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## ПЕРЕКЛАД ЕКОНОМІЧНИХ І ФІНАНСОВИХ ТЕРМІНІВ ІНШОМОВНОГО ПОХОДЖЕННЯ

**О.М. Муравйова, Т.А. Кравцова**

*Розглянуто проблеми та найпоширеніші способи перекладу фінансових та економічних термінів: використання слів, які вже існують у мові (синоніми), запозичення іноземних слів (терміни), побудова терміна з частин інших слів. Виявлено структурні та комбінаторні можливості термінологічних одиниць, розглянуто процес їх асиміляції в україномовному середовищі.*

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**Ключові слова:** інішомовний еквівалент, неологізм, інформативність, оказіональне контекстуальне значення, терміноід, точність перекладу, багатоконпонентний термін, структурні типи скорочень, мовна паралель.

## ПЕРЕВОД ЭКОНОМИЧЕСКИХ И ФИНАНСОВЫХ ТЕРМИНОВ ИНОЯЗЫЧНОГО ПРОИСХОЖДЕНИЯ

**Е.Н. Муравьёва, Т.А. Кравцова**

*Рассмотрены проблемы и наиболее распространённые способы перевода финансовых и экономических терминов: использование слов, которые уже существуют в языке (синонимы), заимствования иностранных слов (термины), построение термина из частей других слов. Выявлены структурные и комбинаторные возможности терминологических единиц, рассмотрен процесс их ассимиляции в украиноязычной среде.*

**Ключевые слова:** иноязычный эквивалент, неологизм, терминоид, информативность, точность перевода, окказиональное контекстуальное значение, многокомпонентный термин, структурные типы сокращений, языковая параллель.

## TRANSLATION OF ECONOMIC AND FINANCIAL TERMS OF FOREIGN ORIGIN

**O. Muraviova, T. Kravtsova**

*The financial sphere represents some kind of economic relations, which are connected with forming, distributing and use of money funds with the purpose of implementation the functions and tasks of the state. The given paper is devoted to the problem of translation of financial and economical terms and the ways a term can be coined. The most popular ways of the coinage of terms are: using words which already exist in the language, borrowing terms out of other languages, building a term from the parts of other words. Structural and combinatorial abilities of terminology units are exposed: the process of their assimilation in Ukrainian-language environment has been considered. Thus, it is said, interpreters must research both those areas of science, which literature of translation relates to, and advance practical level of foreign language, master the theory of translation of scientific technical literature, be engaged in the questions of word-formation and semantics.*

**Keywords:** foreign equivalent, informativity, translation accuracy, neologism, occasional contextual meaning, multicomponent term, structural types of abbreviations, terminoid, linguistic parallel.

**Statement of a problem.** The financial sphere represents some kind of economic relations, which are connected with forming, distributing and use of money funds with the purpose of implementation the functions and tasks of the state. A financial vocabulary is the structural part of the economic terminology system.

However, let's take into consideration the fact that Ukraine was closed for international communication during a long period of time, that's why a broad range of realities which took part during this time in the West is new for Ukrainian mentality. It concerns, for example, such types of activity, as stock-exchange gambling, currency operations, theory of investing and many others. Financial terminology needs considerable revision at modern conditions.

Thus, absolutely logical is that the interpreters need to create or assimilate plenty of terms which are the necessary condition for the existence of any area of the special knowledge, replenish the layer of Ukrainian economic vocabulary.

**Review of the latest research works and publications.** The publications of I. and N. Kikets «On the question about some difficulties during translation of terms and ways of their overcoming» [2], T.R. Kiyak, A.S. Diakova, Z.B. Kudelko «Basis of term-creation» [1], N. Sapaleva «Use of scientific and technical terms of foreign origin in Ukrainian translation» [4] are dedicated to this problem. In particular, in the letter the author claims that every foreign word can be translated into Ukrainian and this translation is not always well-aimed and it cannot easily replace a foreign equivalent. For this purpose, in author's opinion, it is necessary for the wide circles of Ukrainian society to like this word and accept it as a rule. Very often the Ukrainian word can not «drive» the foreign one out from everyday life and they exist next to each other. Positive is that phenomenon when Ukrainian neologism becomes more well-aimed and gradually forces a foreign word out of our consumption.

Taking into account a rapid development of international economic relations of our state and thus insufficiently developed Ukrainian economic terminology, the question of the terminology planning and translation of foreign, in particular finance and economical terms, needs the special attention from the side of linguists and interpreters, because any strictly specialized text is based on terms, which make it short, informative and concrete.

**The objective of the article** is to define and analyze basic problems and features of translation of financial and economic Ukrainian terms which foresees the decision of concrete tasks, namely: to identify the ways a term can be coined, to analyse structural and combinatorial abilities of terminology units, to outline the prospects of their assimilation in Ukrainian-language environment.

**Presentation of the research material.** The main task of the interpreter is to pass integrally and exactly the facilities of other language maintenance of original text trying to save its stylistic and expressive features. Under «integrity» of translation we mean the combination of

manner and matter on a new linguistic basis. If the criterion of translation accuracy is an identity of information, which is reported on different languages, then it is possible to acknowledge the translation, which passes this information by equivalent facilities only, the right one. In other words, unlike rendering, translation must pass not only what is expressed by the original oral or written text, but also how it is expressed in it.

One of the leading scientists, A.I. Retsker, defines that in the process of translation there are three categories of accordances: equivalentents, which were set by virtue of identity of realities, and also created in tradition of linguistic contacts; variant and contextual accordances; all types of translating transformations [3, 185].

Equivalent accordances belong to the sphere of language, while two letter phenomena – to the sphere of speaking. Equivalentents differ by the constancy and relative independence from their surroundings. The rejection to use the equivalent in some cases must be proved to be correct by the special terms of context [3].

Variant accordances arise up interword in case when there are a few words for a transmission of the same meaning of initial word in the language of translation; for example, a noun «agreement» has a few accordances in English: treaty, agreement, pact. However it would be unright to consider this word to be polysemantic. It means a wide concept which is not overcome in English by one word only.

Contextual meanings arise up in the process of the use of words in a language, depending on surroundings and are realized under the action of narrow, wide and extralingual context. According to the the degree of frequency it is possible to select usual (repeated) and occasional (casual, individual) contextual meanings.

Now let's make attempt to specify the concept of equivalent. Y.I. Retsker offers the following determination by his own: «It follows to consider the equivalent as a permanent accordance, as a rule, such accordance does not depend on a context». At the terms of translation of fiction and poetry separate words and combinations of words can not have formal accordances in the text of mother tongue. During translation of scientific and technical literature every term must get its formal equivalent. The requirement of necessary translation of every term, certainly, does not provide for that every foreign word must be translated by one Ukrainian word. The equivalent of one-word term can be a permanent combination of words and so on [3].

As E.F. Skorokhodko [5] says that there is not a necessity to use absolute equivalentents in the variety of cases. If the meaning of concept, which is expressed by a term that is translated, is partly represented in text, then replacement of absolute equivalent into the relative one is then

assumed. Under a relative equivalent we mean a term, which expresses a concept, allied relatively to the concept, expressed by a term which is translated. Certainly, a relative equivalent can be used only in such context which would allow to pick up thread of the specific signs of object. Relative equivalents, usually, are applied in case when an absolute equivalent appears too bulky. For example, by the absolute equivalent of the English term «share-without par value» is «акція без номінальної вартості», and the action simply can be relative (if a context allows it) [5].

Sometimes, through the whole text some foreign term has some unusual meaning – more narrow, that expresses some specific concept. In this case it is possible to use the Ukrainian term which would express this specific concept in translation. It is possible to name such Ukrainian term, which corresponds contextual, not vocabulary, meaning of translation object, a partial equivalent of the letter. Possibility of the use of partial equivalent is determined by a wide context – article, text, the unit of book or dissertation, etc. [3].

Let's consider the most wide group of terms, namely those which were created by the change of meanings of ordinary words (with the use of internal resources of language). Binomial combinations of words, or the terms to which two momentous words are included, belong, mainly, to such structural types:

- noun + noun (the biggest group): conglomerate merger, stock merger, index misery, land agent, insurance agent, excise duty;
- preposition + noun (second group accordingly to the quantity of constituents) horizontal merger, defensive merger, industrial output, marine insurance, green audit, foreign loan, personal loan, budgetary committee, gross product, domestic currency, unconvertible currency;
- noun + preposition + noun: rate of exchange, export of capital, emission of banknotes;
- Past Participle + noun: blocked account, listed company, deferred share, issued capital, uncalled capital;
- Present Participle + noun: working capital, operating asset, wasting asset, managing agent;
- a noun in the form of Possessive Case + noun: Lloyd's Register.

The examples of trinomial combinations of words are: choice of marketing means, forced rate of exchange, paid letter of credit, consumer price index, etc. Word combinations with two adjectives are also widespread, for example: free economic zone, International Monetary Fund, gross domestic product.

Skorokhodko E.F. distinguishes two types of multicomponent terms. It can be explained by making such examples, as «gold rush» and «rush for gold». Both terms have the same meaning – «золота лихоманка». However

their grammatical structure differs. The first term hasn't any grammatical means of connection (finishings, prepositions) which would express grammatical connection between the components of term. The second term is built in a different way – the preposition «for», which expressly specifies the semantic connection of nouns, is used here. For a greater clearness let's make another example: «price fixing» and «fixing of prices» (контроль за цінами). Pay attention that it can interpret the first term variously and, for lack of the proper knowledge, translate it, as, say, «контроль чого-небудь за допомогою цін», that would be, certainly, wrong.

In the process of work an interpreter can run into considerable difficulties, constrained, mainly, with the ambiguousness of term, possibility to interpret his meaning variously. One must pay attention to what does the determining component of difficult word represent: qualitative signs of object, phenomenon and so on, or the relations of linking, that connect different objects. The first case can create certain problems for the interpreter, because a determining component can be used for description of different sides of connection of difficult term elements. For example, in the English term «bank control» the first component can express a management method, then a term will mean «management by a bank, bank management», and can express a management object, then translation will be «управління банком».

Translation of terms with a determining component which expresses the sign of belonging, on the whole, does not cause difficulties during translation, if the meaning of components of difficult word is known. So, for example, knowing that «stock» is «акціонерний капітал», and «market» is «ринок», it is not difficult to guess, that «stock market» means «ринок акцій» (in more wide sense – «ринок цінних паперів»).

Thus, an interpreter always must pay attention to the proper explanation of terms, and also to what relationships are between the object and the determining component of difficult word: attitudes of belonging toward the object of terminology or such which represent high-quality signs of the letter.

There are plenty of abbreviations in the English financial documents. An increase in amount of abbreviations which find their application in scientific literature is the fully appropriate phenomenon. Difficult terms need abbreviation by one or another way.

E.F. Skorokhodko writes that according to their application terms can be divided into two groups: text abbreviations and abbreviations of terminology. The first are used by one or a few authors, thus in every special case (for example, in every book, article) they are necessarily explained by authors or in text, or in foot-notes (otherwise it is not impossible to understand their content). Terminological abbreviations are

current, synonymous brief variants of standard terms (they, as a rule, are clear for the specialists in this area of knowledge).

First of all let's find out what structural types of abbreviations we know: a) letter abbreviations; b) component abbreviations; c) partial abbreviations which consist of a letter or complete word; d) mixed abbreviations which consist of letters and syllables; e) numeral abbreviations, which consist of letters, words or syllables and numbers; e) abridged words.

The letter terminology abbreviations in English are pronounced either as the names of letters which make abbreviation, or as a word which consists of these letters. To the first group belong, for example, such abbreviations as *mge* – *mortgage* – «застава»; *IMT* – *immediately* – «негаймо»; *ins* – *insurance* – «страхування»; *j* – *joint* – «спільний»; *K.D.* – *knock down* – «мінімальна ціна на аукціоні»; *Jsb* – *joint stock bank* – «акціонерний банк»; *b. r.* – *bank rate* – «залікова ставка банку»; *l. & d.* – *loss and damage* – «збитки при транспортуванні» and so on.

There are such cases, when the meaning of abbreviation can be found out only after orthographic design of abbreviation. For example, let's take such pairs of abbreviations: *bd.* – *bond* – «облігація»; *B/d* – *brought clown* – «знижений» (about a price).

From the examples given above we can see that even abbreviations in the English financial vocabulary have such quality, as a polysemy. Orthographic design of abbreviation of the same term can be different. For example, *J.A.* and *J/An* express the the same concept of joint account – «спільний рахунок».

It is possible to make examples of partial abbreviations: e-commerce (commercial activity with exceptional application of the electronic systems), e-broker (broker which works with clients through the Internet), F. T. Index (industrial share index which expects newspaper FT); brief words: high tech technology (advanced), showbiz/ show business/ (business of entertainments); component abbreviations: small-cap (stock) – small capitalization (stock) (funds of companies with small capitalization), FTSE SmallzCap (industrial share of small companies, which are accounted by the newspaper FT together with the Throgmorton fund street index); component abbreviations: *ad.val.* – *ad valorem* – «з проголошеної ціни», *adv.* – *advance* – «задаток», *cap.* – *capital* – «капітал», *Ind.* – *index* – «індекс».

Consequently, as we can see, there is nothing difficult in translation of abbreviations. All information necessary for the interpreter is given in the special dictionaries. Problems can arise up only in the case of appearance of text abbreviations which began to acquire a terminology meaning, used in text without the resulted explanations, and which has not yet be included to the terminology dictionaries.

The negative side of English terminology is its saturation with so-called trade names or trade marks. This question deserves attention, because some of them afterwards get wide distribution and, losing specific slangy maintenance, become the members of terminological system of this branch of industry. E.F. Skorokhodko names these slangy and colloquial expressions and narrowly widespread terms (names of firms) which are used in the system of scientific and technical literature next to the correctly built terms, as terminoids. The difference between terminoids and terms is almost unseen: sometimes the proprietary name or slangy word can provide the essence of a concept better, than specially built term [5].

A lot of such terms (which at first arose up in a slangy vocabulary and then appeared in the dictionaries of economics and gained a foothold «jargon») exist in English economic literature. There are lots of examples: «*Hong Kong made strong gains in response to and surge in red chips*». («Гравці на фондовій біржі Гонконгу отримали величезні прибутки, зігравши на азіотажі навколо акцій китайських компаній»). Expression «red chip» is slangy. It means the share of the Chinese company holding. Probably, not so much time will pass, and this combination of words will become the full-fledged members of the English financial terminological system.

Quite often in the system of scientific terminology there are terms, created with the use of the proper names. Unlike the proprietary names which quite often appear by abbreviation of the name of firm or name of inventor, terms about which a language will go presently, as a rule, include for itself the complete proper names and created at once for the use in the system of scientific terminology, but not as brandname marks: *Lloyd's of London* – «Лондонський Ллойд» (type of insurance agency, located in London), *Lloyd's Register of Shipping* – «регістр Ллойда» (a list of unarmoured ships is with their classification on certain groups), *Fordism* – «система Форда».

Another question related to the problem which needs close attention is the existence of linguistic parallels and so called «wrong friends of interpreter». Under linguistic parallels we mean general elements (in particular, lexical) in two unnecessarily family languages. Such linguistic parallels can be casual and appropriate.

Casual linguistic parallels can be caused by casual consonances of words from two not necessarily family languages as Latin (*habere*) and German (*haben*) (despite the words from both languages coincide in a meaning, their etymology is different); or the English word «tip» and Ukrainian «тип» (the casual consonantness is at complete absence of community in a value). Appropriate lexical parallels are caused by the conscious borrowing of lexical elements from one language into another.



**Conclusion.** The problem of scientific (economic) translation is the lack of information that has the interpreter in the field of scientific infrastructure, undomain and, as a result, lack of scientific terms to give an equivalent in a special purpose language. Thus, an interpreter which works in certain industry must carefully learn its infrastructure, terminology, which serves this industry, and also linguistic features of initial language. It is important to notice that it is impossible to translate the texts of the strictly specialized scientific subject from the only, linguistic side. It is necessary to do the careful analysis of all text, and only then, if you understand, what exactly speech goes about, continue translation. Meanwhile, one should not depend only on his or her own knowledge in this industry, ignoring the linguistic analysis of text. Thus, interpreters must research both those areas of science, which literature of translation relates to, and advance practical level of foreign language, master the theory of translation of scientific technical literature, be engaged in the questions of word-formation and semantics.

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