

# DOMAIN LOSS OR GAIN? AN EU LEGISLATIVE TEXT CORPUS AND TERMBASE STUDY

Word count: 16,521

Ward Franco

Student number: 01806865

Supervisor: Prof. Dr. Sonia Vandepitte

Co-supervisor: Prof. Dr. Els Lefever

A dissertation submitted to Ghent University in partial fulfilment of the requirements for the degree of  
Master in Multilingual Communication

Academic year: 2022 - 2023



## **Abstract**

English words are increasingly more frequently used in the Dutch language. A memorandum by the Council for Dutch Language and Literature (2016) argued that higher education is losing domain to English. Most recently, Van der Sijs (2023) has demonstrated that the number of English words in newspaper articles has increased significantly over the last 30 years. So far, however, the extent to which other domains of life are influenced by English have mostly been neglected. The present study claims that in spite of an increase in the presence of English words in Dutch EU legislative texts in the past twenty years, legislation is among the communication fields that are slow to integrate English words. The research was conducted by measuring English word occurrences as lexical infiltrations in the Dutch translation of European legislation from English and a set of termbases provided by the European Parliament. A quantitative analysis compared two corpora of financial law translations at two points in time (2000 and 2020), and analysed the extent to which English terms occurred in the Dutch termbases. The study revealed that the proportion of English words in the 2020 texts is larger than that of the 2000 texts, indicating a higher influence of English after 20 years, as well as a high percentage of English terms in the Dutch termbases.

(219 words)



## **Acknowledgements**

I have had the support of many people, not only during the writing of this Master's dissertation and during my Master's year, but also throughout my academic journey at Ghent University. I would like to seize this opportunity to express my gratitude to these people.

I would first of all like to express my sincere gratitude to my two supervisors, Prof. Dr. Sonia Vandepitte and Prof. Dr. Els Lefever, for their continuous feedback and unwavering enthusiasm in supporting my writing and thinking process throughout the year. Prof. Dr. Sonia Vandepitte, a special thanks to you for these last two years, for teaching me the intricacies of academic writing, from the very beginning of my first status quaestionis for my Bachelor's dissertation to this Master's dissertation and conference paper. Because of you, I could delve deeper into the fascinating world of linguistics and terminology. Thank you for your excellent cooperation.

I would also like to express my gratitude to the various experts with whom I had engaging dialogues regarding the subject of domain loss. Had it not been for these conversations, reflecting on the topic would have been unfeasible. And lastly, I would like to express my sincere gratitude to my parents, family, friends and my beloved partner. Thank you for all the wonderful memories of the last years. I could not have achieved it without your support, encouragement and advice.



## Table of Contents

<b>1</b>	<b>Introduction .....</b>	<b>15</b>
1.1	<i>English as a lingua franca</i> .....	17
1.2	<i>Domain loss</i> .....	18
1.3	<i>Domain loss in the Dutch language</i> .....	22
1.4	<i>Domain loss at the European institutions</i> .....	28
1.5	<i>Conclusion and research questions</i> .....	32
<b>2</b>	<b>Methodology .....</b>	<b>35</b>
2.1	<i>Text corpus</i> .....	35
2.1.1	Motivation and approach.....	35
2.1.2	Search commands.....	37
2.1.3	Search command results.....	43
2.1.4	Further text corpus processing.....	45
2.1.5	Wordlists.....	46
2.1.6	Cleaning and narrowing down of the wordlists.....	46
2.2	<i>Termbases</i> .....	49
2.2.1	IATE-termbase on monetary economics and monetary relations.....	49
2.2.2	Thematic termbase on Digital Finance.....	51
2.2.3	Termbase with defined terms on Digital Finance.....	52
2.2.4	Termbase-analysis annotations.....	52
<b>3</b>	<b>Results .....</b>	<b>55</b>
3.1	<i>Text corpus study</i> .....	55
3.1.1	Coarse-grained analysis: lexical infiltrations.....	55
3.1.2	By part of speech.....	57
3.2	<i>Termbase study</i> .....	59
3.2.1	IATE-termbase on monetary economics and monetary relations.....	59
3.2.2	Thematic termbase on Digital Finance.....	60
3.2.3	Termbase with defined terms on Digital Finance.....	61
3.2.4	Comments.....	61
<b>4</b>	<b>Discussion.....</b>	<b>65</b>
<b>5</b>	<b>Conclusions .....</b>	<b>71</b>
<b>6</b>	<b>Bibliography. ....</b>	<b>75</b>
<b>7</b>	<b>Appendix .....</b>	<b>80</b>





## **List of Abbreviations**

EFL	English as a foreign language
ELF	English as a lingua franca
MR00	Subcorpus on monetary relations of the year 2000
ME00	Subcorpus on monetary economics of the year 2000
MR20	Subcorpus on monetary relations of the year 2020
ME20	Subcorpus on monetary economics of the year 2020



## List of Tables

- Table 1. Number of programmes which include courses offered in English.
- Table 2. Type of higher education programmes offered in English from 2011-2022.
- Table 3. Search command in EUR-Lex advanced search for the year 2000 on monetary relations.
- Table 4. Search command in EUR-Lex advanced search for the year 2000 on monetary economics.
- Table 5. Search command in EUR-Lex advanced search for the year 2020 on monetary relations.
- Table 6. Search command in EUR-Lex advanced search for the year 2020 on monetary economics.
- Table 7. Institutional authors of the documents retrieved.
- Table 8. Type of documents retrieved.
- Table 9. Corpora overview.
- Table 10. Word lists overview.
- Table 11. Example annotations in the word lists.
- Table 12. Entries in IATE.
- Table 13. Examples of English influenced terms.
- Table 14. Overview word-level analysis.
- Table 15. Lexical infiltrations in the Dutch corpora.
- Table 16. Overview of termbase analysis.



## List of Figures

- Figure 1. Domain loss and unrealised domain loss (adapted from Sanden, 2016, p. 521).
- Figure 2. Share of programmes by language of instruction.
- Figure 3. Share of NL+EN and EN programs within the total number of programs.
- Figure 4. Effect on job content. (Figure retrieved from Zenner et al. 2013, p. 1053).
- Figure 5. EuroVoc thesaurus overview.
- Figure 6. Narrow terms related to monetary relations.
- Figure 7. Narrow terms related to monetary relations.
- Figure 8. Institutional authors of the documents retrieved.
- Figure 9. Type of documents retrieved.
- Figure 10. Visualization of the corpora.
- Figure 11. Overview of the termbases.
- Figure 12. English words in 2000 and 2020.
- Figure 13. English unique words (types) distributed by part of speech in 2000 and 2020.
- Figure 14. English word occurrences distributed by part of speech in 2000 and 2020.
- Figure 15. Advanced search function in the EUR-Lex database.



## Appendix

A. Advanced search function in the EUR-Lex database	80
B. Overview of the texts used in the 2000 text corpus	80
C. Overview of the texts used in the 2020 text corpus	82
D. List of English words in the 2000 text corpus	85
E. List of English words in the 2020 text corpus	89
F. IATE-termbase on monetary economics and monetary relations	106
G. Thematic termbase on Digital Finance	139
H. Termbase with defined terms on Digital Finance	166





## **1 Introduction**

Multilingualism is a cornerstone of the European Union. This sense of multilingualism, however, may go hand in hand with the phenomenon of domain loss or gain. On Thursday 20 and Friday 21 April 2023, the first international conference on domain loss and gain in Europe was organized to address the issue. For two consecutive days, terminologists, academics and language professionals from 19 countries came together to discuss domain loss and gain in more than 14 languages. A discrepancy is arising between the lack of tangible academically based research, on the one hand, and the high level of heated debates by politicians and the public, on the other hand. In his opening address, Professor Lieven Buysse, Campus Dean of KU Leuven Brussels, called on the attending academics to research domain loss and provide factual evidence to ensure that public discussions are grounded in tangible and accurate facts. That question does not require an unequivocal answer, but rather one which is the result of combined insights from studies in and across different languages and different perspectives and approaches. The aim of this study is to provide a partial answer to that key question by providing empirical data on the issue by focusing on multilingualism in the EU, the Dutch language and one specific domain, namely finance. In addition, as domain loss is manifested in different forms, the scope of this study will be limited to lexical infiltrations from English into Dutch.

The present dissertation will therefore provide empirical data on what has been referred to as domain loss in the Dutch language. It will focus on one particular text type only which has not been researched yet: the presence of English words in translated European Union legislation will be investigated over a period of twenty years, with the aim of uncovering a possible evolution of domain loss.

The dissertation has been divided into five chapters. The first chapter will outline the concept of domain loss and the relevant literature in depth, after which the presence of English words in the Dutch language will be discussed. Finally, the possibility of domain loss associated with term creation within the European term database IATE will be briefly considered. The first chapter concludes with a review of the literature and the research questions of this study. The second chapter covers the methodology used for the study, a detailed explanation of the compilation of the corpus and the data collection, and the approach used to analyse a set of termbases. The third chapter will present the results whereas the fourth chapter will discuss the

results in terms of the research questions. The fifth and final chapter will present a conclusion, address limitations and present an outlook for future research.

The following section 1.1 will delve into the use of English as a lingua franca and 1.2 will introduce the concepts *domain* and *domain loss* as well as discuss the criticism of those key terms. In 1.3, a broader picture of domain loss in the Dutch language will be sketched, before moving on to domain loss at the European institutions in 1.4. The first chapter will conclude with the research questions.

## 1.1 English as a lingua franca

As of 2023, English is the most widely spoken language in the world with more than 1.5 billion speakers, equalling 17 per cent of the world population: “English is more widely spoken and written than any other language” (English Language Statistics, 2023). However, not all speakers have English as a mother tongue. English speakers have been divided into three groups since Kachru’s classification (1986): (1) native speakers (today around 300 million), (2) people who learned English as their second language because it is an official language in their country (today around 200 million), and (3) foreign speakers, who use and speak English that is not an official language in their country. The last group accumulates to more than one billion. English is thus primarily used by non-native speakers, although this figure (two thirds of English verbal exchanges) is still well below Beneke’s estimate in 1991 (p. 54) of 80 per cent of English verbal exchanges being used as a second or foreign language without the involvement of any native speakers.

Traditionally, the position of English native speakers has been regarded as privileged: they are assumed to provide models of acceptable language use. Seidlhofer (2008) raised an interesting point of view on this privileged position when the majority of English users worldwide do not have English as their first language and their verbal exchanges in English may not even involve any native speakers (Seidlhofer, 2008). Seidlhofer therefore argued for a new conceptualisation of English and a distinction between EFL (English as First Language) and ELF (English as Lingua Franca), as they are different entities serving different functions. Zenner (2021) pointed out that today the number of ELF speakers has tripled the number of EFL speakers, a figure which had not been reached before, but has now been surpassed by the results from the English Language Statistics. Hence, the question arises, what is the impact of this increased use of English by non-native speakers on their native tongue?

There is no doubt that English is an integral part of many peoples’ daily lives and the integration of English in daily life is displayed in many native languages: the use of English as a lingua franca causes a strong infiltration of English loanwords into Dutch and other European languages (Zenner, 2021). However, it has not yet been estimated how many English words have infiltrated the Dutch language. While “[s]uch an estimation might even be impossible, as English and Dutch have been in existence next to one another for centuries” (Zenner, 2021,

p. 84), the number of lexical infiltrations is expected to be high. For instance, in 2015, 10% of the new words that were added to the newest version of the largest commercial Dutch dictionary were rooted in English (Van Dale, 2022). The set of 979 new English words may just be the tip of the presumably much higher number of English words that are used in everyday communication. Multiple studies have pointed out that in various domains of life, the presence of English-originated words in Dutch is growing (see 1.3). Additionally, in *English as a Global Language*, Crystal (1977) had already pointed out that 99% of European companies declare English as an official working language and almost all European scientific associations write their annual reports in English (pp. 80–81). Most importantly, English is also the lingua franca and working language of the European Union institutions. It goes without saying that the dominance of English is bound to influence other languages.

## 1.2 Domain loss

Sanden (2016) refers to the Nordic countries, where the concept of domain loss was first coined by Laurén, Myking and Picht, as Scandinavian languages faced a precarious situation for their existence. In their turn, domain loss theory pioneers Laurén, Myking and Picht acknowledged Jarvad's work in 2001, which demonstrated the phenomenon of domain loss in Danish, and defined a domain as "a field or area of knowledge with the necessary means of professional communication in a certain language" (translated in Sanden, 2016, p. 512). In the field of language use, however, domains had already been defined more comprehensively by Werlen as early as 2004 as: "abstract constructs that are determined by appropriate locations, relations of roles, and themes ... Examples of domains are family, neighbourhood, workplace, church, and public administration" (translated by Stickel, 2010, p. 14). With respect to the notion of 'domain loss', Stickel describes it in terms of the communicative domain of academic research and teaching, where speakers of the native language other than English lose the possibility to use their own language, because English is used in teaching methods and publications of scientific research (Stickel, 2010).

For instance, Berg et al. (2001) showed that in 1998, 100 per cent of theses in chemistry and biology at Stockholm University were written in English, compared to 66 per cent in linguistics and 50 per cent in psychology and philosophy. Firstly, it is noteworthy that in 1998 the proportion of studies in the field of chemistry and biology conducted in English was at the

highest possible level already. Secondly, the results showed a difference in text topic in the domain of academic studies, indicating that domain loss may also be subject to the text topic of a domain. Another example of what is meant by ‘domain’ and ‘domain loss’ is exemplified by Haberland (2005), reporting on domain loss in Denmark. The country is faced with the situation in which English takes over domains that were initially reserved for Danish (Haberland, 2005). For example, 50% of Danish TV programmes originate from Great Britain or the USA, having dialogues or commentaries in English, with only Danish subtitles as assistance to the foreign language. Moreover, research in higher education is primarily published in English. Especially in the domains of natural sciences and medicine, scholars are virtually not able to publish their results to a Danish audience in Danish (Haberland, 2005). Furthermore, a 2015 study by the Confederation of Danish Industry found that 53% of the companies in Denmark use English as their corporate language (Sanden, 2016).

In her work on the position of Danish, Sanden describes domain loss as follows: domain loss occurs when “a language takes on the role as the primary language used in a specific field traditionally dominated by local language communication. As a result, the local language is no longer able to develop the necessary vocabulary required for successful communication” (2016, p. 512). She adds that domain loss occurs if the selection of the dominant language is used at the expense of the local language. The principle is illustrated in Figure 1 below. When the *new*, foreign language is becoming more used, and the local language in use is not deselected, domain loss is unrealised (Sanden, 2016). However, it is likely that if the use of English continues to increase at the expense of local languages (named national language in the figure), the risk of unrealised domain loss may increase accordingly, with the possibility that at a later stage, at the expense of deselecting the local language, English becomes the accepted norm and takes over a domain of communication. Sanden chooses to refer to the loss of one domain as domain loss at the meso-level, while multiple domains increase the threat of domain loss at the macro level, a distinction that differs from Zenner et al.'s (below).

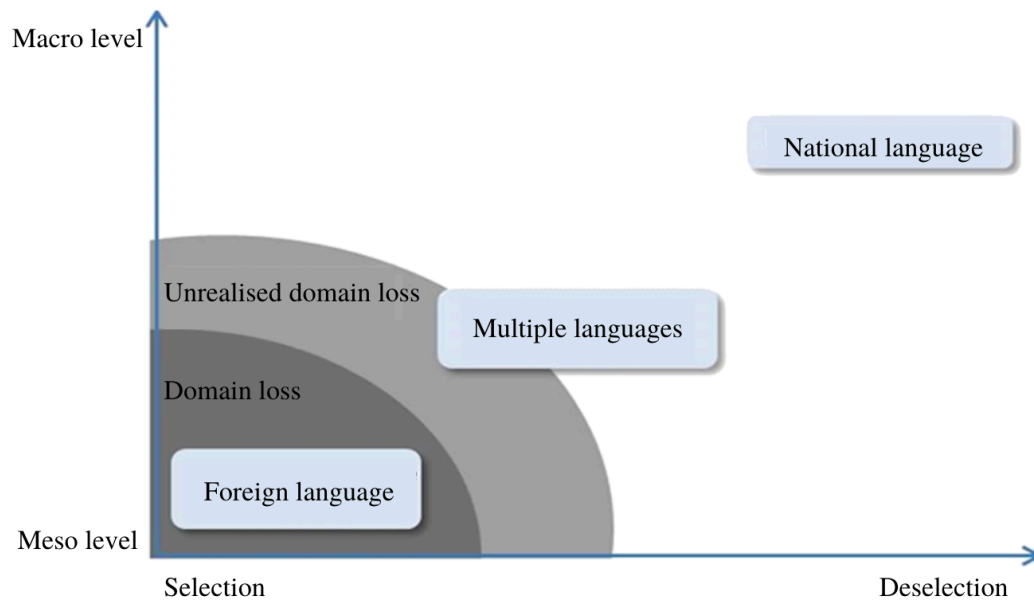


Figure 1, domain loss and unrealised domain loss (adapted from Sanden, 2016, p. 521).

Researchers on two national varieties of Dutch, Zenner et al. (2013) recognize two ways in which English is spreading: as a lingua franca when English is used as a language of international communication (macro-level), and as lexical infiltrations intruding other languages (micro-level). The difference between the micro- and macro-levels is illustrated more clearly in the following excerpt from Zenner (2021):

“On the macro-level, we experience domain loss: within certain segments of our community (e.g. higher education, finance), Dutch is displaced by English. On the micro-level, there is lexical loss: new things and concepts often come with an English word (e.g. computer), and existing Dutch words may also disappear due to increasing success for English alternatives (e.g. kids for kinderen)” (translated from Zenner, 2021, p. 84).

Nonetheless, the term domain loss has also been criticised by academics. An important critical voice in the debate is Hultgren’s critique *Domain loss: the rise and demise of a concept* (2016), in which she criticizes the assumption “that these domains allegedly at risk of being lost clearly exist. If anything, *lack of domain gain* would be a more apt way of conceptualizing the processes at work” (Hultgren, 2016, p. 157).

Moreover, Hultgren not only criticizes the term but also the conceptualisation. According to her, domain loss has been viewed in two ways: as an increase in lexical borrowing and as a language shift. She criticizes both perspectives. Firstly, she criticizes the view of increased

lexical borrowing by referring to her study from 2013, which found that the proportion of loan words in spoken everyday Danish and spoken scientific Danish are the same at 0.6%, which she argues is slight. Secondly, she criticizes the view of domain loss as a language shift by referring to the Danish Ministry of Culture, who argued that “more and more researchers primarily or exclusively write in English” (translated in Hultgren, 2016, p.154). Hultgren describes it as an oversimplification:

[...] such concerns about the wholesale shift from the national language to English also often oversimplify the situation and ignore the fact that English and the national Nordic language can be said to be in a complementary relationship, each being used to different extents for different communicative purposes. [...] (Hultgren, 2016, p. 155).

Lastly, Hultgren refers to the fact that before English had become the dominant language in academics, German was the dominant language in publication, and thus criticizes that history is thus overlooked. Hultgren concludes with stating that debates about language are seldom only about language and that the debate on domain loss has been used to serve a xenophobic right-wing agenda in Denmark (Hultgren, 2016, p. 162).

Nonetheless, Hultgren’s view that the increased use of English in academic writing is an oversimplification can be contested by what has been previously mentioned by Haberland (2015), Berg et al. (2001) and Sanden (2016), whose findings on the high use of English in scientific publications may not be neglected. Moreover, her view on the previous position of German as dominant language in publication is irrelevant to the fact that, indeed, some languages, be it German or English, dominate the domain of scientific publication.

The views presented thus far provide a more nuanced insight into the spread and influence of English onto other languages.

### 1.3 Domain loss in the Dutch language

In 1997, two parliamentarians – one from Flanders and one from the Netherlands – submitted a report to the Dutch language Union (*Nederlandse Taalunie*) on the increasing influence of English. They expressed their concern that “English was polluting the Dutch language” (De Vries, 2008, p. 68). In the same year, a proposal to constitutionally anchor the use of the Dutch language in the Netherlands was submitted. Even though this attempt was unsuccessful, the discussions had started.

It should also be mentioned that the term *domain loss* (“domeinverlies”) is not often used in Dutch, but the concept is instead referred to by the term *anglicization* (“verengelsing”). The meaning of this Dutch term is clarified in the report ‘Language Matters: language use and language policy at Flemish universities’ by the Royal Flemish Academy of Belgium for Science and the Arts (Laureys & Versluys, 2022):

“In Dutch, the term ‘verengelsing’ has two meanings. On the one hand, it denotes a consciously driven process in which a competent government stimulates or makes English obligatory as a language of instruction through imposed measures. On the other hand, the word is also used for an organic and interactional process in which English gains ground in a context of globalisation and international mobility. The latter meaning generally applies to Flemish university education.” (translated from Laureys & Versluys, 2022).

In 2016, the Council for Dutch Language and Literature (*Raad voor de Nederlandse Taal en Letteren*, 2016) published a report on Dutch as a language of science and higher education. It identified a possible threat to the Dutch language in the domain of higher education. Two dominant perspectives on the increasing use of English in the Dutch language were put forward: one group argued that the adoption of English words into Dutch is preferential and even seen as necessary to continue functioning in a globalising world. The other group argued that the Dutch language should be preserved and protected from the growing use of English and even urged for a stronger and more active political framework that ensures this, in its most radical form even of a legislative nature. The latter group has two supporting main arguments, namely the preponderant influence of English on Dutch, and the loss of functional domains of Dutch to



English, which include the cultural domains, such as songs and television programmes in English (see below), the choice of English for corporate communication, and an increasing use of English in higher education and scientific publications. The latter is argued to be losing the most (Council for Dutch Language and Literature, 2016). A few illustrations of the latter domains are made below.

An example of domain loss in the domain of television is the study by Radboud University which examined the use of English in Dutch television commercials (Gerritsen et al., 1999). It was found that a third of the commercials investigated (42 out of 128) was partially or fully in English. Eleven per cent of the commercials which use English even contained an English slogan. Interestingly, the study pointed out that for every English word used in any of the 42 commercials, adequate Dutch equivalents existed. Several reasons for this choice were pointed out: it is financially advantageous not to translate, English has a hip and modern image and English slogans are assumed to be more catchy (Gerritsen et al., 1999, p. 176). Nonetheless, a subsequent survey on the commercials shows quite a negative attitude towards the commercials as e.g., only 36 per cent of the subjects were able to capture its meaning (p. 180).

More than a quarter of a century later, the debate on the increasing use of English in higher education is soaring. The findings of the previously mentioned report by the Council for Dutch Language and Literature on the increasing use of English in higher education are in line with what Haberland (2015) argues, namely that there is an increase in English language use in the domain of higher education. European statistics confirm this trend: between 2009 and 2017, the number of English Bachelor programmes offered in Europe accumulated from 55 to 3000 (Moens, 2017). Moens claims that Denmark and the Netherlands made the deliberate choice to increase the number of English programmes, to stimulate a so-called brain gain. It is arguably more economically interesting for a country to attract international students, because many higher education students decide to stay in the country after their studies, and contribute to the national economy in doing so.

In Flanders, the use of a different language in higher education is strictly regulated. Higher education institutions are limited to offer courses in a language other than Dutch to 18.33% in an initial Bachelor's programme and 50% in an initial Master's programme (VLOR, 2017). Nonetheless, Flanders is following the European trend. Table 1 displays the number of higher

education programmes from 2011 until 2022 according to the language in which they are organised. Table 2 provides a more specific overview into the type of study programme.

YEAR	LANGUAGE				Total
	Dutch	English	French	Multilingual	
2011	935	104	3		1042
2012	930	106	5		1041
2013	900	116	5		1021
2014	890	129	5	1	1025
2015	889	143	4	1	1037
2016	919	162	5	2	1088
2017	925	181	5	2	1113
2018	931	193	5	2	1131
2019	1301	209	4	2	1516
2020	1306	217	4	1	1528
2021	1298	233	5	1	1537
2022	1308	240	5	1	1554
<b>Growth (%)</b>	<b>+39.90%</b>	<b>+130.77%</b>			<b>+49.13%</b>

Table 1. Number of programmes in higher education from 2011-2022 per language (based on Onderwijs Vlaanderen, 2023).

TYPE	YEAR											
	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
Professional Bachelor	1	1	2	4	5	10	12	14	22	23	25	28
Academic Bachelor	4	4	4	4	4	5	6	7	11	12	10	13
Master	99	101	110	121	134	147	163	172	175	181	197	198
Master after Prof. BA									1	1	1	1
<b>Total</b>	<b>104</b>	<b>106</b>	<b>116</b>	<b>129</b>	<b>143</b>	<b>162</b>	<b>181</b>	<b>193</b>	<b>209</b>	<b>217</b>	<b>233</b>	<b>240</b>

Table 2. Type of higher education programmes offered in English from 2011-2022 (based on Onderwijs Vlaanderen, 2023).

It can be seen from the data in Table 1 that the number of programmes offered increased by 50 per cent between 2011 and 2022, regardless of their original language. The number of Dutch-language programmes increased by 40 per cent, while the number of English-language programmes soared by as much as 140 per cent to 240 programmes. Looking at the English-only programmes in the data in Table 2, it is apparent that the number of Master's programmes are most in demand. Furthermore, the number of Bachelor's programmes in 2011 offered in English started at a considerably low level but rapidly increased from 5 academic and professional Bachelor's programmes to 41 in 2022, an increase of 820%. Of the total number

of courses in 2022 in Flanders, 1308 were offered in Dutch (84.55%) and 240 (15.44%) in English. Apart from the pedagogical dangers of reducing education in the mother tongue, for 15.44% of these higher educational programmes, the Dutch language does not get the opportunity to gain domain nor develop new Dutch terms.

The situation is even more striking in the Netherlands. In fact, the use of English in higher education in the Netherlands is the most frequent of all Europe (De Groot, 2020). Figure 2 reveals that 29 per cent of Bachelor's programmes are solely taught in English, and in Master's programmes the proportion is as high as 76 per cent. Post-master studies are exclusively available in English. In addition, Figure 3 provides an overview of the topics of the programmes. It appears that mainly the disciplines of economics and engineering are most English-oriented.

The linguistic transformation of the educational system may, however, lead to undesirable situations: De Groot (2020) points out that many pupils lack a substantial lexical knowledge to understand core concepts of the material that they are learning. The English terms are not stored in their mental lexicon in the same way as the ones in their mother tongue are, which results in less precise formulations of what they would try to say, resulting in frustration and a decrease in the quality of education. Additionally, according to De Groot (2020), a large proportion of Dutch students have effectively been deprived of the choice to study in their mother tongue, the language in which they could perform best. This is in line with the findings of Hartsuiker (2018): the reading time for English language texts is twenty per cent longer than the reading time for Dutch language texts. The difference in reading time is even larger when the texts have to be studied, and scores on memory tests are lower after reading and listening to an English text. Multiple-choice and open-ended questions are also scored lower after having studied an English text.

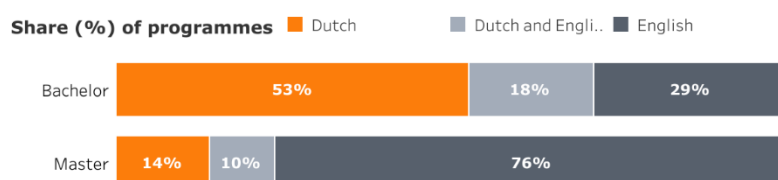


Figure 2. Share of programmes by language of instruction (Universities of the Netherlands, 2022).

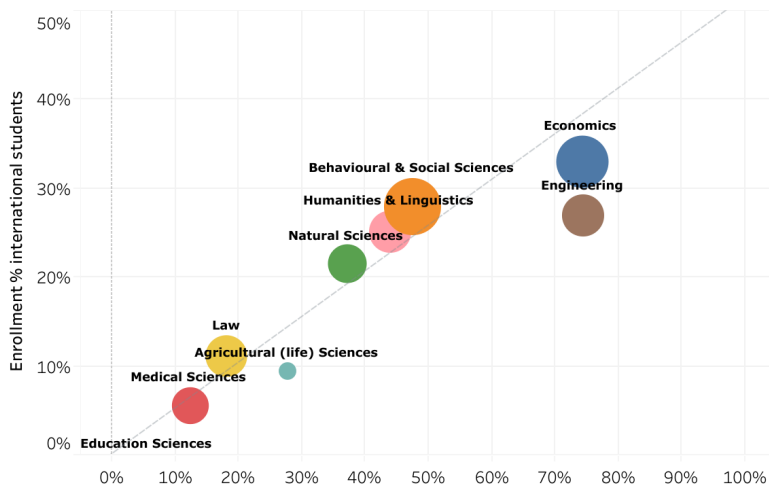


Figure 3. Share of NL+EN and EN programs within the total number of programs (Universities of the Netherlands, 2022).

Not only domains of higher education are faced by increased use of English. The use of English as a corporate language in Flanders is likely to have increased in the same manner. For instance, all Bel20, BelMid and BelSmall companies publish their annual reports in English, too, which indicates the preferred use of corporate English in Flanders. Moreover, a study by Zenner et al. (2013) identified increased use of English titles in job advertisements. The study analysed English in job advertisements at the macro- and micro-levels (see 1.2.1). At macro-level, the study analysed whether the advertisements were written entirely in Dutch or in English (domain loss), and at micro-level, whether English words were used in job titles (lexical infiltrations). The study investigated 16,622 advertisements between 1970 and 2008 from a Flemish and a Dutch advertisement platform. The data analysis revealed that 8.10% of the job advertisements were exclusively written in English and that 36.40% of the job titles contained English words, a finding which points out that the English lexical infiltrations or “lexical loss” may be stronger than domain loss. Moreover, when looking at the domain in which the job advertisement is published, it turns out that in advertisements in the technological and financial domain, English is more frequently used both on macro- and micro-levels (Zenner et al., 2013, p. 1055).

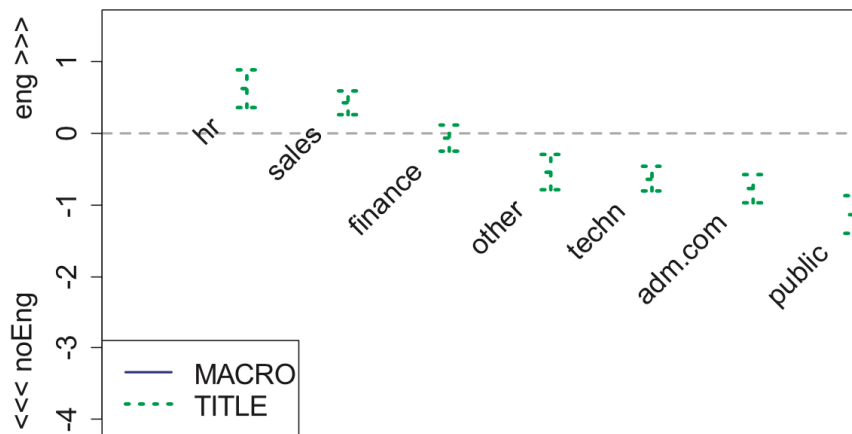


Figure 4. Effect on job content. (Figure retrieved from Zenner et al., 2013, p. 1053).

The preceding data on higher education shows that there is an increase in English as an instruction language in higher education in both Flanders and the Netherlands, but that the ratio differs between the two areas. Zenner et al.'s (2013) study on English titles in job advertisements also points out that both in the Netherlands and Flanders, the level of domain loss is similar, but lexical infiltration in Flanders progressed to a remarkably lesser extent than in the Netherlands. The authors relate this to Flanders' language standardisation history (Zenner et al., 2013, p. 1034).

Another important aspect to incorporate is the attitudes of language users against the increasing use of English. In a cluster analysis of over 4000 Dutch and German's attitudes towards English, Edwards et al. (2018) show that of the two groups of attitudes identified among participants, the group with negative attitudes is smaller than expected, although English fatigue does exist in the Netherlands, a phenomenon previously examined by Lee (2014). The media may have an influence here by amplifying negative voices. The group with more positive attitudes towards English consisted mainly of younger, more urban, more educated people with better command of English. Nonetheless, *Genootschap Onze Taal* (2023) reported a trend in Amsterdam restaurants and cafes where staff only speak English, about which a large number of Dutch language users expressed negative opinions. Lastly, Van der Sijs's study (2023) of newspaper articles found an increase in the number of English unique words from 2.3% in 1994 to 3.7% in 2012 and 6.9% in 2022. The effective number of English words was 0.72% in 1994, 1.34% in 2012 and 2.38% in 2022.

## 1.4 Domain loss at the European institutions

The previous sections discussed the rising use of English in higher education, business communication and scientific research. However, these may not be the only institutions to play a role in this subject. English is a widely used lingua franca that enables intercultural communication between billions of people. But that also implicates that thinking, development and innovation in different domains of life take place in English rather than in one's own native languages. The supranational institutions of the European Union, too, may play a dominant role in the spread and use of English, with many consequences. The European Union is the supranational institution overlooking 27 European countries. As a matter of fact, every day, debates, discussion and law-making on multiple topics take place, primarily in English. Even though official documents are later translated into the other official working languages – in the light of multilingualism and language equity – the dominance of English is notable. Craith (2006) even describes the privileged status of English and French (for the Court of Justice) as a procedural language as “members of an elite club” (p. 560). When English is the source language to draft documents, English may be in the dominant position to retain other languages from developing language-specific terminology. Temmerman points out that “if both research and development and teaching and policy-making use English as the first language, we also risk loss of function in other languages. This could imply that full reflection, teaching, publication and discussion, on a number of subject areas in Dutch and French and in other languages can no longer take place because terminology is no longer actively developed” (Temmerman, 2018, p. 53). This view goes hand in hand with the concerns about the increasing number of English university programmes. According to Temmerman (2018), creating new terms is often part of knowledge expansion. As English has become the dominant language in science and innovation, domain loss may occur to the Dutch language. Temmerman argues that “domain loss and functional loss occur when Dutch speakers communicate with their peers in their own language community about their professional knowledge in English only” (translated by author, 2018, p. 75).

Nonetheless, translated EU legislation is subject to very strict rules and there are very extensive regulations to ensure the quality of the legal texts. The translation service of the European Commission drafted its *DGT Translation Quality Guidelines* in 2015 (Biel, 2017) both for internal translators and external contractors. Quality requirements are differentiated between

four categories, from least important to most: input for EU legislation by e.g. citizens inquiries, information for the public, policy and administrative documents, and legal acts. The latter category involves the highest quality requirements in the light of “uniform interpretation and application” (Šarčević, 1997, p. 72). Moreover, “equivalence is presumed to exist between all language versions of a legal instrument” (Biel, 2017, p. 37).

Looking at the issue from different perspectives, the European Union could be seen as both a strengthening and a weakening factor in terms of domain loss. On the one hand, the EU's promotion of English as the lingua franca between different nations could lead to more people in Europe using English in certain domains, such as business, education (Moens, 2008) and finance, corresponding to domain loss on a macro-level (Zenner, 2013). This is already the case with a growing number of English-taught university courses, as demonstrated in section 1.3. Such a situation could contribute to functional domain loss for European languages as English becomes increasingly dominant. On the other hand, the EU also supports for the use of European languages by, for instance, the EU's Erasmus+ programme, which has helped to promote the learning of European languages among students and young professionals. This could help ensure that people in Europe are able to communicate in their own language, even in domains where English is dominant. In addition to functional domain loss, the European Union also plays a significant role in domain loss at the micro-level, i.e. an increase in the number of English lexical infiltrations in the translation of European legislation into Dutch. The diachronic approach of this study suggests that the number of English words in these texts has increased over the 20-year interval. The following section will discuss a number of insights from case studies by the CvT-IATE project at Ghent University.

### **Domain loss in IATE term-making**

One of the EU terminological projects is the CvT-IATE project at Ghent University, where multiple theses have been written by master's students who conducted terminological research at the European Commission. The IATE-CvT project aims to contribute to specific domains of the EU's multilingual term base IATE on the basis of in-depth research into restricted sets of concepts. The research is done by Master students in the context of their Master's dissertation and is supervised by CvT staff as well as by EU terminologists (DGT and Council). The project was conceived in 2010 in the context of an EMT (European Master's in Translation) network

activity (*IATE-CvT Project*, 2023). In addition to a set of terms which the students examined, questions on lexical variation and domain loss were addressed. For instance, Kariman (2022) researched 25 terms in the domain of the internet of things. Out of 25 English terms, she only found 7 Dutch equivalents which were frequently used and could be suggested as preferred terms. For 6 English terms, Dutch equivalents could be found but they had not yet developed a stable status yet. It was therefore opted to use the more dominant English term in Dutch. For the remaining 12 English terms, no equivalent was found or could be created. Half of the entries created were unmodified neologisms “due to the lack of use of a Dutch term in original publications” (Kariman, 2022, p. 69). Other studies obtained similar findings and reported domain loss in the fields of climate change adaption, carbon pricing, cybercrime and corruption (Cuypers, 2017; De Brie, 2020; Garré, 2022; Maes, 2018). Their findings raise the question whether terminology on various topics can be developed in Dutch, without the interference of English. In IATE, the creation of neologisms is prescribed in the IATE handbook as follows: “aim to propose well-founded solutions by considering processes for forming new terms and the socio-cultural factors that determine the acceptance of neologisms in a language community. Indicate in a note if the term is a neologism” (IATE Manual, 2023, p. 88). Moreover, neologisms in IATE are prescribed to maintain a ‘minimum reliability’ score (p. 90-91).

Translators are often confronted with term variations when searching for the best term (Campe & De Vos, 2020). Which variant is the right choice in a given text or context depends on a number of factors? Campe and De Vos offer a few suggestions: “On the one hand, fairly general criteria play a role, such as complete concept coverage, linguistic correctness, target audience and text cohesion. On the other hand, additional criteria such as the reliability of the sources consulted and grammatical or cognitive-semantic factors may guide the choice between different acceptable variants” (Campe & De Vos, 2020, p. 43). But another important aspect is for which purpose the term will be used, with the target audience determining the decision on the choice of the term. So-called "diastatic variables" (p. 44) – meaning that in specialist circles, a different vocabulary is used than amongst commons. Moreover, the European institutions create their own internal terminology (IATE, 2023) and indeed also take into account the fact that these texts will be read mainly by specialists, with the result that the English term, which is more common in specialist circles, is consistently used in Dutch translated EU legislation rather than a Dutch equivalent that is used in everyday language.



According to Buyschaert and Thelen (2020), three possible scenarios arise when no Dutch equivalent can be found. The first scenario: the English term is already established; the second scenario: the new term comes from an organisation or company; and the third scenario: the new term comes from others. The first scenario assumes that the English term is already widely accepted and too well established, that it is too late to propose a new equivalent. In such a situation, according to Buyschaert and Thelen (2020), the terminologist has to accept the situation. It may well be that there is a Dutch term in very limited use alongside the dominant English term. A second scenario mentioned by Buyschaert and Thelen is when a new term comes from a company or institution that also operates in the Dutch language area. In this case, the institution itself should take responsibility for proposing a Dutch equivalent rather than adopting the English term. The terminologists of the EU institutions therefore have to react quickly. "Unfortunately, this is not always the case, because the English term is used to unpack and impress" (p. 38). The third scenario is based on the same principle, namely that the term has become known by its English name, but in this case it is not the organisation or institution itself that coined it. New terms emerge in professional and financial circles for which the English term remains dominant and no Dutch equivalent emerges.

## 1.5 Conclusion and research questions

A number of conclusions can be drawn from this literature review. It can first be highlighted that the number of English speakers, and more specifically the number of English as a Foreign Language speakers, has increased significantly in the last decade. This increase has gone hand in hand with the abandonment of local languages as a means of communication in various domains of life; it is a trend occurring in several European countries and has been discussed in the literature review in more detail for the Dutch language area in the cultural domain, (corporate) communication and higher education. The preferred selection of English supports the view of domain loss in its macro-level sense, i.e. functional domain loss. The second type of domain loss is less severe (Zenner et al., 2013), i.e. domain loss as lexical infiltrations (micro-level). In Flanders and the Netherlands, the Dutch language is still in use as the preferred language, corresponding to the stage of unrealised domain loss (Sanden, 2016), but the language is in competition with English neologisms or English words infiltrating it (e.g. Gerritsen et al., 1999; Zenner et al. 2013; Van der Sijs, 2023).

Some domains have not been investigated yet, however. One of them is translated EU legislation. Yet, the impact of a supranational institution translating documents into 24 target languages is not to be underestimated, even though it has received scant attention in the research literature. As a supranational institution, it may play a major role both in functional domain loss and in lexical infiltration. In addition, it can be presumed that the vast use of English as a lingua franca at the EU institutions will have an influence on the local European languages. Nevertheless, since changes in language use normally first take place in spoken language (e.g. Ferguson, 1959), and in written language only at a later stage, this dissertation will hypothesize that formal text types, and in this case, legislation, will take longer to fall subject to lexical infiltrations by foreign words than other text types. Formal documents and legislation from the European institutions will be last to be affected for two reasons. Firstly, the EU's translation bodies use strict ISO-norms to preserve high-quality translations, and, therefore aim at standardized languages. Secondly, the European Union has strict regulations on the use of terminology in their translations. Translators at the European Union rely on a team of terminologists and have full access to the IATE database. It is therefore expected that the Dutch documents produced by EU-translators will not contain many English words. It will thus be hypothesized that some text types are more prone to lexical infiltration than other types, or, in other words, that domain loss is text sensitive, an aspect that so far has received little attention

in academic studies. Moreover, one research question will specifically examine the number of English words in the text corpus, and a separate research question will specifically examine English terminology. This distinction will allow the impact of English on terminology to be more accurately addressed in the second research question. The research questions and hypotheses therefore are:

**RQ1: Over a period of twenty years, was there an increase in the number of English words in EU legislation translated into Dutch?**

Hypothesis 1: The number of English word occurrences increased over a period of twenty years, both in unique words (types) and in frequencies (tokens).

Hypothesis 2: The number of English words, if any, will be mainly nouns, rather than low-meaning words.

**RQ2: Is there a clear influence of English in the terminology used in EU legislation translated into Dutch?**

Hypothesis 3: The use of English as a lingua franca at the EU institutions has led to the presence of more Englishlike terminology used in translated Dutch EU legislation.

Hypothesis 4: The English terms in EU legislation fit into the three assumed scenarios proposed by Buysschaert and Thelen.

**RQ3: Is the text type of translated EU legislation as prone to losing domain as other text types?**

Hypothesis 5: Translated EU legislation will contain fewer English words compared to other text types.



## **2 Methodology**

This chapter provides a detailed discussion of the methodologies employed to address the research questions. The study employed two methods: the compilation of a text corpus and its word lists (discussed in section 2.1) and a termbase-analysis (discussed in section 2.2). The corpus was compiled according to a set of parameters discussed in 2.1.1, with the aim to extract word lists (2.1.5) in order to analyse the occurrence of English words. The analysis of the termbases (2.2) provides a more detailed understanding of domain loss on a terminological level.

### **2.1 Text corpus**

The decision-making on the text type, text topic and the time period used to be investigated is discussed in the paragraphs of section 2.1.1 below. In section 2.1.2, the relevant parameters are displayed in the EUR-Lex search command. Section 2.1.3 provides and discusses the results of the data collection and section 2.1.4 gives a final overview of the corpus with the aim of extracting word lists.

#### **2.1.1 Motivation and approach**

The three parameters used to compile the corpus are 1/ text type, 2/ text topic and 3/ point in time.

##### **1/ Text type**

A major parameter of this study is the text type. The literature review concerned studies on the increasing use of English in higher education, business communication and other domains. In order to investigate the domain of European legislation, and the issue of text type sensitivity hypothesis as explained in 1.4 the focus of this research is on legal texts from the financial domain.

##### **EU-legislation**

The text corpus is composed of EU-legislative texts from the EUR-Lex database, which contains all official documents from the European Union institutions. Most documents are accessible to the public, except for confidential and unfinished documents, e. g. draft versions of directives. Ninety-five per cent of documents are made up in English, which are translated into the 24 official languages of the European Union. In this corpus, only texts available in

English and Dutch are included. The Dutch texts are translations with English as source language.

### *Type of acts*

The documents published on EUR-Lex belong to EU law, national law and case-law. These include treaties, legal acts, consolidated texts, but also preparatory documents, parliamentary questions and updated currency exchanges. In this research, the following documents are used: decisions, interinstitutional agreements, regulations, guidelines, recommendations, communications and opinions.

### **2/ Text topic**

Only texts from the financial domain were chosen for this study, and specifically only the text topic of monetary relations and monetary economics. Limiting the scope to the financial domain is both an opportunity and a limitation: by narrowing the research focus, the language used in EU-legislation can be studied in more depth, as the focus is on one domain only. It allows for a precise picture of one domain and possibly to discover a terminological trend in that specific domain only. However, it also implies the disadvantage to might miss a more general picture of all European law topics. That limitation, however, is of lesser concern to this study for several reasons.

Firstly, it may be assumed that if terminological trends are found in a particular type of financial texts, they are most likely to occur in other financial texts as well. Secondly, the financial domain is a very important domain for the European Union, which supports the idea of narrowing the scope to finance only. Finally, regardless of the text topic, the text type still remains European legislation. For example, regulations on financial aid and a regulation on quotas in fisheries may differ in topic, but both texts still follow the same rules, procedures and principles that are stipulated in the guidelines for European legal texts. In other words, the subject matter does not really matter that much. What matters more is that they are both legal texts.

### **3/ Point in time**

A third parameter of the corpus is the time period. Compiling a corpus for the current time period and compiling a corpus for a point in the past, enables a comparison over time and the possibility of observing whether a change has occurred. Two corpora were created: a corpus for

the year 2000 and the year 2020. The first corpus covers documents from the reference year 2000, starting January 1 until December 31. The second corpus covers documents from the reference year 2020, starting January 1 until December 31. The purpose of this distinction is to compare the occurrence of English words in Dutch texts and to identify trends and evolutions in domain loss or gain over twenty years. With respect to RQ1, it is hypothesized that there will be more English words in Dutch texts now in comparison to 20 years ago.

### **2.1.2 Search commands**

In consideration of the characteristics of the corpus explained in the previous paragraph, the methods of collecting the data were the following: The thematic key characteristics of the corpus composition are geared to the EuroVoc thesaurus theme division and its keywords, which is illustrated in Figure 5 below. EuroVoc is the EU's multilingual and multidisciplinary thesaurus. It contains keywords, organized in 21 domains and 127 sub-domains, which are used to describe the content of documents in EUR-Lex (Eur-Lex, 2023). The thesaurus is implemented on the EUR-Lex website and enables users to “browse EU law and related documents (legislation, preparatory documents, international agreements, communications on case law, parliamentary questions, etc.) by domain and sub-domain” (Eur-Lex, 2023).

- ▶ (04) POLITICS
- ▶ (08) INTERNATIONAL RELATIONS
- ▶ (10) EUROPEAN UNION
- ▶ (12) LAW
- ▶ (16) ECONOMICS
- ▶ (20) TRADE
- ▼ (24) FINANCE
  - ▶ (2406) monetary relations
  - ▶ (2411) monetary economics
  - ▶ (2416) financial institutions and credit
  - ▶ (2421) free movement of capital
  - ▶ (2426) financing and investment
  - ▶ (2431) insurance
  - ▶ (2436) public finance and budget policy
  - ▶ (2441) budget
  - ▶ (2446) taxation
  - ▶ (2451) prices
- ▶ (28) SOCIAL QUESTIONS
- ▶ (32) EDUCATION AND COMMUNICATIONS
- ▶ (36) SCIENCE
- ▶ (40) BUSINESS AND COMPETITION
- ▶ (44) EMPLOYMENT AND WORKING CONDITIONS
- ▶ (48) TRANSPORT
- ▶ (52) ENVIRONMENT
- ▶ (56) AGRICULTURE, FORESTRY AND FISHERIES
- ▶ (60) AGRI-FOODSTUFFS
- ▶ (64) PRODUCTION, TECHNOLOGY AND RESEARCH
- ▶ (66) ENERGY
- ▶ (68) INDUSTRY
- ▶ (72) GEOGRAPHY
- ▶ (76) INTERNATIONAL ORGANISATIONS

Figure 5. Overview of the EuroVoc thesaurus themes (Eur-Lex, 2023).

All keywords from the topics of monetary relations (No. 2406) and monetary economics (No. 2411) were selected, which in total amounted to 108 keywords. The use of these keywords led to all texts on the topics of monetary economy and relations. The advanced search command only allowed a search of 100 keywords at a time, so the search was split into two commands, one for each topic. Both topics were searched for the year 2000 and 2020 separately. An overview of the keywords for topics Nos. 2406 and 2411 is given in Figures 6 and 7.



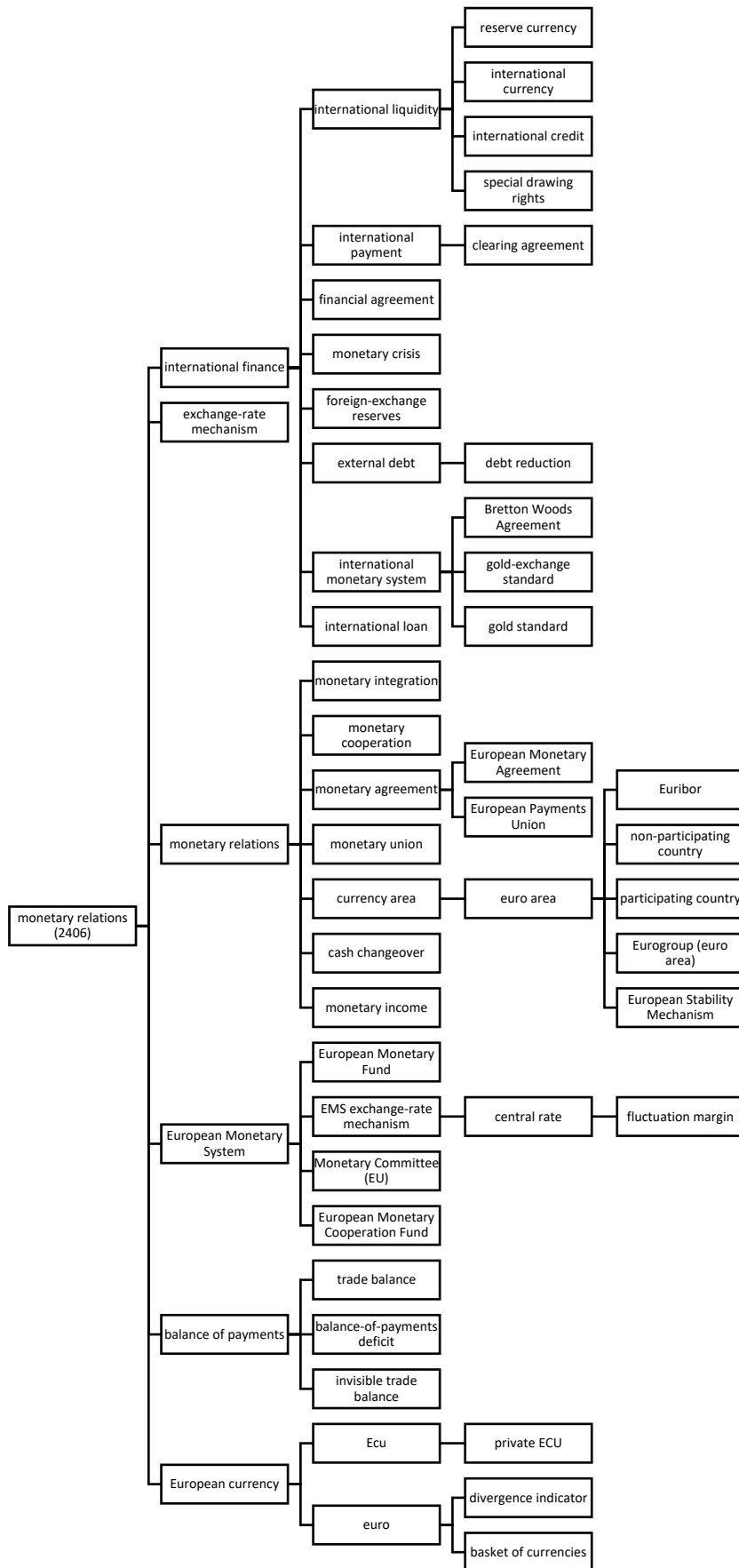


Figure 6. Narrow terms related to monetary relations (based on Eur-Lex, 2023).

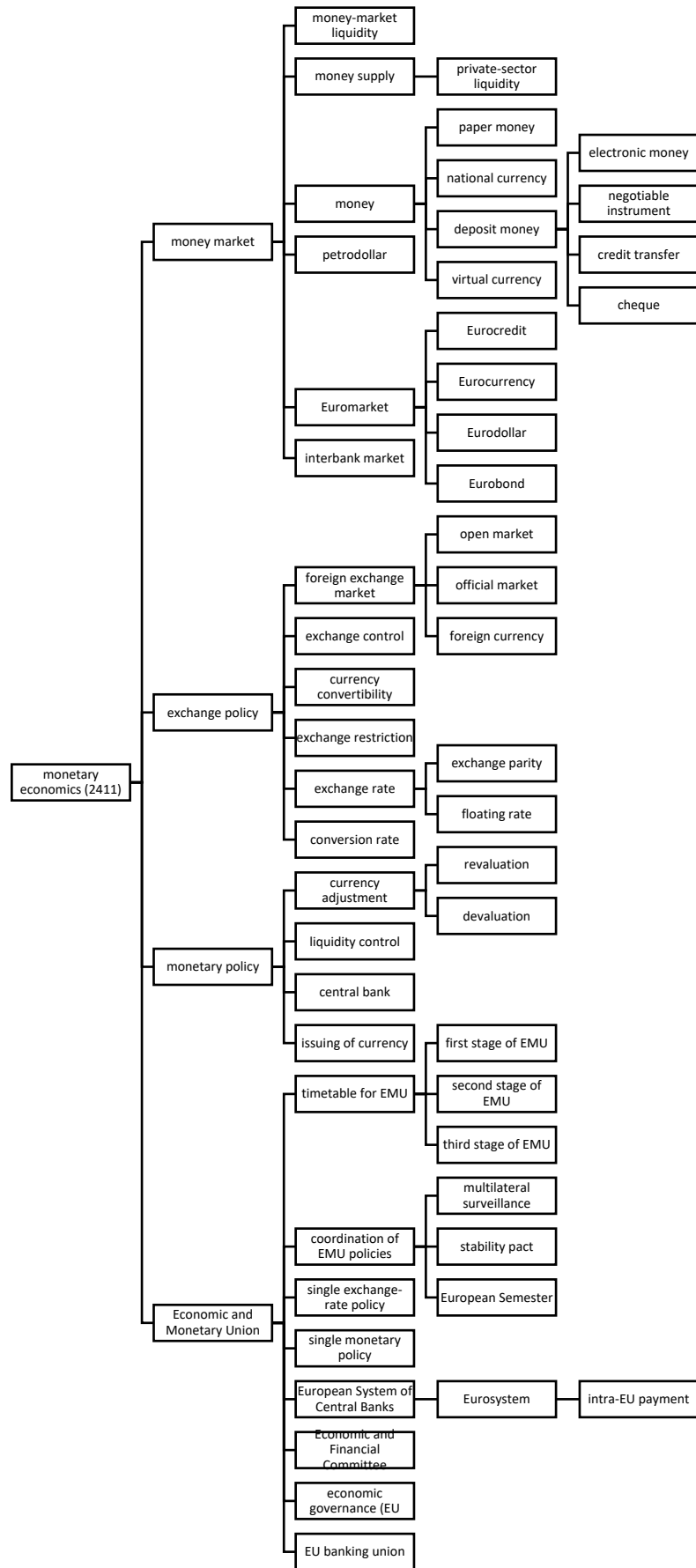


Figure 7. Narrow terms related to monetary relations (based on Eur-Lex, 2023).

Tables 3 and 4 include the search command for the year 2000, Tables 5 and 6 do so for the year 2020. In the next section, an overview will be provided of the texts found.

Collection	Treaties Legal Acts Consolidated texts
Text search	N.A.
Document reference	N.A.
Author	All
Search by Celex number	N.A.
Search by date	Type of date: Date of document Date range: 01.01.2000 – 31.12.2000
Published in the Official Journal	N.A.
Theme	(24) Finance (2406) monetary relations + Include sub-levels of selected narrow terms
Documents related to a legislative procedure	N.A.
Show only documents available in	Dutch

Table 3. Search command in EUR-Lex advanced search for the year 2000 on monetary relations (MR20).

Collection	Treaties Legal Acts Consolidated texts
Text search	N.A.
Document reference	N.A.
Author	All
Search by Celex number	N.A.
Search by date	Type of date: Date of document Date range: 01.01.2000 – 31.12.2000
Published in the Official Journal	N.A.
Theme	(24) Finance (2411) monetary economics + Include sub-levels of selected narrow terms
Documents related to a legislative procedure	N.A.
Show only documents available in	Dutch

Table 4. Search command in EUR-Lex advanced search for the year 2000 on monetary economics (ME00).

Collection	Treaties Legal Acts Consolidated texts
Text search	N.A.
Document reference	N.A.
Author	All
Search by Celex number	N.A.
Search by date	Type of date: Date of document Date range: 01.01.2000 – 31.12.2000
Published in the Official Journal	N.A.
Theme	(24) Finance (2406) monetary relations + Include sub-levels of selected narrow terms
Documents related to a legislative procedure	N.A.
Show only documents available in	Dutch

Table 5. Search command in EUR-Lex advanced search for the year 2020 on monetary relations (MR00).

Collection	Treaties Legal Acts Consolidated texts
Text search	N.A.
Document reference	N.A.
Author	All
Search by Celex number	N.A.
Search by date	Type of date: Date of document Date range: 01.01.2000 – 31.12.2000
Published in the Official Journal	N.A.
Theme	(24) Finance (2411) monetary economics + Include sub-levels of selected narrow terms
Documents related to a legislative procedure	N.A.
Show only documents available in	Dutch

Table 6. Search command in EUR-Lex advanced search for the year 2020 on monetary economics (ME20).

### 2.1.3 Search command results

The search commands (SC1-4) provided the following results, described by the following abbreviations: monetary relations 2000 (MR00), monetary relations 2020 (MR20), monetary economics 2000 (ME00), monetary economics 2020 (ME20).

- SC1/ MR00: 28 texts
- SC2/ ME00: 63 texts
- SC3/ MR20: 48 texts
- SC4/ ME20: 94 texts

However, some keywords from ME00 and ME20 resulted in texts which were already found with the keywords from MR00 and MR20. For example, the keyword monetary relations from ME00 provided a text with CELEX-number 3200D0014 which was already found with the keyword monetary economy from MR00. The texts which appeared twice were therefore removed to make sure that no document will appear twice in the corpus. Each text is thus added to the corpus only once. The number of texts after this deselection is the following:

- MR00: 28 texts
- ME00: 38 texts (63 texts - 25 texts deselected since already found with MR00)
- MR20: 48 texts
- ME20: 59 texts (94 texts - 35 texts deselected since already found with MR20)

Next, two texts that had been found with the search commands had no English version and were deselected as well. By illustration, text CELEX32020Y0201(01)R(01) is a rectification originally drawn up in French. The text was translated into Dutch but not into English and thus has no added value to this study. Both texts were from MR20 and ME20.

- MR20: 47 texts (48 texts - 1 text deselected)
- ME20: 58 texts (59 texts - 1 text deselected)

Lastly, each text was manually checked whether it was a fully Dutch-language legal text. In text Geb, for instance, an appendix was attached in French, German and Dutch. Consequently, those pages have been removed to ensure that Dutch texts only were included. For clarification,

this deselection is aimed purely at complete sections of non-Dutch sentences and not at minor word items such as neologisms or lexical infiltrations.

In total, MR00 and ME00 provided 66 texts and MR20 and ME20 provided 104 texts. Next, the texts from MR00 and ME00 were added to the first corpus, NL\_Corpus\_2000. The texts from MR20 and ME20 will be uploaded into the second corpus, NL\_Corpus\_2020. This process will be further explained in 2.1.5. Detailed information on the texts can be found in Annex B and C, a table which includes the CELEX-number, form, date of the document and the author responsible. Figures 8 and 9 below summarise this annex with an overview of the type of documents and the authors according to the reference years.

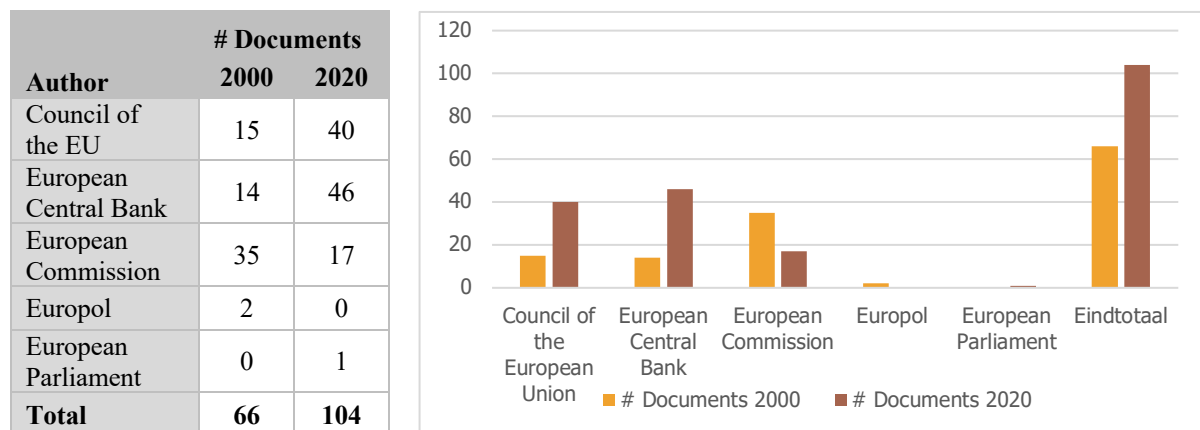


Figure 8. Institutional authors of the documents retrieved.

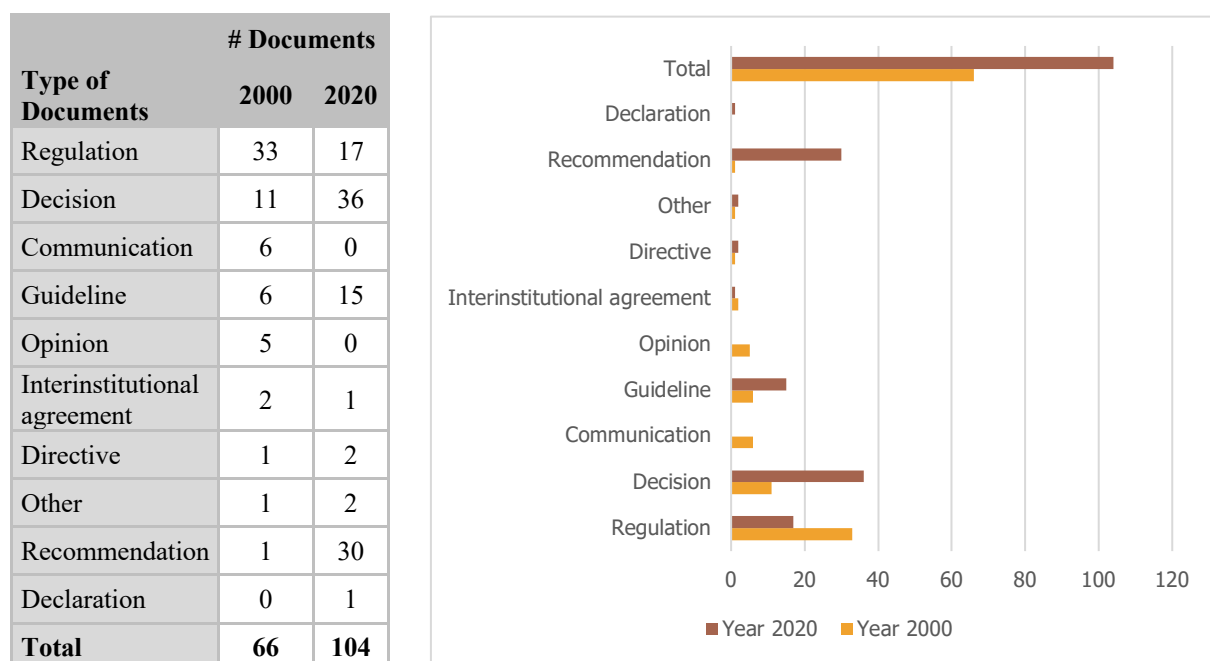


Figure 9. Type of documents retrieved.

Figure 8 shows that most corpus documents were contributed by the European Commission, the European Central Bank and the Council of the European Union. The Figures further show that more documents on the topics of monetary economics and monetary relations were found in 2020 compared to 2000. It can further be seen from Figure 9 that most of the documents retrieved are regulations, decisions, and guidelines. Other document types include recommendations, communications, opinions, directives, declarations and interinstitutional agreements.

#### 2.1.4 Further text corpus processing

All data collected as described and motivated in 2.1.1-3 were subsequently compiled into the online corpus tool Sketch Engine. The texts from MR00 and ME00 were inserted into a first corpus, NL2000. The texts from MR20 and ME20 have been uploaded into a second corpus, NL2020. With the corpus uploaded and compiled in Sketch Engine, word frequency lists can be extracted from it. Table 8 gives an overview of the corpus size and its characteristics. Both corpora together amount to 726 762 words: NL2000 = 108 661 words (14.95%) and NL2020 = 618 101 words (85.05%). By word count, the NL2020 corpus is about 5.5 times larger than the NL2000 corpus. The calculations will thus need to be based on relative frequencies.

	Year	
	2000	2020
Total # documents	66	104
Total # words	108 661	618 101
Total # tokens	137 848	875 743
# Unique words	9 065	23 855

Table 9. Corpora overview.

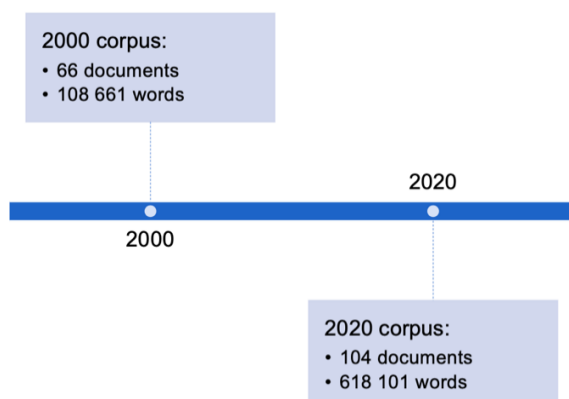


Figure 10. Visualization of the corpora.

### 2.1.5 Wordlists

Sketch Engine was used to automatically generate word lists with the absolute frequencies. Symbols, numbers, dates, punctuation were removed by means of the regular expression `[:alpha:]].*`.

Of the 9,065 unique words the NL\_2000 corpus first consisted of 7,207 unique words remained after excluding 1858 non-word entries. Secondly, the case sensitivity distinction was disabled to make sure that all words are under the same heading. A word at the beginning of a sentence written with a capital letter, (e.g. *Verplichtingen-verplichtingen*) was considered distinct from its lowercase form. By disabling that distinction, the final word lists consisted of 6,217 unique words for 2000 and 16,101 unique words for 2020 respectively. Note that the singular and plural forms of a noun were considered as two unique items.

<b>NL_Corpus_2000</b>	
Total # documents	66
Total # words	108 661
# Unique words (words and non-words)	9 065
+ (excluding non-words)	7 207
+ (case insensitivity)	6 217
<b>NL_Corpus_2020</b>	
Total # documents	104
Total # words	618 101
# Unique words	23 855
+ (excluding non-words)	19 120
+ (case insensitivity)	16 101

Table 10. Word lists overview.

### 2.1.6 Cleaning and narrowing down of the wordlists

The wordlists were downloaded in .xlsx-format in order to further clean up the lists and manually annotate the words to some principles. The most convenient way to select all English words in the word lists was to make a parallel corpus with the English versions of the texts as well and retrieve word lists in the exact same manner. In that way, the English words in the Dutch word lists could be easily recognized as double values in excel, when compared next to each other. The double values were marked red and exported into a separate table to further clean up.



Next, there was a manual check whether every word was an existing and real word. Even though the regular expression in Sketch Engine removed most of the non-words, some still slipped through the meshes of the net. Instances of such slips are website links (e.g. [www.iso.org](http://www.iso.org)), page or annex numbers (e.g. a1, a2, xi-376, r520), first letters of the alphabet, used as bullet points [a), b), c), ...], characters from other alphabetic writing systems (e.g. Greek, σ, α, народна) and most frequently, syllables of words or strings of characters with no meaning (e.g. acti-, fra-, sche-). Presumably, the pdf-file-format of the documents must have corrupted some of the texts, or incorrect or mistakenly space use must have split words in half, which the Sketch Engine system picked up as potential words.

The table below gives an example of the uncleaned word lists and shows the manual annotations that have been conducted. The words in the grey cells are Dutch words and have been given the annotation label NL. The words in the red cells are marked as non-words and will be excluded from the word list calculations. By pasting the English word lists from the parallel corpus in the same list, the words in blue and orange cells were recognized by the Excel double values function as English words next to the English word lists. After a manual check, the words in the blue cells were confirmed as English words and annotated as English, whereas the word ‘bank’ in the orange cell, which had been recognized as an English word, was manually altered to the NL label, as *bank* is both the same word in English and Dutch. A final check with the concordance tool in Sketch Engine showed that the word had only been used in its Dutch form and is thus counted as a Dutch word.

	Word	Frequency	Annotation
1	aandeel	11	NL
2	duidelijk	3	NL
3	agreement	5	EN
4	activa	452	NL
5	acc9711	1	Non-word
6	intrekking	140	NL
7	herwaarderingsreserves	9	NL
8	cj	3	Non-word
9	target	22	EN
10	activa	452	NL
11	handel	72	NL
12	short	51	EN
13	aanpassing	136	NL
14	overheid	124	NL

16	green	13	EN
17	ii	547	Non-word
18	bank	545	<del>EN</del> NL

Table 11. Example annotations in the word lists.

## 2.2 Termbases

The second approach to address the second research question is an analysis of what could be called reference termbases. In total, three different termbases were analysed: 1) a termbase export from IATE in the same domain of the Dutch corpora, 2) a recent 2020 termbase on digital finance, a different topic but in the same domain, finance, and 3) a termbase on digital finance with defined terms only. The termbases are used to assess to which extent the Dutch entries in the termbases in the domain are influenced by English. The relevance of the termbases and the extraction of the termbases is explained in 2.2.1-2. Figure 11 already provides an overview of the topic and size of the termbases. The findings on the wordlists from the text corpus can then be compared to those from the reference termbases.

1) IATE export	946 entries
<ul style="list-style-type: none"><li>• same key word domains as the corpora (monetary economics and monetary relations, Eurovoc 2406 and 2411)</li></ul>	
2) Thematic termbases on Digital Finance	742 entries
<ul style="list-style-type: none"><li>• Related entries in IATE</li></ul>	
3) Thematic termbase with defined terms in the legal acts	107 entries
<ul style="list-style-type: none"><li>• 4 texts with the procedural numbers: 2020/0268(COD), 2020/0267(COD), 2020/0266(COD) and 2020/0265- (COD).</li></ul>	

Figure 11. Overview of the termbases.

### 2.2.1 IATE-termbase on monetary economics and monetary relations

In the same domain of Finance > Monetary economics and Monetary relations, termbases were exported from IATE. The IATE termbase uses the same keyword domains (EuroVoc 2406 and 2411) on monetary economy and monetary relations (ME00, MR00, ME20, MR20) used for the extraction of documents for the corpora in. The termbase will thus contain the exact same terminology that occurs in the text in the corpora. Even though the corpora cover the exact same topic as the termbase export, it was preferential not to extract terms from the corpora but to work with a ready-to-use termbase with 946 entries. The termbase from the IATE-termbase can be used directly instead of extracting terms from the 2000 and 2020 corpus, as it would be very time-intensive and would not deliver as many terms as the IATE-database contains. The terms

can directly be exported from IATE and provide a rich variety of terms covering many terms in the financial domain.

The termbase-export was carried out as follows. On the website [iate.europa.eu](http://iate.europa.eu), the advanced search function was used to find terms in the same subdomains as the 2000 and 2020 corpora. The first rule is [LIL] Domain (including subdomains) in FINANCE > monetary economics, FINANCE > monetary relations. The second rule [TL] Reliability in \*\*\* and \*\*\*\* was added to only include terms with reliability scores of three and four stars, with the aim of excluding pre-IATE and low-quality terms. The fields to export are the IATE entry ID, the domain and subdomain and the term with a reliability score.

A simplified pathway of the termbase export looked as follows:

Website <https://www.iate.europa.eu> < advanced search <[LIL] Domain (including subdomains) in FINANCE > monetary economics, FINANCE > monetary relations < [TL] Reliability in \*\*\* and \*\*\*\* < Export < Name of Request: Term extraction Finance 2406 2411 EN NL 3 4 stars < Fields to export: LIL entry ID, LIL Domain, TL Term, TL Reliability < Output format XLS Light < Export only selected fields < Export.

The download can be retrieved in Management < Asynchronous requests.

Below, the query for the termbase export can be found:

```
{
  "group": {
    "condition": "AND",
    "rules": [
      {
        "id": 60,
        "operator": 6,
        "value": "4FEA3CDDFE3B4DD188D9A6E23004B136,0460ABF0F73B4799BCD7DC5287D810B0"
      },
      {
        "id": 22,
        "operator": 6,
        "value": "3,4"
      }
    ]
  },
  "targets": [
    "en",
    "nl"
  ],
  "strict": false,
  "sort_policy": 0
}
```

In total, 1786 entries were exported. The IATE termbase is structured on concept-level, meaning that each entry is one concept with one or more terms to refer to the concept. The number of terms per concept varies from at least one to a maximum of eight in this export. As the IATE termbase contains entries in 24 languages, it happens that not every language is covered in an entry. This was the case for 352 entries, which had no Dutch coverage in the termbase. At the same time, the entries were also filtered by their reliability scores. Terms with a reliability score lower than 2 stars were excluded. After the exclusion of 31 Dutch entries and 809 English entries due to a reliability score lower than two stars, 946 entries remained.

1786 entries	total entries
– 31 NL entries	reliability lower than two stars
– 809 EN entries	reliability lower than two stars
= 946 entries	reliability of two stars or higher
– 352 entries	no Dutch coverage
= 594 entries	

The result of the analysis is discussed in 3.1.2.

## 2.2.2 Thematic termbase on Digital Finance

In addition to the IATE export termbase on monetary economics and relations, it was opted to investigate a second termbase with a different topic but within the same domain, which could serve as a reference termbase. In that way, the results from the term-level analysis of the termbase on monetary economics and relations can be compared with the result from a termbase on a similar topic. Two criteria were set out to find a reference termbase. Next to a topic in finance, the termbase also needed to be accessible to the public and should be used by professional translators. With regard to these criteria, two termbases were found on the webpage of the Terminology Coordination Unit of the European Parliament (<https://termcoord.eu/termbases/>). On the webpage, several targeted termbases (thematic and with terms defined) for important procedures and packages are published. The termbases are provided in tbx- and sdltb-format for both internal and external translators to access. Additionally, each thematic topic also contains two termbases in Excel: IATE collections and defined terms, with the purpose of making European terminology more accessible to a broad public (TermCoord, 2023). The IATE collections contain all the terms from the IATE

collections used for the creation of termbases in sdltb- and tbx-format. Out of 22 topics, the topic on digital finance was chosen as it was closest in line with the corpora and IATE termbases on monetary economics and monetary relations in the domain of finance. The termbase covers four texts with procedural numbers: 2020/0268(COD), 2020/0267(COD), 2020/0266(COD) and 2020/0265(COD).

The termbase contains 742 entries but is narrowed down to 622 entries according to the same principle explained in 2.2.1. All entries had a minimum two-star quality rating, but 120 entries had no Dutch coverage and were thus excluded.

742 entries	reliability of two stars or higher
– 120 entries	no Dutch coverage
= 622 entries	

### 2.2.3 Termbase with defined terms on Digital Finance

In addition to the first and second termbases, a third termbase is examined. Similar to the thematic termbase on Digital Finance, as discussed in 2.2.2, a supplementary and smaller termbase with defined terms on Digital Finance will be used to compare how core terminology on a topic differs from the word use and the more general terminology in finance. The second collection on Digital Finance, retrieved from the TermCoord source, contains defined terms and their definitions extracted from COM proposals and related legal acts in force in its domain. This termbase with defined terms contains 107 entries. All terms are covered in Dutch and have a high-quality rating of at least 3 stars.

### 2.2.4 Termbase-analysis annotations

In order to assess the extent to which the Dutch entries in the termbase are influenced by English, the terms have been manually labelled. For each entry, a comparison between the English terms and the Dutch terms was made to assess the level of English influence. In total, 4 different options were stipulated. The terms are either

**Fully Dutch equivalent;** for which the Dutch entry has a fully equivalent Dutch term which contains no English elements, compared to the source term.  
e.g., EN competent authority → NL bevoegde autoriteit

**Partially English;**

for which the Dutch entry contains a Dutch equivalent term but also contains English components of the source term.

e.g., EN governance arrangement → NL governance regeling

**Fully English;**

for which the Dutch entry has not been given a Dutch equivalent term, but has retained the English source term as a Dutch target term.

e.g., EN white paper → NL white paper;

EN asset-referenced token → NL asset-referenced token

**Both fully English and Dutch**

for which the entry contains both a full Dutch equivalent term and a full retained English term simultaneously.

e.g., EN Supply Chain Finance → NL aanbodketenfinanciering & Supply Chain Finance

Making such a categorization will be useful to help understand how many terms in the termbases are either influenced by English or fully English, and provide insights to address research questions 2 and 3. Terms according to the classification of options 3 and 4 may pose an actual threat in terms of domain loss. When terminology is no longer actively developed, full reflection and discussion on a topic can no longer take place (Temmerman, 2018, p. 53). The tables below provide examples of different entries with the Dutch and English terms from the Dutch IATE termbase.

	Entry	
<b>Option 1</b> <b>Fully Dutch</b>	★ 748050	European Union
	common agricultural policy [AGRICULTURE, FORESTRY AND FISHERIES, agricultural policy] Consilium	
	en	competent authority
	nl	bevoegde autoriteit
<b>Option 2</b> <b>Partially English</b>	★ 3511291	
	financial institutions and credit [FINANCE] COM	
	business organisation [BUSINESS AND COMPETITION]	
	en	governance arrangement
	nl	governanceregeling
		governancesysteem
<b>Option 3</b> <b>Fully English</b>	★ 3591233	
	FINANCE COM	
	en	re-equitisation
	nl	re-equitisation
<b>Option 4</b> <b>Both fully English and Dutch</b>	★ 3571240	
	TRADE Consilium	
	financing and investment [FINANCE]	
	BUSINESS AND COMPETITION	
	industrial structures and policy [INDUSTRY]	
	en	supply chain finance
		SCF
nl	aanbodketenfinanciering	
	Supply Chain Finance	
	SCF	
	ketenfinanciering	

Table 12. Entries in IATE.

	Example terms
<b>Option 1</b> <b>Fully Dutch</b>	kredietinstelling, grondstof, overheidsobligatie, instelling voor bedrijfspensioenvoorziening
<b>Option 2</b> <b>Partially English</b>	transactietoken, betalingsgateway, innovatiehub, peer-to-peercommunicatie, deviezenswap, volumetender, Europese gedragscode voor clearing en afwikkeling
<b>Option 3</b> <b>Fully English</b>	asset-referenced token, voucher, soft cap, proof-of-stake, white paper, insider, Security Token Offering, stablecoin
<b>Option 4</b> <b>Both fully English and Dutch</b>	slim contract/ smart contract, effectentransactie/ trade, publieksfinanciering/ crowdfunding, verzekeringstechnologie/ insurtech, blokketen/ blockchain, ...

Table 13. Examples of terms influenced by English.



### 3 Results

This chapter presents the results obtained from the conducted analysis. First, the word level and part of speech of lexical infiltrations in the text corpus will be revealed. Afterwards, the results of the termbase analysis will be presented per termbase. These results will be discussed in the next chapter, 4. *Discussion*.

#### 3.1 Text corpus study

##### 3.1.1 Coarse-grained analysis: lexical infiltrations

In a first shallow comparison of the Dutch-language word lists with the English-language lists, the number of English words were counted, to compare the number of unique English words with the total number of unique words in the corpus, aiming to answer the first research question. The unique occurrences are calculated by the following formula:

$$\text{unique occurrences} = \frac{\text{unique English words}}{\text{total unique words}} \times 100\%$$

To prevent any confusion, the term ‘unique words’ is briefly iterated: the total number of unique words refers to the count of distinct words or ‘types’ that appear in the corpus. It provides an indication of the vocabulary diversity within the corpus. In the case of the 2000 corpus, out of the 118,000 words it consists of, 6,217 different unique words or types can be identified. This means that within the corpus, there are 6,217 distinct words that occur regardless of their frequency or repetition. The remaining words in the corpus are either repetitions of these unique words or different forms of the same word. The total amount of repetitions is referred to as frequencies or tokens.

	NL + EN words				EN words			
	Items	%	Total freq	%	Items	%	Total freq	%
2000	6217	100	108661	100	169	2.72	601	0.55
2020	16101	100	618101	100	684	4.25	4842	0.78

Table 14. Overview word-level analysis.

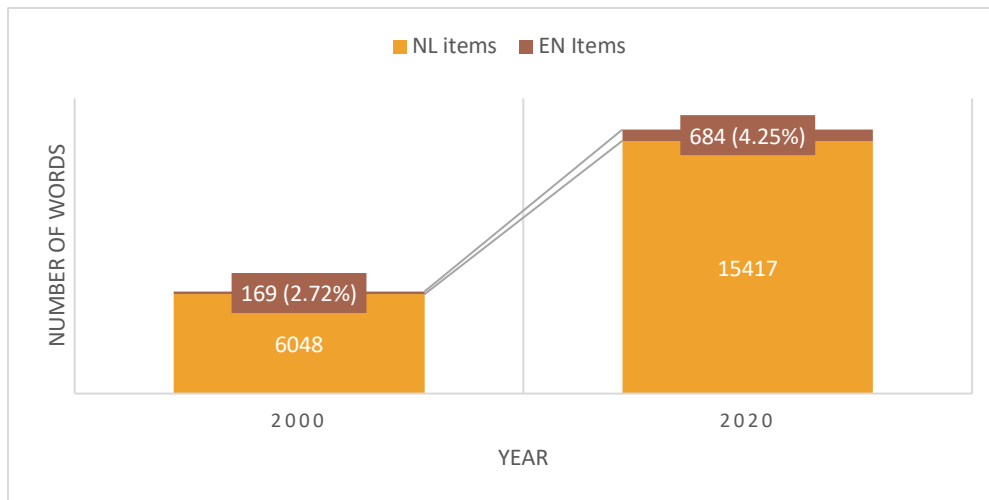


Figure 12. English words in 2000 and 2020.

Table 14 and Figure 12 above show the following results: on the one hand, the 2000 corpus yields a total count of 6217 unique words, of which 169 are English words. This figure constitutes 2.72 per cent of the total unique words present within the 2000 corpus. On the other hand, the 2020 corpus amounts to a total count of 16101 unique words, comprising 684 English words, which represent 4.25 per cent of the total unique words found within the 2020 corpus, an increase by 56%. The 2020 corpus is larger in size but nonetheless contains comparatively more English words than the 2000 corpus, a finding which is in line with the first hypothesis, namely that the number of English words in translated Dutch EU legislation has increased over a period of twenty years.

As a second measurement and to provide more accurate results to answer the first research question, the number of unique English words is multiplied by the frequencies at which the English words occur and then divided by the total number of words occurring in the Dutch word list. The calculation is as follows:

$$\text{relative frequency} = \frac{\text{English words} \times \text{frequency}}{\text{total frequencies}} \times 100\%$$

The relative frequency of English words in the 2000 corpus was 0.55 per cent, and 0.78 per cent in the 2020 corpus. This calculation shows that the actual frequency at which English words occur is considerably lower than when counted by a list of lemmas. Nonetheless, these numbers also illustrate an increase of English words in translated EU legislation, supporting the first hypothesis.

### 3.1.2 By part of speech

To understand lexical infiltration better and to test the second hypothesis, the proportion of nouns, adjectives and verbs only is observed separately. Nouns, adjectives and verbs form the body of language. High-frequency words are eliminated from Focusing on these three major word categories enables a greater understanding of the difference in lexical variety.

The second analysis focuses on the different parts-of-speech that were present in the lists of English entries in the 2000 and 2020 corpora. The lists were labelled according to four categories: N (noun), A (adjective), V (verb) and Z ('other') tags. Their unique occurrences and total frequencies can be seen in Table 15. The sums of both the N-, A- and V-items presented in the last rows of each subcorpus depict a more precise insight into the lexical nature of English infiltration.

The English words were compared with the number of nouns, verbs and adjectives of the complete corpora. The information on the PoS of the corpora was attained with the regular expression `[[:\alpha:]].*` and the PoS-filters 'noun', 'verb' and 'adjective' respectively in Sketch Engine. The results are shown in Table 15 and Figures 13 and 14 below.

Year	PoS	NL + EN words				EN words			
		Items	%	Total freq	%	Item	%	Total freq	%
2000	ALL	6 217	100	108 661	100	169	2.72	601	0.55
	N	3 640	58.55	38 293	35.24	121	3.32	447	1.17
	A	957	15.39	11 052	10.17	34	3.55	101	0.91
	V	656	10.55	11 878	10.93	3	0.46	9	0.08
	N+A+V	5 253	84.50	61 223	56.34	158	<u>3.00</u>	557	<u>0.91</u>
2020	ALL	16 101	100	618 101	100	684	4.25	4842	0.78
	N	10760	66.83	242 747	39.27	485	4.51	3734	1.53
	A	2 734	16.98	67 900	10.99	138	5.04	615	0.90
	V	1 115	6.93	59 471	9.62	18	1.61	100	0.16
	N+A+V	14 609	90.73	370 118	59.88	641	<u>4.39</u>	4449	<u>1.20</u>

Table 15. Lexical infiltrations in the Dutch corpora.

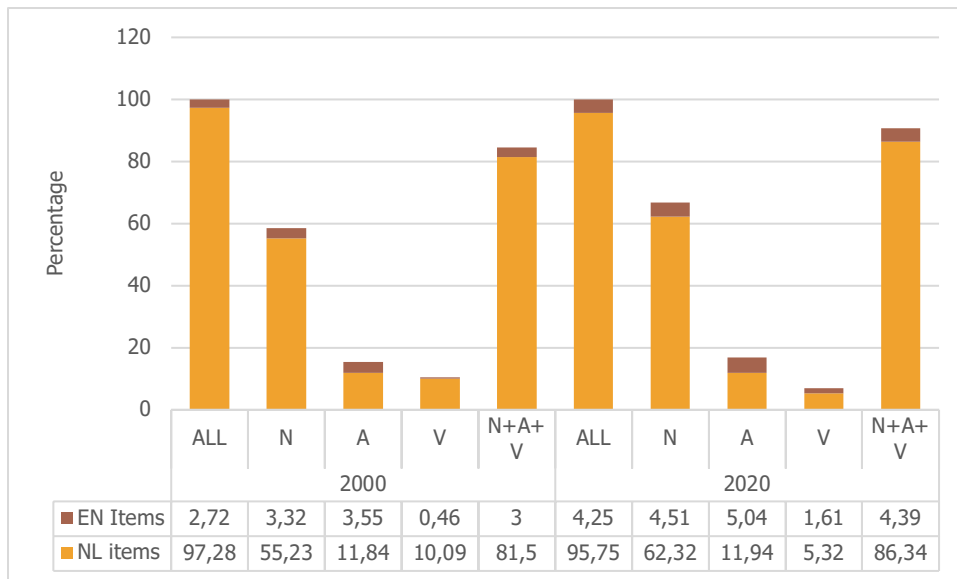


Figure 13. English unique words (types) distributed by part of speech in 2000 and 2020.

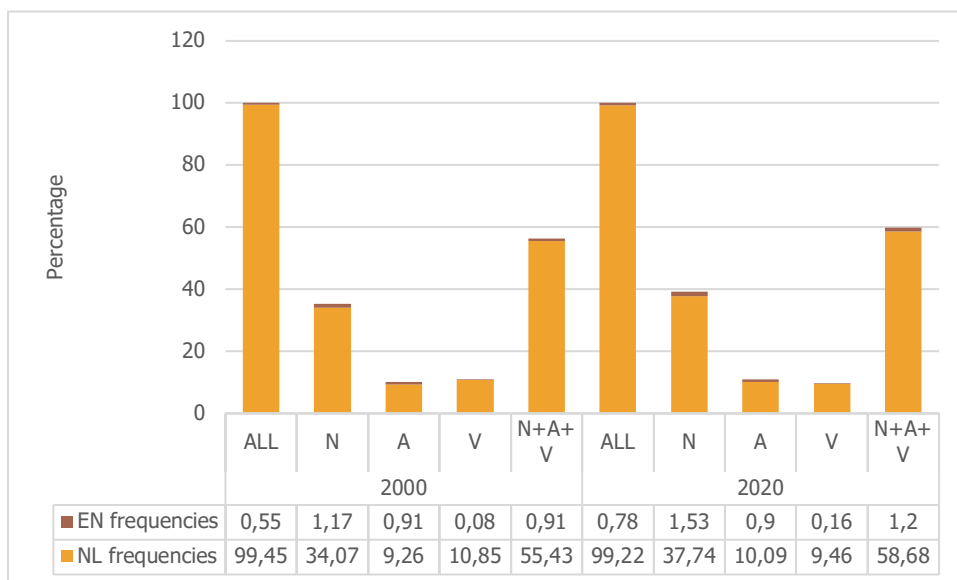


Figure 14. English word occurrences distributed by part of speech in 2000 and 2020.

Figures 13 and 14 showcase a number of items. First, a difference was observed between 2000 and 2020: except for the frequency of adjectives, the percentage of English words in all word categories is higher in 2020 than in 2000. This indicates that the infiltration of English words is evenly distributed across the three distinct word categories. Secondly, the proportion of English words is higher when considering only nouns, adjectives, and verbs compared to considering all word classes. In other words, these three word categories on average tend to contain more English words compared to other categories. When looking at the occurrence of types, in 2000, 2.72 per cent for all types and 3 per cent of N+A+V are English, indicating that

higher-content words such as nouns, adjectives and verbs are more likely to be English. This finding addresses the second hypothesis of this research.

Third, the word category with the highest percentage of English unique words is adjectives (3.55 and 5.04 per cent in 2000 and 2020 respectively), but has remained stable in absolute frequencies. This is followed by a high percentage of English unique items of nouns (3.32 per cent and 4.51 per cent). It should also be noted that very few English verbs occurred in both corpora: in absolute frequency 9 verbs in 2000 and 100 verbs in 2020 (see Table 15).

### 3.2 Termbase study

Table 16 displays an overview of the analysis of the three termbases and will be discussed in more detail in 3.2.1-3.

CATEGORY	TERMBASE 1		TERMBASE 2		TERMBASE 3	
	#	%	#	%	#	%
All entries	594	100	622	100	107	100
Fully Dutch	<b>542</b>	<b>91.25</b>	<b>513</b>	<b>82.48</b>	<b>86</b>	<b>80.38</b>
Partially English	28	4.71	47	7.56	14	13.08
Fully English	9	1.51	23	3.69	7	6.55
Both Dutch and English	15	2.52	39	6.27	0	0
<b>Fully or partially English</b>	<b>52</b>	<b>8.75</b>	<b>109</b>	<b>17.52</b>	<b>21</b>	<b>19.62</b>

Table 16. Overview of termbase analysis.

#### 3.2.1 IATE-termbase on monetary economics and monetary relations

Table 17 shows the number of entries from the IATE monetary economics and monetary relations termbase, analysed by the degree of English influence according to the methodology in 2.4. Instances will be discussed in 3.2.4.

#	%	CATEGORY	EXPLANATION
9	1.51	<b>FULLY</b>	Term in Dutch database is fully EN
28	4.71	<b>PARTIALLY</b>	Term in Dutch database contains EN elements
15	2.52	<b>BOTH</b>	NL and EN terms exist next to each other
542	91.25	<b>NL</b>	Dutch term is fully NL
594	100	<b>ALL</b>	
52	8.75	<b>FULLY, PARTIALLY BOTH</b>	

Table 17. IATE-termbase analysis.

Table 17 should be interpreted as follows. First, out of the 594 entries from the Dutch termbase, 91.25 per cent of the entries (542 entries) have a fully Dutch equivalent term. The remaining 8.75 per cent of entries consists of: 9 entries which are fully English terms (1.51 per cent), 28 entries which contain English elements (4.71 per cent) and 15 entries which have both a fully Dutch and a fully English term that are used both (2.52 per cent).

### 3.2.2 Thematic termbase on Digital Finance

#	%	CATEGORY	EXPLANATION
23	3.69	<b>FULLY</b>	Term in Dutch database is fully EN
47	7.56	<b>PARTIALLY</b>	Term in Dutch database contains EN elements
39	6.27	<b>BOTH</b>	NL and EN terms exist next to each other
513	82.48	<b>NL</b>	Dutch term is fully NL
622	100	<b>ALL</b>	
109	17.52	<b>FULLY, PARTIALLY BOTH</b>	

Table 18. IATE-termbase on Digital Finance.

The second termbase can be interpreted in the same manner: out of the 622 entries from the Dutch termbase, 82.48 per cent of the entries (513 entries) have a fully Dutch equivalent term. The remaining 17.52 per cent of entries consist of: 23 entries which are fully English terms (3.69 per cent), 47 entries which contain English elements (7.56 per cent) and 39 entries which have both a fully Dutch and a fully English term that are used both (6.27 per cent), a percentage

which is considerably higher than the first termbase analysed and indicates that the topic of Digital Finance is more dominated by English than monetary economics and relations.

### 3.2.3 Termbase with defined terms on Digital Finance

#	%	CATEGORY	EXPLANATION
7	6.54	<b>FULLY</b>	Term in Dutch database is fully EN
14	13.08	<b>PARTIALLY</b>	Term in Dutch database contains EN elements
0	0	<b>BOTH</b>	NL and EN terms exist next to each other
86	80.38	<b>NL</b>	Dutch term is fully NL
107	100	<b>ALL</b>	
21	19.62	<b>FULLY, PARTIALLY BOTH</b>	

Table 19. Termbase with defined terms on Digital Finance.

The termbase with defined terms on the topic of digital finance contains 107 entries of which each entry in the termbase equals one term only. Out of the 107 entries from the Dutch termbase, 80.38 per cent of the entries (86 terms) have a fully Dutch equivalent term. The remaining 19.62 per cent consists of: 7 terms which are fully English terms (6.54 per cent), 14 entries which contain English elements (13.08 per cent). 0 entries have both a fully Dutch and a fully English term. In contrast with the first and second termbases, this termbase contains most fully and partially English terms by percentage. In line with the second termbase, this termbase with defined terms on Digital Finance contains more English terms than the first termbase on monetary economics and relations. It is also noteworthy that of the two termbases on Digital Finance, the termbase with defined terms contains more English terms. This is even more surprising, as the defined termbase is a set of legally binding terms established by lawyer-linguists and have been treated more in-depth than the other terms from the thematic termbase on Digital Finance.

### 3.2.4 Comments

A first remark that ought to be made is that the IATE termbase contains terms ranging from the years 1999 to 2023. It is not possible to define the exact dates of when the terms were inserted into IATE and therefore insights into the temporal evolution of English lexical infiltration cannot be offered. Secondly, it should be noted that in the case of entries containing both a Dutch and an English term, it is not known which term is actually used more frequently. The

IATE term bank enables for such cases a ‘preferred’ label, for “the best term of its ‘term type’ to use in an EU context” (IATE User Manual, 2023, p. 25). This has been established to ensure consistency in EU texts, but is advised to terminologists to use sparingly (IATE, 2023).

The following example entry, however, reveals with its history of entry creation that in case of term variation, the different terms are ranked according to their preferred use. For instance, the English term *merchant acquirer (accepterende partij)* with IATE ID 3502014 was inserted into the IATE database on 21.1.2009 whereas the terms in the Dutch part of the termbase were added in 2015. On 22.6.2015, the English term *merchant acquirer* was copied from English and introduced as a Dutch loanword into IATE by terminologists from the European Commission. Translators thus consulting IATE would find that the term *merchant acquirer* did not have a Dutch equivalent and also did not have to be translated, but rather that the English term had to be copied as a lexical infiltration. However, the entry was modified later on in 2015 by the Council, who added a second and third term in Dutch *accepterende partij* and *accepteerder*, and ranked the order of the terms to *accepteerder > merchant acquirer > accepterende partij*, putting a Dutch equivalent term as a first option. This indicates that the Dutch term *accepteerder* is more likely to be used than the English term *merchant acquirer* by EU translators, as it is the first suggestion to appear when using the termbase in SDL Studio. This example showcases the impact EU terminologists can make towards domain loss or gain.

A second example, retrieved from the text corpus provides a more comprehensive understanding of how term variation of English lexical infiltrations and Dutch equivalent terms, concerns the English term *Bank of Greece* with IATE ID 927228. The English entry was created in IATE in 2002 and the Dutch entry in 2012 and contained two terms: *Bank van Griekenland* and *Bank of Greece*. In the 2000 text corpus, the term *Bank of Greece* appeared 79 times (573.1 per million) whereas the term *Bank van Griekenland* appeared 3 times in the corpus (21.76 per million). This finding points out that in the year 2000, the term *Bank of Greece* was used much more often in translated EU legislation in this domain instead of the Dutch equivalent. However, with the creation of the Dutch entry in 2012, the varying use of the terms *Bank of Greece* and *Bank van Griekenland* was harmonized and results in a decrease of the appearance of the English term *Bank of Greece* with only 7 appearances (7.99 per million) in 2020 compared to 79 appearances (573.1 per million) in 2000. The reason for this decrease might lie in the insertion of a term note ‘Language usage’, which instructs to use the term *Bank of Greece* ‘only



in texts concerning the external national auditors of national banks' (Dauwers, 2012) The term in context in the 2000 corpus is illustrated below:

“De waarde van alle effecten wordt berekend op basis van door de ECB aangeduide koersen en de **Bank of Greece** draagt effecten over en stort liquiditeiten op de door de ECB aangegeven rekeningen” (CELEX 32000D0014).

“Met ingang van het financiële jaar 2001 worden Ernst & Young (Hellas) Certified Auditors SA en de heer Charalambos Stathakis, erkend registeraccountant, aanvaard als externe accountants van de **Bank van Griekenland** voor de jaarrekeningen" (CELEX 32000D0737).

Additionally, this case indicates the benefits of IATE as a terminology management tool and shows that “managing terminology is a well-established best practice that enables consistency across multiple translations” (Pozharskaya, 2013), in line with the IATE User Manual itself, evaluating terms as preferred, “to ensure consistency in EU texts” (IATE, 2023).



## 4 Discussion

This chapter will review the results in the light of the four research questions listed in section 1.6 and the reviewed literature in Chapter 1.

### **RQ1 Over a period of twenty years, was there an increase in the number of English words in EU legislation translated into Dutch?**

The analysis of the word lists extracted from the corpus of legal texts in 2000 and 2020 showed that there was an increase in the number of English words. The increase was determined in two ways: by measuring the number of unique English items (types), and by measuring the frequencies at which these occur (tokens), with both methods considering the part of speech of each word. The first analysis, which looked at the unique words - by counting the number of unique items in the corpus, recognising the English unique items and comparing their proportions - showed an increase in the 2000 and 2020 corpus analyses. In 2000, 2.72% of the unique items were English, whereas in 2020 it was 4.25%, which is an increase of 56%. The set of substantives, adjectives and verbs only, excluding other word categories and low-frequency words, constitutes 3% in 2000 and 4.39% in 2020. The second analysis looked at the frequencies at which the unique items occur in the corpus. In total, English words occurred at a frequency of 601 times (0.55% of the total number of words) in the 2000 corpus, and occurred 4842 English times (0.78%) in the 2020 corpus. This analysis also demonstrates that there was an increase from 0.55% to 0.78% in 2000 and 2020 respectively. At first glance, an increase of this magnitude may not appear to be significant, but in reality, 0.55% corresponds to one English word for every 180 words, whereas 0.78% corresponds to one English word for every 130 words – which is a substantial increase the number of English words. These findings provide an affirmative answer to the first hypothesis of this research, confirming an increase of English word occurrences over a period of twenty years. The analysis of the English words by part of speech indicates that the number of English words are mainly nouns, adjectives and verbs, in line with the second hypothesis of this research. It is suspected that the increased use of English in everyday life is the main reason for that. Whether this number is significant or not depends on readers' perceptions and language attitudes towards the occurrence of English words in texts.

A review of the discussed literature suggests that these findings could have negative implications. If the number of English words keeps increasing, this will exacerbate the "English fatigue" already experienced by Dutch language users (Lee, 2014). Consistent with language users' attitudes towards the increasing number of English words in Dutch (Edwards & Fuchs, 2018), this will mainly affect less proficient readers. Additionally, and in line with Hartsuiker (2018), the reading time of these texts might increase.

## **RQ2 Is there a clear influence of English in the terminology used in EU legislation translated into Dutch?**

The English language has a strong influence on the terminology used in translated EU legislation, as shown by the termbase analysis of the three termbases examined, which gave an accurate insight into the influence of English on the domain-specific terminology. All three termbases showed high English influence on terminology. The termbase covering monetary economics and monetary relations showed the lowest degree of English influence, namely 8.75%: 1.51% of the terms were completely taken over from English, 2.52% of the entries contained both English and Dutch terms to be used in translations and 4.71% consisted of Dutch terms with recognizable English parts in them. To compare and test the results with a reference termbase, an additional examination of the IATE termbase on Digital Finance was performed. This showed an even higher degree of English influence, with 17.52% of English terms showing English influence, twice as much as in the first termbase on monetary economics and monetary relations. Here, 3.69% of terms were entirely English, 6.27% were both Dutch and English terms and 7.56% had recognisable English parts. For the terms on Digital Finance, this amounted even to 19.62%. It is interesting to note that in the same domain, finance, the differences between the two topics are quite substantial. This could possibly be due to the fact that Digital Finance is a combination of both Finance and IT, two domains that are strongly dominated by English. This is in line with Figure 3 on the distribution of English taught Master's programmes by subject and Zenner's results (2013), which showed that Finance and Tech were domains particularly sensitive to English influence. Nonetheless, these results correspond to one English term for every 12 terms (8.75%), one English term for every 6 terms (17.52%) and one for every 5 terms (19.62%). With a discrepancy between the English influence on monetary economics and monetary relations (8.75%) and Digital Finance (17.52% and 19.62%), the question arises whether other topics and domains would also constitute such high differences.

However, for many of the terms that have both an English and a Dutch equivalent, it is not specified which term must be used in which context. Translators are often confronted with such term variations when searching for the best term, according to Campe & De Vos (2020). Next to linguistic correctness and reliability of the sources consulted, the so-called ‘diastratic variables’ (see section 1.4) may be at the root of why significantly many English terms occurred in the word lists of the corpora with topics such as monetary economics and monetary relations, or in termbases on Digital Finance.

Moreover, many of the texts in the corpora come from the European Central Bank, for which the style guide for the translation of EU legislation from the ECB recommends a more formal context (European Commission, 2023). A different situation arises when it is not a matter of term variation, but of the fact that there is no Dutch equivalent in the target language, as discussed in section 1.4. The results of both the word lists from the corpus and the analysis of the term banks confirmed this. The results of this study are also consistent with the common findings of the CvT project from the literature review (see 1.4). These show that for a number of concepts no complete Dutch equivalent can be found, or that some Dutch equivalents are still in their infancy and have no chance of competing with the dominant English term. A few examples referring to the three proposed scenarios by Buyschaert and Thelen (2020) will be discussed below, indicating a positive answer to the fourth hypothesis of this research.

The first scenario assumes that the English term is already widely accepted, which is the case for terms from the termbases such as *voucher*, *insider*, *soft cap*, *white paper* or *bitcoin*. It may well be that there is a Dutch term in very limited use alongside the dominant English term. Such terms also appeared in the termbase analysis: the much less used variant *publieksfinanciering* (*crowdfunding*), *euroschatkistpapier* (*eurobill*), *vroegtijdige bevoorrading* (*frontloading*), *oplaadbare betaalkaart* (*prepaid card*). For the latter term, IATE indicates that prepaid card is the most commonly used term among telecom operators. The second scenario assumes that the institution itself should take responsibility for proposing a Dutch equivalent rather than adopting the English term, which is apparent with terms such as *Green Deal*, *Digital Finance*, *Digital Single Market*. In addition, for other terms, such as *Euro Banking Association*, no Dutch equivalents are provided where they should be. However, terms originating from other institutions are also included in the IATE database in their English form, examples of which can be found in the analysed termbases such as *International Association for Trusted Blockchain Applications*, *Society for Worldwide Interbank Financial Telecommunication* and

*IMF Supplemental Reserve Facility*. The third scenario assumes that new terms emerge in professional and financial circles for which the English term remains dominant and no Dutch equivalent emerges. These include terms from the banking sector apparent in all three termbases, such as *distributed ledger technology*, *security token offering*, *stablecoin*, *retail CBDC (retail central bank digital currency)*. For many of these terms, the reason is to be found in the scope of their use: the terms are mainly used in a limited context, where the topic is almost always discussed where English is the lingua franca. This is certainly the case for the topics of monetary economics or monetary relations and digital finance, where discussions will mainly take place at an international level. This is in line with Hultgren's (2016) criticism on the relation of English to local languages, stating that English and local languages can be in a complementary relationship, each being used to different extents for different communicative purposes (p. 155).

### **RQ3 Is the text type of translated EU legislation as prone to losing domain as other text types?**

The results discussed above showed that there was an increase in the number of English unique words and the frequency at which these occur in the word lists generated from the 2000 and 2020 corpora, a finding which points out that Dutch translated EU legislation may be prone to domain loss. The results of this study in the frequency of English words is similar to the proportion of 0.6 per cent of English words in spoken scientific Danish (see section 1.2, Hultgren, 2013). However, these figures are significantly lower than those mentioned in the commercial dictionary Van Dale's (2021) report that ten per cent of the new Dutch words are English, and Van der Sijs's finding (2023) of a substantial increase of English words in newspaper articles. It is striking that the number of English words in newspaper articles is much higher than the number of English words in translated European legal texts. This finding is most likely due to the difference in text type. On the one hand, newspaper articles deal with topics that are more general, while legal texts focus on one specific topic. In addition, each type of text also has its own corporate style, which can make a difference in the use of English words. In a newspaper article, English words may be used to make the article appear more fashionable and trendy, whereas this will not be the case in translated EU legislation due to the strict style guide of EU institutions. Finally, in contrast to journalists having more freedom in terms of

writing style, translators might need to have more freedom to coin new terms, i.e. equivalent terms in the language they are translating into, rather than re-using the English term when encountering lexical gaps.

Lastly, the results of this study are also lower than Zenner et al.'s (2013), results that 36.4% of job titles contain English words. Considering these results in a different context and comparing them with the finding that in academic fields 50 to 100 per cent (depending on the subject) of theses are written in English, this observation suggests that domain loss may depend on both the subject and text type. This observation is consistent with Haberland (2005), pointing out that 50% of the language used in television programmes is English, and Sanden (2016), pointing out that 53% of communication in Danish companies is conducted in English (Sanden, 2016).





## 5 Conclusions

Not only has the use of English grown exponentially around the world, but in the European context, too, English is taking on a dominant role. Unfortunately, this goes hand in hand with a tendency for local languages to cede domains of communication to English (see section 1.2 and 1.3). Moreover, even domains that are still developing in the local language are, contradictorily, not free from the influence of English, since the local language is pervaded by English lexical infiltrations. The domain of EU legislation seems to be one of these. The principle of translating legislation into each member state's own language is argued and upheld in the EU, but that does not mean that the language at issue is forever protected. With a focus on the occurrence of English words and terms in Dutch translations of EU legislation, this study has contributed to a highly relevant and growing debate in the Dutch language area. It has shown that English words are present in the Dutch translations of EU legislation and that this number has increased in comparison with a 20-year reference period, a finding which suggests that a sustainable terminology strategy is required to ensure that the threat of domain loss is minimized. The results of this study have also pointed out that, even though the domain of translated EU legislation is less sensitive to domain loss than other text types, there is no guarantee for any text type to remain free of English influences. The increasing use of English as a lingua franca may be well connected to the high presence of anglicized terminology in EU legislative texts.

This year's Conference on Domain Loss and Gain formulated the question whether you can buy everything you want in your own language. In this view, this question might be rephrased to a similar one, which is not related to the supermarket but of utmost relevance to European Union legislation: whether one can still consult European Union legislation in one's own language? As laid down by means of regulations, adopted under Article 342 of the Treaty of the Functioning of the European Union, the rules governing the use of languages by the EU institutions provide that the institutions have 24 official and working languages (European Commission, 2023).

The simple answer to this question is affirmative: no hard evidence suggests that legislation will not be available in one's own language in the years to come. Even more importantly, legislation is probably one of the last text types to be replaced by English as the only language available for consultation. However, as is the case with other text types, the number of English

words in these legislative texts is on the increase, as well as the prevalence of English terms. A good understanding of the text will therefore more and more depend on the reader's command of English, leading to discrimination against monolingual EU citizens. The aim of this study is by no means a criticism on the part of translators and terminologists in the EU institutions, but rather an attempt to identify the problems, and to raise awareness of the possible dangers involved in translating legislative texts and determining the most appropriate terminology. A consistent terminology management can ensure that European languages do not feel threatened by English and that the number of English terms in translated EU legislation is reduced to ensure more sustainable terminology development in Dutch.

In order to counteract a further increase, some strategies are proposed. Firstly, it is necessary to map this growth in order to outline the position for each language. More research in different languages is needed. Nevertheless, the first steps in this direction were taken in 2023 as a result of the international conference Domain Loss and Gain, in which the Council of the European Union participated, as well as by sending an internal questionnaire to the 23 language departments (excluding the English Translation Unit) of DG LING. The results of this survey will be published internally for the European institutions (DG LING.2, 2023). Although this constitutes a valid starting point, it is not certain whether it will lead to an action plan to tackle the problem. In addition, there is a need for a unified approach and a more comprehensive framework with strategies to be employed to tackle domain loss in the area of terminology. Terminology management that includes the preservation of European languages is the basic principle for counteracting domain loss. Finally, and the most practical and direct form in which this should take place, is that EU institutions should have more rights to coin new terms. Not only because they are specialists in their language and have the knowledge to effectively coin new terms, but also because coinage of new terms should happen fast (Buyschaert and Thelen, 2020). When new terms are introduced in EU legislation, translators and terminologists at the EU institutions have the advantage of being the first to propose a new term that is fully Dutch, before the public will propose its own terms, with the possibility of taking over the English terms. For instance, if the translators had proposed Dutch equivalents for terms such as *Green Deal*, *Digital Finance*, or *Digital Single Market*, they might have succeeded in coining the new terms rather than re-using the English one.

## **Shortcomings and future research**

One shortcoming of this study is its restricted focus on the translation of EU legislation into Dutch only. One area for future research could be the comparison of the number of English words and terms in the translation of EU legislation into other European languages. Such a comparison could shed light on which languages are more or less vulnerable to domain loss. A second shortcoming is the restricted domain that this study examined, i.e. texts from the financial domain, and more specifically the subdomains of monetary economics and monetary relations. In addition to comparing European languages, it would therefore be interesting to compare findings from texts on different topics: are texts in the financial sector more prone to domain loss than texts on the topic of IT, politics or climate? A potential hypothesis for future research could be: Is the topic of finance, which is closely related to one of the domains outside the EU institutions that do suffer from decreased Dutch language development, be the one in the EU institutional environment that suffers most from domain loss?

A third shortcoming of this study may be that it only considered whether the words or terms were fully English, partially English or fully Dutch. A more diversified view and more comprehensive typology of the different forms into which English terms or words are translated could provide a more nuanced insight into lexical infiltrations. Nevertheless, the limited typology of this study has demonstrated the main findings and is therefore fit for purpose. Finally, with a different methodology, a qualitative attitudinal user survey can further provide deeper insight into how the influence of English is perceived in translated EU legal texts. This section will conclude with a second future hypothesis: The use of English as a lingua franca has led that English leaves the most influence on terminology compared to other European languages.



## 6 Bibliography.

- Beneke, J. (1991). Englisch als lingua franca oder als Medium interkultureller Kommunikation [English as lingua franca or as medium of intercultural communication]. In R. Grebing (Ed.), *Grenzenloses Sprachenlernen*, 54.
- Berg, E., Hult, F., & King, K. (2001) Shaping the climate for language shift? English in Sweden's elite domains. *World Englishes* (20), 305-319. <https://doi.org/10.1111/1467-971x.00217>
- Biel, L. (2017). Quality in institutional EU translation: Parameters, policies and practices. In T. Svoboda, L. Biel, & K. Łoboda, *Quality aspects in institutional translation*, 37.
- Buysschaert, J. & Thelen, M. (2020). Termbepaling: bestaat hier wel een Nederlandse term voor? In E. Ruijsendael et al. (red.), *TiNT-dag 2019*, 36-42.
- Campe, P., De Vos, F. (2020). Termvariatie – Welke term is nu de beste? In E. Ruijsendael et al. (red.), *TiNT-dag 2019*, 43-51.
- Council for Dutch Language and Literature. (2016). *Nederlands als taal van wetenschap en hoger onderwijs*, 1-28. <https://taalunie.org/publicaties/51/nederlands-als-taal-van-wetenschap-en-hoger-onderwijs>
- Craith, M. (2006). European Elites: Official Languages in the EU. *Europe and the Politics of Language: Citizens, Migrants, Outsiders*, 560.
- Crystal, D. (1997). *English as a Global Language*. 80-81.
- Cuypers, S., Vandepitte, S. (2017). *The terminology of corruption. A contribution to the IATE-CvT project (English, Dutch, German)*.
- Dauwers, H. (2012). Bank of Greece. In *IATE*. Retrieved July 18, 2023, from <https://iate.europa.eu/entry/result/927228/en>
- De Brie, J., Buysschaert, J., & Vandepitte, S. (2020). *The terminology of carbon pricing. A contribution to the IATE-CvT project (English, Dutch)*.
- De Groot, A. (2020). Over twee- en meertaligheid en de verengelsing van ons universitaire onderwijs. *Terminologie in Het Nederlandse Taalgebied*, 1, 2-5.
- De Vries, J. (2008). Dutch: Is It Threatened by English? In J. Rosenhouse & R. Kowner (Eds.), *Globally Speaking*, 68–81. Multilingual Matters. <https://doi.org/10.21832/9781847690524-007>
- DG LING.2. (2023). *Terminology: Domain loss and domain gain. Questionnaire in preparation for the eponymous International Congress, Brussels, 20 and 21 April 2023* (By Council of the European Union - General Secretariat) [Dataset].

- Edwards, J., & Fuchs, P. (2018). A cluster analysis of attitudes to English in Germany and the Netherlands. *World Englishes*, 37(4), 653–667. <https://doi.org/10.1111/weng.12348>
- English Language Statistics. (2023). Retrieved February 8, 2023, from <http://www.englishlanguageguide.com/facts/stats/>
- Eur-Lex. (2023). Browse by EuroVoc. EUR-Lex. Retrieved July 11, 2023, from <https://eur-lex.europa.eu/browse/eurovoc.html>
- European Commission. (n.d.). *The Commission's use of languages*. Retrieved July 21, 2023, from [https://commission.europa.eu/about-european-commission/service-standards-and-principles/commissions-use-languages\\_en](https://commission.europa.eu/about-european-commission/service-standards-and-principles/commissions-use-languages_en)
- European Commission. (2023). *Guidelines for contractors translating into English*. [https://commission.europa.eu/resources-partners/translation-and-drafting-resources/guidelines-translation-contractors/guidelines-contractors-translating-english\\_en](https://commission.europa.eu/resources-partners/translation-and-drafting-resources/guidelines-translation-contractors/guidelines-contractors-translating-english_en)
- Ferguson, C. A. (1959). Diglossia. *WORD*, 15(2), 325–340. <https://doi.org/10.1080/00437956.1959.11659702>
- Garré, S., & Vandepitte, S. (2022). *The terminology of climate change adaptation. A contribution to the IATE-CvT project (English, Dutch)*.
- Genootschap Onze Taal. (2023). Verengelsing. Onze Taal. <https://onzetaal.nl/schatkamer/lezen/andere-talen/de-invloed-van-het-engels>
- Gerritsen, M., Korzilius, H., Meurs, F., & Van Gijsbers, I. (1999). Engels in commercials op de Nederlandse televisie. Frequentie, uitspraak, attitude en begrip. *Tijdschrift Voor Communicatiewetenschap*, 27(2), 167–186. <https://hdl.handle.net/2066/104620>
- Haberland, H. (2005). Domains and domain loss. *The Consequences of Mobility: Linguistic and Sociocultural Contact Zones*, 227–237.
- Hartsuiker, R. (2018). De nadelen zijn gelukkig beperkt: zeven aanbevelingen voor de invoering van Engels in het hoger onderwijs. *Tijdschrift voor Hoger Onderwijs en Management*, 3, 30–38.
- Hultgren, A. K. (2016). Domain Loss: The rise and demise of a concept. *Investigating English in Europe: Contexts and Agendas.*, 153–158.
- IATE. (2023). IATE User's Handbook. In *IATE - InterActive Terminology for Europe*. <https://iate.europa.eu/info/documentation>
- IATE-CvT Project. (n.d.). GenTerm - Terminology Centre. Retrieved July 11, 2023, from <https://cvt.ugent.be/iate-cvt.htm>
- Kachru, Braj B. (1986). *The alchemy of English: The spread, functions and models of non-native Englishes*, 54. Pergamon Institute of English.

- Kariman, L., & Vandepitte, S. (2022). *Terminology of the Internet of Things. A contribution to the IATE-CvT project (Dutch)*, 69.
- Laurén, C., Myking, J., & Picht, H. (2007). *Domain dynamics—Reflections on language and terminology planning*. [http://www.infoterm.info/pdf/activities/Picht\\_DomainDynamics.pdf](http://www.infoterm.info/pdf/activities/Picht_DomainDynamics.pdf)
- Laureys, G., & Versluys, K. (2022). Language Matters: Taalgebruik en taalbeleid aan de Vlaamse universiteiten. In KVAB (*Koninklijke Vlaamse Academie Van België Voor Wetenschappen En Kunsten*). Retrieved April 6, 2023, from <https://kvab.be/nl/standpunten/taalbeleid-language-matters>
- Lee, K. S. (2014). *The politics of teaching English in South Korean schools: Language ideologies and language policy*. Doctoral dissertation, University of Pennsylvania.
- Maes, I., Buyschaert, J., & Vandepitte, S. (2018). *The terminology of cybercrime. A contribution to the IATE-CvT project (English, Dutch, Italian)*.
- Moens, B. (2017, November 18). Te weinig Engelstalige opleidingen in Vlaamse hogescholen. *De Tijd*. <https://www.tijd.be/politiek-economie/belgie/vlaanderen/te-weinig-engelstalige-opleidingen-in-vlaamse-hogescholen/9944027.html>
- Pozharskaya, N. (2013, May 29). *Why Termbases and Terminology Usage Should Be An Important Consideration For a Language Service Provider*. SDL Trados Studio. <https://www.trados.com/blog/why-termbases-and-terminology-usage-should-be-an-important-consideration-for-a-language-service-provider.html>
- Sanden, G. R. (2016). Language Strategies in Multinational Corporations: A Cross-Sector study of financial service companies and manufacturing companies. *AIB Insights*, 16(3), 512–528. <https://doi.org/10.46697/001c.16884>
- Sanden, G. R. (2020). *Domain loss theory revisited: From multinational corporations to multinate nations*. 510–529. <https://doi.org/10.1111/ijal.12309>
- Šarčević Susan. (1997). *New approach to legal translation*, 71. Kluwer Law International.
- Seidlhofer, B. (2008). Language variation and change: The case of English as a lingua franca. In *English Pronunciation Models: A Changing Scene* (2), 56. Peter Lang.
- Stickel, G. (2010). Domain loss of a language and its short- and long-term consequences. *National Languages in Higher Education*, 13–22.
- Temmerman, R. (2018). Verschillen in vertaalcultuur: Hoe Engelse terminologische nieuwvormingen in het Frans en het Nederlands worden vertaald. *Tijdschrift van de Association Des Néerlandistes de Belgique Francophone*, 13, 53–76.

- TermCoord. (2023). *TermBases provided by TermCoord - Terminology Coordination Unit*.  
<https://termcoord.eu/termbases/>
- Onderwijs Vlaanderen. (2023). Foreign language programmes [Dataset]. In *Aantal anderstalige ingerichte opleidingsvarianten naar type opleiding en academiejaar*.  
<https://onderwijs.vlaanderen.be/nieuws/onderwijsstatistieken>
- Universities of the Netherlands. (2022). *Language of programme*. Retrieved April 6, 2023, from  
[https://www.universiteitenvannederland.nl/en\\_GB/language-of-programme](https://www.universiteitenvannederland.nl/en_GB/language-of-programme)
- Van Dale. (2022, February 8). Tien procent van de nieuwe woorden in de Dikke Van Dale afkomstig uit het Engels. *Van Dale*. <https://www.vandale.nl/tien-procent-van-de-nieuwe-woorden-in-de-dikke-van-dale-afkomstig-uit-het-engels>
- Van der Sijs, N. (2023). Een ‘boom’ aan Engelse leenwoorden. *Onze Taal*.  
<https://www.onzetaal.nl/tijdschrift/01-2023/artikel/een-boom-aan-engelse-leenwoorden>
- Van Hove, B., De Clerck, B., Vandepitte, S. (2018). *Terminology in Television: an Analysis of the Dutch Subtitles of "The Big Bang Theory"*.
- VLOR. (2017). *Advies taalbeleid in het Vlaamse hoger onderwijs*.  
<https://www.vlaanderen.be/publicaties/taalbeleid-in-het-vlaamse-hoger-onderwijs-advies-vlor>
- Werlen, L. (2004). Domäne / Domain. *De Gruyter*, 335–341.
- Zenner, E., Speelman, D., Geeraerts, D. (2013). Macro and micro perspectives on the distribution of English in Dutch: A quantitative usage-based analysis of job ads. *Linguistics*, 51(5). 1019-1064.  
<https://doi.org/10.1515/ling-2013-0036>
- Zenner, E. (2021). Engelse invloed in externe bedrijfscommunicatie. Domeinverlies of lexicaal verlies? In: M-C. Wermuth, E. Ruijsendaal, M. Thelen (Eds.), *Nederlandstalige terminologie in de praktijk*, 84-96. Amsterdam University Press.





## 7 Appendix

### A. Advanced search function in the EUR-Lex database.

Advanced search

Exclude consolidated versions  Exclude corrigenda Search Clear

Collection: All documents [Choose multiple collections](#)

[Expand all](#) [Collapse all](#)

- > Text search
- > Document reference
- > Author of the document
- > Search by Celex number
- > Search by date
- > Published in the Official Journal
- > Theme
- > Documents related to a legislative procedure
- > Show only documents available in

Figure 15. Advanced search function in the EUR-Lex database.

### B. Overview of the texts used in the 2000 text corpus.

CELEX number	Form	Date of document	Author
32000D0223	Decision	2000-03-13	Council of the European Union
32000D0328	Decision	2000-04-17	European Commission
32000D0427	Decision	2000-06-19	Council of the European Union
32000D0544	Decision	2000-08-21	European Commission
32000D0737	Decision	2000-11-20	Council of the European Union
32000D0014	Decision	2000-11-16	European Central Bank
32000D0017(01)	Decision	2000-12-14	European Central Bank
32001D0044	Decision	2000-12-28	European Commission
32000Y0204(01)	Communication	2000-02-04	European Commission
32000Y0505(01)	Communication	2000-05-05	European Commission
32000Y1108(01)	Communication	2000-11-08	European Commission
32000Y0803(01)	Communication	2000-08-03	European Commission
32000Y0204(01)	Communication	2000-02-04	European Commission
32000X1216	Interinstitutional agreement	2000-09-14	European Central Bank
42000X1230(01)	Interinstitutional agreement	2000-11-16	European Central Bank
32000Y1024(01)	Recommendation	2000-10-11	European Commission

32000R1181	Regulation	2000-06-05	European Commission
32000R1480	Regulation	2000-07-06	European Commission
32000R1500	Regulation	2000-07-10	European Commission
32000R1577	Regulation	2000-07-19	European Commission
32000R1611	Regulation	2000-07-24	European Commission
32000R1612	Regulation	2000-07-24	European Commission
32000R1708	Regulation	2000-07-31	European Commission
32000R1737	Regulation	2000-08-03	European Commission
32000R1905	Regulation	2000-09-07	European Commission
32000R2098	Regulation	2000-10-03	European Commission
32000R2109	Regulation	2000-10-04	European Commission
32000R0022	Regulation	2000-01-06	European Commission
32000R2234	Regulation	2000-10-09	European Commission
32000R2293	Regulation	2000-10-16	European Commission
32000R2296	Regulation	2000-10-16	European Commission
32000R2452	Regulation	2000-11-07	European Commission
32000R2483	Regulation	2000-11-10	European Commission
32000R2662	Regulation	2000-12-05	European Commission
32000R2717	Regulation	2000-12-13	European Commission
32000R0341	Regulation	2000-02-15	European Commission
32000R0471	Regulation	2000-03-01	European Commission
32000R0643	Regulation	2000-03-28	European Commission
32000R0801	Regulation	2000-04-17	European Commission
32000R0802	Regulation	2000-04-17	European Commission
32000R0950	Regulation	2000-05-05	European Commission
32000O0006	Guideline	2000-07-20	European Central Bank
32000F0383	Framework decision	2000-05-29	Council of the European Union
32000E0811	Joint action	2000-12-22	Council of the European Union
32000A1228(02)	Opinion	2000-11-27	Council of the European Union
32000A1228(01)	Opinion	2000-11-27	Council of the European Union
32000R1009	Regulation	2000-05-08	Council of the European Union
32000R1010	Regulation	2000-05-08	Council of the European Union
32000R1478	Regulation	2000-06-19	Council of the European Union
32000R2595	Regulation	2000-11-27	Council of the European Union
32000R2596	Regulation	2000-11-27	Council of the European Union
32000R1967	Regulation	2000-09-15	Council of the European Union
32000R0376	Regulation	2000-02-17	Council of the European Union
32001D0228(01)	Decision	2000-07-03	Europol
32001D0228(02)	Decision	2000-07-03	Europol
32000L0046	Directive	2000-09-18	Council of the European Union
32000O0018	Guideline	2000-12-14	European Central Bank
32000O0004	Guideline	2000-05-11	European Central Bank
32000O0006(01)	Guideline	2000-07-20	European Central Bank
32000O0001	Guideline	2000-02-03	European Central Bank
32000O0007	Guideline	2000-08-31	European Central Bank
32000Y1014(07)	Communication	2000-10-14	European Commission
32000Y0627(02)	Opinion	2000-06-16	European Central Bank

32001Y0120(02)	Opinion	2000-12-20	European Central Bank
32000Y1216(03)	Opinion	2000-12-05	European Central Bank
32000R2548	Regulation	2000-11-02	European Central Bank

### C. Overview of the texts used in the 2020 text corpus

CELEX number	Form	Date of document	Author
32020Y0201(01)	Interinstitutional agreement	2020-01-22	European Central Bank
32020Q0727(01)	Rules of procedure	2020-07-23	European Central Bank
32020D0108	Decision	2020-01-23	European Commission
32020D0109	Decision	2020-01-23	European Commission
32020D1183	Decision	2020-02-25	European Commission
32020D0026	Decision	2020-01-13	European Commission
32020D0036	Decision	2020-01-15	European Commission
32020R1069	Delegated regulation	2020-06-19	European Commission
32020R1272	Delegated regulation	2020-06-04	European Commission
32020R1273	Delegated regulation	2020-06-04	European Commission
32020R1816	Delegated regulation	2020-07-17	European Commission
32020R1817	Delegated regulation	2020-07-17	European Commission
32020R2145	Delegated regulation	2020-09-01	European Commission
32020R0866	Delegated regulation	2020-05-28	European Commission
32021R0529	Delegated regulation	2020-12-18	European Commission
32021R0598	Delegated regulation	2020-12-14	European Commission
32020D1142	Implementing decision	2020-07-29	European Commission
32020D0280	Implementing decision	2020-02-20	European Commission
32020R0429	Implementing regulation	2020-02-14	European Commission
32019L2034R(02)	Directive, Corrigendum	2020-12-02	Council of the European Union
32019L0879R(02)	Directive, Corrigendum	2020-08-31	Council of the European Union
32019R2033R(05)	Regulation, Corrigendum	2020-12-02	Council of the European Union
32019R2033R(02)	Regulation, Corrigendum	2020-01-24	Council of the European Union
32019R0630R(02)	Regulation, Corrigendum	2020-10-13	Council of the European Union
32020D2077	Decision	2020-12-08	Council of the European Union
32020D0509	Decision	2020-04-03	Council of the European Union
32020D0710	Decision	2020-05-25	Council of the European Union
32020H0826(20)	Recommendation	2020-07-20	Council of the European Union
32020H0826(01)	Recommendation	2020-07-20	Council of the European Union
32020H0826(02)	Recommendation	2020-07-20	Council of the European Union
32020H0826(11)	Recommendation	2020-07-20	Council of the European Union
32020H0826(13)	Recommendation	2020-07-20	Council of the European Union
32020H0826(03)	Recommendation	2020-07-20	Council of the European Union
32020H0826(04)	Recommendation	2020-07-20	Council of the European Union
32020H0826(06)	Recommendation	2020-07-20	Council of the European Union
32020H0826(26)	Recommendation	2020-07-20	Council of the European Union
32020H0826(10)	Recommendation	2020-07-20	Council of the European Union

32020H0826(05)	Recommendation	2020-07-20	Council of the European Union
32020H0826(08)	Recommendation	2020-07-20	Council of the European Union
32020H0826(17)	Recommendation	2020-07-20	Council of the European Union
32020H0826(07)	Recommendation	2020-07-20	Council of the European Union
32020H0826(12)	Recommendation	2020-07-20	Council of the European Union
32020H0826(14)	Recommendation	2020-07-20	Council of the European Union
32020H0826(15)	Recommendation	2020-07-20	Council of the European Union
32020H0826(16)	Recommendation	2020-07-20	Council of the European Union
32020H0826(18)	Recommendation	2020-07-20	Council of the European Union
32020H0826(21)	Recommendation	2020-07-20	Council of the European Union
32020H0826(22)	Recommendation	2020-07-20	Council of the European Union
32020H0826(23)	Recommendation	2020-07-20	Council of the European Union
32020H0826(25)	Recommendation	2020-07-20	Council of the European Union
32020H0826(24)	Recommendation	2020-07-20	Council of the European Union
32020H0826(09)	Recommendation	2020-07-20	Council of the European Union
32020H0826(27)	Recommendation	2020-07-20	Council of the European Union
32020H0826(19)	Recommendation	2020-07-20	Council of the European Union
32020H0826(28)	Recommendation	2020-07-20	Council of the European Union
32020H0723(01)	Recommendation	2020-07-20	Council of the European Union
32020H0408(01)	Recommendation	2020-04-03	Council of the European Union
32020D1015	Decision	2020-06-24	European Central Bank
32020D1016	Decision	2020-06-24	European Central Bank
32020D1100	Decision	2020-07-17	European Central Bank
32020D1143	Decision	2020-07-28	European Central Bank
32020D1306	Decision	2020-09-16	European Central Bank
32020D1335	Decision	2020-09-15	European Central Bank
32020D0136	Decision	2020-01-22	European Central Bank
32020D0137	Decision	2020-01-22	European Central Bank
32020D0138	Decision	2020-01-22	European Central Bank
32020D0139	Decision	2020-01-22	European Central Bank
32020D0140	Decision	2020-01-22	European Central Bank
32020D0141	Decision	2020-01-22	European Central Bank
32020D1688	Decision	2020-09-25	European Central Bank
32020D1735	Decision	2020-11-12	European Central Bank
32020D1736	Decision	2020-11-12	European Central Bank
32020D0187	Decision	2020-02-03	European Central Bank
32020D0188	Decision	2020-02-03	European Central Bank
32020D1997	Decision	2020-11-24	European Central Bank
32020D2090	Decision	2020-12-04	European Central Bank
32020D0407	Decision	2020-03-16	European Central Bank
32020D0440	Decision	2020-03-24	European Central Bank
32020D0441	Decision	2020-03-24	European Central Bank
32020D0506	Decision	2020-04-07	European Central Bank
32020D0614	Decision	2020-04-30	European Central Bank
32020D0628	Decision	2020-05-04	European Central Bank
32020D0637	Decision	2020-04-27	European Central Bank

32021B0118	Supplementary and amending budget	2020-12-15	European Parliament
32020O1284	Guideline	2020-09-07	European Central Bank
32020O1514	Guideline	2020-10-08	European Central Bank
32020O1552	Guideline	2020-10-14	European Central Bank
32020O1553	Guideline	2020-10-14	European Central Bank
32020O1554	Guideline	2020-10-14	European Central Bank
32020O1690	Guideline	2020-09-25	European Central Bank
32020O1691	Guideline	2020-09-25	European Central Bank
32020O1692	Guideline	2020-09-25	European Central Bank
32020O2091	Guideline	2020-12-04	European Central Bank
32020O0381	Guideline	2020-02-21	European Central Bank
32020O0428	Guideline	2020-03-05	European Central Bank
32020O0496	Guideline	2020-03-19	European Central Bank
32020O0497	Guideline	2020-03-20	European Central Bank
32020O0515	Guideline	2020-04-07	European Central Bank
32020O0634	Guideline	2020-05-07	European Central Bank
32021C0118(01)	Declaration	2020-12-10	Council of the European Union
32020R2004	Regulation	2020-11-26	European Central Bank
32020R2011	Regulation	2020-12-01	European Central Bank
32020R0533	Regulation	2020-04-15	European Central Bank
32020R0873	Regulation	2020-06-24	Council of the European Union

## D. List of English words in the 2000 text corpus

### Abbreviations:

N = Noun

A = Adjective

V = Verb

Z = Other

Item	Frequency	PoS
greece	79	N
tenders	48	N
sterling	30	N
tender	25	N
target	22	N
international	19	A
all	15	Z
real-time	9	A
accountants	9	N
notes	9	N
london	8	N
association	7	N
europay	7	N
swaps	7	N
long	6	A
short	6	A
master	6	N
and	6	Z
agreement	5	N
futures	5	N
had	5	V
central	4	A
express	4	A
new	4	A
book	4	N
concern	4	N
delivery	4	N
gross	4	N
leg	4	N

swap	4	N
automated	3	A
fixing	3	A
inverse	3	A
trans-european	3	A
young	3	A
balance	3	N
bars	3	N
call	3	N
credit	3	N
gold	3	N
good	3	N
investment	3	N
ireland	3	N
market	3	N
ounce	3	N
ounces	3	N
overnight	3	N
payments	3	N
rate	3	N
repurchase	3	N
reverse	3	N
securities	3	N
system	3	N
adequate	2	A
certified	2	A
european	2	A
foreign	2	A
modified	2	A
national	2	A
netting	2	A
principal	2	A
private	2	A
regional	2	A
relative	2	A
separate	2	A
auditors	2	N
board	2	N
calls	2	N
cash	2	N
charalambos	2	N
currency	2	N



derivatives	2	N
directors	2	N
duration	2	N
identification	2	N
internal	2	N
liquidity	2	N
manual	2	N
mastercard	2	N
number	2	N
regulations	2	N
return	2	N
standard	2	N
survey	2	N
interlinking	2	V
operating	2	V
accrued	1	A
administrative	1	A
american	1	A
british	1	A
executive	1	A
forward	1	A
global	1	A
non-statistical	1	A
special	1	A
statistical	1	A
agreements	1	N
associate	1	N
austria	1	N
belgium	1	N
by-laws	1	N
card	1	N
cards	1	N
claims	1	N
classification	1	N
clearing	1	N
club	1	N
committee	1	N
company	1	N
computer	1	N
computers	1	N
consortium	1	N
cross-currency	1	N

cutting	1	N
diners	1	N
dissemination	1	N
edinburgh	1	N
eurosystem	1	N
exchange	1	N
facility	1	N
fee	1	N
fine	1	N
fine-tuning	1	N
floating	1	N
future	1	N
group	1	N
groupement	1	N
growth	1	N
haircut	1	N
implementation	1	N
interchange	1	N
league	1	N
ltd	1	N
lump-sum	1	N
management	1	N
meet	1	N
members	1	N
membership	1	N
methods	1	N
nations	1	N
note	1	N
operations	1	N
order	1	N
package	1	N
payment	1	N
pooling	1	N
position	1	N
rating	1	N
reduction	1	N
retail	1	N
series	1	N
standards	1	N
systems	1	N
tail	1	N
trade	1	N

trading	1	N
treaty	1	N
uk	1	N
union	1	N
use	1	N
at	1	Z
for	1	Z
off	1	Z
us	1	Z

**E. List of English words in the 2020 text corpus**

Item	Frequency	PoS
tier	447	N
template	382	N
senior	166	N
accounting	101	N
templates	93	N
hedge	90	N
commission	68	N
joint	66	N
ventures	64	N
long	62	N
rating	60	N
holding	59	N
adequate	56	A
mature	56	A
benchmark	54	N
payment	54	N
terminals	54	N
had	54	V
short	51	A
goodwill	48	N
private	39	N
credit	37	N
and	36	Z
to	34	Z
leases	32	N
spread	29	N
special	28	N
card	27	N

app	26	N
e-money	26	N
prospectus	26	N
ratings	25	N
transactions	25	N
nth-to-default	24	N
programme	24	N
purpose	23	N
central	22	A
benchmarks	22	N
clearing	22	N
overnight	22	N
apart	21	A
with	21	Z
financial	20	A
purchase	20	N
extreme	19	A
internet	19	N
master	19	N
by	19	Z
price	18	N
double	18	Z
on	18	Z
the	18	Z
corporate	17	A
point	17	N
or	16	Z
international	15	A
part	15	N
swaps	15	N
transaction	15	N
for	15	Z
mapping	14	N
spreads	14	N
green	13	A
accountant	13	N
governance	13	N
king	13	N
number	13	N
score	13	N
total	13	N
forward	12	A

agreement	12	N
deal	12	N
debit	12	N
entity	12	N
exact	11	A
card-based	11	N
entities	11	N
finance	11	N
lease	11	N
monitoring	11	N
operations	11	N
clean	10	A
unearned	10	A
account	10	N
function	10	N
notes	10	N
option	10	N
register	10	V
which	10	Z
acute	9	A
initiated	9	A
issued	9	A
linked	9	A
duration	9	N
emoney	9	N
greece	9	N
resident	9	N
securities	9	N
start-ups	9	N
as	9	Z
asset	8	N
call	8	N
cards	8	N
exit	8	N
ireland	8	N
paper	8	N
reporting	8	N
system	8	N
target2	8	N
from	8	Z
final	7	A
stressed	7	A

vintage	7	A
coverage	7	N
cross-currency	7	N
deposits	7	N
lockdown	7	N
managers	7	N
market	7	N
retail	7	N
scale-ups	7	N
value	7	N
warrants	7	N
except	7	Z
legal	6	A
national	6	A
starting	6	A
supervised	6	A
accounts	6	N
ancestor	6	N
assets	6	N
banking	6	N
commercial	6	N
date	6	N
detachment	6	N
facility	6	N
institutional	6	N
instruments	6	N
loss	6	N
management	6	N
other	6	N
payments	6	N
profit	6	N
royalty	6	N
single	6	N
testing	6	N
tests	6	N
swap	6	V
dirty	5	A
electronic	5	A
action	5	N
attachment	5	N
cashflow	5	N
directive	5	N

emergency	5	N
engagement	5	N
engineering	5	N
field	5	N
input	5	N
leg	5	N
lessor	5	N
liquidity	5	N
markets	5	N
matches	5	N
merchant	5	N
money	5	N
pandemic	5	N
risk	5	N
scheme	5	N
segment	5	N
audit	5	N
do	5	V
her	5	Z
near	5	Z
not	5	Z
pay	5	Z
covered	4	A
gross	4	A
social	4	A
third	4	A
ultimate	4	A
association	4	N
business	4	N
category	4	N
communication	4	N
concrete	4	N
connecting	4	N
controlling	4	N
country	4	N
equity	4	N
europe	4	N
identification	4	N
inputs	4	N
lessee	4	N
losses	4	N
mastercard	4	N

mismatch	4	N
non-performing	4	N
object	4	N
parent	4	N
points	4	N
property	4	N
rail	4	N
sale	4	N
scale	4	N
standard	4	N
tax	4	N
trust	4	N
area	4	N
all	4	Z
accessed	3	A
acquired	3	A
automated	3	A
electronically	3	A
global	3	A
late	3	A
lost	3	A
public	3	A
received	3	A
related	3	A
secondary	3	A
stored	3	A
trading	3	A
transferable	3	A
vertical	3	A
basket	3	N
ca-template	3	N
capital	3	N
case	3	N
company	3	N
continuing	3	N
day	3	N
debt	3	N
default	3	N
derivatives	3	N
detail	3	N
distancing	3	N
energy	3	N



follow-up	3	N
form	3	N
fund	3	N
gains	3	N
identifier	3	N
initiation	3	N
issuer	3	N
maintenance	3	N
marketing	3	N
offshore	3	N
one	3	N
provider	3	N
registers	3	N
remote	3	N
report	3	N
repurchase	3	N
stability	3	N
unit	3	N
valuation	3	N
vehicles	3	N
versa	3	N
young	3	N
auditor	3	N
are	3	V
ran	3	V
through	3	Z
accurate	2	A
active	2	A
advanced	2	A
alternative	2	A
big	2	A
bulgarian	2	A
cardbased	2	A
carrying	2	A
chief	2	A
delayed	2	A
directly	2	A
enhanced	2	A
express	2	A
failed	2	A
free	2	A
general	2	A

grandfathering	2	A
hightech	2	A
less	2	A
longer-term	2	A
low	2	A
lower	2	A
new	2	A
non-electronically	2	A
non-resident	2	A
only	2	A
outside	2	A
postal	2	A
real	2	A
real-time	2	A
targeted	2	A
temporary	2	A
trans-european	2	A
unauthorised	2	A
universal	2	A
act	2	N
actions	2	N
activities	2	N
address	2	N
adjustment	2	N
advances	2	N
advisory	2	N
amount	2	N
application	2	N
asset-backed	2	N
balance	2	N
banknote	2	N
batch	2	N
birth	2	N
book	2	N
ceo	2	N
channel	2	N
city	2	N
closure	2	N
consultancy	2	N
consumer-to-business	2	N
control	2	N

core	2	N
cost	2	N
counterfeit	2	N
crossborder	2	N
deals	2	N
deliveries	2	N
economy	2	N
effects	2	N
entry	2	N
ethics	2	N
eurosystem	2	N
facilities	2	N
first-best	2	N
flag	2	N
foundation	2	N
framework	2	N
fraud	2	N
freelancers	2	N
head	2	N
information	2	N
initiative	2	N
innovator	2	N
institution	2	N
institutions	2	N
intelligence	2	N
intensive	2	N
issuance	2	N
issuers	2	N
liabilities	2	N
loan	2	N
loans	2	N
lobbying	2	N
manager	2	N
multinationals	2	N
officer	2	N
operation	2	N
operator	2	N
organisation	2	N
principle	2	N
professionals	2	N
progress	2	N
range	2	N

recycling	2	N
refinancing	2	N
row	2	N
slice	2	N
standards	2	N
standing	2	N
startups	2	N
sub-group	2	N
subgroup	2	N
surveillance	2	N
tenders	2	N
tools	2	N
treatment	2	N
trusts	2	N
unloading	2	N
updates	2	N
vehicle	2	N
wholesale	2	N
york	2	N
can	2	V
care	2	V
held	2	V
listed	2	V
making	2	V
sent	2	V
stolen	2	V
after	2	Z
due	2	Z
that	2	Z
within	2	Z
collective	1	A
combined	1	A
complete	1	A
comprehensive	1	A
conditional	1	A
consolidated	1	A
current	1	A
discontinued	1	A
disruptive	1	A
distributed	1	A
domestic	1	A
european	1	A

executive	1	A
fair	1	A
given	1	A
hellenic	1	A
independent	1	A
inherent	1	A
involving	1	A
irrespective	1	A
it-enabled	1	A
large-value	1	A
lean	1	A
least	1	A
legislative	1	A
loaded	1	A
local	1	A
measured	1	A
mid-market	1	A
monetary	1	A
netting	1	A
non-current	1	A
non-strong	1	A
operational	1	A
over-the-counter	1	A
overlapping	1	A
paper-based	1	A
participatory	1	A
pass-through	1	A
person-to-person	1	A
physical	1	A
qualifying	1	A
recurring	1	A
regarding	1	A
regulatory	1	A
renewable	1	A
secure	1	A
simple	1	A
sure	1	A
tapped	1	A
trusted	1	A
unattended	1	A
united	1	A
unwinding	1	A

urgent	1	A
using	1	A
accepting	1	N
access	1	N
acquiring	1	N
advance	1	N
affiliates	1	N
agreements	1	N
analysis	1	N
angels	1	N
answers	1	N
approach	1	N
apps	1	N
article	1	N
assessment	1	N
authenticated	1	N
authentication	1	N
backflow	1	N
based	1	N
bearer	1	N
benchmarking	1	N
beneficiaries	1	N
bid-ask-spread	1	N
blockchain	1	N
board	1	N
boundary	1	N
branch	1	N
bridge	1	N
budapest	1	N
business-to-business	1	N
caps	1	N
card-loading	1	N
cash-back	1	N
cash-flows	1	N
chamber	1	N
change	1	N
chemicals	1	N
claims	1	N
classified	1	N
clause	1	N
collars	1	N
collateral	1	N

combating	1	N
commerce	1	N
committee	1	N
consent	1	N
consortium	1	N
convergence	1	N
corridor	1	N
corridors	1	N
corruption	1	N
counting	1	N
credits	1	N
cross-border	1	N
currency	1	N
customer	1	N
debits	1	N
denmark	1	N
deposit	1	N
derecognition	1	N
development	1	N
diligence	1	N
disposal	1	N
dissemination	1	N
dots	1	N
drawing	1	N
efficiency	1	N
efforts	1	N
end	1	N
escrow	1	N
events	1	N
exchange	1	N
expense	1	N
expertise	1	N
export	1	N
extensible	1	N
extraordinary	1	N
factoring	1	N
fares	1	N
fee	1	N
fees	1	N
floors	1	N
forfeiting	1	N
format	1	N

fraudster	1	N
fraudulent	1	N
functions	1	N
funding	1	N
funds	1	N
future	1	N
futures	1	N
geofencing	1	N
government	1	N
group	1	N
groups	1	N
growth	1	N
guideline	1	N
haircut	1	N
haircuts	1	N
hardware	1	N
health	1	N
hubs	1	N
identity	1	N
imprinters	1	N
inch	1	N
inclusion	1	N
income	1	N
innovation	1	N
interface	1	N
interruption	1	N
investment	1	N
investor	1	N
kingdom	1	N
lanes	1	N
language	1	N
layout	1	N
leasing	1	N
ledger	1	N
legs	1	N
liability	1	N
life	1	N
list	1	N
loan-to-value	1	N
lockdowns	1	N
lynch	1	N
mandate	1	N



manual	1	N
markup	1	N
maturity	1	N
measurement	1	N
mismatches	1	N
mission	1	N
mobile	1	N
multicurrency	1	N
night	1	N
note	1	N
occupational	1	N
off-site	1	N
outlook	1	N
outstanding	1	N
oversight	1	N
participants	1	N
phase	1	N
port	1	N
position	1	N
post-monitoring	1	N
preparation	1	N
printers	1	N
probability	1	N
processes	1	N
procurement	1	N
protocols	1	N
prototypes	1	N
quarter	1	N
questionnaire	1	N
rate	1	N
reference	1	N
regulation	1	N
remittance	1	N
requirements	1	N
research	1	N
resources	1	N
revised	1	N
revolving	1	N
rights	1	N
root-event	1	N
rules	1	N
safety	1	N

screening	1	N
security	1	N
shares	1	N
sheet	1	N
showrooms	1	N
smartphone	1	N
solution	1	N
spin-offs	1	N
split	1	N
standardisation	1	N
start-up	1	N
statement	1	N
statistics	1	N
storages	1	N
street	1	N
supercomputing	1	N
supervisory	1	N
take-out	1	N
takeout	1	N
takes	1	N
target2-securities	1	N
technologies	1	N
technology	1	N
theft	1	N
threadneedle	1	N
tiering	1	N
time	1	N
tourism	1	N
transit	1	N
triggers	1	N
trument	1	N
underwriting	1	N
user	1	N
venture	1	N
verification	1	N
version	1	N
withdrawal	1	N
work	1	N
world	1	N
year	1	N
youth	1	N
arial	1	N

audits	1	N
database	1	N
give	1	V
has	1	V
innovate	1	V
settle	1	V
won	1	V
before	1	Z
none	1	Z
once	1	Z
self	1	Z

## F. IATE-termbase on monetary economics and monetary relations

E_ID	TERMS_EN	TERMS_NL	Tag
<a href="#">1113058</a>	"ins"   euro-area countries   "in" country	deelnemende lidstaten   "ins"   landen van de eurozone   "ins"   "in"	NL
<a href="#">3547595</a>	A Blueprint for a deep and genuine Economic and Monetary Union	Blauwdruk voor een hechte economische en monetaire unie	NL
<a href="#">1139476</a>	abrogate a derogation	een derogatie intrekken	NL
<a href="#">3589258</a>	ACC   additional credit claim	aanvullende kredietvordering	NL
<a href="#">917463</a>	acceptance of the euro	aanvaarding van de euro	NL
<a href="#">3535939</a>	accumulated reserves	opgebouwde reserves	NL
<a href="#">3502014</a>	acquiring payment service provider   acquirer   acquiring bank   acquirer   card acquirer   merchant acquirer	accepterende partij   merchant acquirer   accepteerder	BOTH
<a href="#">3566943</a>	advisory European Fiscal Board   independent European Fiscal Board   European Fiscal Board   independent advisory European Fiscal Board	Europees Begrotingscomité   onafhankelijk adviserend	NL
<a href="#">1891582</a>	afghani	afghani	NL
<a href="#">910773</a>	Agreement between the European Central Bank and the national central banks of the Member States outside the euro area laying down the operating procedures for an exchange rate mechanism in stage three of Economic and Monetary Union	Overeenkomst tussen de Europese Centrale Bank en de centrale banken van de lidstaten buiten de eurozone waarin de operationele procedures voor een wisselkoersmechanisme in de derde fase van de Economische en Monetaire Unie zijn neergelegd	NL
<a href="#">3565855</a>	Agreement on Net Financial Assets   ANFA	akkoord inzake netto financiële activa   ANFA	NL
<a href="#">887348</a>	agricultural conversion rate   green rate of exchange   green rate   artificial exchange rate   ACR   agrimonetary conversion rate   green rate of currency exchange   green exchange rate	groene valutakoers   landbouwmrekeningskoers   LOK   LOK's   groene wisselkoers   groene koers	NL
<a href="#">3564977</a>	AIIB   Asian Infrastructure Investment Bank	Aziatische Investeringsbank   Aziatische Investeringsbank voor infrastructuur   AIIB	NL

<a href="#">3555513</a>	allocated gold	toegewezen goud	NL
<a href="#">907671</a>	allocated gold account	toegewezen goudrekening   toegewezen rekening	NL
<a href="#">1139634</a>	allocation of monetary income of national central banks	toedeling van monetaire inkomsten van de nationale centrale banken	NL
<a href="#">865117</a>	allocation of net profits and losses of the ECB	netto winst   toedeling van nettowinst en verlies van de ECB	NL
<a href="#">767882</a>	American dollar   \$   US dollar   United States dollar   US\$	US\$   dollar   \$   Amerikaanse dollar   US-dollar	BOTH
<a href="#">3582016</a>	An economy that works for people	een economie die werkt voor de mensen	NL
<a href="#">3528578</a>	Annual Sustainable Growth Survey   ASGS   Annual Growth Survey   AGS	groeiraming   jaarlijkse groeianalyse   jaarlijkse duurzamegroei-analyse	NL
<a href="#">904225</a>	arbitrage trading   arbitrage   arbitrage trades   arbitration exchange	arbitrage	NL
<a href="#">1130635</a>	arbitration of exchange	valuta-arbitrage	NL
<a href="#">759819</a>	Articles of Agreement of the International Monetary Fund	Overeenkomst betreffende het Internationale Monetaire Fonds   Artikelen der Overeenkomst betreffende het Internationale Monetaire Fonds   IMF internationaal monetair   Statuten van het Internationaal Monetaire Fonds	NL
<a href="#">1139636</a>	assets...earmarked	geormerkte activa	NL
<a href="#">3555792</a>	at par   at parity	1:1   met een koersverhouding van 1 tegen 1	NL
<a href="#">113840</a>	Austrian schilling	Oostenrijkse schilling	NL
<a href="#">28923</a>	authentication feature   security feature	beveiligingskenmerk   publiekskenmerk	NL
<a href="#">1891591</a>	Azerbaijan manat   Azerbaijani manat	Azerbeidzjaanse manat   AZM	NL
<a href="#">1891694</a>	balboa	PAB	NL
<a href="#">145963</a>	bank money   deposit money   deposit currency   scriptural money   book money   money of account   representative money	giraal geld	NL
<a href="#">28919</a>	banknote paper   paper	papier	NL

<a href="#">29058</a>	banknote processing unit	bankbiljettensorteerafdeling	NL
<a href="#">3548820</a>	base currency	basisvaluta   handelsvaluta	NL
<a href="#">786121</a>	base rate	basisrente   basisrentevoet	NL
<a href="#">926549</a>	BEuro   beuro   billion euro	miljard EUR	NL
<a href="#">114039</a>	BF   Belgian franc   BFr	BFr   BF   Belgische frank	NL
<a href="#">3545760</a>	Board of Governors of the ESM   Board of Governors   Board of Governors of the European Stability Mechanism   ESM Board of Governors	Raad van gouverneurs	NL
<a href="#">766387</a>	Board of Governors of the European Monetary Cooperation Fund	Raad van Bestuur van het Europees Fonds voor monetaire samenwerking	NL
<a href="#">871124</a>	Board of Governors   Board of Governors of the International Monetary Fund   IMF Board of Governors   Board of Governors of the IMF	Raad van Bestuur van het Internationale Monetaire Fonds   College van bewindvoerders van het IMF	NL
<a href="#">777114</a>	Board of Management of the European Monetary Agreement	Commissie van Bestuur bedoeld in de Europese Monetaire Overeenkomst	NL
<a href="#">899822</a>	book-entry system	giraal systeem	NL
<a href="#">1891592</a>	Bosnian convertible mark   Bosnia-Herzegovina convertible mark   KM   convertible mark   convertible marka	convertibele mark   inwisselbare mark   KM   Bosnische convertibele mark   converteerbare mark	BOTH
<a href="#">1690499</a>	broad monetary aggregate   broad money aggregate   broad money   M3	vloттende passiva	NL
<a href="#">908643</a>	broad monetary aggregate   M3	ruim monetair aggregaat   M3	NL
<a href="#">897976</a>	budgetary position	begrotingspositie   begrotingssituatie	NL
<a href="#">897983</a>	budgetary position close to balance or in surplus   CTBOIS	begrotingssituaties   begrotingssituatie die vrijwel in evenwicht is dan wel een overschot vertoont	NL
<a href="#">2213904</a>	budgetary surveillance   budget surveillance   fiscal surveillance   surveillance of budgetary positions	begrotingstoezicht   toezicht op begrotingssituaties	NL
<a href="#">1465008</a>	bullion coin	niet-numismatische gouden munt	NL
<a href="#">905270</a>	bullion market	goud- of zilvermarkt	NL

<a href="#">787733</a>	CA  compensatory amount  amount of compensation	CB  compenserend bedrag	NL
<a href="#">908866</a>	CAC  CAC	Analysecentrum voor Nagemaakte Bankbiljetten  ANB	NL
<a href="#">1074297</a>	call price  repurchase price  repurchasing price	terugkoopprijs  inkoopprijs  koers van wederinkoop	NL
<a href="#">1891608</a>	Canadian dollar	dollar  Canadese dollar	NL
<a href="#">816772</a>	CAPEX  capital expenditure	kapitaaluitgave  kapitaaluitgaven  capex	BOTH
<a href="#">1104156</a>	capital control  restrictions on capital movements	kapitaalcontroles	NL
<a href="#">767108</a>	carrousel fraud  carousel fraud	carrouselfraude  carrousel  carrouselzwendel	NL
<a href="#">1104553</a>	cash equivalents  near-cash assets  near-money  near cash  quasi-money	schiergeld  quasi-geld  secundaire liquiditeiten  near-money  bijna-geld	BOTH
<a href="#">1239325</a>	cash flow	cash flow	FULLY EN
<a href="#">1689566</a>	cash market rate  11am call	interessen op de cash-markt	PARTIALLY EN
<a href="#">1868336</a>	cash reserve ratio  CRR  reserve ratio	reserveratio	NL
<a href="#">3573834</a>	cash-like products  cash-like assets	kasequivalenten	NL
<a href="#">925725</a>	CashCo  Cash Changeover Committee  Cash Changeover Coordination Committee  Cashco	Comité voor de overgang op de chartale euro	NL
<a href="#">3588778</a>	CBDC  central bank digital currency	CBDC  digitale centralebankmunt  digitaal centralebankgeld	NL
<a href="#">28933</a>	CCD  Counterfeit Currency Database	Databank voor Nagemaakte Bankbiljetten	NL
<a href="#">1119016</a>	CCFF  Compensatory and Contingency Financing Facility  CCF  Compensatory and Contingency Facility	compenserende kredietfaciliteiten en financieringen voor onvoorziene omstandigheden	NL
<a href="#">897604</a>	cent  eurocent  euro cent	cent  eurocent	NL

<a href="#">3531063</a>	central bank intervention	interventie van de centrale bank	NL
<a href="#">116011</a>	Central Bank of Russia   CBRF   Central Bank of the Russian Federation   CBR   Bank of Russia	CBR   centrale bank van Rusland	NL
<a href="#">1103942</a>	central bank   bank of issue   CB	circulatiebank   centrale bank	NL
<a href="#">906941</a>	central securities depository   CSD	CSD   centrale effectenbewaarinstituut   centraal effectenbewaarbedrijf	NL
<a href="#">880960</a>	CFA franc	CFA-frank	NL
<a href="#">870067</a>	CFP franc	CFP-frank	NL
<a href="#">3546002</a>	chained euro	kettingeuro	NL
<a href="#">907241</a>	chaining   chaining	koppelen	NL
<a href="#">865964</a>	Chairman (Monetary Committee)	voorzitter (Monetair Comité)	NL
<a href="#">28982</a>	changeover period	overgangperiode	NL
<a href="#">28986</a>	changeover to the euro   introduction of the euro   adoption of the euro	overstap op de euro   invoering van de euro	NL
<a href="#">1557346</a>	chargeback	terugboeking	NL
<a href="#">870044</a>	claims and liabilities arising from the very short-term financing mechanism and the short-term monetary support mechanism	vorderingen en schulden die voortvloeiën uit het mechanisme voor financiering op zeer korte termijn en het mechanisme voor monetaire bijstand op korte termijn	NL
<a href="#">792420</a>	class of shares	categorie aandelen   soorten aandelen	NL
<a href="#">865370</a>	clearing and payment systems	verrekenings- en betalingssystemen	NL
<a href="#">1139639</a>	clearing and settlement of the balances arising from the allocation of monetary income	verrekening en afwikkeling van de saldi afkomstig van de toedeling van de monetaire inkomsten	NL
<a href="#">1556871</a>	Clearing House Automated Payment System   CHAPS   Clearing House Automated Payments System	CHAPS	FULLY EN
<a href="#">3566502</a>	CMC   cash management company	cashmanagementbedrijf	PARTIALLY EN
<a href="#">1179421</a>	CMFB   Committee on Monetary, Financial and Balance of Payments Statistics	Comité voor monetaire, financiële en betalingbalansstatistiek   CMFB	NL
<a href="#">800007</a>	Code of Liberalisation of Current Invisible Operations   CLIO	CLIO   Code voor de liberalisatie van lopende onzichtbare transacties	NL
<a href="#">29004</a>	coin issuance	muntenuitgifte	NL



<a href="#">919919</a>	Coin National Analysis Centre   CNAC   CNAC	nationaal analysecentrum voor munten   centrum analyse muntstukken   NACM   NCAM CNAC	NL
<a href="#">53617</a>	coins in circulation	munten in omloop	NL
<a href="#">3534184</a>	coins   circulation coin	circulatiemunt	NL
<a href="#">160516</a>	collateral pooling system	onderpanddepot	NL
<a href="#">755911</a>	commercial interest reference rate   CIRR	commerciële referentierentevoet   CIRR	NL
<a href="#">1112933</a>	common face of euro coins	gemeenschappelijke zijde van de euromuntstukken	NL
<a href="#">29070</a>	common side   European side	Europese zijde   gemeenschappelijke zijde	NL
<a href="#">790583</a>	common surveillance indicators	gemeenschappelijke toezichtindicatoren	NL
<a href="#">1891657</a>	Comorian franc	Comorese frank   Comorenfrank	NL
<a href="#">780950</a>	compensatory financing system   compensatory financing facility   CFF	systeem van compenserende financiering   compensatoir financieringssysteem   CFF   compenserende financieringsfaciliteit   regeling voor de compensatore financiering   compensatoire financieringsfaciliteit	NL
<a href="#">929670</a>	competitive devaluation	concurrerende devaluatie   concurrentiegerichte concurrentiële   competitieve devaluatie	NL
<a href="#">791522</a>	conditionality	conditionaliteit	NL
<a href="#">869885</a>	conduct of monetary policy	te voeren monetair beleid	NL
<a href="#">907608</a>	confirmation	bevestiging	NL
<a href="#">792412</a>	consolidated balance sheet	geconsolideerde balans	NL
<a href="#">1116848</a>	contractionary policy   deflationary policy   austerity policy   economic cutbacks	bezuinigingsbeleid   bezuinigingen	NL
<a href="#">865406</a>	convergence criteria	convergentie   convergentiecriterium   convergentiecriteria   criteria van Maastricht	NL
<a href="#">3576607</a>	convergence facility	convergentiefaciliteit	NL
<a href="#">919224</a>	convergence report	convergentieverslag	NL
<a href="#">828908</a>	conversion rate	omrekeningskoers	NL
<a href="#">3569677</a>	corporate sector purchase programme   CSPP	aankoopprogramma bedrijfssector	NL

<a href="#">771165</a>	correcting factor   corrective factor	correctiefactor	NL
<a href="#">2213566</a>	correction of the excessive deficit	correctie van het buitensporig tekort	NL
<a href="#">1125739</a>	correspondent central bank	correspondent-centrale bank	NL
<a href="#">1891615</a>	Costa Rican colón	Costaricaanse colón   CRC	NL
<a href="#">869877</a>	Council of the EMI	Raad van het EMI	NL
<a href="#">919402</a>	counterfeiting of the euro	eurovalsemunterij   vervalsing van de euro   eurovervalsing	NL
<a href="#">780528</a>	country risk   country-specific risk	landenrisico	NL
<a href="#">1557290</a>	cover payment	betaling ter dekking	NL
<a href="#">898884</a>	CPSS   Committee on Payment and Market Infrastructure   CPMI   Committee on Payments and Market Infrastructures   Committee on Payments and Markets Infrastructure   Committee on Payment and Settlement Systems of the Group of Ten central banks   Committee on Payment and Settlement Systems   Committee on Payment and Market Infrastructures	CPMI   Comité betalingen en verrekeningen (CPSS) van de centrale banken van de landen van de Groep van Tien   Comité betalingen en marktinfrastructuur	NL
<a href="#">897309</a>	credit card fraud	kredietkaartfraude   creditcardfraude	PARTIALLY EN
<a href="#">1218198</a>	credit card reader	kredietkaartlezer   creditcardlezer	PARTIALLY EN
<a href="#">911933</a>	credit market	kredietmarkt	NL
<a href="#">796998</a>	creditor quota	creditquota	NL
<a href="#">1236483</a>	criterion on participation in the Exchange Rate Mechanism of the EMS	criterium inzake deelneming aan het wisselkoersmechanisme van het Europees Monetair Stelsel	NL
<a href="#">1236481</a>	criterion on price stability	criterium inzake prijsstabiliteit	NL
<a href="#">1236484</a>	criterion on the convergence of interest rates	criterium inzake de convergentie van het niveau van de rentevoet	NL
<a href="#">1236482</a>	criterion on the government budgetary position	criterium inzake de begrotingsituatie van de overheid	NL
<a href="#">838120</a>	cross-conditionality	dubbele conditionaliteit	NL
<a href="#">3572231</a>	cross-currency basis risk	cross-currencybasisrisico	PARTIALLY EN
<a href="#">814724</a>	currency appreciation   appreciation of a currency   appreciation of currency	appreciatie van een munt(eenheid of valuta)   waardstijging van een munt	NL

<a href="#">900153</a>	currency board	currency board	NL
<a href="#">805128</a>	currency in circulation   notes and coins in circulation	chartale geldhoeveelheid	NL
<a href="#">3548607</a>	currency war	wisselkoersoorlog   valuta-oorlog   muntoorlog   valutaoorlog	NL
<a href="#">1724412</a>	current account surplus   surpluses	overschot op het saldo van de lopende rekening, overschot op rekening courant, overschot op rekening- courant   overschot op de lopende rekening   overschot op de lopende rekening van de betalingsbalans	NL
<a href="#">892010</a>	cyclically-adjusted deficit	voor de conjunctuur gecorrigeerd tekort	NL
<a href="#">113491</a>	Cyprus pound	Cyprisch pond	NL
<a href="#">1891619</a>	Czech crown   Czech koruna	Tsjechische kroon   kroon   Tsjechische koruna	NL
<a href="#">791400</a>	daily exchange rate   daily rate   DER   rate of the day	dagkoers	NL
<a href="#">113549</a>	Danish krone   Danish crown	Deense kroon   Deense krone   kroon	NL
<a href="#">3550033</a>	Data Gaps Initiative   G-20 data gaps initiative	initiatief (van de G20) betreffende ontbrekende gegevens   Data Gaps Initiative	BOTH
<a href="#">3576398</a>	DCC   dynamic currency conversion	dynamische valutaomrekening	NL
<a href="#">764656</a>	debt ratio   general government debt-to-GDP ratio   public debt ratio   government debt-to-GDP ratio   general government debt ratio   debt-GDP ratio   public debt-to-GDP ratio   debt-to-GDP ratio   government debt ratio	schuld-bbp-ratio   schuld-bbp-verhouding   schuldquote   verhouding totaal overheidstekort-BBP	NL
<a href="#">2213435</a>	debt stock   stock of debt   accumulated debt stock	geaccumuleerde schuld	NL
<a href="#">3592008</a>	debt treatment	schuldregeling   schuldbehandeling   schuldenregeling	NL
<a href="#">1551658</a>	deductions	aftrek   inhoudingen	NL

<a href="#">3527669</a>	default event   default	wanbetaling   gebeurtenis waardoor wanbetaling ontstaat	NL
<a href="#">909549</a>	deficit ratio   deficit-to-GDP ratio   budget deficit ratio	tekortratio   tekortquote   begrotingstekortquote	NL
<a href="#">3570360</a>	deflation   monetary deflation	monetaire deflatie	NL
<a href="#">1104509</a>	deflation   price deflation	deflatie	NL
<a href="#">806362</a>	deliberate action   deception	frauduleuze handeling	NL
<a href="#">1104497</a>	demand inflation   demand-pull inflation   demand-push inflation	bestedingsinflatie   vraaginflatie   demand-pull-inflatie	PARTIALLY EN
<a href="#">1891674</a>	denar	MKD   denar	NL
<a href="#">29012</a>	denominated	luidend	NL
<a href="#">1112776</a>	denomination	nominale waarde   coupure   faciale waarde   denominatie	NL
<a href="#">1139427</a>	denominations and technical specifications of all coins intended for circulation	nominale waarden en technische specificaties van alle voor circulatie bestemde munten	NL
<a href="#">1071790</a>	depreciation   currency depreciation	valutadepreciatie   wisselkoersdepreciatie   depreciatie	NL
<a href="#">29116</a>	design	ontwerp	NL
<a href="#">1104508</a>	desinflation   disinflation	desinflatie	NL
<a href="#">113723</a>	Deutschmark   German mark   Deutsche mark   DM	Duitse mark   DM   mark	NL
<a href="#">767855</a>	Development Committee	Ontwikkelingscommissie	NL
<a href="#">755928</a>	differentiated discount rate   DDR   differential discount rate	DDR   gedifferentieerd discontopercentage	NL
<a href="#">3591718</a>	digital euro	digitale euro	NL
<a href="#">906451</a>	digital money   electronic currency   digicash   e-money   electronic money   electronic cash   e-cash   e-money	elektronisch geld   e-geld	NL
<a href="#">3546048</a>	direct bank recapitalisation   direct recapitalisation of banks	directe bankherkapitalisatie   rechtstreekse bankherkapitalisatie	NL

		rechtstreekse herkapitalisatie van banken   directe herkapitalisatie van banken   rechtstreekse	
<a href="#">1125633</a>	direct inflation targeting	rechtstreeks op een inflatiedoelstelling gericht beleid   rechtstreeks op inflatiedoelstellingen gericht beleid	NL
<a href="#">1104548</a>	divisional currency   coin	pasmunt	NL
<a href="#">127658</a>	domestic currency   national currency	nationale valuta   nationale munt   nationale munteenheid	NL
<a href="#">1116301</a>	drawing on the International Monetary Fund	trekking op het Internationale Monetaire Fonds	NL
<a href="#">1076373</a>	drawing right   right to draw	trekkingsrecht	NL
<a href="#">911092</a>	DSA   debt sustainability analysis	schuldhoudbaarheidsanalyse	NL
<a href="#">846607</a>	due date	vervaldatum	NL
<a href="#">1556947</a>	due to account   due to bank   loro account   Loro account   vostro account	vostrorekening   lororekening	NL
<a href="#">125472</a>	Dutch guilder   Netherlands guilder	gulden   Nederlandse gulden   fl.	NL
<a href="#">3526741</a>	E-Money Directive   Directive 2009/110/EC of the European Parliament and of the Council of 16 September 2009 on the taking up, pursuit and prudential supervision of the business of electronic money institutions amending Directives 2005/60/EC and 2006/48/EC and repealing Directive 2000/46/EC   EMD   Electronic Money Directive   EMD2	richtlijn e-geld   Richtlijn 2009/110/EG van het Europees Parlement en de Raad van 16 september 2009 betreffende de toegang tot, de uitoefening van en het prudentieel toezicht op de werkzaamheden van instellingen voor elektronisch geld, tot wijziging van de Richtlijnen 2005/60/EG en 2006/48/EG en tot intrekking van Richtlijn 2000/46/EG   richtlijn elektronisch geld	NL
<a href="#">910292</a>	e-money institution   electronic money institution   ELMI	instelling voor elektronisch geld   elektronischgeldinstelling   EGI	NL
<a href="#">3577835</a>	e-money issuing   electronic money issuing   electronic money issuance	uitgifte van elektronisch geld	NL
<a href="#">894832</a>	EA   EA-17   euroland , euro zone   euro area   single currency area	EZ   eurogebied   Euroland   eurozone	NL

	EA-18  eurozone		
<a href="#">160515</a>	earmarking system	systeem waarbij activa aan afzonderlijke krediettransacties worden toegewezen	NL
<a href="#">880934</a>	EC Mint Directors Working Group  Mint Directors Working Group on euro coins  Working Group of the Mint Directors for the Technical Study of the European Single Coinage System  MDWG  Mint Directors Working Group	Groep Directeuren van de Munten van de EG	NL
<a href="#">840195</a>	ECB  European Central Bank	Europese Centrale Bank  ECB	NL
<a href="#">3539740</a>	ECCL  enhanced conditions credit line	kredietlijn tegen verscherpte voorwaarden	NL
<a href="#">783876</a>	economic agent  economic actor	economisch subject  het bedrijfsleven  de zakenwereld  deelnemer aan het economisch verkeer	NL
<a href="#">932347</a>	Economic and Financial Committee (Euro Coin Subcommittee)  Euro Coin Sub-Committee  EFC (ECSC)  Euro-coins Subcommittee  Subcommittee on euro coins  ECSC  Euro Coin Subcommittee  Economic and Financial Committee (ECSC)	Economisch en Financieel Comité (Subcomité Euromunten)  Subcomité Euromunten	NL
<a href="#">858180</a>	Economic and Financial Committee  EFC	EFC  Economisch en Financieel Comité	NL
<a href="#">1139395</a>	economic and monetary policy	economisch en monetair beleid	NL
<a href="#">833816</a>	economic and monetary policy	economisch en monetair beleid	NL
<a href="#">832412</a>	economic fundamentals  fundamentals of an economy	fundamentele economische parameters  economische fundamentals  fundamentals van een economie	NL
<a href="#">3620011</a>	economic governance review	evaluatie van de economische governance	PARTIALLY EN
<a href="#">850425</a>	economic government	economische regering	NL
<a href="#">1119083</a>	economic recovery loan  ERL	lening toegestaan om economisch herstel van een land te bevorderen	NL
<a href="#">3534218</a>	economic surveillance	economisch toezicht	NL
<a href="#">3572127</a>	economic union	economische unie	NL
<a href="#">3574080</a>	Economy and Finance Minister  Finance Minister  European Economy and Finance Minister	Europees minister van Economische Zaken en Financiën	NL

	European Minister of Economy and Finance  Minister of Economy and Finance		
<a href="#">750402</a>	economy of scale	schaalvoordeel	NL
<a href="#">1891624</a>	ECS  sucre	ECS  sucre	NL
<a href="#">1443524</a>	ecu basket	mand-ecu	NL
<a href="#">790618</a>	ECU clearing system	ecu-verrekeningssysteem	NL
<a href="#">3626550</a>	EFC (ESDM)  Economic and Financial Committee (Subcommittee on EU Sovereign Debt Markets)  Economic and Financial Committee (ESDM)  EFC Sub-Committee on EU Sovereign Debt Markets  Subcommittee on EU Sovereign Debt Markets  ESDM	ESDM  Subcomité EU- overheidsschuldmarkten  Economisch en Financieel Comité (Subcomité EU- overheidsschuldmarkten)	NL
<a href="#">3626580</a>	EFC (SCS)  Economic and Financial Committee (SCS)  SCS  Economic and Financial Committee (Subcommittee on Statistics)  EFC – Subcommittee on Statistics  Subcommittee on Statistics	Subcomité statistiek  Economisch en Financieel Comité (Subcomité statistiek)	NL
<a href="#">931551</a>	EFC Status Report on Information Requirements in EMU	EFC-voortgangsverslag over de informatieverplichtingen in de EMU  voortgangsverslag over de informatieverplichtingen in de EMU	NL
<a href="#">3540035</a>	EFSF precautionary programme  EFSF precautionary program  precautionary programme  precautionary program	anticiperend proactief voorzorgsprogramma voorzorgsprogramma's  preventief programma	NL
<a href="#">156850</a>	electronic money holder  holder of electronic money	houder van elektronisch geld	NL
<a href="#">928169</a>	electronic money instrument  electronic money product	elektronisch-geldproduct  elektronisch-geldinstrument  elektronischgeldinstrument  elektronischgeldproduct	NL
<a href="#">823908</a>	eligible liabilities	in aanmerking komende passiva	NL
<a href="#">778829</a>	EMA  European Monetary Agreement	EMO  Europese Monetaire Overeenkomst	NL
<a href="#">1103946</a>	EMCF  European Monetary Cooperation Fund	Europees Fonds voor monetaire samenwerking  EFMS	NL
<a href="#">857608</a>	EMI  European Monetary Institute	EMI  Europees Monetair Instituut	NL

<a href="#">2199073</a>	EMU Action Plan   Action Plan on Economic and Monetary Union (EMU) Statistical Requirements	Actieplan betreffende statistische vereisten ten behoeve van de Economische en Monetaire Unie   EMU-actieplan	NL
<a href="#">927240</a>	Enhanced Heavily Indebted Poor Countries Initiative   Enhanced Highly Indebted Poor Countries Initiative   enhanced HIPC Initiative   Enhanced Initiative for Heavily Indebted Poor Countries	enhanced HIPC-initiatief	PARTIALLY EN
<a href="#">3563457</a>	enhanced surveillance	verscherpt toezicht	NL
<a href="#">3580634</a>	enhanced surveillance report	verslag over het verscherpt toezicht   verslag over het verscherpte toezicht	NL
<a href="#">1104580</a>	equivalent of the EUA in a Community currency	tegenwaarde van de Europese rekeneenheid in een gemeenschappelijke munt	NL
<a href="#">778287</a>	ESAF   enhanced structural-adjustment facility	structurele-aanpassingsfaciliteit   ESAF   uitgebreide structureleaanpassingsfaciliteit	NL
<a href="#">3626579</a>	ESDM WG on GB   Green Bonds Working Group   ESDM Working Group on Green Bonds	ESDM-Werkgroep groene obligaties	NL
<a href="#">3566758</a>	ESM Board of Directors   Board of Directors of the European Stability Mechanism   Board of Directors	Raad van bewind	NL
<a href="#">3589286</a>	ESM Pandemic Crisis Support   Pandemic Crisis Support   pandemic crisis support safeguard	beschermingsmaatregel voor crisisondersteuning bij een pandemie   crisisondersteuning bij een pandemie	NL
<a href="#">173478</a>	Estonian kroon   kroon	Estlandse kroon   Estse kroon   Estische kroon   kroon	NL
<a href="#">791297</a>	EUA   European Unit of Account	ERE   Europese rekeneenheid	NL
<a href="#">1113018</a>	Euribor   Euro Interbank Offered Rate   Euribor interest rate   EURIBOR   European Interbank Offered Rate offer rate   Euribor rate	Euribor   euro interbank offered rate	FULLY EN
<a href="#">901212</a>	euro	EUR   euro	NL
<a href="#">3545819</a>	euro area sovereign debt crisis   EU zone   European sovereign debt crisis	Europese staatsschuldencrisis	NL
<a href="#">907570</a>	euro banknote	eurobankbiljet	NL



<a href="#">157659</a>	euro coin	euromuntstuk   euromunt	NL
<a href="#">3540806</a>	Euro Counterfeiting Experts Group   ECEG   Euro counterfeit experts group , expert	ECEG   deskundigengroep eurovalsemunterij	NL
<a href="#">1866583</a>	Euro exchange rate	wisselkoers van de euro	NL
<a href="#">909432</a>	euro overnight index average   overnight interest rate   EONIA	euro overnight index average   daggeldrente   EONIA	BOTH
<a href="#">3547614</a>	eurobill	eurobill   euroschatkistpapier	BOTH
<a href="#">3575219</a>	Eurogroup in inclusive format   inclusive format   extended format	inclusieve samenstelling	NL
<a href="#">908322</a>	Eurogroup   Euro Group	Eurogroep   Euro-11 Euro-11-groep Euro-12 Euro- 12-groep	NL
<a href="#">3531837</a>	europact   Europlus pact   Pact for the Euro   Euro Plus Pact	pact voor de euro   Euro Plus-pact	NL
<a href="#">2248316</a>	European Code of Conduct for clearing and settlement	Europese gedragscode voor clearing en afwikkeling	PARTIALLY EN
<a href="#">784343</a>	European Currency Unit   ecu   ECU	Europese valuta-eenheid   ecu   ECU   Europese munteenheid	NL
<a href="#">3521368</a>	European Financial Stability Fund   European Financial Stability Facility   EFSF	Europese Faciliteit voor financiële stabiliteit   EFSF	NL
<a href="#">1103810</a>	European monetary system   EMS	Europees Monetair Stelsel   Europees Monetair Systeem   EMS	NL
<a href="#">3521805</a>	European Semester   European Semester for economic policy coordination   European Semester of economic policy coordination	Europees Semester voor coördinatie van het economisch beleid   Europees Semester	NL
<a href="#">3528795</a>	European Stability Mechanism   ESM	stabiliteitsmechanisme   Europees stabiliteitsmechanisme   ESM	NL
<a href="#">916391</a>	European Technical and Scientific Centre   ETSC   European Technical and Scientific Centre for the analysis and classification of counterfeit euro coins	ETWC   Europees Technisch en Wetenschappelijk Centrum   Europees technisch en wetenschappelijk centrum voor de analyse en classificatie van nagemaakte euromunten	NL
<a href="#">3574459</a>	European Unemployment Reinsurance Scheme   European Unemployment Benefit	Europees herververzekeringsstelsel voor werkloosheid   Europees	NL

	Reinsurance Scheme   Unemployment Reinsurance Scheme	werkloosheidsherverzekeringstelsel   Europees systeem voor de herverzekering van werkloosheidsuitkeringen	
<a href="#">3533616</a>	EWG   Eurogroup Working Party   Euro Working Group   Eurogroup Working Group within the EFC   Eurogroup Working Group	EWG   Eurogroepwerkgroep	NL
<a href="#">831933</a>	exchange adjustment   exchange rate adjustment   adjustment in the exchange rate	valuta-aanpassing   wisselkoersaanpassing	NL
<a href="#">760284</a>	exchange broker   officially authorised stockbroker   officially authorised stock broker	effectenmakelaar en commissionair   commissionairs effectenmakelaars   commissionair in effecten	NL
<a href="#">845440</a>	exchange control	deviezencontrole	NL
<a href="#">790492</a>	exchange instability rate   exchange rate volatility   exchange-rate instability	wisselkoersvolatiliteit	NL
<a href="#">910775</a>	exchange rate mechanism II   ERM 2   ERM II	WKM II   wisselkoersmechanisme   wisselkoersarrangement   ERM II	NL
<a href="#">787633</a>	exchange rate mechanism   Exchange Rate Mechanism   ERM	WKM   wisselkoersmechanisme	NL
<a href="#">3534270</a>	exchange rate misalignment	onjuiste wisselkoersverhoudingen   onjuiste wisselkoersenverhoudingen	NL
<a href="#">788211</a>	exchange restriction	deviezenbeperking	NL
<a href="#">761825</a>	exchange-rate policy   policy with regard to rates of exchange   exchange rate policy	wisselkoerspolitiek   wisselkoersbeleid	NL
<a href="#">804724</a>	external deficit	extern tekort	NL
<a href="#">804726</a>	external imbalance   trade imbalance   balance of payments imbalances   disequilibrium in the balance of payments	externe onevenwichtigheid	NL
<a href="#">1071613</a>	Federal Reserve System   Federal Reserve   Fed   FRS	Federal Reserve System, Federal Reserve, the Fed   Federal Reserve System   federale centrale bank	BOTH
<a href="#">113345</a>	FF   FFr   French franc	FFr   frank   Franse frank   FF	NL
<a href="#">3540459</a>	FFA   Financial Assistance Facility Agreement	overeenkomst inzake financiële bijstand	NL

<a href="#">3528933</a>	financial assistance package	financiëlebijstandspakket   financiëlesteunpakket	NL
<a href="#">2249727</a>	financial crisis	financiële crisis	NL
<a href="#">3534219</a>	financial inter-linkage	financiële verwevenheid	NL
<a href="#">3629473</a>	Financial Intermediary Fund   FIF	FIF   financieel intermediair fonds	NL
<a href="#">3621614</a>	Financial Intermediary Fund   Financial Intermediary Fund for pandemic preparation, preparedness and response   Financial Intermediary Fund for Pandemic Prevention, Preparedness and Response   PPR FIF   FIF	financieel intermediair fonds voor pandemische preventie, paraatheid en respons	NL
<a href="#">3550501</a>	financial market fragmentation   fragmentation of the financial sector   financial fragmentation   market fragmentation	fragmentatie van de financiële markten   financiële fragmentatie	NL
<a href="#">3535973</a>	financial spillover	financieel overloopeffect	NL
<a href="#">918431</a>	Financial Stability Forum   FSF	FSF   Financiële stabiliteitsforum   Financiëlestabiliteitsforum   Forum voor financiële stabiliteit	NL
<a href="#">3572128</a>	financial union	financiële unie	NL
<a href="#">133687</a>	Finnish markka   FM	FM   Finse mark   mark	NL
<a href="#">3546010</a>	fiscal capacity   budgetary capacity	begrotingscapaciteit	NL
<a href="#">3572129</a>	fiscal union	begrotingsunie	NL
<a href="#">3566473</a>	Five Presidents' Report   Completing Europe's Economic and Monetary Union	verslag van de vijf voorzitters   De voltooiing van Europa's economische en monetaire unie	NL
<a href="#">160498</a>	fixed-rate instrument	vastrentend instrument	NL
<a href="#">3504416</a>	Flexible Credit Line   FCL	flexibele kredietfaciliteit   flexibele kredietlijn	NL
<a href="#">764623</a>	flexible exchange rate	flexibele wisselkoers	NL
<a href="#">812411</a>	floating exchange rate   floating currency rate	zwevende wisselkoers   wisselkoers	NL
<a href="#">160500</a>	floating rate instrument	instrument met variabele rente	NL
<a href="#">3629286</a>	Food Shock Window   FSW	noodfinanciering voor voedselschokken	NL
<a href="#">1104049</a>	foreign currency   foreign exchange	buitenlandse valuta   deviezen   vreemde valuta	NL
<a href="#">1104081</a>	foreign exchange hedge   FX hedge   foreign currency hedge	hedging van valutarisico's   transacties tot dekking van koersrisico   valutahedgetransactie	PARTIALLY EN

	currency hedge   forex hedge   foreign currency exchange hedge		
<a href="#">808028</a>	foreign exchange market   exchange market	valutamarkt	NL
<a href="#">790625</a>	foreign exchange policy subcommittee	Subcomité voor Wisselkoersbeleid	NL
<a href="#">784964</a>	foreign exchange rate   exchange rate   rate of exchange   exchange rate	wisselkoers   valutakoers	NL
<a href="#">786112</a>	foreign exchange risk   currency risk   foreign-exchange risk   exchange risk   FX risk   cross-currency exchange risk   foreign currency risk   exchange rate risk   foreign exchange rate risk	valutarisico   koersrisico   wisselkoersrisico	NL
<a href="#">808038</a>	foreign exchange swap transaction   FX swap   foreign exchange swap	deviezenswap	PARTIALLY EN
<a href="#">844354</a>	foreign-exchange assets   foreign exchange assets   assets in foreign currency	deviezen   deviezentegoeden   tegoeden in deviezen	NL
<a href="#">865377</a>	foreign-exchange working balances	werksaldi in buitenlandse valuta's	NL
<a href="#">1103923</a>	forex reserves   foreign exchange holdings   foreign reserve holdings   foreign currency reserves   foreign exchange reserves   foreign-exchange reserves   FX reserves	deviezenreserves   valutareerves	NL
<a href="#">1891644</a>	forint	forint   Ft	NL
<a href="#">1139430</a>	formal agreement on an exchange-rate system for the ECU	formele overeenkomst over een wisselkoerssysteem voor de Ecu	NL
<a href="#">1355736</a>	forward foreign exchange rate   forward exchange rate   forward rate of exchange	termijnvalutakoers   forwardwisselkoers   termijnkoers	PARTIALLY EN
<a href="#">780152</a>	forward forward deposit	deposito in de vorm van een tussenswap   forward forward deposit	NL
<a href="#">1230947</a>	FRB   Federal Reserve Bank   Federal Reserve Banks	federale reservebank	NL
<a href="#">139993</a>	freely convertible currency	vrij convertibele valuta   vrije convertibele valuta	PARTIALLY EN
<a href="#">1127575</a>	FRN   floating-rate note	papier met variabele rente	NL

<a href="#">915189</a>	front loading   frontload   frontloading   frontloaded	frontloading   front-loading   front loading   vroegtijdige bevoorrading	BOTH
<a href="#">893856</a>	FTS   payment system   funds transfer system	betaalsysteem   betalingssysteem	NL
<a href="#">1104069</a>	FX   FOREX   currency market   exchange market   Foreign Exchange   foreign exchange market	valutamarkt   wisselmarkt	NL
<a href="#">916034</a>	G-20   Group of Twenty   G20	G20   Groep van Twintig	NL
<a href="#">778798</a>	General Arrangements to Borrow   GAB	algemene leningsarrangementen   GAB	NL
<a href="#">865098</a>	General Council of the European Central Bank   General Council   General Council of the ECB	Algemene Raad   Algemene Raad van de ECB	NL
<a href="#">3507981</a>	general-purpose instrument	instrument voor algemene doeleinden	NL
<a href="#">3547685</a>	genuine Economic and Monetary Union   genuine EMU   GEMU	echte EMU   echte economische en monetaire unie	NL
<a href="#">1891633</a>	GHC   cedi	cedi   GHC	NL
<a href="#">905269</a>	gold bullion coin	niet-monetaire gouden munt   gouden beleggingsmunt	NL
<a href="#">762237</a>	gold reserves   gold holdings   gold assets	goudreserve	NL
<a href="#">1891643</a>	gourde	HTG   gourde	NL
<a href="#">857605</a>	Governing Council   Governing Council of the European Central Bank   Governing Council of the ECB   ECB	Raad van bestuur van de ECB   Raad van bestuur van de Europese Centrale Bank   gouverneurs	NL
<a href="#">121211</a>	Greek drachma   drachma	Griekse drachme   drachme	NL
<a href="#">3566350</a>	Grexit	grexit	PARTIALLY EN
<a href="#">1125900</a>	guarantee model	garantiemodel	NL
<a href="#">1891637</a>	Guinean franc	Guinese frank	NL
<a href="#">901927</a>	Heavily Indebted Poor Countries Initiative   Debt Initiative for the heavily indebted	schuldeninitiatief ten behoeve van arme landen met een zware schuldenlast   HIPC-schuldeninitiatief	NL

	poor countries   HIPC Initiative   Highly Indebted Poor Countries Initiative		
<a href="#">1071411</a>	hot money   flight capital	vluchtkapitaal   vagabonderend kapitaal	NL
<a href="#">1891731</a>	hrivna   Hrn   gryvna   hryvna   hryvnia   grivna	UAH   hryvnia   grivna	NL
<a href="#">173881</a>	Icelandic króna   króna	kroon   IJslandse kroon	NL
<a href="#">174111</a>	ID   I.D.   Iraqi dinar	Iraakse dinar   IQD	NL
<a href="#">899013</a>	IIP   international investment position	i.i.p.   internationale investeringspositie	NL
<a href="#">777549</a>	IMF Executive Board   Board of Executive Directors of the IMF   Executive Board of the IMF	College van Bewindvoerders van het IMF	NL
<a href="#">767854</a>	IMF Interim Committee   IC   Interim Committee of the Board of Governors on the International Monetary System   Interim Committee of the International Monetary Fund   Interim Committee of the Board of Governors of the International Monetary Fund   Interim Committee	Interim Commissie   Interimcommissie van het IMF   Interim Commissie   Interimcomité van het Internationale Monetaire Fonds   interim-comité	NL
<a href="#">767643</a>	IMF Structural Adjustment Facility   SAF   structural-adjustment facility	structurele-aanpassingsfaciliteit   structureleaanpassingsfaciliteit   SAF	NL
<a href="#">3535947</a>	implicit liabilities	impliciete verplichting	NL
<a href="#">815948</a>	indexation mechanism	indexatiemechanisme   indexeringsmechanisme	NL
<a href="#">1103881</a>	inflation   price inflation	prijsinflatie   inflatie	NL
<a href="#">3529937</a>	inflationary expectation   inflation expectation	inflatieverwachting	NL
<a href="#">808042</a>	inflow of foreign funds   inflow of foreign exchange	hoeveelheid binnengekomen deviezen	NL
<a href="#">866558</a>	initial margin	initiële marge	NL
<a href="#">29110</a>	inner part	binnenste gedeelte	NL
<a href="#">1112906</a>	instrument of monetary policy   monetary policy instrument	instrument van monetair beleid	NL

<a href="#">1104189</a>	inter-bank market   interbank market	markt tussen de banken	NL
<a href="#">136646</a>	interbank offered rate   Inter Bank Offered Rate   IBOR	(interbancaire depositorente)   inter-bank offered rate   IBOR	BOTH
<a href="#">792935</a>	interbank rate   inter-bank rate	rente op de interbancaire markt   Interbank-rentetarief	NL
<a href="#">915049</a>	interest rate equalization   interest rate make-up   interest rate equalisation   interest make-up   IMU	rentestabilisatie	NL
<a href="#">813182</a>	interest rate on money market   money market rate   rates on the money market   rates on the money market	geldmarkttarief   geldmarktrente	NL
<a href="#">786158</a>	Intergovernmental Group of Twenty- Four on International Monetary Affairs   G-24   Group of 24   Group of 24   G24   G 24   G-24	Groep van 24   G-24	NL
<a href="#">892281</a>	interlinking system   interlinking mechanism   interlinking mechanism	koppelingssysteem   interlinking-mechanisme   interlinking-systeem interlinking- mechanisme	PARTIALLY EN
<a href="#">933531</a>	intermediate monetary aggregate   M2   monetary aggregate M2	M2   intermediair monetair aggregaat	NL
<a href="#">865384</a>	intermediate target variable for monetary policy   intermediate monetary target   intermediate monetary objective	intermediaire monetaire doelstellingen   intermediaire monetaire doelstelling	NL
<a href="#">914940</a>	International Monetary and Financial Committee   IMFC   International Monetary and Finance Committee	Internationaal Monetair en Financieel Comité   IMFC   Interimcommissie van het IMF	NL
<a href="#">785224</a>	International Monetary Fund   IMF	IMF   Internationale Monetaire   Internationaal Monetair Fonds	NL
<a href="#">887757</a>	intervention at the margins   intervention at the limits	interventie op limieten   interventie op uiterste koersen	NL
<a href="#">816705</a>	intervention on the foreign exchange market	interventie op de wisselmarkten   interventies	NL
<a href="#">887758</a>	intra-marginal intervention	interventies   interventie op tussenliggende koersen   intramarginale interventie	NL
<a href="#">160499</a>	inverse floating rate instrument	instrument met inverse variabele rente	NL

<a href="#">840993</a>	investigatory powers	onderzoeksbevoegdheden	NL
<a href="#">796107</a>	investment in fixed capital   physical investment	investering in vaste activa   investeringen vast kapitaal kapitaalgoederen	NL
<a href="#">3578175</a>	Investment Stabilisation Function   EISF   European Investment Stabilisation Function   Stabilisation Function	EISF   Europese stabilisatiefunctie voor investeringen	NL
<a href="#">907722</a>	investor sentiment   market sentiment	houding van de markt	NL
<a href="#">869768</a>	irrevocable fixing of exchange rates   parities   locking rate	onherroepelijke vaststelling van wisselkoersen   het onherroepelijk aan elkaar klinken van de wisselkoersen   onherroepelijke vaststelling van de wisselkoersen	NL
<a href="#">782280</a>	ISIN   international securities identification number	internationale effectenidentificatiecode   ISIN   ISIN-code   internationaal effectenidentificatienummer	NL
<a href="#">1139425</a>	issue of banknotes	uitgifte van bankbiljetten	NL
<a href="#">770574</a>	issue on tap   tap issue   continuing issue	doorlopende uitgifte van obligaties	NL
<a href="#">156848</a>	issuer of electronic money   electronic money issuer   e-money issuer	uitgever van elektronisch geld	NL
<a href="#">116754</a>	Italian lira	Italiaanse lire   lire   L	NL
<a href="#">1891652</a>	JD   Jordanian dinar	Jordaanse dinar   JOD	NL
<a href="#">1103926</a>	key currency	sleutelvaluta	NL
<a href="#">857635</a>	key interest rate	rentetarief   belangrijkste rentetarieven   basisrentetarief	NL
<a href="#">1891663</a>	kip	kip   LAK	NL
<a href="#">1891642</a>	Kn   Croatian kuna   kuna	kuna	NL
<a href="#">1891660</a>	Kuwaiti dinar	KWD   Koeweitse dinar	NL
<a href="#">170494</a>	lats	lats	NL
<a href="#">793061</a>	legal tender	wettige munt   wettig betaalmiddel	NL



<a href="#">1139426</a>	legal tender   to be legal tender   status of legal tender   legal tender status	hoedanigheid van wettig betaalmiddel   wettig betaalmiddel   status van wettig betaalmiddel	NL
<a href="#">113068</a>	lek	lek	NL
<a href="#">174952</a>	leu   Romanian leu	Roemeense leu   leu	NL
<a href="#">933300</a>	liability of general government	verplichting van de overheid	NL
<a href="#">170538</a>	Libyan dinar	Libische dinar   LYD	NL
<a href="#">196603</a>	liquid resources   liquid capital   fund   liquid asset   realizable asset   resouce   quick asset	beschikbare activa, beschikbaar activum   beschikbaar actief   liquide activum   liquide activa   beschikbare middelen   liquide actief   liquide activa   liquide middelen	NL
<a href="#">1126530</a>	liquidity crisis	liquiditeitscrisis	NL
<a href="#">1745308</a>	liquidity inflow   liquidity inflow   liquidity inflows   inflow of liquidity	liquiditeitsinstroom   liquiditeitsinstromen	NL
<a href="#">888560</a>	liquidity risk	illiquiditeitsrisico   liquiditeitsrisico	NL
<a href="#">383975</a>	litas   Lithuanian litas	litas	NL
<a href="#">193158</a>	LMU   Latin Monetary Union	Latijnse Muntunie   LMU   Latijnse Unie	NL
<a href="#">29024</a>	logistical stock   LS	logistieke voorraad	NL
<a href="#">1139466</a>	long-term interest-rate level	niveau van de rentevoet voor de lange termijn	NL
<a href="#">160482</a>	lump-sum allowance   lump sum allowance	vaste aftrek	NL
<a href="#">116616</a>	Luxembourg franc   LFr   Flux	LFR   frank   LFr   Flux   Luxemburgse frank	NL
<a href="#">383974</a>	Lv   Bulgarian lev   lev	lev   Bulgaarse lev	NL
<a href="#">3534264</a>	macro-prudential   macroprudential policy	macroprudentieel beleid	NL
<a href="#">3535932</a>	macro-structural country surveillance	macrostructureel landentoezicht	NL
<a href="#">3534223</a>	macro-surveillance framework	raamwerk voor macro-economisch toezicht	NL

<a href="#">3534265</a>	macrostructural policy   macro-structural	macrostructureel beleid	NL
<a href="#">3530992</a>	main refinancing operation   MRO	basis-herfinancieringstransactie	NL
<a href="#">1891684</a>	Malaysian ringgit	ringgit   MYR	NL
<a href="#">1891679</a>	Maltese lira	Maltese lire   lire	NL
<a href="#">899114</a>	managed floating   managed float	beheerst zweven	NL
<a href="#">777117</a>	Managing Board of the European Payments Union	Commissie van Bestuur van de Europese Betalingsunie	NL
<a href="#">3526727</a>	market confidence	marktvertrouwen	NL
<a href="#">933653</a>	maturity bucket	looptijdsegment	NL
<a href="#">774019</a>	means of settlement	verrekenmiddel   betaalmiddel	NL
<a href="#">796349</a>	mechanism for short-term monetary support   short-term monetary support mechanism   system of short-term monetary support	mechanisme voor monetaire bijstand op korte termijn	NL
<a href="#">1487263</a>	meeting of the IMF Interim Committee	vergadering van het interimcomité van het IMF	NL
<a href="#">3563966</a>	merchant	acceptant   handelaar	NL
<a href="#">917164</a>	MEURO   MEUROS   million EUR   m EUR	MEURO   miljoen EUR	NL
<a href="#">796531</a>	million   mn.   mill.   M   mio.	mio   milj.   mln.   miljoen	NL
<a href="#">29006</a>	mint	munthuis   Munt   muntenproducent	NL
<a href="#">1112790</a>	mint directors	Directeuren van de Munten	NL
<a href="#">785977</a>	mismatch (between funding and lending)	"mismatch"	FULLY EN
<a href="#">930155</a>	mobile payment   m-payment	m-betaling   mobiele betaling	NL
<a href="#">813191</a>	monetary aggregate   money aggregate	monetair aggregaat	NL
<a href="#">894169</a>	monetary asset	monetair actief	NL
<a href="#">831585</a>	monetary authorities	autoriteit   monetaire autoriteiten	NL
<a href="#">1104560</a>	monetary base   high-powered money   base money	basisgeld   centrale-bankgeld	NL

	central bank money   central bank liability   reserve money   outside money   primary money   high powered money   base money	monetaire basis   geldbasis	
<a href="#">777175</a>	Monetary Committee   monetary committee with advisory status	Monetair Comité	NL
<a href="#">1104596</a>	monetary compensatory amount   MCA	monetair compenserend bedrag   MCB	NL
<a href="#">784083</a>	monetary erosion   fall in the value of money   decrease in the value of money   loss of purchasing power	geldontwaarding	NL
<a href="#">821050</a>	monetary financing	monetaire financiering	NL
<a href="#">771572</a>	monetary gap	monetaire afwijking	NL
<a href="#">53967</a>	monetary gold	monetair goud	NL
<a href="#">1236511</a>	monetary income	monetaire inkomsten	NL
<a href="#">858193</a>	monetary income	monetair inkomen   monetaire inkomsten	NL
<a href="#">839411</a>	monetary inflation	monetaire inflatie	NL
<a href="#">831594</a>	monetary policy	monetaire politiek   monetair beleid	NL
<a href="#">3531189</a>	monetary policy function	monetaire beleidstaak	NL
<a href="#">790626</a>	monetary policy subcommittee	Subcomité voor Monetair Beleid	NL
<a href="#">799761</a>	monetary reserve	monetaire reserve	NL
<a href="#">3591005</a>	monetary sovereignty	monetaire soevereiniteit	NL
<a href="#">821065</a>	monetary target   monetary objective	monetair streefcijfer   monetair doeleinde   monetaire doelstelling	NL
<a href="#">1260153</a>	money-supply growth   increase in money supply   monetary growth   monetary inflation   money growth   monetary expansion   growth of money supply	geldgroei   groei van de geldhoeveelheid   monetaire expansie	NL
<a href="#">870037</a>	multilateralisation of positions	multilateraal maken van de posities	NL
<a href="#">1173288</a>	multiplier effect   multiplying effect	multiplier-effect   multiplicatoreffect   multiplier-effect	BOTH
<a href="#">3527677</a>	mutualised default fund   mutual default fund	onderling wanbetalingsfonds	NL
<a href="#">901740</a>	NAB   New Arrangements to Borrow	nieuwe leningsarrangementen   NAB   leningsovereenkomsten	NL

<a href="#">921323</a>	NAC   National Analysis Centre	NAC   nationaal analysecentrum	NL
<a href="#">3567323</a>	national competitiveness board   national productivity board	nationaal comité voor de productiviteit	NL
<a href="#">1112934</a>	national face of euro coins   national side of euro coins	nationale zijde van de euromuntstukken	NL
<a href="#">3577195</a>	natural interest rate	natuurlijke rente	NL
<a href="#">3535983</a>	net foreign asset position	nettopositie in buitenlandse activa	NL
<a href="#">907609</a>	network money	internetgeld   netwerkgeld	NL
<a href="#">918146</a>	NIIP   net international investment position	netto externe-actiefpositie   netto internationale investeringspositie   netto i.i.p.   NIIP   internationale netto-investeringspositie	NL
<a href="#">1179730</a>	nominal convergence	nominale convergentie	NL
<a href="#">3511229</a>	non-cash means of payment	niet-contant betaalmiddel   non-cash"-betaalmiddel   ander betaalmiddel dan contant geld   betaalmiddelen contanten	PARTIALLY EN
<a href="#">3591170</a>	non-cash payment instrument	niet-contant betaalinstrument	NL
<a href="#">907997</a>	non-cyclical factor	niet-conjuncturele factor	NL
<a href="#">898395</a>	non-eurozone country   non-participating Member State   non-euro area Member State   non-euro area country   non-participating state	niet-euroland   lidstaat buiten de eurozone   niet tot de eurozone behorende lidstaat   niet aan de euro deelnemende lidstaat	NL
<a href="#">849170</a>	non-inflationary economic growth	niet-inflatoire groei   niet-inflatoire economische groei	NL
<a href="#">812901</a>	non-resident	niet-ingezetene	NL
<a href="#">1139464</a>	normal fluctuation margin	normale fluctuatiemarge	NL
<a href="#">188750</a>	Norwegian krone	Noorse kroon   kroon	NL
<a href="#">844274</a>	notes and coins	(mv.) munten en biljetten	NL
<a href="#">2213375</a>	NRP   national reform programme	NHP   nationaal hervormingsprogramma	NL
<a href="#">822385</a>	numeraire   numéraire	numéraire   (het) numerair	NL
<a href="#">789336</a>	official discount rate   official bank rate	officieel discontotarief	NL
<a href="#">1139421</a>	official foreign reserves of the Member States	officiële externe reserves van de Lid- Staten   officiële externe reserves van de lidstaten	NL
<a href="#">907309</a>	one-off   one-off fiscal measure   one-off measure	eenmalige begrotingsmaatregel   eenmalige maatregel	NL

<a href="#">787681</a>	Ortoli facility  New Community Instrument  NCI	NCI  nieuw communautair instrument	NL
<a href="#">857581</a>	other holder	andere houder  "andere houders" van ecu's	NL
<a href="#">29109</a>	outer ring  outer part	buitenste gedeelte	NL
<a href="#">774154</a>	outright transaction	rechtstreekse aan- of verkoop van waardepapier  "outright" transactie  (termijn)transactie zonder rugdekking	PARTIALLY EN
<a href="#">858333</a>	overall orientation of monetary policy and exchange-rate policy	oriëntatie oriëntaties  algemene richting van het monetair beleid en het wisselkoersbeleid	NL
<a href="#">1077218</a>	oz tr.  ounce troy(weight)  troy ounce  oz.t.  oz t	ounce troy  troyounce  troy ounce	FULLY EN
<a href="#">3589188</a>	pandemic emergency purchase programme  PEPP	PEPP  pandemie-noodaankoopprogramma	NL
<a href="#">767790</a>	Paris Club	Club van Parijs	NL
<a href="#">3540245</a>	partial protection certificate  partial risk protection certificate	certificaat van gedeeltelijke bescherming	NL
<a href="#">911013</a>	participating Member State  pMS  participating MS	deelnemende lidstaat	NL
<a href="#">128731</a>	payment instrument  instrument of payment  instrument of payment	betaalinstrument  betalingsinstrument	NL
<a href="#">3581805</a>	payment token	transactietoken  betalingstoken	NL
<a href="#">3539739</a>	PCCL  precautionary conditioned credit line	aan voorwaarden onderworpen anticiperende kredietlijn  aan voorwaarden onderworpen preventieve kredietlijn	NL
<a href="#">844341</a>	penalty interest	boeterente  strafrente	NL
<a href="#">1557277</a>	PIN number  PIN  personal identification number  PIN code	pin  persoonlijk identificatienummer	NL
<a href="#">116027</a>	Portuguese escudo	Portugese escudo  escudo	NL
<a href="#">3504795</a>	post-trading infrastructure  post-trade infrastructure  post trade infrastructure post-trade infrastructures	infrastructuur voor transactieverwerking  transactieverwerkingsinfrastructuur	NL
<a href="#">163315</a>	pound sterling	pond sterling	PARTIALLY EN

<a href="#">917513</a>	poverty reduction and growth facility   PRGF	faciliteit voor armoedebestrijding en groei   PRGF   armoedebestrijdings- en groeifaciliteit armoedebestrijdings- en groeifonds policy reduction	BOTH
<a href="#">917512</a>	poverty reduction strategy paper   PRSP	strategiedocument voor armoedevermindering   strategiedocument voor armoedebestrijding   PRSP	NL
<a href="#">902821</a>	pre-paid card   multi-purpose prepaid card   electronic purse   multipurpose prepaid card	chipknip   elektronische portemonnee	NL
<a href="#">924109</a>	precautionary agreement   precautionary arrangement	preventief arrangement   preventieve overeenkomst	NL
<a href="#">3555842</a>	precautionary assistance   precautionary financial assistance instrument   precautionary financial assistance	preventieve financiële bijstand	NL
<a href="#">3548125</a>	precautionary credit line	preventieve kredietlijn	NL
<a href="#">3538962</a>	precautionary lending   precautionary credit line	voorzorgslening voorzorgsleningen   preventieve kredietverlening   verstrekken van preventieve leningen	NL
<a href="#">908273</a>	President of the ECB   ECB President   President of the European Central Bank	president van de Europese Centrale Bank   president van de ECB	NL
<a href="#">869854</a>	President of the Executive Board of the ECB   President of the Executive Board of the European Central Bank   President of the Executive Board	president van de directie van de Europese Centrale Bank   president van de directie	NL
<a href="#">3570358</a>	price escalation   cost escalation	kostenstijging	NL
<a href="#">1104529</a>	price stability	prijsstabiliteit	NL
<a href="#">911590</a>	pricing structure   structure of interest rates	prijstructuur   prijsstellingsstructuur	NL
<a href="#">1163012</a>	private ECU	particuliere Ecu	NL
<a href="#">1176969</a>	private label card   proprietary card   store card   retailed card   private label credit card   proprietary credit card	winkelpas	NL
<a href="#">3535972</a>	privatisation receipt   privatisation proceeds	privatiseringsopbrengst	NL
<a href="#">752768</a>	promissory note	promesse	NL
<a href="#">865707</a>	Protocol on certain provisions relating to Denmark	Protocol betreffende enkele bepalingen inzake Denemarken	NL

<a href="#">865702</a>	Protocol on Denmark	Protocol betreffende Denemarken	NL
<a href="#">865708</a>	Protocol on France	Protocol betreffende Frankrijk	NL
<a href="#">865703</a>	Protocol on Portugal	Protocol betreffende Portugal	NL
<a href="#">865704</a>	Protocol on the transition to the third stage of economic and monetary union	Economische Monetaire Unie   Protocol betreffende de overgang naar de derde fase van de Economische en Monetaire Unie	NL
<a href="#">3564408</a>	public sector purchase programme   public sector asset purchase programme   PSPP   secondary markets public sector asset purchase programme	PSPP   programma voor de aankoop van door de publieke sector uitgegeven schuldbewijzen op secundaire markten	NL
<a href="#">116596</a>	punt   Irish punt   Irish pound	pond   lers pond	NL
<a href="#">1718742</a>	purchasing power loss   fall in purchasing power   loss of purchasing power	koopkrachtverlies   daling van de koopkracht	NL
<a href="#">3502238</a>	QE   quantitative easing	kwantitatieve versoepeling   kwantitatieve verruiming monetaire versoepeling   monetaire verruiming	NL
<a href="#">2251017</a>	quadrillion	biljard	NL
<a href="#">933298</a>	quarterly government debt	driemaandelijkse overheidsschuld	NL
<a href="#">877270</a>	Quinn Committee   Quinn Subcommittee   Banking Supervisory Subcommittee	Comité Quinn   Subcomité voor Banktoezicht	NL
<a href="#">2251018</a>	quintillion	triljoen	NL
<a href="#">3566824</a>	quoted currency	prijswaluta	NL
<a href="#">3535953</a>	re-budgeting	heropname in de begroting	NL
<a href="#">921637</a>	real convergence	reële convergentie	NL
<a href="#">784920</a>	recycling of capital	recyclen   terugsluizing   het terugsluizen   recycling	PARTIALLY EN
<a href="#">907847</a>	REER   real EER   real effective exchange rate	reële effectieve wisselkoers	NL
<a href="#">1582421</a>	reference exchange rate	referentiewisselkoers	NL
<a href="#">3578164</a>	Reform Support Programme   Reform and Investment Support Programme	steunprogramma voor hervormingen	NL
<a href="#">773656</a>	regulatory amount	regulerend bedrag	NL
<a href="#">29079</a>	relief	reliëf	NL
<a href="#">2100398</a>	renminbi-yuan	renminbi yuan   CNY	NL

<a href="#">870008</a>	reporting commitment	rapportage verplichting   rapportageverplichting	NL
<a href="#">28917</a>	reproduction	reproductie	NL
<a href="#">1103927</a>	reserve assets	reserve   reserve-instrument   reservemiddelen   reserve-activa   reserve-activum	NL
<a href="#">1103925</a>	reserve currency	reservevaluta   reservemunt	NL
<a href="#">1573191</a>	reserve position in the IMF   reserve position in the International Monetary Fund   IMF reserve position	reservepositie in het IMF   reservepositie tegenover het IMF	NL
<a href="#">3590961</a>	retail CBDC   retail central bank digital currency	retail-CBDC	FULLY EN
<a href="#">907605</a>	retail payment	retailbetaling	PARTIALLY EN
<a href="#">1103884</a>	revaluation	revaluatie	NL
<a href="#">907060</a>	reverse transaction   RT	transactie met wederinkoop	NL
<a href="#">1891656</a>	riel	riel   KHR	NL
<a href="#">3526906</a>	risk committee	risicocomité	NL
<a href="#">1891706</a>	riyal	SAR	NL
<a href="#">892220</a>	RTGS   Real-time gross settlement system	RTBV-systeem   real-time bruto-vereveningssysteem	PARTIALLY EN
<a href="#">3549671</a>	Rules for the organisation of the proceedings of the Euro Summits	regels voor de organisatie van bijeenkomsten van de Eurotop	NL
<a href="#">1891704</a>	Russian ruble   Russian rouble   new rouble   rouble	Russische roebel   roebel	NL
<a href="#">160486</a>	safe custody account	effectenrekening bij centrale bank   bewaarnemingrekening	NL
<a href="#">1103913</a>	SBA   stand-by arrangement   standby arrangements	stand-by-overeenkomst   garantieovereenkomst	PARTIALLY EN
<a href="#">3626574</a>	SCIMF   Economic and Financial Committee (Subcommittee on the International Monetary Fund)   Subcommittee on the International Monetary Fund   EFC (SCIMF)   Economic and Financial Committee (SCIMF)	Economisch en Financieel Comité (Subcomité IMF)   SCIMF   Economisch en Financieel Comité (Subcomité Internationaal Monetair Fonds)	NL
<a href="#">3504132</a>	SDD scheme   SEPA Direct Debit scheme	Europees incassosysteem   Europees domiciliëringssysteem	NL



<a href="#">911012</a>	SDDS   Special Data Dissemination Standard	SDDS	FULLY EN
<a href="#">1104586</a>	SDR basket   SDR valuation basket	SDR-valuta-mandje   SDR-pakket   SDR-mandje	NL
<a href="#">81014</a>	SDR   Special Drawing Right	speciaal trekkingsrecht   BTR   bijzonder trekkingsrecht   papiergoud   SDR	NL
<a href="#">3521198</a>	securities markets programme   SMP	programma voor de effectenmarkten   effectenmarkt	NL
<a href="#">1359020</a>	security van	geldauto	NL
<a href="#">799539</a>	seigniorage   seigniorage	muntloon   seigniorage	NL
<a href="#">3549498</a>	Serbian dinar	dinar   Servische dinar	NL
<a href="#">28927</a>	series of banknotes   banknote series	bankbiljettenserie   serie bankbiljetten	NL
<a href="#">876026</a>	settlement risk	afwikkelingsrisico	NL
<a href="#">2251019</a>	sextillion	triljard	NL
<a href="#">907670</a>	SFA   stock-flow adjustment	stock-flow adjustment   omvang-stroomaanpassing	BOTH
<a href="#">788793</a>	short-term monetary support   STMS	monetaire steun op korte termijn	NL
<a href="#">1119298</a>	short-term paper   short-term note	kortlopend schuldpapier   kortlopend papier   kortlopende schuldtitel   kortetermijnpapier	NL
<a href="#">1139647</a>	single monetary policy	één monetair beleid	NL
<a href="#">869776</a>	single monetary policy and exchange- rate policy	één monetair en wisselkoersbeleid	NL
<a href="#">3507984</a>	single-purpose prepaid card	voor één doel bestemde voorafbetaalde kaart	NL
<a href="#">1891714</a>	Slovak koruna	Slowaakse kroon   kroon	NL
<a href="#">3520808</a>	snowball effect	sneeuwbaaleffect   rentesneeuwbal	NL
<a href="#">843296</a>	sole currency   single currency   common currency	gemeenschappelijke munt   gemeenschappelijke valuta   één munt   eenheidsmunt   de ene munt	NL
<a href="#">1891659</a>	South Korean won	Zuid-Koreaanse won   KRW	NL
<a href="#">3540249</a>	sovereign partial risk participation   partial risk protection   sovereign bond partial risk participation   sovereign partial risk protection	gedeeltelijke garantie van staatsschuldpapier   gedeeltelijke garantie van staatsobligaties	NL

<a href="#">3507976</a>	specific prepaid instrument   specific-purpose instrument	specifiek voorafbetaald instrument   instrument voor specifieke doeleinden	NL
<a href="#">1104087</a>	spot rate   benchmark rate   straightforward rate   spot market rate   price rates   spot exchange rate	contante koers   contante wisselkoers	NL
<a href="#">3578498</a>	Stabilisation Support Fund	Fonds voor stabilisatiesteun	NL
<a href="#">3582855</a>	stablecoin   stable coin	stablecoin	FULLY EN
<a href="#">1487431</a>	statutory reserve	statutaire reserve	NL
<a href="#">3565807</a>	steering	sturing	NL
<a href="#">29098</a>	sub-frontloading	sub-frontloading   fijndistributie	BOTH
<a href="#">826770</a>	substitution account	substitutierekening	NL
<a href="#">855291</a>	supervisory authorities	toezichthoudende autoriteiten	NL
<a href="#">797280</a>	supplementary reserve   additional reserve   additional reserves	aanvullende reserve   bijzondere reserve	NL
<a href="#">1104496</a>	supply-shock inflation   cost inflation   cost-push inflation	cost-push-inflatie   aanbodinflatie   kosteninflatie	PARTIALLY EN
<a href="#">913847</a>	suspect money	identificeerbaar geld	NL
<a href="#">907644</a>	sustainable debt trend	houdbare trend van de schuldquote   houdbare ontwikkeling van de schuld	NL
<a href="#">1125909</a>	swap point	swappunt   swap-punt   swap-punt	PARTIALLY EN
<a href="#">116015</a>	Swedish krona   krona	Zweedse krona   Zweedse kroon   kroon	NL
<a href="#">175163</a>	Swiss franc	frank   Zwitserse frank	NL
<a href="#">756738</a>	switchover   switch-over system   switch over system	switch over	FULLY EN
<a href="#">1465025</a>	tael	tael   taël	NL
<a href="#">887447</a>	TARGET payment system   TARGET system   TARGET   Trans-European Automated Real-time Gross settlement Express Transfer system   TARGET1	TARGET-betalingssysteem   TARGET   betalingssysteem TARGET   geautomatiseerd trans-Europees "real- time" bruto-vereveningssysteem   brutovereveningssysteem	PARTIALLY EN
<a href="#">3527577</a>	technical requirement   technical requirements	technisch vereiste	NL

<a href="#">3578202</a>	Technical Support Instrument   TSI	instrument voor technische ondersteuning	NL
<a href="#">890116</a>	tender procedure	tenderprocedure	PARTIALLY EN
<a href="#">870017</a>	the ECB shall establish general principles for open market and credit operations establish general principle open market credit operation	algemene grondslag open markt-transactie vaststellen   De ECB stelt de algemene grondslagen vast voor open markt- en krediettransacties	NL
<a href="#">870042</a>	the EMI shall prepare an annual report on its activities	het EMI stelt een jaarverslag op over zijn werkzaamheden	NL
<a href="#">791782</a>	the most extensive legal capacity accorded to legal persons (under its law)	de ruimste handelingsbevoegdheid welke aan rechtspersonen wordt toegekend   handelingsbevoegdheid rechtspersoon rechtspersonen toekennen toegekend	NL
<a href="#">780587</a>	thousand million   billion   billion	mld.   mia   miljard	NL
<a href="#">814683</a>	tightening of monetary policy		NL
<a href="#">2251016</a>	tn   trillion	biljoen	NL
<a href="#">1071298</a>	to endorse	endosseren	NL
<a href="#">1116311</a>	to endorse a bill   to indorse a bill	een wissel endosseren	NL
<a href="#">869848</a>	to impose fines or periodic penalty payments on undertakings	aan ondernemingen boeten of dwangsommen opleggen	NL
<a href="#">29020</a>	to mint	munten slaan   munten   munten aanmaken	NL
<a href="#">140290</a>	tolar	tolar	NL
<a href="#">1689554</a>	trade weighted index	gewogen index van belangrijkste valuta	NL
<a href="#">2232959</a>	Trans-European Automated Real-time Gross settlement Express Transfer system   Target 2   TARGET2	TARGET2   geautomatiseerd trans-Europees realtime-brutovereeningssysteem	PARTIALLY EN
<a href="#">1139633</a>	transfer of foreign-reserve assets to the ECB	overdracht van externe reserves aan de ECB	NL
<a href="#">1266887</a>	tri-party repo   triparty repo   tripartite repo	tripartiete repo-overeenkomst   driepartijenrepo	NL
<a href="#">3577073</a>	TRIM   targeted review of internal models	gerichte toetsing van interne modellen	NL
<a href="#">1891727</a>	Turkish lira   TL	Turkse lire   lire	NL
<a href="#">1891678</a>	UM   ouguiya   Mauritanian ouguiya	ouguiya	NL

<a href="#">3555514</a>	unallocated gold	niet-toegewezen goud	NL
<a href="#">907673</a>	unallocated gold account	niet-toegewezen rekening   niet-toegewezen goudrekening	NL
<a href="#">3627602</a>	unbacked crypto-asset	ongedekte cryptoactiva   ongedekt cryptoactief	NL
<a href="#">3534263</a>	unsustainable competitiveness divergences	onhoudbare divergenties in de concurrentieposities	NL
<a href="#">3538288</a>	unsustainable competitiveness imbalances	onhoudbare onevenwichtigheden in de concurrentieposities	NL
<a href="#">834631</a>	upward pressure   upward pressure on inflation   upward pressure on prices	opwaartse druk	NL
<a href="#">897168</a>	use of exchange actions which are in conformity with the Articles of Agreement of the International Monetary Fund	wisselkoersmaatregelen overeenkomstig de Artikelen van Overeenkomst van het Internationale Monetaire Fonds	NL
<a href="#">29067</a>	value numeral   numeral	cijfer	NL
<a href="#">1104033</a>	variable rate   floating rate   floating rate of interest   variable interest rate   floating interest rate   variable rate of interest	variabele rentevoet   variabel rentetarief   variabele rente   zwevende rentevoet   fluctuerende rente	NL
<a href="#">887199</a>	variable-rate tender   variable rate tender	variabelerentetender   variabele-rentetender	NL
<a href="#">826869</a>	very short-term financing facility   mechanism for very short-term financing   very short-term financing mechanism	financieringsmechanisme op zeer korte termijn   financiering	NL
<a href="#">3562179</a>	Vice-President for the Euro and Social Dialogue, also in charge of Financial Stability, Financial Services and Capital Markets Union   Vice-President for the Euro and Social Dialogue	vicevoorzitter van de Commissie die belast is met de Euro en Sociale Dialogoog   vicevoorzitter voor de Euro en Sociale Dialogoog	NL
<a href="#">887197</a>	volume tender   fixed rate tender	vasterentetender   volumetender   vaste-rentetender	PARTIALLY EN
<a href="#">857160</a>	VSTF   very short-term financing	Financiering op zeer korte termijn   VSTF	NL
<a href="#">790603</a>	wage formation	loonvorming	NL
<a href="#">1719265</a>	Werner plan	Plan Werner	NL
<a href="#">1120690</a>	Working Party on Short-term Capital Movements	Werkgroep " Kapitaalbewegingen op korte termijn "	NL
<a href="#">1891735</a>	XCD	XCD	NL
<a href="#">1891653</a>	yen	yen	NL
<a href="#">1891700</a>	zloty	zloty	NL

## G. Thematic termbase on Digital Finance

<b>E_ID</b>	<b>TERMS_EN</b>	<b>TERMS_NL</b>	<b>SORT</b>
<a href="#">1112946</a>	€-day	€-dag	NL
<a href="#">1364564</a>	acceptance	acceptatie   accept	BOTH
<a href="#">1071644</a>	account holder   customer	rekeninghouder	NL
<a href="#">1071767</a>	account payable   debt   liability   debt payable	uitschuld   schuld	NL
<a href="#">152526</a>	account   acc.	bankrekening	NL
<a href="#">3564441</a>	acquiring of payment transactions   acquiring   merchant acquiring	acceptatie van betalingstransacties   acceptatie	NL
<a href="#">749581</a>	activity	activiteit	NL
<a href="#">1053340</a>	additional information   AI	BV   bijzondere vermelding	NL
<a href="#">874323</a>	additional own funds	aanvullend vermogen   aanvullend eigen vermogen	NL
<a href="#">1263265</a>	additions	toerekeningen	NL
<a href="#">67064</a>	administrative services   administration	bestuur	NL
<a href="#">3509077</a>	admission of securities to trading   admission to trading	toelating tot de handel	NL
<a href="#">3526959</a>	adverse price effect	minimaal negatief effect op de prijs	NL
<a href="#">45110</a>	allocation	toewijzing   bestemming	NL
<a href="#">3593701</a>	amended crypto-asset white paper	gewijzigd crypto-asset white paper	PARTLY EN
<a href="#">1074271</a>	amortization   retirement   redemption   repayment	aflossing   terugbetaling	NL
<a href="#">797631</a>	ancillary service	nevendienst	NL
<a href="#">3591810</a>	anonymised data	geanonimiseerde gegevens	NL
<a href="#">2222113</a>	anti-money laundering and countering the financing of terrorism   AML/CFT   anti-money laundering and combating the financing of terrorism	AML/CFT   bestrijding van het witwassen van geld en de financiering van terrorisme	NL
<a href="#">381054</a>	anti-money laundering   AML   anti money laundering   anti-money-laundering	bestrijding van witwassen   AML	NL
<a href="#">1557034</a>	applicant	aanvrager	NL
<a href="#">3585624</a>	application   removal	onttrekking van een goed	NL
<a href="#">904225</a>	arbitrage trading   arbitrage   arbitrage trades   arbitration exchange	arbitrage	NL

<a href="#">1080801</a>	article of the budget   article   budget article	artikel   begrotingsartikel	NL
<a href="#">1620421</a>	assessment   valuation for tax purposes   tax assessment   tax assessment	Waardering Onroerende Zaken   WOZ	NL
<a href="#">931999</a>	asset class   category of assets	activaklasse	NL
<a href="#">1125500</a>	asset management   management of assets	beheer van activa	NL
<a href="#">3581803</a>	asset tokenization   asset tokenisation   tokenisation	tokenisering van vermogensbestanddelen   tokenisering van activa	PARTLY EN
<a href="#">1071300</a>	asset   assets	activum   actief   vermogensbestanddeel	NL
<a href="#">3556385</a>	asset-backed	door activa gedekt	NL
<a href="#">3591093</a>	asset-referenced token	asset-referenced token	FULLY EN
<a href="#">748867</a>	assets	eigendommen   activa   vermogen	NL
<a href="#">792539</a>	assets   assets and liabilities	vermogen	NL
<a href="#">67315</a>	association	verband   associatie	NL
<a href="#">1239753</a>	at par value   at par	tegen pari   a pari   à pari	NL
<a href="#">3555792</a>	at par   at parity	met een koersverhouding van 1 tegen 1	NL
<a href="#">1464829</a>	at-the-money   at-the-money option   at the money option	atm-optie   at-the-money option   optie tegen marktwaarde	PARTLY EN
<a href="#">1083084</a>	audit report   report of an audit	controleverslag	NL
<a href="#">35145</a>	auditing   audit	verificatie van rekeningen   controle van de rekeningen   doorlichting	NL
<a href="#">1484799</a>	authorisation	autorisatie	NL
<a href="#">1239255</a>	average	averij	NL
<a href="#">780844</a>	Bank for International Settlements   BIS	Bank voor Internationale Betalingen   BIB	NL
<a href="#">145963</a>	bank money   deposit money   deposit currency   scriptural money   book money   money of account   representative money	giraal geld	NL
<a href="#">1104193</a>	bank oversight   supervision   bank supervision   oversight of banks   banking supervision	toezicht op de banken   banktoezicht   banktoezicht	NL
<a href="#">1464883</a>	banker's acceptance   bank acceptance   acceptance   bank bill   acceptance letter	acceptatie   bankacceptatie   bankaccept	BOTH
<a href="#">199886</a>	banking disintermediation   disintermediation   financial disintermediation	financiële desintermediatie   desintermediatie	NL
<a href="#">1556841</a>	banking institution   institutions   banks   bank	bankinstelling   bank	NL
<a href="#">1104200</a>	banking services   banking service	bankdiensten	NL
<a href="#">28919</a>	banknote paper   paper	papier	NL

<a href="#">1334781</a>	bear   bear operator	baissier   contramineur   baissespeculant	NL
<a href="#">891604</a>	being in possession of stolen goods   handling stolen goods   receiving stolen goods   receiving   handling	heling	NL
<a href="#">836205</a>	beneficiary	belanghebbende   begunstigde	NL
<a href="#">1549885</a>	benefit	prestatie   verstrekking   uitkering	NL
<a href="#">3556312</a>	Bitcoin	bitcoin	FULLY EN
<a href="#">3567231</a>	block chains   blockchain   block chain	blokketen   blockchain	BOTH
<a href="#">3591811</a>	blockchain silo	blockchainsilo	PARTLY EN
<a href="#">1568085</a>	bonus   allowance   allocation	toewijzing   toelage   toeslag   bijslag   toek enning	NL
<a href="#">3541842</a>	books   accounts	rekeningen   boekhouding	NL
<a href="#">1070742</a>	branch	branche	NL
<a href="#">1556817</a>	branch   bank branch	bijkantoor	NL
<a href="#">1071702</a>	broad   free	ruim(e markt)	NL
<a href="#">837635</a>	budget year   budgetary year   FY   fiscal year   financial year	begrotingsjaar	NL
<a href="#">3526716</a>	buy-in procedures   buy-in   buying-in   buy-in process   buy-in procedure	buy-in   buy-inprocedure	BOTH
<a href="#">1070622</a>	by-laws	statuten	NL
<a href="#">751700</a>	CA   competent authority	bevoegde instantie   bevoegde autoriteit	NL
<a href="#">28033</a>	capital investments   capital investment   fund investments	kapitaalinvestering   kapitaalbelegging   p laatsing van kapitalen	NL
<a href="#">1416279</a>	capital levy   inclusion fee   contribution   betterment levy	baatbelasting	NL
<a href="#">1142820</a>	card issuer   issuer   issuing payment service provider   card-issuing payment service provider	kaartuitgever	NL
<a href="#">1484802</a>	cardmember   holder   cardholder	houder van een kaart   eigenaar van een kaart   kaarthouder	NL
<a href="#">1683551</a>	carrying charge   cost of carry   carry	financiëringskost	NL
<a href="#">1239325</a>	cash flow	cash flow	FULLY EN
<a href="#">760449</a>	cash flow   gross self-financing margin	bruto autofinancieringsmarge   cash flow	BOTH
<a href="#">2193268</a>	cash management   liquidity management	liquiditeitsbeheer	NL
<a href="#">3588778</a>	CBDC   central bank digital currency	CBDC   digitale centralebankmunt   digitaal centralebankgeld	NL
<a href="#">843493</a>	CCP   central counterparty	CTP   centrale tegenpartij	NL

<a href="#">925776</a>	CDD   customer due diligence	cliëntenonderzoek   customer due diligence   CDD	BOTH
<a href="#">1103942</a>	central bank   bank of issue   CB	circulatiebank   centrale bank	NL
<a href="#">906941</a>	central securities depository   CSD	CSD   centrale effectenbewaarinstelling   centraal effectenbewaarbedrijf	NL
<a href="#">1253197</a>	cession of land   rates	overdracht van land   cessie van land	NL
<a href="#">1080754</a>	chapter of the budget   chapter   budget chapter	begrotingshoofdstuk   hoofdstuk	NL
<a href="#">1557346</a>	chargeback	terugboeking	NL
<a href="#">1071733</a>	chartered bank   bank of commerce   trade bank   commercial bank	commerciële bank   handelsbank	NL
<a href="#">1239346</a>	cheque   check	cheque	NL
<a href="#">1070750</a>	classification	classificatie	NL
<a href="#">1125872</a>	clearing	vereffening   verrekening   clearing	BOTH
<a href="#">865370</a>	clearing and payment systems	verrekenings- en betalingssystemen	NL
<a href="#">3526855</a>	client	cliënt	NL
<a href="#">2246063</a>	close links	nauwe banden	NL
<a href="#">160503</a>	close links	nauwe banden	NL
<a href="#">111384</a>	Close links	Nauwe banden	NL
<a href="#">919605</a>	close links   close link	nauwe band	NL
<a href="#">1104350</a>	close   closing price	slotnotering   sluitingsprijs   slotkoers   slo tprijs	NL
<a href="#">3590957</a>	CMU High-Level Forum   high-level forum on the CMU   Capital Markets Union High Level Forum   High Level Forum on Capital Markets Union   High Level Forum on the Capital Markets Union   High-level Forum on CMU	Forum op hoog niveau over de kapitaalmarktenunie   Forum op hoog niveau over de KMU	NL
<a href="#">1125941</a>	collateral	onderpand	NL
<a href="#">858707</a>	collateral security   collateral	onderpand   zekerheid	NL
<a href="#">1334911</a>	collateral security   collateral	verpanding   inpandgeving   pandgeving	NL
<a href="#">159855</a>	collect   recover	invorderen	NL
<a href="#">3537886</a>	combined capital buffer requirement   combined buffer requirement	gecombineerd buffervereiste	NL
<a href="#">767804</a>	commercial banking	zakelijke bankdiensten	NL
<a href="#">126424</a>	commercial law	handelsrecht	NL
<a href="#">1263246</a>	commercial practice	handelsgebruik	NL
<a href="#">842471</a>	commission	provisie	NL
<a href="#">1070618</a>	committee	commissie	NL
<a href="#">760756</a>	commodity	grondstof	NL



<a href="#">1364561</a>	company capital   corporate capital   stock capital   capital stock   share capital   capital shareholding	aandelenkapitaal	NL
<a href="#">771970</a>	company tax   corporate income tax   corporation tax   corporate tax	Ven.B.   vennootschapsbelasting	NL
<a href="#">772011</a>	compensation   indemnity	schadevergoeding	NL
<a href="#">2216030</a>	competent authority	bevoegde autoriteit	NL
<a href="#">1550354</a>	competent authority	bevoegde autoriteit   bevoegd gezag	NL
<a href="#">1496896</a>	complaint	klacht	NL
<a href="#">1112794</a>	composition	legering	NL
<a href="#">767764</a>	compound instrument   hybrid financial instrument   hybrid instrument   hybrid   hybrid security	hybride instrument   hybride financieel instrument   hybride effect	NL
<a href="#">2216033</a>	concentration risk	concentratierisico	NL
<a href="#">1483408</a>	confirm   confirm primitive	confirmation-primitieve	PARTLY EN
<a href="#">3579207</a>	consensus mechanism	consensusmechanisme	NL
<a href="#">3519351</a>	consideration	tegenprestatie	NL
<a href="#">1364592</a>	contract of guaranty   contract involving a guarantee   guarantee   deed of contract   contract of guarantee   guarantee agreement   guaranty	overeenkomst van borgstelling   bewijs van borgstelling   akte van borgtocht   borgtocht	NL
<a href="#">1116880</a>	contribution	eigen bijdrage	NL
<a href="#">1682761</a>	convertible	omwisselbaar   converteerbaar	NL
<a href="#">1443419</a>	convertible	converteerbaar waardepapier   konverteerbaar effect	NL
<a href="#">2234633</a>	corporates   corporate	onderneming   bedrijf	NL
<a href="#">3586411</a>	corporation tax	vennootschapsbelasting	NL
<a href="#">1556961</a>	counterparty	tegenpartij	NL
<a href="#">1725858</a>	credit	kredietverlening   kredietverstrekking   kredietverschaffing	NL
<a href="#">1104233</a>	credit	krediet	NL
<a href="#">1071751</a>	credit giver   creditor	kredietgever	NL
<a href="#">792555</a>	credit institution	kredietinstelling	NL
<a href="#">1860515</a>	credit risk	kredietrisico	NL
<a href="#">824046</a>	credit risk   loan risk   default risk	debiteurenrisico   kredietrisico	NL
<a href="#">3582206</a>	credit service provider	krediet servicingaanbieder	PARTLY EN
<a href="#">3578573</a>	credit servicer	krediet servicer	PARTLY EN
<a href="#">3542037</a>	credit transfer	overmaking	NL
<a href="#">761064</a>	creditor	schuldeiser	NL
<a href="#">858330</a>	cross-border payment	grensoverschrijdende betaling	NL

<a href="#">3542067</a>	crowd finance   crowd financing   crowd sourced capital   participatory financing   street performer protocol   crowdfunding   crowd funding   crowd-sourced capital	crowdfinanciering   publieksfinanciering   crowdfunding	BOTH
<a href="#">3576114</a>	crowdfunding offer	crowdfundingaanbod	PARTLY EN
<a href="#">3581818</a>	crowdfunding platform	platform voor crowdfunding   crowdfundingplatform	PARTLY EN
<a href="#">3576106</a>	crowdfunding project	crowdfundingproject	PARTLY EN
<a href="#">3576103</a>	crowdfunding provider   European crowdfunding service provider   European crowdfunding service providers for business   crowdfunding service provider   ECSP	aanbieder van crowdfundingdiensten   Europese aanbieder van crowdfundingdiensten   ECSP	PARTLY EN
<a href="#">3576105</a>	crowdfunding service	crowdfundingdienst	PARTLY EN
<a href="#">3556994</a>	crowdfunding with non-financial returns   crowd sponsoring   crowdsponsoring   non-investment crowdfunding	crowdfunding op basis van sponsoring   crowdsponsoring   crowdfunding met niet-financieel rendement	PARTLY EN
<a href="#">3556983</a>	crowdlending   crowd lending   loan based crowdfunding   lending based crowdfunding   loan-based crowdfunding   debt-based crowdfunding   debt crowdfunding   lending-based crowdfunding   credit based crowdfunding   credit-based crowdfunding	crowdfunding op basis van kredietverlening   crowdfunding op basis van een lening   crowdlending	PARTLY EN
<a href="#">3591062</a>	crypto-asset service provider   CASP   crypto-assets service provider   VASP   virtual asset service provider	aanbieder van cryptoactivadiensten   aanbieder van virtueleactivadiensten	NL
<a href="#">3591061</a>	crypto-asset service   virtual asset service	cryptoactivadienst   virtueleactivadienst	NL
<a href="#">3581681</a>	crypto-asset   crypto asset   cryptoasset   virtual asset	virtueel actief   cryptoactief   crypto	NL
<a href="#">3582229</a>	cryptocurrency mining   altcoin mining   mining   cryptomining   cryptocoin mining   cryptomoney mining   bitcoin mining	delving van cryptovaluta   delving van cryptomunten	NL
<a href="#">3563764</a>	cryptomoney   cryptocurrency   cryptocurrency   crypto-money	cryptografisch geld   cryptogeld   crypto   cryptovaluta   cryptomunt	NL

<a href="#">1557188</a>	currency	munten   valuta	NL
<a href="#">1104096</a>	currency parity   par value   parity	pariteit   monetaire pariteit   muntpariteit	NL
<a href="#">141151</a>	custodial service	inbewaringnemingsdienst	NL
<a href="#">1484735</a>	custodian	bewaarder	NL
<a href="#">1683290</a>	custodian   security custodian	beheerder   effectenbewaarbedrijf	NL
<a href="#">3571601</a>	customer	afnemer	NL
<a href="#">1365876</a>	customer   electricity consumer   consumer	verbruiker   afnemer	NL
<a href="#">819289</a>	customer   person to whom services are supplied	ontvanger van een dienst	NL
<a href="#">785968</a>	customer   purchaser   buyer	afnemer   koper   verkrijger	NL
<a href="#">1484696</a>	DAA   authority   designated approving authority	autorisatie-instantie	NL
<a href="#">1119051</a>	dealer   operator	beursmakelaar	NL
<a href="#">3582432</a>	debt-securities crowdfunding   debt based crowdfunding   debt crowdfunding   debt-based crowdfunding	crowdfunding op basis van obligaties	PARTLY EN
<a href="#">1263076</a>	declaration	verklaring van de belanghebbende	NL
<a href="#">3568905</a>	deficiency   weakness	tekortkoming	NL
<a href="#">29012</a>	denominated	luidend	NL
<a href="#">1112776</a>	denomination	nominale waarde   faciale waarde   denominatie	NL
<a href="#">1104202</a>	deposit	inlag   deposito   inleg	NL
<a href="#">1263260</a>	deposit	zekerheidstelling	NL
<a href="#">874803</a>	deposit guarantee scheme   DGS   deposit-guarantee scheme	DGS   depositogarantiestelsel   depositoverzekering	NL
<a href="#">389142</a>	deposit protection   deposit insurance   deposit guarantee	depositoverzekering	NL
<a href="#">1112983</a>	depository	effectenbewaarinstelling   bewaarinstelling	NL
<a href="#">1239605</a>	deposits and borrowed funds   credit capital   borrowed capital   loan capital   debt capital	vreemde middelen   vreemd kapitaal   vreemd vermogen	NL
<a href="#">29116</a>	design	ontwerp	NL
<a href="#">3591718</a>	digital euro	digitale euro	NL
<a href="#">3591117</a>	Digital Finance Outreach 2020   Digital Finance Outreach   DFO	Digital Finance Outreach   DFO	FULLY EN
<a href="#">3591051</a>	digital finance package	pakket digitaal geldwezen   pakket digitale financiën	NL
<a href="#">3589037</a>	Digital Finance Strategy for the EU   Digital Finance Strategy	strategie voor het digitale geldwezen	NL

<a href="#">906451</a>	digital money electronic currency digicash e-money electronic money electronic cash e-cash e-money	elektronisch geld e-geld	PARTLY EN
<a href="#">3587732</a>	digital operational resilience digital resilience	digitale operationele veerkracht	NL
<a href="#">889902</a>	direct investment	rechtstreekse belegging	NL
<a href="#">1100602</a>	disclosure requirement	openbaarmakingsvereiste	NL
<a href="#">1239138</a>	disclosure requirements	vereiste informatie	NL
<a href="#">3591118</a>	disgorgement	terugbetaling	NL
<a href="#">3571877</a>	distributed ledger technology DLT distributor ledger technology	distributed ledger technology DLT "distributed ledger"-technologie gedeeldgrootboektechnologie	BOTH
<a href="#">1683197</a>	distributions	distributies	NL
<a href="#">3571876</a>	distributor ledger distributed ledger	gedeeld grootboek distributed ledger	BOTH
<a href="#">3557030</a>	donation-based crowdfunding	crowdfunding op basis van donaties	PARTLY EN
<a href="#">1104308</a>	draw by lot drawing drawing by lot	lottrekking uitloting loting	NL
<a href="#">918236</a>	due diligence due diligence exercise due diligence audit	zorgvuldig onderzoek due diligence	BOTH
<a href="#">3585874</a>	duplication	doublure	NL
<a href="#">1464902</a>	duration	gemiddelde duur duration	BOTH
<a href="#">894832</a>	EA EA-17 euroland , euro zone euro area EA-18 eurozone	EZ eurogebied eurozone	NL
<a href="#">1465043</a>	earnings before interest and taxes EBIT operative result earnings before interest and tax operating result	ebit winst vóór interest en belastingen operationeel resultaat vóór interest en winstbelastingen winst voor belasting en financiële kosten	NL
<a href="#">3504774</a>	EBA european bank authority European Banking Authority	EBA Europese Bankautoriteit	NL
<a href="#">932744</a>	EBC European Banking Committee	ECBW Europees Comité voor het bankwezen	NL
<a href="#">3590982</a>	EBP European Blockchain Partnership	Europees blockchainpartnerschap	PARTLY EN
<a href="#">3591814</a>	EBSI European Blockchain Services Infrastructure	Europese Blokchaininfrastructuur voor diensten EBSI	PARTLY EN
<a href="#">840195</a>	ECB European Central Bank	Europese Centrale Bank ECB	NL
<a href="#">1200883</a>	economic bubble financial bubble bubble speculative bubble	economische zeepbel speculatieve zeepbel zeepbel financiële zeepbel	NL
<a href="#">1083042</a>	economy	economy spaarzaamheid	BOTH
<a href="#">3590940</a>	ECPC European Card Payment Cooperation	ECPC European Card Payment Cooperation	FULLY EN

<a href="#">787628</a>	ECSB   European System of Central Banks   ESCB	Europees Stelsel van centrale banken   ESCB	NL
<a href="#">1083043</a>	effectiveness	doeltreffendheid   effectiviteit	NL
<a href="#">1083044</a>	efficiency	efficiency   doelmatigheid	BOTH
<a href="#">156850</a>	electronic money holder   holder of electronic money	houder van elektronisch geld	NL
<a href="#">857608</a>	EMI   European Monetary Institute	EMI   Europees Monetair Instituut	NL
<a href="#">910292</a>	e-money institution   electronic money institution   ELMI	instelling voor elektronisch geld   elektronischgeldinstelling   EGI	NL
<a href="#">3591094</a>	e-money token   electronic money token	e-money token   electronic money token	FULLY EN
<a href="#">127240</a>	enforceability	afdwingbaarheid   executoriale kracht	NL
<a href="#">3582442</a>	equity crowdfunding   equity-based crowdfunding   equity based crowdfunding	equity crowdfunding   crowdfunding op basis van aandelen   crowdfunding op basis van aandelenparticipatie	PARTLY EN
<a href="#">3591821</a>	ESSIF   European Self-Sovereign Identity Framework	European Self Sovereign Identity Framework   ESSIF	FULLY EN
<a href="#">767293</a>	establishment	vestiging	NL
<a href="#">3590958</a>	EU digital finance platform	EU-platform voor het digitale geldwezen	NL
<a href="#">3590965</a>	EU FinTech Lab   EU FinTech Laboratory	EU-fintechlab   EU-fintechlaboratorium	PARTLY EN
<a href="#">3571083</a>	EU list of non-cooperative jurisdictions   EU list of non-cooperative jurisdictions for tax purposes	EU-lijst van jurisdicties die niet-coöperatief zijn op belastinggebied   EU-lijst van niet-coöperatieve jurisdicties	NL
<a href="#">3575948</a>	EU sustainability taxonomy   common sustainable finance taxonomy   EU Taxonomy for sustainable investment   EU taxonomy   sustainable finance taxonomy   EU taxonomy framework	EU-duurzaamheidstaxonomie   EU-taxonomie voor duurzaamheid	NL
<a href="#">901212</a>	euro	EUR   euro	NL
<a href="#">914552</a>	Euro Banking Association   EBA	Euro Banking Association   EBA	FULLY EN
<a href="#">3556993</a>	European Crowdfunding Stakeholder Forum   ECSF	ECSF   Europees Stakeholderforum Crowdfunding	PARTLY EN
<a href="#">3582414</a>	European Financial Transparency Gateway   EFTG	European Financial Transparency Gateway   EFTG	FULLY EN
<a href="#">3589296</a>	European Forum for Innovation Facilitators   European Forum of Innovation Facilitators   EFIF	Europees forum voor innovatiefacilitatoren   EFIF	NL

<a href="#">3533957</a>	European Markets Infrastructure Regulation   EMIR   Regulation (EU) No 648/2012 of the European Parliament and of the Council of 4 July 2012 on OTC derivatives, central counterparties and trade repositories   European Market Infrastructure Regulation	EMIR   verordening Europese marktinfrastructuur	NL
<a href="#">3590948</a>	European payment initiative   EPI	EPI   European Payment Initiative	FULLY EN
<a href="#">3504777</a>	European Securities and Markets Authority   ESMA	ESMA   Europese Autoriteit voor effecten en markten	NL
<a href="#">3577074</a>	evaluation	evaluatie	NL
<a href="#">1757046</a>	evaluation	waardebepaling	NL
<a href="#">1074121</a>	evidence of title   certificate	certificaat   papier   bewijs	NL
<a href="#">877735</a>	e-wallet   cyber wallet   electronic wallet   electronic purse   e-purse   digital wallet	digitale portemonnee	NL
<a href="#">826093</a>	Exchequer   tax authority	schatkist	NL
<a href="#">2242323</a>	execution of orders	uitvoering van orders	NL
<a href="#">1681951</a>	exemption	vrijstelling	NL
<a href="#">1464818</a>	exercise of an option   exercise	exercise   uitoefenen	BOTH
<a href="#">3556338</a>	extension	aanvulling	NL
<a href="#">1643065</a>	fiat money   inconvertible money   fiat currency	fiduciaire valuta   fiatgeld   fiduciair geld	NL
<a href="#">812678</a>	Financial Action Task Force   FATF	Financiële-actiegroep   FATF	NL
<a href="#">1083019</a>	financial audit   financial statements audits   audit   financial statement audit	financiële audit   financiële controle	PARTLY EN
<a href="#">127234</a>	financial crime   economic crime	vermogenscriminaliteit   financiële delicten, financiële criminaliteit   economische criminaliteit   financiële misdrijven	NL
<a href="#">3588510</a>	financial de-risking   de-risking	risicovermindering van investeringen   risicovermindering	NL
<a href="#">1080462</a>	financial information	financiële informatie	NL
<a href="#">3555439</a>	financial institution	financiële instelling	NL
<a href="#">1442743</a>	financial institution	financiële instelling	NL
<a href="#">875777</a>	financial instrument	financieel instrument	NL
<a href="#">1071505</a>	financial leverage   gearing   leverage   capital gearing	hefboomeffect   financiële hefboomwerking   hefboomwerking   leverage	BOTH
<a href="#">3563170</a>	financial return crowdfunding	crowdfunding met financieel rendement	PARTLY EN
<a href="#">811812</a>	financial sector	financiële sector	NL

<a href="#">836738</a>	financial service	financiële dienst	NL
<a href="#">798011</a>	financial stability	financiële stabiliteit	NL
<a href="#">932402</a>	financial surveillance supervision financial supervision	financieel toezicht toezicht	NL
<a href="#">1132744</a>	financial system	geldwezen	NL
<a href="#">3575940</a>	financial technology company FinTech company FinTech	financieeltechnologisch bedrijf fintech fintechbedrijf	PARTLY EN
<a href="#">3518038</a>	financing of terrorism terrorist financing terrorism financing	financiering van terrorisme terrorismedfinanciering	NL
<a href="#">3580157</a>	FinTech Action Plan	fintechactieplan	PARTLY EN
<a href="#">3581827</a>	FinTech facilitator	fintechfacilitator	PARTLY EN
<a href="#">1236659</a>	first price self price cost prime price cost price net price	kostprijs	NL
<a href="#">1239207</a>	fiscal authority tax authorities tax authority revenue agency tax administration revenue authorities taxation authority revenue service department	belastingdienst fiscus belastingadministratie belastingautoriteit	NL
<a href="#">3592356</a>	fixed overhead fixed overhead costs fixed overheads	vaste kosten	NL
<a href="#">3566931</a>	FMI financial market infrastructure	financiëlemarktinfrastructuur FMI	NL
<a href="#">3562441</a>	forbearance measure	respijtmaatregel	NL
<a href="#">877217</a>	foreign direct investment cross-border direct investment direct foreign investment DFI FDI international direct investment direct investment	directe buitenlandse investering buitenlandse directe investering DBI BDI directe investering in het buitenland rechtstreekse investering directe investering	NL
<a href="#">784964</a>	foreign exchange rate exchange rate rate of exchange exchange rate	wisselkoers valutakoers	NL
<a href="#">1239601</a>	foundation	stichting	NL
<a href="#">1121450</a>	freedom to provide services	vrij verrichten van diensten vrije dienstverrichting	NL
<a href="#">893856</a>	FTS payment system funds transfer system	betalingssysteem	NL
<a href="#">1557091</a>	funds	geldmiddelen	NL
<a href="#">1070695</a>	funds	technische reserves reserves	NL
<a href="#">904256</a>	future futures contract	future futurecontract	BOTH
<a href="#">3590979</a>	global stablecoin global “stablecoin”	global stablecoin wereldwijde stablecoin	BOTH
<a href="#">866392</a>	good repute	betrouwbaarheid	NL
<a href="#">3511291</a>	governance arrangements governance arrangement	governancesysteem governanceregeling	PARTLY EN

<a href="#">768150</a>	grant   non-refundable grants   grant aid   non-reimbursable aid	gift   schenking   niet-terugvorderbare hulp	NL
<a href="#">3567656</a>	group	concern   groep	NL
<a href="#">3568369</a>	group	groep	NL
<a href="#">1071303</a>	guarantee   surety   guaranty	aval	NL
<a href="#">3591043</a>	hard cap	hard cap	FULLY EN
<a href="#">68296</a>	harm   damage	schade	NL
<a href="#">792622</a>	head office	zetel   hoofdkantoor	NL
<a href="#">3574206</a>	High-Level Expert Group on Sustainable Finance   HLEG on Sustainable Finance   High-Level Expert Group on Sustainable Finance (HLEG)	deskundigengroep op hoog niveau inzake duurzame financiering	NL
<a href="#">3579570</a>	high-risk third country	derde land met een hoog risico	NL
<a href="#">1239882</a>	holder of power   legal representative   attorney	wettelijke vertegenwoordiger	NL
<a href="#">1121461</a>	home Member State	lidstaat van herkomst	NL
<a href="#">874051</a>	host Member State	lidstaat van ontvangst   lidstaat van opvang	NL
<a href="#">3590959</a>	HVD   high-value dataset	hoogwaardige dataset	NL
<a href="#">3598814</a>	ICT asset   information and communication technology asset	ICT-actief	NL
<a href="#">3598816</a>	ICT concentration risk   information and communication technology concentration risk	ICT-concentratierisico	NL
<a href="#">749585</a>	implementation	uitvoering	NL
<a href="#">3528455</a>	implementing technical standard   ITS	technische uitvoeringsnorm	NL
<a href="#">3598817</a>	independent investigating officer   investigating officer   independent investigation officer   investigation officer	onderzoeksfunctionaris   onafhankelijke onderzoeksfunctionaris	NL
<a href="#">3598818</a>	information and communication technology third-party risk   ICT third-party risk	ICT-risico van derde aanbieders	NL
<a href="#">3564076</a>	information asset	informatieactief	NL
<a href="#">137442</a>	in-house financing   internal financing   self-financing	zelffinanciering	NL
<a href="#">3582365</a>	innovation hub	innovatiehub	PARTLY EN
<a href="#">780256</a>	inside dealing   insider dealing   insider trading	handel met voorwetenschap   insider dealing   handelen met voorkennis   misbruik van voorkennis   handel met voorkennis	BOTH
<a href="#">780206</a>	inside information	voorkennis   voorwetenschap	NL



<a href="#">1442734</a>	inside information   insider information	voorwetenschap	NL
<a href="#">1071489</a>	insider	insider	FULLY EN
<a href="#">1239956</a>	insolvency   excess of liabilities over assets   overextension	zeer grote schuldenlast   insolventie   te zware schuldenlast	NL
<a href="#">104451</a>	inspection	inspectie	NL
<a href="#">3588488</a>	instant payment	realtimeoverschrijving   instantoverschrijving   flitsbetaling   instantbetaling	PARTLY EN
<a href="#">3541107</a>	institution   institutions	instelling	NL
<a href="#">3570712</a>	instruments of ownership	eigendomsinstrument	NL
<a href="#">1070641</a>	insurance policy   policy   insurance policies	polis	NL
<a href="#">1355956</a>	insurer   assurer	assurateur   verzekeraar	NL
<a href="#">3572354</a>	InsurTech company	insurtechbedrijf   insurtech	PARTLY EN
<a href="#">3581703</a>	insurtech   insurance technology	verzekeringstechnologie   insurtech	BOTH
<a href="#">1622496</a>	interest charge   interest	interest   rente	NL
<a href="#">1464892</a>	interest rate cap   cap interest rate   cap	bovengrens van een rentevoet   rentecap   cap	BOTH
<a href="#">792930</a>	interest rate   rate of interest	interestvoet   rente   rentevoet	NL
<a href="#">3573254</a>	intermediaries   intermediary   tax planning intermediary   tax intermediary	intermediar	NL
<a href="#">3591006</a>	International Association for Trusted Blockchain Applications   INATBA	International Association for Trusted Blockchain Applications   Inatba	FULLY EN
<a href="#">3551972</a>	International Standards on Combating Money Laundering and the Financing of Terrorism & Proliferation	internationale standaard voor de bestrijding van witwassen en van het financieren van terrorisme en proliferatie	NL
<a href="#">1465104</a>	inventory   stocks   stocks held	voorraad   stock	BOTH
<a href="#">1104363</a>	investment	belegging   investering	NL
<a href="#">3550777</a>	investment asset	beleggingsactief	NL
<a href="#">1443423</a>	investment firm	beleggingsonderneming	NL
<a href="#">1235322</a>	investment manager	beleggingsbeheerder   vermogensbeheerder	NL
<a href="#">1253389</a>	investment policy	investeringsgedrag	NL
<a href="#">1071563</a>	investment policy	investeringsbeleid	NL
<a href="#">1443422</a>	investment service	beleggingsdienst	NL
<a href="#">3557034</a>	investment-based crowdfunding   investment crowdfunding   crowd investing   crowdinvesting	crowdfunding op basis van investering   crowdinvesting	PARTLY EN
<a href="#">1104362</a>	investor	belegger   investeerder	NL

<a href="#">880064</a>	investor compensation scheme   investor-compensation scheme	beleggerscompensatiestelsel	NL
<a href="#">879214</a>	investor protection   investor protection   protection of investors	bescherming van de belegger   beleggersbescherming	NL
<a href="#">29011</a>	issuance	uitgifte	NL
<a href="#">1099845</a>	issuer	uitgever   kaartemittent	NL
<a href="#">156848</a>	issuer of electronic money   electronic money issuer   e-money issuer	uitgever van elektronisch geld	NL
<a href="#">1099882</a>	issuers	uitgevende uitstellingen	NL
<a href="#">926884</a>	know your customer   know-your-client rules   know your customer requirements   know your client rules   know your customer rules   know your client procedures   know your client   know your customer procedures   know-your-client procedures   know-your-customer procedures   KYC   know-your-customer requirements   know-your-customer procedures   know-your-client requirements   know your customer policies   know-your-customer rules   know your client requirements	ken-uw-klant   KYC   Know Your Customer	BOTH
<a href="#">3598815</a>	Lead Overseer	leidende toezichthouder	NL
<a href="#">1133313</a>	leader   leading share	tijdvakfonds   hoofdfonds   actief fonds	NL
<a href="#">3543948</a>	Legal Entity Identifier   LEI   ISO 17442 legal entity identifier   LEI code	identificatiecode voor juridische entiteiten   LEI-code   identificatienummer van juridische entiteiten   LEI	NL
<a href="#">793061</a>	legal tender	wettig betaalmiddel	NL
<a href="#">898075</a>	level playing field   level playing-field	gelijk speelveld   gelijke concurrentievoorwaarden	NL
<a href="#">1465084</a>	liabilities   liability	verplichting   passief   passiefpost	NL
<a href="#">1070616</a>	liability	aansprakelijkheid	NL
<a href="#">3511282</a>	liquidation plan   orderly wind-down plan   wind-down plan	plan voor een gecontroleerde afwikkeling   ordelijk liquidatieplan   liquidatieplan	NL
<a href="#">842617</a>	liquidity flow   cash flow	cash flow   kasstroom	BOTH
<a href="#">3568456</a>	liquidity need	liquiditeitsbehoefte	NL
<a href="#">3538281</a>	liquidity requirement   liquidity coverage requirement	liquiditeitsdekkingsvereiste	NL

<a href="#">1104221</a>	liquidity reserves   reserves	liquide reserves   reserves	NL
<a href="#">888560</a>	liquidity risk	illiquiditeitsrisico   liquiditeitsrisico	NL
<a href="#">1070651</a>	loss	schadeveroorzakende gebeurtenis	NL
<a href="#">3568458</a>	loss   payout loss   pay-out loss	uitbetalingsverlies   verlies	NL
<a href="#">3555170</a>	low-risk asset	actief met een lage risicograad   actief met een laag risico	NL
<a href="#">1891671</a>	MAD   Moroccan dirham	Marokkaanse dirham   MAD	NL
<a href="#">3598819</a>	major ICT-related incident   major information and communication technology related incident	ernstig ICT-gerelateerd incident	NL
<a href="#">1070681</a>	management	bestuur	NL
<a href="#">1395732</a>	management body   managerial body	leidinggevend orgaan	NL
<a href="#">1484654</a>	manipulation	manipulatie	NL
<a href="#">786066</a>	margin   spread	marge   spread	BOTH
<a href="#">776463</a>	market capitalisation   market cap	marktkapitalisatie   beurskapitalisatie	NL
<a href="#">3592351</a>	market infrastructure based on distributed ledger technology   DLT market infrastructure	marktinfrastructuur op basis van "distributed ledger"-technologie   DLT-marktinfrastructuur	NL
<a href="#">929963</a>	market integrity	marktintegriteit	NL
<a href="#">1683399</a>	market manipulation   financial market manipulation	marktmanipulatie	NL
<a href="#">272070</a>	market participant   market operator	marktexploitant   marktdeelnemer   marktpartij	NL
<a href="#">3511738</a>	market risk concentration	marktrisicoconcentratie	NL
<a href="#">1465109</a>	market value	verkoopwaarde   marktwaarde	NL
<a href="#">844325</a>	market value	beurswaarde   marktwaarde	NL
<a href="#">3547882</a>	marketable risk	verhandelbaar risico	NL
<a href="#">29014</a>	means of payment   settlement media   medium of payment   settlement medium	betaalmiddel	NL
<a href="#">1070683</a>	member	lid   deelgenoot	NL
<a href="#">1070652</a>	member	deelgenoot	NL
<a href="#">3563966</a>	merchant	acceptant   handelaar	NL
<a href="#">3565259</a>	metric	maatstaf	NL
<a href="#">3591115</a>	MiCA   Regulation on markets in crypto-assets   MiCA Regulation	verordening betreffende markten in cryptoactiva	NL
<a href="#">766660</a>	micro-prudential measure   prudential measure   prudential rule   prudential requirement	prudentiële regel	NL

<a href="#">3568318</a>	MiFID 2   Directive 2014/65/EU on markets in financial instruments   MiFID II   Directive 2014/65/EU of the European Parliament and of the Council of 15 May 2014 on markets in financial instruments and amending Directive 2002/92/EC and Directive 2011/61/EU	Richtlijn 2014/65/EU van het Europees Parlement en de Raad van 15 mei 2014 betreffende markten voor financiële instrumenten en tot wijziging van Richtlijn 2002/92/EG en Richtlijn 2011/61/EU   MiFID II   Richtlijn 2014/65/EU betreffende markten voor financiële instrumenten	NL
<a href="#">3568320</a>	MiFID II package   MiFID II	MiFID II-pakket   MiFID II	NL
<a href="#">847972</a>	migrants' remittance   emigrant's remittance   migrant remittance   remittance	overmaking door een migrant   remittance	BOTH
<a href="#">796531</a>	million   mn.   mill.   M   mio.	mio   milj.   mln.   miljoen	NL
<a href="#">856347</a>	minimum capital requirement   regulatory capital requirement   minimum own-funds requirement   capital adequacy requirement   minimum level of own funds   own-funds requirement   capital requirement   own funds requirement   minimum own funds requirement   capital charge	kapitaalvereiste	NL
<a href="#">1464779</a>	MMF   money market fund   money market mutual fund	geldmarktfonds   MMF	NL
<a href="#">831585</a>	monetary authorities	monetaire autoriteiten	NL
<a href="#">1104560</a>	monetary base   high-powered money   base money   central bank money   central bank liability   reserve money   outside money   primary money   high powered money   base money	basisgeld   centrale-bankgeld   monetaire basis   geldbasis	NL
<a href="#">831594</a>	monetary policy	monetaire politiek   monetair beleid	NL
<a href="#">3591005</a>	monetary sovereignty	monetaire soevereiniteit	NL
<a href="#">2248672</a>	monetary value	geldelijke waarde	NL
<a href="#">841248</a>	money launderer	witwasser	NL
<a href="#">855787</a>	money laundering   asset laundering   money-laundering   moneylaundering	witwassen van geld	NL
<a href="#">1104558</a>	money supply   money in circulation   supply of money   money stock	liquiditeitenmassa   geldaanbod   geldomloop   geldhoeveelheid   geldvoorraad   geldcirculatie	NL
<a href="#">805134</a>	moneyiness   liquidity	liquiditeit	NL

<a href="#">3544428</a>	monitoring	toezicht	NL
<a href="#">1077722</a>	monitoring	controle   interne audit	PARTLY EN
<a href="#">1239932</a>	mother company   parent   parent undertaking   parent entity   parent company	moedervenootschap   moederbedrijf   beheersende vennootschap   moeder   moederonderneming   moedermaatschappij   moederinstelling	NL
<a href="#">3590962</a>	MRER   machine readable and executable reporting	machinaal leesbare en uitvoerbare rapportage	NL
<a href="#">778859</a>	MSMEs   SMU   small and medium-sized enterprises   msme   business   SMEs   SMU   SME   micro-, small and medium-sized enterprise   SME   micro-, small and medium-sized enterprises   SMB   undertaking   small and medium-sized undertakings	midden- en kleinbedrijf   kmo   mkb   kleine en middelgrote ondernemingen   micro-, kleine en middelgrote ondernemingen	NL
<a href="#">108538</a>	National Central Bank   nacional central bank   NCB   National central bank	Nationale centrale bank	NL
<a href="#">1112765</a>	national central bank   NCB	nationale centrale bank	NL
<a href="#">920625</a>	non-cooperative jurisdictions   non-cooperative jurisdiction   non-cooperative countries and territories   uncooperative jurisdiction   uncooperative jurisdictions   non-cooperative tax jurisdiction   non-cooperative countries or territories   NCCT	niet-coöperatieve landen en gebieden   NCCT   niet-coöperatieve rechtsgebieden   niet-coöperatieve jurisdicties	NL
<a href="#">3573810</a>	obliged entity	meldingsplichtige entiteit	NL
<a href="#">1261038</a>	of good repute	betrouwbaar	NL
<a href="#">3591758</a>	offer to the public of a crypto-asset   offer to the public   offer to the public of crypto-assets   public offer of crypto-assets	aanbieding aan het publiek van cryptoactiva   aanbieding aan het publiek	NL
<a href="#">790907</a>	offeror   offerer	bieder   aanbieder	NL
<a href="#">900644</a>	on-site inspection   on-the-spot verification   on-site verification   on-site check   on-site examination	verificatie ter plaatse   controle ter plaatse   inspectie ter plaatse	NL
<a href="#">3590946</a>	open finance	open geldwezen	NL
<a href="#">3591142</a>	open finance   decentralized finance   decentralised finance   DeFI	DeFi   gedecentraliseerde financiën	NL

<a href="#">1465099</a>	operating income   trading results   trading profit   trading income   operating profit   operating return   operating result	exploitatiewinst   bedrijfsresultaat	NL
<a href="#">2246000</a>	operation risk, operations risk   operational risk	operationeel risico	NL
<a href="#">1099969</a>	operator	opereur	NL
<a href="#">1099713</a>	operators	veredelaars	NL
<a href="#">793057</a>	option   option contract	optie	NL
<a href="#">3527017</a>	orderly winding-down   wound up in an orderly fashion   orderly wind-down   wound up in an orderly manner   orderly winding up   orderly liquidation	gecontroleerde afwikkeling   ordelijke liquidatie   gecontroleerde liquidatie	NL
<a href="#">2233445</a>	originator   originator credit institution   originator institution	initiator   initiërende instelling	NL
<a href="#">857581</a>	other holder	andere houder	NL
<a href="#">1126708</a>	overhead expenses   overhead   overhead costs   overheads	algemene kosten	NL
<a href="#">906376</a>	own funds   own funds of a credit institution   regulatory capital   regulatory capital base   bank's own funds   capital basis   prudential own funds   capital base	toetsingsvermogen   eigen vermogen   kapitaalbasis	NL
<a href="#">48040</a>	ownership	eigendom	NL
<a href="#">874957</a>	parent credit institution	moederkredietinstelling	NL
<a href="#">786079</a>	participant	deelnemer	NL
<a href="#">154020</a>	participant	deelnemer	NL
<a href="#">792533</a>	participation   participating interest   holding	deelneming	NL
<a href="#">1556855</a>	payee   beneficiary	begunstigde   ontvanger	NL
<a href="#">1557289</a>	payment	betaling   afbetaling	NL
<a href="#">1556950</a>	payment account	betaalrekening	NL
<a href="#">931228</a>	payment gateway	betalingsgateway   betalingsportaal	PARTLY EN
<a href="#">2221678</a>	payment institution	betalingsinstelling   betaalinstelling	NL
<a href="#">128731</a>	payment instrument   instrument of payment   instrument of payment	betaalinstrument   betalingsinstrument	NL

<a href="#">2245608</a>	Payment Services Directive   PSD   Directive on payment services in the internal market	Richtlijn 2007/64/EG van het Europees Parlement en de Raad van 13 november 2007 betreffende betalingsdiensten in de interne markt tot wijziging van de Richtlijnen 97/7/EG, 2002/65/EG, 2005/60/EG en 2006/48/EG, en tot intrekking van Richtlijn 97/5/EG   richtlijn betalingsdiensten	NL
<a href="#">916273</a>	payment system	betalingsstelsel	NL
<a href="#">3581805</a>	payment token	transactietoken   betalingstoken	PARTLY EN
<a href="#">1696081</a>	peer-to-peer communication	peer-to-peercommunicatie	PARTLY EN
<a href="#">3573004</a>	person making an offer   offeror   offeror of securities   securities offeror	aanbieder   aanbieder van effecten	NL
<a href="#">873075</a>	person to whom the property passes on death   beneficiary	rechthebbende	NL
<a href="#">3590949</a>	person-to-person transfer of funds   person-to-person transfer   person-to-person payment	transactie tussen particulieren   geldovermaking tussen personen	NL
<a href="#">3575835</a>	pillar 2 capital requirement   own funds add-on   P2R   additional own funds requirement	pijler 2-kapitaalvereiste   additioneel eigenvermogensvereiste	NL
<a href="#">3591799</a>	placing of crypto-assets	plaatsing van cryptoactiva   cryptoactiva plaatsen	NL
<a href="#">3590944</a>	POI   point-of-interaction   point of interaction	punt van interactie   point of interaction   POI	BOTH
<a href="#">1126760</a>	portfolio assets	investeringsactiva   beleggingsactiva	NL
<a href="#">1121516</a>	portfolio management	vermogensbeheer	NL
<a href="#">1420616</a>	portfolio manager	vermogensbeheerder   portefeuillehouder	NL
<a href="#">1239786</a>	portfolio   investment portfolio   security holding   securities   securities portfolio	effectenportefeuille	NL
<a href="#">1100012</a>	power of control	zeggenschap	NL
<a href="#">3557031</a>	pre-sales crowdfunding	crowdfunding op basis van voorverkoop	PARTLY EN

<a href="#">3590963</a>	principle 'same business, same risks, same rules'   "same activity, same risk, same rules" principle   "same business, same risks, same rules" principle   "same business, same risks, same rules" principle   'same business, same risks, same rules' principle   'same activity, same risk, same rules' principle	beginsel "dezelfde zakelijk activiteit, dezelfde risico's, dezelfde regels"   dezelfde activiteit, dezelfde risico's, dezelfde regels   beginsel "dezelfde activiteit, dezelfde risico's, dezelfde regels"	NL
<a href="#">48385</a>	procedure   process of a court	procedure	NL
<a href="#">875731</a>	proceeds	opbrengsten	NL
<a href="#">1071593</a>	profit available for distribution   distribution   dividend distribution   dividends paid	winstuitkering   verdeling   uitkering van dividenden	NL
<a href="#">114625</a>	profit-sharing crowdfunding   PRP   participation in profits   profit-sharing   revenue-sharing   revenue-sharing crowdfunding	inkomstendeling   winstdeling   crowdfunding op basis van winstdeling	PARTLY EN
<a href="#">901261</a>	Programme of Community action to ameliorate the indirect taxation systems of the internal market   programme of Community action to reinforce the functioning of the indirect taxation systems of the internal market (FISCALIS programme)   Fiscalis programme   Fiscalis	communautair actieprogramma ter verbetering van de stelsels van indirecte belastingen van de interne markt   Communautair actieprogramma ter verbetering van de stelsels van indirecte belastingen binnen de interne markt   Fiscalis-programma	NL
<a href="#">783320</a>	programme of operations	programma van werkzaamheden	NL
<a href="#">1070666</a>	promoter	garant	NL
<a href="#">3591707</a>	proof of stake   PoS   proof-of-stake	PoS   proof-of-stake	FULLY EN
<a href="#">3591706</a>	proof-of-work   PoW	proof-of-work   PoW	FULLY EN
<a href="#">3590981</a>	proprietary distributed ledger technology   proprietary DLT	gedeeldgrootboektechnologie waaraan eigendomsrechten verbonden zijn   DLT waaraan eigendomsrechten verbonden zijn   eigen DLT	PARTLY EN
<a href="#">764454</a>	prospectus	prospectus	NL
<a href="#">3579534</a>	prudential assessment	prudentiële beoordeling	NL
<a href="#">143365</a>	prudential regulation	prudentiële regelgeving	NL
<a href="#">767771</a>	prudential supervision   prudential control	prudentieel toezicht   bedrijfseconomisch toezicht	NL



<a href="#">3552978</a>	PS directive   PSD   Parent-Subsidiary Directive   Parent Subsidiary Directive	moeder-dochterrichtlijn   MDR	NL
<a href="#">1484716</a>	public key   public-key	openbare sleutel   publieke sleutel	NL
<a href="#">832946</a>	public liability   GTPL   general third party liability   liability   third party liability   civil liability	burgerrechtelijke aansprakelijkheid   civielrechtelijke aansprakelijkheid	NL
<a href="#">1074450</a>	public offering   public offer   public issue	openbare uitgifte   openbare emissie   publieke uitgifte	NL
<a href="#">1569467</a>	public sector	overheidsdienst   collectieve sector	NL
<a href="#">1145107</a>	put   put option	verkoopoptie   putoptie   put	NL
<a href="#">3567721</a>	qualified investor	gekwalficeerde belegger	NL
<a href="#">866159</a>	qualifying holding	gekwalficeerde deelneming	NL
<a href="#">1683409</a>	quant	chartist	FULLY EN
<a href="#">3569994</a>	quanto	quanto	NL
<a href="#">1681561</a>	quota	quota	NL
<a href="#">1071632</a>	quoted value   listed price   market value	1a) beurskoers   koerswaarde   marktprijs   1b) notering	NL
<a href="#">1104592</a>	rate of conversion   conversion price   rate   conversion rate	omrekeningsnorm   omrekeningskoers	NL
<a href="#">1464947</a>	rate of return   return	rente op deze tegoeden   return	BOTH
<a href="#">764640</a>	rate of tax   tax rate	belastingtarief	NL
<a href="#">889825</a>	real estate   immovable property   realty   real estate property   real property	onroerende zaak   vastgoed   onroerend goed	NL
<a href="#">3571887</a>	recipient	ontvanger	NL
<a href="#">1262954</a>	records	bescheiden	NL
<a href="#">1464775</a>	redemption	terugkoop   inkoop van eigen aandelen   wederinkoop	NL
<a href="#">1253743</a>	redemption period   term of redemption	aflossingsperiode	NL
<a href="#">3523839</a>	redemption request	terugbetalingsverzoek	NL
<a href="#">3591977</a>	redemption right   right to redeem   right of redemption	terugbetalingsrecht	NL
<a href="#">1426019</a>	redundancy   redundant capacity	redundantie   reservecapaciteit	NL
<a href="#">3591233</a>	re-equitisation	re-equitisation	FULLY EN
<a href="#">2249063</a>	reference asset	referentieactief	NL
<a href="#">3552000</a>	reference date   reporting reference date   reporting reference day days dates	rapportagereferentiedatum	NL
<a href="#">3591000</a>	register of positions   position register   client's position register	positieregister van de cliënt   positieregister	NL

<a href="#">3581834</a>	RegTech tool regulatory technology RegTech application RegTech RegTech instrument RegTech solution RegTech service regtech	regtech regulatory technology regelgevingstechnologie	BOTH
<a href="#">3572345</a>	RegTech regtech RegTech company	regtech regtechbedrijf	BOTH
<a href="#">1083033</a>	regularity audit	rechtmatigheidscontrole	NL
<a href="#">748440</a>	regularity audit financial audit	financiële controle	NL
<a href="#">924880</a>	regulated entity regulated undertaking	gereguleerde entiteit gereguleerde onderneming	NL
<a href="#">1104071</a>	regulated market regulated financial market	gereguleerde markt	NL
<a href="#">3544371</a>	Regulation No 596/2014 on market abuse regulation on insider dealing regulation on insider dealing and market manipulation Market Abuse Regulation MAR regulation on market abuse	Verordening (EU) nr. 596/2014 betreffende marktmisbruik MAR verordening marktmisbruik	NL
<a href="#">3563013</a>	Regulation on settlement and Central Securities Depositories Central Securities Depository Regulation CSDR	verordening betreffende de verbetering van de effectenafwikkeling in de Europese Unie en betreffende centrale effectenbewaarinstellingen verordening betreffende centrale effectenbewaarinstellingen CSDR	NL
<a href="#">906377</a>	regulatory arbitrage regulatory shopping supervisory arbitrage	regelgevingsarbitrage reguleringsarbitrage	NL
<a href="#">3572315</a>	regulatory sandbox	sandbox regulatory sandbox testomgeving voor regelgeving	BOTH
<a href="#">3526709</a>	regulatory technical standards regulatory technical standard	technische reguleringsnorm	NL
<a href="#">1443604</a>	release	vrijgave van de goederen	NL
<a href="#">881750</a>	release release from custody	vrijlating ontslag uit detentie vrijlaten invrijheidstelling	NL
<a href="#">1756477</a>	remark annotation note comment	commentaar opmerkingen	NL
<a href="#">1071597</a>	remittance	remise	NL
<a href="#">792405</a>	report	verklaring	NL
<a href="#">1229672</a>	repurchase	inkopen kopen	NL
<a href="#">1074294</a>	re-purchase , repurchasing repurchase	terugkoop wederinkoop inkoop	NL
<a href="#">1104325</a>	request for listing application for admission	aanvraag tot toelating	NL

<a href="#">3520195</a>	reserve	reserve	NL
<a href="#">792596</a>	reserve	reserve	NL
<a href="#">3591803</a>	reserve assets	reserveactiva	NL
<a href="#">1103927</a>	reserve assets	reserve   reserve-instrument   reservemiddelen   reserve-activa   reserve-activum	NL
<a href="#">3591815</a>	reserve of assets	activareserve	NL
<a href="#">1104065</a>	resident	ingezetene	NL
<a href="#">3571565</a>	resolution entity	afwikkelingsentiteit	NL
<a href="#">3571567</a>	resolution group	afwikkelingsgroep	NL
<a href="#">3590961</a>	retail CBDC   retail central bank digital currency	retail-CBDC	PARTLY EN
<a href="#">788230</a>	return reserve   return	terugstorting	NL
<a href="#">1076770</a>	return   land return   land yield   yield of real estate	inkomen uit grondbezit   kadastraal inkomen   grondopbrengst	NL
<a href="#">1210826</a>	reverse	keerzijde	NL
<a href="#">858708</a>	reverse purchase agreement   reversed purchase   sale and repurchase agreement   RP   repo   repurchase agreement   reverse purchase	repo   repo-overeenkomst   retrocessieovereenkomst	NL
<a href="#">855251</a>	reverse repo   reverse repo agreement   reverse sale and repurchase agreement   reverse repurchase agreement   purchase and resale agreement	omgekeerde retrocessieovereenkomst   omgekeerde repo-overeenkomst	NL
<a href="#">3557036</a>	rewards-based crowdfunding   crowd sponsoring   reward-based crowdfunding	crowdfunding op basis van beloningen	PARTLY EN
<a href="#">1393952</a>	right of withdrawal   to withdraw	herroepingsrecht	NL
<a href="#">824044</a>	risk assessment   assessment of risks   risk evaluation   assessment of risk	risicoschatting   risicobeoordeling	NL
<a href="#">843925</a>	risk concentration	risicoconcentratie	NL
<a href="#">3577944</a>	risk reduction	vermindering van de risico's   risicovermindering	NL
<a href="#">3582557</a>	robo-advice   automated advice	geautomatiseerd advies   robotadvies   geautomatiseerde adviesdienst   roboadvies	NL
<a href="#">3590956</a>	ROFIEG   Regulatory Obstacles to Financial Innovation Expert Group   Expert Group on Regulatory Obstacles to Financial Innovation	ROFIEG   deskundigengroep regelgevende belemmeringen voor financiële innovatie	NL
<a href="#">749623</a>	rule	besluit	NL

<a href="#">875879</a>	safe and sound banking sound and prudent management	gezonde en prudente bedrijfsvoering	NL
<a href="#">1682757</a>	safekeeping safekeep safe-keeping custody	bewaring	NL
<a href="#">1125769</a>	sanctioning powers powers to impose sanctions	bevoegdheid tot opleggen van sancties	NL
<a href="#">3571240</a>	SCF supply chain finance	SCF aanbodketenfinanciering ketenfinanciering Supply Chain Finance	BOTH
<a href="#">785978</a>	secondary market	secundaire markt	NL
<a href="#">1262826</a>	section	afdeling	NL
<a href="#">1070745</a>	section	afdeling	NL
<a href="#">1089833</a>	secured liability	door zekerheid gedekte verplichting	NL
<a href="#">3591823</a>	securities token offering security token offering STO	Securities Token Offering Security Token Offering STO	FULLY EN
<a href="#">3572414</a>	securities-based crowdfunding	securities crowdfunding crowdfunding op basis van effecten	BOTH
<a href="#">754316</a>	security	effect	NL
<a href="#">1239957</a>	security	zekerheidsstelling	NL
<a href="#">3598812</a>	security access protocol	protocol voor toegangsbeveiliging	NL
<a href="#">111410</a>	security issuer issuer securities issuer issuer of securities	emittent uitgevende instelling uitgever	NL
<a href="#">1071978</a>	security pledge	onderpand pand	NL
<a href="#">800050</a>	sealing designation sales description commercial description commercial name trade description sales descriptions name under which the product is sold sales designation commercial denomination	handelsbenaming verkoopbenaming handelsaanduiding	NL
<a href="#">3545612</a>	segregation of the assets segregation of assets asset segregation	scheiding van activa	NL
<a href="#">3590329</a>	seller	verkoper	NL
<a href="#">884567</a>	service provider provider of services service supplier SP supplier of services	dienstverlener dienstaanbieder dienstverrichter	NL
<a href="#">1483216</a>	service (N)-service	N-service dienst van een laag	BOTH
<a href="#">1464981</a>	settlement closing out	sluiten van een positie	NL
<a href="#">1695438</a>	severity criticality	ernst kriticiteit kritiek karakter cruciaal karakter	NL
<a href="#">792974</a>	share	aandeel	NL
<a href="#">1074298</a>	shareholder stockholder	aandeelhouder	NL
<a href="#">3591047</a>	significant asset-referenced token significant ART	significant asset-referenced token	PARTLY EN

<a href="#">1239136</a>	significant influence   material influence	invloed van betekenis	NL
<a href="#">1115897</a>	single entity	fiscale consolidatie   fiscale fusie   fiscale eenheid	NL
<a href="#">3577013</a>	smart contract   crypto-contract, cryptocontract	slim contract   smart contract	BOTH
<a href="#">859072</a>	Society for Worldwide Interbank Financial Telecommunication   SWIFT	Society for Worldwide Interbank Financial Telecommunication   Swift	FULLY EN
<a href="#">3591042</a>	soft cap	soft cap	FULLY EN
<a href="#">3563351</a>	sound and prudent management	gezonde en prudente bedrijfsvoering	NL
<a href="#">1239716</a>	specie   metallic coin   bullion   hard money   coin	metaalgeld   geldstuk   gemunt metaal   specie   munten	NL
<a href="#">1420446</a>	speculation   trading	speculatie	NL
<a href="#">1464865</a>	spread strategy   spread	spread	NL
<a href="#">892277</a>	SSS   securities settlement system	afwikkelingssysteem voor effectentransacties   effectentransactiesysteem   effectenafwikkelingssysteem   effecten-vereveningssysteem	NL
<a href="#">1071619</a>	stable	vast	NL
<a href="#">3582855</a>	stablecoin   stable coin	stablecoin	FULLY EN
<a href="#">160490</a>	start date	aanvangsdatum	NL
<a href="#">111455</a>	Start date	Aanvangsdatum	NL
<a href="#">2215275</a>	statement	verslag	NL
<a href="#">3598813</a>	statement of position	positieoverzicht	NL
<a href="#">3521043</a>	STEM   science, technology, engineering and maths   science, technology, engineering and mathematics	STEM   wetenschap, technologie, engineering en wiskunde	NL
<a href="#">1104288</a>	stock   investment in securities   security	waardepapier   fonds   effect   aandeel	NL
<a href="#">1074313</a>	stock   share	aandeel	NL
<a href="#">3573806</a>	strategic deficiencies   strategic deficiency	strategische tekortkomingen	NL
<a href="#">3509265</a>	stress scenario	stressscenario	NL
<a href="#">3504768</a>	stress test	stresstest	NL
<a href="#">924067</a>	stress testing   simulation of a stress scenario   stress-testing	aan een stresstest onderwerpen	NL
<a href="#">2249076</a>	stressed market conditions	stressvolle marktomstandigheden   gespannen marktomstandigheden	NL
<a href="#">3579528</a>	subscription	deelnamevergoeding	NL
<a href="#">1891734</a>	sum	UZS	NL

<a href="#">1399133</a>	supervising authority supervisory authority	toezichthoudende autoriteit	NL
<a href="#">2251146</a>	supervisory college supervisory college College of Supervisors	college van toezichthouders	NL
<a href="#">3563356</a>	supervisory measure	toezichthoudende maatregel	NL
<a href="#">3582280</a>	SupTech supervisory technology	toezichttechnologie suptech	BOTH
<a href="#">3575771</a>	sustainable finance	duurzame financiering	NL
<a href="#">3578666</a>	Sustainable Taxonomy Regulation EU Taxonomy Regulation Taxonomy Regulation Regulation (EU) 2020/852 on the establishment of a framework to facilitate sustainable investment	Verordening (EU) 2020/852 van het Europees Parlement en de Raad van 18 juni 2020 betreffende de totstandbrenging van een kader ter bevordering van duurzame beleggingen taxonomieverordening	NL
<a href="#">1083094</a>	system	systeem	NL
<a href="#">2232087</a>	systematically important payment system SIPS systemically important payment system	SKB systeemkritisch betalingsstelsel	NL
<a href="#">1891594</a>	taka BDT	BDT taka	NL
<a href="#">1239160</a>	take-over acquisition	overname acquisitie	NL
<a href="#">1582467</a>	tax	belasting	NL
<a href="#">1483640</a>	telephone number TEL	telefoonnummer	NL
<a href="#">3590938</a>	third party provider TPP third-party provider	derde-aanbieder	NL
<a href="#">780587</a>	thousand million billion billion	mld. mia miljard	NL
<a href="#">3592469</a>	threat intelligence cyber threat intelligence	inlichtingen over dreigingen inlichtingen over cyberdreigingen	NL
<a href="#">3593230</a>	threat led penetration testing TLPT ethical red teaming	dreigingsgestuurde penetratietest	NL
<a href="#">1449816</a>	threshold	drempel	NL
<a href="#">1239977</a>	to draw	trekken	NL
<a href="#">1483145</a>	to record	registreren	NL
<a href="#">792609</a>	to withdraw approval withdraw authorisation	de vergunning intrekken	NL
<a href="#">3576180</a>	token sale initial token offering ICO initial coin offering	initial coin offering ICO uitgifte van digitale tokens uitgifte van cryptotokens	BOTH
<a href="#">3581685</a>	token crypto-token	digitaal token cryptotoken token	PARTLY EN
<a href="#">3581802</a>	tokenisation payment tokenization payment tokenisation	tokenisering tokeniseren van betalingen	PARTLY EN
<a href="#">3592517</a>	tokenisation tokenization	tokenisering	PARTLY EN

<a href="#">3581792</a>	tokenised security   investment token   security token	investeringstoken	NL
<a href="#">3509687</a>	trade repository   trade repositories   TR	transactieregister   bewaarplaats voor handelsgegevens	NL
<a href="#">1682882</a>	trading	verhandeling	NL
<a href="#">3591757</a>	trading platform for crypto-assets   crypto-asset trading platform	handelsplatform voor cryptoactiva	NL
<a href="#">3544436</a>	trading   trade	effectentransactie   effectenhandel   transactie   trade	BOTH
<a href="#">793838</a>	transaction	transactie	NL
<a href="#">1078140</a>	transfer	overmaking   transfer   overdracht	NL
<a href="#">1442766</a>	transfer	overmaking	NL
<a href="#">1239520</a>	transfer fee   registration fee   registration duties   duties	registratierecht	NL
<a href="#">1557064</a>	transferor   instructing party   ordering customer   originator   initiator	opdrachtgever	NL
<a href="#">891697</a>	transparency	doorzichtigheid   transparantie	NL
<a href="#">111462</a>	Treaty	Verdrag	NL
<a href="#">3573628</a>	trust deed   instrument	trustakte	PARTLY EN
<a href="#">163099</a>	TV   transfer value	overdrachtswaarde	NL
<a href="#">1143033</a>	UCITS   management company	beheermaatschappij	NL
<a href="#">782764</a>	UCITS   undertaking for collective investment in transferable securities   UCITS fund   CIU   UCI	icbe   instelling voor collectieve belegging in effecten	NL
<a href="#">3591813</a>	unbanked population	banklozen   bankloze bevolking   mensen zonder bankrekening	NL
<a href="#">888586</a>	underlying financial instrument   underlying instrument   underlying	onderliggende waarde   onderliggend instrument	NL
<a href="#">1464794</a>	underlying   underlier   underlying stock   underlyer   underlying asset   underlying security	underlying value   onderliggende waarde	BOTH
<a href="#">137030</a>	undiversifiable risk   systematic risk   market risk	marktrisico   systematisch risico	NL
<a href="#">767751</a>	unfavourable opinion   unfavourable opinion   negative opinion   adverse opinion	ongunstig advies	NL
<a href="#">1264068</a>	user	gebruiker	NL
<a href="#">3580257</a>	utility token   consumer token	gebruikstoken	PARTLY EN
<a href="#">3504391</a>	valuation	waardering	NL
<a href="#">29689</a>	variation	variatie	NL

<a href="#">3567972</a>	virtual currency exchange platform virtual currency exchange	omwisselplatform voor cryptovaluta  crypto-omwisselplatform   omwisselplatform voor virtuele valuta   forum voor het wisselen van virtuele valuta	NL
<a href="#">3581807</a>	virtual currency wallet	cryptobewaarpotemonnee   digitale bewaarpotemonnee   cryptoportemonnee	NL
<a href="#">3567973</a>	virtual currency wallet provider	aanbieder van cryptobewaarpotemonnees   verlener van potemonneediensten voor virtuele valuta   aanbieder van digitale bewaarpotemonnees   aanbieder van cryptoportemonnees	NL
<a href="#">853275</a>	volatility	volatiliteit	NL
<a href="#">1074393</a>	voting right   vote right	stemrecht	NL
<a href="#">3542118</a>	voucher	voucher	FULLY EN
<a href="#">805680</a>	voucher   voucher certificate   source document   documentary evidence   supporting document	bewijsstuk	NL
<a href="#">3590976</a>	whitepaper   white paper   crypto-assets white paper   crypto-asset white paper	white paper	FULLY EN
<a href="#">1070663</a>	withdrawal	uittreden	NL
<a href="#">2151494</a>	withdrawal of authorisation	intrekking van de vergunning	NL

## H. Termbase with defined terms on Digital Finance

CELEX-Number	TERM_EN	TERM_NL	SORT
52020PC0595	administrator of critical benchmarks	beheerder van cruciale benchmarks	PARTIALLY
52020PC0595	ancillary insurance intermediary	nevenverzekeringstussenpersoon	NL
52020PC0593	asset-referenced token	asset-referenced token	FULLY EN
52020PC0593	asset-referenced token	asset-referenced token	FULLY EN
52020PC0595	audit firm	auditkantoor	PARTIALLY
52020PC0594	business day	werkdag	NL
52020PC0595	central counterparty	centrale tegenpartij	NL
52020PC0594	central securities depository	centrale effectenbewaarinstelling	NL
52020PC0595	central securities depository	centrale effectenbewaarinstelling	NL
52020PC0593	commodity	grondstof	NL
52020PC0593	competent authority	bevoegde autoriteit	NL
52020PC0594	competent authority	bevoegde autoriteit	NL



52020PC0593	consumer	consument	NL
52020PC0594	convertible bond	converteerbare obligatie	NL
52020PC0594	corporate bond	bedrijfsobligatie	NL
52020PC0594	covered bond	gedekte obligatie	NL
52020PC0593	credit institution	kredietinstelling	NL
52020PC0595	credit institution	kredietinstelling	NL
52020PC0595	credit rating agency	ratingbureau	PARTIALLY
52020PC0595	critical ICT third-party service provider	cruciale derde aanbieder van ICT-diensten	NL
52020PC0595	critical or important function	cruciale of belangrijke functie	NL
52020PC0595	crowdfunding service provider	aanbieder van crowdfundingdiensten	PARTIALLY
52020PC0593	crypto-asset	cryptoactief	NL
52020PC0593	crypto-asset service	cryptoactivadienst	NL
52020PC0593	crypto-asset service provider	aanbieder van cryptoactivadiensten	NL
52020PC0595	crypto-asset service provider	aanbieder van cryptoactivadiensten	NL
52020PC0594	CSD	CSD	FULLY EN
52020PC0595	cyber threat	cyberdreiging	NL
52020PC0595	cyber-attack	cyberaanval	NL
52020PC0595	data reporting service provider	aanbieder van datarapporteringsdiensten	NL
52020PC0595	defence-in-depth	verdediging in de diepte	NL
52020PC0594	delivery versus payment mean	levering tegen betaling	NL
52020PC0595	digital operational resilience	digitale operationele veerkracht	NL
52020PC0593	distributed ledger technology	Distributed Ledger Technology	FULLY EN
52020PC0594	distributed ledger technology	distributed ledger-technologie	PARTIALLY
52020PC0593	DLT	DLT	FULLY EN
52020PC0594	DLT MTF	DLT-MTF	PARTIALLY
52020PC0594	DLT multilateral trading facility	multilaterale DLT-handelsfaciliteit	PARTIALLY
52020PC0594	DLT market infrastructure	DLT-marktinfrastructuur	PARTIALLY
52020PC0594	DLT securities settlement system	DLT-effectenafwikkelingssysteem	PARTIALLY
52020PC0594	DLT transferable securities	DLT-effecten	PARTIALLY
52020PC0594	DVP	levering tegen betaling	NL
52020PC0595	electronic money institution	instelling voor elektronisch geld	NL
52020PC0593	electronic money token	electronic money token	FULLY EN
52020PC0594	e-money tokens	e-money tokens	FULLY EN
52020PC0594	financial instrument	financieel instrument	NL
52020PC0594	home Member State	lidstaat van herkomst	NL
52020PC0593	home Member State	lidstaat van herkomst	NL
52020PC0593	host Member State	lidstaat van ontvangst	NL
52020PC0595	ICT concentration risk	ICT-concentratierisico	NL
52020PC0595	ICT risk	ICT-risico	NL
52020PC0595	ICT services	ICT-diensten	NL

52020PC0595	ICT sub-contractor established in a third country	in een derde land gevestigde ICT-subcontractant	NL
52020PC0595	ICT third-party risk	ICT-risico van derde aanbieder	NL
52020PC0595	ICT third-party service provider	derde aanbieder van ICT-diensten	NL
52020PC0595	ICT third-party service provider established in a third country	in een derde land gevestigde derde aanbieder van ICT-diensten	NL
52020PC0595	ICT-related incident	ICT-gerelateerd incident	NL
52020PC0595	information asset	informatiebestanddeel	NL
52020PC0593	inside information	voorwetenschap	NL
52020PC0595	institution for occupational retirement pensions	instelling voor bedrijfspensioenvoorziening	NL
52020PC0595	insurance intermediary	verzekeringstussenpersoon	NL
52020PC0595	insurance undertaking	verzekeringsonderneming	NL
52020PC0594	investment firm	beleggingsonderneming	NL
52020PC0595	investment firm	beleggingsonderneming	NL
52020PC0595	issuer of asset-referenced tokens	emittent van asset-referenced tokens	PARTIALLY
52020PC0593	issuer of crypto-assets	emittent van cryptoactiva	NL
52020PC0595	issuer of crypto-assets	emittent van cryptoactiva	NL
52020PC0595	issuer of significant asset-referenced tokens	emittent van significante asset-referenced tokens	PARTIALLY
52020PC0595	major ICT-related incident	ernstig ICT-gerelateerd incident	NL
52020PC0593	management body	leidinggevend orgaan	NL
52020PC0595	management body	leidinggevend orgaan	NL
52020PC0595	management company	beheermaatschappij	NL
52020PC0595	manager of alternative investment funds	beheerder van alternatieve beleggingsinstellingen	NL
52020PC0594	market operator	marktexploitant	NL
52020PC0595	microenterprise	micro-onderneming	NL
52020PC0594	multilateral trading facility	multilaterale handelsfaciliteit	NL
52020PC0594	multilateral trading facility	multilaterale handelsfaciliteit	NL
52020PC0595	network and information system	netwerk- en informatiesysteem	NL
52020PC0593	offer to the public	aanbieding aan het publiek	NL
52020PC0594	other bond	andere obligatie	NL
52020PC0594	other public bond	andere overheidsobligatie	NL
52020PC0595	payment institution	betalingsinstelling	NL
52020PC0593	placing of crypto-assets	plaatsing van cryptoactiva	NL
52020PC0593	providing advice on crypto-assets	advies verlenen over cryptoactiva	NL
52020PC0593	qualified investors	gekwalificeerde beleggers	NL
52020PC0593	qualifying holding	gekwalificeerde deelneming	NL
52020PC0595	reinsurance intermediary	herverzekeringstussenpersoon	NL
52020PC0595	reinsurance undertaking	herverzekeringsonderneming	NL
52020PC0593	reserve assets	reserveactiva	NL

52020PC0595	securitisation repository	securisatieregister	NL
52020PC0595	security of network and information systems	beveiliging van netwerk- en informatiesystemen	NL
52020PC0594	settlement	afwikkeling	NL
52020PC0594	settlement fail	mislukte afwikkelingsoperatie	NL
52020PC0594	sovereign bond	overheidsobligatie	NL
52020PC0595	statutory auditor	wettelijke auditor	PARTIALLY
52020PC0593	the custody and administration of crypto-assets on behalf of third parties	bewaring en beheer van cryptoactiva namens derden	NL
52020PC0593	the exchange of crypto-assets for fiat currency	omwisseling van cryptoactiva voor fiduciaire valuta	NL
52020PC0593	the exchange of crypto-assets for other crypto-assets	omwisseling van cryptoactiva voor andere cryptoactiva	NL
52020PC0593	the execution of orders for crypto-assets on behalf of third parties	uitvoering van orders voor cryptoactiva namens derden	NL
52020PC0593	the operation of a trading platform for crypto-assets	exploitatie van een handelsplatform voor cryptoactiva	NL
52020PC0593	the reception and transmission of orders for crypto-assets on behalf of third parties	ontvangst en doorgifte van orders voor cryptoactiva namens derden	NL
52020PC0595	threat intelligence	inlichtingen over dreigingen	NL
52020PC0595	threat led penetration testing	dreigingsgestuurde penetratietest	NL
52020PC0595	trade repository	transactieregister	NL
52020PC0595	trading venue	handelsplatform	NL
52020PC0593	utility token	gebruikstoken	PARTIALLY
52020PC0595	vulnerability	kwetsbaarheid	NL