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SCIENCE: CHARACTERISTICS AND FEATURES**

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**EUROPEAN  
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## SECTION 1.

### ECONOMIC THEORY, MACRO- AND REGIONAL ECONOMY

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## MORPHOLOGICAL FEATURES OF ONE-COMPONENT AND STRUCTURE OF TWO- COMPONENT ENGLISH FINANCIAL TERMINOLOGY

**Introduction.** The structure of financial words is a critical component of understanding the language of finance. Understanding the structure of financial words is essential for anyone who wants to be able to communicate effectively in the world of finance. In this context, it is important to understand how words are constructed and what they mean, as well as how they relate to each other within the broader framework of financial language. By understanding the structure and morphological features of financial words, individuals can better navigate financial concepts, transactions, and communications, and ultimately make more informed decisions about their financial lives.

**Review of recent publications.** Such scholars as J. Ayto, J. Speake, M. Bielenia-Grajewska, S.B. Khrystiuk, P. Durkin, T. Finkenstaedt, Y. Bhana and others. However, the issue is topical because the approach to the study of terminological collocations under consideration has not been applied previously.

The **objective** of the paper is exploring the structure of financial words by examining the prefixes, suffixes, and structural features that make up financial language. The material of the research comprised 103 words in English financial terminology selected from the Internet sources.

**Result of the research.** Financial words typically consist of one or more morphemes include prefixes, such as un-, re-, dis-; suffixes such as -s/-es, -ed,- er, -ing; base words such as help, form; roots such as rupt, port, ject, which are the smallest meaningful units of a word. Morphemic analysis helps break down these words into their constituent parts and understand their individual meanings. In financial terminology, common roots forms include: cash, flow, balance, sheet, income, statement, ccounts, payable, receivable, capital, gains, loss, commercial, paper, and many more. These morphemes convey specific meanings related to financial concepts and activities. [4]

Financial words can be broadly classified into several categories based on their morphological features, this is shown below:

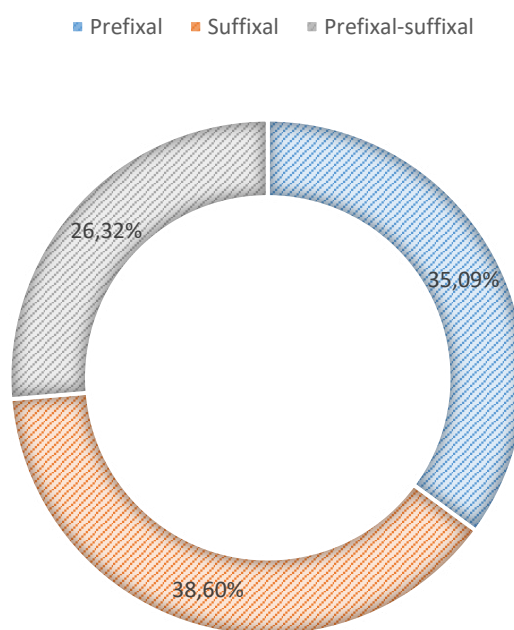
Table 1

**Types of morphological word formation of one-component derivatives**

Method of word-formation	Affixes	Examples
<b>Prefixal</b>	-as-, -in-, -pro-, -fore-, -re-, -de-, -un-, -re-, -non-, -mis-, -ex	<i>asset, income, profit, forecast, return, descent, unbundle, refer, revoke, revert, reinvest, non-interest, mismatch, exchange</i>
<b>Suffixal</b>	-ity, -ty, -end, -ance, -o, -ative, -cy, -age, -ility, -er, -or, -ant, -ent, -ion, -ment, -ture, -ee	<i>liability, equity, utility, dividend, balance, portfolio, derivative, liquidity, solvency, leverage, volatility, investment, volatility, priority, privacy, annuitant, obligee, scarcity</i>
<b>Prefixal-suffixal</b>	<b>Prefixes:</b> -ex-, -in-, -un-, -under-, -over-, -re-, -trans-, -as-, -affre-, -ap-, -al-, -en-, -at-, -sub-, -ag-, -ar <b>Suffixes:</b> -al-, -ense-, -ment-, -able-, -ion-, -ing-, -ty-, -ible-, -ed-, -ence-, -ture-, -ate-, -s	<i>internal, expense, unacceptable, underdevelopment, recoupment, overcapitalization, overconsumption, underimporting, affreightment, inaccessible, interdependent, appraisal, allocable, encashment, attached, interminable, transference, assessment, expenditure, subdued, aggravate, arrears</i>

[created by the authors based on 1, 2, 3]

The pie chart below (Fig. 1) shows the distribution of methods applied in forming one-component English financial terminology:



**Fig. 1. Distribution of methods utilized in forming one-component English financial terms**

[created by the authors based on 1, 2, 3]

As the pie chart above shows, the suffixal method used in forming one-component English financial terms make up the largest share – 38.6%, the share of the prefixal method is 35.09%, and the prefixal-suffixal method accounts for 26.32%.

Two-component financial terminology can be classified into several categories based on their structural features this is shown below:

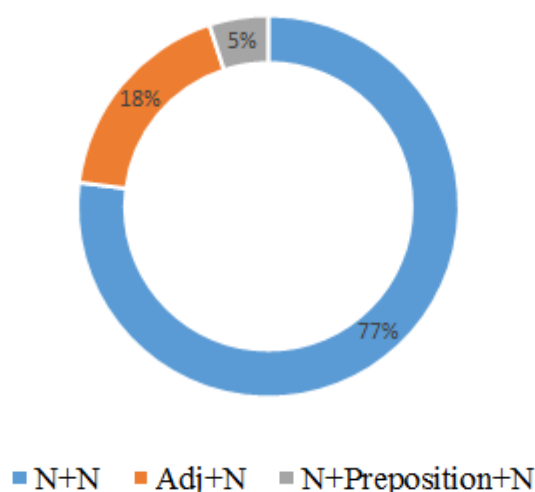
Table 2

**Structural features of two-component financial terms**

Structural pattern	Example
N+N	<i>bond market, dividend yield, capital gains, portfolio management, asset allocation, liabilities management, income statement, expense ratio, profit margin, loss aversion, inflation rate, interest rate, yield curve, credit rating, debit card, risk assessment, volatility index, futures contract, market analysis, exchange rate, liquidity risk, index fund, benchmark performance, hedge fund, asset diversification, securities exchange, brokerage firm, taxation policy, investment portfolio, debt financing</i>
Adj+N	<i>deflationary pressure, derivative products, bullish trend, bearish sentiment, financial analyst</i>
N+Preposition+N	<i>yield to maturity</i>

[created by the authors based on 1, 2, 3]

The pie chart below (Fig. 2) shows the distribution of structural models of two-component financial English terminological collocations:



**Fig. 2. Distribution of structural models of two-component English financial terminological collocations**

[created by the authors based on 1, 2, 3]

Thus, two-component financial terms under consideration formed by the N + N model take the largest part – 76,92%, Adj + N model makes up 17,95%, with the N + Preposition + N model accounting for 5,13% only.

**Conclusion.** The structure of English financial terminology encompasses various elements, including compound words, abbreviations, and acronyms. Financial terms often consist of multiple components combined to convey specific meanings. The morphological features of financial terminology involve the study of prefixes, suffixes, and root words that form the building blocks of these terms. The exploration of morphological features in English financial terminology provides valuable insights for finance professionals. By analyzing and understanding the

morphological components of financial terms, individuals can deepen their comprehension, enhance communication, and advance their careers within the dynamic field of finance.

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