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9      10

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*Wang, Xilian*

*Zhuge, Hua*

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#### 4.中外（英）文摘要及关键词

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500 800

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**Abstract**

**Keywords**

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#### 5.目录

## 6.正文

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## 7.注释

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## 8.主要参考文献

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et al

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[1]  
179-193

3

2001

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[2] .

2001 38-42

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[3]

2012

[4]

2009

[5]

2011

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2004 2 101-106

[7]

2012 55 34 3219

[ ]

[8]

2007-01-11 8



[9]  
01220158825 . 2012-04-05

2

[10] 4 GB/T3792.4  
2009 2010 3

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[ ]

[11] [EB/OL] 2001-12-19 [2002-04-15] http  
www.creader.com/news.20011219/ 200112190019.html

2015 12 1  
GB/T7714-2015

### 9.附录（非必选项）

X X

### 10.致谢或后记（非必选项）

## 二、毕业论文（设计）撰写规范

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Times New Roman

12345

### （二）正文主体

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2

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2

1 XXXXXXXX

1

2

3

(三) 表格

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1.XXXXXX

1

X XXXXXXXX

X

(四) 插图

1

X

3.XXXXXXX

1

X XXXXXXXX

Xa

Xb

Xc

X

(五) 公式

1

X

X

3.XXXXXXX

1

word

X

X

X

X

(六) 数字

2000

2007-03-18 20 50

2000 00

10

30

5% 8% 5 8%

123456

123 456

123 456

123

200 250 300

200 250 300

x

0 30

x

0 30

2001 11 28 2002 5 28

2001 11 28 2002 5 28

2005 2006

-

2011 7 29

GB/T

15835-2011

(七) 其他

2001  
WTO

World Trade Organization

WTO

C. Littleton

Luca Pacioli

S.

A.  
Robert

S. Kaplan

1984 2 27

2011 12 30

GB T15834-2011

2001 12 19

2002 3 31

三、毕业论文（设计）打印要求

A4

2cm

3cm

2.5

2.5cm

1.25

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#### 四、毕业论文（设计）定稿的装订

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# 中南财经政法大学



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**张东明**

**20X X X XX**

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# 资产证券化及其会计问题初探

*Pilot Study of Asset Securitization and Its  
Accounting Problems*

*Zhang, Dong ming*

20XX X XX

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## Abstract

Asset-backed securitization financing is Recently the scholars all over the world have done much research on the subject and their research findings are extremely fruitful. However, there is a certain extent of difference between and In particular, great deals of issues are worth studying from the point of accounting.

The paper focuses on asset securitization and its related concept and connotation. It analyses accounting problems probably arising from putting asset securitization in practice and is taken part. And it discusses forward the personal view based on and forecasts

The paper describes a special topic in the normative method of research. It is divided into sections. First, the asset securitization s connotation, operating principles and are discussed. (The first part discusses the asset securitization s connotation, operating principles and ) Second, its expanding business and investment income are analyzed according to accounting. Finally, it prospects and analyses of asset securitization.

The main innovation in the paper is reflected in

**Keywords:** Asset securitization; accounting; benefit

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X  XXXXXXXXXXXXXXXXXXXX	X
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# 引 论

20

70

1977

S.

Lewis S. Rabieri

Asset Securitization

## 一、资产证券化的基本原理

1.

Gardener

Mortgage-backed Securities      Asset-backed Securities      ABS  
MBS

asset pool

2

1985

8

1992

1 888

1992

2 050

2006

74

067

MBS 70%

[M]

2002 38-42

ABS Asset-backed Securitization

Asset Securitization

Asset Securitization

[M]

2006

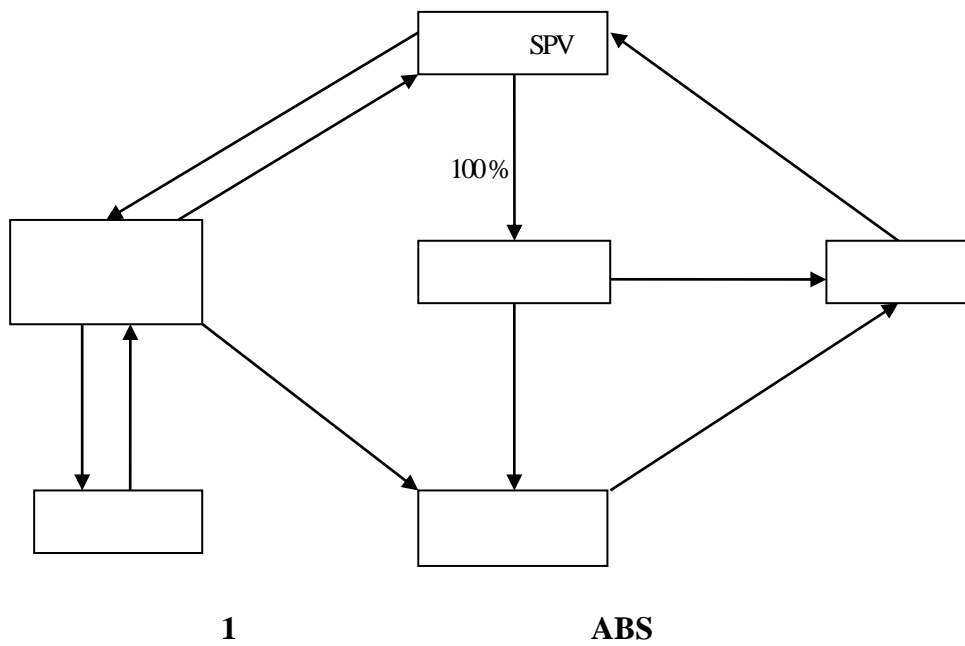
42

[J]

2006 10 38

special purpose vehicle      SPV      1      2  
*special purpose vehicle*      *SPV*      3

ABS



1

2

1			
1			
1			
1			

## 二、资产证券化所涉及的会计问题分析

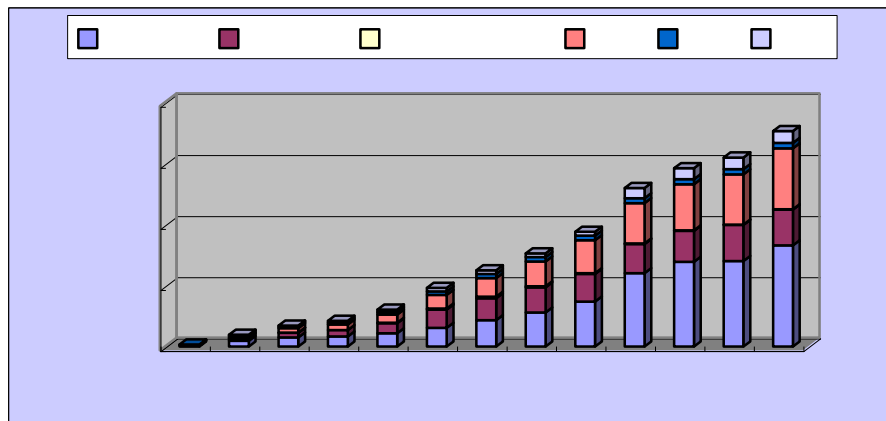
4

	100	120	120	100
	50	70	50	50
	50	50	70	50
	50.00	58.30	40.70	50.00

4

1992-2004

5



5

5

1992

2005 2006

Pearson

8

9

8 2005

		2005	2005 EPS	2005	2005	2005
2005	Pearson	1.000	0.198**	-0.073*	-0.105**	-0.207**
			0.000	0.020	0.000	0.002
		1018	1018	1018	1018	219

[N]

2005-01-28 8



		2005	2005 EPS	2005	2005	2005
2005 EPS	Pearson	0.198** 0.000 1018	1.000 0.735 1018	-0.011 0.735 1018	-0.055 0.078 1018	0.045 0.503 219
2005	Pearson	-0.073* 0.020 1018	-0.011 0.735 1018	1.000 1018	-0.003 0.918 1018	0.068 0.319 219
2005	Pearson	-0.105** 0.000 1018	-0.055 0.078 1018	-0.003 0.918 1018		

- 
- [1] [M] 2002 38-42
- [2] [J] 2006 10 38-45
- [3] [M] 2006 42-45
- [4] EB/OL 2007-01-18 2006-12-13 <http://www.e521.com/ztjj/index.html>.
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- [6] [J] 2005 10 55-61
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## 附录一

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