

understanding. That's why the history of learning foreign languages is interesting. Such history can be an important indicator of the condition of the given people's culture. It is possible to find the traces of the people's former life, the traces of friendly contacts and quarrels in each language.

If we paraphrase Anatole France's words "the vocabulary is the universe put in an alphabetic order", it is possible to say that the series of loan words put in a time sequence are the chronicles of the growth of the country, the growth of its international prestige, its political, cultural, scientific and technological potential.

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#### ANGLICISMS IN MODERN BANKING

The issues such as intercultural communication, translation and economics have been of different author's interest for many years. Nowadays the question is again on the agenda as the Americanization widens and American English penetrates into new spheres and languages. Thus, the aim of this research is to show the complexities connected with translating the terms regarding any business activity. In order to narrow the scope of the investigation, the attention is given exclusively to the Russian terminology connected with banking.

The analysis of Anglicisms has been undertaken having two main objectives in mind. Firstly, we shall see whether the English pattern prevails over the Russian one or if there is a mixture of both methods. We have also concentrated on different types of English borrowings, both pure borrowings and these that undergo some changes.

It is worthwhile to mention that the main reason for borrowing English words to Russian is the concentration of all advanced technologies in the West. The English term is borrowed in addition to the concept. That's why a most reasonable forecast is the continuation of Anglicisms penetration into different languages, as progress of banking is obvious and undoubtful.

All of the Anglicisms that function in the Russian language have their Russian equivalents, but using of these very English versions is considered to be much more prestigious and correct.

For example, the word **depositor** has its Russian equivalent **вкладчик**, but using the Anglicism **depositor** becomes more and more common. The same refers to the words **credit** (**кредит**), **credit limit** (**кредитный лимит**), **credit rating** (**рейтинг кредитного учреждения**), **debit** (**дебит**), **deposit** (**депозит**), **Internet banking** (**интернет-банкинг**), **verdraft** (**вердрафт**), **hiring** (**найм**), **prime-rate** (**премиальная ставка**), **swift** (**свифт**), **smart card** (**смарт-карта**), **supervisor** (**надзорщик**), **learing** (**леаринг**), **voucher** (**ваучер**), **cheque** (**чеки**), **banknote** (**банкноты**), **leasing** (**лизинг**), **banker** (**банкир**), **account** (**счёт**), **dividend** (**дивиденд**), **parity** (**паритет**), **convertibility** (**конвертируемость**), **investor** (**инвестор**), **transfer** (**трансфер**), **uthorization** (**авторизация**), **beneficiary** (**бенефициар**), **debtor** (**должник**), **float** (**флот**) and the like.

Referring to the examples mentioned and considering the objectives set up above we can come to a number of logical conclusions. At first, though the amount of English words borrowed is considerable, we can't say that Anglicisms prevail over Russian vocabulary. What is more, almost to every Anglicism considered in this research there is a Russian equivalent. Secondly, borrowings affected by certain changes (in accordance with Russian language pattern) outnumber not affected ones. It is evidence of not very deep assimilation of English borrowings in the Russian language.