts	[fin] bankové úpisy [Acronym denoting floating interest rate subordinated securities, i.e., floating-rate notes issued by banks and subordinated to deposits.]
fiscal year	[fin] fiškálny rok / daňový rok [The official government financial year or year of account.]
fixed asset investment	[fin] investícia do investičného majetku [Expenditure on tangible assets that are likely to have / life of more than one year.]
fixed asset rentals	[fin] prenájom investičného majetku

fixed assets / noncurrent assets / capital assets	[acc] investičný majetok / investície / fixné aktíva / stále aktíva / dlhodobé aktíva / základné prostriedky / položky investičného majetku [A total of tangible assets, intangible assets, and investments (especially buildings, equipment, and goodwill) classified in / company's balance sheet. Fixed assets must be written off to the income statement over their useful economic life, by the depreciation of tangible fixed assets and the amortization of intangible fixed assets.]
fixed assets register / assets register / plant register / fixed assets ledger	[acc] kniha investičného majetku / register investičného majetku [A listing of the fixed assets of / company. It records / description of the asset, its location, cost, revaluation, estimated net residual value, estimated useful economic life, depreciation method, accumulated provision for depreciation, and net book value.]
fixed assets under construction	[fin] nedokončené investície / nedokončená investičná výstavba / investičný majetok vo výstavbe
fixed exchange rate / peg	[fin] pevný kurz / fixný kurz [A fixed level of exchange rates or interest rates, normally established by government intervention.]
fixed income market	[fin] trh pevných výnosov / trh fixných výnosov
fixed income securities	[fin] cenné papiere / pevným výnosom
fixed interest rate / fixed rate	[fin] pevná úroková sadzba / fixná úroková sadzba
fixed interest securities	[fin] cenné papiere / pevným úrokom [Those shares or debentures that carry / fixed rate of interest.]
fixed re-offer spread	[fin] fixné rozpätie pri opätovnej ponuke
fixed-term / for / limited time period / for / specified time period	[law] na dobu určitú
fixed-term deposit	[fin] see / time deposit
fixed-term deposit account	[fin] see / time deposit account
fixed-term employment / employment for / limited time period / employment for / specified time period	[law] práca na dobu určitú
fixed-term employment contract	[law] pracovná zmluva na dobu určitú
fixtures and fittings	[acc] inventár / inventár / inštalácie / drobný investičný majetok / vybavenie / príslušenstvo / zariadenie / vybavenie
flat fee / flat	[fin] paušálny poplatok / paušál / jednotný poplatok
flat rate / flat	[fin] paušálna sadzba / jednotná sadzba / paušál [One charge including everything.]

flat retainer fee / flat retainer	[fin] paušálna zálohová platba / paušálny poplatok za zadržanie (niečoho) / paušálny advokátsky poplatok
flexible working hours / flexitime	[com] pružný pracovný čas
float	[fin] see / bank float / cash float
float / company	[fin] uviesť spoločnosť na burzu (vydaním akcií) [To carry out the flotation of / company. see / flotation]
floating capital	[fin] uvádzací kapitál [Capital invested in work in process, wages paid, etc., rather than in fixed assets.]
floating interest rate / floating rate / variable interest rate / variable rate	[fin] pohyblivá úroková sadzba / premenlivá úroková sadzba / variabilná úroková sadzba
floating-rate note / FRN	[fin] úpis / premenlivou úrokovou sadzbou / úpis / variabilnou úrokovou sadzbou [A eurobond with / floating-rate interest, usually based on the LIBOR. They first appeared in the 1970s and are usually issued as negotiable bearer bonds. / perpetual FRN has no redemption. / capped FRN is one with / maximum rate of interest.]
flotation	[fin] flotácia / vydanie akcií na burze [The process of launching / public company for the first time by inviting the public to subscribe for its stock, also known as 'going public'. It applies both to private and nationalized share issues, and can be carried out by means of an introduction, issue by tender, public offering, placement, or public issue. After flotation the stock can be traded on / stock exchange. Flotation allows the owners of the business to raise new capital or to realize their investments. Largely, financing by means of / bond issue.]
fluctuation band	[fin] fluktučné pásmo / pásmo výkyvov
fluid cash	[fin] krátkodobé peňažné zdroje / krátkodobá hotovosť / krátkodobé peniaze
FOB	[com] vyplatené na palubu (dohodnutý prístav nalodenia) [One of 13 Incoterms 1990, standing for "free on board (named port of shipment)".]
follow the instructions	[law] dodržiavať pokyny / pridržať sa pokynov
for / limited time period / for / specified time period / fixed-term	[law] na dobu určitú
for an indefinite time period	[law] na dobu neurčitú

for and on behalf of	[law] / zastúpení / v mene (niekoho) / za / v mene (niekoho)
for cash / for ready cash	[fin] za hotové / za hotové peniaze
for inspection / for consultation	[law] na nahliadnutie
for inspection only / for consultation only	[law] len na nahliadnutie / iba na nahliadnutie
for payment / for charge	[fin] za úplatu
for rent / Br / to let	[com] prenajme sa
for valuable consideration / against payment	[fin] odplatne / odplatným spôsobom
for value May 15, 2001	[fin] / valutou 15. mája 2001
force majeure	[law] vyššia moc [For example, war, plane crash, or embargo.]
forced administration / forced supervision / forced management	[law] see / administration
forced sale	[law] nútený predaj / nútený odpredaj
forecast period	[fin] výhľadové obdobie / prognózované obdobie
foreclose / collateral / foreclose upon / collateral	[law] zabaviť / predať zábezpeku / zabaviť / predať kolaterálu
foreclose / mortgage / foreclose upon / mortgage	[law] zabaviť / predať hypotéku [To take legal measures to terminate / mortgage and take possession of the mortgaged property.]
foreclose property	[law] zabaviť / predať majetok
foreclosure	[law] zabavenie / predaj (založeného majetku) [The act of foreclosing, especially the legal procedure of foreclosing / mortgage.]
foreign business affiliate	[com] zahraničná obchodná afília
foreign business agency	[com] zahraničná obchodná kancelária
foreign currency / foreign currency cash	[fin] valuta / cudzia mena / peňažné prostriedky / cudzej mene
foreign currency account	[fin] devízový účet / účet / cudzej mene
foreign debt	[fin] zahraničné úvery / zahraničný dlh
foreign direct investment / FDI	[fin] priame zahraničné investície
foreign direct investor	[fin] priamy zahraničný investor
foreign exchange / forex / FX	[fin] 1. devízový styk [A process of settling accounts or debts between persons residing in different countries.] 2. devízy / devízové prostriedky [Foreign currency or current short-term credit instruments payable in such currency.]
foreign exchange allowance	[fin] prídel devíz
foreign exchange dealer	[fin] zmenárnik / pracovník zmenárne
foreign exchange exposure	[fin] devízová angažovanosť (banky)
foreign exchange gains / foreign currency exchange-rate gains	[acc] kurzové rozdiely pasívne / kurzové zisky
foreign exchange gains or losses / foreign exchange differences	[acc] kurzové rozdiely

Foreign Exchange Law / Foreign Exchange Control Law	[law] devízový zákon / zákon / devízovej regulácii
foreign exchange loan	[fin] devízový úver
foreign exchange losses / foreign currency exchange-rate losses	[acc] kurzové rozdiely aktívne / kurzové straty
foreign exchange mean rate	[fin] kurz devízy stred
foreign exchange nonresident	[fin] devízový cudzozemec
foreign exchange permit / foreign exchange license	[fin] devízové povolenie
foreign exchange position / foreign currency position	[fin] devízová pozícia banky
foreign exchange position return / foreign currency position return	[fin] hlásenie / devízovej pozícii banky
foreign exchange rating	[fin] devízový rating
foreign exchange regime	[fin] devízový režim [For example, / currency peg or managed float.]
foreign exchange regulations	[fin] devízové predpisy
foreign exchange reserves / foreign currency reserves	[fin] devízové rezervy / valutové rezervy
foreign exchange resident	[fin] devízový tuzemec
foreign exchange transaction	[fin] devízová operácia / operácia / cu-dzej mene
foreign national	[law] cudzí štátny príslušník / cudzí štátny občan
foreign portfolio investor	[fin] zahraničný portfóliový investor
foreign trade	[com] zahraničný obchod
foreign trade deficit	[com] schodok zahraničného obchodu
foreign trade surplus	[com] prebytok zahraničného obchodu
foreign trade transaction	[com] zahraničnoobchodná operácia
forensic expert	[law] súdny znalec [One belonging to, used in, or suitable to courts of law or to public speaking or debate.]
forensic medicine	[law] súdne lekárstvo
forex	[fin] see / foreign exchange
forfeiting	[fin] forfejtovanie / forfejting / mimobilančné odkúpenie pohľadávok [A form of debt discounting for exporters in which / forfaiter accepts at / discount, and without recourse, / promissory note, bill of exchange, letter of credit, etc., received from / foreign buyer by an exporter. Maturities are normally from one to three years. Thus the exporter receives payment without risk at the cost of the discount.]
forfeiting agreement / forfeiting contract	[fin] forfejtovacia zmluva / zmluva / forfejtovaní
forfeit	[law] prepadnúť / prepadnutá vec [To lose something as / punishment for or as / result of an action. Something forfeited.]

forfeiture	[law] prepadnutie / strata platnosti / premlčanie
forge / signature	[law] falšovať podpis / sfalšovať podpis
forged passport	[law] falošný pas
forged signature	[law] falošný podpis / sfalšovaný podpis
formal legal requirements	[law] formálnoprávne náležitosti
formal proceedings	[law] úradné konanie (všeobecne)
former central parity	[fin] bývalá ústredná parita
for-profit organization / Br / profitmaking organization	[com] zisková organizácia (organizácia / cieľom vytvárať zisk)
forward dealings	[fin] budúce obchody / forwardové obchody [Agreements to buy or sell specific quantities in goods, currencies, etc. at / stated price and at / stated time in the future.]
forward exchange transaction	[fin] budúci devízový obchod / budúca devízová transakcia
forward foreign exchange contract / forward FX contract	[fin] zmluva / budúcom devízovom obchode / zmluva / devízovom forwarde [Especially / forward swap, forward outright (direct purchase), and maturity option contract.]
forward rate agreement / FRA	[fin] dohoda / budúcej úrokovej sadzbe / dohoda / budúcom kurze [A contract between two parties that determines the rate of interest that will apply to / future loan or / deposit, which may or may not materialize. Also, / specified amount of / specified currency to be exchanged on an agreed future date at / specified rate of exchange.]
forward value	[fin] budúca hodnota
forwarding agent / forwarder	[com] see / shipper
found guilty	[law] uznaný vinným
found guilty of kidnapping	[law] uznaný vinným / únosu
found innocent	[law] uznaný nevinným
foundation / trust	[fin] nadácia
founder member / charter member / Br / founding member	[law] za-kladajúci člen
founding credit / Br / foundation credit	[fin] zakladateľský úver
FRA	[fin] see / forward rate agreement
framework credit agreement	[fin] rámcová úverová zmluva

franchise	[law] 1. licencia / franšiza / autorizácia [A special privilege granted to an individual or group. For example, / franchise to operate / ferry. The right to use the name of another company and to market its products and/or services in exchange for / royalty. The franchisee agrees to abide by the conditions set out in the franchise agreement. Loosely, the right to sell / product or service.] 2. volebné právo [A constitutional or statutory right or privilege, especially the right to vote.]
franchise agreement	[com] licenčná zmluva / franšízna zmluva / autorizovaná zmluva
franchise fees	[com] licenčné poplatky / franšízne poplatky / autori-začné poplatky
franchise tax / business tax	[fin] daň / podnikania / licenčná daň / daň / licencie
franchisee	[com] držiteľ licencie / držiteľ franšízy / autorizovaný diler
franchisor	[com] poskytovateľ licencie / poskytovateľ franšízy / poskytovateľ autorizácie
free enterprise / profit system	[com] sloboda podnikania [Freedom of private business to organize and operate for profit in / competitive system without interference by government beyond regulation necessary to protect public interest and keep the national economy in balance. The organizing and conducting of business free from direct government interference, to be regulated only by the laws of supply and demand and free competition.]
free market	[com] voľný trh [An economic market operating by free competition.]
free of charge / for free	[fin] bezplatne / zadarmo
free sole proprietor's license / Br / free sole trader's licence	[law] voľný živnostenský list / voľná živnosť
free sole proprietorship / Br / free sole trade / Br / free trade	[law] voľná živnosť
free trade	[com] 1. voľný obchod [Trade based on the unrestricted international exchange of goods with tariffs used only as / source of revenue. see / free enterprise] 2. voľná živnosť [see / free sole proprietorship]
free trade agreement	[com] dohoda / voľnom obchode
free trade zone	[com] pásmo voľného obchodu
freehold property	[fin] nezaťažený majetok [see / legal estate]
freely transferable security	[fin] voľne prevoditeľný cenný papier

free-standing committee	[law] samostatný výbor
freight / carriage / freight charge	[com] prepravné / dopravné
freight contract	[com] prepravná zmluva
fringe benefits	[fin] 1. ďalšie (nepeňažné) výhody [Nonmonetary benefits offered to the employees in addition to their wages or salaries, e.g., company cars, expense accounts, company products at reduced prices, private health plans, canteens with subsidized meals, luncheon vouchers, cheap loans, social clubs, etc. see / perks] 2. ďalšie (nepeňažné) výhody [Benefits, other than dividends, provided by / company for its shareholders, e.g., reduced prices for the company's products or services, Christmas gifts, and special travel facilities.]
front office	[fin] predné kancelárie / priehradková časť / reprezentačná časť / administratívna časť / ústredie
front-end fee	[fin] počiatkový poplatok
fulfill one's contractual obligations	[law] plniť si zmluvné povinnosti
full audit report / full auditors' report	[acc] see / long-form audit report
full balance sheet	[acc] súvaha / plnom rozsahu / úplná súvaha
full consolidation	[acc] úplná konsolidácia [The method of consolidation in which 100% of each item of all subsidiary undertakings (assets, liabilities, income, and expenses) is brought into the consolidated financial statements of / group. If / subsidiary undertaking is less than 100% owned, the percentage pertaining to the minority interest must be adjusted for.]
full employment	[com] plná zamestnanosť
full financial statements	[acc] účtovná uzávierka / úplnom formáte / účtovná uzávierka / úplnom rozsahu
full provision	[acc] 100 / opravná položka / opravná položka / plnej výške
full range of services / seamless services	[com] komplexné služby
full-fledged member	[law] plnoprávny člen
full-time/part-time status	[law] typ pracovného úväzku
fully licensed store / fully licensed shop	[com] obchod / povolením na predaj všetkých druhov liehovín
fully provide for	[acc] vytvoriť opravnú položku / plnej výške na (niečo)
fully recoverable	[fin] návratný / plnej výške

function	[com] úsek / funkcia [A section or department of an organization that carries out / discrete activity, under the control of / manager or director. It is the section of the business for which functional budgets are produced. Examples of separate functions are production, sales, finance, and HR/personnel.]
fund	[acc] fond / základina [A resource managed on behalf of / client by / financial institution. / separate pool of monetary and other resources used to support designated activities.]
fund / refinance	[fin] prefinancovať
fund manager	[fin] manažér investičného fondu
fundamental provisions	[law] základné ustanovenia
funding / refinancing	[fin] prefinancovanie / financovanie / dotovanie [A term used in connection with / variety of operations concerning the replacement of short-term loans by longer-term ones, normally associated with / government's management of the national debt. The term is often applied to companies that issue debentures or long-term securities with the intention of using the proceeds to pay off short-term debts and thereby strengthen the financial base of the company.]
funding sources	[fin] zdroje financovania
funding strategy	[fin] stratégia financovania
fund-raiser	[fin] 1. organizátor finančnej zbierky / získavateľ finančných prostriedkov [A person employed to raise funds.] 2. akcia na získanie finančných prostriedkov [A social event (as / cocktail party) held for the purpose of raising funds.]
fund-raising	[fin] finančná zbierka / získavanie finančných prostriedkov [The organized activity of raising funds (as for an institution or political cause).]
funds earmarked for / funds set aside for / funds appropriated for	[fin] finančné prostriedky vyčlenené na (niečo) / finančné prostriedky vyhradené na (niečo) / finančné prostriedky určené na (niečo)
funds were not received until March 1	[fin] finančné prostriedky sme obdržali až 1. marca
funeral expenses insurance	[fin] poistenie pohrebu
furnish further information	[com] podať ďalšie informácie
furnish information	[com] podať informácie
furniture and vehicles	[acc] inventár / dopravné prostriedky

future economic benefits	[com] budúci hospodársky prínos / budúci ekonomický efekt
Futures and Options Association / FOA	[fin] Združenie pre opcie / termínové obchody
futures contract / future	[fin] termínová zmluva / termínový obchod [An agreement to buy or sell / fixed quantity of / particular commodity, currency, or security for delivery at / fixed date in the future at / fixed price. Unlike an option, / futures contract involves / definite purchase or sale and not an option to buy or sell. It therefore may entail / potentially unlimited loss. However, futures provide an opportunity for those who must purchase goods regularly to hedge against changes in price. For hedging to be possible there must be speculators willing to offer these contracts.]
FX	[fin] see / foreign exchange
GAAP	[acc] see / Generally Accepted Accounting Principles
gain / foothold in / market	[com] získať si postavenie na trhu
gain on disposal of subsidiaries	[fin] zisk / predaja dcérskych spoločností / rozhodujúcim vplyvom
gains or losses from investments	[acc] oceňovacie rozdiely / kapi-tálových účastí
gains or losses from revaluation of assets	[acc] oceňovacie rozdiely / precenenia majetku
GDR	[fin] see / Global depository receipt
gearing	[fin] see / leverage
gearing ratios	[fin] see / leverage ratios
general contractor	[com] generálny dodávateľ
general damages / restitution	[com] bolestné
general delivery	[com] poste restante
General Meeting	[law] valné zhromaždenie (orgán akciovej spoločnosti)
general partner	[law] komplementár / spoločník / neobmedzeným ručením
general personal insurance	[fin] všeobecné poistenie osôb
general provision	[acc] všeobecná opravná položka / opravná položka na všeobecné účely
general provisions	[law] všeobecné ustanovenia
general reserve / reserve fund / surplus fund	[acc] rezervný fond / všeobecná železná rezerva
Generally Accepted Accounting Principles / GAAP	[acc] Všeobecne prijaté účtovné princípy
generally accepted custom / convention	[com] uzancia / zvyklosť / konvencia
generate sufficient cash flows	[fin] vytvárať dostatočné peňažné toky
gentlemen's agreement	[law] džentlmenská dohoda / čestná dohoda / ústna dohoda

genuine signature	[law] pravý podpis
geographical distribution of sales	[com] zemepisné členenie odbytu / zemepisné rozloženie odbytu / odbyt / zemepisnom členení / teritoriálne rozdelenie odbytu
get / job as sales clerk	[com] zamestnať sa ako obchodný referent
gift deed / donation deed / deed of gift / deed of donation	[law] darovacia zmluva / darovacia listina
gift tax	[fin] daň / darovania / darovacia daň
gifts / donations	[acc] dary
gilt-edged securities / gilts	[fin] cenné papiere / pozláteným okrajom [The term used, somewhat euphemistically, to describe stocks and bonds issued by the government of the U.K. and quoted on the Stock Exchange, theoretically bearing no risk.]
gilts	[fin] see / gilt-edged securities / government stock
giro	[fin] žiro [A service of many European banks that permits authorized direct transfers of funds among account holders, as well as conventional transfers by check.]
give / presentation	[com] poskytnúť prezentáciu / predniesť prezentáciu
give / true and fair view of the income / give / true and fair view of the profit or loss	[com] podávať pravdivý / objektívny obraz / zisku / podávať pravdivý / objektívny obraz / hospodárskom výsledku
give away / house to	[law] poručiť (niekomu) dom
give notice to quit / give notice	[law] dať výpoveď (zo zamestnania)
give sb notice to quit / give sb notice	[law] dať (niekomu) výpoveď (zo zamestnania)
Global Depository Receipt / GDR	[fin] globálny vkladový list
Global Emerging Markets / GEM	[com] globálne vynárajúce sa trhy
go bankrupt / go into bankruptcy	[fin] skrachovať / zbankrotovať / ísť do bankrotu
go into force	[law] vojsť do platnosti
go into hiding	[law] prejsť do ilegality
go into liquidation	[fin] ísť do likvidácie
go on strike	[fin] ísť do štrajku / vstúpiť do štrajku
go public	[fin] ísť na verejný trh [(Of / close corporation) to offer shares for sale to the general public.]
go to court	[law] ísť na súd / súdiť sa
go to court for redress / seek redress at court	[law] dožadovať sa nápravy na súde
go to waste / run to waste	[com] vyjsť nazmar / vyjsť navnivoč

going concern	[acc] naďalej prevádzkyschopný podnik / naďalej životaschopný podnik / naďalej prosperujúci podnik / naďalej fungujúci podnik [Business assumed to continue in operation for the foreseeable future, with accounts that assume no intention or necessity to liquidate or significantly curtail the scale of the enterprise's operation. The implication of this principle or concept is that assets are shown at cost, or at cost less depreciation, and not at their breakup values.]
going concern concept / going concern basis	[acc] princíp kontinuity podnikateľského subjektu
going concern value / GCV / Br / net assets value / Br / net asset value / Br / NAV	[fin] hodnota naďalej prevádzkyschopného podniku / hodnota naďalej životaschopného podniku / hodnota naďalej prosperujúceho podniku / hodnota naďalej fungujúceho podniku [The value of / company according to the balance sheet, calculated by taking fixed assets plus current assets less liabilities owed to all except the owners of the company, and therefore is the same as stockholders' equity and is also called net worth.]
gold standard	[fin] zlatý štandard / krytie zlatom
golden handcuffs	[fin] zlaté putá / tzv. vernostné [Financial incentives offered to key staff to persuade them to remain with an organization.]
golden handshake / golden goodbye	[fin] dar podniku pri odchode zamestnanca / tzv. odchodné [An ex gratia payment for loss of office made by an employer to an employee if the contract of employment is terminated. For example, in the case of / takeover or if somebody retires.]
golden hello	[fin] dar podniku pri nástupe do zamestnania / zlaté uvítanie / tzv. nástupné [A payment made to induce an employee to take up employment.]
golden key	[fin] zlatý kľúč [The key that unlocks the golden handcuffs. It usually consists of / single payment to an employee who has not lived up to expectations or who is no longer considered worth retaining.]
golden parachute	[fin] zlatý padák [A clause in the employment contract of / senior executive in / company that provides for financial and other benefits if the executive is sacked or decides to leave as the result of / takeover or change of ownership.]

golden share	[fin] zlatý podiel / zlatá akcia [A share in / company that controls at least 51% of the voting rights. / vote on / company's strategy.]
goods in short supply / short-supply goods	[com] nedostatkový tovar / úzkoprofilový tovar
goods in transit / merchandise in transit	[acc] tovar na ceste
goods issue from inventory / goods issue from storehouse / goods issue from warehouse / Br / goods issue from stock	[acc] výdaj tovaru zo skladu / výdaj tovaru zo skladu zásob
goods purchased for resale	[com] tovar nakúpený na predaj
goods received note / GRN	[com] potvrdenie / prevzatí tovaru / potvrdenie / prijatí tovaru [A form completed by the recipient of ordered goods confirming the specification of the goods received. / GRN includes / description of the goods, the quantity, the commodity code, the date received, and the order number.]
goodwill	[acc] gudvil / kladný konsolidačný rozdiel / aktívny konsolidačný rozdiel [The value of / business to / purchaser over and above its going concern value. It is normal practice to show goodwill in the balance sheet but to write it down for depreciation. Any excess of the cost of acquisition over the acquirer's interest in the fair value of the assets and liabilities acquired.]
goodwill is not tax deductible	[fin] gudvil nie je odpočítateľnou položkou
goodwill write-off reserve	[fin] rezerva na odpis gudvilu [A special reserve against which to place / goodwill write-off. The reserve has / debit balance and is referred to as the dangling debit.]
govern: be governed by English law	[law] riadiť sa anglickým právom / spravovať sa anglickým právom / riadiť sa anglickými zákonmi
governing law	[law] rozhodné právo / spravovacie právo / zákonitosť
government agency / government organization	[law] rozpočtová organizácia / vládna organizácia / orgán štátnej správy
government bond auction	[fin] dražba vládnych dlhopisov / aukcia vládnych dlhopisov
government commissioner / government appointee	[law] vládny splnomocnenec
government directive	[law] vládne nariadenie
government grant	[fin] vládny grant
government guarantee / state guarantee	[com] vládna záruka / štátna záruka / záruka zo strany štátu
government security	[fin] štátny cenný papier

government stock / treasury stock / Br / gilt-edged securities	[fin] štátne akcie [A term most commonly used to refer to central government stock. / bond issued by government.]
government-subsidized agency / government-subsidized organization	[law] príspevková organizácia
grace period / grace	[fin] tolerančné obdobie
grand total	[fin] celkový súčet
grant / license	[law] vydať koncesiu / vydať povolenie
grant / loan to / grant credit to	[fin] see / make / loan to
grant asylum to / grant sb asylum	[law] poskytnúť azyl (niekomu) / udeliť azyl (niekomu)
grant entry to / country	[law] dať povolenie na vstup do krajiny
grant sb asylum	[law] see / grant asylum to
grant security over assets	[fin] založiť aktíva / dať aktíva do zálohu
gray knight	[com] sivý jazdec [In / takeover battle, / counter-bidder whose ultimate intentions are undeclared. The gray knight is an ambiguous intervener whose appearance is unwelcome to all.]
greater efficiencies / greater economy	[com] vyššia hospodárnosť
greenmail	[fin] grínmejľ / tzv. zelená pošta [The purchase of / large block of shares in / company, which are then sold back to the company at / premium over the market price in return for / promise not to launch / bid for the company. This practice is not uncommon in the U.S., where companies are much freer than in the U.K. to buy their own shares.]
grievance	[law] sťažnosť
gross	[fin] hrubý / celkový / brutto
gross debt	[fin] celková zadlženosť / hrubý dlh [Debt usually defined as the aggregate amount of the indebtedness for borrowed money of / group on / consolidated basis, excluding contingent liabilities other than contingent liabilities for third parties which are not members of the group.]
gross margin	[fin] see / gross profit
gross misconduct	[law] hrubé porušenie disciplíny / hrubý disciplinárny priestupok
gross negligence	[law] hrubá nedbanlivosť / hrubé zanedbanie
gross pay	[fin] hrubý plat [see / net pay]

gross profit / gross profit margin / gross margin	[fin] hrubý zisk / hrubá marža [The difference between the sales revenue of / business and the cost of goods sold. It does not include finance costs, administration, or the cost of distributing the goods. Generally in finance, the difference between the price at which something is bought and the price at which it is sold. Thus the contribution towards overheads and other costs. see / net profit / net margin]
gross up capital stock / gross up share capital	[fin] see / increase capital stock
group costs / costs for the group	[fin] náklady skupiny / náklady za skupinu / náklady koncernu / koncernové náklady
group income / group profit	[fin] zisk skupiny / zisk za skupinu / zisk koncernu / koncernový zisk
group insurance	[fin] združené poistenie
group investment / collective investment	[fin] kolektívne investovanie
group reporting package	[acc] súbor hlásení za skupinu / súbor hlásení / rámci skupiny
group revenues / revenues for the group	[fin] výnosy skupiny / výnosy za skupinu / výnosy koncernu / koncernové výnosy
group travel insurance	[fin] združené poistenie pre cesty / pobyt
growth fund	[fin] rastový fond / rozvojový fond
guarantee will expire	[fin] záruka zanikne
guaranteed bond	[fin] dlhopis / ručením [In the U.S., / bond issued by one party with payment guaranteed by another party. For example, / bond may be issued by / subsidiary and guaranteed by its holding company.]
guarantees issued	[fin] vystavené záruky / poskytnuté záruky
guarantor / guaranty	[fin] ručiteľ
guarantor accession agreement	[fin] dohoda / pristúpení ručiteľa / záväzku

guaranty / guarantee	[fin] ručenie / záruka [An undertaking to answer for another's failure to pay / debt or perform / duty. / promise made by / third party (guarantor), who is not / party to / contract between two other parties, that the guarantor will be liable if one of the parties fails to fulfill the contractual obligations. For example, / bank may make / loan to / person, provided that / guarantor is ready to repay the loan if the borrower fails to do so. The guarantor assumes secondary liability and is sometimes called / surety. This is different from an indemnity, which is / contract where one party (potential indemnifier) agrees to suffer the loss of the other (e.g., in fire insurance) and assumes primary liability (there are only two persons concerned).]
guaranty issued / collateral granted	[fin] poskytnuté ručenie
guidance on the rights and duties	[law] poučenie / právach / povinnostiach
guild	[com] cech [An association of people with common aims and interests, especially / medieval association of merchants or craftsmen.]
haggle over / price / haggle about / price	[com] handrkovať sa / cenu / dohadovať sa / cene / zjednávať cenu
hand in one's resignation	[law] podať demisiu / podať oznámenie / odstúpení
handling fee	[fin] manipulačný poplatok
handover agreement	[com] odovzdávací protokol / preberací protokol
hard copy	[law] papierová verzia [A copy produced on paper in normal--size type (e.g., as / handout).]
have / monopoly on	[com] mať monopol na (niečo)
have / pecuniary interest in	[fin] byť finančne zainteresovaný na (niečom)
have an impact on profitability going forward	[fin] mať vplyv na ďalší vývoj ziskovosti
have jurisdiction to settle disputes	[law] mať súdnu právomoc urovnávať spory
have legal identity / have legal personality	[law] mať právnu subjektivitu
have on file	[law] mať / evidencii
have one's head office in / have one's headquarters in	[com] sídliť / ? mať svoje ústredie v
have overall responsibility for / be ultimately responsible for	[com] celkovo zodpovedať za (niečo) / niest celkovú zodpovednosť za (niečo)
have responsibility for / be responsible for	[com] zodpovedať za (niečo) / byť zodpovedný za (niečo)
have st reimbursed	[fin] dať si (niečo) preplatiť

have the power to do	[law] mať právomoc urobiť / mať / právomoci urobiť
head lease	[fin] hlavný prenájom / hlavný lízing [The main or first lease, out of which subleases may be created. see / sublease]
head of accounts	[acc] vedúci účtovník
head office / headquarters	[com] ústredie / sídlo / prezídium
health insurance	[fin] zdravotné poistenie
health insurance company / health insurer	[fin] zdravotná poisťovňa
hearings	[law] vypočúvanie
heavy workload	[com] veľké pracovné zaneprázdnenie
hedge funds / hedged funds	[fin] zabezpečovacie financovanie [Funding in which the managers invest in liquid instruments, such as currency and interest rate derivatives with the aim of making profits from movements in foreign-exchange or bond markets.]
hedge the risks	[fin] zabezpečiť sa proti rizikám ??tzv. zahedžovať riziká
hedging instruments	[fin] zabezpečovacie nástroje (rizík) / tzv. hedžingové nástroje
hereinafter the 'Guarantor' / hereinafter referred to as 'Guarantor'	[law] ďalej len "ručiteľ" / ďalej uvádzaný len ako "ručiteľ"
hidden reserves	[fin] skryté rezervy / tzv. tiché rezervy
higher-level collective agreement	[law] kolektívna zmluva vyššieho stupňa
high-street banks	[fin] banky pre širokú verejnosť / klíringové banky
Highway Code	[law] pravidlá cestnej premávky / zberka vyhlášok cestnej premávky
high-yield Yankee bond	[fin] vysokovýnosový americký dlhopis
hike interest rates / raise interest rates	[fin] zvyšovať úrokové sadzby
hire purchase / HP	[fin] see / installment credit
historical cost / original cost / acquisition cost	[acc] niekdajšia cena / pôvodná cena / obstarávacia cena / niekdajšie náklady / pôvodné náklady / obstarávacie náklady [The original cost of an asset as opposed to its salable value, replacement value, or value in present or alternative use.]
historical operating results / historical business results	[acc] prevádzkové výsledky minulých období
history of payments	[fin] see / payment record
hold / charge over sb's property	[fin] mať záložné právo na majetok (niekoho)
hold an office / hold / position / hold / post / exercise an office	[com] vykonávať funkciu / zastávať funkciu / zastávať post
hold an open tender for	[com] vypísať verejnú súťaž na (niečo) / vypísať konkurz na (niečo)
hold arms illegally	[law] nedovolené držať zbrane / nedovolené sa ozbrojovať
hold harmless / hold free and harmless	[law] see / hold sb harmless from

hold harmless letter / hold free and harmless letter	[law] vyjadrenie / zabezpečení nepostihnuteľnosti / vyjadrenie / zabezpečení ochrany
hold harmless undertaking / hold free and harmless undertaking	[law] záväzok zabezpečenia nepostihnuteľnosti / záväzok zabezpečenia ochrany
hold in detention	[law] držať vo vyšetrovacej väzbe
hold in escrow	[law] držať / deponácii / držať / úschove [see / escrow]
hold sb harmless from / hold sb free and harmless from	[law] zabezpečiť nepostihnuteľnosť (niekoho) (niečím) / zabezpečiť ochranu (niekoho) pred (niečím)
hold sb responsible	[law] brať (niekoho) na zodpovednosť
hold the office of managing director	[com] vykonávať funkciu generálneho riaditeľa
holding	[com] holdingová pobočka
holding company	[com] holdingová spoločnosť [A company whose primary business is holding / controlling interest in the securities of other companies, usually without direct participation in the other companies' operation.]
holiday shutdown period	[com] celozávodná dovolenka
home banking	[fin] bankovníctvo / domu
home delivery service	[com] donášková služba do domu
home loan / housing loan / Br / building loan	[fin] stavebný úver / hypotéka
home loan account / housing loan account / Br / building loan account	[fin] účet stavebného úveru
home loan agreement / housing loan agreement / Br / building loan agreement	[fin] zmluva / stavebnom úvere
home loan company / housing loan company	[fin] spoločnosť poskytujúca stavebné úvery / spoločnosť poskytujúca úvery na bývanie
homeowner	[com] vlastník domu (alebo bytu)
honor / bill of exchange	[fin] akceptovať zmenku / zaplatiť zmenku
honor the agreement	[law] dodržať dohodu / dodržať zmluvu
horizontal integration	[com] vodorovná integrácia / horizontálna integrácia [Acquisition of or merger with / company of / similar profile that operates in the same industry.]
hostile bid	[com] antagonistická ponuka
hourly rate	[com] hodinová sadzba
hourly wage	[com] hodinová mzda
house insurance	[fin] poistenie domu
house mortgage	[fin] hypotéka na dom
housing savings / housing association savings / Br / building society savings	[fin] stavebné sporenie (činnosť)
housing savings agreement / Br / building society savings agreement	[fin] zmluva / stavebnom sporení

human resources department / HR department	[com] odbor ľudských zdrojov / personálny odbor
human resources management / personnel management	[com] riadenie ľudských zdrojov / personálne riadenie
human rights abuses	[law] porušovanie ľudských práv
hurdle rate of interest / hurdle interest rate	[fin] minimálny úrokový výnos / minimálna úroková návratnosť
hypothecate	[fin] dať do hypotéky / zaťažiť hypotékou
hypothecation	[fin] zaťaženie hypotékou
chain store	[com] obchodný reťazec / obchodné zoskupenie / filiálka (v obchodnej sieti)
challenge / claim	[law] napadnúť nárok / spochybníť nárok
Chamber of Commerce	[com] obchodná komora [An association of business people for promoting commercial and industrial interests in the community.]
change hands	[law] zmeniť majiteľa
change in inventory / Br / change in stock	[acc] zmena stavu vnútro podnikových zásob
channel payments to	[fin] nasmerovať platby na (niekoho) / nasmerovať úhrady na (niekoho)
charge	[acc] účtovaná sadzba / poplatok
charge account / credit account	[fin] zaťažovací účet / obchodný úverový účet [An account held by / customer at / retail store that allows payment of any goods purchased at the end of / stated period, usually one month. The store charges interest on any amounts unpaid after the stated period.]
charge depreciation against income / set depreciation against incocharge card	[fin] zaťažovacia karta [A plastic card issued to / customer with / charge account.]
charge out / charge	[acc] vyúčtovať
charge over book debt	[acc] zaťaženie účtovného dlhu
charge rate book	[fin] sadzobník poplatkov
charge sb with bribery	[law] obviňiť (niekoho) / úplatkárstva
charge st against expenses / set st against expenses / charge st to income / Br / charge st against losses / Br / set st against losses	[acc] zúčtovať (niečo) do výnosov / zúčtovať (niečo) oproti nákladom
charge st against income / set st against income / charge st to expenses / Br / charge st against profits / Br / set st against profits	[acc] zúčtovať (niečo) do nákladov / zúčtovať (niečo) oproti výnosom
charge the handling fee	[fin] účtovať si manipulačný poplatok
charge to income / charge to the income account / expense to income	[acc] zaúčtovať do výnosov / zaúčtovať do príjmov
charge-out rate	[acc] vyúčtovacia sadzba
charges for	[fin] poplatky za (niečo)
charity / charity organization	[law] dobročinná organizácia

chart of accounts / list of accounts / account classification	[acc] účtová osnova [In Slovakia, the chart of accounts recognizes the following account classes: / - Fixed Assets, / - Inventories, / - Receivables and Payables, / - Capital and Long-term Liabilities, / - Expenses, / - Revenues, / - Closing Balance Sheet Accounts and Off Balance Sheet Accounts, / and / - Internal (Management) Accounts.]
chartered accountant / CA	[acc] see / certified public accountant
chartered certified accountant / CCA	[acc] see / certified public accountant
chattel / chattels	[com] hnutelnosť / hnutelná vec / hnutelný majetok [An item or items of tangible property other than real estate.]
cheap and skilled labor / cheap and well-qualified labor	[com] lacná / kvalifikovaná pracovná sila
cheap money	[acc] lacné peniaze [Money is said to be cheap when credit is easily obtainable and interest rates are reasonably low.]
check / Br / cheque	[fin] šek [A written order to / bank to pay money.]
check compliance with	[com] kontrolovať dodržiavanie (niečoho)
check for the sum of \$1,200	[fin] šek na sumu / 200 USD
check to order / order check	[fin] šek na rad / prevoditeľný šek
checkbook	[fin] šeková knižka [A book containing blank checks to be drawn on / bank.]
checking account	[fin] see / demand deposit account
checking account deposit	[fin] see / demand deposit
checklist	[com] kontrolný zoznam (prehľad) [A complete list, inventory, or catalog.]
cherry pie	[fin] ľahko získané peniaze
chief accountant	[acc] hlavný účtovník / hlavný účtovný referent
chief administrative officer / CAO / authorized representative / chief clerk	[law] prokurista
chief executive officer / CEO / chief executive / Br / managing director	[com] generálny riaditeľ / najvyšší výkonný riaditeľ
chief financial officer / CFO	[com] najvyšší finančný riaditeľ
chief operating officer / COO	[com] najvyšší prevádzkový riaditeľ
child support / child support payment	[law] výživné / platba výživného
Chinese wall	[com] Čínsky múr [A notional information barrier between the separate divisions, departments, or teams of / business to ensure that no improper or price-sensitive unpublished information passes between them.]
choice goods / select goods	[com] výberový tovar
IAS	[acc] see / International Accounting Standards
identify oneself	[law] legitimovať sa / predložiť preukaz

identity card	[law] legitimácia / preukaz totožnosti [For example, / passport.]
idle time / idle capacity	[com] see / downtime
ignorance is no defense in the eyes of the law / ignorance is no defense	[law] neznalosť zákona neospravedlňuje
illegal immigration	[law] nezákonné prisťahovanie / protizákonné prisťahovanie
illegal possession of arms	[law] nedovolené ozbrojovanie / nezákonné ozbrojovanie
illegitimate	[law] nezákonný / neoprávnený
illegitimate child	[law] nemanželské dieťa [Child born of unmarried parents.]
illicit enrichment	[law] nezákonné obohacovanie sa / protiprávne obohacovanie sa
immediate cash needs	[fin] okamžitá potreba peňazí / okamžitá potreba hotovosti
Immigration Office	[law] prisťahovalecký úrad / imigračný úrad
impaired inventories	[com] znehodnotený zásoby / poškodené zásoby
impaired loans / nonperforming loans	[fin] nekvalitné úvery / nebonitné úvery / nefunkčné úvery / problémové úvery / nesplácané úvery
impairment of assets	[com] znehodnotenie aktív
impeach	[law] súdne obviň (niekoho) / súdne obžalovať (niekoho) [To charge (a public official) before an authorized tribunal with misbehavior in office.]
impeachment	[law] súdne obvinenie / súdna obžaloba
impending losses	[fin] hroziace straty
import duty	[com] dovozné clo
import license	[com] dovozné povolenie
import surcharge	[com] dovozná prirážka
impose / duty on	[fin] uvaliť clo na (niečo)
impose / penalty on	[fin] uložiť pokutu (niekomu) / uvaliť pokutu (niekomu)
impose / tax on	[fin] uvaliť daň na (niečo)
imprisonment	[law] odňatie slobody
in / courthouse / Br / in / lawcourt	[law] na občianskoprávnom súde
in / single installment	[fin] jednorazovou splátkou
in accordance with good faith and fair dealing	[law] / súlade / dobrou vierou / zásadami poctivého obchodného styku
in accordance with the Accounting Law	[law] / súlade so zákonom / účtovníctve / v zmysle zákona / účtovníctve
in accordance with the tax legislation	[law] / súlade / daňovými zákonmi
in advance	[fin] vopred / dopredu [For example, as / payment term]
in all material respects	[law] vo všetkých významných súvislostiach / vo všetkých významných ohľadoch
in an account	[fin] na účte
in an internationally recognizable format	[fin] / medzinárodne uznanom formáte

in arrears	[fin] meškať / oneskoriť sa
in arrears with the payment	[fin] meškajúci / úhradou / oneskorený / platbou
in book-entry form	[fin] / účtovnej podobe / v účtovnej forme
in bookkeeping terms / in accounting terms	[acc] / účtovnom vyjadrení
in court	[law] na súde
in debt	[fin] / dlhoch / zadĺžený
in even and proportionate installments	[fin] rovnomernými splátkami
in favor of / favor / payee / beneficiary	[acc] / prospech (niekoho) / príjemca (platby)
in financial difficulties	[fin] majúci finančné problémy
in financial terms	[fin] vo finančnom vyjadrení
in force	[law] / platnosti / v účinnosti
in form and substance	[law] / hľadiska formy aj obsahu / z formálnej / obsahovej stránky
in full	[com] / plnom rozsahu / v plnom znení / komplexný
in charge	[law] kompetentný / zodpovedný / vedúci
in charge of	[law] kompetentný na (niečo) / zodpovedný za (niečo) / vedúci (niečoho)
in kind	[com] / naturáliách / naturálne
in koruna terms	[fin] / korunovom vyjadrení / v korunách / korunovo
in little demand	[com] nejde dobre na odbyt
in money terms	[fin] / peňažnom vyjadrení
in one or more instances	[law] / jednom alebo vo viacerých prípadoch
in one's own hand	[law] vlastnou rukou / v.r.
in respect of interest / by way of interest	[fin] / titulu úroku / ako úrok
in short supply / in great demand	[com] úzky profil / úzkoprofilový / nedostatkový
in shortage of free funds	[fin] nemajúci dostatok voľných finančných prostriedkov
in sterling / in U.K. sterling / in pounds sterling	[fin] / librách / v britských librách
in the aggregate	[fin] / celkovom vyjadrení
in the amount of \$1,200	[fin] vo výške / 200 USD / v čiastke / 200 USD
in the eyes of the law	[law] / pohľadu práva
in the matter of	[law] vo veci (niečoho)
in the order of \$300 million	[fin] rádovo 300 mil. USD
in the period under review	[com] / sledovanom období
in the same line of business	[law] / rovnakým predmetom podnikania
in this capacity the "Guarantor"	[law] ďalej len "ručiteľ"
in trust	[law] / poručníctve / v správe [In the care or possession of / trustee.]
in unit prices	[fin] / jednotkových cenách
in volume prices	[fin] / objemových cenách
in witness thereof	[law] na dôkaz toho
inactive inventories	[law] zásoby bez pohybu
inalienable rights	[law] nescudziteľné práva

incapacitated	[law] so zníženou pracovnou schopnosťou
incapacity for work	[law] práceneschopnosť / PN
incentive scheme / incentive system / motivation system	[com] systém motivácie / motivačný systém
incidental expenses	[fin] príležitostné výdavky
include st within expenses / include st under expenses / include st with expenses	[acc] zahrnúť (niečo) do nákladov
include st within income / include st under income / include st with income	[acc] zahrnúť (niečo) do výnosov
including value-added tax	[fin] vrátane dane / pridanej hodnoty / vrátane DPH
income accounts	[fin] výnosové účty
income after tax / Br / after-tax profit	[acc] zisk po zdanení
income and expenditures	[acc] príjmy / výdavky
income before tax / Br / pre-tax profit	[acc] zisk pred zdanením
income earning product	[fin] spoplatňovaný produkt
income formation / profit formation	[fin] tvorba zisku
income from ordinary activities / income on ordinary activities / Br / profit or loss from ordinary activities	[acc] zisk / bežnej činnosti
income margin / profit margin	[fin] zisková marža [see / gross income / net income / margin]
income on financial assets	[acc] príjmy / finančného majetku / príjmy / finančných aktív
income on financial transactions	[acc] príjmy / finančných transakcií
Income Statement / Br / Profit and Loss Account / Br / Profit and Loss Statement / Br / P / L Account / Br / P / L Statement / Br / Statement of Profit and Loss	[fin] výkaz ziskov / strát / tzv. výsledovka
income support	[fin] štátny vyrovnávací príspevok
income tax	[fin] daň / príjmov [A tax on the net income of an individual or business concern. / direct tax levied on corporate profits and on personal income, mainly wages and salaries, but which may include dividends, interests, rents, royalties, and the value of receipts other than in cash.]
income tax benefit	[fin] úľava na dani / príjmu [see / tax relief]
income tax return	[fin] daňové priznanie
Income Taxes Law	[law] zákon / daniach / príjmov
income taxes on extraordinary income / deferred	[fin] daň / príjmov / mimoriadnej činnosti / odložená
income taxes on extraordinary income / due	[fin] daň / príjmov / mimoriadnej činnosti / splatná
income taxes on ordinary income / deferred	[fin] daň / príjmov / bežnej činnosti / odložená
income taxes on ordinary income / due	[fin] daň / príjmov / bežnej činnosti / splatná
income to be approved / Br / profit/loss to be approved	[acc] hospodársky výsledok vo schvaľovacom konaní

incorporate / company	[law] založiť spoločnosť / zriadiť spoločnosť
incorporated under Slovak law	[law] založený podľa slovenských zákonov / založený podľa slovenského práva / zriadený podľa slovenského práva
incorporation	[com] založenie / zriadenie [The process by which / company is registered.]
incorporation expenses / formation expenses	[fin] zriaďovacie výdavky [The expenses incurred on setting up / company.]
Incoterms 1990	[com] Medzinárodné obchodné podmienky [Thirteen (13) international commercial terms agreed upon in international commerce and used for ease of reference.]
increase capital stock / gross up capital stock / Br / increase share capital / Br / gross up share capital	[fin] navýšiť základné imanie / navyšovať základné imanie
increase economy	[com] zvyšovať hospodárnosť
increase in capital	[fin] see / capital increase
increase in equity	[fin] see / equity increase
increase share capital	[fin] see / increase capital stock
incur / loss	[fin] vytvoriť stratu / utrieť stratu / privodiť si stratu
incur expenses	[fin] vynaložiť náklady / spôsobiť náklady (niekomu) / privodiť si náklady
indebtedness for borrowed money / debt level	[fin] zadlženosť / vypožičaných peňazí
indemnified person / indemnitee	[law] odškodňovaná osoba / odškodňovaný / odškodnený
indemnify sb against	[law] odškodniť (niekoho) za (niečo)
indemnifying party	[law] odškodňujúca strana
indemnity	[fin] poistné odškodnenie / poistné plnenie [The sum in compensation paid by an insurance company in the event of loss or damage under the contract.]
indemnity letter	[law] see / letter of indemnity
indenture	[fin] zmluva / dlžobnom úpise [A formal agreement between / group of bondholders and / debtor as to the terms of the debt.]
independent accountant's report	[acc] správa nezávislého účtovného znalca
independent auditor's report	[acc] správa nezávislého audítora
index-linked wages / valorized wages	[fin] valorizované mzdy
indict sb for	[law] obžalovať (niekoho) / (niečoho) / súdne obviniť (niekoho) / (niečoho)
indictable offense	[law] súdne žalovateľný prečin / súdne žalovateľný priestupok
indicted for murder	[law] obvinený / vraždy / obžalovaný / vraždy
indicted with murder / found guilty of murder	[law] uznaný vinným / vraždy
indictment	[law] súdna obžaloba / súdne obvinenie

indictment for murder	[law] obžaloba / vraždy / súdna obžaloba / vraždy
indirect manufacturing costs	[acc] see / factory burden
individual retirement account / IRA / Br / personal pension	[fin] individuálny dôchodkový účet / osobný dôchodok [A pension plan under which employed people not covered by another retirement plan and whose income is below / specified minimum make tax deductible contributions to / fund invested in securities and other forms of investments. Contributions are subject to / limit of \$2,000 / year for an individual, more for married couples, and withdrawals before age 59 1/2 are subject to / penalty.]
indivisible fund	[acc] nedeliteľný fond
induce	[com] hmotne zainteresovať / hmotne stimulovať
inducements	[com] hmotná zainteresovanosť / hmotné stimuly
industrial dispute / labor dispute	[law] pracovnoprávny spor / pracovný spor
industrial property protection	[law] ochrana priemyselného vlastníctva
industrial tribunal	[law] pracovnoprávny tribunál [Any body established under the employment protection legislation to hear and rule on certain disputes between employers and employees or labor unions relating to statutory terms and conditions of employment.]
industry	[com] priemyselné odvetvie [Airlines, aerospace, cable, chemicals, communications, conglomerate, consumer manufacturing, energy, entertainment, financial, food / beverage, gaming, general industrial, healthcare, hotels / lodging, media, metals, packaging, real estate / building, restaurants, retail, supermarkets / drug, technology, transport nonair, and utility.]
inelastic demand	[com] nepružný dopyt
inflation	[fin] inflácia [A fall in the purchasing power of money, reflected in / persistent increase in the general level of prices, as measured by the retail price index. / substantial rise of prices caused by an undue expansion in paper money or bank credit.]
inform on	[law] udať (niekoho)
informed decision	[com] fundované rozhodnutie
informer	[law] udavač
infract an obligation	[law] porušiť záväzok
infringe on sb's copyright	[law] porušiť autorské práva (niekoho)

infringe on sb's rights	[law] neoprávnene zasahovať do práv (niekoho)
infringe the rules / break the rules	[law] porušiť pravidlá
in-house lawyer / in-house legal counsel	[law] podnikový právnik / interný právnik
in-house memorandum / in-house memo	[com] interné oznámenie
initial	[com] parafovať (niečo)
initial fee	[fin] zavádzací poplatok
initial public offering / IPO	[fin] vstupná verejná ponuka / prvá verejná ponuka
initials	[com] parafa / iniciálky
injunction	[law] see / court injunction
in-kind contribution	[fin] nepeňažný vklad
input tax / inbound tax	[fin] daň na vstupe
input VAT / inbound VAT	[fin] DPH na vstupe [Value added tax (VAT) paid by / taxable person on purchasing goods or services from / VAT-registered trader. The input VAT, excluding irrecoverable input VAT, is set against the output VAT in order to establish the amount of VAT to be paid to the tax authorities.]
inquiry into	[law] preverenie (niečoho) / prešetrenie (niečoho) / preskúmanie (niečoho)
insolvency	[fin] platobná neschopnosť / nesolventnosť [The inability to pay one's debts when they fall due. In the case of individuals this may lead to bankruptcy and in the case of companies to liquidation. In both of these cases the normal procedure is for / specialist, / trustee in bankruptcy or liquidator, to be appointed to gather and dispose of the assets of the insolvent and to pay the creditors. Insolvency does not always lead to bankruptcy or liquidation, although it often does. An insolvent person may have valuable assets that are not immediately realizable.]
insolvency practitioner	[law] likvidačný špecialista
insolvency proceedings	[law] konanie / platobnej neschopnosti
inspect the accounts	[acc] kontrolovať účty / skontrolovať účty
Inspector of Taxes	[fin] správca daní
installment credit / Br / hire purchase / Br / HP	[fin] splátkový úver / úver na splátky [A method of buying goods in which the purchaser takes possession of the goods as soon as an initial installment of the price (a deposit) has been paid. Ownership is obtained when all the agreed number of subsequent installments have been completed.]
installment in interest	[fin] splátka úroku

installment in principal	[fin] splátka istiny
installment purchase plan / installment plan	[fin] splátkový systém [A system for paying / debt in fixed amounts at intervals.]
Institute of Chartered Accountants in England and Wales / ICAEW	[acc] Inštitút autorizovaných účtovných znalcov Anglicka / Walesu
Institute of Chartered Accountants in Ireland / ICAI	[acc] Inštitút auto-rizovaných účtovných znalcov Írska
Institute of Chartered Accountants of Scotland / ICAS	[acc] Inštitút autorizovaných účtovných znalcov Škótska
institutional investor	[fin] inštitucionálny investor [An organization, such as / bank, insurance company, or pension fund, that trades in very large volumes of securities. Institutional investors tend to dominate stock exchanges in many countries.]
instruct / law firm to advise sb on legal matters	[law] inštruovať právnickú firmu, aby radila (niekomu) / právnych záležitostiach
instruct / law firm to carry out legal work for	[law] inštruovať právnickú firmu, aby vykonala právnickú prácu pre (niekoho)
insufficient funds in the account	[fin] nedostatok finančných prostriedkov na účte
insurance against accidental death	[fin] poistenie pre prípad smrti / poistenie pre prípad náhodnej smrti
insurance against accidents	[fin] see / accident insurance
insurance agent / insurance broker / insurance salesman	[fin] poisťovací agent / poistný agent
insurance benefit / insurance payment / insurance settlement / insurance compensation / insurance recompense	[fin] poistné plnenie / poistná dávka / poistná náhrada / odškodné
insurance broker	[fin] see / insurance agent
insurance certificate / certificate of insurance	[fin] poistné osvedčenie / poistný certifikát
insurance claim	[fin] poistná udalosť / poistný nárok
insurance company / insurer	[fin] poisťovňa / poistiteľ / poisťovateľ
insurance contributions	[fin] poistné odvody / odvody poistného
insurance cover / insurance coverage	[fin] poistné krytie / poistné plnenie
insurance policy / insurance contract / contract of insurance / contract for insurance / policy	[fin] poistná zmluva / zmluva / poistení / poistka
insurance premium / premium	[fin] poistné [Money paid by the insured person for insurance purposes.]
insurance salesman	[fin] see / insurance agent
insure one's car against theft	[fin] poistiť si auto proti krádeži / poistiť si auto proti odcudzeniu
insured accident / accident	[fin] poistná udalosť / poistný prípad
insured sum / insured amount / insured value	[fin] poistná suma / poistená hodnota / poistná čiastka / poistená čiastka / výška poistenia

intangible fixed assets / intangibles / invisible assets / IFA	[acc] nehmotný investičný majetok / nehmotné investície [Fixed assets of / nonmonetary nature that have no physical substance, e.g., development costs, concessions, patents, licenses, trademarks, brands, and similar rights and assets, goodwill, payments on account, copyrights, publication titles.]
intangible fixed assets in progress / IFA in progress	[acc] nedokončené nehmotné investície
intangible fixed assets register / intangible fixed assets ledger	[acc] register nehmotného investičného majetku / register NIM
intellectual property	[law] duševné vlastníctvo
intellectual property rights	[law] práva duševného vlastníctva
inter alia / among other things	[law] okrem iného
interbank market	[fin] medzibankový trh
interdepartmental comments-raising process	[com] medzirezortné pripomienkovanie (návrhu zákona / pod.)
interest	[fin] úrok / interes
interest billing	[fin] vyúčtovanie úrokov
interest compounded quarterly	[fin] úroky skladané štvrtročne
interest cover	[fin] úrokové krytie / úrokové pokrytie [The ratio showing the number of times interest charges are covered by earnings before interest and tax. It is calculated using the following formula: ic
interest due	[fin] splatné úroky
interest due at maturity	[fin] úroky splatné / deň splatnosti
interest earnings	[fin] see / interest yield
interest expenses / interest expense / interest costs	[acc] nákladové úroky / platené úroky
interest expenses on loans / interest expenses on debt	[fin] nákladové úroky / úverov
interest income	[acc] výnosové úroky / prijaté úroky
interest margin / interest-rate margin	[fin] úroková marža
interest on deposits	[fin] úroky / vkladov / úročenie vkladov
interest on loans	[fin] úroky / úverov / úročenie úverov
interest penalty	[fin] see / penalty interest
interest penalty rate	[fin] see / penalty interest rate
interest rate differences on deposits	[fin] úrokové rozdiely pri vkladoch
interest rate differential	[fin] úrokový diferenciál / diferenciál úrokovej sadzby
interest rate fixing details	[fin] podrobnosti zafixovanej úrokovej sadzby
interest rate forward / forward rate agreement	[fin] úrokový budúci obchod / zmluva / budúcom úrokovom obchode
interest rate future	[fin] termínový obchod na úrokovú sadzbu / úrokový termínový obchod
interest rate hike	[fin] zvýšenie úrokovej sadzby

interest rate option	[fin] opcia na úrokovú sadzbu / úroková opcia
interest rate risk	[fin] úrokové riziko
interest rate setting	[fin] stanovovanie úrokovej sadzby
interest rate swap	[fin] úrokový swap / swap na úrokovú sadzbu
interest spread / interest-rate spread	[fin] úrokové rozpätie
interest will be calculated based on the actual number of days elapsed	[fin] úroky sa vypočítajú na základe skutočného počtu uplynutých dní
interest yield / interest earnings	[fin] úrokový výnos
interest-bearing account	[fin] úročený účet
interest-bearing borrowing	[fin] úročený úver (prijatý) / prijatý úver / získaný úver / úver prinášajúci úrok
interest-bearing deposit	[fin] úročený vklad / úročený depozit
interest-bearing loan / interest-bearing lending	[fin] úročený úver (poskytnutý) / poskytnutý úver / úver prinášajúci úrok
interest-bearing savings	[fin] úročené úspory
interested party / party with / vested interest	[law] zainteresovaná strana
interest-free	[fin] neúročený / nepodliehajúci úrokom
interest-free loan	[fin] bezúročný úver / neúročený úver / bezúročná pôžička / neúročená pôžička
interim and final dividends	[fin] dividendy za medziobdobie / za celý rok
interim audit	[acc] priebežný audit / medziročný audit
interim financial statements	[acc] priebežné účtovné výkazy / medziročné účtovné výkazy
interim interest	[fin] úroky za medziobdobie
interim results	[fin] priebežné výsledky / medziročné výsledky
intermediary	[com] see / middleman
intermediator	[com] see / mediator
internal accounting / management accounting	[acc] vnútropodnikové účtovníctvo / vnútorné zúčtovanie
internal accounting policy	[law] vnútropodniková účtovná smernica / vnútropodniková smernica na vedenie účtovníctva
internal audit	[acc] odbor vnútorného auditu / vnútorný audit / vnútrofirémny audit / interný audit / vnútrofirémna revízia / interná kontrola
internal audit cosourcing	[acc] spolupráca / vnútorným auditom / spolupráca / interným auditom
internal audit's opinion on	[acc] stanovisko odboru vnútorného auditu / (niečomu)
internal policy / internal bylaw	[com] vnútorná norma / organizačná norma / podniková norma / organizačná smernica
Internal Revenue Service / IRS / Br / Inland Revenue / Br / IR	[fin] daňový úrad
internal services / intragroup services	[acc] služby podnikom / skupine / vnútropodnikové služby

International Accounting Standards / IAS	[acc] Medzinárodné účtovné normy
international commerce / international trade	[com] medzinárodný obchod
International Federation of Accountants / IFAC	[acc] Medzinárodný spolok účtovných znalcov
International Finance Corporation / IFC	[fin] Medzinárodná spoločnosť pre financovanie
international financing review / IFR	[fin] medzinárodný prehľad financovania
international lending market	[fin] medzinárodný požičiavateľský trh
international money order	[fin] medzinárodná peňažná poukážka
International Paying Agents Association / IPAA	[fin] Medzinárodné združenie platobných sprostredkovateľov
International Primary Markets Association / IPMA	[fin] Medzinárodné združenie primárnych kapitálových trhov
International Securities Market Association / ISMA	[fin] Medzinárodné združenie trhov / cennými papiermi
international settlements / international settlement system / foreign settlements / cross-border payments	[fin] medzinárodný platobný styk / zahraničný platobný styk
International Standards on Auditing / ISA	[acc] Medzinárodné normy pre audit
International Swaps and Derivatives Association / ISDA	[fin] Medzinárodné združenie pre swapy / deriváty
internship	[com] see / on-the-job training
intragroup debt / intragroup loans / intercompany debt / intercompany loans	[fin] pôžičky podnikom / skupine / úvery podnikom / skupine / úvery medzi spoločnosťami / dlh medzi spoločnosťami
intragroup payables / intercompany payables	[acc] záväzky voči podnikom / skupine
intragroup receivables / intercompany receivables	[acc] pohľadávky voči podnikom / skupine / vnútroskupinové pohľadávky
intragroup subsidiary	[com] dcérska spoločnosť / rámci skupiny / vnútrokoncernová dcérska spoločnosť
intragroup transactions / intercompany transactions	[fin] vnútroskupinové transakcie / transakcie / rámci skupiny
intragroup undertakings	[acc] spoločnosti / skupine / vnútrokoncernové spoločnosti
intrinsic value	[com] skutočná vnútorná hodnota
introduce the import surcharge	[com] zaviesť dovoznú prirážku
introductory provisions	[law] see / opening provisions
inure / come into force	[law] vstúpiť do platnosti
invalid inventories	[acc] neregulárne zásoby
inventories / inventory / Br / stock / Br / stocks / Br / stock-in-trade	[acc] zásoby / stav zásob / skladové zásoby / sklad zásob [In / manufacturing company, inventories consist of raw materials, work in process, and finished goods.]
inventories in stock	[com] zásoby na sklade
inventories of / kind	[com] zásoby jedného druhu / zásoby toho istého druhu
inventory cards / Br / stock-taking cards	[acc] inventúrne hárky / inventúrne listy
inventory control / Br / stock control	[com] riadenie stavu zásob

inventory count / inventory check / inventory taking / inventory / Br / stock-count / Br / stocktaking / Br / stocktake	[com] inventúra / inventarizácia / inventúra zásob / kontrola zásob / súpis zásob
inventory float / inventory movements	[com] pohyb zásob
inventory identification number / count tag number	[com] inventárne číslo / číslo inventárneho štítku
inventory item	[com] zásoba / položka zásob
inventory levels	[com] stav zásob / objem zásob
inventory listing	[com] inventúrny súpis
inventory management / stock management	[com] riadenie zásob
inventory reconciliation / inventory listing / inventory checklisting	[com] inventarizácia zásob / súpis zásob
inventory turnover / Br / stock turnover	[acc] obrátkovosť zásob [A ratio that measures the number of times inventory items are used annually. The following formula is used: (number of units used per annum) / number of units in inventory. For example, 2.5 (per annum).]
inventory turnover interval	[acc] see / days' sales in inventory
inventory valuation	[fin] oceňovanie zásob
inventory value	[com] hodnota zásob
inventory-taking committee / inventory committee / Br / stock-taking committee	[acc] inventarizačná komisia
investee	[fin] spoločnosť, do ktorej sa investuje
investigation into	[law] vyšetrovanie (niečoho) / vyšetrenie (niečoho)
investigation officer / investigator / investigating body	[law] vyšetrovateľ / vyšetrovací orgán
investing activities	[fin] investičné činnosti [The acquisition and disposal of long-term assets and other investments not included in cash equivalents. In particular, these include purchases and sales of investment securities, investments, and premises and equipment.]
investment	[com] investícia / finančná investícia [The purchase of any asset with the potential to yield future financial benefit to the purchaser. An asset held by an enterprise for the accretion of wealth through distribution (such as interest, royalties, dividends, and rentals) for capital appreciation or for other benefits to the investing enterprise such as those obtained through trading relationships.]

investment bank / Br / merchant bank / Br / issuing house	[fin] investičná banka / kupecká banka [A financial intermediary that purchases / new issue and places it in smaller parcels among investors. / bank mainly concerned with the financing of international trade. Its business typically involves trade financing, floating new companies, mergers, and takeovers.]
investment capital / invested capital	[fin] investičný kapitál [Equity capital and debt capital, as two basic components of the capital market.]
investment company	[fin] investičná spoločnosť [A company whose primary business is holding securities of other companies purely for investment purposes.]
investment credit / Br / capital allowances	[fin] investičný úver (daňový stimul) [A tax credit equivalent to 10% of the purchase price of investment goods by businesses. Intended to encourage investment in fixed assets, the investment credit was abolished in the Tax Reform Act 1986. Reductions in tax liability that are related to / firm's capital expenditure.]
investment decision	[fin] investičné rozhodnutie
investment holding	[fin] investičný podiel
investment portfolio	[fin] kapitálové portfólio / investičné portfólio [A collection of stocks, shares, bonds, etc. held by private individuals or institutions investing money on behalf of others (investment companies and mutual funds).]
investment portfolio management / portfolio management	[fin] správa kapitálového portfólia / správa investičného portfólia / správa kapitálových investícií
investment program	[fin] investičný program
investment project / capital expenditure project	[fin] investičná akcia / investičný projekt / investičný zámer
investment securities	[fin] investičné cenné papiere [Securities acquired and held for yield or capital growth purposes, usually held to maturity.]
investment tax credit	[fin] investičný daňový úver [Especially in the U.S., an incentive to investment in which part of the cost of an asset subject to depreciation is used to offset income tax falling due in the year of purchase.]

investment trust / investment fund	[fin] investičný fond / investičný trust / investičná spoločnosť [A public company that makes investments in other companies on behalf of its stockholders. It may issue shares to raise capital and issue fixed interest securities. / limited company formed to invest in securities.]
investments put in use	[acc] investície zaradené do používania
investor awareness	[fin] investorské povedomie
investor base	[fin] investorská základňa / investori [The expected category of buyers (as of / security or company).]
investor community	[fin] investorská obec
investor search	[fin] investorský prieskum
investor type	[fin] typ investora [Banks, bond funds, corporates, insurance, retail, and savings banks.]
invoice date	[com] dátum fakturácie
invoice filing card	[com] evidenčný list faktúry
invoice in twofold/threefold/fourfold	[fin] faktúra dvojmo/trojmo/štvormo
invoice processing card	[com] likvidačný list faktúry
invoiced amount / amount invoiced / invoice amount / invoiced sum	[com] fakturovaná čiastka / fakturačná čiastka / vyfakturovaná čiastka
involuntary unemployment	[law] nedobrovoľná nezamestnanosť [Unemployment in which workers who would be willing to work for lower wages than those in employment are still unable to find work.]
IPO	[fin] see / initial public offering
irrecoverable claim	[fin] nevymožiteľný nárok / nedobytná pohľadávka / nevymožiteľná pohľadávka
irrecoverable receivable	[fin] see / bad debt
ISA	[acc] see / International Standards on Auditing
issuance date	[fin] emisný dátum / dátum emisie
issuance from stock	[com] vyskladnenie
issue / document	[com] vystaviť doklad
issue / joint communique / put out / joint communique	[com] vydať spoločné komuniké
issue / warrant on / put out / warrant for sb's arrest	[law] vydať zatykač na (niekoho)
issue bonds	[fin] vydať dlhopisy / emitovať dlhopisy / vydať obligácie / emitovať obligácie
issue from stock	[com] vyskladniť / vydať zo skladu
issue inventories from stock	[com] vydávať zásoby zo skladu / vydávať zásoby do obehu
issue price	[fin] emisná cena
issued bonds receivable	[acc] pohľadávky / emitovaných dlhopisov

issued capital stock / Br / issued share capital	[fin] emitované základné imanie [The par value of capital stock that has been issued to stockholders. It cannot exceed the authorized capital. Example: / company's authorized capital stock is, say, \$150,000. The company decides to issue 100,000 shares of \$1 each (i.e., the par value is \$100,000), therefore the issued capital stock is \$100,000. (The company will have an option to issue the remaining \$50,000 worth of stock later.) If the company expects high interest in the issue, it may issue its capital at / capital surplus (capital paid in excess of par value) of, say, 10c per share, i.e., at / capital surplus of \$10,000. Therefore the called-in capital will be \$110,000. If the subscribers to stock only pay, say, \$105,000, the capital not yet paid will be \$5,000.]
issued in duplicate	[law] vystavený dvojmo
issued share capital	[fin] see / issued capital stock
issuer	[fin] emitent
issuing bank	[fin] emisná banka / emitujúca banka
issuing house	[fin] emisný dom [A financial institution issuing securities.]
items required by law	[law] právne náležitosti
jailbait	[law] nepľoletá [An informal word to denote / girl under the age of consent with whom sexual intercourse is unlawful and constitutes statutory rape.]
job description	[com] popis práce / pracovná náplň / náplň práce
job rotation	[com] rotácia kádrov
job satisfaction	[com] spokojnosť / práci / pracovné uspokojenie / uspokojenie / práce
joint account	[fin] združený účet / spoločný účet
joint and several liability	[law] spoločná / nerozdielna zodpovednosť / spoločná / solidárna zodpovednosť
joint control	[com] spoločný kontrolný vplyv [The contractually agreed sharing of control over an economic activity.]
joint lead manager / joint lead arranger	[fin] združený vedúci manažér / združený vedúci obstarávateľ (finančných prostriedkov)
joint provisions	[law] spoločné ustanovenia
joint tenancy	[law] bezpodielové vlastníctvo / spoločné vlastníctvo
joint venture for automobile manufacture	[com] spoločný podnik na výrobu automobilov
jointly and severally liable	[law] zodpovedajúci spoločne / nerozdielne

joint-stock company / shareholding company	[law] účastinná spoločnosť [A company or association consisting of individuals organized to conduct / business for gain and having / joint stock of capital represented by shares owned individually by the members and transferable without the consent of the group. Joint-stock companies originated in the 17th century and some still exist, although they are now rare.]
journal	[acc] účtovná kniha [A book of original entry in which transfers to be made from one account to another are recorded. It is used for transfers not recorded in any other of the books of original entry, such as the sold daybook or the cashbook.]
judge advocate general / JAG	[law] starší dôstojník právnej služby / starší vojenský sudca
judicature	[law] 1. súdnictvo / justícia / pravosúdie [The administration of justice.] 2. sudcovstvo / sudcovský stav / sudcovský zbor
judicial inquiry	[law] súdne vyšetrovanie
judicial power / justice	[law] súdna moc
judicial proceedings	[law] súdne konanie
judicial review	[law] súdne preskúmanie [The simplified procedure by which prerogative and other remedies are obtainable in the High Court against inferior courts, tribunals, and administrative authorities.]
judicial review of / decision	[law] súdne preskúmanie zákonnosti rozhodnutia
judicial sale	[law] súdna dražba
judiciary	[law] 1. súdnictvo / justícia / sudcovský zbor [A system of courts of law. Also, the judges of these courts.] 2. súdnictvo / justícia [A branch of government in which judicial power is vested.]
jumbo-sized deal	[fin] obchod obrej veľkosti
junk bond	[fin] odpadový dlhopis [A slang term for / security that is officially rated as "below investment grade".]
jurisdiction	[law] právny poriadok / súdna pôsobnosť / súdna právomoc / súdnictvo / jurisdikcia
jurisprudence	[law] právna veda
juristic person / artificial person	[law] právnická osoba [An entity, such as / corporation, that is recognized as having legal personality, i.e., it is capable of enjoying and being subject to legal rights and duties.]

justice	[law] 1. justícia / súdnictvo 2. sudca 3. súdna moc 4. sprava-vodlivosť
Justice Department	[law] ministerstvo spravodlivosti
justifiable interests	[law] oprávnené záujmy
just-in-time deliveries	[com] načasované dodávky / dodávky práve včas
juvenile court	[law] súd pre mladistvých
juvenile delinquency	[law] delikvencia mladistvých / previnenia mladistvých
juvenile delinquent	[law] mladistvý delikvent / mladistvý previnilec
keep account of / keep accounting records of	[acc] viesť účtovnú evidenciu (niečoho) / viesť účtovné záznamy / (niečom)
keep files of / keep / record of / keep / register of / keep account of	[com] evidovať (niečo) / viesť evidenciu (niečoho)
keep the accounts / run the accounts / do the accounts / keep the books / maintain the accounting records / maintain the books	[acc] viesť účtovníctvo / viesť účtovnú evidenciu
keep the change / keep the small change	[com] drobné si nechajte
keep the schedule	[com] dodržať harmonogram
key facts of / crime	[law] skutková podstata trestného činu
kickback	[fin] úplatok / (nezákonná) provízia / tzv. všimné [A secret return of / part of / sum received.]
kickoff meeting	[com] úvodné rokovanie / otváracie rokovanie
kitty / pool	[fin] bank [Money collected by several people for / shared use. / fund made up of contributions from several sources.]
Labor Code / Employment Code	[law] zákonník práce
labor costs / cost of staff	[fin] náklady na pracovnú silu
labor dispute	[law] see / industrial dispute
labor force / labor / workforce / work force	[com] pracovná sila
labor market / job market	[com] trh práce / trh pracovných príležitostí
labor morale / staff morale	[com] pracovná morálka / morálka pracovníkov
labor official / Br / trade-union official / Br / shop-steward	[law] odborársky funkcionár / odborársky predák / odborár
labor productivity	[law] produktivita práce [Ratio of man-hours per tonne produced.]
labor union / union / Br / trade union / Br / trades union / Br / trade association	[com] odborový zväz / odborová organizácia / odbory [An association of workers formed for the purpose of bargaining with employers in order to improve and advance general working conditions, especially with regard to wages, benefits, and physical working conditions.]
labor unionists / unionists / Br / trade unionists	[com] odboroví predáci / odborári
Land and Buildings	[acc] pozemky / budovy

Land Register	[com] pozemková kniha / katastrálna kniha
Land Registry	[com] pozemkový úrad / katastrálny úrad
land trust	[com] pozemkový spolok
landlord	[law] vlastník / prenajímateľ
language of business	[com] rokovací jazyk
lapse / expire	[law] premlčať / uplynúť
last resort / last instance	[law] posledná inštancia
last will	[law] see / will
late payment charge / late charge / penalty interest / interest penalty / late payment interest / interest for late payment	[fin] úroky / omeškania (všeobecne) [Interest charged for late payments, for the period commencing on the original settlement date through to the actual settlement date.]
launder money	[fin] prepierať špinavé peniaze
launch / huge advertising campaign	[com] spustiť obrovskú reklamnú kampaň
launch / new product	[com] zaviesť nový výrobok / uviesť nový výrobok na trh
Law 123/1995 Coll., as amended	[law] zákon 123/1995 Zb., / znení neskorších predpisov
law firm	[law] právnická firma
law office	[law] advokátska kancelária / právnická kancelária
lawsuit	[law] občianskoprávne súdne konanie / súdny spor
lawyer	[law] právnik / advokát / fiškál
lay an indictment against	[law] obžalovať (niekoho) / podať žalobu na (niekoho)
lay one's claim / lay / claim	[law] uplatniť si nárok / uplatňovať si nárok
layaway	[com] dohoda / odložení tovaru [A purchasing agreement by which / retailer agrees to hold merchandise secured by / deposit until the price is paid in full by the customer.]
lead manager	[fin] vedúci manažér (napr. emisie dlhopisov) [One bank (or / few banks together) launching / new issue of bonds. Such banks are usually chosen either because they have / close relationship with the borrower or because they have been successful in / competitive bought deal contest.]
lead time	[com] operačný čas / realizačná doba [The time between the beginning of / process or project and the appearance of its results or deliverables. For example, manufacturing lead time is the time elapsed between placing / production order and the receipt of the completed production.]

lease agreement / lease contract / lease / rental agreement	[fin] nájomná zmluva / zmluva / prenájme [A contract between the owner of / specific asset (the lessor) and another party (the lessee) allowing the latter to hire the asset. The lessor retains the right of ownership but the lessee acquires the right to use the asset for / specific period of time in return for the payment of specific rentals or lease payments. Leases are classified into operating leases and finance leases with differing accounting treatments.]
lease out	[fin] see / rent out
lease out office space	[fin] prenajať kancelárske priestory
lease period / lease term	[fin] obdobie prenájmu / lízingové obdobie
lease premium	[fin] platba za prenájom
leaseback / renting back	[fin] spätný prenájom [An arrangement in which the owner of an asset (such as land or buildings) sells it to another party but immediately enters into / lease agreement with the purchaser to obtain the right to use the asset. Such / transaction is / method for raising funds and can affect the financial statements of / company, depending on whether / finance lease or an operating lease is entered into. / contractual arrangement in which an asset is sold and immediately leased back to the seller. It is / means of raising finance from an institution such as an insurance company and then renting it back on / long lease.]
leased asset	[fin] predmet prenájmu / predmet lízingu
leasehold	[fin] nájomná držba [The right acquired under / lease to use land and buildings for / specified period in return for the payment of / specific rental.]
leasehold deed	[fin] nájomná zmluva / zmluva / prenájme
leave office	[law] zložiť funkciu / odísť / funkcie
leave to enter the country	[law] povolenie na vstup do krajiny / po-volenie vstupu do krajiny

ledger / account file	[fin] saldokonto [A collection of accounts of / similar type. Traditionally, / ledger was / large book with separate pages for each account. In modern systems, ledgers may consist of separate cards or computer records. The most common ledgers are the nominal ledger containing the impersonal accounts, the sold ledger (or sales ledger) containing the accounts of an organization's customers, and the bought ledger (or purchases ledger) containing the accounts of an organization's suppliers.]
ledger account	[acc] saldokontový účet / syntetický účet / účet saldokonta [An account in / ledger that holds the records for all the transactions relating to that particular person (e.g., / debtor), thing (e.g., stock item), or activity (e.g., sales).]
legacy	[law] dedičstvo [Money or property left to somebody in / will.]
legal act	[law] právny úkon
legal action	[law] súdny proces / súdna žaloba
legal art	[law] právne umenie
legal capacity / capacity to contract	[law] právna spôsobilosť / spôsobilosť na právne úkony
legal capital	[fin] zákonný kapitál / minimálny kapitál [In the U.S., the amount of stockholders' equity that cannot be reduced by the payment of dividends.]
legal claim	[law] súdna žaloba / žaloba
legal code / code	[law] zákonník
legal costs	[law] právne náklady
legal counsel / legal adviser / lawyer	[law] právny poradca / advokát / právnik
legal decision	[law] see / court decision
legal deed	[law] 1. právny úkon 2. právna listina
legal deficiencies in / document	[law] právne nedostatky dokladu
legal document	[law] právny doklad
legal entity / legal person	[law] právnická osoba / právny subjekt
legal estate	[law] plnoprávne vlastníctvo pôdy / bezpodmienečné vlastníctvo pôdy
legal expenses	[fin] právne výdavky
legal fees	[law] právnické poplatky
legal guardian of / child / a child's legal guardian	[law] zákonný zá-stupca dieťaťa
legal charges	[law] see / court charges
legal identity / legal personality	[law] právna subjektivita
legal immigration	[law] zákonné prisťahovanie
legal limit	[law] zákonná hranica
legal mortgage	[fin] právna hypotéka

legal opinion	[law] 1. právny výrok / právne stanovisko / súdnoznalecký posudok 2. právna veta
legal person	[law] právny subjekt [A natural person (i.e., / human being) or / juristic person.]
legal personality	[law] see / legal identity
legal proceedings	[law] súdne konanie
legal recourse	[law] právny postih / právny rekurz
legal regulations	[law] právne predpisy / právna úprava
legal remedy	[law] opravný prostriedok
legal representative / statutory representative	[law] zákonný zástupca / štatutárny zástupca
legal requirements	[law] právne náležitosti
legal reserve	[law] zákonná rezerva [The minimum amount of bank deposits or life insurance company assets required by law to be kept as reserves.]
legal rights and duties	[law] zákonné práva / povinnosti
legal status	[law] právna forma / právne postavenie
legal statute / mandatory statute	[law] všeobecne záväzný právny predpis / právny predpis / zákonný predpis / právna norma
legal statutes in force / valid legal statutes	[law] platné právne normy
legal succession	[law] právne nástupníctvo
legal successor	[law] právny nástupca
legal technicalities	[law] právne nuansy
legal tender / lawful currency	[com] zákonná mena / zákonné platidlo
legal term	[law] právny pojem
legal title to	[law] právny nárok na (niekoho/niečo) / oprávnenie na (niekoho/niečo)
legal warrant	[law] súdny príkaz
legally binding on / legally binding upon	[law] právne záväzný pre (niekoho)
legally privileged information	[law] zákonom chránené informácie
legatee	[law] poručenec [The person to whom / legacy is given.]
legator	[law] poručiteľ [The person who gives / legacy.]
legislation	[law] 1. zákonodarstvo [The action of legislating.] 2. právne predpisy / právna úprava / zákonné predpisy [The laws made by / legislative body.]
legislative body / legislator	[law] zákonodarný orgán / zákonodarca
legislature	[law] zákonodarný zbor / zákonodarný orgán [An organized body of persons having the authority to make laws.]
legitimate	[law] zákonný / oprávnený
legitimate complaint	[law] oprávnená sťažnosť
lender	[fin] poskytovateľ úverov / požičiavateľ / úverový veriteľ
lending bank	[fin] poskytujúca banka
lending operations	[fin] operácie / oblasti poskytovania úverov

lending rate	[fin] požičovná sadzba [Typically, / bank's base rate or reference rate (e.g., LIBOR) plus an interest margin.]
lendings	[fin] poskytnuté úvery
length of employment	[law] dĺžka zamestnania
lengthy approval process	[com] zdĺhavý schvaľovací proces
less expenses	[fin] znížený / výdavky
lessor	[fin] prenajímateľ / lízingový prenajímateľ
letout	[fin] opcia na nákup za nominál / opcia na odkup za nominál [Option to call the bond and redeem at par.]
letter of allotment	[fin] oznámenie / pridelení akcií [see / allotment of shares]
letter of application	[law] žiadosť / prijatie / prihláška
letter of appointment	[law] menovací dekrét
letter of awareness / awareness letter	[fin] vyhlásenie / informovanosti [A formal letter (the weakest form of / letter of comfort) written by / parent company to / lender, acknowledging its relationship with its subsidiary and its awareness of / loan being made to that subsidiary.]
letter of comfort / comfort letter	[law] patronátne vyhlásenie / odporúčajúci list [A letter to / bank from the parent company of / subsidiary that is trying to borrow money from the bank. The letter gives no guarantee for the repayment of the projected loan but offers the bank the comfort of knowing that the subsidiary has made the parent company aware of its intention to borrow. The parent usually also supports the application, giving, at least, an assurance that it intends that the subsidiary should remain in business and that it will give notice of any relevant change of ownership.]
letter of confidentiality	[law] see / confidentiality letter
letter of engagement / engagement letter	[law] poverovací list [A letter (usually prepared by an auditor and discussed with the management of the organization to be audited) to define clearly the scope of the auditor's responsibilities in an engagement. It provides written confirmation of the auditor's acceptance of the appointment, the scope of the audit, the form of the report, and details of any nonaudit services to be provided.]
letter of guaranty / letter of guarantee	[fin] vyhlásenie ručiteľa / ručiteľské vyhlásenie [see / guaranty]

letter of indemnity / indemnity letter	[law] vyhlásenie / odškodnení [Document sent by / manufacturer exporting goods in which he agrees to make good any loss due to faulty packing, short loading, etc. In doing this, he ensures / clean bill of lading.]
letter of intent	[law] vyhlásenie / zámere / vyhlásenie / budúcej zmluve [A written statement of the intention to enter into / formal agreement.]
letter of lien	[fin] záložný list [see / lien]
letter of recommendations	[acc] list odporúčaní
letter of reference	[law] see / reference letter
letter of representation	[law] see / management representation letter
letter of the law	[law] litera zákona / znenie zákona
letter of understanding	[law] vyhlásenie / porozumení
letter stock / letter securities	[fin] listinné cenné papiere
level of provisions	[fin] výška opravných položiek
level of receivables	[fin] objem pohľadávok
leverage / Br / gearing / Br / equity gearing / Br / financial gearing	[fin] úverová zaťaženosť / zaťaženosť dlhmi [The ratio of the total debt to the total shareholder's equity. The relationship between the funds provided to / company by common stockholders and the long-term funds with / fixed interest charge, such as debentures and preferred stock. The relative importance of loans in the capital structure of / business. The higher the leverage the greater the risk to the equity stockholder.]
leverage ratio / Br / gearing ratio	[fin] úverové krytie / ukazovateľ úverovej zaťažnosti / koeficient úverovej zaťažnosti [A ratio that express / company's leverage. There are / number of different ratios that can be calculated from either the balance sheet or the income statement. Ratios based on the balance sheet usually express debt as / percentage of equity, or as / percentage of debt plus equity. Income leverage is normally calculated by dividing the profit before interest and tax by the gross interest payable to give the interest cover. Leverage ratios normally appear among financial covenants in loan agreements. Usually, leverage is the ratio of / company's gross debt to its stockholders' equity, e.g., 0.75:1 (or 75%), that the company has to be in compliance with, e.g., at any time during its financial year. see / debt-to-equity ratio]

leveraged buyout / LBO	[fin] akvizícia na úver / akvizícia na dlh [The acquisition of one company by another through the use of borrowed funds. Usually the acquiring company or individuals use their own assets as security for the funds. The intention is that the loans will be repaid from the cash flow of the acquired company. / form of takeover engineered from within / company either by management or by / minority stockholding group, with or without the backing of institutional investors, banks, and finance houses.]
levies	[fin] odvody / dávky
levy / tax	[fin] vyberať daň / vyrubiť daň
levy customs duties	[fin] vyberať clo
levy fees	[fin] vyberať poplatky
liability	[acc] pasívum / záväzok (v súvahe) [An obligation to transfer economic benefits (generally money) as / result of past transactions (e.g., the purchase of / fixed asset or / current asset). The amount that is owed by an individual or company, whether money, products, or services, to others. / present obligation of / business arising from past events, the settlement of which is expected to result in an outflow from the business of resources embodying economic benefits.]
liability insurance	[law] poistenie zodpovednosti za škodu
liability limited to \$100,000	[fin] ručenie do výšky 100 000 USD
liable for / accountable for / responsible for	[law] právne zodpovedný za (niečo) / zo zákona zodpovedný za (niečo) / nesúci zodpovednosť za (niečo) / nesúci právnu zodpovednosť za (niečo)
liable to penalty	[fin] povinný zaplatiť pokutu / povinný zaplatiť pokutu
liable to tax	[fin] podliehajúci dani / podliehajúci zdaneniu / povinný zaplatiť daň / byť predmetom dane
liable under the law	[law] právne zodpovedný / zo zákona zodpovedný
liberate the assets	[fin] uvoľniť aktíva
LIBOR, three-month LIBOR quoted for dollar deposits	[fin] [London Interbank Offered Rate] trojmesačný LIBOR kótovaný pre dolárové vklady

license / Br / licence	[com] koncesia / povolenie / povolenka [Permission to act, especially / legal permission to engage in an activity. / document, plate, or tag evidencing / license granted.]
license fee	[com] koncesionársky poplatok
license sb to do	[com] povoliť (niekomu) robiť (niečo) / poskytnúť (niekomu) koncesiu na (niečo)
licensed auditor	[fin] audítor / koncesiou / audítor / povolením / audítor / dekrétom
licensed tax advisor	[fin] daňový poradca / koncesiou / daňový poradca / povolením
licensee	[com] koncesionár / používateľ koncesie
licenseholder	[com] držiteľ koncesie / držiteľ povolenia
licensing agreement / license agreement / license	[com] koncesná zmluva / koncesná dohoda
lick crime	[law] see / beat crime
lien / lien on property	[fin] léno / léno na majetok / zádržné právo / zádržné právo na majetok / retenčné právo / retenčné právo na majetok [A legal claim on the property of another for the satisfaction of / debt or the fulfillment of / duty. The right of / creditor to appropriate the debtor's property on nonpayment of / debt, usually, but not always, where the property is legally in the possession of that creditor.]
life assurance	[fin] see / life insurance
life in prison / life imprisonment	[law] doživotie (doživotné väzenie)
life insurance / Br / life assurance	[fin] životné poistenie
life insurance policy / Br / life assurance policy	[fin] životná poisťka
life sentence	[law] doživotie (doživotný trest)
lifetime replacement warranty / lifetime replacement guarantee	[com] doživotná záruka výmeny tovaru
lifetime warranty / lifetime guarantee	[com] doživotná záruka
limitation period / period of limitation / validity period / period of validity	[law] premlčacia lehota / premlčacia doba
limited liability	[law] obmedzené ručenie [Liability (as of / stockholder or shipowner) limited by statute or treaty. In the case of / partnership, the limited liability provides / maximum amount an owner stands to lose in the event of insolvency, i.e., up to his share of capital.]
limited partner	[law] komanditista / spoločník / obmedzeným ručením
limited partnership	[law] komanditná spoločnosť [Partnership consisting of both general and limited partners.]

line management	[com] líniový manažment / líniové riadenie / úsekové riadenie
line of business / type of business	[com] predmet podnikania
line of credit / bank line	[fin] úverový rámec / úverová linka / banková linka [An agreed amount of loan arranged between / bank and its customer, normally to be drawn down in stages.]
linking account for association	[acc] spojovací účet pri združení
liquefy the assets	[fin] zlikvidniť aktíva / zlikvidniť majetok
liquid instrument	[fin] likvidný nástroj [A negotiable instrument that the purchaser is able to sell before maturity.]
liquid ratio / acid test ratio / quick ratio	[fin] likvidný pomer / rýchly pomerový ukazovateľ / ukazovateľ likvidity [A ratio used for assessing the liquidity of / company. It is the ratio of the liquid (quick) assets, i.e., the current assets less the inventories, to the current liabilities.]
liquidate / debt / discharge / debt / reclaim / debt / settle / debt	[fin] deblokovať dlh / odbúrať dlh
liquidation / winding-up	[law] likvidácia / vyrovanie [The termination of / company by converting all its assets into money to pay off its liabilities.]
liquidation committee / winding-up committee	[law] výbor pre likvidáciu
liquidation order / winding-up order	[law] príkaz na likvidáciu / likvidačný rozkaz
liquidator	[fin] likvidátor [An official who supervises the winding-up of / company. He takes over the company's property though it does not vest in him unless / court says so. He acts rather as / receiver and manager. He calls meetings where necessary, fixes / date for the proof of debts, admits or rejects proofs, settles lists of contributories, makes calls, and disclaims property.]
liquidity	[fin] likvidita [The extent to which an organization's assets are liquid, enabling it to pay its debts when they fall due and also to move into new investment opportunities. The availability of sufficient funds in / bank to meet deposit withdrawals and other financial commitments as they fall due.]
liquidity index	[fin] index likvidity [A measure of / company's liquidity assessed by calculating the number of days it would take for current assets to be converted into cash.]

liquidity ratio	[fin] ukazovateľ likvidity / likviditný pomer [The proportion of the total assets of / bank that are held in the form of cash and liquid assets. All larger banks are required to deposit e.g., 0.5% of eligible liabilities, with the central bank.]
liquidity return	[fin] hlásenie / likvidite / hlásenie banky / likvidite
list price	[com] katalógová cena [The price of an item as published in / catalog, price list, or advertisement but subject to discounts.]
listed bonds / quoted bonds	[fin] kótované dlhopisy / registrované dlhopisy
listed company / quoted company	[fin] kótovaná spoločnosť / registrovaná spoločnosť [Company listed on an official stock exchange, i.e., company whose shares are listed and traded on that stock exchange.]
listed on an exchange / quoted on an exchange / registered on an exchange	[fin] kótovaný na burze / zaknihovaný na burze / registrovaný na burze
listed securities / quoted securities	[fin] kótované cenné papiere / registrované cenné papiere
listed securities market / quoted securities market	[fin] trh kótovaných cenných papierov / trh registrovaných cenných papierov
listed stock / listed shares / listed equity / quoted stock / quoted shares / quoted equity	[fin] kótované akcie / registrované akcie
listing agent	[fin] kótovací agent / kotáčny agent / registračný agent
litigant / litigation counterparty	[law] sporná strana / strana / súdnom spore / strana / súdnom konaní [A party to / lawsuit.]
litigation	[law] súdny spor / súdne konanie / súdna pokonávka / súdna rozopra / litigácia [A legal contest by judicial process.]
living standards / standards of living	[com] životná úroveň
loan purpose	[fin] účel úveru
loan	[fin] úver / pôžička
loan / Br / lend	[fin] požičať (peniaze) / požičiavať (peniaze) / úverovať
loan advice / bank advice	[fin] úverové avízo / bankové avízo
loan agreement / credit agreement	[fin] úverová zmluva
loan application / loan request / application for / loan / letter of application for / loan	[fin] žiadosť / úver / žiadosť / poskytnutie úveru / žiadosť / pôžičku
loan book	[fin] register úverov / kniha úverov
loan capital	[fin] požičaný kapitál / cudzí úverový kapitál [Fixed interest borrowed funds, e.g., debentures. Long-term liabilities of debenture stock (debentures) and loan stock or bonds.]

loan classification / loan category / debtor classifications / debtor category	[fin] klasifikácia úveru / kategória úveru / klasifikácia dlžníka / kategória dlžníka [Typically at / bank, loans or debtors are classified as: pass (štandardný) / watch (štandardný / výhradou) / substandard (ne-štandardný) / doubtful (pochybný / sporný) / loss (stratový). Additions to provisions are made depending on the category.]
loan collateralization / securing loans	[fin] zabezpečovanie úverov / ručenie úverov / kolateralizácia úverov
loan drawdown	[fin] čerpanie úveru
loan files	[fin] úverová evidencia / evidencia úverov
loan for discounted securities / credit for discounted securities	[fin] diskontný úver
loan obligations	[fin] úverové záväzky / záväzky / úverov / záväzky vyplývajúce / úverov
loan officer	[fin] úverový špecialista / úverový referent / úverový pracovník
loan period	[fin] úverové obdobie
loan portfolio / credit portfolio	[fin] úverové portfólio
loan provisioning / provisioning for loans	[acc] tvorba opravných položiek na úvery / tvorba opravných položiek / rezerv na úvery
loan provisions / provisions for loans	[acc] opravné položky / rezervy na úvery
loan review form	[fin] formulár na preverku úverov / formulár na posudzovanie úverov
loan secured on / guarantee by / third party	[fin] úver zabezpečený zárukou tretej strany / úver zabezpečený ručením treťou stranou
loan secured on assets / loan backed by / pledge of assets	[fin] úver zabezpečený aktívami / úver zabezpečený majetkom / úver zaručený aktívami / úver zaručený majetkom
loan secured on movable property	[fin] úver zabezpečený hnutelným majetkom / úver zaručený hnutelným majetkom
loan servicing cost	[fin] náklady na obsluhu úverov / náklady na úverovú službu
loan shark	[fin] see / usurer
loans agency	[fin] vedenie úverovej agendy / správa úverovej agendy
loans made to related parties	[fin] úvery poskytnuté spriazneným stranám
local authority / local government	[law] miestny úrad
local government	[law] miestna samospráva [The government of / specific local area constituting / subdivision of / major political unit (as / nation or state).]
lock	[fin] fixácia (kurzu) / zafixovanie (kurzu)
lock in an exchange rate	[fin] zafixovať kurz

lockout	[com] výluka / vymknutie [Action by employers equivalent to / strike by employees. The employer refuses employees entry unless they agree to certain terms.]
lodge / claim / lodge / complaint / file / claim / file / complaint	[com] podať reklamáciu / uplatňovať si nárok
London approach	[fin] londýnsky prístup [The approach adopted by London banks to customers facing / cash-flow crisis. The key feature is that the banks remain supportive for as long as possible, decisions are made collectively, and all information and any money paid is shared between the lending banks on an equitable basis. It usually consists of four phases: standstill, investigating accountants, rescue package negotiation, and monitoring accountants.]
London Interbank Bid Rate / LIBID	[fin] londýnska medzibanková ponuková sadzba
London Investment Bankers Association / LIBA	[fin] Londýnske združenie investičných bankárov
long overdue	[fin] dlhodobo po lehote splatnosti
long position	[fin] dlhodobo voľná (krytá) pozícia / tzv. dlhá pozícia [A position held by / dealer in securities, commodities, currencies, etc., in which holdings exceed sales, because the dealer expects prices to rise enabling / profit to be made by selling at the higher levels.]
long-form audit report / full audit report / Br / long form auditors' report / Br / full auditors' report	[acc] neskrátená verzia audítorskej správy / neskrátená audítorská správa / audítorská správa / neskrátenom rozsahu
long-term disability insurance	[fin] poistenie dlhodobej práceneschopnosti
long-term liabilities / noncurrent liabilities	[acc] dlhodobé pasíva / stále pasíva
long-term loan / long-term debt / noncurrent interest-bearing borrowing	[fin] dlhodobý úver
long-term note / LTN	[fin] dlhodobá zmenka
long-term residence permit	[law] povolenie na dlhodobý pobyt
loose change / small change	[fin] drobné
loss of goodwill	[law] poškodenie dobrého mena
loss of profit / profit loss / lost profit	[fin] zmarený zisk
loss of property	[fin] ujma na majetku / majetková ujma
loss of tax / tax loss / lost tax	[fin] zmarená daň
loss of wages / wage loss / lost wages	[fin] zmarená mzda
loss-making company	[fin] stratová spoločnosť
lost profit	[fin] see / loss of profit
lost tax	[fin] see / loss of tax
lost wages	[fin] see / loss of wages

low price guarantee	[fin] záruka najnižšej ceny
low risk profile	[com] nízky profil rizika
lowball	[fin] hrať nízkou loptou [To give (a customer) / deceptively low price or cost estimate.]
lowballing	[fin] hra nízkou loptou [An alleged practice in which auditors compete for clients by reducing their fees for statutory audits. The lower audit fees would be compensated by the auditor carrying out highly lucrative nonaudit work, such as consultancy and tax advice, for the client.]
low-interest loan	[fin] nízkoúrokový (lacný) úver / úver / nízkymi úrokmi
low-value intangible fixed assets / low-value IFA / low-value items	[acc] drobný nehmotný investičný majetok / drobný NIM
low-value tangible fixed assets / low-value TFA	[acc] drobný hmotný investičný majetok / drobný HIM
lump sum	[fin] paušál / paušálny
luncheon vouchers	[fin] stravné kupóny / stravné lístky [Vouchers (or slips of paper) that an employer may issue to their staff as additional benefits in kind, which they can exchange for meals (although not for cash) at some restaurants. The employer purchases the vouchers from / specialized organization for / commission. The organization later repurchases the vouchers at / discount from the restaurants.]
made to order	[com] see / custom-made
magistrate	[law] vyšetrovací sudca / policajný sudca [An official entrusted with administration of the laws. The lowest level of judge in the U.K. judicial system.]
magistrate's court	[law] vyšetrovací súd / policajný súd [Court of first resort (instance) where criminal or civil proceedings can be initiated.]
Machines, Tools, and Equipment	[acc] stroje, prístroje / zariadenia
mailing list / Br / distribution list	[com] rozdeľovník
mail-order catalog / Br / mail-order catalogue	[com] objednávkový katalóg
mail-order house	[com] zásielkový obchod
maintain an account with / bank / keep an account with / bank	[fin] viesť účet / banke
maintain one's innocence	[law] trvať na svojej nevine

maintenance period	[fin] obdobie údržby [The period in which the banks must meet the reserve requirement set down by the Federal Reserve, i.e., in which the average level of / bank's deposits in its reserve account at the Federal Reserve Bank must be at least equal to the amount required.]
major / adult	[law] plnoletý
major stockholders / major shareholders	[fin] rozhodujúci akcionári
majority / adulthood	[law] plnoletosť
make / claim against	[law] see / bring / claim against
make / counteroffer	[com] zaslať protiponuku / zaslať protinávrh
make / legal claim	[law] see / bring / legal claim
make / legal claim against	[law] see / bring / legal claim against
make / loan to / extend / loan to / provide / loan to / grant / loan to / extend credit to / provide credit to / grant credit to / loan to / lend to	[fin] poskytnúť úver (niekomu) / poskytnúť pôžičku (niekomu)
make / provision for / make provision for / make allowance for / make additions to the provision for / create / provision for / provision for	[acc] vytvoriť opravnú položku na (niečo) / tvoriť opravnú položku / (niečomu)
make / reserve for / make additions to the reserve for / create / reserve / reserve for	[acc] vytvoriť rezervu na (niečo) / tvoriť rezervu na (niečo)
make / tax repayment claim to the Internal Revenue Service / make / repayment claim to the Internal Revenue Service	[fin] podať si žiadosť / vrátenie dane na daňovom úrade
make additional provisions / create additional provisions / record additional provisions / make additional allowances	[acc] dotvoriť opravné položky
make an appeal against / judgment / appeal against / judgment	[law] odvolať sa proti rozsudku
make available for sb's inspection	[com] dať (niečo) na nahliadnutie (niekomu)
make good / loss	[fin] vyrovnať stratu / vykryť stratu
make money on	[fin] zarobiť na (niečom)
make out / contract	[com] vyhotoviť zmluvu / vypracovať zmluvu
make out an invoice / issue an invoice	[com] vystaviť faktúru / vyhotoviť faktúru
make provision for adequate funding	[fin] vyčleniť adekvátne finančné prostriedky
make provisions / make provision / make allowance / make additions to provisions / create provisions / provision	[acc] tvoriť opravné položky / vytvoriť opravné položky
make sb redundant	[com] prepustiť (niekoho) zo zamestnania
malpractice insurance claims	[law] poisťné podvody / nahlasovanie podvodných poisťných udalostí
manage / mutual fund	[fin] spravovať podielový fond
managed float	[fin] riadený floating [Monetary policy with respect to the currency.]

managed liquidation	[com] riadená likvidácia
management accounting / cost accounting	[acc] manažérske účtovníctvo / prevádzkové účtovníctvo / vnútropodnikové účtovníctvo / nákladové účtovníctvo [The techniques used to collect, process, and present financial and quantitative data within an organization to enable effective scorekeeping, cost control, planning, pricing, and decision-making to take place.]
management analysis of company performance	[com] rozbor hospodárskych výsledkov spoločnosti
management buy-in / buy-in / MBI	[fin] manažérska externá akvizícia / externá manažérska akvizícia [Purchase of / holding of more than 50% in / company by (or on behalf of) / group of executives from outside the company, who wish to run that company.]
management buyout / buyout / MBO	[fin] manažérska interná akvizícia / interná manažérska akvizícia [Purchase of control of / company (or of / substantial holding in / company) by its existing management. Acquisition of / company by its existing managers. If debt funding is used for the MBO, it becomes / leveraged buyout.]
management discussion and analysis / MD&A	[fin] vyjadrenie / rozbor vedenia [In the U.S., the section in the annual report to stockholders that is required by the Securities and Exchange Commission. Its purpose is to assist investors to understand the impact of changes in accounting and business activity that have affected comparisons with the results of previous years. Management should primarily summarize and discuss the reasons for changes in the operating results, capital resources, and liquidity.]
management fee	[fin] poplatok za vedenie / poplatok za správu / spravovací poplatok

management information system / MIS	[com] riadiaci informačný systém / manažérsky informačný systém [An information system designed to provide financial and quantitative information to all the levels of management in an organization. Most modern MISs provide the data from an integrated computer database, which is constantly updated from all areas of the organization in / structured way. Access to the data is usually restricted to the areas regarded as useful to particular managers. Access to confidential information is limited to top management.]
management letter	[acc] list vedeniu [A letter written by an auditor to the management of / client company at the end of the annual audit to suggest any possible improvements that could be made to the company's accounting and internal control system or to communicate any other such information that the auditor believes would be of benefit to the client.]
management representation letter / Br / letter of representation	[law] vyhlásenie vedenia [A formal written record of representations made by the management of an organization to its auditors, usually prepared by the auditors themselves. The management should sign the letter on / date as near as possible to the audit report date and after all audit work has been completed (including the review of post balance sheet events). The information referred to in the letter is material to the financial statements for which the auditor is unable to obtain independent corroborative evidence (as future legal claims or adjusting events.)]
mandate / mandate agreement	[law] mandátna zmluva / zmluva / poverení / poverovacia dohoda / mandátna dohoda
mandate letter / mandate	[law] poverenie / poverovacia listina
mandator	[law] poverovateľ / zadávateľ / mandant [One who gives / mandate.]
mandatory / mandatary	[law] poverenec / poverený / mandatár [One who has received / mandate.]
mandatory statute	[law] see / legal statute
manday	[com] osobodeň [The labor of one man in one normal workday.]
manhour	[com] osobohodina [A unit of one hour's work by one man.]
manufacturing overhead	[acc] see / factory burden

margin	[fin] obchodná marža / marža / predaja [The difference between net sales and costs. Also the part of an equity investment purchased with credit from / broker. In banking, the difference between the interest rate paid to depositors or for funds on the money market and the rate charged to borrowers. In banking, the price added to / market rate of interest (as to LIBOR) or subtracted from / market rate of deposit to provide / return for the bank. In retailing, the difference between the sales revenue and cost of goods or services expressed as / percentage of revenue. Example: if / product cost \$8 and is sold for \$12, the profit is \$4, i.e., the margin is 33%. see / spread]
marginal credit	[fin] hraničný úver
marginal utility	[com] hraničný úžitok [The amount of additional utility provided by an additional unit of an economic good or service.]
mark down	[fin] znížiť cenu (niečoho) [Put / lower price on goods or services.]
mark up	[fin] zdvihnúť cenu (niečoho) [Put / higher price on goods or services.]
markdown	[fin] záporná zisková prírážka
market capitalization / market valuation	[fin] trhová kapitalizácia / trhová hodnota [The value of / company obtained by multiplying the number of shares issued as capital stock by the market price per share. The total value at market prices of the securities at issue for / company or / stock market or sector of the stock market.]
market conventions	[com] trhové zvyklosti / trhové uzanie
market economy	[com] trhové hospodárstvo
market fluctuations / market turbulence / market volatility	[fin] výkyvy trhu / trhové výkyvy / nestálosť trhu / volatilita trhu
market gap	[com] medzera na trhu
market hall	[com] tržnica
market leadership	[com] vedúce postavenie na trhu
market maker	[fin] burzový majster / tvorca trhu [A broker-dealer who is prepared to buy and sell specific securities at all times and thus makes / market in them. Since the Big Bang all members of the stock exchange may deal with the public as broker-dealers, specializing either as market makers or commission brokers. see / Big Bang]
market make-whole premium	[com] trhová dorovnávacía prémia / trhová vyrovnávacía prémia

market niche	[com] trhový segment / trhový fragment
market order	[com] trhový príkaz / obchodný príkaz [An order to buy or sell securities or commodities immediately at the best price obtainable in the market. An instruction of / client to / broker-dealer to buy or sell / security or commodity at the price prevailing at the time of execution of the transaction.]
market pitfalls	[com] nástrahy trhu
market research	[com] prieskum trhu [Premarketing activity undertaken (as by / group of manufacturers) to ascertain the pattern of / particular market or to obtain / field study of consumers' demand, e.g., in relation to / group of products of / very similar kind. see / marketing research]
market saturation	[com] nasýtenosť trhu
market share	[com] podiel na trhu / trhový podiel
market valuation	[fin] trhové ocenenie / trhové ohodnotenie
marketability discount	[com] zľava za obmedzenú predajnosť / diskont za obmedzenú predajnosť
marketable	[com] predajný na trhu / obchodovateľný na trhu
marketeer	[com] trhovník
marketing	[com] trhovníctvo / marketing / odbyť / predaj
marketing research	[com] marketingový prieskum [Research conducted (as by / particular manufacturer) to establish the extent and location of the market for / particular product, to discover the best way of selling that product or special problems in selling it, or to analyze the cost of products and processes as compared with that of alternative or competitive products or processes. see / market research]
marketing strategy	[com] odbytová stratégia / predajná stratégia
marketplace	[com] trhovisko
marking of goods	[com] označenie tovaru
mark-to-market value	[fin] hodnota oznámkovaná trhom [Value resulting from the daily valuation of derivatives prices in comparison with those of the underlying documents.]

markup	[fin] obchodná prirážka / zisková prirážka / režijná prirážka / marža / nákupu [The amount by which the cost of / service or product has been increased to arrive at the selling price. For example, if / product cost \$8, and is sold for \$12, the markup is 50%.]
martial law	[law] stanné právo / vojenské právo
material adverse change	[law] významná nepriaznivá zmena / výrazná nepriaznivá zmena [A clause in / loan agreement or bank facility stating that the loan will become repayable if there should be / material change in the borrower's credit standing. The clause may be contentious because it is not always clear what constitutes / material change.]
material commodities	[com] hmotné statky
material in store	[acc] materiál na sklade
material in transit	[acc] materiál na ceste
material information	[acc] významné informácie [Information whose omission or misstatement could influence the economic decision of users taken on the basis of the financial statements.]
material inventory	[com] materiálové zásoby
material loss	[com] hmotná škoda
material misstatements	[fin] významné nepresnosti / závažné údajové nedostatky [For example, in financial statements.]
material subsidiary	[acc] významná dcérska spoločnosť [For example, one having at least 7.5% of total fixed assets or total (net) revenues of the group.]
materials and equipment	[acc] materiálno-technické zabezpečenie / MTZ
materials cost / cost of materials	[acc] materiálové náklady
materials oncost	[acc] materiálová réžia
materials requisition / MR / stores issue note / SIN / stores requisition / inventory issue slip / warehouse issue slip / warehouse issue card	[com] skladová výdajka / výdajka materiálu zo skladu [A form requiring that / specified item be issued from an organization's stores for / specified use. Such / requisition is usually / prime document, which must be properly completed and authorized. It will contain / description of the material, commodity code, job number or expenditure code, and the value of the material transferred from store to expenditure. It is used to credit inventories and debit expenditure.]

materials returns note / MRN / stores returns note / SRN / warehouse receipt / goods receipt	[com] skladová príjemka / príjemka materiálu na sklad / skladová návratka [A form (and / prime document) that records the return of material to store, and contains information similar to / materials requisition. It is used to debit inventories and credit expenditure.]
match warehouse receipts with invoices / pair up warehouse receipts with invoices	[com] spojiť skladové príjemky / faktúrami / dať do páru skladové príjemky / faktúrami
maturities return	[fin] výkaz splatnosti úverov (banky)
maximize stockholder value / maximize shareholder value	[fin] maximalizovať akcionársku hodnotu / mazimalizovať hodnotu pre akcionárov
MBI	[fin] see / management buy-in
MBO	[fin] see / management buyout
MD&A	[fin] see / management discussion and analysis
me / charge depreciation to expenses	[acc] zúčtovať odpisy do nákladov / zúčtovať odpisy oproti výnosom / odpisovať do nákladov
means / available funds	[fin] disponibilné prostriedky
means of payment	[fin] platobný prostriedok
mediator / intermediator	[com] sprostredkovateľ (všeobecne)
medical insurance	[fin] nemocenské poistenie
medical insurance benefits	[fin] nemocenské dávky
medium-sized company / MSC	[fin] stredne veľký podnik
medium-term note / MTN	[fin] strednodobý úpis [An unsecured note issued in / eurocurrency with / maturity of about three to six years.]
meet one's obligations to	[law] plniť si záväzky voči (niekomu) / splniť si záväzky voči (niekomu)
meet the targeted costs	[fin] dodržať vytýčenú výšku nákladov
meeting room / conference room / boardroom	[com] zasadačka / zasadacia miestnosť / rokovacia miestnosť
megabuck	[fin] melón (milión dolárov) [A slang word for one million dollars.]
member of the Executive Board	[law] člen predstavenstva
membership dues / membership fees	[fin] členský poplatok / členské príspevky / členské
memorandum of association	[law] see / articles of incorporation
mercy killing / euthanasia	[law] akt milosrdenstva / zabitie / milosti
merge company / into company B	[com] delimitovať spoločnosť / do spoločnosti / ? fúzovať spoločnosť / do spoločnosti B
merge company / with company B	[com] fúzovať spoločnosť / so spoločnosťou B
merger	[com] fúzia / zlúčenie
merchandise pledge document	[com] tovarový záložný list
method of accounting for	[acc] see / accounting treatment of

mezzanine	[fin] mezanín [A term signifying an intermediate stage in / financing operation. It usually refers to unsecured debt and equity in ranking for payment in the event of default. It may carry an option on some other claim to / stake in equity (an equity kicker).]
mezzanine finance	[fin] mezanínové financovanie [The middle layer between senior debt and equity, most often associated with leveraged buyouts in the U.S. To entice lenders to subordinate their debt to senior bank lenders who come first in the case of / default, mezzanine finance provides some sort of equity kicker, such as warrants.]
middle office	[com] stredné kancelárie [Usually marketing and sales support.]
middleman / intermediary	[com] prostredník [In commerce, / person who puts producers in touch with consumers. In the sale of goods, both wholesalers and retailers are middlemen.]
midyear results	[com] polročné výsledky
military prosecutor	[law] vojenský prokurátor
minimum wage	[fin] minimálna mzda
minor / infant	[law] maloletý / maloleté dieťa / nepľnoleté dieťa [A child under the age of eighteen (18).]
minority / infancy	[law] maloletosť / nepľnoletosť
minority interests	[fin] menšinové účasti / menšinové podiely / ostatné dcérske spoločnosti [Equity interests of less than 20%.]
minority shareholders	[fin] drobní akcionári
misappropriate / document	[law] odcudziť doklad
misconduct	[law] porušenie disciplíny / disciplinárny priestupok
misdemeanor	[law] priestupok / prečin / výčin
missing / reported missing	[law] nezvestný / zmiznutý (bez stopy)
misuse of funds	[law] zneužitie finančných prostriedkov
mitigate risks	[com] zmierňovať riziká / znižovať riziká
model contract	[com] vzorová zmluva / vzor zmluvy
monetary and budgetary policies	[fin] menová / rozpočtová politika / monetárna / rozpočtová politika
monetary resources	[fin] peňažné zdroje
monetary unit	[fin] menová jednotka [The standard unit of value of / currency.]
money back guarantee	[com] záruka vrátenia peňazí
money box	[fin] pokladnička (na mince) [Box used for saving coins.]
money earmarked for	[fin] peniaze vyčlenené na (niečo)

money laundering	[com] legalizácia nezákonných príjmov / legalizácia nečistých príjmov / finančné machinácie / prepieranie peňazí
money laundry	[com] práčka (špinavých) peňazí / miesto prania peňazí
money manager	[fin] peňažný správca
money market	[fin] peňažný trh / trh krátkodobých zdrojov [The trade in short-term negotiable instruments (as certificates of deposit or U.S. Treasury securities). / country's market for short-term loans in which money brokers arrange for loans between the banks, the government, the discount houses, and the accepting houses, with the central bank acting as lender of last resort. The main items of exchange are bills of exchange, Treasury bills, and trade bills. Private investors, through their banks, can place larger deposits in the money market at / higher interest rate than bank time deposits. / wholesale market for low-risk, highly liquid, short-term IOUs, especially various sorts of debt securities rather than equities. The various sources of short-term loans, especially as provided by discount houses, banks, and even the government itself. These deal in very short-term loans, the principal commodities dealt with being bills of exchange in the shape of Treasury bills which are offered for tender each week. Other organizations included in the money market are accepting houses, finance houses, and merchant banks.]
money market line	[fin] peňažná úverová linka / úverová linka na peňažnom trhu [An agreement between / bank and / company that entitles that company to borrow up to / certain limit each day in the money markets, on / short-term basis / often overnight or in some cases up to one month.]
money order	[fin] peňažná poukážka [An order issued by / post office, bank, or telegraph office for payment of / specified sum of money usually at any branch of the organization.]
money value / cash value	[fin] peňažná hodnota
moneylender	[fin] požičiavateľ krátkodobých prostriedkov / poskytovateľ krátkodobých prostriedkov
monopoly / trust	[law] monopol
moribund economy	[com] krachujúce hospodárstvo

mortgage	[fin] hypotéka [Any transaction by which land is given as security for repayment of / loan. / long-term loan backed by real estate or valuable property, usually the item purchased with the loan. The creditor can claim that property if all payments are not made by the borrower when they are due. The mortgage is usually accompanied by the deposit of title deeds.]
mortgage bond	[fin] hypotekárna listina [A bond in which / debt is secured by / real asset. / mortgage bond may have / closed-end provision that prevents an organization issuing further bonds of / similar nature on the same asset, or an open-end provision that permits further issues with the same status.]
mortgage debenture	[fin] hypotekárny záložný list
mortgage loan	[fin] hypotekárny úver
mortgage property	[fin] založiť majetok do hypotéky
mortgagee	[fin] hypotekárny veriteľ
mortgagor	[fin] hypotekárny dlžník
motion / motion for / resolution	[law] návrh na uznesenie
motor hull insurance	[fin] havarijné poistenie motorových vozidiel
motor third-party liability insurance / motor third-party insurance / motor liability insurance	[fin] zákonné poistenie zodpovednosti za škodu / prevádzky motorových vozidiel [Insurance required of automobile drivers by law to protect other road users and property.]
movable property / chattels	[fin] hnuiteľný majetok
MR	[com] see / materials requisition
MRN	[com] see / materials returns note
multinational company / multinational / supranational company / supranational	[com] nadnárodná spoločnosť / nadnárodný podnik
multiple payment order / multiple remittance order / multiple order for payment / multiple order to pay	[fin] hromadný príkaz na úhradu / hromadný platobný príkaz
municipal loan / muni loan	[fin] komunálny úver
municipal notes / municipal paper / municipal bonds / muni paper / muni notes / muni bonds	[fin] komunálne dlhopisy
municipal utilities	[law] komunálne podniky verejných služieb / komunálne verejnoprospešné podniky / komunálne podniky

municipality / municipal authorities	[law] obecná samospráva / obecné zastupiteľstvo / mestské zastupiteľstvo / samospráva / orgány samosprávy / mestská samospráva / komunálna správa / komunálne orgány / obecný úrad / obec [An urban political unit with corporate status and usu. powers of self-government.]
mutual fund / mutual / unit investment trust / Br / unit trust	[fin] podielový fond / vzájomný fond / otvorený investičný fond [An openend investment company that invests money of its stockholders in / usu. diversified group of securities of other corporations. An organization for the collective purchase of stock, securities, etc., which thus minimizes its investment risk by spreading it over / large portfolio of investments. By appointing experienced managers, profit, by way of dividend, interest, or
mutual fund shares / mutual fund certificates / Br / trustee shares / Br / trust certificates / Br / trust units	[fin] podielové listy
mutual savings bank / thrift	[fin] vzájomná sporiteľňa / nebankový ústav [Bank accepting interest-bearing deposits and owned by their depositors.]
NAFTA	[com] see / North American Free Trade Agreement
named place of destination	[com] dohodnuté miesto určenia
named port of destination	[com] dohodnutý prístav určenia
named port of shipment	[com] dohodnutý prístav nalodenia
national	[law] štátny príslušník / štátny občan
national auditing standards	[com] štátne normy pre audit
national company / state-run company / state-owned company	[com] štátny podnik
national debt	[fin] štátny dlh [Debt incurred by the central government of / country to its own people and institutions and also to overseas creditors.]
national insurance contributions / national insurance contribution	[com] odvody do štátneho fondu poistenia / odvody do štátneho poistného fondu / príspevky do štátneho fondu poistenia / príspevky do štátneho poistného fondu [Payments made by those with earned income that contribute to the National Insurance Fund (NIF).]
National Insurance Fund / NIF	[com] štátny fond poistenia / štátny poistný fond [From the NIF, benefits are paid / retirement pensions, unemployment benefits, widow's benefits, invalidity benefits, and certain sickness and maternity benefits.]

national insurance scheme	[com] systém štátneho poistenia / systém národného poistenia
National Property Fund / National Assets Fund	[com] Fond národného majetku
nationality	[law] štátna príslušnosť
natural attrition of workforce	[com] prirodzený úbytok pracovnej sily
NBS Banking Board	[fin] Banková rada NBS
negative balance / negative account balance	[acc] debetný zostatok / záporný zostatok
negative goodwill	[acc] záporný konsolidačný rozdiel / pasívny konsolidačný rozdiel / záporný gudvil / pasívny gudvil [Any excess of the acquirer's interest in the fair value of the assets and liabilities acquired over the cost of acquisition.]
negative pledge	[fin] obmedzenie ručenia / obmedzenie zábezpeky [Undertaking that no secured borrowings or pledging of assets (through mortgage, guarantee, etc.) will be made. / covenant in / loan agreement in which / borrower promises that no secured borrowings will be made during the life of the loan or will ensure that the loan is secured equally and ratably with any new borrowings as specifically defined.]
negative pledge covenant	[fin] zmluvný prísľub obmedziť ručenia / zmluvný prísľub obmedziť zábezpeky
negative pledge on fixed assets	[fin] obmedzenie ručenia investičným majetkom / obmedzenie zábezpeky investičným majetkom
negotiable securities	[fin] obchodovateľné cenné papiere
negotiating table	[fin] rokovací stôl
net asset value	[fin] čistá hodnota majetku / čistá hodnota aktíva / substančná hodnota majetku / substančná hodnota aktíva
net assets	[fin] čistý majetok / čisté aktíva / čisté imanie [The difference between the assets of / company and its liabilities.]
net book value / NBV / carrying value / residual value / depreciated cost / depreciated value	[acc] zostatková hodnota / čistá účtovná hodnota / reziduálna hodnota [The value at which an asset appears in the books of an organization (usually as at the date of the last balance sheet) less any depreciation that has been applied since its purchase or its last revaluation.]
net cash flow	[fin] čistý peňažný tok [Net income plus depreciation.]

net income / net earnings / profit	[fin] čistý zisk / čistý hospodársky výsledok [The amount that revenues exceed expenditures or the earnings that remain after all expenses and taxes are deducted from the gross income.]
net margin	[fin] see / earnings
net of	[fin] po zohľadnení (niečoho) / očistený od (niečo) / po odpočítaní (niečoho)
net pay	[fin] čistý plat / čistá mzda [The gross pay less tax less national insurance contributions.]
net present value / NPV	[acc] čistá súčasná hodnota [In discounted cash flows, the difference between the present values of the cash outflows and the present values of the cash inflows.]
net profit / net profit or loss / net profit margin	[acc] see / earnings
net profit after tax	[acc] see / earnings after taxes
net profit before interest and tax	[acc] see / earnings before interest and taxes
net profit before tax	[acc] see / earnings before taxes
net profit ratio / earnings ratio	[fin] pomer hospodárskeho výsledku [The net income for / financial period expressed as / percentage of the turnover.]
net realizable value / NRV	[acc] reprodukčná hodnota / čistá realizovateľná hodnota [The sales value of the stock of an organization less the additional costs likely to be incurred in getting the stocks into the hands of the customer. The estimated selling price in the ordinary course of business less the estimated costs of completion and the estimated costs necessary to make the sale.]
net related-party payables	[acc] čisté záväzky voči zúčastneným stranám
net related-party receivables	[acc] čisté pohľadávky voči zúčastneným stranám
net residual value / disposal value	[acc] vyradovacia hodnota / konečná zostatková hodnota / čistá účtovná hodnota pri vyradení [The expected proceeds from the sale of an asset, net of the costs of sale, at the end of its estimated useful life.]
net sales	[fin] čisté tržby
netting	[fin] očisťovanie [A method of reducing bank charges in which the number of payments and receipts between connected parties is reduced by offsetting transactions between them. Netting can be bilateral or multilateral.]

netting off	[acc] odrátanie / odpočítanie [The deduction of one amount from another. For example, debtors are usually shown in / balance sheet after netting off (deducting) / provision for bad debts and doubtful debts.]
new capital	[fin] see / capital increase
new equity	[fin] see / equity increase
new hire	[law] novoprijatý pracovník / nový pracovník
no appeal lies against the decision	[law] proti rozhodnutiu sa nemožno odvolať
no earlier than March 1, 2000 / not earlier than March 1, 2000	[com] najskôr 1. marca 2000
no later than 30 days after delivery / not later than 30 days after delivery	[com] najneskôr 30 dní po dodávke
no-confidence vote	[law] hlasovanie / vyjadrení nedôvery
nominal ledger / general ledger	[acc] hlavná kniha / hlavná účtovná kniha [The ledger containing the nominal accounts and real accounts necessary to prepare the accounts of an organization. This ledger is distinguished from the personal ledgers, such as the sold ledger and bought ledger, which contain the accounts of customers and suppliers respectively.]
nominal share capital	[fin] see / authorized capital stock
nominal value	[fin] see / par value
nominal wage and real wage	[fin] nominálna mzda / reálna mzda
nominate / colleague in one's place	[com] vymenovať namiesto seba kolegu
nominate / substitute	[com] vymenovať náhradníka / menovať náhradníka
nominee	[fin] poverený [A person or company holding securities on behalf of another in order to preserve anonymity or to simplify settlement. Many stockbrokers have set up nominee companies in which their clients have nominee accounts recording their beneficial interest in shares legally owned by the nominee companies. Such / system avoids the necessity for the broker to send stock certificates through the post and could be the basis for the paperless settlement systems now being considered in several countries.]
nonaccrual loans	[fin] bezúročné pôžičky / bezúročné úvery
nonbank	[fin] nebankový subjekt
nonbanking sector	[fin] nebankový sektor
nonbearer bonds	[fin] see / registered bonds
nonbearer securities	[fin] see / registered securities
nonbearer stock / nonbearer shares	[fin] see / registered stock

nonbinding	[law] nezáväzný
nonborrowed reserves	[law] vlastné rezervy [Those reserves of U.S. commercial banks that are not derived from borrowings from the Federal Reserve, i.e., reserves accumulated through ordinary banking business.]
noncash item / nonmonetary item	[fin] bezhotovostná položka / nepeňažná položka
noncash payment system	[fin] bezhotovostný platobný styk
noncash transaction	[fin] bezhotovostná operácia / bezhotovostná transakcia
noncash transfer	[fin] bezhotovostný prevod
noncompetitive	[fin] konkurencieneschopný / neschopný konkurencie
noncompliance penalty	[fin] pokuta za nedodržanie / pokuta za nesplnenie
noncore assets	[com] majetok nesúvisiaci / hlavným predmetom činnosti / majetok nesúvisiaci / hlavnou činnosťou / majetok nesúvisiaci / hlavným predmetom podnikania
noncore business	[com] vedľajší predmet činnosti / vedľajšie podnikateľské činnosti
noncurrent interest-bearing borrowing	[acc] see / long-term loan
nondepreciable assets	[acc] neodpisovaný majetok / neodpisovateľný majetok
nondisclosure	[acc] neuvedenie / nevykázanie
nondistributable reserves / undistributable reserves	[acc] nerozdeliteľné rezervy / nedeliteľné rezervy
nonequity stock / nonequity shares	[fin] nemajetkové akcie / nekapitálové akcie [Stock or shares in / company having one of the following characteristics: (a) any of the rights of the share to receive payments are for / limited amount that is not calculated by reference to the company's assets or profits or the dividends on any class of equity share, (b) any of the rights of the share to participate in / surplus on liquidation are limited to / specific amount that is not calculated by reference to the company's assets or profits, (c) the share is redeemable either according to its terms or because the holder, or any party other than the issuer, can require its redemption.]
nongovernmental organization	[com] mimovládna organizácia
noninterest income	[fin] neúrokové príjmy
noninvoiced inventories / unbilled inventories	[com] nevyfakturované zásoby
nonmoving inventories / nonmoving stock	[com] bezobrátkové zásoby / neobrátkové zásoby

nonnegotiable instrument	[com] neobchodovateľný nástroj
nonpayment	[fin] nezaplatenie / neplatenie
nonperforming assets / nonoperating assets / underperforming assets	[fin] neproduktívne aktíva / nefunkčné aktíva / nevýnosné aktíva / nevýnosové aktíva
nonperforming loans / impaired loans	[fin] nekvalitné úvery / nebonitné úvery / nefunkčné úvery / problémové úvery / nesplácané úvery
nonperforming subsidiaries / nonoperating subsidiaries	[com] nefunkčné dcérske spoločnosti / nefungujúce dcérske spoločnosti
nonproductive segment of the society	[com] ekonomicky neaktívne obyvateľstvo
non-profit organization / non-profitmaking organization	[com] see / not-for-profit organization
nonquoted bonds	[fin] see / unlisted bonds
nonquoted company	[fin] see / unlisted company
nonquoted securities	[fin] see / unlisted securities
nonquoted securities market	[fin] see / unlisted securities market
nonquoted stock / nonquoted shares / nonquoted equity	[fin] see / unlisted stock
nonratio covenant	[fin] nepodielový zmluvný ukazovateľ
nonrecourse factoring	[fin] faktorovanie bez regresu / faktorovanie bez možnosti postihu
nonrecourse finance	[fin] financovanie bez regresu / financovanie bez možnosti postihu [A loan whose servicing and repayment is dependent solely on the profitability of the underlying project, and not on other funds potentially in the possession of the borrower.]
nonregistered bonds	[fin] see / bearer bonds
nonregistered securities	[fin] see / bearer securities
nonregistered stock / nonregistered shares / nonregistered equity	[fin] see / bearer stock
nonrepayable loan / nonrefundable loan	[fin] nenávratná pôžička
nonrepayable subsidy	[fin] nenávratná dotácia / nenávratná subvencia
nonrepayment / failure to repay	[fin] nesplatenie / nesplácanie
nonstatutory reserves	[fin] neštatutárne rezervy / nepovinné rezervy [Reserves consisting of profits which are distributable as dividends, if the company so wishes.]
nontaxable amount	[fin] nezdaniteľná čiastka / čiastka nepodliehajúca zdaneniu
nontaxable item	[fin] odpočítateľná položka / nezdaniteľná položka
nonvoting stock / nonvoting shares	[fin] akcie bez hlasovacieho práva
normal interest	[fin] riadne úroky / bežné úroky
normal price	[com] obvyklá cena
North American Free Trade Agreement / NAFTA	[com] Severoamerická dohoda / voľnom obchode

not be subject to taxation	[fin] nepodliehať zdaneniu / nepodliehať dani
not to be sold / not for sale	[com] nepredajný (nie na predaj)
notarial deed	[law] notárska zápisnica
notarial fees	[law] notárske poplatky
notarize	[law] notársky overiť
notarized copy / certified copy	[law] notársky overená kópia / overená kópia
notary public	[law] verejný notár
note / bill	[fin] protestovať zmenku
note issuance facility / NIF / note purchase facility / NPF / draft purchase facility / DPF / revolving underwriting facility / RUF / bill credit / paper credit	[fin] zmenkový úver [A means of enabling short-term borrowers in the eurocurrency markets to issue euronotes, with maturities of less than one year, when the need arises rather than having to arrange / separate issue of euronotes each time they need to borrow. / revolving underwriting facility (RUF) achieves the same objective.]
note issuance facility agreement / note purchase agreement	[fin] zmluva / zmenkovom úvere / zmluva / odkúpení zmeniek
note purchase	[fin] odkúpenie zmeniek
notes to the financial statements / footnotes to the financial statements	[acc] príloha účtovných výkazov
not-for-profit organization / Br / non-profit organization / Br / non-profitmaking organization	[com] nezisková organizácia [An organization that provides goods or services with / policy that no individual or group will share in any profits or losses. Examples are government organizations and charity organizations.]
notice of termination / notice	[law] výpoveď / výpoveď zmluvného vzťahu
notice period / period of notice / term of notice / length of notice	[law] výpovedná lehota
notice period to terminate / contract / period of notice to terminate / contract	[law] lehota na vypovedanie zmluvy
notice to quit	[law] výpoveď / pracovného pomeru (zo strany zamestnanca) / výpoveď zo zamestnania (zo strany zamestnanca)
notify sb of	[law] vyzrozumieť (niekoho) / (niečom) / upovedomiť (niekoho) / (niečom)
novate	[law] novelizovať [To substitute / new legal obligation for an old one.]
novation	[law] novácia [The substitution of / new legal obligation or / new contract for one already existing. / cancellation of the rights and obligations under one loan agreement and their replacement by new ones under another agreement. The principal effect is to change the identity of the lender.]

NOW account	[fin] účet NOW [A personal interest-bearing savings account at / bank or savings and loan association on which / negotiable order of withdrawal (NOW, in effect / check) may be drawn, making it an interest-bearing checking account.]
null and void	[law] nulitný / neplatný
number of days' inventory held / Br / number of days' stock held	[acc] počet dní / zásobách [A ratio that measures the average number of days' inventory held by an organization. The following formula is used: NDIH
objection dismissed / dismissed	[law] námietke sa nevyhovuje / zamieta sa [The judge's refusal of an objection raised in court.]
objection sustained / sustained	[law] námietke sa vyhovuje / vyhovuje sa [The judge's approval of an objection raised in court.]
obligation / contractual relationship	[law] zmluvný záväzok / záväzok / záväzkový právny vzťah [In Civil Law and Common Law, respectively.]
obligations / contracts	[law] záväzkové právo [In Civil Law and Common Law, respectively.]
obliged to do	[law] povinný urobiť (niečo)
obligor	[law] dlžník / povinný / zaviazaná strana
observe / provision	[law] dodržať ustanovenie
observe one's obligations	[law] plniť si zmluvné záväzky / plniť si záväzky
obsolescence	[com] morálna zastaranosť / morálne zastaranie
obsolescent technology	[com] morálne zastarávajúca technika
obsolete equipment / obsolete technology	[com] morálne zastarané zariadenie / morálne zastaraná technika
occupancy certificate / certificate of occupancy	[law] kolaudačné rozhodnutie
occupancy tax	[fin] daň / pobytu / kolaudačná daň [For example, / city occupancy tax.]
occupational disease	[com] choroba / povolania
occupational hazard	[com] profesionálna deformácia
occupational pension scheme	[fin] systém zamestnaneckého doplnkového dôchodkového poistenia / systém zamestnaneckého dôchodkového pripoistenia
occupational safety / work safety	[com] bezpečnosť práce / pracovná bezpečnosť
occupational strain	[com] pracovné vypätie
off balance sheet account	[acc] podsúvahový účet / mimobilančný účet / mimosúvahový účet

off balance sheet finance / off balance sheet financing / off balance financing	[fin] podsúvahové financovanie / mimobilančné financovanie / mimosúvahové financovanie [Where / business asset is not purchased and subject to depreciation, but is acquired by leasing or hire purchase, it may not appear on the balance sheet.]
off site	[com] mimo areálu pracoviska
offender	[law] previnilec / priestupca / delikvent
offense / Br / offence	[law] prečin / priestupok
offer	[com] ponuka na predaj
offer 15% off the cover price	[fin] ponúkať 15% zľavu / ceny na obale / ponúkať 15% zľavu / maloobchodnej ceny
offer of clemency / clemency offer	[law] udelenie milosti
offer price / offer	[fin] see / asking price
offer rate	[fin] ponuková sadzba / úročenie úverov / úročenie pôžičiek [The rate of interest charged for / loan, normally higher than the bid rate.]
offer sb full cooperation	[law] poskytnúť (niekomu) potrebnú súčinnosť
offer sb refuge	[law] poskytnúť (niekomu) útočisko
offering circular / offering memorandum	[fin] ponukový prospekt / ponukový obežník / ponukové memorandum
offering price / offered price / Br / bid price / Br / bid	[fin] navrhovaná kúpna cena / ponúkaná cena [The price at which / buyer is willing to close / deal.]
office space	[com] kancelárske priestory
official autopsy	[law] súdna pitva
official recorder	[law] úradná zapisovateľka
official seal	[law] úradná pečať / úradný uzáver
official secret	[law] utajovaná skutočnosť
official stamp	[law] úradná pečiatka
official translation into English	[law] úradný preklad do anglického jazyka
officialese	[law] úradný žargón / nezrozumiteľný úradný jazyk
offset account	[acc] vyrovnávací účet
offsetting of liabilities	[fin] see / setoff of liabilities
Old Bailey	[law] najvyšší trestný súd / Anglicku
old-age pension	[law] starobný dôchodok
on / business trip	[com] na služobnej ceste
on / mutuality basis	[fin] podľa princípu vzájomnosti
on / noncontingent basis at cost	[fin] na základe skutočných / nie možných budúcich / nákladov
on / prudent basis	[fin] na princípe obozretnosti
on an accruals basis	[acc] na základe vecnej / časovej súvislosti / podľa vecnej / časovej súvislosti
on an arm's length basis	[com] na komerčnej báze / na princípe nezávislosti
on hire purchase / on HP	[fin] see / on installment credit

on installment credit / by installments / Br / on hire purchase / Br / on HP	[fin] na splátky / splátkovým spôsobom [see / installment credit]
on maternity leave	[law] na materskej dovolenke
on maturity	[fin] / deň splatnosti
on offer	[com] / ponuke
on one's own account	[fin] na vlastný účet
on parole	[law] na čestné slovo
on probation	[law] na podmienku / v podmienke / podmiennečne / pod dozorom
on sb's account / on the account of	[fin] na účet (niekoho) / z účtu (niekoho)
on sick leave	[law] byť vypísaný / byť PN / na tzv. maródke
on study leave	[law] mať študijné voľno
on temporary files	[com] / operatívnej evidencii
on the books	[acc] / účtovníctve
on the books of / on sb's books	[acc] / knihách (niekoho)
on the buy side	[com] na strane kúpy
on the credit side	[acc] na strane Dať
on the debit side	[acc] na strane Má dať
on the due date / at maturity / on maturity / when due	[fin] / deň splatnosti / v deň dátumu splatnosti / pri splatnosti
on the exchange	[fin] na burze
on the sell side	[com] na strane predaja
on trial for / criminal offense	[law] súdený za spáchanie trestného činu
on trial for attempted murder	[law] súdený za pokus / vraždu
on vacation	[law] na dovolenke / mať dovolenku
oncost / bycost	[acc] réžia / vedľajšie náklady [The additional costs incurred as / consequence of employing personnel, i.e., wages oncost, or the additional costs incurred by storing and handling direct materials, i.e., materials oncost, or stores oncost.]
one-month's written notice	[law] výpoveď / jednomesačnou výpovednou lehotou
one-stop client service	[com] komplexné vybavenie klienta na jednom mieste
on-lend	[fin] poskytnúť úver ďalej [Lend borrowed funds further, usually at / profit.]
on-sale	[com] predaj ďalej
on-sell	[com] predať ďalej
on-the-job training / internship	[com] prax / stáž
OPEC	[com] see / Organization of Petroleum Exporting Countries
open an account	[acc] otvoriť si účet / zriadiť si účet

open position / naked position	[fin] otvorená pozícia [A trading position in which / dealer has commodities, securities, or currencies bought but unsold or unhedged (the dealer has / bull position), or sales that are neither covered nor hedged (the dealer has / bear position). In either case the dealer is vulnerable to market fluctuations until the position is closed or hedged.]
open tender	[com] verejné výberové konanie / verejná súťaž
open-end credit / Br / revolving bank facility / Br / revolver / Br / standby revolving credit	[fin] obnovovací úver / revolvingový bankový úver / revolvingový úver [A loan from / bank or group of banks to / company in which the company has flexibility with regard to the timing and the number of drawdowns and repayments. Any loan repaid can be reborrowed subject to fulfillment of the conditions of the committed facility.]
open-end fund / open-ended fund	[fin] otvorený fond [An investment company in which units may be purchased from or sold to the fund manager, i.e. / mutual funds company. The fund is open in the sense that its size depends upon its success in selling units, in contrast to an investment trust.]
open-end investment fund / open-ended investment fund / open-end investment trust / open-ended investment trust	[fin] otvorený investičný fond / otvorený investičný trust
open-end mutual fund / open-ended mutual fund / Br / open-end unit trust / open-ended unit trust	[fin] otvorený podielový fond / otvorený vzájomný fond
opening balance	[acc] stav na začiatku / začiatkový stav / počiatkový stav
opening bank	[fin] otvárajúca banka [The bank opening / letter of credit.]
opening price	[fin] úvodná cena (konkrétnych akcií na burze)
opening provisions / introductory provisions	[law] úvodné ustanovenia
operate in the same industry	[fin] pôsobiť / tom istom odvetví
operating activities	[fin] prevádzkové činnosti
operating cash flow	[fin] prevádzkové peňažné toky
operating expenses / operating costs	[acc] prevádzkové náklady
operating income / operating revenues	[acc] prevádzkové výnosy

operating lease	[fin] prevádzkový nájom / účelový nájom / krátkodobý prenájom [A lease other than / finance lease. / lease under which an asset is leased out to / lessee or lessees for / period substantially shorter than its useful economic life. Under an operating lease, the ownership of the leased asset always remains with the lessor.]
operating lease agreement / operating lease contract	[fin] zmluva / prevádzkovom nájme / zmluva / účelovom prenájme / Zmluva / krátkodobom prenájme
operating model	[com] prevádzkový model
operating profit	[acc] see / earnings before interest and taxes
operating results / results of operations / business results	[acc] prevádzkové výsledky [Operating revenues less operating expenses.]
operational safety	[com] bezpečnosť prevádzky / prevádzková bezpečnosť
opinion on / matter	[com] stanovisko / záležitosti
option	[fin] opcia / opčná zmluva
option of redemption	[fin] opcia na spätný nákup (cenných papierov) / opcia na spätný odkup (cenných papierov)
option premium	[fin] príplatok za opciu / opčný príplatok
option purchase price	[fin] okamžitá zostatková cena / opčná kúpna cena
order book	[com] kniha objednávok / objednávková kniha
order for goods	[com] objednávka tovaru
order form	[com] objednávkový formulár
order check	[fin] see / check to order
orders in progress	[com] platné objednávky / neuzatvorené objednávky / nevybavené objednávky / aktuálne objednávky
orders on backlog / backlog of orders	[com] nevybavené objednávky / objednávky čakajúce na vybavenie
ordinance	[law] nariadenie / príkaz / pokyn / vykonávací predpis [An authoritative decree or law, especially / municipal regulation.]
ordinary payment	[fin] see / cash payment
ordinary shares	[fin] see / common stock
Organization of Petroleum Exporting Countries / OPEC	[com] Organizácia krajín vyvážajúcich ropu
original cost	[acc] pôvodná cena / pôvodné náklady [see / historical cost]

original document / prime document	[acc] prvotný účtovný doklad / prvotný doklad [One of the documents used to initiate and record the accounting entries in an accounting or management accounting system. Original (prime) documents include invoices, materials requisitions, materials returns notes, and direct charge vouchers.]
original guarantor	[com] pôvodný ručiteľ
originator	[fin] pôvodca [For example, an organization seeking new sources of funds.]
OTC	[fin] see / over-the-counter
other deductions	[fin] ďalšie zrážky
other equity	[fin] ostatné imanie / ostatná ekvita [Other equity consists of capital paid-in in excess of par value (capital surplus), revaluation surplus, reserves, and retained earnings.]
outflows	[fin] výstupné toky
out-of-court solution	[law] mimosúdne riešenie
out-of-pocket expenses / out-of-pocket costs	[fin] vedľajšie vecné výdavky / priame vreckové výdavky / priame hotovostné výdavky
output inspection	[com] výstupná kontrola
output tax / outbound tax	[fin] daň na výstupe
output VAT / outbound VAT	[fin] DPH na výstupe [Value added tax (VAT) charged on total taxable supplies by / trader registered for VAT.]
outside lawyer / outside legal counsel	[law] externý právnik / externý právny poradca
outside maturity	[fin] see / overdue
outsource st to	[com] externe objednať (niečo) / (niekoho)
outsourcing	[com] objednávanie externých výkonov
outstanding amount / amount due	[fin] dlžná čiastka / nezaplatená čiastka
outstanding balance / balance due	[fin] dlžný zostatok / nezaplatený zostatok
outstanding insurance claims	[fin] nevysporiadané poisťné udalosti
outstanding invoices	[fin] nezaplatené faktúry [They do not necessarily have to be overdue.]
overcapitalization	[fin] nadkapitalizácia / nadmerná kapitálová vybavenosť
overdemand	[com] prevaha dopytu nad ponukou
overdraft	[fin] prečerpanie / debetné saldo
overdraft account with permission / overdraft with permission	[fin] kontokorentný účet
overdraft interest	[fin] debetné úroky / úroky za prečerpanie
overdraft interest rate / overdraft rate	[fin] debetná úroková sadzba / úroková sadzba za prečerpanie / debetná sadzba / sadzba za prečerpanie
overdraft limit	[fin] see / credit line limit
overdraw an account	[fin] prečerpať účet
overdue / past due / outside maturity	[fin] po lehote splatnosti / po dátume splatnosti / splatný, ale neuhradený

overdue amount	[fin] nesplatená čiastka / splatná neuhradená čiastka / dlžná čiastka po lehote splatnosti
overdue amounts accrue interest at 10.05%	[fin] nesplatené čiastky sa úročia sadzbou 10.05%
overdue by 360 days or more	[fin] po lehote splatnosti 360 alebo viac dní
overhead / overheads / overhead expenses	[acc] režijné náklady / režijné výdavky / réžia [Business expenses not chargeable to / particular part of the work. That part of manufacturing costs for which cost per unit produced is not readily assignable. Costs that do not vary with output in the short run, e.g., rent, administrative salaries. Expenses incurred in manufacture, though not directly identified with any particular item produced. Examples are administrative expenses, selling expenses, etc.]
overhead administrative costs	[acc] režijné prevádzkové náklady
overindebted	[fin] príliš zadlžený / nadmerne zadlžený
overindebtedness	[fin] prílišné zadlženie / nadmerné zadlženie
overmanned	[com] prezamestnaný
overrun the budget	[fin] prekročiť rozpočet
overrun the costs	[fin] prekročiť náklady
overstated costs / bloated costs	[acc] nadsadené náklady
overstated price	[com] nadsadená cena
oversubscription	[fin] nadmerný úpis / úpis nad požadovaný rámec
oversupply	[com] prevaha ponuky nad dopytom
over-the-counter instruments / OTC instruments	[fin] mimoburzové nástroje / pultové nástroje / pokladničné nástroje [Instruments such as caps, floors, collars, swaptions, exotic options, foreign exchange contracts, FRAs, and commodities.]
over-the-counter market / OTC market	[fin] mimoburzový trh / pultový trh / pokladničný trh [A group of licensed dealers who provide two-way trading facilities in company securities outside the stock exchange.]
over-the-counter securities / OTC securities	[fin] mimoburzové cenné papiere / pultové cenné papiere / pokladničné cenné papiere
overtime	[com] nadčasy
ownership right	[law] see / ownership title
ownership structure	[fin] vlastnícka štruktúra / štruktúra vlastníkov
ownership title / title of ownership / ownership right	[law] vlastnícke právo / majetkové právo / vlastnícky nárok
P / L Account / P / L Statement	[acc] see / Income Statement

packing list	[com] balný list / súpis
paid by the amount	[com] platený podľa množstva práce
paid by the hour	[com] platený za hodinu práce
paid maternity leave	[law] platená materská dovolenka
paid sick leave	[law] platená zdravotná dovolenka
paid vacation / paid leave / pay leave	[law] platená dovolenka
paid-in capital stock / Br / paid-up share capital	[fin] splatené základné imanie [Since not all investors are prompt or reliable payers and they sometimes delay their payment or even default on payment.]
paper money	[fin] papierové peniaze
par	[fin] roveň / nominál / parita / pari / menovitá hodnota / nominálna hodnota [Nominal or face value of / security.]
par value / face value / nominal value	[fin] menovitá hodnota / nominálna hodnota / paritná hodnota / tzv. lícová hodnota / zmenková suma [The monetary value of / stock or bond. The nominal price of / share or other security. If the market value of / security exceeds the nominal price it is said to be above par. If it falls below the nominal price it is below par. If it equals the nominal price it is at par.]
parcel registration form	[com] sprievodka na balík
pardon	[law] amnestia [Excuse of an offence without penalty, especially an official release from legal punishment.]
parent / parent company / holding company / parent undertaking	[com] materský podnik / materská spoločnosť
parental benefit	[law] rodičovský príspevok
parental leave	[com] rodičovská dovolenka / materská dovolenka
pari passu	[fin] pari passu / zároveň [Covenant (usually in the form of / pari passu clause in / loan agreement) in which the borrower promises to ensure that the loan in question will rank equally (pari passu) with any other unsecured or unsubordinated debt, except for those mandatory or required by law.]
parole	[law] prepustenie na čestné slovo [A conditional release of / prisoner before his sentence expires.]
part and parcel of	[com] pevná súčasť (niečoho) / neodmysliteľná súčasť (niečoho)
part owner	[law] čiastočný vlastník
partial disability pension / partial disability benefit / partial disability allowance / Br / partial-invalidity benefit / partially disabled person's benefit	[fin] čiastočný invalidný dôchodok

partial provision	[acc] opravná položka / čiastočnej výške
partially disabled person's benefit	[law] see / partial disability pension
participating loan	[fin] účastnícka pôžička [A loan arrangement in which the lending entity lends part of the loan only.]
participation amount	[fin] výška účasti
participator	[com] podielnik [Any person having an interest in / company's capital or income, e.g., / stockholder, loan creditor, or any person entitled to participate in the distributions of the company.]
partner	[law] spoločník / partner [A member of / partnership.]
partner in charge / PIC	[law] kompetentný spoločník / kompetentný partner / zodpovedný spoločník / zodpovedný partner / vedúci spoločník / vedúci partner
partnership	[law] združenie spoločníkov / združenie [An association of two or more people formed for the purpose of carrying on / business. / business organization in which two or more individuals have / contractual agreement to share in the profits and the risks and losses of the business. Unlike an incorporated company, / partnership does not have / legal personality of its own and therefore partners are liable for the debts of the firm. General partners are fully liable for these debts, while limited partners are only liable to the extent of their investment.]
partnership agreement	[law] spoločenská zmluva [An agreement made between or among the partners of / partnership. see / articles of partnership]
pass / bill	[law] schváliť návrh zákona / prijať návrh zákona
pass / law	[law] schváliť zákon / prijať zákon
pass / motion	[law] schváliť návrh na uznesenie / prijať návrh na uznesenie
pass / motion by / bare majority	[law] schváliť návrh nepatrnou väčšinou
pass / motion by / simple majority	[law] schváliť návrh prostou väčšinou
pass / resolution	[law] schváliť uznesenie / prijať uznesenie
pass sentence	[law] vysloviť rozsudok / vysloviť ortieľ
passage of / bill	[law] schvaľovanie návrhu zákona
passage of / law	[law] schvaľovanie zákona
passage of / motion	[law] schvaľovanie návrhu na uznesenie
passage of / resolution	[law] schvaľovanie uznesenia
passbook	[fin] see / bankbook
passbook account	[fin] see / bankbook account
passport control	[law] pasová kontrola
past due	[fin] see / overdue

pawn	[fin] dať ako záloh (v záložni)
pawn in	[fin] dať do zálohu / založiť
pawn ticket	[fin] záložný lístok
pawnbroker	[fin] majiteľ záložne / záložňa [A dealer in pledges, licensed to carry on / moneylending business on the security of goods taken into pawn. The goods pledged are redeemable within / months, with / days' grace. After this, the pawnbroker may then dispose of the goods at / public auction. When the pawnbroker sells goods pawned, he may on no account buy them himself.]
pawnshop	[fin] záložňa [A pawnbroker's place of business.]
pay an insurance claim	[fin] poskytnúť poistné plnenie / poskytnúť plnenie / poistnej udalosti / zaplatiť poistnú udalosť
pay an insurance claim for the repair of	[fin] poskytnúť poistné plnenie na opravu (niečoho)
pay as you earn / PAYE	[fin] platenie dane zároveň / výplatou [An income tax collection system whereby tax is deducted from wages or salaries by the employer before payment.]
pay back / repay	[fin] splácať / splatiť
pay by bill of exchange	[fin] platiť zmenkou
pay by check	[fin] platiť šekom
pay cash / pay in cash	[fin] platiť hotovosťou / platiť / hotovosti
pay day	[fin] výplatný deň / deň výplaty
pay duty on the goods	[com] platiť clo za tovar
pay envelope / Br / pay packet / Br / wage packet	[fin] výplatný balíček
pay child support	[law] platiť výživné
pay in installments	[fin] platiť / splátkach
pay in sterling	[fin] platiť / librách
pay interest on	[fin] platiť úroky / (niečoho)
pay into account 123, under advice to	[fin] zaplatiť na účet 123, / avízom na (niekoho)
pay into an account	[fin] zaplatiť na účet / platiť na účet
pay leave	[law] see / paid vacation
pay off / debt / repay / debt / pay down / debt	[fin] splatiť dlh / splatiť úver
pay on delivery / POD	[fin] úhrada pri dodaní / platba pri dodaní / platenie pri dodaní
pay on time	[fin] platiť načas / zaplatiť načas
pay raise / Br / pay rise	[fin] zvýšenie platu
pay rentals	[fin] platiť nájomné / platiť požičovné [For example, subsidiaries may pay rentals to their parent company for using the latter's premises or other assets.]

pay sb off	[fin] vyplatiť (niekoho)
pay slip	[fin] výplatná páska / výplatný lístok
pay this check to the order of	[fin] zaplaťte tento šek na rad (niekoho)
pay up	[fin] splatiť (úplne)
pay up front	[fin] zaplatiť zálohovo / zaplatiť ako zálohu
payable to	[fin] splatný (niekomu)
payable within 10 days of the receipt of the advice	[fin] splatný do 10 dní po obdržaní avíza
payable within / days of presentation	[fin] splatný do / dní po predložení
payables	[acc] see / accounts payable
payables from finance leases	[acc] záväzky / lízingu / záväzky / finančného nájmu / záväzky / dlhodobého nájmu
payables to	[fin] záväzky voči (niekomu)
payback / payback period	[fin] doba návratnosti [The period over which the cumulative net revenue from an investment project equals the original investment. Its main defects are that it does not allow for the time value of money or for cash flows over the whole life of the project.]
payee / beneficiary / favor	[fin] príjemca (platby)
payer	[fin] platiteľ / platca
paycheck	[fin] 1. výplatný lístok [A check in payment of wages or salary.] 2. mzda
paying agency agreement	[fin] dohoda / platobnom sprostredkovaní
paying agent	[fin] platobný sprostredkovateľ / platobný agent [An intermediary, usually / bank, responsible for transmitting payments of interest and capital, received from the fiscal agent, to holders of bonds, normally international in character (e.g., Eurobonds), against presentation of coupons and bond certificates.]
payment arrears	[fin] see / arrears
payment by installments	[fin] platba na splátky
payment card	[fin] platobná karta
payment date	[fin] dátum platby / dátum úhrady / dátum plnenia
payment discipline	[fin] platobná disciplína
payment in kind	[com] nepeňažné plnenie
payment instructions	[fin] platobné pokyny / platobné dispozície
payment is due upon receipt of invoice	[fin] platba je splatná po obdržaní faktúry
payment letter of credit	[fin] akreditív na výplatu
payment method / method of payment	[fin] spôsob platenia / platobná metóda
payment of banker's orders / Br / payment of standing orders	[fin] sporožirové platby / sporožiro / platba trvalých príkazov
payment order / remittance order / order for payment / order to pay	[fin] príkaz na úhradu / platobný príkaz

payment record / payment history / history of payments	[fin] doteraj-šia platobná disciplína / doterajší vývoj platieb
payment reminder	[fin] platobná upomienka
payment request / request for payment	[fin] žiadosť / úhradu
payment schedule	[fin] platobný kalendár / platobný harmonogram / harmonogram platieb
payment suspension	[fin] pozastavenie úhrady
payments system	[fin] platobný styk / platobný systém
payout ratio	[fin] krytie vyplácaných dividend [The total dividends paid as / percentage of the net income.]
payroll / Br / pay-sheet	[fin] výplatná listina / mzdový list [A list of persons entitled to receive pay. Also, the money to pay those on such / list.]
payroll accounting / Br / pay-sheet accounting / wage and salary administration	[acc] mzdové účtovníctvo / zúčtovanie miezd / platov
payroll department	[acc] mzdová účtáreň
payroll tax	[fin] daň zo mzdy / daň zo závislej činnosti
pecuniary obligations	[fin] peňažné záväzky [Obligations consisting of, relating to, or measured in money.]
peg	[fin] see / fixed exchange rate
penalty / penalties	[fin] penále / pokuta / sankcia
penalty clause	[fin] penalizačná doložka / sankčná doložka
penalty interest / interest penalty	[fin] penalizačné úroky / sankčné úroky
penalty interest rate / interest penalty rate	[fin] penalizačná úroková sadzba / sankčná úroková sadzba
penalty invoice	[fin] penalizačná faktúra
pending litigation	[law] nedoriešené súdne spory / prebiehajúce súdne spory
penetrate / market	[com] preniknúť na trh / presadiť sa na trhu
penitentiary / Br / house of correction / prison	[law] nápravné zaria-denie (väzenie) [A public institution in which offenders against the law are confined for detention or punishment. Specifically, / state or federal prison in the U.S.]
pension / pensions	[fin] dôchodok / penzia [A fixed sum paid regularly especially to / person retired from service.]
pension arrangements	[fin] dôchodkové zaopatrenie
pension fund	[fin] penzijný fond / dôchodkový fond [A fund into which contributions are paid according to an agreed pension scheme, which is invested in securities and other assets, and from which pensions are ultimately paid.]
pension insurance	[fin] dôchodkové poistenie
pension insurance company	[fin] dôchodková poisťovňa
pension insurance scheme / pension insurance plan	[fin] systém dôchodkového poistenia / program dôchodkového poistenia

pension security	[fin] dôchodkové zabezpečenie
pension scheme / pension plan	[fin] systém doplnkového dôchodkového poistenia / systém dôchodkového pripoistenia [Any arrangement the main purpose of which is to provide / defined class of individuals (called members of the scheme) with pensions. / pension scheme may include benefits other than / pension and may provide pension for dependents of deceased members.]
perform an engagement	[com] realizovať projekt
perform one's obligations / perform one's duties / perform one's tasks	[law] plniť si záväzky / plniť si povinnosti / plniť si úlohy
perform under the contract	[com] plniť zmluvu
performance	[com] výkonnosť / plnenie [The relationship of the income and expenses of / company, as reported in the income statement.]
performance benchmarks	[com] výkonové porovnávacie štandardy / kritériá na porovnanie výkonov
performance bond / performance guarantee	[com] výkonová záruka / výkonová záruka za kvalitu / záruka za výkon / garancia za splnenie kontraktu [A surety given by, say, / bank, on behalf of / person doing contract work for, for instance, / government department. It is / guarantee that the work will be done properly.]
performance deadline	[com] termín plnenia / termín realizácie
performance indicators	[com] výkonové ukazovatele
performance measures	[com] výkonové parametre / výkonnostné parametre
performance related bonuses	[fin] výkonové prémie / výkonnostné prémie
performance risk	[com] riziko neplnenia
performance standard	[com] výkonová norma
performance under an agreement / performance of an agreement	[com] plnenie dohody / plnenie podľa dohody
period bill / period draft	[fin] see / time bill
period has elapsed	[law] lehota uplynula
period of employment	[law] doba zamestnania
period of firmness	[law] lehota viazanosti
perishable goods	[com] netrvanlivý tovar / rýchlokazivý tovar
perjury	[law] krivá prisaha
perks / perquisites / emoluments	[com] služobné výhody / ďalšie výhody / ďalšie požitky [Money, goods, etc. given by the employer above an employee's pay.]
permanent address / permanent home address	[law] trvalé bydlisko / adresa trvalého bydliska
permanent establishment / permanent practice	[law] trvalá prevádzkareň

permanent residence	[law] trvalý pobyt / adresa trvalého pobytu
permanent residence permit	[law] povolenie na trvalý pobyt
permitted merger	[law] povolená fúzia
perpetual bond	[fin] večný dlhopis / večná (nevypovedateľná) renta
personal accident insurance	[fin] osobné úrazové poistenie / individuálne úrazové poistenie
personal account	[fin] osobný účet
personal identification number / PIN	[fin] osobné identifikačné číslo
personal income tax	[fin] daň / príjmov fyzických osôb
personal income tax return	[fin] daňové priznanie / dani / príjmov fyzických osôb
personal injury / personal injuries	[law] škoda na zdraví / osobná ujma
personal insurance	[fin] poistenie osôb / individuálne poistenie
personal liability for damage	[fin] osobná zodpovednosť za škodu
personal loan	[fin] osobná pôžička / osobný úver
personal number	[law] osobné číslo
personal pension insurance	[fin] individuálne dôchodkové poistenie
personal pension scheme	[fin] systém individuálneho doplnkového dôchodkového poistenia / systém individuálneho dôchodkového pripoistenia
personal taxes	[fin] dane fyzických osôb
personalize responsibility	[law] určiť osobnú zodpovednosť
personnel expenses / personal costs / cost of staff / staff costs / staff cost	[fin] osobné náklady / náklady na personál
personnel management	[com] see / human resources management
pettifog	[law] využívať medzery / zákone / využívať slučky / zákone
petty cash	[fin] drobná pokladničná hotovosť / hotovosť na drobný nákup [Ready money kept within / business for the purpose of meeting small incidental expenses on / day-to-day basis, and for reimbursing staff for minor costs incurred on behalf of the business.]
petty cash float	[fin] see / cash float
petty cash transactions	[fin] operácie / lokálnej pokladni
petty cashbook / Br / petty-cash book	[fin] pokladničná kniha (drobnej hotovosti) / pokladničná kniha (drobného nákupu)
phantom stock plan	[fin] fantómový akciový program
physical inventory / physical inventory count / Br / physical stock check	[com] fyzická inventúra / fyzická inventúra zásob [The process of counting the physical balance of stock items at / particular time with / view to carrying out / stocktaking under / system of either inventory control or continuous stocktaking.]
pickup	[fin] vzostup / zdvih [Sale of some bonds and purchase of higher-yield bonds.]

piecemeal delivery / piecemeal consignment	[com] kusová zásielka
piecemeal production	[com] kusová výroba / zákazková výroba
piecework	[com] úkolová práca
place / loan on demand / put / loan on demand	[fin] vypovedať úver
place an order for st with	[com] zadať objednávku na (niečo) (niekomu) / vystaviť objednávku na (niečo) (niekomu)
place of business / principal place of business	[law] miesto podnikania
place of destination / destination	[com] miesto určenia
place of incorporation	[law] miesto založenia
place of issuance	[fin] emisné miesto
place of jurisdiction	[law] miesto súdnej právomoci
place of performance / delivery place	[com] miesto plnenia / miesto dodania
place of shipment	[com] miesto odoslania / miesto nalodenia
place sb under arrest	[law] zatknúť (niekoho)
placed deal	[fin] umiestnená transakcia [A transaction in which / bank, or group of banks, undertakes to market, an entire new issue of bonds or similar securities. Unlike / bought deal, the borrower is not guaranteed that the new issue will be successful. Such transactions are favored by smaller financial institutions, such as merchant banks, who do not have large marketing departments.]
placement / Br / placing	[fin] umiestnenie / realizácia [The sale of stock (shares) by / company to / selected group of individuals or institutions. Placements can be used either as / means of flotation or to raise additional capital for / listed company. They are usually the cheapest way of raising capital on / stock exchange and they also allow the directors of / company to influence the selection of stockholders. The success of / placement usually depends on the placing power of the company's stockbroker. Placements of public companies are sometimes called public placements.]
placement fee / Br / placing fee	[fin] poplatok za umiestnenie / poplatok za realizáciu
plaintiff	[law] žalobca / civilný žalobca [The complaining party in / lawsuit. / person who brings / legal action against somebody.]
Plant, Machinery, and Equipment	[acc] stroje, prístroje / zariadenia

plea	[law] obhajoba [A defendant's answer in law to charges made against him.]
plead guilty	[law] priznať sa / činu / priznať sa / vine / potvrdiť svoju vinu
plead guilty to charges of	[law] priznať sa / obvineniach / (niečoho)
plead guilty to murder	[law] priznať sa / vražde / priznať sa / vine / vraždy
plead guilty to the murder of	[law] priznať sa / vražde (niekoho) / priznať sa / vine / vraždy (niekoho)
plead not guilty / plead innocent	[law] poprieť svoju vinu / trvať na nevine
pleading	[law] písomná obžaloba
please charge \$200 to my Visa card	[fin] naučtujte mi na Visa kartu 200 USD
pledge	[fin] záloh / záložné právo / založenie
pledge / deposit / restrict / deposit / bind / deposit	[fin] vinkulovať vklad
pledge agreement / collateral agreement	[fin] zmluva / záložnom práve / zmluva / zriadení záložného práva
pledge assets	[fin] založiť aktíva
pledge of assets	[fin] založenie majetku
pledge of shares	[fin] založenie akcií
pledge over receivables	[fin] záložné právo na pohľadávky
pledged as collateral	[fin] predmetom ručenia
pledged as security	[fin] predmetom záložného práva
pledged as security for / liability	[fin] predmetom záložného práva ako ručenie za záväzok / založený ako ručenie za záväzok
pledged deposit	[fin] vinkulovaný vklad
pledgee	[fin] záložný veriteľ
plenipotentiary	[com] diplomatický splnomocnenec
plethora of regulations	[com] rozbužnené predpisy / nadmiera predpisov
plight insurance benefits in sb's favor / bond insurance benefits in sb's favor / bind insurance benefits in sb's favor	[fin] vinkulovať poistné plnenie / prospech (niekoho) / viazať poistné plnenie / prospech (niekoho)
pocket money / spending money	[fin] vreckové
point in question	[law] predmetná vec / predmetná záležitosť
point of sale / POS / electronic funds transfer point of sale / EFT POS	[fin] platobný terminál / obchodné miesto / obchodné zariadenie
point-in-time rating	[com] časovo obmedzený rating
police certificate / file copy from the Criminal Records	[law] výpis / registra trestov
police clearance / clean police certificate	[law] čistý výpis / registra trestov
police foreign department	[law] útvar cudzineckej polície
policyholder / the insured / the insured party	[fin] poistenec / pois-tený / poistník [The possessor of an insurance policy granted by an insurance company.]
political rights and civil liberties	[law] politické práva / občianske slobody
political risk	[com] politické riziko
port of destination	[com] prístav určenia
port of shipment	[com] prístav nalodenia

portfolio	[fin] portfólio / agenda [A group of securities held as an investment.]
portfolio investment / financial investment	[fin] kapitálová investícia / portfóliová investícia [Purchase of securities, e.g., shares or bonds.]
portfolio management	[fin] see / investment portfolio management
POS	[fin] see / point of sale
positive account balance / positive balance	[acc] kreditný zostatok na účte / plusový zostatok na účte
post balance sheet events / subsequent events	[acc] udalosti po dátume súvahy
postage	[com] poštovné
postage prepaid	[fin] úverované poštovné / poštovné úverované
postage stamp	[fin] poštová známka
postal money order	[fin] poštová peňažná poukážka
postal order	[com] poštová poukážka
postdate	[law] postdatovať [To date with / date later than that of execution.]
poverty line	[fin] hranica chudoby / hranica životného minima
power of attorney	[law] plnomocenstvo / splnomocnenie [A legal instrument authorizing one to act as the attorney or agent of the granter.]
powers and duties	[law] práva / povinnosti
pp / per pro / per procurationem	[law] / zastúpení [Written before one's name when signing / document in lieu of somebody else.]
preclude	[law] vopred vylúčiť možnosť (niečoho) / vopred zamedziť (niečomu) / vopred zabrániť možnosť (niečoho)
preemption right	[fin] predkupné právo / prednostné právo [A principle established in company law, according to which any new stock must first be offered to the existing stockholders as the legitimate owners of the company.]
preference shares	[fin] see / preferred stock
preferred stock / pref stock / Br / preference shares	[fin] prednostné akcie / prioritné akcie / preferenčné akcie [Stock in / company that is entitled to / fixed percentage dividend rather than / variable dividend. If the company goes into liquidation, the preferred stock is paid out after debt capital, but it must be paid before common stock. Preferred stockholders have / priority over common stockholders to / return of their capital if the company goes into liquidation. Preferred stock does not carry / right to vote.]

premium	[fin] 1. poisťné 2. príplatok / prírážka / ážio / doplatok / penále [Of securities, the amount by which the secondary market price exceeds the issue price or par value. Loosely, an additional payment.]
premium bankbook / premium passbook	[fin] prémiová vkladná knižka / výherná vkladná knižka
premium on capital stock	[fin] zaplatené ážio [The excess amount received from stockholders over the par value of the stock issued. The premium account is shown in the balance sheet under the paid-in-capital section of stockholders' equity and should not be regarded as income.]
prepaid postage / prepaid postage	[fin] poštovné úverované / úverované poštovné
prepare financial statements / draw up financial statements	[fin] vypracovať účtovné výkazy / vypracúvať účtovné výkazy
prepay	[fin] predčasne splatiť / splatiť pred lehotou splatnosti
prepayment	[fin] predčasné splatenie / predčasná platba / predplatenie / platba pred lehotou splatnosti [An early repayment of / loan, etc.]
prepayment / advance payment / advance	[acc] preddavok / záloha / predplatenie / platba vopred
prepayment to cover future expenses / advance payment to cover future expenses	[fin] preddavok na úhradu budúcich výdavkov
prepayments made / advance payments made	[acc] poskytnuté preddavky / poskytnuté zálohy / poskytnuté predplatby
prepayments received / advance payments received	[acc] prijaté preddavky / prijaté zálohy / prijaté predplatby
prescription in an estate	[law] vydržanie dedičného vlastníckeho práva
present / bill of exchange for acceptance	[fin] predložiť zmenku na aval / predložiť zmenku na avalovanie
present / bill of exchange for payment / exercise / bill of exchange	[fin] predložiť zmenku na zaplatenie / uplatniť zmenku
present fairly the financial position	[acc] verne vyjadrovať finančnú situáciu
present for signature	[com] predložiť na podpis
present value / discounted value	[fin] súčasná hodnota / diskontovaná hodnota [The result arrived at in / discounted cash flow calculation by multiplying / projected annual cash flow figure by / discount factor derived from / hurdle rate of interest and / time period. / current estimate of the present discounted value of the future net cash flows in the normal course of business.]
present value equivalent	[fin] ekvivalent súčasnej hodnoty

preserve wage levels	[com] zachovávať mzdovú úroveň / zachovať mzdovú úroveň
pre-tax profit	[acc] see / income before tax
prevailing market price	[com] cena prevažujúca na trhu obmedzenia
price cap	[com] cenový strop / horné cenové obmedzenie
price fixing	[fin] fixácia cien / určovanie pevných cien [The setting of prices artificially (as by producers or government) contrary to free market operations.]
price fluctuations	[com] cenové výkyvy
price hike	[com] cenový nárast / vzostup cien
price implications	[com] cenové dôsledky
price list	[com] cenník
price mark	[com] cenovka (označenie)
price multiple / pricing multiple	[fin] cenový násobiteľ / cenový násobok / cenový koeficient
price range	[com] cenové rozpätie
price risk	[com] cenové riziko [Currency risk, interest rate risk, or market risk.]
price setting / pricing	[com] cenotvorba / tvorba cien / tvorba ceny / cenové kalkulácie / určovanie cien / určovanie ceny
price sticker	[com] cenovka (nálepka)
price support	[com] cenová podpora [Artificial maintenance of prices of / commodity at / level usually fixed through government action.]
price tag / price ticket	[com] cenovka (visačka)
price war	[com] cenová vojna [A period of commercial competition in which prices are repeatedly cut by the competitors.]
price-earnings ratio / price/earnings ratio / P/E ratio / p/e ratio	[fin] pomer cena-výnos / pomer ceny / výnosu [A company's share price divided by its earnings per share after tax. The current market price of / company share divided by the earnings per share (eps) of the company. The P/E ratio usually refers to the annual eps and is expressed as / number (e.g., / or 10) usually called the multiple of the company. Loosely, it can be thought of as the numbers of years it would take the company to earn an amount equal to its market value. High multiples, usually associated with low yields, indicate that the company is growing rapidly, while / low multiple is associated with dull no-growth stocks.]

price-sensitive information	[fin] háklivé obchodné informácie [Unpublished data about / company that is likely to cause its share prices to move.]
pricing / price setting / price making	[fin] cenotvorba / tvorba cien / cenové kalkulácie
pricing policy	[com] zásady cenotvorby / zásady tvorby cien / zásady určovania cien
primary market	[fin] prvotný trh / primárny trh
prime bank	[fin] popredná banka
prime document	[acc] see / original document
prime rate	[fin] prvotriedna sadzba / preferenčná sadzba / zvýhodnená sadzba [The rate at which / bank will lend to its most creditworthy customers (e.g., borrowers). This is not the same as the U.K. base rate, as even the best borrowers in the U.K. normally pay / margin over the base rate for an overdraft. The prime rate is therefore / lending rate, while the base rate is / yardstick.]
principal	[fin] 1. istina [The original sum of money or capital, not including interest.] 2. priamy dlžník
principal / represented business	[law] zastúpený [For example, in / contract on business representation.]
principal amount	[fin] výška istiny
principal due	[fin] splatná istina
principal due at maturity	[fin] istina splatná / deň splatnosti
principal paying agent	[fin] hlavný platobný sprostredkovateľ
principal place of business	[com] hlavné miesto podnikania
principle of substitution	[com] zásada zastupiteľnosti / princíp zastupiteľnosti
prison term of 10 years	[law] trest odňatia slobody na 10 rokov
private company	[com] spoločnosť nekótovaná na burze / súkromná spoločnosť
private debt	[fin] súkromné úverové zdroje / súkromné dlhové zdroje
private equity	[fin] súkromné majetkové zdroje / súkromné ekvitné zdroje
private equity finance / private equity funding	[fin] financovanie zo súkromných majetkových zdrojov / financovanie zo súkromných ekvitných zdrojov
private individual / natural person	[law] fyzická osoba / súkromná osoba [Human being from / legal point of view.]
private placement	[law] umiestňovanie emisie dlhopisov na súkromnom trhu
privately owned company	[law] spoločnosť / súkromnom vlastníctve
pro forma billing	[fin] see / advance billing

pro forma invoice / pro forma	[com] predfaktúra / zálohová faktúra / proforma faktúra / predbežná faktúra [An invoice sent in certain circumstances to / buyer, usually before some of the invoice details are known. For example, in commodity trading / pro forma invoice may be sent to the buyer at the time of shipment, based on / notional weight, although the contract specifies that the buyer will only pay for the weight ascertained on landing the goods at the port of destination. When the missing facts are known, in this case the landed weight, / final invoice is sent.]
pro rata	[fin] pomerným dielom / alikvotne [Proportionally and/or according to the share of each.]
probation	[law] prepustenie na podmienku / podmiennečné prepustenie / prepustenie pod dozorom [The action of giving / convicted offender freedom during good behavior under the supervision of / probation officer.]
probation period / trial period	[com] skúšobná doba / zácvičná doba [Typically, when beginning / new employment.]
probationer	[law] prepustený / podmienke / podmiennečne prepustený / prepustený pod dozorom [A convicted offender on probation.]
proceeds from sale	[fin] výťažok / predaja
produce / document	[law] predložiť doklad
produce evidence	[law] predložiť dôkazy
produce child support	[law] poskytovať výživné
produced on job order	[com] see / custom-made
producer price index / PPI / producer price inflation	[com] index cien výrobcov / index výrobných cien / inflácia výrobných cien
product development	[com] vývoj výrobkov
product range / range of products	[com] výrobný sortiment / výrobkový sortiment / sortiment výrobkov
product recall	[com] stiahnutie výrobku / obehu

production factors / factors of production	[com] výrobné činitele / výrobné faktory [The resources required to produce economic goods. They are land (including all natural resources), labor (including all human work and skill), capital (including all money, assets, machinery, raw materials, etc.), and entrepreneurial ability (including organizational management skills, inventiveness, and the willingness to take risks). Each of these factors can be assigned / price (i.e., rent for land, wages for labor, interest for capital, and profit for the entrepreneur).]
production order	[com] výrobná objednávka / výrobná zákazka
production overhead	[acc] see / factory burden
production schedule	[com] výrobný program / výrobný harmonogram
productivity	[com] produktivita [Output per hour. The output produced by / given quantity of labor, usually measured as output per person employed in the firm, industry, sector, or economy concerned.]
professional secret	[com] služobné tajomstvo
professional staff	[com] odborný personál
Profit and Loss Account / Profit and Loss Statement	[acc] see / Income Statement
profit center	[com] stredisko tvorby zisku / výnosové stredisko
profit loss	[fin] see / loss of profit
profit margin	[fin] see / income margin
profit system	[fin] see / free enterprise
profitmaking organization	[com] see / for-profit organization
project finance / project financing	[fin] projektové financovanie
project manager	[fin] projektový manažér / manažér projektu
promissory note / prom note / note of hand / note	[fin] vlastná zmenka [A document that is / negotiable instrument and contains / promise to pay / certain sum of money to / named person, to that person's order, or to the bearer at / specified time in the future. It must be unconditional, signed by the maker, and delivered to the payee or bearer. / promissory note cannot be reissued, unless the promise is made by / banker and is payable to the bearer, i.e., unless it is / bank note.]
promotion	[com] povýšenie / preradenie na vyššiu funkciu [see / demotion]
promotional price	[com] akciová cena

prompt-payment discount	[com] zľava za promptnú platbu / zľava pri pohotovej platbe
pronounce / sentence	[law] vyniesť rozsudok / vyriečiť rozsudok
proof enough	[law] dostatok dôkazov / dostatočné dôkazy
proof of debts	[law] zdokladovanie výšky dlhu
proof of funds	[law] preukázanie finančného postavenia / zdokladovanie výšky finančných prostriedkov / zdokladovanie disponibilných finančných prostriedkov / preukázanie sa finančnými prostriedkami
property damage	[law] škoda na majetku / majetková škoda / vecná škoda
property damage insurance	[fin] poistenie zodpovednosti za škody na majetku / poistenie zodpovednosti za vecné škody
property law	[law] majetkové právo
property tax	[fin] majetková daň / daň / majetku
proportional / proportionate / prorated / on / pro rata basis	[fin] proporcionálny / alikvotný / pomerný
proposed appropriation of income / proposed distribution of income / proposed appropriation of profit / proposed distribution of profit	[fin] návrh na rozdelenie zisku / navrhované rozdelenie zisku
proprietary information	[law] vlastnícka informácia / majetková informácia
proprietary interest / equity stake	[law] majetkový podiel / kapitálový podiel
proprietary right	[law] majetkové právo
proprietor / owner	[law] majiteľ / vlastník
prosecution against	[law] trestné stíhanie (niekoho)
prosecutor	[law] prokurátor / obžalobca / súdny žalobca
protect public interest	[law] chrániť verejný záujem
Protection of National Interests Law	[law] zákon na ochranu štátnych záujmov
protest	[fin] zmenkový protest [A document drawn up by / notary, certifying that / bill of exchange has not been paid on the due date.]
provide	[law] ustanovovať / ustanoviť / stanovovať / stanoviť
provide / copy for sb's files	[com] poskytnúť kópiu pre evidenciu (niekoho)
provide / loan to / provide credit to	[fin] see / make / loan to
provide assets as security	[fin] poskytnúť majetok ako zábezpeku
provide security for	[fin] poskytnúť zábezpeku (niečoho) / poskytnúť zábezpeku za (niečo)

provision	[acc] 1. opravná položka / špecifická opravná položka / rezerva [A provision means money put aside to compensate for / possible loss. Any amount written off or retained by way of providing for depreciation, renewals, or diminution in value of assets, or retained by way of providing for any known liability of which the amount cannot be determined with substantial accuracy. If the amount is more than the directors consider
provision for / provision against	[acc] tvoriť opravnú položku na (niečo)/k (niečomu) / vytvoriť opravnú položku na (niečo)/k (niečomu)
provision for accrued liabilities	[acc] rezerva na náklady budúcich období
provision for bad and doubtful debts	[acc] rezerva na nedobytné / pochybné pohľadávky / rezerva na nevyožiteľné / pochybné pohľadávky
provision for bad debts / provision against bad loans / charge-off for bad loans / charge-off against bad loans	[acc] opravná položka na nedobytné pohľadávky [A provision calculated to cover the debts during an accounting period that are not expected to be paid. / general provision, e.g., 2% of debtors, is not allowed as / deduction for tax purposes. / specific provision, in which specific debts are identified, is allowed if there is documentary evidence to indicate that these debts are unlikely to be paid. / provision for doubtful debts is treated in the same way for tax purposes.]
provision for credit risks	[acc] opravná položka na úverové riziká
provision for deferred taxation	[acc] opravná položka na odloženú daň
provision for depreciation / allowance for depreciation / depreciation allowance	[acc] opravná položka na odpisy / rezerva na odpisy
provision for diminution in value	[acc] opravná položka na pokles hodnoty
provision for doubtful debts / provision for doubtful receivables / allowance for doubtful accounts	[acc] opravná položka na pochybné pohľadávky / opravná položka na pochybné účty
provision for loan losses / provision for credit losses / provision for losses on loans	[acc] opravná položka na straty / úverov
provision for payable dividends	[acc] rezerva na výplatu dividend
provision for permanent diminution in value	[acc] opravná položka na trvalý pokles hodnoty
provision for severances	[acc] rezerva na odstupné (pre zamestnancov)
provision for tax	[acc] rezerva na daň
provision for tax assets	[acc] rezerva na daňové pohľadávky
provision for written-off loans	[acc] opravná položka / odpísaným úverom
provisional agenda / tentative agenda	[com] predbežný program / pracovná verzia programu

provisional budget	[fin] rozpočtové provizorium / provizórny rozpočet
provisions expressly stipulated in / law / provisions explicitly stipulated in / law / precisely stipulated in / law	[law] ustanovenia taxa-tívne uvedené vo výpočte zákona / ustanovenia uvedené / taxatívnom výpočte zákona
provisions for contingent liabilities	[acc] opravné položky / rezervy na možné budúce záväzky
proxy	[law] 1. splnomocnený zástupca / splnomocnenec [A person who acts in the place of / member of / company at / company meeting at which one or more votes are taken. The proxy need not be / member of the company but it is quite common for directors to offer themselves as proxies for stockholders who cannot attend / meeting.] 2. prokúra / splnomocnenie [A power of attorney authorizing / specified person to vote corporate stock. The authority or power to act on behalf of another, such as in voting corporate stock. Also, the document giving such authorization.]
prudence	[acc] obozretnosť (obozretné podnikanie) [The inclusion of / degree of caution in the exercise of the judgments needed in making the estimates required under conditions of uncertainty, such that assets or income are not overstated, and liabilities or expenses are not understated.]
prudent enterprise	[com] obozretné podnikanie
prudential returns	[fin] hlásenie / obozretnom podnikaní / hlásenie / obozretnosti podnikania
public announcement	[law] verejný oznam
public bonded warehouse	[com] verejný colný sklad
public company	[com] spoločnosť kótovaná na burze
public debt	[fin] verejné úverové zdroje / verejné dlhové zdroje
public equity	[fin] verejné majetkové zdroje / verejné ekvitné zdroje
public equity finance / public equity funding	[fin] financovanie / verejných majetkových zdrojov / financovanie / verejných ekvitných zdrojov
public holiday / national holiday / Br / legal holiday / Br / bank holiday	[law] štátny sviatok / deň pracovného pokoja / zákonom stanovený deň pracovného pokoja
public liability insurance	[law] poistenie zákonnej zodpovednosti / poistenie zákonnej zodpovednosti za škody [Insurance covering the insured against risks involving liability to the public for damages arising from negligence.]

public notice	[law] vyhláška (verejný oznam)
public offering / Br / offer for sale	[fin] verejná ponuka [An invitation to the general public to purchase the stock of / company through an intermediary, such as an issuing house or merchant bank. It is one of the most frequently used means of flotation.]
public order	[law] verejný poriadok
public relations / PR	[law] styk / verejnosťou / vzťahy / verejnosťou / propagácia / reklama [The business of fostering public goodwill toward / person, firm, or institution. Deliberate, planned, and sustained effort of an organization to establish and maintain mutual understanding between itself and its employees, customers, stockholders, relevant labor unions, and local communities. Also, the degree of goodwill and understanding achieved.]
public tender / open tender	[com] verejná obchodná súťaž / verejný tender
publicity	[com] propagácia
publicity costs	[acc] náklady na propagáciu
publicity department	[com] propagačné oddelenie
publicity material	[com] propagačné predmety
publicly traded stock / publicly traded shares	[fin] verejne obchodované akcie / akcie, / ktorými sa obchoduje na verejnom trhu
punish sb by / prison term of 10 years	[com] potrestať (niekoho) odňatím slobody na 10 rokov
purchase contract / purchase agreement / sale agreement / sale and purchase agreement / contract of sale / sales contract / contract of purchase and sale sale of goods / sale / bill of sale / purchase deed	[law] kúpna zmluva / kúpno-predajná zmluva / predajná zmluva
purchase order	[com] nákupná objednávka / objednávka na nákup
purchase price	[com] nákupná cena / kúpna cena
purchase with some ownership rights reserved	[com] kúpiť (niečo) / výhradou vlastníckych práv / kúpa (niečoho) / výhradou vlastníckych práv
purchase, production, and sales orders	[com] nákupné, výrobné / odbytové objednávky
purchaser	[com] kupujúci / nákupca / vydražiteľ / úspešný dražiteľ
purchases invoice	[com] dodávateľská faktúra [An invoice sent by / supplier to / purchaser, detailing the goods sent, amounts payable, discount applicable, VAT, and any other relevant information. This is entered into the bought daybook of the business buying the goods.]

purchases ledger	[acc] see / bought ledger
purchasing power / buying power	[com] kúpna sila
purpose of the contract	[law] predmet zmluvy
purpose-bound deposit / bonded deposit / restricted deposit / bound deposit	[fin] vinkulovaný vklad
purview	[law] nariadenie č. 173/2014 Z. z. o
put / cap to expenses / put / cap on expenses / cap the expenses	[fin] určiť hornú hranicu výdavkov
put / motion before the members	[law] predložiť členom návrh na uznesenie
put option / put	[fin] opcia na predaj / opcia na odpredaj / opčný predaj [Option to sell usually bought in the expectation of / falling price or to protect / profit on an investment. The underlying security (e.g., / bond) is thus called puttable.]
put sb on trial	[law] postaviť (niekoho) pred súd
puttable depository receipt	[fin] depozitný list / depozitný certifikát
pyramid investment scheme	[fin] pyramídový investičný projekt
qualified audit opinion / Br / qualified auditors' opinion	[acc] audítorský výrok / výhradami / revízná správa / výhradami
qualified audit report / Br / qualified auditors' report	[acc] audítorská správa / výhradami
qualified legal opinion	[law] právny výrok / výhradami / právne stanovisko / výhradami
quality assurance certificate	[com] osvedčenie / kvalite
quality assurance review	[acc] previerka na overenie kvality
quality management / quality control	[com] riadenie kvality / riadenie akosti
quantity discount	[com] see / bulk discount
quit as director	[law] vzdať sa funkcie riaditeľa
quorum	[law] uznášaniaschopná väčšina / kvórum [The number of members required to be present for business to be legally transacted.]
quotation / quote	[fin] cenová ponuka / kótovanie [A price for securities at which / market maker will trade. The highest bid offered and the lowest price asked for / particular stock or security.]
quoted bonds	[fin] see / listed bonds
quoted company	[fin] see / listed company
quoted in the over-the-counter market / quoted in the OTC market	[fin] kótovaný na mimoburzovom trhu / kótovaný na pultovom trhu / kótovaný na pokladničnom trhu
quoted on an exchange	[fin] see / listed on an exchange
quoted price	[fin] kótovaná cena / kótovacia cena
quoted securities	[fin] see / listed securities
quoted securities market	[fin] see / listed securities market
quoted stock / quoted shares / quoted equity	[fin] see / listed stock
quoting code	[fin] konštantný symbol

raise / loan	[fin] získať úver
raise capital	[fin] získať kapitál / získavať kapitál
raise finance / raise funds	[fin] získať finančné prostriedky / získavať finančné prostriedky
raise new equity	[fin] získať ďalšie imanie
rate book	[fin] sadzobník
rate fixing date	[fin] dátum fixovania sadzby / dátum zafixovania sadzby / dátum fixácie sadzby
rate of return	[fin] miera návratnosti [The income from an investment expressed as / percentage of the cost of that investment.]
rate of unemployment	[com] see / unemployment rate
rating	[fin] hodnotenie / ohodnotenie / rating / bonita
rating agency	[com] hodnotiacia agentúra / ratingová agentúra [An organization that monitors the credit backing of bond issues and other forms of public borrowings.]
ratings adviser	[com] poradca pre hodnotenie / ratingový poradca
ratings ladder	[com] rebríček hodnotenia
ratio	[fin] pomerový ukazovateľ / podielový ukazovateľ / ukazovateľ
ratio analysis	[fin] vzťahová analýza / analýza pomerových ukazovateľov / analýza podielových ukazovateľov
ratio covenant	[fin] podielový zmluvný ukazovateľ [For example, debt-to-equity ratio or interest cover.]
ready money	[fin] hotové peniaze (v pokladnici)
reach \$250 million in revenue	[fin] dosiahnuť výnosy vo výške 250 mil. USD
reach the targets set in the business plan	[fin] dosiahnuť ciele stanovené / podnikateľskom pláne
real earnings	[fin] skutočné príjmy [The value of all earnings as adjusted for inflation or currency devaluation to reflect actual purchasing power.]
real estate / real estate assets / real property / immovable property	[com] nehnuteľnosti / nehnuteľný majetok / reality [Property in buildings and land.]
real estate agent / real estate agency	[com] see / realtor
real estate broker	[com] see / realtor
real estate brokerage	[com] sprostredkovanie nákupu / predaja nehnuteľností
real estate manager	[com] správca nehnuteľností
Real Estate Registry	[com] kataster nehnuteľností / kataster
real estate tax / Br / estate tax	[fin] daň / nehnuteľností
real estate tax return	[fin] daňové priznanie / dani / nehnuteľností

real estate transfer tax	[fin] daň / prevodu / prechodu nehnuteľností
real property	[com] see / real estate
realizable value	[acc] realizačná hodnota / predajná hodnota [The amount of cash or cash equivalents that could currently be obtained by selling an asset in an orderly disposal.]
realize / collateral value	[com] realizovať hodnotu ručenia / realizovať záručnú hodnotu
realtor / realty broker / real estate broker / real estate agent / real estate agency / Br / estate agent	[com] realitná kancelária / realitná agentúra / obchodník / nehnuteľnosťami
reasoning / rationale	[law] zdôvodnenie
rebate	[fin] vrátenie preplatku / tzv. vrátka [A return of part of / payment, often at / later date. For example, / tax rebate or / rent rebate.]
rebut / statement	[law] vyvrátiť tvrdenie (dôkazmi)
recall / product	[com] stiahnuť výrobok / obehu
recapitalization	[fin] rekapitalizácia [In the U.S., the process of changing the balance of / company's debt and equity financing without changing the total amount of capital, often as part of company reorganization under bankruptcy legislation.]
receivables	[acc] see / accounts receivable
receivables as / percentage of total assets	[fin] percentuálny podiel pohľadávok na celkových aktívach
receivables assignment agreement / agreement on assignment of receivables	[fin] dohoda / postúpení pohľadávok
receivables collection period	[fin] see / accounts receivable collection period
receivables for equity subscriptions	[acc] pohľadávky za úpis vlastného imania / pohľadávky za upísané vlastné imanie
receivables from	[fin] pohľadávky voči (niekomu)
receivables from finance leases	[acc] pohľadávky / lízingu / pohľadávky / finančného nájmu / pohľadávky / dlhodobého nájmu
receivables recovery	[fin] likvidácia pohľadávok
receive / pension / receive / benefit / receive an allowance	[law] poberať dôchodok
receive disability pension / receive disability benefit / receive disability allowance / Br / receive invalidity benefit	[law] poberať invalidný dôchodok
receive materials for storage	[com] prijať materiál na sklad
receive partial disability pension / receive partial disability benefit / receive partial disability allowance / Br / receive partial-invalidity benefit	[law] poberať čiastočný invalidný dôchodok

receiver / official receiver / administrative receiver / liquidator	[law] likvidátor / súdny správca konkurznej podstaty [Official appointed to look after the affairs of / bankrupt company. / person appointed by the court or some other competent authority, to take over the property of / debtor, whether / person or / corporation, and to supervise the collection of income and its distribution to creditors until debts are paid in full.]
receiving / receiving inspection	[com] vstupná kontrola / príjem / prebierka / preberanie
receiving goods	[com] prevzatie tovaru / preberanie tovaru
recipient	[com] príjemca (adresát)
reciprocal agreements	[com] recipročné dohody
recital	[law] zhrnutie
reclaim tax	[fin] žiadať / vrátenie dane / žiadať / vrátenie daňového preplatku
reclaim tax with the Internal Revenue Service / reclaim tax overpayment with the Internal Revenue Service	[fin] žiadať daňový úrad / vrátenie dane / žiadať daňový úrad / vrátenie daňového preplatku
reclassify from an account to an account	[acc] preúčtovať / účtu na účet
recognition / recognition in the financial statements	[acc] vykázanie (v účtovných výkazoch) [The process of incorporating in the balance sheet or income statement an item that meets the definition of an element and satisfies recognition criteria. The recognition criteria are: (a) it is probable that any future economic benefit associated with the item will flow to or from the enterprise, and (b) the item has / cost or value that can be measured with reliability.]
recognize st as an expense	[acc] vykazať (niečo) ako náklad / zaúčtovať (niečo) ako náklad / uznať (niečo) ako náklad
recognize st as an expense for tax purposes	[acc] vykazať (niečo) ako daňový náklad / zaúčtovať (niečo) ako daňový náklad / uznať (niečo) ako daňový náklad
recognize st as income	[acc] vykazať (niečo) ako výnos / zaúčtovať (niečo) ako výnos / uznať (niečo) ako výnos
recognize st for tax purposes / recognize st as tax deductible / allow st as / deduction for tax purposes / allow st as tax deductible	[acc] daňovo uznať (niečo) / uznať (niečo) ako daňový náklad
recognize st in expenses	[acc] vykazať (niečo) / nákladoch / účtovať (niečo) / nákladoch
recognize st in income	[acc] vykazať (niečo) vo výnosoch / účtovať (niečo) vo výnosoch
recognize st in the financial statements	[acc] vykazať (niečo) / účtovných výkazoch
recommended price	[com] odporúčaná cena

reconcile to / reconcile with	[acc] zmieriť / (niečím) / dať do súladu / (niečím)
reconciliation of receivables	[acc] inventarizácia pohľadávok
reconciliation to / reconciliation with	[acc] zmierenie / (niečím) / zosúladenie / (niečím)
record additional provisions / make additional provisions	[acc] dotvoriť opravné položky
record an invoice / record / bill	[acc] zaúčtovať faktúru / nahrať faktúru
record at acquisition cost / record at cost	[acc] účtovať / obstarávacích cenách / účtovať vo výške skutočných nákladov
record at valuation	[acc] účtovať vo výške hodnoty určenej pri oceňovaní
record date	[acc] dátum zápisu / dátum zaúčtovania
record expenses (etc.)	[acc] zaúčtovať náklady (atď.)
record keeping / recordkeeping	[com] evidencia / účtovná evidencia / výkazníctvo
record provisions	[acc] zaúčtovať opravné položky / naučtovať opravné položky
record st on Account 123 / place st on Account 123 / carry st to Account 123 / bring st into Account 123	[acc] zaúčtovať (niečo) na účet 123
record st on an account / place st on an account / carry st to an account / bring st into an account	[acc] zaúčtovať (niečo) na účet
record st under expenses	[acc] zaúčtovať (niečo) do nákladov / účtovať (niečo) do nákladov
record st under income	[acc] zaúčtovať (niečo) do výnosov / účtovať (niečo) do výnosov
recorded balances	[com] evidenčný stav / evidované zostatky
records / files / books	[com] evidencia
recourse	[fin] regres / regresné právo / právo spätného postihu [The right to demand payment from the maker or endorser of / negotiable instrument (as / check).]
recover / debt	[fin] vymôcť dlh / vyzdobýť dlh
recover / receivable / collect / receivable	[fin] vymôcť pohľadávku / vyzdobýť pohľadávku
recoverability of / receivable / collectibility of / receivable	[fin] návratnosť pohľadávky / vymožitelnosť pohľadávky / tzv. dobytnosť pohľadávky [The ability to obtain payment title to / receivable, which is evidenced by that bill receivable.]
recoverable loan	[fin] návratný úver / vymožitelný úver / tzv. dobytný úver
recoverable receivable	[fin] návratná pohľadávka / dobytná pohľadávka / vymožitelná pohľadávka
recruitment firm / staffing agency	[com] personálna agentúra

red herring	[fin] červený sled / predbežný ponukový prospekt / falošná stopa [Draft and preliminary offering circular or offering memorandum.]
red tape	[com] úradný šimeľ / byrokratický aparát [Unnecessary official rules that delay.]
redeem	[fin] späť odkúpiť / odkúpiť
redeem bonds	[fin] späť odkúpiť dlhopisy / splatiť dlhopisy / skúpiť dlhopisy
redeemable security	[fin] odkúpiteľný cenný papier [Stocks or bonds that are repayable at their par value at / certain date, dates, or specified eventuality. Most fixed-interest securities are redeemable though consols bear no redemption date.]
redemption	[fin] spätný odkup / splatenie [The repayment of / loan or the par value of / security at maturity on the repurchase of / security such as / unit trust certificate.]
redemption date	[fin] dátum odkúpenia [The date at which / certain category of security becomes due for repayment by the borrower. Also referred to as the "maturity date".]
redemption premium	[fin] príplatok za odkúpenie [An addition to the par value of / bond issued with / call option, if the issuer exercises the option.]
redirect / telephone call	[com] presmerovať telefonický hovor
redirect sales	[com] presmerovať odbyt
rediscounted bills of exchange / rediscounted bills	[com] rediskontované zmenky
rediscounting	[com] rediskont (zmeniek)
reduce risk	[fin] znižovať riziko
reduction in pay	[fin] zníženie platu
reduction of capital	[fin] zníženie kapitálu [A reduction in the issued capital stock of / company, provided it is allowed by its corporate bylaws.]
redundancy notice	[law] výpoveď zo strany zamestnávateľa
reference letter / letter of reference / reference / testimonial / letter of recommendation	[com] odporúčanie / odporúčací list / referencia [Letter from the current or previous employer supporting somebody's job application and usually addressed directly to the potential new employer.]
reference number / file reference number / filing code	[com] refe-renčné číslo / evidenčné číslo / referenčný kód / evidenčný kód
referenced law	[law] citovaný zákon
refinance	[fin] prefinancovať

refinancing interest rate / refinancing rate	[fin] úroková sadzba na prefinancovanie / sadzba na prefinancovanie [The interest the central bank charges on loans to commercial banks that put up short-term securities as collateral.]
refund	[fin] preplatenie / refundovanie / refundácia
refund st to	[fin] vrátiť (niekomu) (niečo) / refundovať (niekomu) (niečo) / preplatiť (niekomu) (niečo)
Regional Attorney's Office / Regional Public Prosecutions Office	[law] krajská prokuratúra
regional court	[law] krajský súd / oblastný súd
regional role	[com] celoregionálna pôsobnosť
register / record book / roll	[law] matrika (kniha)
register assets	[com] zaradiť majetok
register at the Land Registry	[com] zaevidovať na pozemkovom úrade / zaevidovať na katastrálnom úrade
register land at the Land Registry	[law] zapísať pozemok do katastra pozemkov
Register of Companies	[com] see / Commercial Register
register of members / share register	[law] register členov / register akcií [A list of the members of / company, which all companies must keep at their registered office or where the register is made up, provided that this address is notified to the Commercial Registry. It contains the names and addresses of the members, the dates on which they were registered as members, and the dates on which any ceased to be members.]
register st at the Land Registry	[com] zaregistrovať (niečo) na pozemkovom úrade
registered bonds / nonbearer bonds	[fin] dlhopisy na meno / registrované dlhopisy / tzv. zaknihované dlhopisy
registered capital	[fin] see / authorized capital stock
registered office	[law] sídlo (spoločnosti) [The official residence (address) of / company. If the address should change, the Commercial Registry must be notified.]
registered on an exchange	[fin] see / listed on an exchange
registered securities / nonbearer securities	[fin] cenné papiere na meno / zaknihované cenné papiere
registered stock / registered shares / nonbearer stock / nonbearer shares	[fin] akcie na meno / zaknihované akcie
registered trademark	[com] registrovaná ochranná známka / zaknihovaná ochranná známka
Registrar of Companies	[com] see / Commercial Registry
registration court	[law] registračný súd

registration statement	[com] registračný protokol / zaraďovací protokol / protokol / zariadení
registry	[law] podateľňa
Registry / Br / Registry Office	[law] matrika (úrad) [A designated place where official public records are made (as of births, marriages, deaths, etc.).]
regular income	[fin] pravidelný príjem
regulations	[law] zákonné predpisy / predpisy
regulatory authorities / regulators	[com] kontrolné orgány / administratívne orgány / nadriadené kontrolné orgány / orgány štátnej správy
regulatory measures	[law] administratívne opatrenia
recharge agreement	[fin] zmluva / vyúčtovaní / zmluva / rozúčtovaní / zmluva / preúčtovaní
reimburse sb for	[fin] preplatiť (niekomu) (niečo) / uhradiť (niekomu) (niečo)
reimpose the import surcharge / reintroduce the import surcharge	[fin] znovu zaviesť dovoznú prirážku / znovu uvaliť dovoznú prirážku
reinstatement of visas	[law] znovuzavedenie vízovej povinnosti
reinsurance	[fin] zaistenie / pripoistenie
reinsurance company / reinsurer	[fin] zaistovňa / pripoistovňa
reinsure	[fin] zaistiť / pripoistiť
reject / rejection / spoiled product	[com] nepodarok
reject / loan application	[fin] zamietnuť žiadosť / úver / zamietnuť žiadosť / poskytnutie úveru
related party	[law] spriaznená osoba / spriaznená strana / spriaznený subjekt [An individual, partnership, or company that has the ability to control, or exercise significant influence over another organization.]
relationship banking	[fin] bankovníctvo budovaním vzťahov / bankovníctvo / vytváraním vzťahov [The establishment of / long-term relationship between / bank and its corporate customers, often in the form of / bilateral bank agreement. The main advantage is that it enables the bank to develop in-depth knowledge of / company's business, which improves its ability to make informed decisions regarding loans to the company. The company expects to benefit by increased support during difficult times.]
release sb for good behavior	[law] prepustiť (niekoho) za dobré správanie
release sb from an obligation	[law] zbaviť (niekoho) povinnosti / oslobodiť (niekoho) od povinnosti
release sb from jail	[law] prepustiť (niekoho) / väzenia / prepustiť (niekoho) na slobodu
release sb from office	[law] uvoľniť (niekoho) / funkcie
release sb from work	[com] uvoľniť (niekoho) / práce

release sb on parole	[law] prepustiť (niekoho) na čestné slovo
release sb on probation	[law] prepustiť (niekoho) na podmienku / prepustiť (niekoho) podmienienečne / prepustiť (niekoho) pod dozorom
release the goods from / warehouse	[com] uvoľniť tovar zo skladu / prepustiť tovar zo skladu
relieve sb from liability	[law] zbaviť (niekoho) zodpovednosti
remaining maturity / time until maturity / time period until maturity / time period to maturity	[fin] zostávajúca doba splatnosti / zostávajúca lehota splatnosti / zostatková doba splatnosti / zostatková lehota splatnosti
remedial measures	[law] nápravné opatrenia
remedies / remedy	[law] nápravný prostriedok / nápravné prostriedky / opravný prostriedok / opravné prostriedky / odškodnenie
remedy / breach	[law] odstrániť následky porušenia (zmluvy / pod.)
reminder for payment	[fin] upomienka na zaplatenie / výzva na zaplatenie
remission of / debt / debt relief	[fin] odpustenie dlhu
remit / debt / relieve of / debt	[fin] odpustiť dlh
remit funds to an account	[fin] poukázať prostriedky na účet / uhradiť prostriedky na účet
remittance advice / remittance notice	[fin] oznámenie / úhrade / avízo / úhrade
remittance date	[fin] dátum úhrady / termín odoslania platby
remittance of bills payable	[acc] úhrada záväzkov
remittance order	[fin] see / payment order
remittance slip	[fin] doklad / úhrade
remove sb from office	[law] odvolať (niekoho) / funkcie
remuneration	[fin] diéty / náhrada / tzv. funkčné požitky [A sum of money paid for / service given.]
rendering of services	[com] poskytovanie služieb
renew / bill of exchange	[fin] prolongovať zmenku
renewal / rollover	[fin] prolongácia / obnovenie
renewal fee	[fin] prolongačný poplatok
renewal notice / rollover notice	[fin] oznámenie / prolongácii (úveru) / oznámenie / obnovení (úveru)
rent / lease	[fin] prenajať si (niečo) / vziať do nájmu (niečo)
rent / rental / rental payment / rental charge / lease payment / lease rental	[fin] nájomné / renta / nájomná splátka / lízingová splátka [A payment made for the use of land or property usually, but not necessarily, based on / lease. The sum received by / person who rents his property out to another.]
rent in kind / rent in produce	[com] naturálna renta / renta / naturáliách
rent out / lease out	[com] prenajať (niečo) / dať do nájmu (niečo)
rental period / leasehold period	[com] nájomné obdobie

rental receipts / rental income	[fin] inkaso nájomného / príjmy / pre-nájmu
renter	[com] nájomník domu (alebo bytu)
reorganization expenses	[fin] reorganizačné náklady / náklady na reorganizáciu
repatriate profits	[fin] presúvať zisky do domovskej krajiny
repay in preference to other debts	[fin] splácať prednostne pred ostatnými úvermi
repayable in installments over an agreed time period / repayable by installments over an agreed time period	[fin] splatný / postupných splátkach počas dohodnutého obdobia
repayment claim	[fin] žiadosť / tzv. daňovú vrátku / žiadosť / vrátenie daňového preplatku [A claim made by / taxpayer for repayment of the tax overpaid in the fiscal year. This can occur if basic rate tax is deducted at source from all or most of the taxpayer's income without any relief for personal allowances.]
repayment schedule	[fin] see / amortization schedule
repeal / decision	[law] zrušiť rozhodnutie
repeal / law	[law] zrušiť zákon
repeat	[law] recidíva
repeat offender	[law] recidivista
replace / paragraph with another	[law] nahradiť odsek iným
replace an asset	[law] reprodukovať majetkovú položku / nahradiť majetkovú položku
replacement	[com] reprodukcia
replacement cost	[com] reprodukčné náklady [The cost of replacing an asset, either in its present physical form or as the cost of obtaining equivalent services. Replacement cost may be used to value especially tangible fixed assets.]
replacement value	[acc] reprodukčná hodnota
reply slip	[com] návratka
repo agreement	[fin] see / repurchase agreement
repo rate	[fin] see / repurchase rate
repo transaction	[fin] see / repurchase transaction
report / profit, loss, surplus, deficit, etc. / post / profit, loss, surplus, deficit, etc. / run / profit, loss, surplus, deficit, etc.	[fin] vykázať zisk, stratu, prebytok, schodok atď. / mať zisk, stratu, prebytok, schodok atď.
report directly to	[com] podliehať priamo (niekomu) / byť priamo podriadený (niekomu)
report tax	[fin] vykázať daň
report to	[com] podliehať (niekomu) / byť podriadený (niekomu)
reporting accountant	[acc] nezávislý účtovný poradca
reporting currency	[acc] výkaznícka mena / účtovná mena [The currency used in presenting the financial statements.]

reporting date	[acc] výkaznícky dátum
reporting entity	[acc] výkaznícky subjekt
reporting line	[com] linka podriadenosti
reporting package	[acc] súbor hlásení / súbor výkazov
reporting structure	[com] štruktúra podriadenosti
repossess sb's property	[law] zabaviť (niekomu) majetok [To regain or resume possession of somebody's property in their default of the payment of installments due.]
representation	[law] vyhlásenie / žiadosť [A usually formal statement made to effect / change.]
representation office / representative office / rep office	[com] zastupiteľstvo / zastupiteľská kancelária
repricing	[fin] preceňovanie / precenenie (nové ceny)
repurchase agreement / repo agreement / buy-back agreement	[fin] zmluva / repoobchode / zmluva / predaji / spätnom odkúpení [Short for sale and repurchase agreement, / transaction whereby funds are borrowed through the sale of short-term securities on the condition that the instruments are repurchased at / given date. Used principally as / means of monetary control by / central bank to relieve short-term shortages of funds in the money market.]
repurchase rate / repo rate	[fin] reposadzba / sadzba pre predaj / spätné odkúpenie
repurchase transaction / repo transaction / repurchase / buy-back	[fin] repoobchod / predaj so spätným odkúpením [see / repurchase agreement]
request for proposal	[com] žiadosť / zaslanie ponuky / vyžiadanie si ponuky
request on short notice	[com] žiadať na poslednú chvíľu / žiadosť na poslednú chvíľu
required by law	[law] vyžadovaný zo zákona
required by law to do	[law] mať povinnosť zo zákona urobiť (niečo)
required reserves	[fin] požadované minimálne rezervy [Reserves required to be held by commercial banks, prescribed in proportion to deposits and other liabilities.]
resale	[com] opätovný predaj / odpredaj [The act of selling again usu. to / new party.]
resale agreement	[com] dohoda / ďalšom odpredaji
rescind an agreement / rescind / contract	[law] see / annul an agreement
research and development expenses / research and development costs	[acc] náklady na nehmotné výsledky výskumnej / obchodnej činnosti / náklady na výskum / vývoj
reserve / right	[law] vyhradiť si právo / vyhradzovať si právo

reserve account	[fin] účet rezerv / rezervný účet [A special account into which cash flow is paid in order to maintain certain debt service cover ratios.]
reserve for foreign exchange losses	[acc] rezerva na kurzové straty
reserve for loan impairment	[acc] rezerva na znehodnotenie úverov
reserve fund	[acc] see / general reserve
reserves	[fin] rezervy / všeobecné opravné položky / fondy rezerv / rezervné fondy [Amounts set aside from profits in company accounts for an unspecified purpose. Reserves are part of retained earnings, i.e., they are undistributed profits and belong to the common stockholders. Part of the capital, other than the capital stock, largely arising from retained profit or from the issue of capital stock at more than its nominal value. Unlike provisions with / known diminution in value of an asset or / known liability, reserves are surpluses not yet distributed and/or distributable. Although occasionally earmarked for / certain purpose, reserves should not be seen as specific sums of money put aside for special purposes as they are represented by the general net assets of the company. Reserves are subdivided into retained earnings (revenue reserves), which are available to be distributed to the stockholders by way of dividends, and capital reserves, which for various reasons are not distributable as dividends, although they may be converted into permanent capital stock by way of / bonus issue. In the U.S. the term 'reserves' is often used in the British sense of 'provisions', which are sums set aside for specific anticipated purposes.]
reserves and provisions	[acc] rezervy / opravné položky [A reserve is an appropriation of distributable profits for / specific purpose (e.g., / plant replacement) while / provision is an amount charged against revenue as an expense. / provision relates either to / diminution in the value of an asset (e.g., doubtful debts) or / known liability (e.g., audit fees), the amount of which cannot be established with any accuracy.]
reschedule debts	[fin] prepracovať harmonogram splácania dlhov / prepracovať splátkový kalendár dlhov
residence permit	[law] povolenie na pobyt / povolenie pobytu

resident of Slovakia / resident in Slovakia / Slovak resident	[law] osoba / trvalým pobytom na Slovensku / osoba so sídlom na Slovensku
residential mortgage	[fin] domová hypotéka
residual income	[fin] zvyšné príjmy / disponibilné príjmy [The income that is distributed as dividends to holders of common stock after the payments have been made to holders of bonds and preferred stock.]
residual tax	[fin] zvyšná daň / dodanie
residual value	[acc] vyraďovacia hodnota [The net amount that an enterprise expects to obtain for an asset at the end of its useful life after deducting the expected costs of disposal.]
resign as president	[law] vzdať sa prezidentskej funkcie / rezignovať na funkciu prezidenta / podať prezidentskú demisiu
resign one's office	[law] vzdať sa svojej funkcie / rezignovať na svoju funkciu / podať demisiu
resolve / dispute	[law] vyriešiť spor / rozriešiť spor
responsibility accounting	[acc] kompetenčné účtovníctvo
responsibility for st rests with / st is sb's responsibility	[law] zodpovednosť za (niečo) nesie (niekto)
responsible to sb for	[law] zodpovedný (niekomu) za (niečo) / zodpovedať (niekomu) za (niečo)
restate financial statements into IAS / reconcile financial statements to IAS	[acc] transformovať účtovné výkazy na IAS / pretransformovať účtovné výkazy na IAS / previesť účtovné výkazy na IAS
restatement of financial statements / reconciliation of financial statements	[acc] transformácia účtovných výkazov / prevedenie účtovných výkazov
restrained legal capacity	[law] obmedzená právna spôsobilosť / obmedzená spôsobilosť na právne úkony
restricted cash	[fin] viazané peňažné prostriedky
restrictive covenant	[law] zmluvné obmedzenie [One of the terms (usually / clause) in / contract which restricts the right of one party to contract freely after the contract is signed or while the contract is in effect. For example, an employee may agree in his employment contract not to compete with the employer, or not to practice his trade within / given area or time after leaving his employment.]
restructuring alternatives	[fin] reštrukturalizačné alternatívy [Alternative solutions in the case of debt restructuring, especially bankruptcy, debt to equity conversion, delisting of stock, government support, rescue rights or loan stock issue, standstill, statutory insolvency, and takeover or merger.]
results of operations	[acc] see / operating results
retail arm / subbranch	[fin] expoziúra

retail banking	[fin] malobankovníctvo / malé bankovníctvo [The activities of the commercial banks carried out with the general public and business enterprises.]
retail deposits	[fin] vklady od obyvateľstva [Deposits placed by individual customers, normally in relatively small amounts, with / bank, in contrast to wholesale deposits.]
retail lending	[fin] poskytovanie úverov obyvateľstvu / poskytovanie úverov fyzickým osobám
retail store / retail outlet	[com] maloobchodná predajňa / maloobchodné predajné miesto
retain veto rights over	[law] ponechať si právo veta / (niečom)
retain wages	[fin] zadržať mzdu / pozdržať mzdu
retained earnings / retained profits / Br / undistributed profits / Br / unappropriated profits / revenue reserve	[acc] nerozdelený zisk [Profits earned by the company and not appropriated by dividends, taxation, or transfer to another reserve account. Provided the company is earning profits, they usually increase from year to year. One reason for retaining some profit each year is to enable the company to pay dividends even when profits are low or nonexistent. Another reason is usually shortage of cash. Very occasionally, you might come across / debit balance on the retained earnings account, which indicates the company has accumulated losses. Undistributed profits that may simply be reserves or may be used for investment in fixed assets.]
retained earnings from previous years	[acc] nerozdelený zisk / minulých rokov
retainer / retainer fee	[fin] závdavok / zálohová platba / tzv. zádržné [A fee paid to secure services (as of / lawyer or financial adviser).]
retainer letter / retainer	[law] objednávka odborných služieb
retirement benefit / retirement pension / old-age benefit / old-age pension	[fin] starobný dôchodok
retirement pension insurance	[fin] starobné dôchodkové poistenie
retirement pension plan	[fin] program starobného doplnkového dôchodkového poistenia / program starobného dôchodkového pripoistenia
retirement pension scheme	[fin] systém starobného doplnkového dôchodkového poistenia / systém starobného dôchodkového pripoistenia
retirement savings	[fin] dôchodkové sporenie
retract the claim against	[law] stiahnuť žalobu proti (niekomu)
retraining	[com] rekvalifikácia / preškolenie
retrenchment of staff	[com] zoštieňovanie personálu / zoštiehlenie personálu / zoštieňovanie stavu personálu / obmedzenie počtu personálu

return / tax	[fin] odvádzať daň / priznať daň
return on assets / ROA	[fin] návratnosť majetku / návratnosť aktív / rentabilita majetku
return on equity / ROE	[fin] návratnosť vlastného imania / rentabilita vlastného imania
return on investment	[fin] návratnosť investície
returns	[com] 1. remitenda [Merchandise shipped back to the supplier as unsold or unsalable.] 2. výnosnosť [Total yield or return on an investment.]
revaluation	[acc] preceňovanie / precenenie (aktualizácia ocenenia) [Restatement of assets and liabilities.]
revaluation surplus	[acc] oceňovací prebytok
revalue the currency	[fin] revalvovať menu
revenue / revenues	[acc] výnos / výnosy / tržba / tržby [The gross income produced by / given source, such as from sales of / product or service or returns from investments.]
revenue generating assets	[com] výnosové aktíva / výnosový majetok
revenue generation	[com] tvorba výnosov / vytváranie výnosov / dosahovanie výnosov
revenues from merchandise	[acc] tržby za tovar
revenues from own outputs and merchandise	[acc] tržby za vlastné výkony / tovar
reversal / reversals	[acc] rozpustenie / rozpúšťanie / zrušenie / storno / opravné účtovanie (napr. rezerv)
reversal of reserves / reversals of reserves	[acc] rozpustenie rezerv / zrušenie rezerv
reverse reserves	[acc] rozpustiť rezervy / zrušiť rezervy
review period	[acc] skúmané obdobie / preverované obdobie
revocation of the banking license	[law] odobratie bankovej koncesie / odňatie bankovej koncesie
revoke / license / take away / license	[law] odobrať koncesiu / odobrať povolenie
revoke sb's banking license / take away sb's banking license	[law] odobrať bankovú koncesiu (niekomu) / odňať bankovú koncesiu (niekomu)
revoke sb's driver's license / Br / revoke sb's driving licence	[law] odobrať vodičský preukaz (niekomu)
revoke sb's operating license	[law] odobrať prevádzkovú koncesiu (niekomu) / odňať prevádzkovú koncesiu (niekomu)
right to direct debit	[fin] see / direct debit right
right to self-determination	[law] právo na sebaurčenie
rights and duties / rights and obligations	[law] práva / povinnosti
rights attaching to shares / rights attached to shares	[law] práva vyplývajúce / akcií / práva pripadajúce na akcie / práva vzťahujúce sa na akcie

rights issue	[fin] emisia nových akcií pre súčasných akcionárov [New shares offered to existing stockholders to raise new capital. The shareholders receive / discount on the market price while the company benefits from not having the cost of / re-launch of the new issue.]
rightsize	[com] racionalizovať počet pracovníkov / optimalizovať stav pracovníkov
rightsizing	[com] racionalizácia počtu pracovníkov / optimalizácia stavu pracovníkov
risk assets / assets at risk	[fin] rizikové aktíva
risk loans / loans at risk	[fin] rizikové úvery
risk management	[fin] riadenie rizík
risk mitigation	[com] zmierňovanie rizík / znižovanie rizík
risk of nonpayment	[fin] riziko nezaplatenia
risk of nonrepayment borne by the lender	[fin] riziko nesplatenia znášané úverovým veriteľom
risk premium	[fin] riziková prémia
risk-adjusted assets	[fin] rizikovo vážené aktíva / aktíva po zohľadnení rizík
risk-adjusted pricing	[fin] cenotvorba so zohľadnením rizík
risk-free investment	[fin] bezriziková investícia
risks incident to / risks inherent in / risks associated with	[fin] riziká spojené / (niečím)
road show	[com] výjazdová prezentácia [A promotional presentation or meeting conducted in / series of locations.]
road tax / vehicle excise duty	[law] cestná daň [Tax that must be paid in respect of any mechanically propelled vehicle used, parked, or kept on / public road. Failure to pay it is an offense.]
robbery	[law] lúpež / lúpežné prepadnutie
roll call	[com] 1. kontrola účasti / prezentácia [The act or an instance of calling off / list of names (as for checking attendance).] 2. kontrolný zoznam (účastníkov)
roll over / loan / roll over / renew / loan	[fin] prolongovať úver / obnoviť úver / revolving úver
room tax	[fin] daň / izby
rough estimate	[fin] hrubý odhad
round downwards / round down	[fin] zaokrúhliť nadol
round figure	[fin] zaokrúhlené číslo
round off (a number) to three decimal places	[fin] zaokrúhliť (číslo) na tri desatinné miesta
round seal / circular stamp	[law] okrúhla pečiatka
round upwards / round up	[fin] zaokrúhliť nahor
rounding difference	[fin] vyrovnanie pri zaokrúhľovaní / halierové vyrovnanie
rule of law	[law] princípy právneho štátu

Rules of the London Court of International Arbitration	[law] Pravidlá londýnskeho súdu pre medzinárodnú arbitráciu
ruling	[law] uznesenie / nariadenie / výnos / výrok
run / deficit	[fin] vykazovať schodok / vykázat schodok
run afoul of the constitution	[law] dostať sa do rozporu / ústavou
run up debts and be unable to repay them	[fin] ponaberáť úvery / nebyť schopný ich splácať
safe / safe deposit box / vault	[com] trezor [A container for keeping articles (as valuables) safe.]
safeguard / loan	[fin] zabezpečiť úver / zabezpečiť pôžičku
safeguard the lender in case of nonrepayment	[fin] zabezpečiť poži-čiavateľa pre prípad nesplatenia
safekeeping	[com] úschova
safety insurance	[com] poistenie bezpečnosti
salable goods	[com] predajný tovar / predajaschopný tovar
salary	[fin] zmluvný plat [A fixed payment for professional work or serv-ices paid at / monthly or annual rate.]
sale	[com] predaj / odpredaj / dopredaj
sale by installments	[com] predaj na splátky
sale for cash	[com] see / cash sale
sale on credit	[com] see / credit sale
sales	[acc] tržby / obrat / odbyt
sales account / revenues account	[acc] účet výnosov
sales agent	[com] predajca
sales executive / sales exec	[com] obchodný zástupca
sales force / sales staff	[com] odbytová skupina / predavači / zamestnanci pre predaj
sales forecast	[com] prognóza odbytu / prognóza predaja
sales invoice	[com] odberateľská faktúra [A document sent by the seller of goods or services to the buyer, detailing the amounts due, discounts available, payment dates, and such administrative details as the account numbers and credit limits.]
sales ledger	[acc] see / sold ledger
sales margin	[com] predajná marža / odbytová marža
sales outlet / point of sale / POS	[acc] predajňa / predajné miesto
sales prices	[com] odbytové ceny / predajné ceny
sales promotion	[com] podpora predaja / reklama na podporu predaja
sales representative / sales rep	[com] obchodný zástupca
sales revenue / sales revenues / sales	[fin] výnosy / predaja / tržby / predaja [The income arising from the sales of products or services.]
sales slip / sales receipt / receipt	[com] účtenka / potvrdenka
sales tax	[fin] daň / obratu / daň / tržieb
salesman / saleswoman / Br / shop assistant	[com] predavač / predavačka

salvage value	[acc] see / scrap value
save as you earn / SAYE	[fin] podnikové sporenie
savings	[fin] úspory / sporenie [Unlike investments (expenditures for the production of goods for future consumption), savings usually take the form of bank time deposits.]
savings account	[fin] see / time deposit account
savings and loan association / S&L association / S&L / SLA / savings and loan institution / thrift / housing association / Br / building society	[fin] stavebná sporiteľňa [Savings bank that, like / building society, receives savings deposits and issues mortgages. It exercises some banking functions, such as operating checking accounts and providing consumer credit and high-yield investment vehicles. S&Ls are largely mutual organizations, though many have incorporated so as to broaden their access to capital markets. / cooperative association that holds savings of members in the form of dividend-bearing shares and that invests chiefly in mortgage loans. / financial institution that accepts deposits, upon which it pays interest, and makes loans for house purchase or house improvement secured by mortgages. Loans made to persons wishing to purchase real estate are usually repaid by regular monthly installments of capital and interest over / number of years. see / endowment mortgage]
savings and loan association account / S&L association account / housing association savings account / housing association account / Br / building society savings account / Br / building society account	[fin] stavebné sporenie (účet)
savings bank	[fin] sporiteľňa [A bank that holds funds of individual depositors in interest-bearing accounts and makes long-term investments (as in mortgage loans). / bank that accepts interest-bearing deposits of small amounts.]
savings bankbook / savings passbook / savings depositor's book / savings deposit book	[fin] sporiteľná knižka / vkladná knižka
savings deposit	[fin] see / time deposit
say / in words	[fin] slovne / slovom / slovami [Short introductory word(s) used to spell out / numerical sum in order to avoid confusion. Example: / check for \$1,500 (say: United States dollars one thousand five hundred).]
scope of business	[com] rozsah činnosti
scope of contract	[com] predmet zmluvy

scorecard	[acc] kategorizačná karta
scrap value / salvage value	[acc] vyraďovacia hodnota / zostatková hodnota pri vyradení (investičného majetku) [The realizable value of an asset at the end of its useful life, when it is no longer suitable for its original use. Fixed assets, inventories, or waste arising from / production process can all have / scrap value.]
seal the deal	[com] spečatiť obchod
search warrant	[law] príkaz na domovú prehliadku
SEC	[fin] see / Securities and Exchange Commission
SEC Rule 144A	[fin] pravidlo SEC 144A [Rule of the U.S. Securities and Exchange Commission setting out that securities may only be sold to QIBs (Qualified Institutional Buyers) and/or IAI (Institutional Accredited Investors).]
secondary market	[fin] druhotný trh / sekundárny trh
second-degree murder	[law] vražda druhého stupňa
second-hand store / junk store / Br / junk shop	[com] bazár / antikvariát / partiová predajňa
secure / bank loan on the borrower's assets	[fin] zabezpečiť bankový úver majetkom vypožičavateľa
secure / loan	[fin] zabezpečiť úver [To assure payment of / loan by giving / pledge or collateral.]
secure by contract	[com] zmluvne zabezpečiť / zabezpečiť zmluvou
secure obligations	[fin] zabezpečiť (zmluvné) povinnosti
secured by / bank deposit	[fin] zabezpečený vkladom / banke / zabezpečený právom na inkaso / účtu
secured liability	[fin] zabezpečený záväzok / vykrytý záväzok [A debt against which the borrower has provided sufficient assets as security to safeguard the lender in case of nonrepayment.]
secured loan / secured debt	[fin] zabezpečený úver / zabezpečený dlh [A loan or debt for which repayment is guaranteed by / promise of something of value.]
secured on / backed by	[fin] zabezpečený (niečím) / ručený (niečím) [For example, / loan can be secured on assets.]
securing loans	[fin] see / loan collateralization
Securities and Exchange Commission / SEC	[fin] Komisia pre cenné papiere / burzy [In the U.S., the federal government agency that monitors and controls corporate financial reporting, auditing practices, and trading activity.]

securities dealer / securities trader / jobber	[fin] obchodník / cennými papiermi
securities dealing / securities trading	[fin] obchodovanie / cennými papiermi
securities in bearer form	[fin] see / bearer securities
securities in nominee name	[fin] cenné papiere / dematerializovanej podobe [Securities deposited with an authorized depositary so that transfers of title can be effected by mere book entries.]
Securities Law	[fin] zákon / cenných papieroch
securities listed on / stock exchange	[fin] cenné papiere kótované na burze cenných papierov
securitization	[fin] výmena aktív za úver [An arrangement (usually / form of off balance sheet finance) where one party (the originator) sells / portfolio of high-quality assets (e.g., house mortgages) to / special purpose vehicle (SPV). The SPV (the issuer) issues loan notes to finance the purchase. The substitution of securities for bank loans. For example, instead of lending to / customer, / bank may purchase or accept / security.]
securitize assets	[fin] vymeniť aktíva za úver
securitize bills receivable / securitize receivables	[fin] vymeniť pohľadávky za úver
security	[fin] cenný papier / investičný cenný papier [An evidence of ownership or debt, such as / stock certificate (equities), bond, or commercial paper.]
security / security instrument / safeguard	[fin] zábezpeka / zabezpečenie / zabezpečovací nástroj / druh zábezpeky [Something given or pledged as guarantee for the fulfillment of an obligation, such as payment of / debt. / pledge of financial or physical property to be surrendered in the event of failure to repay / loan, such property including assets, stock, / bill of exchange, note, letter of guarantee, letter of indemnity, letter of comfort, blank draft, right to collection from account, down payment, collateral, etc.]
security against / loan / security for the repayment of / loan	[fin] zábezpeka úveru / zabezpečenie úveru / zábezpeka za splatenie úveru / zabezpečenie za splatenie úveru
security interest	[fin] záložné právo [The rights that / creditor has in the personal property of / debtor that secures an obligation.]
security interest over assets / security interest over property	[fin] záložné právo na majetok
security over assets	[fin] zabezpečenie aktívami / záložné právo na majetok

security traded in / capital market	[fin] cenný papier obchodovaný na kapitálovom trhu
security traded on / stock exchange	[fin] cenný papier obchodovaný na burze cenných papierov
security type / type of security	[fin] typ cenného papiera [For example, cash paying, zero coupon, or preferred stock.]
securityholder	[fin] držiteľ cenného papiera / majiteľ cenného papiera
seek EU membership	[com] usilovať sa / vstup do EÚ
seek external sources of finance	[fin] hľadať vonkajšie zdroje financovania
seek political asylum	[law] žiadať / politický azyl
seek redress for	[law] dožadovať sa nápravy za (niečo)
seizure	[law] zabavenie (zhabanie) / konfiškácia
select sb by tender / choose sb by tender	[com] vybrať (niekoho) výberovým konaním / vybrať (niekoho) na základe výberového konania / vybrať (niekoho) pomocou konkurzu
selection committee	[com] výberová komisia [For example, in / competitive tender.]
selection criteria	[com] podmienky výberu [For example, in / competitive tender.]
selection process	[com] riadený výber / proces výberu
self-employed individual	[com] samostatne zárobkovo činná osoba
self-financing	[fin] samofinancovanie [Method of financing in which / company finances its capital expenditure from retained earnings rather than borrowings.]
self-help fund	[fin] svojpomocný fond
self-service store	[com] samoobslužná predajňa / samoobsluha
sell at / loss	[com] predáť so stratou
sell at / profit	[com] predáť so ziskom
sell by installments	[com] predávať na splátky / predáť na splátky
sell off	[com] odpredať
sell on arm's length terms / sell on arm's length basis	[com] predáť za podmienok nezáúčastnených strán
sell out	[com] odpredať (úplne) [To dispose of entirely by sale, especially to sell one's business.]
seller's market	[com] trh predávajúceho [A market in which, because the demand exceeds the supply, the sellers are allowed to set high prices.]

selling overhead	[fin] režijné náklady odbytu / režijné náklady predaja [The expenses incurred by an organization in carrying out its selling activities. These would include salaries of sales personnel, advertising costs, sales commissions, etc.]
selling price	[fin] predajná cena [Cost price/ buying price/ purchase price / markup.]
selloff / sale / disposal	[com] odpredaj
sell-side advisory	[com] poradenstvo na strane predaja / poradenstvo na strane predávajúceho
semifinished products / semifinished goods	[acc] polotovary vlastnej výroby
send by prepaid post	[com] poslať poštou / úverovaným poštovým
send in / tender	[com] poslať ponuku do súťaže / podať ponuku do súťaže
senior debt	[fin] nadradený dlh [Debt having / claim on corporate assets and income prior to other securities.]
sentence sb for life in prison / sentence sb for life imprisonment	[law] odsúdiť (niekoho) na doživotie
sentence sb to death / condemn sb to death	[law] odsúdiť (niekoho) na smrť
sentence sb to eight years in prison	[law] odsúdiť (niekoho) na osem rokov odňatia slobody
sentence sb to two years probation	[law] odsúdiť (niekoho) na dva roky podmienene
sequencing	[com] časová súslednosť
serious offense / serious crime	[law] závažný trestný čin
serve / life sentence	[law] odpykávať si doživotný trest
serve / sentence	[law] odpykávať si trest / odpykať si trest
serve an indeterminate sentence for	[law] odpykávať si nepodmienečný trest za (niečo)
serve justice / do justice	[law] učiniť spravodlivosti zadosť / urobiť spravodlivosti zadosť
service / loan / service / debt	[fin] plniť si úverovú službu / plniť si dlhovú službu
service center / servicing center	[com] obslužné stredisko / technické stredisko
service contract	[com] see / contract for services
service provider	[com] poskytovateľ služieb
set / legal precedent / set / precedent	[law] zakladať právny precedens / zakladať precedens
set off / offset	[acc] vzájomne započítať / započítať / započítavať
set off st against / offset st against	[acc] započítať (niečo) / (niečím) / započítať (niečo) oproti (čomu)
set out / set forth / lay down	[law] uviesť / určiť / ustanoviť / stanoviť
set out in Clause 1.2	[law] uvedený / bode 1.2
set up / joint venture / establish / joint venture	[com] založiť spoločný podnik

set up reserves / create reserves	[fin] vytvárať rezervy / zriaďovať re-zervy
setoff / offset	[acc] vzájomný zápočet / započítanie / započítavanie [An agreement between the parties involved to set off one debt against another or one loss against / gain. / banker is empowered to set off / credit balance on one account against / debit balance on another if the accounts are in the same name and in the same currency. It is usual, in these circumstances, for the bank to issue / letter of setoff, which the customer countersigns to indicate agreement. / letter of setoff is also needed if the accounts are not in the same name, e.g., differently named companies in the same group.]
setoff agreement / agreement on setoff / offset agreement	[fin] dohoda / vzájomnom zápočte
setoff of liabilities / offsetting of liabilities	[acc] vzájomné započítanie záväzkov / započítanie záväzkov
settle / claim	[com] vybaviť reklamáciu
settle / debt	[fin] vyrovnáť dlh / uhradiť dlh
settle / dispute	[law] urovnať spor
settle all arrears	[fin] vyrovnáť všetky podlžnosti / uhradiť všetky podlžnosti
settle an insurance claim / pay the insurance benefit	[fin] poskytnúť plnenie / poistnej udalosti / zaplatiť poistnú udalosť
settle property matters	[law] majetkovo vysporiadať
settlement account	[fin] účet úhrad / platobný účet
settlement agreement	[law] dohoda / vysporiadaní
settlement day / settlement date	[fin] deň úhrad / dátum vzájomných úhrad [The day on which trades are cleared by the delivery of the securities or foreign exchange.]
settlement form / deal ticket	[fin] dilerký lístok / dilerká sprievodka / potvrdenie / obchode
settlement of / debt	[law] vyrovnanie dlhu / uhradenie dlhu
settlement risk / counterparty risk	[fin] riziko plnenia / riziko plnenia druhou stranou
settlement system / settlements	[fin] platobný styk / platobný systém / systém úhrad
severance	[com] odchod zo zamestnania
severance package	[fin] balíček odstupného / balíček odchodného
severance pay / severance / payoff	[fin] odstupné / odchodné / vyplatenie odstupného / vyplatenie odchodného [Extra pay given an employee upon leaving / job permanently.]
sexual abuse / statutory rape	[law] pohlavné zneužitie / pohlavný styk / nepľnoletou

share	[fin] akcia / účastina / podielový cenný papier / podiel
share / home with	[law] žiť / (niekým) / spoločnej domácnosti / bývať / (niekým) / spoločnej domácnosti
share capital	[fin] see / capital stock
share market value	[fin] trhov hodnota akcie
share par value / share face value / share nominal value / share legal value / share accounting value	[fin] menovit hodnota akcie / no-minlna hodnota akcie [Share par value is usually \$1, 1, etc.]
share premium	[fin] see / capital surplus
share the risk	[com] zdieľať riziko / podeliť sa / riziko
shareholders' equity / shareholders' funds	[fin] see / stockholders' equity
shareholding company	[com] see / joint-stock company
shareholding group	[fin] akcionrska skupina / castinrska skupina
shareholding interest / shareholding	[fin] akcionrsky podiel / castinrsky podiel
shares and ownership interests	[acc] see / stock and ownership interests
shares in / company	[fin] akcie / spoločnosti
shares in bearer form	[fin] see / bearer stock
shares in nominee name	[fin] akcie / dematerializovanej podobe [Shares deposited with an authorized depository so that transfers of title can be effected by mere book entries.]
shares registered in the name of / shares registered in sb's name	[fin] akcie zaregistrované na meno (niekoho) / akcie zaknihované na meno (niekoho)
shelf life	[com] skladovacia lehota [The period of storage time during which / material will remain useful.]
shipment airwaybill / airwaybill	[com] zsielkov leteck nakladn list / leteck nakladn list
shipper / shipping agent / Br / forwarding agent / Br / forwarder	[com] zasielateľsk firma / špeditrska firma / špedin firma / expedin firma / zasielateľ / špeditr
shipping	[com] špeditrstvo / špedicia / zasielateľstvo
shipping department	[com] see / dispatch department
shipping instructions	[com] dopravn dispozicie / odosielacie dispozicie / pokyny na odoslanie / expedin pokyny / špedin pokyny
shop save st for	[com] / odložiť (niečo) / obchode pre (niekoho)
shop-bought	[com] kpen / obchodu / kpny [For example, as opposed to home-made or marketplace-bought.]
shopfloor costing	[fin] kalkulcia priamych vrobnch nkladov
shopping mall / shopping center	[com] nkupn stredisko

short position	[fin] krátka pozícia [A position held by / dealer in securities, commodities, currencies, etc., in which sales exceed holdings because the dealer expects prices to fall, enabling the shorts to be covered at / profit.]
shortage	[acc] manko
shortage of cash	[fin] see / cash shortage
Shortages and Damage	[acc] manká / škody
short-form audit report / Br / short-form auditors' report	[acc] skrátená verzia audítorskej správy / skrátená audítorská správa / audítorská správa / skrátenom rozsahu
short-form financial statements	[acc] skrátená verzia účtovných výkazov / skrátené účtovné výkazy / účtovná uzávierka / zjednodušenom formáte / účtovná uzávierka / skrátenom rozsahu
shortchange	[com] zle vydať (niekomu) [To cheat somebody especially by giving less than the correct amount of change.]
short-listed bids	[com] ponuky / užšom výbere
short-term loan / short-term debt / current interest-bearing borrowing	[fin] krátkodobý úver
show in the profit figure	[fin] premietnuť sa do zisku
show window / Br / shop window	[com] výkladná skriňa / výklad [An outside display window in which / store exhibits merchandise.]
scheduling conflict	[com] konflikt / harmonogram
scheme 401 K	[fin] schéma 401 / [A savings scheme used in the U.S., under which employees may have up to 10% of their salary deducted before taxation for investment in securities.]
scheme of arrangement / composition	[law] plán vyrovnania / vyrovanie [A compromise agreement made between / company and its shareholders or creditors as an alternative to bankruptcy. This is usually achieved by applying the assets and income of the debtor in proportionate payments to the creditors. Once / scheme of arrangement has been agreed, / deed of arrangement is drawn up.]
sick leave	[law] maródka / práceneschopnosť (zo zdravotných dôvodov) / PN / péenka [Permission to be absent from work, etc. because of illness.]
sick-leave compensation	[law] preplatenie dní práceneschopnosti / preplatenie dní PN
side letter / covering letter	[com] sprievodný list
sight deposit	[fin] see / demand deposit
sight deposit account	[fin] see / demand deposit account

sight draft	[fin] zmenka na videnie / vista zmenka [Any order in writing requiring the recipient to pay the amount specified on the face of the draft on its presentation.]
signatory for / company	[com] podpisovateľ za spoločnosť
signboard	[com] firemná tabuľa [A board bearing / sign or notice.]
signing ceremony	[com] podpisový ceremoniál / podpisová slávnosť
silent partner / Br / sleeping partner / Br / tacit partner	[com] tichý spoločník [A person who has capital in / partnership but takes no part in its commercial activities. He has all the legal benefits and obligations of ownership and shares in the profits of the partnership in accordance with the provisions laid down in the partnership agreement. / partner who provides money but takes no active part in the management or organization of the business. He may or may not be / limited partner. The term has no legal significance.]
simple interest	[fin] jednoduché úroky [Calculated using the formula I
simple majority	[law] prostá väčšina / jasná väčšina
SIN	[law] see / social insurance number
single fee	[fin] jednorazový poplatok
Single Market	[com] Jednotný trh [The markets of EU countries as / whole.]
single-entry bookkeeping	[fin] jednoduché účtovníctvo [see / double-entry bookkeeping]
sinking fund	[fin] umorovací fond [A fund set up, usually accumulated by regular installments, for the paying off of / debt. / holding by / borrower or the borrower's agent of the borrower's own bonds purchased in the market or otherwise acquired to meet future redemption commitments. The reason may be / requirement of the loan agreement, or it may be due to defeasance. see / defeasance]
sit on the Executive Board	[law] byť členom predstavenstva
site one's registered office	[com] umiestniť svoje sídlo
Sk '000s / SKK thousands	[fin] / tis. Sk
skilled labor	[com] kvalifikovaná pracovná sila
skilled staff	[com] kvalifikovaný personál
slash prices	[com] znižovať ceny
Slovak Chamber of Attorneys / Slovak Chamber of Advocates	[law] Slovenská advokátska komora
Slovak Chamber of Auditors	[law] Slovenská komora audítorov
Slovak resident	[law] see / resident of Slovakia

slow moving inventories / Br / slow moving stock	[fin] pomaly obrátkové zásoby / nízkoobrátkové zásoby
slowdown in growth	[com] spomalenie tempa rastu
small loan company / Br / retail finance house	[fin] spoločnosť na poskytovanie malých úverov [A financial institution engaged in the provision of various forms of installment credit for customers.]
social aid benefits	[fin] dávky sociálnej pomoci / dávky pomoci pre sociálne odkázaných
social benefit / welfare	[fin] sociálna dávka / sociálna podpora
social fund	[fin] see / social security fund
social insurance benefits	[fin] dávky sociálneho poistenia
social insurance number / SIN	[law] číslo sociálneho poistenia
social security	[fin] sociálne zabezpečenie [Typically, social security includes social insurance, state benefits, and social aid benefits.]
social security / welfare	[com] sociálne zabezpečenie
social security benefits	[fin] dávky sociálneho zabezpečenia / sociálne dávky / sociálny dôchodok
social security expenses	[fin] výdavky na sociálne zabezpečenie
social security fund / welfare fund / social fund	[fin] sociálny fond / fond sociálneho zabezpečenia
social security plan / social security benefit plan	[fin] program sociálneho zabezpečenia / program sociálnych dávok
social security scheme / social security benefit scheme	[fin] systém sociálneho zabezpečenia / systém sociálnych dávok
social security system / welfare system	[com] sústava sociálnej starostlivosti
Society for Worldwide Interbank Financial Telecommunications / SWIFT	[fin] Spoločnosť pre celosvetovú medzibankovú finančnú telekomunikáciu
soft copy	[com] elektronická verzia [A copy in electronic format (e.g., on / diskette).]
sold daybook / Br / sales day book / Br / sales journal	[acc] kniha odoslaných faktúr [The book of prime entry in which an organization records the invoices issued to its customers for goods or services supplied in the course of its trade. Postings are made from this book to the personal accounts of the customers, while the totals of the invoices are posted to the sales account in the nominal ledger.]
sold ledger / Br / debtors' ledger / Br / sales ledger	[acc] saldokonto pohľadávok [A memorandum ledger account in which individual debtors' accounts are recorded. Each account records sales made (debit), payments received (credit), discounts given (credit), and returns inward (credit).]
sole agency	[com] výhradné zastúpenie / exkluzivita
sole agency agreement	[com] zmluva / výhradnom zastúpení / zmluva / exkluzivite

sole manager	[fin] jediný manažér [In / bond issue, especially as opposed to / joint manager.]
sole proprietor / Br / sole trader	[com] živnostník / individuálny podnikateľ súkromný podnikateľ [A person who trades on his own account rather than in partnership or as / member of / company.]
sole proprietor's account / Br / sole trader's account	[acc] živnostenský účet / účet individuálneho podnikateľa
sole proprietor's license / trade license / business license / Br / sole trader's licence	[law] živnostenský list / živnosť
sole proprietorship / Br / sole trade	[com] živnosť / individuálny podnik
solemn declaration	[law] čestné vyhlásenie
solicit new clients	[com] získavať nových klientov
solicit offers	[com] vyžiadať si ponuky
solicitor	[law] mestský prokurátor / štátny prokurátor [Lawyer, especially / legal official of / city or state.]
solvency	[fin] platobná schopnosť / solventnosť [The availability of cash over the longer term to meet financial commitments as they fall due.]
sort code / sorting code	[fin] rozlišovací kód banky / numerický kód banky [For example, 5300 for / Slovak bank, or 24-75-50 for / U.K. bank.]
sourcing	[fin] získavanie zdrojov / obstarávanie zdrojov / nachádzanie zdrojov
special credit insurance	[fin] exkluzívne poistenie úveru
special delivery	[com] osobitná zásielka
special purpose fund	[com] účelový fond
special purpose vehicle / SPV / special purpose company / single purpose company / SPC	[com] účelová spoločnosť
specific bank guarantee	[fin] špecifická banková záruka [An unconditional guarantee from the Export Credits Guarantee Department to / domestic bank enabling that bank to finance an exporter's medium-term credit to an export customer without recourse. This arrangement is known as supplier credit in contrast to the buyer credit under which the bank finances the overseas buyer to pay the exporter on cash terms. see / supplier credit]
specific provision	[acc] špecifická opravná položka / opravná položka na konkrétne účely
specimen signature	[law] podpisový vzor
spending limit	[fin] obmedzenie útrat / obmedzenie výdavkov
spin off	[com] odpredať / delimitovať / odčleniť
spirit of the law	[law] duch zákona / zmysel zákona

sponsor / patron	[com] gestor (sponzor)
spot / spot transaction	[com] okamžitý obchod / pohotovú operácia
spot delivery	[com] okamžitá dodávka / okamžité dodanie
spot check / random check / random review	[com] náhodná kontrola
spot market	[com] okamžitý trh
spot price	[com] okamžitá cena / pohotovú cena
spread	[fin] rozpätie / prirážka / diferencia [Number of basis points above / base rate (as over U.S. Treasuries, Bunds, or LIBOR). The difference between the buying and selling price made by / market maker on the stock exchange. see / margin]
spread the risk over several investments	[fin] rozložiť riziko na niekoľko investícií
spreadsheet	[fin] zostava [Matrix format on / computer that can provide / basis for numerical manipulation, used in financial planning.]
spur investment	[com] podnecovať investície / stimulovať investície
stakeholder	[fin] držiteľ balíka akcií / držiteľ akcionárskeho balíka / záujmová skupina / zainteresovaná skupina
stamp duty	[fin] kolkovné [A form of taxation that involves, or used to involve, the fixing of pre-paid stamps on legal or commercial documents. see / duty stamp]
stamps and vouchers	[acc] ceniny
stand time / standing time	[com] see / downtime
stand trial / stand one's trial	[law] byť postavený pred súd
standard hourly rates	[fin] bežné hodinové sadzby / zvyčajné hodinové sadzby
standard office procedures / standard office policy	[com] bežné úradné postupy / bežný úradný postup
standardized contract / standardized agreement	[com] typizovaná zmluva
standby letter of credit	[fin] záložný akreditív / pohotovostný akreditív
standing committee	[com] stála komisia / stály výbor
standing order	[fin] see / banker's order
standstill agreement / standstill	[fin] stabilizačná dohoda
start bankruptcy proceedings against the debtor	[law] dať dlžníka do konkurzu
starting price / opening bid	[fin] vyvolávacia cena (na dražbe)
starting salary / initial salary / commencing salary	[fin] nástupný plat
startup company / startup	[com] začínajúca spoločnosť / začínajúci podnik [A new independent business venture.]

startup costs	[acc] počiatkové náklady / rozbehové náklady [The initial expenditure incurred in the setting up of an operation or project. The startup costs may include the capital investment costs plus the initial revenue expenditure prior to the start of operations.]
State Bar Association / SBA	[law] Štátna advokátska komora [In the U.S., for / particular state.]
statement of account	[acc] see / account statement
Statement of Cash Flows	[acc] see / Cash Flow Statement
statement of claim	[law] civilná žaloba
Statement of Financial Position	[acc] see / Balance Sheet
Statement of Changes in Equity	[acc] výkaz / zmenách vo vlastnom imaní
Statement of Changes in Financial Position	[acc] výkaz / zmenách vo finančnej situácii
Statement of Profit and Loss	[acc] see / Income Statement
state-run company / state-owned company / state-controlled company / national company	[com] štátny podnik
statute	[law] zákonný predpis / záväzný predpis / štatút [A law enacted by / legislative body. (Usually used in plural.)]
statute of limitation date	[law] prekluzívna lehota
statutes of the Executive Board	[law] see / Executive Board statutes
statutory age	[law] zákonná veková hranica
statutory appropriations	[fin] povinné vyčlenenie prostriedkov
statutory audit	[fin] zákonom stanovený audit
statutory body	[law] štatutárny orgán
statutory contributions	[fin] zákonné odvody
statutory duty	[law] zákonná povinnosť
statutory financial statements	[fin] štatutárne účtovné výkazy
statutory insolvency	[law] štatutárna platobná neschopnosť / platobná neschopnosť podľa zákona
statutory insurance premiums	[law] povinné poistné
statutory provisions	[law] zákonné ustanovenia
statutory rape	[law] znásilnenie neploletej
statutory requirements	[fin] štatutárne požiadavky / (slovenské) zákonné požiadavky
statutory reserve fund	[fin] povinný rezervný fond
statutory reserves	[fin] štatutárne rezervy / zákonom stanovené rezervy / povinné rezervy [Reserves which / company is required to set up by law, and which are not available for the distribution of dividends.]
statutory retirement age	[law] zákonom stanovený dôchodkový vek
steering committee	[com] koordinačná komisia / koordinačný výbor
step down as president	[law] odstúpiť / funkcie prezidenta
stiff competition / sharp competition / fierce competition	[com] tvrdá konkurencia / ostrá konkurencia

stock	[fin] vlastnícky podiel [Ownership of / corporation as represented by shares. On an exchange etc., 100 shares.]
stock and ownership interests / shares and ownership interests	[acc] podielové cenné papiere / vklady / podielové cenné papiere / majetkové vklady
stock and similar securities / Br / shares and similar securities	[acc] majetkové cenné papiere
stock certificate / share certificate	[fin] osvedčenie / akcionárskom vklade / certifikát na akcie [A document issued by company registrars or their agents confirming legal title to the ownership of / stated number of equity stock (equity shares). An instrument evidencing ownership of one or more shares of the capital stock of / corporation.]
stock exchange / securities exchange	[fin] burza cenných papierov
stock in bearer form	[fin] see / bearer stock
stock issued by tender	[fin] akcie vydané pomocou verejnej súťaže
stock management	[com] see / inventory management
stock on consignment / consignment stock	[com] zásoby určené na komisionálny predaj / konsignačné zásoby
stock split / stock dividend / Br / scrip issue / Br / bonus issue / Br / capitalization issue / Br / free issue	[fin] delenie akcií / vydanie nových akcií / pôvodnom vlastníckom pomere [The issue of new stock certificates to existing stockholders to reflect the accumulation of profits in the reserves of / company's balance sheet. It is thus / process for converting money from the company's reserves into issued capital. The stockholders do not pay for the new shares and appear to be no better off. The shares are given without charge to existing stockholders in proportion to the stock already held. / stock split does not add to the capital employed by the company but is made where the capital employed has been increased by retaining profits and is therefore out of line with the issued capital. Consequently it is / pure bookkeeping transaction.]
stock warrant / warrant	[fin] opčný list [A financial instrument that gives the holder the right to purchase common stock. An instrument issued by / corporation giving the holder the right to purchase the capital stock of the corporation at / stated price either prior to / stipulated date or at any future time.]
stockbroker	[fin] see / commission broker

stockholder / shareholder	[fin] akcionár / účastinár [One that holds or owns / share in property, especially / stockholder. An owner of stock in / limited company or limited partnership. An owner of corporate stock. / stockholder is / member of the company.]
stockholder base / shareholder base	[fin] akcionárska základňa / akcionári
stockholder value / shareholder value	[fin] akcionárska hodnota
stockholders' equity / equity / stockholders' capital / net worth / Br / shareholders' equity / Br / shareholders' funds	[acc] vlastné imanie / čistá hodnota imania / akciový kapitál [The sum of issued common stock, capital surplus, statutory reserve, legal reserve, revaluation reserve, contingency reserves, retained earnings, net profit for the year, and minority interest. Where consolidated data are used, stockholders' equity includes group equity attributable to minorities. The money value of / property or of an interest in / property in excess of claims or liens against it. The capital stock and reserves. The total assets less its external liabilities (i.e., except those to equity stockholders). The balance sheet will show stockholders' equity as paid-up capital, revaluation reserve, and retained earnings. The residual value of / company's assets after all outside liabilities (i.e., other than those to holders of common stock) have been allowed for.]
stockpile / stock up	[com] predzásobiť sa / hromadiť zásoby
stockpile / stockbuild / stock-up	[com] predzásoba / nahromadené zásoby
stockpile on / stock up on	[com] predzásobiť sa (niečím) / hromadiť zásoby (niečoho)
stockpiling / stockbuilding / stock-upping	[com] predzásobenie sa / hromadenie zásob
storage and disposal methods	[com] spôsob skladovania / vyskladnenia
storage costs	[fin] skladovacie náklady / náklady na skladovanie
stores oncost	[acc] skladovacia réžia / réžia zásob
straight bank debt	[fin] priamy bankový dlh
straight-line depreciation / straight-line depreciation method / linear depreciation / linear depreciation method	[acc] rovnomerné odpisovanie / rovnomerná odpisová metóda / lineárne odpisovanie / lineárna odpisová metóda [A method of calculating the constant annual depreciation charge for / fixed asset to be charged against income in an accounting period, in which the asset's original cost or valuation, less the asset's estimated net residual value, is divided by its estimated life in years.]

streamline operations	[com] napriamovať operácie / zefektívniť operácie / zracionalizovať operácie
streamline the sales	[com] napriamovať odbyt / zefektívniť odbyt ??zracionalizovať odbyt
strike / bargain	[com] urobiť dobrý obchod
strike / deal / cut / deal	[com] uzatvoriť obchod / uzatvoriť transakciu
strike off the register	[law] vymazať / registra
striking price / Br / strike price	[fin] uvádzacia cena [An agreed-upon price at which an option contract can be exercised. The price at which an option holder may buy or sell the underlying security.]
stub / Br / counterfoil	[fin] kontrolný ústrižok / ústrižok [A detachable stub (as on / check or ticket) usually serving as / record or receipt.]
study expenses insurance	[fin] poistenie študijných nákladov
subclause	[law] podbod
subcontract st to	[com] poveriť (niekoho) vykonaním (niečoho)
subcontractor	[com] subdodávateľ / subkontrahent / prenajímateľ
subject to approval by	[law] podliehajúci schváleniu (niekým) / podliehajúci schváleniu zo strany (niekoho)
subject to charges	[fin] spoplatnený / spoplatňovaný
subject to tax	[fin] podliehajúci dani / predmetom dane / povinný odviešť daň / povinný odvádzať daň
subject to taxation	[fin] podliehajúci zdaneniu / podliehajúci dani
sublease	[law] podnájom [A lease granted from / head lease.]
sublease agreement	[law] zmluva / podnájme
sublease term	[law] doba podnájmu
sublessee / subtenant	[law] podnájomca
sublet leasehold property to	[law] dať prenajatý majetok do podnájmu (niekomu) / prenajať prenajatý majetok ďalej (niekomu)
submit / VAT tax return	[com] predložiť daňové priznanie na DPH
submit an offer	[com] predložiť ponuku
submit for approval	[com] predložiť na schválenie
submit for comment	[com] predložiť na spripomenkovanie
submit for review	[com] predložiť na prehodnotenie
subnational / subnational company	[com] podnárodný podnik (z pohľadu USA)
subordinated debenture	[fin] podradený dlžobný úpis / podriadený dlžobný úpis

subordinated debt / sub debt	[fin] podradený dlh / podriadený dlh [Liability ranked below another liability in order of priority for payment. Junior debt is ranked after senior debt for repayment in the event of default.]
subrogation	[law] substitučné právo / sukcesívne právo [The assumption by / third party (as / second creditor or an insurance company) of another's legal right to collect / debt or damages. In contracts of insurance, guarantee, etc., the right of the insurer, etc. to stand in the shoes of the person whose claim or total loss he has paid and to take over what is left of the property (subject matter) and all the legal and equitable rights of the insured person (including the right to sue / third party for damages). In / partial loss, the insurer may take over the rights but not the subject matter.]
subscribe bonds	[fin] objednať si dlhopisy / abonovať dlhopisy / predplatiť si dlhopisy
subscribed capital stock / Br / subscribed share capital	[fin] upísané základné imanie
subscribed stock / subscribed shares	[fin] upísané akcie
subscriber	[com] predplatiť / abonent
subscription agreement	[law] predplatiť zmluva / abonentská zmluva
subsequent events	[acc] see / post balance sheet events
subsidiary / subsidiary undertaking / majority-owned subsidiary	[law] dcérsky podnik / dcérska spoločnosť / podnik / rozhodujúcim vplyvom / dcérska spoločnosť / rozhodujúcim vplyvom [Company in which more than 50% of capital stock is owned by the parent company.]
subsidiary ledger account / sub-ledger account / subsidiary account / analytical account	[acc] analytický účet / podúčet
subsidies from state	[acc] dotácie zo štátneho rozpočtu
subsistence allowance / subsistence	[com] diéty
subsistence money / subs	[fin] preddavok na plat / záloha na mzdu
subsistence wage	[fin] životné minimum
substantive discussion	[com] vecná diskusia
substantive review	[com] vecná previerka / hmotná previerka
substitute day off / substitute days off	[com] náhradné voľno [Also known as TOIL (time off in lieu), i.e., in place of extra work done.]
subsidiary	[fin] vnukovský podnik / vnukovská spoločnosť [A subsidiary undertaking of / company that is itself / subsidiary company.]

subtotal	[fin] medzisúčet / priebežný súčet / kontrolné číslo
success fee	[fin] odmena za úspešnosť / prémie za úspešnosť
successor	[law] nástupca / nástupník / následník
sue sb for	[law] žalovať (niekoho) / (niečo) / zažalovať (niekoho) / (niečo)
sue sb for \$100,000 in damages	[law] žalovať (niekoho) / 100 000 USD
sue sb for damages	[law] žalovať (niekoho) / odškodné / zažalovať (niekoho) / náhradu škody
suffer / loss / sustain / loss	[fin] utrpieť stratu
sum will be credited to your account	[fin] suma sa poukáže na váš účet
summary financial statement	[fin] súhrnný finančný výkaz
summary of indicative terms	[fin] zhrnutie orientačných podmienok
summary trial / summary proceedings / summary procedure	[law] skrátené legislatívne konanie / skrátené konanie
summation	[acc] sčítavanie / súčtovanie / súčet
summon sb to / police station	[law] predvolať (niekoho) na policajnú stanicu
superannuation	[fin] penzijné poistenie [An occupational pension scheme where contributions are deducted from an employee's salary by the employer and passed to an insurance company or the trustees of / pension fund. After retirement, the employee receives / pension payment from the scheme.]
superannuation scheme / superannuation plan	[fin] systém penzijného poistenia / program penzijného poistenia
superior / boss	[com] nadriadený / šéf
Supervisory Board	[law] dozorná rada
supplemental agreement	[law] zmluvný dodatok / dodatok ku zmluve / dodatok / dohode
supplementary income tax	[fin] dodatočné odvody dane / príjmov
supplementary insurance / additional insurance	[fin] doplnkové poistenie / pripoistenie
supplementary payment	[fin] doplatok
supplementary pension insurance / additional pension insurance	[fin] doplnkové dôchodkové poistenie / dôchodkové pripoistenie
supplementary pension insurance company	[fin] doplnková dôchodková poisťovňa
supplementary tax	[fin] dodatočný odvod dane / dodanie
supplier contract / supply contract / supply agreement	[com] dodávateľská zmluva / zmluva / dodávke / dohoda / dodávke
supplier credit	[fin] dodávateľský úver [Funds provided by / bank to an exporter to finance that exporter's medium-term credit to its overseas customer, typically against an unconditional guarantee from the Export Credits Guarantee Department.]
supplier selection process	[com] výberové konanie na dodávateľa

supply disruption	[com] výpadok / dodávke / výpadky / dodávkach
supply chain	[com] dodávateľský reťazec
supply sb with	[com] dodať (niekomu) (niečo)
supported by law	[law] podložený zákonom
supported child	[law] vyživované dieťa
supporting documents / supporting documentation	[law] podporné doklady / podporná dokumentácia
supranational company / supranational	[com] see / multinational company
Supreme Court	[law] Najvyšší súd
surety	[fin] istota / ručenie / záloh / záruka
surcharge / excess charge	[fin] prirážka / príplatok
surplus assets	[fin] nadbytočné aktíva / prebytočné aktíva
surplus fund	[acc] see / general reserve
surplus funds / disposable funds / available financial resources	[fin] voľné peňažné prostriedky / voľné finančné prostriedky / disponibilné peňažné prostriedky / disponibilné finančné prostriedky
surplus resources / disposable resources / available resources	[com] voľné prostriedky / disponibilné prostriedky
surrender value	[fin] priebežná poistná suma [An insurance term for the amount / person will receive if he cashes in his policy before the date of its maturity. In life insurance policies that have not run for / very long time, it will often be less than the amount actually paid over in premiums.]
suspect sb of	[law] podozrievať (niekoho) / (niečoho)
suspected of having committed / crime	[law] podozrivý zo spáchania trestného činu
suspend repayments	[fin] pozastaviť splácanie
suspense account	[acc] prechodný účet / dohadný účet [A temporary account in the books of an organization to record balances to correct mistakes or balances that have not yet been finalized, e.g., because / particular deal has not been concluded.]
sustain / court decision	[law] potvrdiť správnosť súdneho rozhodnutia / potvrdiť zákonnosť súdneho rozhodnutia [To support it as true, legal, or just.]
sustain / motion / uphold / motion	[law] potvrdiť návrh [To allow or admit it as valid.]
swap	[fin] swap [In foreign exchange, the purchase/sale of / currency in the spot market against the simultaneous purchase/sale of the same amount of the same currency in the forward market.]
swaption	[fin] swaptia [An option to enter into / swap contract.]
swear allegiance to the constitution	[law] prisahať vernosť ústave

sweep account	[fin] akumuláčny účet / zlučovaci účet
sweep facility	[fin] akumuláčna služba / zlučovacia služba [An automatic service available on some bank accounts or other demand deposit accounts that shifts credit balances into / time deposit sweep account where they will earn interest.]
SWIFT	[fin] see / Society for Worldwide Interbank Financial Telecommunications
swingline bank facility / swingline bank loan	[fin] pohotovostný bankový úver [A facility that enables / borrower to avail itself of funds at very short notice, usually on / same-day basis, often to cover shortfalls in other credit arrangements. It may form part of / multi-option facility.]
sword law	[law] právo silnejšieho / zákon meča
sworn interpreter	[law] súdny tlmočník
sworn statement	[law] miestoprísazné vyhlásenie / prísazné vyhlásenie
sworn translation into Slovak	[law] súdny preklad do slovenského jazyka
sworn translator	[law] súdny prekladateľ
syndicate	[fin] syndikát / konzorcium [A group of persons who combine to carry out / financial or industrial undertaking. / group of banks or other financial institutions formed to provide / credit or to underwrite or manage an issue of / security. Deals are syndicated especially to spread risk.]
syndicated loan	[fin] syndikovaný úver / konzorciový úver
synergism	[com] synergizmus [Interaction bringing greater total effect than the sum of parts.]
synergy	[com] synergia / súčinnosť [An effect in which the value of the sum of the parts is greater than the value of the whole. It is usually associated with mergers and acquisitions, because overhead can often be cut in the newly formed group by combining / number of functions previously carried out separately. Combined action or operation.]
synthetic account	[acc] syntetický účet
take / risk / run / risk / undertake / risk / bear / risk	[com] podstupiť riziko / podstupovať riziko / znášať riziko
take action	[law] see / bring / legal claim
take disciplinary action	[law] prijať disciplinárne opatrenia
take effect / become effective / come into effect	[law] nadobudnúť účinnosť / vstúpiť do účinnosti

take effect as of March / ? become effective as of March / ? come into effect as of March / ? take effect from March / ? become effective from March / ? come into effect from March 1	[law] nadobudnúť účinnosť od 1. marca / vstúpiť do účinnosti 1. marca
take inventory of / take stock of	[com] robiť inventúru (niečoho)
take legal action	[law] see / bring / legal claim
take legal action against	[law] see / bring / legal claim against
take office	[com] nastúpiť do funkcie / nastúpiť do úradu / prevziať funkciu / prevziať úrad
take on / job / take on / new job	[com] nastúpiť do zamestnania / nastúpiť do nového zamestnania
take on / risk / assume / risk	[com] prevziať riziko / preberať riziko
take on debt / incur debt	[fin] ponabrať úvery / nabrať úvery
take one's oath of office	[law] skladať prísahu na funkciu
take out / loan / take up / loan / raise / loan	[fin] zobrať si úver / zobrať si pôžičku
take out an insurance policy	[fin] uzatvoriť poisťnú zmluvu
take out insurance	[fin] uzatvoriť poistenie
take remedial measures	[law] prijať nápravné opatrenia
take sb to task	[law] brať (niekoho) na zodpovednosť
take st on credit	[com] zobrať (niečo) na úver
take st on lease	[com] zobrať (niečo) na lízing
takeout finance / takeout financing	[fin] náhradné financovanie / zabezpečovacie financovanie
takeover	[com] prebratie / prevzatie [The act of taking over (a business etc.). The buying of / majority of the stock of companies.]
takeover battle	[com] boj / prebratie (podniku) / boj / prevzatie (podniku)
takeover bid	[com] ponuka na prebratie (podniku) / ponuka na prevzatie (podniku)
takeover target	[com] objekt prebratia / objekt prevzatia
takings	[fin] tržby / tržba
tally	[fin] rováš / zoznam / kontrolný ústrižok [Historically, / strip of wood, usu. notched, split down the middle to record / transaction. Each party took one half and the fact that the two halves matched was evidence of the contract. The word is also used to describe / distinguishing mark on an item or bale of merchandise.]
tame inflation / keep inflation at bay / stave off inflation	[fin] dostať infláciu pod kontrolu
tangible evidence	[law] hmatateľné dôkazy / pádne dôkazy
tangible fixed assets / tangibles / TFA	[fin] hmotný investičný majetok / hmotné investície [Assets that can be touched, such as land, buildings, plant, machinery, and various fixtures and fittings.]
tangible fixed assets register / tangible fixed assets ledger	[acc] register hmotného investičného majetku / register HIM

TARGET	[fin] Target [The principal large value euro settlement system for cross-border payments.]
tarnish sb's reputation	[law] poškodzovať povesť (niekoho) / poškodzovať meno (niekoho)
tax administrator	[fin] správca daní
tax advisory services	[fin] služby daňového poradenstva
tax allowance	[fin] daňová úľava / daňové zvýhodnenie / odpočet dane / položka odpočítateľná / dane [A deduction, e.g., the personal allowance, from the income of an individual, made in calculating the taxable income.]
tax arrears	[fin] see / back duty
tax assessment / tax bill	[fin] daňový výmer / vymernie dane / vyrúbenie dane [A schedule issued by the Board of Internal Revenue Service showing / calculation of / taxpayer's liability to income tax. An individual can receive several tax assessments for / given fiscal year, depending on the number of different sources of income.]
tax at source / be entitled to claim input tax	[law] uplatňovať si daň na vstupe / mať nárok na odpočet dane na vstupe / môcť si uplatňovať odpočet dane na vstupe
tax audit / tax compliance review / review	[fin] daňová previerka / daňová kontrola (zo strany poradenskej firmy)
tax authorities / taxation authorities / taxing authorities / tax office	[fin] daňový úrad (daňové orgány)
tax avoidance	[fin] znižovanie daňovej povinnosti [Deliberate reduction of taxes within legal limits. see / tax evasion]
tax base / basic taxable income	[fin] daňová základňa / kategorizačný základ na stanovenie dane [The wealth (as real estate or income) within / jurisdiction that is liable to taxation. The specified domain on which / tax is levied, e.g., an individual's income for income tax, the estate of / deceased person for inheritance tax, the profits of / company for corporation tax. The amount attributed to an asset or liability for tax purposes.]
tax benefit	[fin] daňová úľava / úľava na dani
tax bracket	[fin] hranice daňového pásma / daňové pásmo [Figures between which taxable income is subjected to / specific rate of tax. For example, for 1995-96 taxable income between £3,201 and £24,300 is taxed at basic rate of income tax of 25%. Above £24,300 is the higher-rate tax bracket.]

tax breaks / Br / tax holiday	[fin] daňové prázdniny
tax burden	[fin] daňové zaťaženie / daňové bremeno
Tax Code	[law] daňový zákonník / daňové zákony
tax collector	[fin] výberca daní / vyberač daní
tax compliance review	[fin] see / tax audit
tax concessions	[fin] daňové úľavy / daňové ústupky
tax deductible expense / expense allowed for tax purposes / tax-offable expense / tax expense	[fin] daňovo odpočítateľný náklad / daňovo uznaný náklad / daňový náklad / náklad odpočítateľný / daňového základu / náklad uznaný ako daňovo odpočítateľná položka [Expense or other amount that can be deducted from income or profits, in accordance with the tax legislation, before establishing the amount of income or profits that is subject to tax. Expense deductible for income tax purposes.]
tax deductible item / deductible item	[acc] odpočítateľná položka / položka odpočítateľná / daňového základu
tax deduction	[fin] zrážka dane / daňová zrážka / zrazená daň / odpočet dane / položka odpočítateľná / dane
tax deferral	[fin] daňový odklad / odklad dane
tax depreciation	[fin] daňové odpisy / odpisy daní
tax due date	[fin] dátum splatnosti dane / deň splatnosti dane
tax effect	[fin] daňový vplyv / daňový účinok
tax evasion	[fin] krátenie daní / daňový únik / vyhýbanie sa daňovej povinnosti [The deliberate defrauding of the Inland Revenue by making false tax returns or withholding relevant information regarding taxable income, whether revenue or capital. see / tax avoidance]
tax fraud	[fin] daňový podvod
tax haven	[fin] daňový raj / daňové útočisko
tax incentives	[fin] daňové zvýhodnenia / daňové výhody / daňové úľavy
tax inspection / tax audit	[fin] daňová kontrola (zo strany štátneho orgánu) / daňová inšpekcia
tax invoice / tax bill	[fin] daňová faktúra / daňový účet
tax liability	[fin] daňová povinnosť / daňové zaťaženie / odpočet dane
tax liability settlement	[fin] plnenie daňovej povinnosti / plnenie daňových povinností
tax liability understatement	[fin] krátenie odpočtu dane / krátenie daňovej povinnosti
tax loss	[fin] see / loss of tax
tax loss carryforward	[fin] uplatnenie straty pri zdanení budúcich rokov / daňová strata prenesená do ďalšieho obdobia

tax nondeductible expense / tax nonoffable expense	[fin] daňovo neodpočítateľný náklad / daňovo neuznaný náklad / nedaňový náklad / náklad neodpočítateľný / daňového základu / náklad neuznaný ako daňovo odpočítateľná položka [Expense not deductible for income tax purposes.]
tax nondeductible item / nondeductible item	[acc] pripočítateľná položka / položka pripočítateľná / daňovému základu
tax overpaid / amount of tax overpaid / tax overpayment	[fin] daňový preplatok / preplatok na dani
tax paid on	[fin] daň platená / (niečoho)
tax payable	[fin] daňové záväzky
tax point	[fin] miesto zdaniteľného plnenia / moment zdaniteľného plnenia / moment vzniku daňovej povinnosti / vznik daňovej povinnosti [Any stage in the distribution of goods at which value added tax becomes payable to the collector. Generally, this occurs when goods are handed over or services are given in the course of / genuine transaction for value.]
tax point date / date of taxable supply	[fin] dátum zdaniteľného plnenia / dátum vzniku zdaniteľného plnenia
tax rate	[fin] sadzba dane / daňová sadzba
tax rebate / tax refund	[fin] vrátenie daňového preplatku / tzv. daňová vrátka [A repayment of tax paid.]
tax receipts	[fin] daňové doklady
tax receivable	[fin] daňové pohľadávky
tax reclaim	[fin] see / tax repayment claim
tax refund	[fin] see / tax rebate
Tax Registration No.	[fin] daňové registračné číslo / DRČ
tax relief	[fin] daňové úľavy / daňové výhody / daňové zvýhodnenia
tax repayment claim / repayment claim / tax reclaim	[fin] žiadosť / vrátenie dane / žiadosť / tzv. daňovú vrátku
tax reporting requirements	[fin] požiadavky na daňové výkazníctvo
tax revenue / tax take	[fin] daňové príjmy
tax shelter / Br / tax avoidance	[fin] znižovanie daňovej povinnosti [Legal means used to take advantage of tax concessions to reduce or eliminate tax liabilities, e.g., the purchase of tax-free savings bonds, the use of pensions schemes, or opting for / corporation to be taxed as / partnership. / legal, if complex, system of minimizing total taxation liabilities.]
tax shield	[fin] daňový štít [The amount of earnings required to cover / tax deductible payment, taking account of the tax relief that can be obtained by making the payment.]

tax status	[fin] daňové postavenie (plnenie daňových povinností)
tax treaty	[fin] daňová zmluva / daňový dohovor
taxable amount (excl. VAT)	[fin] zdaniteľná čiastka (bez DPH)
taxable income	[fin] daňový základ / daňový zisk / daňový vymeriavací základ / základ dane / zdaniteľné príjmy / zdaniteľný príjem [Income liable to taxation, calculated by deducting income tax allowances and any other tax deductible expenses from the taxpayer's gross income.]
taxable item	[fin] zdaniteľná položka
taxable person	[fin] platca dane [An individual, partnership, limited company, club, association, or charity as defined by the value added tax legislation. VAT is charged on taxable supplies made by taxable persons in the course or furtherance of / business.]
taxable supply / taxable supplies	[fin] zdaniteľné plnenie [A supply of goods or services made in / given country, other than an exempt supply. The term is used in VAT legislation.]
taxation period	[fin] zdaňovacie obdobie
Taxes and Fees Management Law	[law] zákon / správe daní / poplatkov
tax-exempt income / tax-free income	[acc] nezdaniteľný príjem / príjem oslobodený od daní / príjem nepodliehajúci dani
taxman	[fin] daniar / výberca daní
taxpayer	[fin] daňovník / daňový poplatník / platca daní / platiteľ daní / daňový subjekt
technical default	[law] technické neplnenie / technické porušenie
technicalities	[law] technické nuansy [Something technical, especially details meaningful only to / specialist.]
technological improvements / technological development	[com] technické zhodnotenie / technické zlepšenia
temporary accounts of assets and liabilities	[acc] prechodné účty aktív / pasív
temporary address	[law] prechodné bydlisko
temporary difference	[acc] dočasný rozdiel [The difference between the carrying amount of an asset or liability in the balance sheet and its tax base.]
temporary global bond / TGB	[fin] dočasný globálny dlhopis / prechodný globálny dlhopis
temporary provisions / transitional provisions	[law] prechodné ustanovenia
temporary residence	[law] prechodný pobyt / dočasný pobyt

temporary residence permit	[law] povolenie na prechodný pobyt / povolenie na dočasný pobyt
tenancy agreement	[law] dohoda / držbe
tender	[com] see / competitive tender
tender offer	[com] ponuka do obchodnej súťaže
tender panel	[fin] kolektív uchádzačov / obchodnej súťaži [Typically, / group of banks forming / panel to tender competitively to lend money to / company.]
tenor / maturity period	[fin] zmenková lehota / zmenková doba / doba splatnosti (zmenky) [The time that must elapse before / bill of exchange or promissory note becomes due for payment, as stated on the bill or note.]
tentative version / draft version	[law] pracovná verzia (zmluvy)
tenure	[law] držba / právo držby / funkčné obdobie [The act, right, manner, or period of holding something (as / landed property or / position).]
term deposit	[fin] see / time deposit
term life insurance / pure endowment / Br / term assurance	[fin] poistenie na dožitie / termínované životné poistenie [Life insurance taken out for less than the whole life. In this case the insured sum is paid only in the event of the insured person dying within the term.]
term loan / time loan	[fin] termínovaný úver / termínovaná pôžička [A loan from / bank to / company, extended for / fixed term (normally / to 10 years) and drawn down immediately or within / short period of signing the loan agreement as set out in the amortization schedule. The loan is repaid with interest, usually by regular periodical payments.]
term of office / period of service	[law] funkčné obdobie
term sheet	[fin] výkaz podmienok
terminate / contract unilaterally	[law] jednostranne vypovedať zmluvu
terminate an agreement / terminate / contract / renounce an agreement / renounce / contract	[law] vypovedať zmluvu / ukončiť zmluvu
terminate employment	[law] rozviazať pracovný pomer / dať výpoveď / pracovného pomeru
termination of employment or suspension	[law] výpoveď zo zamestnania alebo pozastavenie činnosti
terms and conditions	[com] vzťahy / podmienky / zmluvné podmienky
testament	[law] see / will
testimonial	[law] see / reference letter

testimony	[law] 1. svedecká výpoveď / výpoveď svedka [A solemn declaration made by / witness under oath especially in / court.] 2. usvedčujúce dôkazy / svedectvo [Evidence based on observation or knowledge.]
testimony that sustains our contention	[law] svedectvo potvrdzujúce naše tvrdenie
third party	[law] tretia osoba / tretia strana / tretí subjekt
third-party inventories / third-party stock	[com] cudzie zásoby / zásoby tretích strán
third-party liability insurance / third-party insurance / liability insurance	[fin] zákonné poistenie [see / motor third party liability insurance]
third-party transfer / transfer by / third party	[fin] prevod treťou stranou / prevod treťou osobou
thirty days' notice	[com] tridsaťdňová lehota
threatened litigation	[law] hroziace súdne spory
thrifts	[fin] nebankové ústavy [A general American term covering nonbank institutions receiving deposits and making loans, such as credit unions, mutual savings banks, or savings and loan associations.]
tight money	[com] ťažko dostupné peniaze / tzv. peniaze na tesno [Money is said to be tight when credit can only be obtained at very high interest rates.]
time bill / time draft / Br / period bill / Br / period draft	[fin] termínovaná zmenka / časová zmenka [A bill of exchange payable at / definite future time (i.e., on / particular date, rather than at sight).]
time deposit / Br / term deposit / Br / fixed-term deposit / Br / savings deposit	[fin] termínovaný vklad / sporiteľný vklad / vklad na termínovaný účet / vklad na sporiteľný účet
time deposit account / Br / deposit account / Br / fixed-term deposit account / Br / savings account	[fin] termínovaný účet / sporiteľný účet [A bank account in which deposits earn interest, and withdrawals from which require notice.]
time draft / time note	[fin] časová zmenka / časový úpis [Any order in writing requiring the recipient to pay the amount specified on the face of the draft / fixed future date.]
time period under review	[fin] sledované obdobie / skúmané obdobie
time to maturity	[fin] čas do lehoty splatnosti
time value	[fin] časová hodnota (opcie) [The value of an option in relation to its future duration: the longer the remaining life, the higher the time value. Time value and intrinsic value together make up the price of the option.]

time value of money	[fin] časová hodnota peňazí [The concept, used as the basis for discounted cash flow calculations, that cash received earlier is worth more than / similar sum received later, because the sum received earlier can be invested to earn interest in the intervening period. For the same reasons, cash paid out later is worth less than / similar sum paid at an earlier date.]
timing and sequencing	[com] načasovanie / časová súslednosť
timing differences	[acc] časové rozlíšenie / časové rozdiely / časové diferencie [The differences between the taxable income and accounting income for / period that arise because the period in which some items of revenue and expense are included in taxable income does not coincide with the period in which they are included in accounting income. Timing differences originate in one period and reverse in one or more subsequent periods. see / accruals]
title deed / deed of title / ownership deed / property deed / deed of entitlement	[law] vlastnícky list / list vlastníctva / dispozičný list
title to	[law] nárok na (niečo) / dispozičné právo na (niečo)
to bearer	[fin] na doručiteľa
to include, but not limited to	[law] see / including, but not limited to
to order	[fin] 1. na rad / prevoditeľný 2. na objednávku [see / custom-made]
to the best of one's knowledge and belief / to the best of one's knowledge and conscience	[law] podľa svojho najlepšieho vedomia / svedomia / podľa svojho najlepšieho vedomia / presvedčenia
to the order of	[fin] na rad (niekoho) / prevoditeľný (niekomu)
to the tune of millions	[fin] rádovo niekoľko miliónov
to the value of \$200	[fin] / hodnotou 200 USD / v hodnote 200 USD
token check for \$10,000	[fin] symbolický šek na čiastku 10 000 USD
tort	[law] úmyselné porušenie (občianskeho práva) / protiprávny čin / prečin / delikt / priestupok [A wrongful act which does not involve / breach of contract and for which the injured party can recover damages in / civil action.]
total amount payable	[fin] celková dlžná čiastka
total balance outstanding	[fin] celkovo zostáva splatiť
tough deadline / tight deadline / steep deadline	[com] príliš krátky termín / tzv. šibeničný termín
tourism industry / tourism	[com] cestovný ruch
toward the end of the month	[com] / ultimú mesiaca / ku koncu me-siaca

town council / town fathers	[law] mestská rada / mestské zastupiteľstvo
town section / ward	[law] mestský okrsk / okrsk [A division of / town or city for electoral or administrative purposes.]
trade balance	[com] obchodná bilancia
trade bill of exchange / trade bill	[fin] obchodná zmenka [A bill of exchange accepted by / party other than / bank.]
trade confirmation / deal confirmation	[com] potvrdenie obchodu
trade credit	[com] obchodný úver [The credit extended by business firms to other businesses, usually arising from the delay of receipts and payments for services performed.]
trade deficit	[com] obchodný schodok [An imbalance in trade resulting from an excess of imports over exports.]
trade discount	[com] rabat / obchodná zľava [A deduction from the list price of goods allowed by / manufacturer or wholesaler to / retailer. The profit margin that / retailer of goods obtains from his supplier (i.e., the percentage the supplier deducts from the recommended retail price).]
trade dispute	[com] obchodný spor
trade fair / fair	[com] predajný veľtrh / veľtrh
trade finance	[com] obchodné financovanie / financovanie obchodu
trade invoice / commercial invoice	[com] obchodná faktúra
trade law	[law] obchodné právo
Trade License Law	[law] živnostenský zákon
trade name / brand name	[com] obchodná značka / obchodný názov [A name that is given by / manufacturer or merchant to / product to distinguish it as made or sold by him and that may be used and protected as / trademark.]
trade outlet	[com] odbytisko
trade payables	[acc] záväzky / obchodného styku
trade receivables	[acc] pohľadávky / obchodného styku
trade secret	[com] obchodné tajomstvo
trade surplus	[com] obchodný prebytok
trade up in the aftermarket	[fin] zobchodovať na dodatočnom trhu
traded on / stock exchange	[fin] obchodovaný na burze
trade-in	[com] tovarová záloha [An item of merchandise taken as part payment of / purchase.]
trademark / TM	[com] ochranná známka [A device (as / word or mark) that points distinctly to the origin or ownership of merchandise to which it is applied and that is legally reserved for the exclusive use of the owner.]

trade-off	[com] substitúcia / kompenzácia [A balancing of factors all of which are not attainable at the same time. / giving up of one thing in return for another.]
trader	[com] 1. obchodník [A person whose business is the buying and selling of goods or securities.] 2. obchodná loď [A ship engaged in trade.]
tradesman / artisan	[com] živnostník (remeselník)
trading	[com] obchodovanie / obchodná činnosť
trading company	[com] obchodná spoločnosť (zaoberajúca sa obchodom)
trading floor	[fin] burzová sála / obchodovacie priestory
trading income / trading profit	[fin] zisk / obchodnej činnosti / obchodný hospodársky výsledok / obchodný zisk [The income of an organization before deductions for such items as interest, directors' fees, auditors' remuneration, etc.]
trading volumes	[fin] objemy obchodov
trading was thin	[com] uzatvorilo sa len málo obchodov [For example, on / stock exchange.]
tranche	[fin] tranža / emisia [A part or installment of / large sum of money. / bond series issued for sale in / foreign country.]
tranche funding	[fin] tranžové financovanie [Making available successive sums of money (tranches) on / prearranged basis to / new company, often linked to the progress of the company and its ability to reach the targets set in its business plan.]
transaction	[fin] transakcia / obchod / pokonávka [An external event (e.g., purchase or sale) or internal event (e.g., depreciation of an asset) that gives rise to / change affecting the operations or finances of an organization.]
transborder trading	[com] cezhraničný obchod
transfer	[fin] previesť / prevádzať / delimitovať / prevod / transfer / delimitácia
transfer account	[acc] prevodný účet / prevodový účet / prechodový účet
transfer assets from company / to company B	[com] delimitovať majetok zo spoločnosti / na spoločnosť B
transfer bridge	[acc] prevodový mostík
transfer by endorsement	[fin] previesť rubopisom / prevod rubopisom
transfer date	[fin] dátum prevodu
transfer note	[com] prevodka
transfer order	[fin] príkaz na prevod / prevodný príkaz

transfer prices	[fin] vnútro podnikové ceny / vnútro skupinové ceny / transferové ceny
transfer pricing	[fin] vnútro podniková cenotvorba / vnútro skupinová cenotvorba / transferová cenotvorba
transferable loan facility / TLF	[fin] prevoditeľný úver / prevoditeľné úverové vybavenie [A bank loan facility that can be traded between lenders, in order to reduce the credit risk of the bank that provided the loan. It is / form of securitization but can have an adverse effect on relationship banking.]
transferee	[law] nadobúdateľ [One that acquires / title, right, or property.]
transferor	[law] prevodca / prevádzajúci [One that conveys / title, right, or property.]
transitional provisions	[law] see / temporary provisions
translate dollars into euros	[fin] prepočítať doláre na eurá
translate into Slovak currency	[fin] prepočítať na slovenskú menu
transportation costs / transportation cost	[fin] prepravné náklady
transportation means / means of transport / vehicles	[acc] dopravné prostriedky / prepravné prostriedky
travel accident insurance / trip accident insurance	[fin] úrazové poistenie pre cesty / pobytu
travel expenses	[acc] cestovné / cestovné výdavky
travel insurance	[fin] cestovné poistenie / poistenie cesty / pobytu
traveler's check / Br / traveller's cheque	[fin] cestovný šek [A draft purchased from / bank or express company and signed by the purchaser at the time of purchase and again at the time of cashing as / precaution against forgery.]
traveling salesman / Br / commercial traveller	[com] obchodný cestujúci
treasurer	[fin] pokladník / správca pokladne [The executive financial officer of / club, society, or business corporation. Person in charge of the money, bills, etc. of an organization. Person responsible for looking after the money and other assets of an organization. This may include overseeing the provision of the organization's finances as well as some stewardship over the way in which the money is spent.]
treasury	[fin] štátna pokladnica / pokladničná správa [For example, the U.S. Treasury]
Treasury / Finance Ministry / Ministry of Finance	[fin] ministerstvo financií

treasury bill / T-bill	[fin] štátna pokladničná poukážka / ŠPP [A short-term investment issued by the U.S. Treasury with / maturity of less than one year.]
treasury bond / T-bond	[fin] štátny dlhopis (dlhodobý) [A note issued by the U.S. treasury usually with / maturity of seven to thirty years.]
treasury note / T-note	[fin] štátny dlhopis (strednodobý) [A note issued by the U.S. treasury usually with / maturity of between one and seven years.]
treasury stock / government stock / Br / gilt-edged securities	[fin] štátne akcie
treat as confidential	[law] zachovávať mlčanlivosť / (niečom) / zachovávať dôvernosť / (niečom)
trial	[law] súdny proces / proces [The hearing and judgment of / matter in issue before / competent tribunal.]
trial balance	[acc] obratová predvaha / predvaha [A listing of the balances on all the accounts of an organization with debit balances in one column and credit balances in the other. If the processes of double-entry bookkeeping have been accurate, the totals of each column should be the same. If they are not the same, checks must be carried out to find the discrepancy. The figures in the trial balance after some adjustments, e.g., for closing stocks, prepayments and accruals, depreciation, etc., are used to prepare the final accounts (income statement and balance sheet).]
trial lawyer / Br / barrister	[law] súdny advokát / advokát
trial litigation	[law] súdna pokonávka / súdny spor
trial offer	[com] skúšobná ponuka
trial order	[com] skúšobná objednávka / objednávka na skúšku
trial period	[com] skúšobná doba
troubled loans	[com] problematické úvery
truckage	[com] preprava kamiónom / tzv. kamiónové [Transportation by truck. Also, the cost of such transportation.]
true and fair opinion	[law] pravdivý / nestranný názor / pravdivý / nestranný výrok
true and fair view on the financial position	[acc] pravdivý / nestranný názor na finančnú situáciu
true copy	[law] overená kópia

truncation	[fin] banková racionalizácia [Simplification of banking procedures. For example, to avoid the movement of such documents as checks, banks are expanding the space available on bank statements to improve the description of the transaction.]
trust	[law] 1. finančný úver [Financial credit. Reliance on future payment for property (as merchandise) delivered.] 2. zverenectvo / správa / kurátorstvo / gescia [A property interest held by one person for the benefit of another. An arrangement enabling property to be held by / person or persons (the trustees) for the benefit of some other person or persons (the beneficiaries). The trustee is the legal owner of the property but the beneficiary has an equitable interest in it.] 3. monopol [A combination of firms or corporations formed by / legal agreement, especially one that reduces or threatens to reduce competition.] 4. nadácia [Something committed or entrusted to one to be used or cared for in the interest of another.]
trust agreement	[law] see / trust deed
trust deed / deed of trust / trust agreement / trust indenture	[law] poručnícka zmluva / správcovská zmluva / kurátorská zmluva / gesčná zmluva [The document creating and setting out the terms of / trust. It will usually contain the names of the trustees, the identity of the beneficiaries, and the nature of the trust property, as well as the powers and duties of the trustees. The trustee acts as an owner while the real owner is somebody else.]
trust indenture	[law] see / trust deed
trustee	[law] poručník / správca / kurátor / gestor [Person responsible for administering money or property for the benefit of others.]
trustee in bankruptcy / trustee	[law] správca konkurznej podstaty [Person who administers / bankrupt's estate and realizes it for the benefit of the creditors.]
trusteeship	[law] poručníctvo / správcovstvo / kurátorstvo / gescia [The office or function of / trustee.]
trustworthiness of financial statements	[acc] preukaznosť účtovných výkazov / dôveryhodnosť účtovných výkazov
try sb on charges of bribery	[law] vyšetrovať (niekoho) / dôvodu obvinenia / úplatkárstva

turnabout plan / turnaround plan / recovery plan	[com] ozdravný program / program ozdravenia
turnkey construction	[com] výstavba na kľúč / stavba na kľúč
TV license fee	[com] koncesionársky poplatok za televízor
type of supply	[fin] typ zdaniteľného plnenia / typ plnenia
U.N. General Assembly	[com] Valné zhromaždenie OSN
U.S. Supreme Court	[law] Najvyšší súd USA
U.S. Treasury Bonds	[law] americké pokladničné dlhopisy
U.S. Treasury Rate / UST rate / UST	[fin] sadzba amerického ministerstva financií / americká diskontná sadzba [The interest rate at which U.S. Fed funds are available to U.S. commercial banks that are part of the Federal Reserve System.]
ultimately responsible for	[com] celkovo zodpovedný za (niečo) / nesúci celkovú zodpovednosť za (niečo)
unappealable decision	[law] právoplatné rozhodnutie (orgánu / pod.)
unappropriated profits	[acc] see / retained earnings
unauthorized invoices	[fin] neoprávnené faktúry
uncertified stock / uncertified shares	[fin] akcie bez osvedčenia / nelistinné akcie
UNCITRAL	[law] Komisia OSN pre medzinárodné obchodné právo [Abbreviation standing for the United Nations Commission on International Trade Law.]
unclaimed taxes	[fin] neuplatnené dane
uncollectible debt	[fin] see / bad debt
unconcerned party	[com] nezainteresovaná strana
unconditional bond / unconditional	[fin] bezpodmienkový dlhopis
unconsolidated data	[acc] nekonsolidované údaje
under administration / under imposed supervision / under forced supervision	[law] pod nútenou správou / v nútenej správe
under advice to us	[fin] / avízom na nás
under Clause 12	[law] podľa bodu 12 / podľa state 12
under English law	[law] podľa anglických zákonov / podľa anglického práva
under house arrest	[law] / domácom väzení
under investigation for alleged financial wrongdoing	[law] vyšetrovaný pre údajné finančné machinácie
under legal compulsion	[law] / právneho donútenia
under oath	[law] pod prisahou
under the accruals concept	[acc] podľa zásad časového rozlíšenia
under the letter of the agreement	[law] podľa znenia dohody
undercapitalization	[fin] podkapitalizácia / nedostatočná kapitálová vybavenosť
undermanned	[com] podzamestnaný
underperforming company	[com] nedostatočne fungujúca spoločnosť
understated price	[com] podsadená cena
undertake an obligation / enter into an obligation	[law] prevziať záväzok / prevziať povinnosť

undertake to do	[law] zaväzovať sa urobiť (niečo) / zaviazať sa urobiť (niečo)
undertaking	[com] záväzok / prísľub / podnik
undertaking agreement	[law] dohoda / záväzkoch
underwrite / new bond issue	[fin] upísať novú emisiu dlhopisov
underwriting group	[fin] upisujúca skupina / upisujúce konzorcium [A group of financial institutions (as investment banks) that underwrite / new securities issue in return for an underwriting fee.]
undistributable reserves	[acc] see / nondistributable reserves
undistributed profits	[acc] see / retained earnings
unearned income	[fin] príjmy / nezávislej činnosti / príjmy / nezárobkovej činnosti [Income derived from investments and rents, rather than from trades, professions, vocations, or emoluments of office. see / earned income]
unemployment benefit / UB / unemployment pay	[law] podpora / nezamestnanosti / podpora
unemployment insurance	[fin] poistenie / nezamestnanosti
unemployment rate / rate of unemployment	[com] miera nezamestnanosti
unfair competition	[law] nekalá súťaž / nekalá hospodárska súťaž
unissued capital stock / Br / unissued share capital	[fin] neemitované základné imanie [The excess of the authorized capital stock over the issued capital stock, i.e., that part of the authorized capital stock that has not yet been issued.]
unissued inventories / unissued stocks	[com] zásoby nevydané do spotreby / nespotrebované zásoby
unit cost	[fin] jednotkové náklady [Expenditure incurred by an organization expressed as / rate per unit of production or sales.]
unit price	[fin] jednotková cena [The price paid for unit of item purchased or charged for unit of product sold.]
unless otherwise stated / unless otherwise indicated	[law] pokiaľ sa neuvádza ináč
unlisted bonds / nonquoted bonds	[fin] nekótované dlhopisy / nere-gistrované dlhopisy
unlisted company / nonquoted company	[fin] nekótovaná spoločnosť / neregistrovaná spoločnosť [see / listed company]
unlisted securities / nonquoted securities	[fin] nekótované cenné papiere / neregistrované cenné papiere
unlisted securities market / nonquoted securities market	[fin] trh nekótovaných cenných papierov / trh neregistrovaných cenných papierov

unlisted stock / unlisted shares / unlisted equity / nonquoted stock / nonquoted shares / nonquoted equity	[fin] nekótované akcie / neregistrované akcie
unqualified audit opinion / clean audit opinion / Br / unqualified auditors' opinion / Br / clean auditors' opinion	[acc] audítorský výrok bez výhrad / výrok audítora bez výhrad
unqualified audit report / clean audit report / Br / unqualified auditors' report / Br / clean auditors' report	[acc] audítorská správa bez výhrad / čistá audítorská správa
unqualified legal opinion / clean legal opinion	[law] právny výrok bez výhrad / právne stanovisko bez výhrad
unrelated party	[law] nezúčastnená strana / nespriaznená strana / neprepojená strana
unresolved dispute	[law] nerozriešený spor / nevyriešený spor
unsalable goods	[com] nepredajný tovar / predajneschopný tovar
unsecured debt	[fin] nezabezpečený dlh
unsecured loan	[fin] nezabezpečený úver
unsecured obligations	[fin] nezabezpečené záväzky
unskilled labor	[com] nekvalifikovaná pracovná sila
unsubordinated debt	[fin] nepodradený dlh / nepodriadený dlh
until further notice / till canceled	[law] až do odvolania
unused vacation time / unused vacation	[law] nevyčerpaná dovolenka / nečerpaná dovolenka
up-front fee	[fin] zálohový poplatok / poplatok vopred
upmarket	[com] pre solventnejších [Appealing to wealthy consumers.]
upon deducting	[fin] po odpočítaní (niečoho)
upsized / boost staff	[com] zvyšovať počet pracovníkov / zvyšovať stav personálu
upsized / boosting staff	[com] zvyšovanie počtu pracovníkov / zvyšovanie stavu personálu
use of / provision	[acc] čerpanie rezervy / čerpanie opravnej položky
used vacation time / used vacation	[law] čerpaná dovolenka
useful economic life / economic life	[com] ekonomická životnosť [The period for which the present owner of an asset will derive economic benefits from its use. The asset should be depreciated over its useful economic life.]
useful life	[com] životnosť (stroja / pod.)
usurer / loan shark	[fin] úžerník [One that lends money especially at an exorbitant rate. Money lender who charges very high interest.]
usurious loan	[fin] úžernícky úver
utilities bill	[com] účet za dodávku energií

utility / public utility / public utility service	[com] verejná služba / podnik verejných služieb / verejnoprospešná služba / verejnoprospešný podnik / verejnoprospešná vec / prirodzený monopol [A public service such as / streetcar, trolleybus, bus, railroad line, telephone, electric-light system, supply of water, etc.]
valid contract	[law] platná zmluva
validate the data	[law] overiť správnosť údajov / overovať správnosť údajov
validated by / authenticated by	[law] overil / za správnosť zodpovedá
validity	[law] platnosť / právna sila / overená správnosť / správnosť
validity period / duration	[law] doba platnosti
valorized wages / index-linked wages	[fin] valorizované mzdy
valuable assets	[fin] majetkové hodnoty
valuable client / creditworthy client	[com] bonitný klient
valuable rights	[acc] oceniteľné práva
valuation	[fin] oceňovanie / ocenenie / ohodnotenie
valuation method / method of valuation	[fin] oceňovacia metóda
valuation methodology	[fin] oceňovacia metodika / metodický postup oceňovania
valuation report	[fin] oceňovacia správa / správa / výsledku ocenenia
value added services	[com] zhodnocujúce služby / zhodnocovacie služby
value added tax / VAT	[fin] daň / pridanej hodnoty / DPH
value added tax return / VAT return	[fin] daňové priznanie / dani / pridanej hodnoty / daňové priznanie / DPH
value adding activities	[com] zošľachťovanie / zhodnocovanie / zhodnotenie
value adjustments	[acc] opravné položky (všeobecne)
value an asset / value an asset	[fin] oceňovať majetok / oceniť majetok / ohodnocovať majetok / ohodnotiť majetok
value assets at par / value assets at face values	[fin] oceňovať majetok nominálnymi hodnotami
value date	[fin] dátum valuty / valuta [The time at which / remittance sent through the bank clearing cycle becomes available to the payee for use.]
value drivers	[fin] stimulátory hodnoty
value fund	[fin] hodnotový fond
value-based approach	[fin] hodnotový prístup
valued at \$10,000	[fin] ocenený na 10 000 USD / ohodnotený na 10 000 USD / s hodnotou 10 000 USD

variable cost	[acc] variabilné náklady [An item of expenditure that, in total, varies directly with the level of activity achieved. For example, direct materials cost will tend to double if output doubles, / characteristic being that it is incurred as / constant rate per unit.]
variable income securities	[fin] cenné papiere / premenlivým výnosom / cenné papiere / pohyblivým výnosom
VAT	[fin] see / value added tax
VAT payer	[fin] platca DPH
VAT registration certificate	[com] osvedčenie / registrácii pre DPH
VAT registration No.	[com] registračné číslo DPH / DRČ (pre DPH)
VAT-able supply / VAT-able supplies	[fin] plnenie podliehajúce DPH
VAT-registered trader	[com] registrovaný platca DPH
vault	[fin] podzemný trezor [A room or space covered by / vault, especially when underground, and used for / special purpose (as for storage of valuables or wine supplies).]
vault cash / Br / notes and coin	[fin] peňažná hotovosť / banke [Money held at banks in the form of bills (bank notes) and coins.]
vehicle registration	[law] osvedčenie / evidencii vozidla / technický preukaz (vozidla)
vehicle registry / vehicle registration office	[law] dopravný inšpektorát
vendor	[com] predávajúci / dodávateľ / poskytovateľ

venture capital / risk capital / development capital / mezzanine / equity capital	[fin] rizikový kapitál / špekulatívny kapitál [Finance provided by specialized venture capital companies, venture capital funds, captives, individuals, and investment banks for medium or long-term business ventures that are not their own and in which there is / strong element of risk. Finance provided by / specialized institution to an entrepreneur, startup, or developing business, where / fairly high degree of risk is involved. Strictly, venture capital includes equity capital, and this is often provided in / package including subordinated or other loans. Capital (as retained corporate earnings or individual savings) invested or available for investment in the ownership element of new or fresh companies. Long-term funds invested in companies particularly subject to risk, as in small or new ventures. Hence the alternative term venture capital, / somewhat more precise term meaning capital provided for / new or young business undertaking by people other than the proprietors.]
venture capitalist	[fin] investor / oblasti rizikového kapitálu / Investor / oblasti špekulatívneho kapitálu
venturer	[fin] účastník spoločného podniku [A party to / joint venture that has joint control over that joint venture.]
verdict	[law] ortieľ / verdikt
verified copy	[law] overená kópia
verify / document	[law] overiť doklad
vertical integration	[com] zvislá integrácia / vertikálna integrácia [An acquisition of or merger with / supplier or purchaser company.]
vest st in / entrust sb with	[law] zveriť (niekomu) (niečo)
veto / bill	[law] vrátiť návrh zákona / vetovať návrh zákona [To refuse assent to (a bill) so as to prevent enactment or cause reconsideration.]
violate / ban on	[law] porušiť zákaz (niečoho)
violate / law / violate an act	[law] porušiť zákon / porušovať zákon
violate civil rights	[law] porušovať občianske práva
violate human rights	[law] porušovať ľudské práva
violation of civil rights	[law] porušovanie občianskych práv
violation of human rights	[law] porušovanie ľudských práv
violator	[law] násilník / narušiteľ
visa-free contact	[law] bezvízový styk
void	[law] neplatný (a neúčinný)

voluntary liquidation / voluntary winding-up	[law] dobrovoľná likvidácia
voluntary unemployment	[law] dobrovoľná nezamestnanosť
vote sb into office	[law] zvoliť (niekoho) do funkcie
voting rights	[law] hlasovacie práva
voting stock / voting shares	[fin] akcie / hlasovacím právom
voucher privatization	[com] kupónová privatizácia
wage	[fin] mzda [The payment, usually of money, for labor or services based either on an hourly, daily, or piecework rate.]
wage and salary administration / payroll accounting / Br / pay-sheet accounting	[acc] zúčtovanie miezd / platov / mzdové účtovníctvo
wage category / wage grade	[fin] mzdová tarifná trieda
wage deductions	[fin] zrážky zo mzdy
wage increase	[fin] mzdový nárast
wage loss	[fin] see / loss of wages
wage restraint	[fin] mzdové obmedzenie / brzdenie rastu miezd
wage scale	[fin] mzdová stupnica
wage slip	[fin] výplatná páska
wages and salaries / labor costs / wages costs / wage cost / wage expense / wage spend	[acc] mzdové náklady
wages in kind	[fin] naturálna mzda
wages oncost	[acc] mzdová réžia
wages payable	[acc] mzdové záväzky
waiting time	[com] see / downtime
waiver	[law] dišpenz / výnimka / vzdanie sa (nároku) / zrieknutie sa (práva) / zbavenie sa (povinnosti)
waiver of immunity	[law] dišpenz imunity / vzdanie sa imunity / zrieknutie sa imunity
warehouse management	[com] skladové hospodárstvo
warehouse price / storehouse price	[com] skladová cena
warehouse receipt	[com] see / materials returns note
warehouse warrant / warrant	[com] skladový list / colná záruka / colná zábezpeka [A document that serves as proof that goods have been deposited in / public warehouse. The warrant identifies specific goods and can be transferred by endorsement. / document showing title to / specific quantity of / commodity in storage, conveying responsibility for warehouse charges and insurance. Warehouse warrants are frequently used as security against bank loans.]
warehouseman / warehouseman	[com] skladník / správca skladu
warrant	[com] see / stock warrant / warehouse warrant

warranty / warrantee	[com] záručný list / záručná listina / garančný list / garancia [A usually written guarantee of the integrity of / product and of the maker's responsibility for the repair or replacement of the defective parts.]
warranty period	[com] záručná doba / záručná lehota
waybill	[com] sprievodka / expedičný list [A paper that accompanies / freight shipment and gives details of goods, route, and charges.]
wear and tear	[com] bežné opotrebovanie / fyzické opotrebovanie / prevádzkové opotrebovanie / technické opotrebovanie [A diminution in the value to an organization of / fixed asset due to the use and damage that it inevitably sustains throughout its working life.]
weighted arithmetic average / weighted arithmetic mean	[fin] vážený aritmetický priemer
weighted average / weighted mean	[fin] vážený priemer
welfare	[com] see / social security
welfare fund	[fin] see / social security fund
welfare system	[com] see / social security system
what's not forbidden, is permitted	[law] čo nie je zakázané, je do-volené
whichever is the earlier / whichever occurs earlier / whichever occurs first / whichever occurs sooner	[law] podľa toho, čo nastane skôr
while supplies last / Br / while stocks last	[com] do vyčerpania zásob
while you wait	[com] na počkanie
white knight	[fin] biely jazdec [A company invited by the target of / takeover bid to make / rival bid. / person or firm that makes / welcome takeover bid for / company on improved terms to replace an unacceptable and unwelcome bid from / black knight. If / company is the target for / takeover bid from / source of which it does not approve, or on terms that it does not find attractive, it will often seek / white knight, whom it sees as / more suitable owner for the company, in the hope that / more attractive bid will be made.]
wholesale banking	[fin] veľkobankovníctvo / veľké bankovníctvo [The making of loans or acceptance of deposits between banks and other financial institutions, especially in the interbank market.]

wholesale deposits	[fin] veľkobankové vklady [Deposits, normally of large amounts, obtained by / bank from other banks, or from large companies or institutions, i.e., not deposits placed directly by individual clients.]
wholesale store / wholesale outlet	[com] veľkoobchodná predajňa / veľkoobchodné predajné miesto
wholly owned subsidiary	[law] dcérska spoločnosť vlastnená na 100% / úplne vlastnená dcérska spoločnosť [A subsidiary undertaking that is owned 100% by / holding company (i.e., there is no minority interest).]
widen one's investor base	[fin] rozšíriť svoju investorskú základňu
widen the range of business / widen the scope of business	[com] rozšíriť predmet podnikania
widows' pension	[fin] vdovský dôchodok
will / last will / testament	[law] závet / posledná vôľa / testament [An act to determine the disposition of one's property after death.]
willful default	[law] úmyselné neplnenie
willful misconduct	[law] zlovoľné konanie / úmyselné neplnenie / zneužitie právomoci / úmyselné zneužitie moci / úmyselné zlé správanie
window dressing	[acc] skrášľovanie skutočnosti [Any practice that attempts to make / situation look better than it really is. It has been used extensively by accountants to improve the look of balance sheets. For example, banks used to call in their short-term loans and delay making payments at the end of their financial years, in order to show spuriously high cash balances. Financial adjustments made solely for the purpose of accounting presentation, normally at the time of auditing of company accounts. For example, / bank may wish to show large holdings of cash at the balance sheet date and may in advance of that date sell securities, only to repurchase them immediately afterwards.]
window envelope	[com] obálka / okienkom (na adresu)
wipe out the debts	[fin] zmazať dlhy / vymazať dlhy
with effect from March 1, 2000	[law] see / effective from March 1, 2000
with impunity / unpunished	[law] beztrestne
with recourse	[law] / regresom / s regresným právom / s právom spätného postihu
withdraw / proposal	[law] stiahnuť návrh
withdraw from / market	[com] stiahnuť sa / trhu
withdraw money from an account	[fin] vybrať peniaze / účtu
withdrawals from / fund	[fin] čerpanie fondu / čerpanie / fondu

withholding	[fin] zrážka / odpočet
withholding tax	[fin] zrážková daň [A deduction (as from wages, fees, or dividends) levied at / source of income as advance payment on income tax. Tax deducted at source from dividends or other income paid to nonresidents of / country, usually in the form of / standard rate of income tax. If there is / double taxation agreement between the country in which the income is paid and the country in which the recipient is resident, the withholding tax can be reclaimed.]
within 30 days of / within 30 days after	[law] do 30 dní po (niečom) / v lehote 30 dní po (niečom)
within limits	[fin] / rámci povolenej normy
within the law / within legal limits	[law] / medziach zákona
without delay / without any delay	[com] bezodkladne / neodkladne
without foundation in law	[law] nemať oporu / zákone / bez opory / zákone
without prejudice to the rights	[law] bez vplyvu na práva / bez dotknutia sa práv
without prior written consent	[law] bez predchádzajúceho písomného súhlasu
without qualifying our opinion	[acc] bez ďalších výhrad / nášmu výroku
without recourse	[fin] bez regresu / bez regresného práva / bez práva spätného postihu [Words that appear on / bill of exchange to indicate that the holder has no recourse to the person from whom it was bought, if it is not paid. It may be written on the face of the bill or as an endorsement. If these words do not appear on the bill, the holder does have recourse to the drawer or endorser if the bill is dishonored at maturity.]
without reservation	[law] bez výhrad / bezvýhradný
without sb's prior written consent / without the prior written consent of	[law] bez predchádzajúceho písomného súhlasu (niekoho)
without the prior written consent from / without the prior written permission from	[law] bez predchádzajúceho písomného súhlasu (nie-koho)
without undue delay / without unreasonable delay / without any unreasonable delay	[com] bez zbytočného odkladu
witness intimidation / witness bashing	[law] zastrašovanie svedkov
witness stand / Br / witness box	[law] lavica svedkov
witnesses for the prosecution	[law] svedkovia obžaloby
words of art	[law] právne pojmy / právne výrazy [Words whose legal interpretation has been fixed so that the legal effect of their use is known.]

work flow	[com] výkonové toky / toky výkonov / pracovné toky / toky prác / tok činností
work in process / WIP / in-process inventory / unfinished products / Br / work in progress / Br / stock in trade / Br / stocks	[acc] rozpracovaná výroba / nedokončená výroba / tzv. zásoby na ceste
work permit	[law] pracovné povolenie
worker protection	[com] ochrana pracovníkov
workforce recuperation benefit	[com] príspevok na regeneráciu pracovných síl
working capital / operating capital	[fin] prevádzkový kapitál / prevádzkové imanie / obežný kapitál / pracovný kapitál [The capital required to finance the short-term activities of / business, principally the investment in stock and debtors. Capital actively turned over in or available for use in the course of business activity. All capital of / business except that invested in capital assets. The excess of current assets over current liabilities. That part of current assets financed from long-term funds. The capital of / business that can be used in its day-to-day trading. It consists of current assets less current liabilities. The ratio of current liabilities to the current assets of / business, the current ratio, is sometimes used as / measure of liquidity.]
working capital loan	[fin] prevádzkový úver
working conditions	[com] pracovné podmienky / podmienky na prácu
working life	[com] produktívny vek
working papers	[law] povolenie pracovného pomeru mladistvého [Official documents legalizing the employment of / minor.]
workpapers / supporting documents	[com] podklady / pracovné podklady / pomocné materiály
World Bank / WB	[fin] Svetová banka
writ	[law] súdny prípis
writ of summons	[law] súdne predvolanie / predvolanie na súd
write back / provision / reverse / provision	[acc] rozpustiť opravnú položku / zrušiť opravnú položku [Make use of the funds from / provision where losses have not materialized.]
write down an asset	[acc] znižovať hodnotu aktíva / znížiť hodnotu aktíva

write off	[acc] 1. odpisovať [To reduce the estimated value of. To depreciate. To reduce the value of an asset to zero in / balance sheet. An expired lease, obsolete machinery, or an unfortunate investment would be written off.] 2. odpísať [To cancel, e.g., / bad debt. To reduce to zero / debt that cannot be collected (bad debt). Such / loss will be shown in the income statement.]
write off / bad debt	[acc] odpísať nedobytnú pohľadávku [To remove / bad debt from asset book values where the debt has proved impossible to recover.]
write off against income	[acc] odpísať / výnosov / vpísať do nákladov
writebacks of provisions / reversals of provisions	[acc] rozpustenie opravných položiek / rozpúšťanie opravných položiek
writedown of an asset	[acc] zníženie hodnoty aktíva / znižovanie hodnoty aktíva
writeoff of / bad debt	[acc] odpísanie nedobytej pohľadávky
written evidence / writs	[law] písomnosti
written notice	[law] písomné oznámenie
written reply	[com] písomná odpoveď
written-off receivables	[acc] odpísané pohľadávky [Usually, receivables / years or more past due.]
year-end statements	[fin] koncoročné výkazy
year-on-year inflation	[fin] medziročná inflácia
year-to-date	[fin] za obdobie roka do dnešného dňa
year-to-year growth	[com] medziročný rast / medziročný nárast
yield	[fin] výnos (príjem) [The annual percentage return from an investment. On ordinary stock it is the dividend expressed as / percentage.]
yield / return	[fin] prinášať dôchodok / prinášať výnos
yield curve	[fin] výnosová krivka [The normal tendency of yields to rise with the increasing maturity of the security. When the opposite effect occurs, this is described as / reverse yield curve.]
yield payout	[fin] výplata výnosov
your application has not been retained	[law] Vašej žiadosti sa nevyhovelo
your claim is invalid	[com] Vaša reklamácia je neopodstatnená
Your Honor!	[law] Vaša ctihodnosť! [The way of addressing the judge at court.]
Your Ref:	[com] Vaša značka [Your reference, e.g., in / letter.]
zero coupon bond	[fin] dlhopis / nulovým kupónom [A bond issued at / discount to mature at its face value. The discount is set so that no interest is paid during the life of the bond. It is the ultimate deep discount bond.]

zero dividend preferred stock	[fin] prednostné akcie / nulovou dividendou / prioritné akcie / nulovou dividendou / preferenčné akcie / nulovou dividendou [Preferred stock that pays no dividend but / fixed sum at / redemption date.]
zero-rated amount / nontaxable amount	[fin] nezdaniiteľná čiastka / čiastka nepodliehajúca zdaneniu
zero-rated bond	[fin] nezdaniiteľný dlhopis / dlhopis / nulovou daňovou sadzbou
zoning approval / Br / planning permission	[law] stavebné povolenie