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LANGUAGE

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Conceptual Metaphors in Hungarian and Bulgarian Banking Terminology through the Cases of the Hungarian OTP Bank and the Bulgarian DSK Bank

Abstract. The current paper offers a contrastive conceptual analysis of Hungarian and Bulgarian banking terminology through public documents issued by the Hungarian OTP Bank and the Bulgarian DSK Bank. The qualitative research shows that Hungarian uses authentic indigenous words and the cognitive images behind them are presumably transparent to native speakers of Hungarian. In Bulgarian, on the contrary, the majority of terms are loan words from foreign languages, especially English, and the conceptual metaphors underlying them are not carried over to Bulgarian. Both languages are characterized by the MONEY IS A LIQUID metaphor as well as BANKING INSTITUTIONS ARE FAMILIES and BANKING INSTITUTIONS ARE PLANTS metaphors. Both languages exhibit creativity in the use of miscellaneous terms related to banking transactions.

Keywords: conceptual metaphor, banking terminology, OTP Bank, DSK Bank, Bulgarian, Hungarian, loan words

1. Introduction

The present mini-scale study deals with conceptual metaphors and metaphorically motivated phrases and individual words in banking terminology in Hungarian and Bulgarian. Conceptual metaphors are omnipresent in all spheres of life. Metaphor is a pervasive discursive element although not easily noticed by a non-expert eye. McCloskey (1995, 219) felicitously states that "economists are poets but do not know it", which

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means that economists make extensive use of metaphors in their communication, but they do it unconsciously. The use of conceptual metaphors in economics and financial discourse, in general, has been widely discussed in scientific literature. Various sorts of conceptual metaphors have been discovered and evaluated in English financial documents. Several comparative investigations have also shown that different languages share the same cognitive metaphors. I have not come upon scientific works comparing Bulgarian and Hungarian banking terminology, so my paper is aimed at filling this gap.

The empirical research examines the financial terminology in public documents issued by the Hungarian OTP Bank and its subsidiary in Bulgaria – DSK Bank. Both institutions (OTP (Országos Takarékpénztár) and DSK (Държавна Спестовна Каса) [Darzhavna Spestovna Kasa] mean State Savings Bank.

The objective of the paper is to detect conceptual metaphors in public documents issued by the two banks and to explore if there is an overlap between the two languages. My hypothesis is that there will be similar metaphors in financial terminology mainly influenced by foreign language pecuniary expressions, especially English.

The main difficulty for me within the research was to establish the basic source domain of metaphoric expressions. The problem was partially resolved using general and etymological dictionaries. My native speaker intuition for Bulgarian and my advanced knowledge of Hungarian have also served for source domain identification – this induces a rather subjective dimension to my analysis, an inevitable aspect in metaphor research, according to Koller (2004, 52).

The paper consists of six parts. After the introductory part (1) I briefly discuss previous literature on conceptual metaphors in financial discourse (2). Afterwards, short background information on OTP Bank and DSK bank is offered (3). This is followed by the methodology section (4) and a detailed analysis of observed conceptual metaphors in banking documents (5). I conclude the results and highlight the limitations of the research (6).

2. Literature review

Metaphor has long been regarded as a rhetorical technique used in ornamental language, primarily in literary contexts. In 1980, George Lakoff and Mark Johnson established a ground-breaking theory which has had a tremendous impact. Although other scholars dealt with key concepts of cognitive theory, their book "Metaphors we live by" laid the foundations of conceptual metaphor analysis. What made the theory special and innovative in 1980 is that "it is a comprehensive, generalized, and empirically tested theory." (Kövecses 2010, xii). The backbone of the theory is that our everyday language usage, our thoughts and actions, and, in general, our conceptual system are metaphorical in nature: "The essence of metaphor is understanding and experiencing one kind of things in terms of another." (Lakoff and Johnson 1980, 5). Metaphors, according to Lakoff and Johnson, are not simply a language phenomenon, but rather

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a thinking phenomenon that allows us to conceptualize realms that we would not be able to create without them. When analysing conceptual metaphors, we deal with two conceptual domains: a *source* domain and a *target* domain. The source domain is the one from which we draw inference patterns, and the target domain is the conceptual domain which we try to understand (Kövecses 2010). Some of the most popular examples of conceptual metaphors are LOVE IS A JOURNEY, ARGUMENT IS A WAR, TIME IS MONEY, where JOURNEY, WAR and MONEY are the source domains, while LOVE, ARGUMENT, and TIME are the target domains. Source domains usually involve concrete physical concepts, while target domains are more abstract.

Metaphor in the specialized language of economics has been the subject of intense research for many linguists in the last two decades. Some scholars have contrasted metaphors in different languages: Charteris-Black and Musolff (2003) have compared metaphors for euro trading in British and German financial reporting. Silaški & Kilyeni (2011) have dealt with the MONEY IS A LIQUID metaphor in economic terminology in English, Serbian, and Romanian. Muelas Gil (2016) has analysed the explanatory strength of conceptual metaphors in financial discourse through examples from articles in English and Spanish economic newspapers.

Tomoni (2012) examined Romanian financial-banking discourse in the light of conceptual metaphors theory and Turner and Fauconnier's (1995) blending theory. She highlighted that financial language in East-European countries has rarely been the subject of cognitive research. Her study attempted to fill the gap by identifying and analysing the most common metaphoric conceptualizations in Romanian. In a similar fashion, my study aims to fill a gap in the research of Bulgarian and Hungarian banking terminology from a cognitive linguistic perspective.

Kövecses's (2010) book, "Metaphor. A practical introduction," served as my starting point in writing this paper. The author presents two main metaphor systems: THE GREAT CHAIN OF BEING and the EVENT STRUCTURE metaphors:

The GREAT CHAIN metaphor captures the metaphorical conceptualization of "things" and the EVENT STRUCTURE metaphor that of "relations," including events and changes of states. Setting up these parallels between the classification of conceptual entities and the two metaphor systems is not meant to imply that the metaphorical conceptualization of all things and all relations is exhaustively captured by the two metaphor systems. The claim is that the metaphorical conceptualization of a large portion of what we view as things and what we view as events can be successfully accounted for with the help of these systems. (Kövecses 2010, 151–152).

> Generally speaking, numerous conceptual metaphors can be seen as part of these two systems, e.g.: ECONOMIC SYSTEMS ARE BUILDINGS, COMPANIES ARE PLANTS, ECONOMY IS A MACHINE, among others. That is the reason why I chose these two broad metaphor systems as my point of departure: they form the higher conceptualization level of my investigation – most metaphors listed in this article can be classified as constituents of the above two.

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3. Justification for choosing OTP bank and DSK Bank

I chose OTP bank and DSK Bank because they belong to the same banking group: OTP Group – the largest financial service provider in Hungary and a regional leader in Central and Eastern Europe. OTP is the bank with longest traditions in Hungary and has the largest individual client network in the country. It is the leading bank considering many indicators, according to a 2017 article in the Hungarian leading economic journal *Portfolio*.[1] My choice for considering exactly OTP Bank's documentation was also largely motivated by the fact that OTP Bank is committed to developing financial culture – this issue is at the heart of its community engagement programs.[2]

DSK Bank was established under the name *State Savings Bank* (DSK) in 1951. Since 2003 it has been a subsidiary of the Hungarian OTP Bank. DSK Bank in Bulgaria has established its firm position in both private and corporate banking with a full range of financial services.

4. Methodology

My intention was to analyze parallel corpora consisting of documents issued by OTP Bank and DSK Bank, that is why I was looking particularly for identical documents – general terms and conditions or documents describing individual and business tariffs. I expected that since both OTP Bank in Hungary and DSK Bank in Bulgaria are part of OTP Group, there would be significant similarities not simply in the product portfolio, but also in the digital documentation library, that the structure of the website and the ordering of information to customers would be almost identical as is the case with other international brands. However, there were significantly fewer documents available on the website of the Bulgarian DSK bank and a myriad of documents related to terms and conditions, tariffs, general business regulations, etc., on the OTP Bank website. I selected the two tariff documents from the Bulgarian website and three OTP documents which seemed most relevant to the Bulgarian ones. I worked with asymmetrical corpora: the two sub-corpora (Bulgarian and Hungarian) do not fully correspond to each other because they address slightly different issues. However, the reoccurring expressions partially overlap and allow for cross-linguistic comparison. They are suitable for building the corpus for this research because the lexical items circulating in these documents refer to the same financial transactions and partly to the same banking products offered to individual and business clients.

I relied entirely on current online documents available to the public. I primarily analyzed the Bulgarian and Hungarian texts and not their translations on the English language version of the websites; however, in certain cases, I resorted to the English files as well, just for quick verification of the referenced terminology. It is to be noted

[1] Itt a magyar bankok rangsora: nagy változások a listán - Portfolio.hu
[2] OTP Fenntarthatóság - Pénzügyi kultúra fejlesztése (otpfenntarthatosag.hu)

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that the websites' domestic language version and the English language version are not identical either in the case of OTP Bank or DSK Bank. The documents are:

Bulgarian:

1. DSK Bank Tariff for individual clients
2. DSK Bank Tariff for business clients

Hungarian:

3. OTP Bank General Business Regulations
4. OTP Bank General Regulations – Bank Accounts
5. OTP Bank General Regulations – Deposits

Only documents 1, 2, and 3 have English counterparts on the banks' websites. In cases where I did not find the counterpart of a Hungarian phrase in the selected Bulgarian documents, I resorted to other content available on DSK Bank's website – e.g., *Deposits* library.

It can be argued that this low number of documents is too small to consider the study a corpus-based one. However, as Vaughan and Clancy (2013, 20) defend, "small corpora are eminently suitable for investigating phenomena in context given the constant interpretative dialectic between features of texts and the contexts in which they are produced". I could have included in the corpus the documentation of other banking institutions as well to check for overlaps or any other terms; however, such an endeavor would have certainly surpassed the length requirements of a journal article.

The idea is to explore the conceptual metaphors underlying expressions available to the public, to everybody who has or is planning to open a bank account or who deals with any financial transactions. "The language of economics is not simply the language of economists; it is the language of laymen as well. People who are not engaged professionally with economy are still involved in economic processes. […] that "non-experts", although not at the level of an economist, have to understand and speak the language of the economy to the extent of their own needs. (Szekrényesné 2015, 42, my translation from Hungarian).

It would be difficult to draw conclusions based on such a limited number of sources; however, since the documents explored are major, they give us a general idea of the cognitive aspects underlying banking terminology. It is not an aim of the study to investigate the totality of existing banking terms but to have insight into what laymen encounter when reading information about banking services.

The data collection did not involve any machine reading. Through immersive reading I manually searched for individual words and expressions related to money and financial transactions that could instantiate conceptual metaphors. I also used monolingual explanatory dictionaries, as well as etymological and specialized economical dictionaries for further reference. The method for metaphor identification (Pragglejaz Group 2007) was used to check the metaphoricity of terms. I have collected examples from each document and either explained their metaphorical motivation or provided the conceptual metaphor they projected. The Hungarian and Bulgarian examples are presented separately and are enumerated.

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5. Results and analysis

5.1 Hungarian

MONEY IS A LIQUID – as part of the GREAT CHAIN OF BEING metaphor system – was detected in several words and expressions: *(1) folyószámla, (2) folyószámlahitel, (3) árfolyam, (4) forrás.*

Folyószámla corresponds to *current account* in English. It is a compound word consisting of *folyó* (flowing) and *számla* (account). The naming of this type of account is self-explanatory – the cognitive implication behind it is that money flows in and out (of the account which is serviced by the bank) – and this account is used for day-to-day spendings.

Folyószámlahitel corresponds to *overdraft* facility in English; it is easily seen that the metaphorical mapping underlying these expressions is different in the two languages. In Hungarian, the conceptual image of overdraft is made transparent (or at least conclusions could be made by non-experts as to what the term means).

Árfolyam stands for exchange rate. It is also a compound word comprised by *ár* (price) and *folyam* (stream/ river). The explanation of *árfolyam* in the Hungarian Monolingual Dictionary (ÉrtSz) points out that it refers to a momentary price – one which can be easily and quickly changed; thus, it illustratively depicts that exchange rates are not constant but fluctuating. So, EXCHANGE RATE in Hungarian is conceptualized as a MOVING ENTITY, WATER IN MOTION, especially fast-moving waterflow, implying some transitoriness and instability.

According to Walters-York (1995, 55) LIQUID metaphors are indispensable to economic terminology, since "an attempt to paraphrase them would result in the loss or alteration of the cognitive content created by the system of associated implications (and subordinate metaphors) evoked by the word 'flows'".

Forrás is a polysemous word meaning 'an issue of water from the earth' (hence, I discovered the LIQUID metaphor in it) and the other meaning is 'source, origin'. There are two examples of *forrás* as part of compound words in the OTP General Business Regulations for Accounts: *forrásköltségek, forrásszerzési lehetőségek,* meaning 'resource costs' and 'fundraising opportunities' respectively. In Bulgarian none of the above examples is related to water or liquid.

There is a concept which rests on the CONTAINER image schema in the examined OTP documentation (*bankfiók*, explained below). An image schema is a prelinguistic experience structure that motivates conceptual metaphor mappings and plays a significant role in our understanding of the world. An image schema is defined as "a recurring, dynamic pattern of our perceptual interactions and motor programmes that gives coherence to experience" (Kövecses 2006, 207) and "without which our experience would be chaotic and incomprehensible." (Johnson 1987, xix). Image schemas are explained by Oakley (2007, 215) as "distilled experiences, the basis for organizing knowledge and reasoning about the world". The CONTAINER image schema implies an

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interior, an exterior, and a boundary (Johnson 1987). This is exemplified in the Hungarian word *(5) bankfiók,* meaning *branch* of a bank (which in English is an instantiation of the ABSTRACT COMPLEX SYSTEMS ARE PLANTS). *Fiók* means a drawer – a piece of furniture with an inner space that can be drawn out to gain access to it; in other words, it is A CONTAINER IN WHICH MONEY IS STORED AND CAN BE MOVED IN AND OUT. The above leads me to the next metaphorical entailment, namely MONEY IS A VEHICLE instantiated through the compound word *(6) pénzforgalom* consisting of the elements *pénz* (money) and *forgalom* (traffic). Although the second element is metaphorical, according to the principles of the Metaphor Identification Procedure, this compound word is an official term in economics. This proves that metaphoricity is ubiquitous in economic discourse and there are fuzzy boundaries between Language for General Purposes (LGP) and Language for Specific Purposes (LSP). *Pénzforgalom* corresponds to the English *cash flow* (and to the Bulgarian *паричен поток* ([parichen potok] = money flow), which corroborates the pervasiveness of the LIQUID metaphor in English and in Bulgarian), however in Hungarian it implies the ability of money to move in regulated traffic conditions, that is: MONEY IS A MOVING OBJECT. The latter can be interpreted both in the physical sense – money in the form of banknotes and coins moving from hand to hand; and abstractly – through digital money transfers which are intangible.

(7) Jövedelem (income) is another word which supports THE MONEY IN MOTION cognitive projection. *Jövedelem* is a derivative of the verb *jön* = 'to come' which means approaching the speaker. *Income* and *при-ход* [pri-hod] in Bulgarian are direct analogies and they are all related to the verb 'come' and the notion of 'coming'. However, what is interesting in Hungarian is that the opposite of income: expenditure is not a derivative of the word 'to go' but is related to another verb: 'to give'. *Ki-adás* (expenditure) would be literally translated as 'out-giving' if the same morphological structure is followed. 'To give out' implies that the spending of money is under control of human agency while in the case of income, the money is the agent. In Bulgarian, the word for 'expense': *разход* [raz-hod] is still a derivative of the verb 'to go' or 'to walk' and only the prefix is different. Hence, in Bulgarian both income and expenditure are related to an agent moving in and out.

An additional aspect is that "image-schemas are not only limited to spatial relations, such as 'in-out'. There are many other "schemas" that play a role in our metaphorical understanding of the world. These basic image-schemas derive from our interactions with the world, […] and the image-schemas structure many of our abstract concepts metaphorically." (Kövecses 2010, 43).

(8) Befektetés – this is the official term used in Hungarian for 'investment'. According to *ÉrtSz,* the word *befektet* has two senses. The first one means to make someone/something lie down indoors in a closed space. The second sense (listed as a *figurative* in the monolingual Hungarian dictionary (ÉrtSz) – please note it was issued in 1962) relates to valuables, especially spending time and money for something in the hope that it will be rewarding. Thus BEFEKTETÉS (=investment) is conceptualized as LAYING DOWN (MONEY) IN A SAFE PLACE. Therefore, *befektetés* does not simply imply pecuniary

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security, but it carries that meaning in the semantic and morphological structure of the word. It is metaphorically motivated. Motivation is a general cognitive principle that is at work in many different linguistic phenomena with the purpose of facilitating such things as understanding, learning, and remembering (Lakoff 1987, 346): "There is always some uncertainty as to the extent to which metaphor remains active in words with metaphorically motivated meanings." (Charteris-Black 2000, 4). Nowadays, the meaning of the economic term *befektetés* is not perceived as being figurative; new dictionaries list the two senses parallelly, and specialized dictionaries mention only the second sense.

(9) Futamidő – this term refers to the period/ the term/ the duration of a loan until it reaches maturity. *Futamidő* has cognitive implications to both music and sports. As has been shown in previous examples, this is also a compound word in Hungarian comprised by *futam* (race) and *idő* (time). *Futam* has two meanings: the first is related to music – run, musical tirade, vocal flourish; the other one to sports – race, round. This is an example of a blend – in accordance with Mark Turner and Gilles Fauconnier's (1995) blending theory. The essence of the theory is that cognitive operations involve the integration of different mental structures into a single representation. In the example of *futamidő*, elements from music and sports are combined to construe meaning in a financial term using the analogies of a musical run and a sport run which have a beginning and an end separated by a considerable interval.

(10) Jóváírás: credit entry, credit note. This is a nominalization from the verb *jóváír (*to enter a sum to somebody's credit). The word consists of four syllables jó-vá-ír-ás where *jó* means 'good', *-vá* is a resultative suffix, *ír* means 'to write' and *-ás* is a derivational suffix. *Jóváírás* is used in economics and commerce to denote the transfer of money to an account in double-entry bookkeeping. Although this is the main and only meaning of the word listed in the Hungarian *ÉrtSz*, and no figurative senses are mentioned, this lexeme is certainly metaphorically motivated. Let us look at the morphology: 'vá'- is a resultative suffix which renders nouns in translative case indicating a change or the metamorphosis of something/someone into something else. The English equivalent would be 'into'. This resultative suffix is used with nouns; however, in the case of *jó-vá-ír-ás*, it is added to an adjective, which thus becomes a nominalized adjective. Here the following construction is deployed: "noun converted from an adjective + a translative case ending -vá" literally meaning "writing something into (a) good (state)." This implies a positive change, positive movement of money from one account to the other – it is positive for the receiver since it increases the amount of money in their account.

In this example, it is difficult to apply the principles of the Conceptual Metaphor Theory because the target and source domains are not clearly defined. This is probably a dead metaphor, although I did not find the origin of *jóváír* in the Hungarian Etymological Dictionary. Presumably the process of "writing into a good state" is related to times when bookkeeping was entirely executed through manual written records, and not digitally. Kövecses claims that the "dead metaphor" account misses an important

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point: namely, that what is deeply entrenched, hardly noticed, and thus effortlessly used, is most active in our thought. Such metaphors may be conventional and effortlessly used, but this does not mean that they have lost their vigour in thought and that they are dead. On the contrary, they are "alive" in the most important sense – they govern our thought: they are "metaphors we live by." (Kövecses 2010, 11).

(11) Lekötött betét is the Hungarian correspondent of a 'time deposit' or 'term deposit' – a deposit in a bank account that cannot be withdrawn before a set date, or for which notice of withdrawal is required. *Le-köt* is a prefixal verb meaning 'bind, tie, fasten down'. *Be-tét* consists of the prefix *be-* denoting inward movement and the noun *tét* whose original meaning is a staked amount, a bet or wager in hazardous games. The morphological analysis helps to construe meaning in this phrase: amount of money, which is bound, or in other words, is blocked. In this line of thought a FIX TERM DEPOSIT IS MONEY BEING FASTENED DOWN.

These deposits can naturally be terminated, and Hungarian uses a word with quite violent semantics for this withdrawal: *(12) Feltörni egy lekötött betétet*: to terminate a deposit before maturity date. *Fel-tör* involves aggression, it means to break open, to open with force. So, there are actions related to money management which require natural force. This can be conceptualized as TERMINATING A DEPOSIT IS A FORCEFUL ACTION. Generally, the mappings to be discovered in (11) and (12) are HANDLING MONEY IS A PHYSICAL ACT as an entailment of the EVENTS ARE ACTIONS metaphor, part of the EVENT STRUCTURE complex system. In Bulgarian there is no such term, it is expressed by the word 'termination' or 'early withdrawal'.

(13) Látra szóló betét – this term corresponds to a 'sight deposit' or 'demand deposit'. It refers to a deposit, a bank account, or financial institution without a specified maturity date. Such a deposit makes it possible for clients to withdraw money from a bank with little or no advance warning. In Hungarian *látra szóló* indicates something which is at sight, hence cognitively it is associated with EASILY ACCESSIBLE AND MANAGEABLE MONEY IN A SAFE PLACE.

(14) Üzletág –business branch, consisting of *üzlet* (business) and *ág* (branch). Although branch is not used in Hungarian for a bank office, it is still used in business, implying that BUSINESS IS A PLANT, INSTITUTIONS ARE PLANTS.

(15) Kamatláb – interest rate. It is the ratio – expressed as a percentage – between the amount of interest to be paid for a specific period (usually one year) and the amount of money borrowed. According to the Cambridge dictionary, *interest rate* is the "interest percent that a bank or other financial company charges you when you borrow money, or the interest percent it pays you when you keep money in an account". This compound word consists of *kamat* (interest) and *láb* (leg). *Kamatláb* is a direct translation of the German *Zinsfuss. Fuss* is the correspondent of "foot" – a unit of length in the British imperial and United States customary systems of measurement. Although interest rate has nothing to do with measurement units of length, it metaphorically represents a notion related to a time interval. It is obvious that the lexical choice here is motivated by the facts of human embodiment. As Johnson (1987, xix) puts it, human embodiment has

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a direct impact on what and how objects signify to us, as well as how these meanings are produced and communicated. The patterns of our body movement, the contours of our spatial and temporal orientation, and the forms of our interactions with objects all shape our reality. Linguistic meaning originates in the human interpretation of reality.

(16) Hitel – credit, comprised by *hit* (trust) and the derivative suffix *-el.* The Hungarian term for 'credit' is based on trust between the bank and the individual or company who takes the loan. *Hitel* and *credit* are polysemous words in both Hungarian and English – one of the meanings (among others) is trustworthiness and credibility, while in business and finance it is used to indicate an amount of money that a financial institution lends or makes available to a client, to be repaid typically in monthly installments including interest. This term comprises complex conceptual imagery which involves metaphor and metonymy at the same time. The following metaphorical mapping can be discovered in this single word: ALLOTING A FINANCIAL CREDIT IS PUTTING CONFIDENCE IN THE CUSTOMER. On the other side, *hitel* means that the personal relationship between the partners stands for their financial agreement. From this perspective, the following metonymical relationship is validated: A CAUSE FOR THE AGREEMENT STANDS FOR THE AGREEMENT ITSELF.

5.2 Bulgarian examples

The first striking observation while reading the Bulgarian documents for tariffs was the abundant use of loan words – taken directly from English or other languages, with the only difference being they are transliterated to Bulgarian – with Cyrillic orthography. Such words are: *(17) офис* ([ofis], office), *(18) ескроу сметка* ([eskrou smetka], escrow account), *(19) инвестиция* ([investitsia], investment), *(20) овърдрафт* ([ovᵊrdraft], overdraft), *(21) депозит* ([depozit], deposit), *(22) акредитив* ([akreditiv], accreditive), *(23) ликвидност* ([likvidnost], liquidity), *(24) кредит* ([kredit], credit), *(25) трансфер* ([transfer], transfer).

Foreign loan words are quite common in Bulgarian financial terminology. It is difficult, if not impossible for non-experts, to understand the conceptual imagery behind these words. The cognitive pictures are non-transparent to someone who is not familiar with the words in the original language, usually English. They might even be incomprehensible for a native speaker. It is not by chance that these special economic terms require explanations; that is why there are financial dictionaries explaining each banking term. These dictionaries help clients get oriented in a world where language is distant from colloquial speech, at the same time indispensable for everyone who performs financial transactions and wants to understand the functioning of their bank accounts.

Some of the above words and their metaphorical nature in English (MONEY IS A LIQUID, ALLOTING A FINANCIAL CREDIT IS PUTTING CONFIDENCE IN THE CUSTOMER) were already discussed in the Hungarian section. Let us have a look at an expression which sounds quite foreign to Bulgarians: *an escrow account.* To understand the concept, I checked the meaning in a monolingual dictionary on a specialized website escrow.com and looked up the etymology of the word.

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> An escrow account is an account where *funds are held in trust* whilst two or more parties complete a transaction. (Source: escrow.com)
> Origin of *escrow*:
> 1590s, in law, "a writing fully executed by the parties, but put into the custody of a third person to hold until the fulfilment of some condition, when it is to be delivered to the grantee;" from Anglo-French *escrowe*, from Old French *escroe* "scrap, small piece, rag, tatter, single parchment", from a Germanic source akin to Old High German *scrot* "a scrap, shred, a piece cut off" […]*The notion of a deed delivered to a third person until a future condition is satisfied led to the sense of "a deposit of money held in trust or security"(*1888).
> (Source: https://www.etymonline.com/)

The cognitive images of trust and security in association with an escrow account can be evoked if one is aware of the etymology. For Bulgarians, this remains a foreign word which can only be understood through descriptive explanation. The conceptual imagery is not carried over from English upon borrowing the word.

In the next example, we see that Bulgarian conceptualizes BANKING INSTITUTIONS AS PLANTS as an entailment of the biological metaphor ABSTRACT COMPLEX SYSTEMS ARE PLANTS. Just like English, the natural object *(26) клон* ([klon], branch) is used to indicate a physical office of the bank. It is interesting that *клон* and *офис* ([ofis], office) appear parallel on the website. In the *Tariffs* document *office* is used, while on the main website, we see both terms. There is a digital library titled "Offices and ATM's" shown in Figure 1.; however, upon clicking on it, the lexeme which appears is *клонове* ([klonove], branches). The notes in red have been added manually by me in the screenshot.

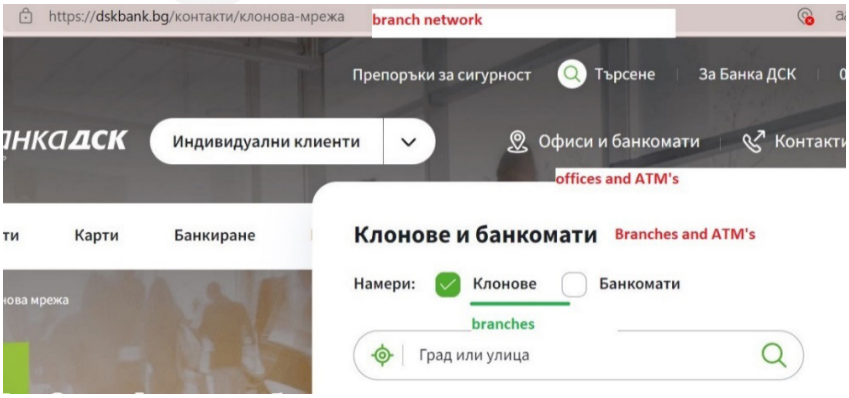


Figure 1. DSK Bank Branches and ATM's

The example above indicates that although the Bank adjusts the terminology to new linguistic trends like internationalization, the authentic Bulgarian term *klon* is still in use; modern and traditional terms co-exist. The process of internationalization is one of the most clearly manifested modern language phenomena in Slavic languages.

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It is associated with such manifestations of interlinguistic similarity, which are a result of linguistic contacts and not of kinship between languages (Kolkovska 2006, my reformulation from Bulgarian). In the last three decades we observe a tremendous acceleration of this process due to the intensification of language contacts resulting from globalization. Anglicisms are widespread in Bulgarian economic terminology.

The choice of words in the Bulgarian version of the *Savings Accounts* and the English translation of the same (both available on dskbank.bg) is intriguing and raises some questions. In Bulgarian, two words are used to denote a deposit: *депозит* [depozit], which was already mentioned above *(21)*, and *(27) влог* [vlog]. Often the terms *депозит* (a calque, a transliteration of the English 'deposit') and *влог* are used interchangeably; however, in banking terminology, the first one is used for 'fixed term deposits', while the second one – the authentic Bulgarian word – is used for 'demand deposits'. According to the Bulgarian Etymological Dictionary, *влог* refers to money invested in work/bank. These terms operate with the same mental imagery in English and Bulgarian accordingly. Below is an explanation of the origin of the word *deposit*:

> 1620s, "state of being placed in safe-keeping", from Latin *depositum*, from *deponere* (see deposit (v.)). From 1660s as "that which is laid or thrown down". Geological sense is from 1781; financial sense "money lodged in a bank for safety or convenience" is from 1737. Middle English had *depost* "thing entrusted for safe-keeping" (late 14c.)
> Source: etymonline.com

In Figure 2. we see *срочни депозити* ([srochni depoziti], fixed term deposits) on the left side, and *безсрочни влогове* ([bezsrochni vlogove] demand deposits) on the right side. For Bulgarians, the mental image of SAFETY is more transparent in the traditional Bulgarian word *vlog* than in the English deposit, though both mean the same. DEPOSIT IS KEEPING MONEY IN A SAFE PLACE.

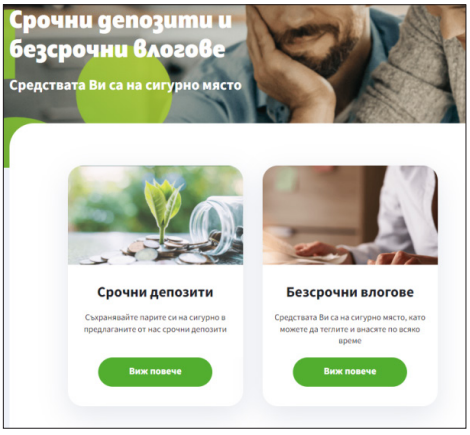


Figure 2. Fixed term deposits and demand deposits

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MONEY IS A LIQUID metaphor is present in terms such as *(28) текущо потребление [tekushto potreblenie]*, whose direct word-by-word translation is 'current/flowing consumption'. This refers to cash loan – the term used in the official English version of the *Tariffs for individual clients.*

The FIRE METAPHOR was captured in Bulgarian expressions related to prepayments and repayments of loans. The word used for "paying off" a loan is *(29) погасявам* [po-gasya-vam] which is a prefixal verb – a derivative of the verb *гася* [gasya] meaning 'to quench, to extinguish'. In this sense, LOANS ARE conceptualized as FIRE. Fire is dangerous just like loans might be dangerous – they imply a lot of uncertainty whether one will be able to pay them off or not. Metaphorically PAYING OFF A CREDIT IS EXTINGUISHING A FIRE.

The Bulgarian word for subsidiary is daughter company: *(30) дъщерна фирма* [dashterna firma]. Hungarian uses the same term: *leányvállalat*. DSK Bank is a subsidiary of the Hungarian OTP Group. Thus, in both languages the subsidiaries of the banking institution are seen as close family members. Taken together with the parent company, we can conclude that the whole BANKING INSTITUTION IS A FAMILY: "The use of metaphor at the lexical level brings biological notions of birth into the conceptualisation of organisations and associated patterns of behaviour such as the need for their protection." (Charteris-Black 2000, 154).

Bank accounts need care and maintenance which is expressed in phrases such as: *(31) Maintenance and operational servicing of standard current account* – which can be interpreted as BANK ACCOUNTS ARE MACHINES THAT NEED MAINTENANCE – a mechanical metaphor which involves both human agency and computers to keep the machine functioning. Bank accounts themselves seem to be abstract entities, or abstract complex systems considering the sophisticated servicing they need. They are not tangible entities but are maintained digitally. I see a parallel with what Kövecses claims about machines as a source domain: "just like in the case of computers, knowledge concerning their functioning has not yet become conventionalized enough for a given linguistic community to use these more sophisticated machines for understanding the functioning of abstract complex systems." (Kövecses 2010, 161).

6. Conclusions

The paper discussed instances of conceptual metaphors in Hungarian and Bulgarian banking documents. The objective of the mini research was to explore patterns in financial terminology and secondly, to find out if there are any similarities in the two languages, whether the mental images related to certain financial operations and monetary transactions coincide, whether they have something in common, or are entirely different. From the examples shown above, it is obvious that both languages make extensive use of conceptual metaphors, and in certain cases metonymies. However, Hungarian proves to be more creative in coining authentic Hungarian terms whose

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cognitive images are comprehensible to native speakers because the conceptual metaphors hidden in them are characterized by more transparency. Bulgarian financial terminology seems to be heavily influenced by English vocabulary. Since a large number of words are loan translations, the cognitive images behind them remain hidden to speakers of Bulgarian. In spite of this, several terms exhibited metaphorical projection of biological and mechanical conceptual domains.

The following common metaphors were discovered in the two languages, though represented by different expressions: MONEY IS A LIQUID, BANKING INSTITUTION IS A FAMILY, BANKING INSTITUTIONS ARE PLANTS, DEPOSIT IS KEEPING MONEY IN A SAFE PLACE, BANKS ARE CONTAINERS. Considering the above, my initial hypothesis was not confirmed.

Naturally, there are limitations to the study. Further research with larger corpora is suggested to encompass more materials from the two banks. Moreover, it is worth comparing mental images between specialized economics discourse and colloquial speech. Additionally, it would make sense to analyze terms in other banks' documents, and to look for conceptual metaphors in articles in economic newspapers to get a broader picture of the cognitive domains that money and financial transactions are related to.

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OTP Bank General Regulations – Deposits

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