加密资产、可持续金融与科技

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- **crypto-asset** – 加密资产 (jiāmì zīchǎn) – aset kripto：依赖密码学和分布式账本的价值数字化表示。本书将加密资产合并论述（第K部分第I章）。
- **Digital Asset** – 数字资产 (shùzì zīchǎn) – aset digital：以数字形式存在于分布式账本上的资产，包括代币化证券和存款（第K部分第I章）。
- **digital payment token (DPT)** – 数字支付代币 (shùzì zhīfù dàibì) – token pembayaran digital：《支付服务法》中用于指称比特币等加密货币的术语（第K部分第I章）。
- **stablecoin** – 稳定币 (wěndìngbì) – mata wang stabil：旨在相对参考货币保持价值稳定的代币，由MAS依其单一货币稳定币框架加以监管（第K部分第I章）。[1]
- **tokenisation** – 代币化 (dàibìhuà) – tokenisasi：将资产或债权表示为分布式账本上的代币；新加坡通过守护者项目对此进行测试（第K部分第I章）。
- **distributed ledger** – 分布式账本 (fēnbùshì zhàngběn) – lejar teragih：在众多参与者之间共享和同步、没有中央管理者的数据库。

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- **payment services** – 支付服务 (zhīfù fúwù) – perkhidmatan pembayaran：依《支付服务法》发牌的账户发行、汇款、商户收单、电子货币和数字支付代币服务（第K部分第I章）。
- **regulatory sandbox** – 监管沙盒 (jiānguǎn shāhé) – kotak pasir kawal selia：允许企业在放宽的要求和监管下测试新金融产品的框架（第K部分第I章）。[2]
- **artificial intelligence (AI)** – 人工智能 (réngōng zhìnéng) – kecerdasan buatan：执行预测和语言生成等与人类智能相关之任务的计算机系统（第K部分第IV章）。
- **sustainable finance** – 可持续金融 (kě chíxù jīnróng) – kewangan mampan：在投资和贷款中考虑环境、社会和治理因素的金融（第K部分第II章）。[3]
- **green finance** – 绿色金融 (lǜsè jīnróng) – pembiayaan hijau：为有益于环境或减缓气候变化的项目和活动提供融资（第K部分第II章）。[4]
- **transition finance** – 转型金融 (zhuǎnxíng jīnróng) – pembiayaan peralihan：为高排放活动逐步脱碳提供的融资（第K部分第II章）。
- **taxonomy** – 分类法 (fēnlèi fǎ) – taksonomi：界定哪些经济活动属于绿色或转型活动的分类体系（第K部分第II章）。
- **environmental, social and governance (ESG)** – 环境、社会和治理 (huánjìng, shèhuì hé zhìlǐ) – alam sekitar, sosial dan tadbir urus：用于评估公司或投资之可持续性的三类非财务因素。
- **carbon market** – 碳市场 (tàn shìchǎng) – pasaran karbon：买卖碳信用或排放配额的市场（第K部分第II章）。
- **climate risk** – 气候风险 (qìhòu fēngxiǎn) – risiko iklim：由实体气候变化以及向低碳经济转型所产生的金融风险。

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注释

1. 马来语形式不确定。也可见“Syiling stabil”。 ↩
2. 马来语形式反映马来西亚的监管用法。 ↩
3. 马来语形式依循MAS在其参观手册（2022）中对“mampan”一词的用法。该手册中未见这一组合术语。 ↩
4. MAS，马来语参观手册（2022），出处同上，D区：“Pembiayaan hijau untuk masa depan yang mampan”。 ↩

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