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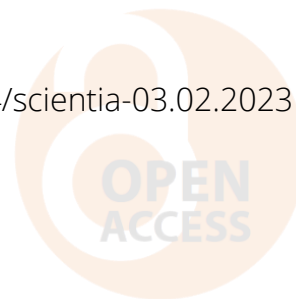
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DERIVATION IN ENGLISH FINANCIAL TERMINOLOGY

Introduction. English ample terminology is increasingly proliferating globally. This fact is determined by dynamic globalization processes, the intensification of trade and economic cooperation, renewal and development of international contacts, the effective functioning of the language in a particular subject area, in particular finance with the constant updating of the reference space.

Review of recent publications. Such scholars as O. Duda [2], O. Konstantinova, Yu. Zavhorodniev [3] and others also studied this topic. However, it requires further research.

The main **objective** of the paper is to look into the morphological features of English financial terminology. The material of the research comprised 198 one-word English financial terms selected from Internet sources.

Results of the research. A financial term is a word or phrase that means a certain concept in the financial sphere. There are an incredible number of them. Affixation is the most common way of deriving new words. From one root can be formed many words with suffix, prefix, or prefix-suffix ways. The meaning of the word itself depends on the meaning of the affix. Compared to prefixes, suffixes are different: noun, adjective, verb, and adverb, so adding suffixes can change the grammatical construction of the word [1]. Knowing the meanings of the most common suffixes or prefixes can help us deduce the definition of new words that we run across in our reading.

English is being replenished by thousands of financial words to its lexicon by affixation way as shown below:

Table 1

Types of morphological word formation of financial terms and examples

Method of word-formation	Affixes	Examples
Prefixal	un-, pre-, non-, re-, trans-, ex-, dis-, in-, ad-, sub-, over-, sur-, anti-, post-, as-, de-	<i>unrated, pre-order, non-tax, refund, transit, exchange, discount, input, advance, subsidy, overdraft, surplus, anti-crisis, post-crisis, asset, default</i>
Suffixal	-less, -able, -ing, -ity, -ee, -er/-or, -age, -ence, -ance, -ism, -ness, -ur, -ship, -ist, -al, -cal, -ful, -tion(ion), -ment, -ify, -ate, -ary	<i>cashless, payable, purchasing, liquidity, employee, buyer, creditor, leverage, insurance, consumerism, costliness, entrepreneur, entrepreneurship, monopolist, financial, statistical, gainful, taxation, statement, verify, donate, monetary</i>

Table 1 continuation

Method of word-formation	Affixes	Examples
Prefixal-suffixal	<p><i>Prefixes:</i> non-, trans-, ac-, under-, en-, in-, de-, anti-, dis-, multi-, co-, re-, sub-, hyper-, in-</p> <p><i>Suffixes:</i> -able, -ion, -ity, -ment, -ive; -tion; -al, -ance; -ue; -tion; -tion; -ness</p>	<p><i>nonprofitable, transaction, acceptability, underpayment, encashment, inductive, deflation, anticyclical, disinflation, multicollinearity, coinsurance, revenue, subvention, hyperinflation, indebtedness</i></p>

[created by the authors based on 2]

The pie chart below (Fig.1) illustrates how the prefixes used to form financial terms are distributed by the frequency of their occurrence (%):

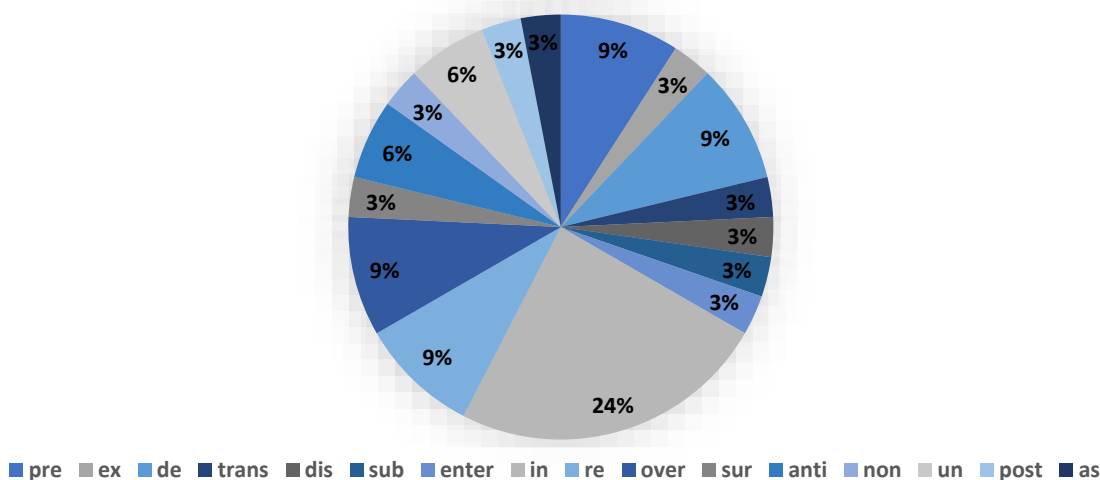


Fig. 1. Frequency of prefixes of English financial terms formed by prefixal method
[created by the authors based on 2]

As we can see in Fig. 1, the most common prefixes are *in-* (24%) followed by *pre-*, *re-*, *over-* accounting for 9% each, and the least common prefixes are *trans-*, *sur-*, *as-* etc. that make up about 3% each.

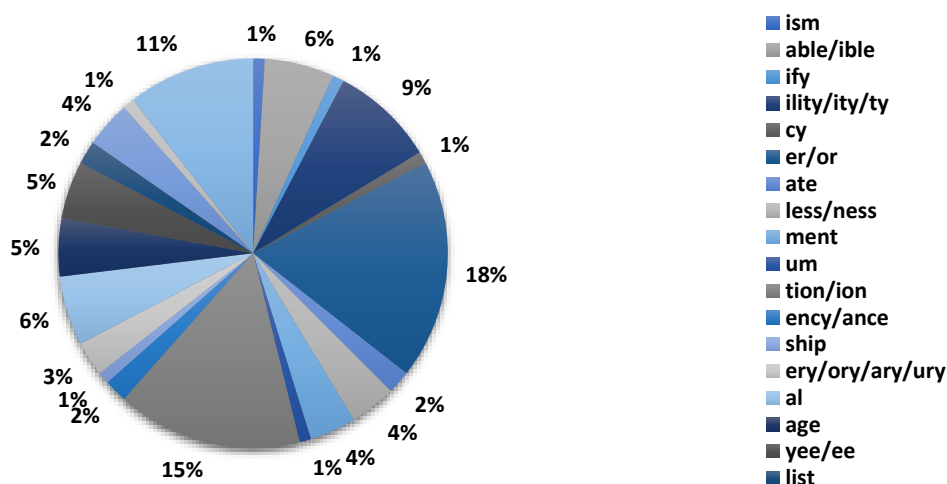


Fig. 2. Frequency of suffixes of English financial terms formed by suffixal method
[created by the authors based on 2]

The pie chart (Fig. 2) shows that most financial terms are formed by noun-suffixes, such as *-er/-or* (18%), *-tion/-ion* (15%), *-ing*, a suffix of nouns formed from verbs (9%), and the least popular fixes are *-ism*, *-um*, *-ify*, *-ship*, *-ful* etc.

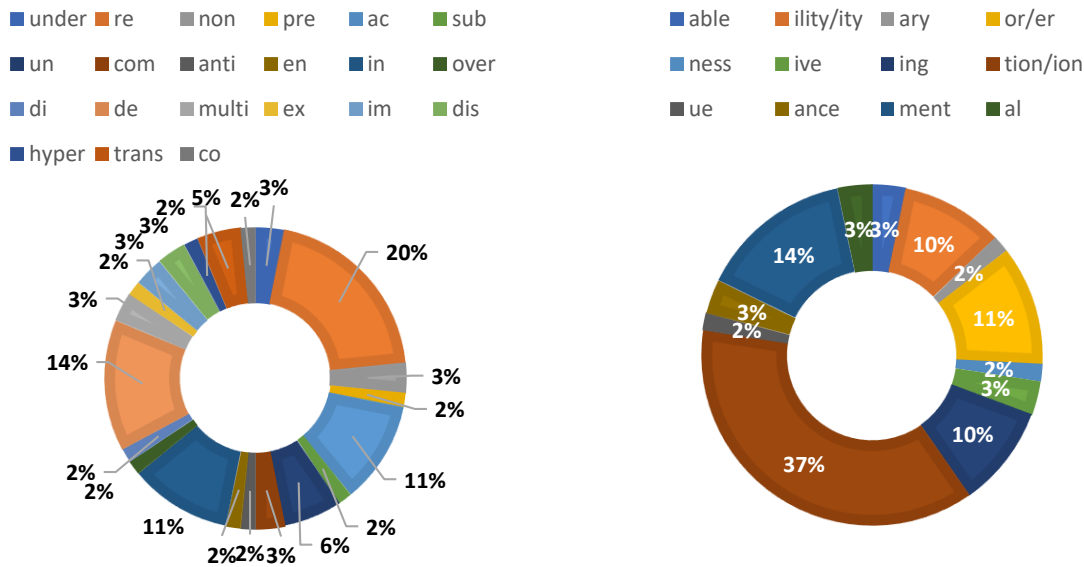


Fig. 3. Frequency of affixes of English financial terms with derivational prefixes and suffixes
 [created by the authors based on 2]

As the pie chart above shows, in financial terms formed by both derivational prefixes and suffixes the most frequently used prefixes are *re-* (20%), *de-* (14%), *ac-* (11%), *in-* (11%), with most productive suffixes being *-tion/ion* (37%), *-ment* (14%), *-or/-er* (11%), *-ility/-ity* (10%) and *-ing* (10%).

The pie chart below (Fig. 4) shows the distribution of affixation methods used in forming English financial terminology:

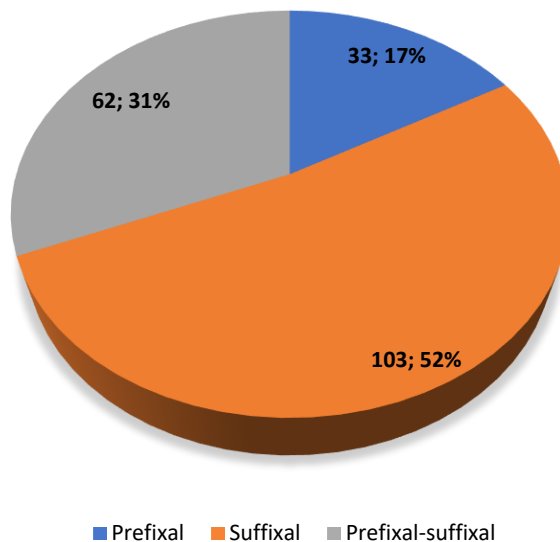


Fig. 4. Distribution of affixation methods used in forming English financial terminology
 [created by the authors based on 2]

Thus, financial terms formed by the prefixal method make up the smallest share – 17%, prefixal-suffixal method – 31%, and suffixal method – 52%, which means the largest part.

Conclusion. In our study, we found out that the most productive prefixes in English financial terms formed by both prefixes only and the combination of prefixes and suffixes, are in- and re-. Among the existing derivational suffixes, dominating appeared to be -tion/ion, -or/-er and the noun-forming suffix -ing, because they are used most frequently in terms having suffixes only and those formed in the prefixal-suffixal way. The most productive way of word formation regarding English financial terminology is suffixation (52%). Knowledge of the meanings of affixes gives additional opportunities to the reader, that is, replenish the vocabulary of a person. Moreover, a person without understanding the word can guess it intuitively. Further research into translation of derivatives in financial terminological system is highly promising.

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