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Shkriba V.M.

Student,

Uzhhorod National University

ENGLISH VERB IDIOMS OF BANKING DISCOURSE AND THEIR RENDERING INTO UKRAINIAN

The topic of the paper is devoted to the researching ways of translating the bank idioms from the Source Language (English) into the Target Language (Ukrainian). A number of Ukrainian and Russian scientists devoted their investigations to this topic: I. Hapeyeva (2017), G. Khatser (2016), T. Konivitskaya (2016), V. Myhaylenko (2015), D. Syzonov (2015),

L. Borsuk (2014), etc. Among foreign scientists we want to name works of N. Saleh (2013), P. Newmark (2010) and Ch. Bally. (2005) However, despite these studies, the problem of idiomatic means of economic texts, in particular in the English banking discourse, needs a further comprehensive investigation.

Native speaker can easily detect and understand the idiom meaning, but for non-native speakers and interpreters it is a real challenge to translate that set phrase and at the same time to save it's original meaning.

As for the latest publications on various aspects of idiomaticity in linguistics and translation studies it is worth mentioning the dissertations presented by A. Tarasova (2017), I. Hymenyuk (2013), O. Mosejchuk (2009), K. Zhitnikova (2008) and others. *The aim* of the present article is to investigate the English verb idioms of banking discourse and their rendering into Ukrainian. *The object* is English banking verb idioms and their correspondences in Ukrainian. *The data sources* of the research are selected from English encyclopedic dictionaries, Finance and banking and bilingual dictionaries English-Ukrainian and Ukrainian-English dictionaries.

According to The Cambridge Dictionary of linguistics "... a unit of permanent context where one of the components has phraseologically fixed logical meaning; phraseme is a type of phraseological unit..." [5, p. 364].

According to the Glossary of Linguistics and Translation Studies, *an idiom* is "a set of words which always co-occur and where the meaning is not necessary devided by concatenating the individual parts of the idiom, or "a group of words that has the meaning different then that suggested by the individual words" [4, p. 221].

One of the most significant differences between the two is that a phrase has a literal meaning while an idiom is a figurative expression giving meaning to a phrase or conversation [1, p. 18].

Idiomaticity is an integral part of banking discourse which is one of the representatives of institutional discourse. The *discourse* is a text in use, as a meaningful message from a sender to an adreesee.

According to The Penguin Dictionary of Literary Words and Literary Theory *idimaticity* is a the mechanism that enables phrases to take on meanings that go beyond the meaning of their parts [6, p. 79].

Banking discourse is a hierarchically organized set of autosemantic lexical and phraseological units for designating specific professional concepts in the field of banking [5, p. 34]. The banking discourse reflects the addresser-

addressee configuration of the participants of communication – agents (bank employees) and clients (users of banking services).

The structure of the verb idiom Verb (V) + Noun (N) can be expanded at the expense of adjectives, adverbs, and prepositions and has next characteristics: it is a phrasal structure correlating with the corresponding concepts of the banking system and taking part in forming various semantic domains [2, p. 79]. *Hypothesis* is that the English verb idiom of the banking discourse is not directly translated word-by-word, but rendered into Ukrainian by means of idiomatic and non-idiomatic methods of translation.

CORPUS ANALYSIS. We investigated 10 verb idioms of banking discourse with the help of English-Ukrainian dictionaries. The results of analysis shown below. We used the following ways of translation: translation with, translation using analogue, descriptive translation, loan translation or calquing.

Example with full and partial equivalents:

(1) *Once you feel confident in your trading skills, **open a real account** and start getting profit using **real money**.* – **відкрийте справжній рахунок... справжні гроші.**

(2) *Under an amendment to the Civic Integration Act, adopted on 11 September 2012, people will be required to pay for civic integration courses themselves, but if they are on low incomes, they will be able **to take out a loan**.* – **взяти кредит.**

(3) *That's like robbing a bank with a ski mask and then handing the teller your driver's license **to cash a check**.* – **переведення в готівку чека.**

(4) *It is managed by a third party who has the responsibility to, on request; **buy back the shares** at their market value.* – **викуповувати акції.**

(5) *Five months ago, she stopped **paying** the rent **by standing order**, switched to cash.* – **платити за безготівковим розрахунком.**

Example with analogue translation:

(6) *I've been **applying for credit cards** and two came today.* – **оформив кредитні картки.**

(7) *The law might also require and officially **appraise the value of the encumbered assets**.* – **оціна вартості.**

Example of calquing:

(8) *That is why we do not guarantee the reservation for those clients who didn't find the way and desire **to make a deposit**.* – **внести депозит.**

(9) ***To establish a credit limit**, you need to refer to any PRAVEX-BANK outlet.* – **Для відкриття кредитного ліміту.**

Example of descriptive translation:

(10) *This is the bank account where you can **deposit the check**.* – **внести чек на збереження** [3, p. 286].

As we can see the *equivalent* should be considered as a constant equivalent similarity, which, as a rule, does not depend on the context [2, p. 125]. When a number of Ukrainian translations in the bilingual dictionary correspond to a single English unit they are called *analogues* – correspondences between the members of pairs or sets of linguistic forms that serves as a basis for the creation of another form. *Calquing* is defined as the process of creating new words, phrases, phraseology, in which only the meaning and principle of organizing a foreign language transmitted by means (morphemes, words) of a given language is assimilated.

The translation of idioms differentiates four ways: equivalent, based on equivalent similarity; analogue, based on correspondences between the members of pairs or sets of linguistic forms; loan translation (calquing), based on creating new words, phrases and descriptive translation (explication).

The perspective of a further study of the English verb idioms is an investigation of their peculiarities of translation from English into Ukrainian in various genres or registers of banking discourse.

The theoretical basis of banking verb idiom rendering into cannot be complete and needs broadening through cognitive idiomaticity.

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