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*Anglicisms in financial Italian:  
A corpus-driven analysis of Italian press  
from 2008 to 2020*

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## INTRODUCTION

The roots of the present research can be found in the corpus linguistic tradition of corpus-driven analyses, whose focus is the identification and analysis of the quantitative and qualitative features of the language or linguistic variety considered. This dissertation is in fact a corpus-driven analysis conducted on a specifically build monolingual corpus that aims to quantitatively and qualitatively analyse the Italian special language of economics and finance and its features. Specifically, the interest of this work is the identification of the terminology of Anglo-American origin, the *anglicisms*, used and spread in the Italian special language of economics finance since the outbreak of the financial crisis of 2008, an event whose global reach has greatly impacted not only our country's and continent's financial system but our everyday life as well. The data will be observed and analysed from a quantitative perspective, focusing on the frequency rate, and from a qualitative perspective as well, describing the features of occurrence of the terminology of interest. The topicality of the subject, the ubiquity of the economic as well as financial topic in the various spheres of everyday life, and above all the increasingly close coexistence with words and terms of Anglo-American origin make this research a source of interesting insights and reflections on the spread of English in special languages, its role and usefulness, as well as the reasons behind its use.

This research focuses on first identifying and then analysing the anglicisms that have entered the Italian special language of economics and finance since the outbreak of the crisis in 2008 until the year 2020. For these purposes, I have built a monolingual Italian corpus constituting of 1,300 articles published in four Italian newspapers focusing on economics and finance, addressed to both an audience of experts and laypersons. The data, proportionally collected from the four newspapers across the thirteen years considered, have then been manipulated and analysed through corpus linguistics tools to gather both quantitative and qualitative information. In addition, the analysis was accompanied by data extracted from an English-speaking reference corpus, which provided a clear example of the use of the terms considered, showed their frequency and



served as a term of comparison for the Italian occurrences. To make the reference corpus balanced and a good term of comparison, the articles have been collected from four newspapers focusing on economics and finance, two of British and two of American origin, aiming at a varied audience.

This research is organised in four chapters. In the first chapter, the Literature Review, I will provide some fundamental definitions to introduce the topics discussed, starting from a brief explanation of what special languages are and then focusing on the key features of the Italian special language of economics and finance. With this regard, some paragraphs will be dedicated to analysing the use of anglicisms in the special language considered, namely the way they are used, the reasons behind their spread and the historical path that has led to their abundance in today's Italian language of economics and finance. To give further background information, the Literature Review also comprise of a short excursus of the main highlights of the financial crisis of 2008, from the reasons that led to the outburst of the crisis to the sovereign debt crisis in Europe.

The second chapter will then be dedicated to some crucial definitions on corpus linguistics, namely the definition of *corpus*, the identification of the existing types of corpora and a short summary of the history of the discipline. Also, I will provide some examples of the application of corpus linguistics to investigate the spread of anglicisms, thus citing some researches similar to the present one.

In order to proceed with clarity, I have then dedicated a third chapter to outline the research aims, namely the quantitative and qualitative analyses that have been performed, and the research design. As far as the research design is concerned, I have meticulously illustrated the methodology steps that have been followed to collect the data and build both the monolingual Italian and the Anglo-American reference corpus. Particular attention has been paid to depicting the features of the newspapers that have been selected for the purposes of this research. Then, a description of the software that have been used to collect the articles and to perform the analysis has followed.

Finally, the fourth chapter will describe the results of the corpus-driven research that has been conducted. The chapter is then further divided in two parts: first, through the support of tables and charts I will illustrate the quantitative results of the research with reference to the total frequency of the terms, to a diachronic analysis of the use of anglicisms throughout the years considered, and to a contrastive analysis focusing on the comparison

of the terms' use between the Italian and Anglo-American subcorpora. Second, the focus will then move to the qualitative data, showing how the anglicisms have been used in the corpus with reference to the presence of punctuation and graphic features, of explanations and the use of acronyms.



## CHAPTER I

### ANGLICISMS IN THE ITALIAN SPECIAL LANGUAGE OF ECONOMICS AND FINANCE

This research intends to determine the extent to which words of Anglo-American origin related to the financial crisis of 2008 have entered the Italian special language of economics and finance, observing their use and spread in four main Italian financial journals from the outbreak of the crisis to the year 2020. In this first chapter, the context of my research will be presented, both from a linguistic point of view and with reference to the events of the crisis.

The chapter is divided into four sections. In the first section, I will first offer a definition of special languages, introducing the type of language that is the object of the present analysis and its common features. A focus on the special language of economics and finance will follow, identifying its core features concerning textuality, morphology and terminology. The third section will then provide a detailed excursus of what anglicisms are and what kind of anglicisms there are in the language of finance and economics, followed by a brief summary of their spread in Italian across the centuries. I will also provide an explanation of the reasons behind the presence of anglicisms and I will draw attention to the press, trying to determine why the use of Anglo-Americanisms is taken to extremes. Finally, in the fifth section a historic excursus of the events of the financial crisis will follow, ranging from the causes that led to the crisis, to the outburst of the crisis itself, up to its spread in the real economy and the beginning of the sovereign debt crisis in Europe.

#### **1.1 Definition of special languages**

Special languages are field-specific languages used by experts to communicate in technical and scientific fields. They are characterised by a technical terminology to convey technical-scientific messages.

Cortelazzo (1994, p. 8) introduces the following definition:

A special language is defined as a functional variety of natural language, dependent on a specialised field of knowledge or sphere of activity, used, in its entirety, by a smaller group of speakers than the totality of speakers of the language of which the special language is a variety, to satisfy the communicative needs (primarily referential needs) of that specialised field.<sup>1</sup>

He (Cortelazzo, 1994, p. 8) continues by stating that morphosyntax and textuality are essential features to special languages. Nonetheless, it is at the lexical level that it is possible to identify the most distinctive ones. The lexis of special languages is constituted by a series of additional elements with respect to general language, as the aim is to meet the denomination and communication needs of that specific field. Differently from general language, where essential semantic relations such as synonymy and polysemy are extremely common, the terms in special languages are monoreferential, meaning that one term designates only one concept, and monosemic, one meaning is designated by only one term. Nonetheless, that of an unambiguous terminology is an ideal not always realised in practice. While these language varieties are always related to a specialised field, it should be noted that they cannot be regarded as stable or immutable. Further, no clear-cut boundaries can be drawn between highly specialised language, less technical sectorial language typical of the mass media and general language (Gualdo, 2011, p. 22). Sobrero (2011, p. 240) states that special languages vary on a vertical axis, ranging on a scale from a maximum to a minimum of technicality, which corresponds to a maximum/minimum deviation from general language. Therefore, the choice of one register or another depends on of the extralinguistic context.

Special languages make use of processes that do not differ from those of the common language: semantic redetermination of words from the general lexicon (or of other special languages), borrowings or calques from foreign languages, derivational or compositional processes. Therefore, the word formation means available to natural languages seem to be sufficient to meet the denomination needs, however extensive, of special languages.

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<sup>1</sup> “Per lingua speciale si intende una varietà funzionale di lingua naturale, dipendente da un settore di conoscenze o da una sfera di attività specialistici, utilizzata, nella sua interezza, da un gruppo di parlanti più ristretto della totalità dei parlanti la lingua di cui quella speciale è una varietà, per soddisfare i bisogni comunicativi (in primo luogo quelli referenziali) di quel settore specialistico”.

The category that pervades all others is certainly that of foreignism. Special languages have always been characterised by an international circulation of terminologies either through a *lingua franca* (today English, once Latin) or translations (Cortelazzo, 1994, p. 9-15). From a lexical-morphological perspective, nominalization is a distinctive feature of special languages, which is enacted through derivation or composition procedures. Between the reasons that make derivational neology productive in special languages, it is crucial to remember the possibility of creating, with a limited number of elements, a great quantity of names, whose meaning can be predicted based on their components. With respect to nominal compounds, compositional elements tend to behave as derivative elements (e.g. *elio*: *eliofobia*, *elioterapia*, *eliotropia*, etc) (Dardano M. , 1978). It should be noted that these compounds show three innovative features (Cortelazzo, 1994, p. 16):

- a. A determinant-determined order of the components, contrary to the typical Italian determined-determinant order, due to the influence of Greek and English models;
- b. The possibility of bringing into composition more than two elements (e.g. *hepatocolangioenterostomy*);
- c. The lack of grammaticalisation of the relationship between the compositional elements (*elioterapia* vs. *therapy through (?) the sun*) (Dardano M. , 1978).

Nominalisation and the consequent loss of the role of the verb meet a twofold need, i.e. deagentivation, as special languages focus on objects, events and processes rather than on the agents, and condensation, obtained through the use of implied sentences, nominalisation and the tendency towards the economy of the language (Cortelazzo, 1994, p. 18).

## **1.2 The Italian language of economics and finance and its features**

Between the Italian special languages, the language of economics and finance, shortened LEF (*linguaggio dell'economia e della finanza*), is probably the most difficult to frame. A reason behind its complexity is its horizontal extension, as it incorporates around forty subjects: from political economy to finance, economic law, and marketing. Secondly, it ranges between axiomatic and social science (De Mauro T. , 1994, p. 413). On the one hand, the language of economics and finance is used by a great variety of actors, from the international scientific community to the small saver; on the other hand, this special language is vertically diverse because it is used in extremely technical texts (normative

texts, reports, etc), as well as in specialised journals and mass media (Ceolini, 2013, p. 3). To get a fuller picture of the Italian language of economics and finance, a brief description of its main features will follow.

### **1.2.1 Morphosyntax and textuality**

As far as textuality is concerned, LEF is characterised by the usage of tables, charts, graphs and pictures; there is a typical argumentative text structure and the preference towards short paragraphs and brief sentences. From a morphosyntactic point of view, there is a tendency towards nominalization and abstraction, with a consequent reduction of tenses, modes and grammatical persons. The verbs that are used are typically general, in present tense, passive or impersonal. Finally, juxtaposition of sentences is a core feature (Gualdo, 2011; Ceolini, 2013, p. 3).

### **1.2.2 Terminology**

As for all the others special languages, what characterises the Italian language of economics and finance is its terminology, made up of numerous technical words related to the economic and financial fields. Lately, studies have been highlighting a tendency to brevity and concision in LEF terminology: compounds or phrasemes are used to merge lexical expressions and complex phrases with the aim to reach a certain linguistic simplification and condensation (Gualdo, 2011, p. 372). This could be due to a certain influence of the English language: as opposed to the brief, versatile and concise English, Italian is indeed a pompous language, with a tendency towards hypotaxis and the use of long, complex sentences, which prevent the achievement of the sought-after linguistic simplification in this field. LEF shows a frequent use of semantic redetermination, i.e. terms borrowed from the general language which acquire new meaning in the field of economic and finance (e.g. *'bolla'* for *'bolla finanziaria, speculativa'*, lit. *'bubble'* for *'financial, speculative bubble'*) (Garzone, 2006). Another feature is the use of euphemisms and metaphors, aimed to make friendly an otherwise cold reality or introduce the author's personal perception and point of view (Gualdo, 2011, p. 378). The presence of a figurative language and semantic redetermination are the main causes for the presence of collateral tecnicisms, defined as "Particular stereotypical expressions, not strictly necessary for the requirements of scientific denotation, but preferred for their

technical connotation <sup>2</sup>” (Serianni, 1985, p. 270). Dense is the contribution of numbers, symbols and acronyms. Finally, LEF makes extensive use of anglicisms since it draws on an international discipline.

Novelli (2011) provides an interesting metaphor of the language of economics and finance, describing it as “anfibia e galoppante”, lit. ambiguous and runaway. The same perspective is shared by Dardano (1986, p. 227), who introduces a possible explanation to this criticality of the language of economics and finance, recognising three reasons behind the terminological surplus and semantic ambiguity:

- a. The constant and continuous growth of the scientific field, that does not allow the formation and spread of a precise terminology;
- b. The risk of incoherence that lies behind the need to translate a great number of anglicisms and foreignisms;
- c. A substantial presence of collateral tecnicisms.

### **1.2.3 Between highly technical language and common language**

As previously mentioned, the language of economics and finance ranges from axiomatic to social science and humanities (De Mauro T. , 1994, p. 413). This dualism arose in the Seventies, when the increase in income and wealth in Italy made economy an area of general interest, and expanded with the *new economy* in the Nineties, characterised by the general success of financial investments (Gualdo, 2011, p. 367). A direct consequence of this widespread interest was the spreading of specialised knowledge and information. Here is where problems arise, as technicality and divulgation hardly go hand in hand: the result is a constant clash between highly scientific language, needed to convey technical and field information, and common language, needed to communicate the same contents to enthusiasts and interested people alike (De Mauro T. , 1994, p. 413).

Despite the influence of general language, the Italian language of economics and finance is often considered obscure. Authors have tried to explain this apparent paradox by highlighting the number of everyday words used with technical meaning and the conceptual density behind single words or short phrases (Gualdo, 2011). Also, De Mauro (1994, p. 418) blames economists for this linguistic complexity, stating:

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<sup>2</sup> “Particolari espressioni stereotipiche, non necessarie, a rigore, alle esigenze della denotatività scientifica, ma preferite per la loro connotazione tecnica”



“In Italy, economists do not manage to write with the clarity that (on average) scholars of disciplines of known hardness, such as physicists and mathematicians, or of disciplines of equally uncertain epistemic status, such as sociology and linguistics, or exposed, like doctors and psychologists, to at least equal divarication between their need for rigour and caution and the passionate information needs of the layman’<sup>3</sup>.

### **1.3 Anglicisms in the Italian language of economics and finance**

An Anglicism is a word or idiom that is recognizably English in its form (spelling, pronunciation, morphology, or at least one of the three), but is accepted as an item in the vocabulary of the receptor language. (Görlach 2001:page)

As highlighted in the above definition of ‘Anglicism’ in the transmission from the source to the target language, the word of Anglo-Saxon origin must keep at least one of its formal features and being officially recognised in the target language. The same is stressed in Dogliotti and Rosiello’s (1999, p. 35) definition:

Anglicismo [fr. anglicisme ...] s.m.: A word or locution proper to English entered into another language. SIN. Inglesism.<sup>4</sup>

The phenomenon of anglicisms is linked to extralinguistic factors, one of which is the cultural and material prestige that the source culture has with respect to the receiving culture, as well as trade, migrations and military invasions. Everyday speech is influenced by these contacts, but it is mainly specialised language that receive the major impulse. As economics and finance are disciplines of international nature, their lexis is filled with borrowings and calques of the English language, the global *lingua franca* (Rosati, 2005, p. 17-19).

#### **1.3.1 Borrowings and calques**

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<sup>3</sup> “*In Italia gli economisti non riescono a scrivere con la chiarezza che sanno riuscire ad avere (sempre mediamente) i cultori di discipline di nota hardness, come i fisici e i matematici, o di discipline d’egualmente incerto statuto epistemico, come la sociologia e la linguistica, o esposti, come i medici e gli psicologi, ad almeno pari divaricazione tra le loro esigenze di rigore e cautela e l’appassionato bisogno informativo dei profani*”.

<sup>4</sup> “Parola o locuzione propria dell’inglese entrata in un’altra lingua. SIN. Inglesismo”

The studies carried out on the transmission of anglicisms have highlighted how the contact between English and Italian was essentially lexical and manifested itself through mainly two phenomena:

- a. Borrowings or loanwords, i.e. “English words which are borrowed by Italian either without any formal change or with adaptation to the orthographic and morphological rules of Italian” (Pulcini, 1999, p. 361). Borrowings can be integrated, i.e. they have been lexically, morphologically and/or phonologically adapted (e.g. *inflazione* from *inflation*), or non-integrated, i.e. that they keep their original English form (e.g. *spread*). De Mauro (2000)<sup>5</sup> distinguishes between *prestito di lusso*, lit. *luxury loanwords*, a phenomenon whereby a language takes a lexical unit from another language by virtue of the cultural prestige of the country or language of origin, replacing an earlier indigenous form, and *prestiti di necessità*, lit. *necessary loanwords*, the case in which a language adopts a word from another language to express a new, previously non-lexicalised notion. Examples in the field of economics and finance are, respectively, *rating* instead of *valutazione* (luxury loanword) and *subprime* (necessary loanword).
- b. Calques, which can be divided between syntactic or structural calques, and semantic calques. Syntactic calques imitate syntactic structures or constructions of the source language (e.g. *sistema bancario ombra* from *shadow banking system*); whereas semantic calques or loans refer to existing terms in the target language acquiring new meaning (*congelare* from *to freeze a credit*) (Ceolini, 2013, p. 7).

Additionally, it is possible to identify further sub-categories of anglicisms (Rosati, 2005, p. 18):

- c. Hybrid compounds, in which one component is translated, and the other is kept in the source language (e.g. *agenzia di rating* from *rating agency*).
- d. Multiple loanwords, when two or more loanwords originate from a single lexeme (e.g. *burrone fiscale*, *baratro fiscale*, *precipizio fiscale* from *fiscal cliff*).
- e. Shortened loanwords, describing multi-word loans where the second component is lost (e.g. *holding* for *holding company*), or pseudo-loans, i.e. words that have

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<sup>5</sup> De Mauro, 2000 <https://dizionario.internazionale.it/parola/prestito>

an English form but actually do not find any equivalent in the source language (e.g. *mobility manager*) (Gusmani, 1993).

- f. Anglolatinitisms, “learned words [...] coined in English with Latin elements”<sup>6</sup> (Rando, 1987, p. XXIII) (e.g. *ultimatum*, *status quo*).

### 1.3.2 Further English influence in the Italian language of economics and finance

The processes of word formation typical of English language, e.g. compounding (i.e. *carbon footprint*, given by the combination of two independent words), blending (*biopic*, made up of *biography* and *picture*), affixation (of the prefix, like in *antidepressant*, or of the suffix, like *trading*), conversion or zero derivation (the noun *cook*, from the verb *to cook*), clipping (*bot* for *robot*), acronymy (*ASAP* for *As Soon As Possible*), and back-formation (*choreograph* from *choreography*), have also been adopted in Italian. Conversely, as far as word order is concerned, Italian poses strong resistance to the typically Anglo-Saxon modifier/modified (or determinant/determined) order, even when the modifier is an English word, thus placing it after the modified (e.g. *industria leader* from *leading industry*). This notwithstanding, it is precisely in some specialised languages, that the modifier/modified order can sometimes take root, like *farmacodipendenza* in the lexicon of medicine (Rando, 1987, p. IX). It is possible to recognise numerous examples of this process also in the Italian language of economics and finance, e.g. *back-office*, *check-in*, *long-short*, *offshore*, *payout*, in which a functional can be observed shift from the categories of prepositional verb or adjective to substantive. Additionally, *e-commerce*, *e-business*, *e-trade* exemplify the clipping phenomenon, as *e-* means *electronic*, whereas *hi-tech* provides an example of blending since *hi* means *high* and *tech* means *technology* (Rosati, 2005, p. 29).

An interesting influence in LEF is that of abbreviations and onomatopoeias, exceeding the common morphologic categories. Italian has officially adopted Anglo-American acronyms such as *Liffe* (*London International Financial Futures Exchange*), *NASDAQ* (*National Association of Securities Dealers Automated Quotation*), *Nav* (*Net Asset Value*), or *pld* (*public limited company*). Regarding the use of imitative and phonosymbolic resources, some onomatopoeias like *boom*, *flop*, *split* have left the comics

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<sup>6</sup> “Parole dotte [...] coniate in inglese con elementi latini”

world through which they have spread into Italian to be pervasively used in every sector, especially in economics and finance. Finally, figurative language expressions can be used to fulfil communicative and expressive needs: this is particularly the case of metaphor and metonymy (e.g. *behind the curve*, *Beige Book*, *plain vanilla*, *whisper number*) (Rosati, 2005, p. 31-35).

### **1.3.3 Short history of anglicisms in the Italian language of economics and finance**

As stated before, anglicisms are fostered and promoted thanks to contacts between cultures and populations, and it is known that the first and foremost reason that drove men to cross their national borders was trade.

The language of economics and finance finds its origin in Italy in the Early Middle Ages during the merchant expansion: this is not by chance that the first two ever anglicisms in Italian are a consequence of the trade expansion between Italy and Great Britain, namely *stanforte* (a fabric produced in Standford) and *sterlini* (from the British currency *sterling*) (Migliorini, 1998, p. 164). Between the 13<sup>th</sup> century and the Renaissance, Italy leads the trade revolution, the result of which is that it is vulgar Italian words of the banking and finance system that are spread to other European languages. In the 16<sup>th</sup> and 17<sup>th</sup> centuries monetary and economic policy theories were developed; the English and French trade models stood out and brought in the Enlightenment era to the recognition of economics as a ‘pure science’, with its own theoretical system and scientific language (Sosnowski, 2006). Nonetheless, up to the 18<sup>th</sup> century the English contribution to the Italian language of economics and finance is only marginal, as French holds primacy as a source of exogenous renewal of the Italian language. During the 19<sup>th</sup> century, it is almost always English that leads the terminological innovation in the Italian LEF, which is becoming increasingly specialised. Furthermore, Italian scholars frequently publish their researches in English, a language they appreciate for its direct style that lacked in the Italian literary tradition (Proietti, 2010)<sup>7</sup>. At the turn of the 20<sup>th</sup> centuries, Italian welcomes many new anglicisms, such as *boom* (1931), *business-man* (1905), *export* (1908), *holding* (1931), *marketing* (1932), *slogan* (1939), *stand* (1908) (Zolli, 1991). A trend acceleration of this phenomenon, possibly reinforced by the fascist interlude that had banned all foreign

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<sup>7</sup> Proietti, 2010 [https://www.treccani.it/enciclopedia/lingua-dell-economia\\_%28Enciclopedia-dell%27Italiano%29/](https://www.treccani.it/enciclopedia/lingua-dell-economia_%28Enciclopedia-dell%27Italiano%29/)

words, is registered after World War II, when the United States became the Western world leader from a political, economic, cultural, scientific and technologic point of view. Also, anglicisms grow rife in economics and finance because the American trade and production organisation is far more developed than in Europe, and LEF starts thus acquiring a wide range of words of Anglo-American origin, from the production and sales methods to the language of advertising and business management (Rando, 1987). The United States has certainly not lost its economic and financial leadership: even today, the American system, capable of renewal at great speed, continues to lead the game, and Anglo-Americanisms do not cease to flow *en masse* into Italian. That is also because economic phenomena are generally born in the United States and then rebound in Europe, the information load increases and is transmitted almost real-time from one country to another thanks to technological progress. Newspapers draw pictures of the immediate situations, and consequently words and expressions used to talk about these events do not have the time to be translated into other languages (Rosati, 2005, p. 22).

#### **1.2.4 Reasons behind the abundance of anglicisms and the role of the press**

From this brief excursus of the presence of anglicisms in Italian, it is possible to identify some reasons behind the abundance of words of Anglo-American origin in LEF. First, the economic expansion of Great Britain and the United States created a globalized economy which broke down national borders and made the economy more international than ever (Gualdo, 2011, p. 366-369). Secondly, English is nowadays' *lingua franca*, used for international commercial, financial and corporate communication; also, the use of anglicisms simplifies contacts and communication in this globalised industry (Dardano M. , 1986, p. 225). It should also be noted that economists are attracted by the brevity and effectiveness that characterise English terms, as well as the possibility to create brand-new direct, concise and expressive words, rather than long and complex descriptive periphrasis (Rosati, 2005, p. 43).

The lack of assimilation is greater today than ever before: the main reason for it is to be found in the acceleration of lexical change in the field and the speed through which terms are spread, as a target language does not have the time to absorb and translate them (Tagliatella, 2011, p. 69). Moreover, from an extralinguistic perspective it is possible to affirm that anglicisms, particularly non-integrated ones, give prestige to the discourse, raising the register. Not only are they perceived as more technical and authoritative, but

also respond to the taste for fashion and exotic (Zolli, 1991, p. 3). Howbeit, Gualdo (2011)<sup>8</sup> states that “Often what presses for Anglicisms is the absence of valid alternatives and the urgency to respond to operational and translation needs”<sup>9</sup>. A further reason behind the anglicisms surplus in Italian is to be found in the lack of a point of reference with respect to specialist lexicography, which has undergone an intense, but haphazard development (Gualdo, 2011, p. 67). In Italy, in fact, there is no central and institutionalised linguistic observatory as there is for example in France with the *Académie française* or in Spain with the *Real Academia Española*, nor are there specialised centres for monitoring specialised neology, such as the *Observatoire de néologie du Québec* (Ceolini, 2013, p. 15). Unlike other countries where research has been active and fruitful for a long time, Italy has long refused any intervention on language, partly due to its rejection of the language policy implemented by the fascism. Only in the last twenty years, the first steps have been taken, for example with the *Associazione Italiana per la Terminologia (Ass. I Term)*<sup>10</sup>, striving for the normalisation of terminology in specialist areas, like economics, where English overflows, trying to enhance endogenous lexemes. Another attempt is that of the *Centro di Consulenza sulla Lingua Italiana Contemporanea (CLIC)*<sup>11</sup> as part of the *Accademia della Crusca*, aiming to stimulate reflection on linguistic phenomena typical of contemporary Italian. Nonetheless, despite the efforts, these groups are not particularly functional and efficient. For the time being, they have in fact not succeeded either in imposing themselves or in exerting concrete influence on the language (Ceolini, 2013, p. 16-17).

Closing the circle, when Italian terms do exist, the fact that there is no language regulation and that LEF shows a surplus of synonyms push journalists and authors to prefer anglicisms (Giovannardi, Gualdo, & Coco, 2008, p. 35).

In the business press, all these phenomena are taken to extremes. First, the abundance of anglicisms is given by a work necessity: economic events are often crucial worldwide, the information multiplies and is transmitted real-time from one country to another.

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<sup>8</sup> Gualdo, 2011

[https://www.treccani.it/magazine/lingua\\_italiana/speciali/termini/Gualdo.html](https://www.treccani.it/magazine/lingua_italiana/speciali/termini/Gualdo.html)

<sup>9</sup> “Il più delle volte a premere per l’anglicismo sono l’assenza di alternative valide e l’urgenza di rispondere a necessità operative e traduttive”.

<sup>10</sup> Cf. <http://www.assiterm91.it/>

<sup>11</sup> Cf. <https://accademiadellacrusca.it/it/contenuti/centro-di-consulenza-sulla-lingua-italiana-contemporanea/6969>

Consequently, the press does not have the time to translate the information and the expressions related to it (Rosati, 2005, p. 22). Secondly, articles have two main objectives, namely inform and sell: to be read and sold, an article should catch the reader's attention and be engaging. That is why the Italian press is typically sensationalist, spectacular in the style as well: the language is hence filled with neologisms and anglicisms, which add a stylistic and emotional flavour that enhances the intended effect on the reader (Pinnavia, 2005, p. 48). Finally, newspapers have always mirrored the evolution of language and as they are a sponge that absorbs linguistic novelties, helping to make them popular and sometimes even fix them in usage (Gualdo, 2007, p. 85).

#### **1.4 The financial crisis of 2008-2009**

The Global Financial Crisis of 2008-2009, often referred to as “The Great Recession”, is considered the worst crisis since the Great Depression of 1929. It officially erupted on September 15, 2008, yet it did not happen overnight: there were many factors leading up to the crisis, and their effects still linger today.

##### **4.1.1 Seeds of the crisis in the United States**

After the bursting of the dot.com bubble (1997-2000) and the September 11 attacks, the Federal Reserve (FED) in the United States drastically lowers the interest rate to 1% to stimulate the economy. Low interest rates are also observed in other advanced economies. As a result, a global liquidity bubble, or easy access to cheap borrowing, inevitably swells: there is a great amount of cheap money circulating in the financial system, which results in easier access to credit. This encourages households and businesses to borrow and the state to get into debt, thus fostering public and private spending and consequently also economic activity (Keeley & Love, 2010, p. 19). The liquidity bubble is also inflated by huge capital flows to the US, particularly from China. Indeed, the Asian giant recycles the dollar reserves resulting from interchange between China and the US by investing them in US government bonds. Thanks to the placement of Chinese capital, the US can also finance their public debt at a lower price. Other countries in the Middle East and East Asia are following China's example, beginning to operate sovereign wealth funds overseas. These two factors enable the US to keep interest rates low and continue to fuel the economic boom (Buckley, 2011, p. 2). Another crucial cause of the financial crisis is

the innovation of the American financial system: while, traditionally, brokers focused on modest profits distributed over the long term, from the late Nineties the financial institutions begin to centre on higher profit and on the short term. In this way, instead of keeping their loans, they sell them to investment banks, which further distribute them; by doing so, they generate an immediate profit, they can keep on lending money and exponentially increase their earnings (Keeley & Love, 2010, p. 23). The loan reselling, the government action in favour of property ownership and the ongoing liquidity bubble induce banks to lend even to risky parties. From hence the emergence of so-called “subprime mortgages”, i.e., mortgages granted to risky borrowers who were previously already insolvent or who were unable to provide security for their income. Investment banks and companies securitise then the purchased credits into derivative instruments: collateralised debt obligations (CDOs) and mortgage-backed securities (MBSs) (Buckley, 2011, p. 86).

In conclusion, at the dawn of 2007, the entire US (and global) financial system rest on a mountain of debt, but above all are exposed to the threat of insolvency. Despite this, brokers continue to ride the wave of risk, probably because of the greed of financial operators and the so-called moral hazard, described by Encyclopaedia Britannica (2016) as:

The risk one party incurs when dependent on the moral behavior of others. The risk increases when there is no effective way to control that behavior. Moral hazard arises when two or more parties form an agreement or contractual relationship and the arrangement itself provides the incentive for misbehavior by insuring one party against responsibility.

#### **4.1.2 Outbreak of the crisis**

In 2005 inflation and interest rates start to grow, while the real estate market decays; this leads to the bursting of the real estate bubble, resulting in the first defaults on subprime mortgages. The financial turmoil erupts on August 9, 2008: the credit group BNP Paribas freezes three funds investing in derivatives due to difficulties in redeeming their shares. This leads to a lack of confidence among players and an increasing uncertainty about solvency and liquidity. The interbank market drastically slows down and there is a worldwide liquidity shortage. An intervention of ECB and FED is hence inevitable, with an injection of liquidity into the market (EUR 95 billion and USD 25 billion respectively), but the situation does not seem to be improving and is still undervalued. Between the end



of 2007 and the beginning of 2008, several credit institutions register severe liquidity problems and heavy losses, and the difficulty in obtaining short-term funding threatens to bring them to collapse, thus forcing the governments' intervention. On September 15, 2008, the US financial giant Lehman Brothers declares bankruptcy with a debt of 613 billion: this event leads to a new wave of distrust; a freezing of the interbank market and a tightening of the lending conditions. A direct, necessary consequence is the intervention of governments and central banks with gigantic rescue plans for their credit systems, proceeding with capital injections and acquisitions of toxic securities (Buckley, 2011, p. 180; Ceolini, 2013, p. 22, 23).

#### **4.1.3 The collapse of the real economy worldwide**

The huge losses generated by the derivatives market and the collapse of the international financial system do not take a long time until infecting the real economy, reaching sudden halt. For the first time, there is a global recession, with world GDP contracting by 2.1% in 2009. The credit crunch also makes it difficult for businesses and households to access credit, thus resulting in a slowdown in economic activity. As the economy continues to deteriorate, there is a drastic drop in confidence: not only consumers fear for their finances and spend less, but also business activity slows down. Indeed, investments are cancelled, expenses are cut, wages are reduced and payments are postponed. But what makes the recession spread worldwide is the consequent slowdown in trade, which in 2009 fell by 12% (Keeley & Love, 2010, p. 10-12). This already tragic situation has two major repercussions on the social level: an increase in unemployment and thus also poverty, resulting in the collapse of demand and GDP. The recession also affects the very banking system that generated it, as it increases the number of struggling businesses (Ceolini, 2013, p. 25).

#### **4.1.4 From financial crisis to sovereign debt crisis**

The financial turmoil in the US brings many European banks, particularly banking giants exposed to the subprime derivatives market, on the brink of collapse: this causes a continent-wide recession. However, Europe manages to recover thanks to European Central Bank (ECB) support and budgetary policies, at least until the end of 2009.

The situation drastically changes with the 2009 Greek legislative election, which marks the beginning of the sovereign debt crisis in the Euro area. The election in Greece shows that the country had disguised its deficit figures with a swap transaction with the

American banking group Goldman Sachs: Greece is hence downgraded by rating agencies, the bond differential widens and CDS premiums increase (Mongelli, 2013, p. 18). In May 2010, the European Commission, ECB and IMF agree on a rescue package for Greece of EUR 110bn worth; also, the European Union announces the creation of the *European Financial Stability Facility* (EFSF), a temporary financial stability fund with a budget of EUR 440bn designed to support struggling European countries. Finally, in December 2010 European leaders approve the ESM (*European Stability Mechanism*), a permanent state rescue fund worth EUR 500bn. Thanks to these programs, tensions in the financial markets are easing, but it does not last very long. Indeed, confidence is also waning in other peripheral economies such as Ireland, Italy, Portugal and Spain, where there is concern about the sustainability of their public finances, torn apart by huge deficits and debts. Also, fear of insolvency is spreading, and speculative attacks are increasing. This exposes Ireland and Portugal first, Spain and Italy then, to increasing illiquidity in the sovereign debt market. Ireland (November 2010) and Portugal (April 2011) are the first to fall, but they soon receive a financial aid approved by the European Union: these are indispensable interventions, but granted with the high price of austerity (BCE, 2010). In fact, the countries must follow a policy of austerity to consolidate their finances, based on cuts in public spending, increase in the tax incidence, reduction in wages and privatisation, as well as implementing structural reforms. These measures have a high social cost and drive countries into recession; of particular concern is the increase in unemployment, especially among young people, which often causes strikes and protests against the financial system. The turmoil soon spreads to Italy and Spain where, as in Greece, the economic and financial difficulties led to the resignation of the prime ministers and the subsequent fall of governments.

Between 2010 and 2012, European leaders work hard to try to correct the EMU's (*European Monetary Union*) structural flaws exposed by the crisis: indeed, in monetary and economic terms, the union was strong, but in terms of governance it was very weak, and fiscal and budgetary policy was still responsibility of individual states. In other words, currency was shared while public debts were not. After the financial crisis, the lack of a crisis management mechanism is immediately answered with the creation of two rescue funds (EFSF and ESM); subsequently, economic integration is also strengthened, particularly in budget. As far as the banking system is concerned, on December 2012 the

eurozone leaders initiate a banking union. Finally, in September 2011, the Commission introduces a tax on financial transactions (FTT) to curb speculation, the so-called *Tobin Tax* (Ceolini, 2013, p. 25-32). To sum up, in recent years the first steps have been taken towards greater regulation of financial markets, particularly of the derivatives market. The main measures, namely the Dodd-Frank law in the United States and EMIR (*European Market Infrastructure Regulation*) in Europe aim to strengthen the supervision, transparency and regulation of derivatives markets. Countries are also to place a limit on the remuneration of bankers and financial operators, in order to encourage a greater focus on long-term performance. Finally, governments are also working on making credit institutions more resilient to systemic shocks (Ceolini, 2013, p. 32).

## CHAPTER II

### USING CORPUS LINGUISTICS TO INVESTIGATE ANGLICISMS IN THE ITALIAN LANGUAGE OF FINANCE AND ECONOMICS

This chapter will provide an introduction to corpora and corpus linguistics, namely presenting some fundamental definitions of “corpus”, the discipline and its features. An overview of the corpus typologies will follow, as well as an identification of the strengths and weaknesses of the discipline. After that, a description of the path that brought the first compiled text collections to nowadays corpus linguistics and its numerous branches will be presented, paying particular attention to Noam Chomsky’s views on the subject. Finally, some studies will be briefly discussed to exemplify the application of corpus analysis to investigate the use and spread of Anglicisms in foreign languages. In line with the type of language of interest in this dissertation, the studies that will be presented focus on the specialised language of economics and finance.

#### 2.1 Definition of Corpus Linguistics

Although corpus-based language research has been growing as field over the last century, there has been no general consensus on what exactly corpus linguistics is. The reason behind this is the difficult path that corpus linguistics have undergone across the centuries; it should therefore come as no surprise that, so far, this discipline has not yet consolidated into a “homogeneous methodological framework” (Stefanowitsch, 2018, p. 1). Likewise, also linguistics itself has not become a precisely outlined discipline yet: indeed, linguists do not often agree on fundamental questions and starting points, e.g. the identification of the aspect of language that constitute the object and the basis of their researches (e.g. morphemes, lexemes, etc) (Stefanowitsch, 2018).

For the purpose of this research, we will define corpus linguistics as “the study of language on examples of ‘real life’ use” (Mc Enery & Wilson, 2001, p. 1) through corpora (singular: *corpus*). Corpus linguistics aims at answering two other fundamental research questions (Bennet, 2010, p. 2):

- What particular patterns are associated with lexical or grammatical features?
- How do these patterns differ within varieties and registers?

These questions make the simplest and most intuitive objectives of corpus linguistics explicit. Indeed, since the first text collections, researchers and linguists were interested in analysing a corpus from a lexical and grammatical point of view. With the development of linguistics and its branches, further features started becoming of linguistic interest, such as morphology, syntax and textuality. Also, it is clear that a collection of texts cannot be representative of an entire language and its speakers, but it can depict what is typical of a language variety used by a subgroup of the population of various dimensions, and can identify features of the register of interest (Bennet, 2010, p. 2). Bennet (2010, p. 2-3) suggests that to understand what corpus linguistics really *is* one should also define what corpus linguistics *is not*. Firstly, the author states that corpus linguistics does not provide negative evidence, meaning that corpora cannot detect whether a certain linguistic use is impossible or incorrect: corpora can only paint what is present in the collection of texts considered. Direct consequence of this impairment is the fact that corpus linguistics cannot explain *why* a linguistic phenomenon is the way it is, while it only shows *what* it is. To overcome the pure objective description of a registered phenomenon, linguists have to rely on their intuition. Lastly, corpus linguistics cannot describe “all possible language at one time”: this means that regardless of the size of a corpus, “it cannot be representative of all language, and [...] all instances of use of a language may not be present” (Stefanowitsch, 2018, p. 2). Moreover, the data extracted from a corpus is not able to tell the researcher (i.e. the linguist) anything about the object of study. This perception is key to exponents of generative grammar theories. It is also true that corpora are made up of linguistic forms, but they are not able to provide information about the pragmatics or semantics, equally important features of a text as syntax or morphology (Stefanowitsch, 2018, p. 2-3).

Scholars have also investigated the nature of corpus linguistics, trying to understand whether it could be identified as a branch of linguistics. Linguists seem to agree that corpus linguistics is not a branch of linguistics like morphology, syntax or semantics, disciplines that offer descriptions and explanations to specific aspects of a language (Mc Enery & Wilson, 2001, p. 2). Still, the perception of the nature of corpus linguistics varies

according to the main concern that authors and linguists recognise to corpus linguistics: in fact, some think that given its main concern with applications, corpus linguistics must be viewed as a methodology, as “it can be used in almost any area of linguistics”. On the other hand, if one focuses on “the concern to identify patterns of use in selected bodies of text from some population of language use and the principles by which those patterns are constructed”, then corpus linguistics can be considered a science (Viana, Zyngier, & Barnbrook, 2011, p. 3).

### 2.1.1 Notion of “Corpus”

As for corpus linguistics, the definition of the term *corpus* slightly differs in different academic disciplines. The etymology of the word is the Latin *corpus*, *corpora*, meaning ‘body’: consequently, a corpus may be defined as “any body of text” (Mc Enery & Wilson, 2001, p. 21). The Cambridge Dictionary (2022) defines a corpus as “a collection of written or spoken material stored on a computer and used to find out how language is used”. “Collection” is a key word in this definition, because its nature can vary according to the discipline. In literature studies, for example, the ‘collection’ may consist of the works of an author, of the works published in a particular period of time or belonging to a particular genre. In linguistics, it refers to “any collection of data (whether narrative texts or individual sentences) elicited for the purpose of linguistic research, frequently with a particular research question in mind” (Sebba & Fligelstone, 1994, p. 769). Finally, in corpus linguistics, the term *corpus* (Stefanowitsch, 2018, p. 20-21):

Refers to a collection of samples of language use with three properties:

- a. The instances of language use contained in it are authentic;
- b. The collection is representative of the language or linguistic variety under investigation;
- c. The collection is large.

The first feature presented by Stefanowitsch (2018) is that of *authenticity*, meaning that the utterances that constitute the text collection were not specifically produced for linguistic analysis or with the awareness that they would be used for such purpose, but they are gathered from the genuine communication of people going about their normal business (Sinclair, 1996, p. 11-15).

For the data collection, linguists have two options. Firstly, they can analyse every utterance of the language that is the object of the research, which is almost impracticable, except in few cases like with dead languages. In fact, the written and oral utterances produced by the whole population is huge and constantly increasing. On the other hand, linguist usually build smaller samples of a linguistic variety of interest (Mc Enery & Wilson, 2001, pp. 21, 22). Mc Enery and Wilson (2001, p. 22) add that in corpus construction, linguists aim to build a sample that is “maximally representative of the variety under examination, that is, which provides us with as accurate a picture as possible of the tendencies of that variety”. The importance of *representativeness* was also highlighted by Stefanowitsch (2018, p. 20-21), who stated that the data collected should be representative of the language or variety considered. In corpus linguistics, a corpus is representative of a particular language or variety when the distribution of the linguistic feature or phenomenon that the linguist wants to investigate within the corpus is “identical to its distribution in the language as a whole” (Stefanowitsch, 2018, p. 26). In practice, linguists obtain a similar balanced result by including in the corpus diverse text types in similar proportions: variables might be the media, setting, function, place of publication, as well as age, sex, demographic and educational background of the writers or speakers. Theoretically, in this way the corpus would be *balanced*, because it would allow an accurate representation of any linguistic phenomenon of the variety investigated. In reality, linguists themselves know that it is utopistic, for example because it is impossible to know how relevant parameters are distributed across the population: demographic variables can be known, but we cannot say the same for the number of texts or conversations on a particular topic, for instance. Also, there are text types that are impossible to sample for practical reasons, like private talk (e.g. pillow talk), religious confessions or lawyer-client conversations (Stefanowitsch, 2018, p. 26-27). The last fundamental requisite described by Stefanowitsch (2018, p. 34-36) is the *size* of the text collection. Corpora usually have a finite size, with the exception of monitor corpora, open-ended data collections in which content is constantly added (e.g. dictionaries of the COBUILD group). Size and representativeness are strictly bounded, simply because a larger corpus would presumably also be more representative (Mc Enery & Wilson, 2001, p. 78).

Further, corpora must have a *machine-readable form*. The first data collections were in written format, but with the technological revolution and today's availability of software and advanced corpus analysis technologies, corpora are now exclusively machine-readable. In this way, texts and their features can be investigated and manipulated with an ease and speed that was unimaginable and unpredictable with other formats. Also, machine-readable data collections can be enriched and enlarged with additional information only in a few minutes.

Lastly, linguists agree that "a corpus constitutes a standard reference for the language variety which it represents" (Mc Enery & Wilson, 2001, p. 24). For this understanding to be true, corpora should be widely available to other linguists, researchers and students as well, for them to easily access them and use them as a basis or support for their studies (Mc Enery & Wilson, 2001, pp. 23, 24). Additionally, data collection that constitute a corpus can be *unannotated*, meaning that they are constituted of plain text, or *annotated*.

An annotated corpus is no longer simply a body of text in which the linguistic information is implicitly present. [...] It may be considered a repository of linguistic information, because the information which was implicit in the plain text has been made explicit through concrete annotation (Mc Enery & Wilson, 2001, p. 24)

Annotated corpora typically contain information about linguistic properties (part of speech, lemma, syntactic structure, etc.), paralinguistic features of the text (layout, colour and size of the font, capitalization, special characters, etc.), demographic information about the speakers or writers (age, sex, origin, etc) or the circumstances of production (channel, setting, genre). Annotations are useful for linguistic analysis, providing context to the texts and allowing linguists to draw more accurate conclusions on the data gathered (Stefanowitsch, 2018, p. 21, 36).

### **2.1.2 Types of Corpora**

According to its core features, a corpus can be classified into different categories. Starting from the language considered for the corpus research, corpora can be monolingual, bilingual or multilingual. As the name implies, monolingual corpora contain texts in only one language, and they are the most frequent type of corpora; bilingual corpora contain two languages and multilingual corpora focus on a comparison of more than two languages. Bilingual or multilingual corpora can be further divided into parallel or



comparable corpora. Source texts (ST) and their corresponding target texts (TT) constitute a parallel corpus, which is usually aligned, meaning that, at sentence level, a ST sentence is paired to the its corresponding TT sentence. Parallel corpora are usually built to detect translation shifts between ST and TT, identify translation strategies and recognise some linguistic features that might be typical of the language of translations. On the other hand, comparable corpora are made up of texts originally produced in their respective language which are similar according to some criteria established in line with the purpose of the research (e.g., genre, publication span, topic...). Comparable corpora offer interesting insights for example in how a topic might be addressed, or how the discourse in similar text types is organized (Bowker & Pearson, 2002). As far as the period of time considered is concerned, corpora can be diachronic or synchronic. Diachronic corpora are constituted of texts belonging to different periods and are usually built to study the development or change that a language can undergo across the years or even the centuries. The opposite is a synchronic corpus, whose texts have been collected in the same period of time, providing a snapshot of language. Corpora can also be classified according to their currentness, namely static and monitor corpora. A static corpus, also known as reference corpus, is a complete collection of texts that will not be enriched or updated. On the other hand, the purpose of a monitor corpus is to detect the changes of language through a regular updating of the data collection. Indeed, new texts are constantly added, enriching the corpus and providing interesting information on the latest developments of a language or language variety (Skeeth Engine User Guide). Corpora also differ from a thematic perspective. The majority of data collections belong to the category of generalized corpora, often very large collection of texts containing diverse types of written and spoken texts. Typically, it is possible to find newspaper and magazine articles, fictional, nonfictional literature and paraliterature, as well as spoken transcripts of informal information, speeches by politicians, and recently also transcripts of chats, posts on social networks or blogs. Examples are the British National Corpus (BNC)<sup>12</sup>, the American National Corpus (ANC)<sup>13</sup> or the COCA<sup>14</sup>. While these corpora aim to give the user as much a whole picture of the language variety considered as possible, the objective of specialised corpora is to be representative of a specific language

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<sup>12</sup> British National Corpus (BNC), <https://www.english-corpora.org/bnc/>

<sup>13</sup> American National Corpus (ANC), <https://anc.org/>

<sup>14</sup> Corpus of Contemporary American English, <https://www.english-corpora.org/coca/>

variety and to answer precise questions on that variety. The language of the texts collected in specialised corpora is typically technical, used by a small group of the population to satisfy the communication needs of their work field. Examples include Sketch Engine's Medical Corpus<sup>15</sup>, a specialised corpus on medicine, or the BoLC Corpus<sup>16</sup> on law. Interesting types of corpora are those for language acquisition and educational purposes, learner corpora and pedagogic corpora: the first contain written texts or transcripts of language used by students who are studying or generally acquiring a language; the latter are constituted of examples of language uses in the classroom, like textbooks, transcripts of direct lessons, of interactions between students or between teachers and students (Bennet, 2010, p. 12-13). Then it is possible to identify historical corpora, "intentionally created to represent and investigate past stages of a language and/or to study language change" (Claridge, 2008, p. 242; Stefanowitsch, 2018, p. 21, 36).

### 2.1.3 The origins of Corpus Linguistics

As seen before, to understand the reasons behind the lack of general agreement on the definition of corpus linguistics, it is crucial to go through the history of this discipline, from its roots to today's latest developments. Historians identify Hugh of St. Cher as the first linguist because his Vulgate Bible, compiled in the 13<sup>th</sup> century, is believed to be the first concordance ever. Apparently, Hugh of St. Cher hired over 500 monks that helped him list almost every word used in the Bible and the point where they were used. It is a mammoth work if one thinks that it was completed around 1230, a time of no technology, while with today's availability of computers, software and electronic texts, the same result could be obtained in a matter of minutes. Hugh of St. Cher's work is not only the oldest example of corpus, but it also shows the first ever interest in "applications of corpora, rather than in corpora *per se*" (Viana, Zyngier, & Barnbrook, 2011, p. 1). Indeed, the majority of linguists have always been interested in using corpora as a means to get information and draw conclusions on a specific subject: that was the case of the corpus linguistics analysis that preceded Chomsky's criticism, or that continued up to nowadays regardless of his structuralist view on the subject (Viana, Zyngier, & Barnbrook, 2011, pp. 1, 2).

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<sup>15</sup> Medical Corpus, <https://www.sketchengine.eu/medical-web-corpus/>

<sup>16</sup> Bologna Legal Corpus (BolC) [https://corpora.ficlit.unibo.it/bolc\\_eng.html](https://corpora.ficlit.unibo.it/bolc_eng.html)

#### 2.1.4 Early Corpus Linguistics

Even though the definition of *corpus* is extremely recent, the term “Early Corpus Linguistics” is used to describe linguistic procedures and practices before Chomsky. This term was specifically coined to refer to a century-long linguistic tradition using a basic corpus-based methodology for linguistic purposes. As it was only recently introduced, we would not find the term *early corpus linguistics* in researches and publications of that time. It mainly identifies the corpus linguistics practices which were common before Noam Chomsky (Viana, Zyngier, & Barnbrook, 2011, pp. 1, 2). As stated in the previous paragraph, linguists have almost exclusively approached corpus analysis and its application as a method to gather information within their particular subjects and disciplines of interest. It is clearly the case of lexicography, interested in realising new generations of dictionaries through the collection of latest data on oral, written and digital texts. It was the objective of the Bank of English and the British National Corpus, the two main reference corpora of the English language, that at the end of the 20<sup>th</sup> century decided to cooperate with commercial publishers to build brand-new English dictionaries.

Nonetheless, corpus-based research was frequent before the technological revolution as well. For instance, studies on the child language acquisition between the end of the 19<sup>th</sup> and the beginning of the 20<sup>th</sup> century were based on carefully compiled collections of parental diaries in which the parents used to record every new locution of their prole. Another primitive example of corpus-based studies is Käding’s (1897) work on German spelling conventions. Käding’s corpus, comprising of around 11 million words, an impressive size for his time, detected the frequency distribution of letters and sequences of letters of the German language. Corpus-driven analysis were also performed during the first half of the last century in language pedagogy, for example in the works on foreign language pedagogy of Fries and Traver (1940), and in comparative linguistics studies, such as Eaton’s comparison of the frequency of word meanings in four European languages (English, French, German and Spanish) (Eaton, 1940). Finally, corpora are fundamental to many branches of linguistics, particularly to semantics and syntax. These examples clearly show that a basic, initial methodology of corpus-driven analysis had been common in linguistics and its branches for centuries. Yet, in the late 1950s, the approach to corpora changed drastically and the use of corpora as a source of data became

unpopular following Noam Chomsky's criticism of corpora as a source of information (Viana, Zyngier, & Barnbrook, 2011, pp. 1-2; Mc Enery & Wilson, 2001, pp. 2-4).

### 2.1.5 Chomsky's view on Corpus Linguistics

The American linguist and academic Avram Noam Chomsky has been one of the main characters of the linguistic scene of the last century. He is recognised as the founder of generative-transformational grammar, often referred to as the most significant contributor to theoretical linguistics of the 20th century.

Particularly, he moved the linguistic focus from empiricist towards rationalist theories. While empiricism focuses on the observation of data typically through the use of corpora, rationalist studies are based on the development of a theory founded on the development of an artificial theory of a language that reproduces the effects and features of the human language (Mc Enery & Wilson, 2001, p. 4). The distance from empiricism constitutes the basis of Chomsky's criticism towards corpora, which were considered a wrong tool for linguists, who "must seek to model language competence rather than performance" (Mc Enery & Wilson, 2001, p. 5). In linguistic theory, the term *competence* generally refers to a person's inner knowledge of his or her language, particularly to the system of rules that a language user tacitly masters that allow him or her to produce and understand a potential infinite number of utterances, and at the same time to recognise grammatical mistakes or uncommon uses (Robins, 1980, p. 37). McNeil (1966, p. 67) adds that competence is the knowledge of linguistic rules and categories that constitute a native speaker's tacit intuitions about his or her own language. Finally, Chomsky defines *linguistic competence* as "the ability of the idealized speaker – hearer to associate sounds and meanings strictly following the rules of his language" (Chomsky, 2006, p. 103): competence is so said to be an idealised conception of language proper of the speakers of that language, which is opposed to the notion of *performance*, the specific utterances of speech, "the ability to apply the competence into speaking – hearing procedures and show personal knowledge" (Chomsky, 2006, p. 103). It is clear that linguistic competence lies at the heart of the knowledge of a language, but obviously speakers know more than just grammar. A grammar specifies the rules that the speakers of a language tacitly know, but it does not tell how this knowledge enables to produce and understand utterances, nor does it tell its users how to acquire that knowledge. Mc Enery and Wilson (2001, p. 5) use a metaphor to describe performance with respect to competence, saying that

“performance [...] is a poor mirror of competence”. Also, they highlight that the form of performance may be influenced by external factors. For instance, people make occasional ‘slips of the tongue’ in their everyday speaking. ‘Slips of the tongue’ or similar mistakes have been defined by Chomsky as performance errors that might be caused by a great variety of factors, from tiredness to boredom, from the exposure to alcohol and drugs to the presence of external distraction (Radford, 1981, p. 2). This distinction between competence and performance constitutes the fundamentals of Chomsky’s initial criticism of corpora. As the objective of a linguist is to model language competence, and a corpus, by its very nature, is a collection of “externalised utterances”, it is performance data; thus, it does not provide a guide to modelling linguistic competence (Mc Enery & Wilson, 2001, p. 5). The solution offered by Chomsky is to abandon the attempts to account for language observationally, but rather account for language introspectively.

To fully grasp this direction-changing criticism, it is fundamental to keep in mind two fundamental, yet flawed, assumptions of early corpus linguistics. Firstly, that the sentences of a natural language were seen as limited in number, and secondly, that they could consequently be collected and enumerated. In short, language is finite (Mc Enery & Wilson, 2001, p. 6):

Like blades of grass on a lawn, the sentences of a language are great in number, but if one has sufficient patience, one may collect and count them all. [...] Language is an enumerable set which can be gathered and counted.

This wide-spread assumption was based on the largely unchallenged view that corpora were the only source of linguistic evidence in the development of linguistic theories, they were the “sole explicandum of linguistics” (Mc Enery & Wilson, 2001, p. 6). Instead, Chomsky’s direction-changing criticism saw the number of sentences occurring in a natural language as uncountable and potentially infinite; according to Chomsky, the grammar knowledge may be composed of a finite set of rules, which allow the speaker to produce and understand an infinite number of sentences. Performance data, such as the data contained within a corpus, would not be able to register and describe this competence: consequently, corpora, by their very nature, are incomplete. Chomsky uses the adjective ‘partial’ to describe them from two perspectives: firstly, corpora are partial because they are incomplete, containing some, but not all valid sentences that exist or might exist in a natural language; secondly, corpora are partial because:

Any natural corpus will be skewed. Some sentences won't occur because they are obvious, others because they are false, still others because they are impolite. The corpus, if natural, will be so wildly skewed that the description would be no more than a mere list. (Chomsky, 1959, p. 159)

Consequently, Chomsky criticises corpus methodology, which would be an impractical and limited solution to investigate linguistic competence. Conversely, it is the process of introspection that allows linguists to delve into their own minds to examine their own linguistic competence. In this way, Chomsky sees the linguist, or simply the native speaker, as “the sole explicandum of linguistics”. Finally, Chomsky argues that introspection is important also to distinguish between unseen but grammatical constructions from utterances that are ungrammatical as well as unseen. The native speaker of a language is indeed able to recognise the grammaticality of a sentence, while a corpus would identify an ungrammatical sentence as a grammatical one just because it appears in the data collection. These arguments were so powerful that caused an almost total rejection of studies on corpus-based empirical methodologies, establishing a predominance of introspection-based approaches (Mc Enery & Wilson, 2001, pp. 8-10). Chomsky paved the way to further criticism towards early corpus linguistics practices. For example, Abercrombie (1965) highlighted that the searching through extensive data collection using nothing more than one's eye is time consuming, expensive and error prone. This shows that early corpus linguistics required data processing techniques and abilities that were simply not available at that time (Mc Enery & Wilson, 2001, pp. 10, 11). As seen before, representativeness is a key feature of data collection: in criticising the partiality of a corpus, Chomsky took the view that it would be unrepresentative of the speaking population of the language variety under investigation. However, a similar critique could be adequate and acceptable for primitive and early corpora, being small and thus representative of only high frequency linguistic features. Differently, today's computers can easily store extensive data collections, swiftly searched and manipulated through the use of specific programs and software (Mc Enery & Wilson, 2001, pp. 63, 64).

### **2.1.6 Strengths and weaknesses of corpus analysis**

Despite Chomsky's criticism had drastically reduced the number of corpus-based studies and favoured the establishment of introspection-based approaches, the technological

development fostered corpora's sizes to grow exponentially, thus making corpus-driven studies more and more frequent.

Due to the growing size of data collection, corpus analysis is becoming increasingly quantitative. Linguists and researchers are focusing on gathering data on features that are swiftly and easily searched, identified and counted by a computer, like word-forms, collocations, n-grams, etc. Similar research can lead to the identification of statistically relevant linguistic tendencies in a language variety or, through the comparison with different corpora or sub-corpora, between different language varieties. Another interesting strength of corpus-based analysis is that it allows the identification of linguistic patterns or phenomena that could elude introspection and intuition procedures: an example is McCarthy & Carter's (1995) analysis on the frequency of use of the verb 'tend' in everyday conversations, which probably would have not been noted by only relying on intuition (Viana, Zyngier, & Barnbrook, 2011, pp. 6-8). On the other hand, corpora analysis, as being carried out not by people but by software and programmes, are usually based on count of forms that are not able to detect semantic differences, such as distinguishing meaning. For instance, in investigating the frequency of the Italian forms of the present tense of the verb *to be (essere)*, it would not be possible to distinguish between the first person singular 'io sono', and the third person plural 'essi sono'. Essentially, the crucial limit of purely quantitative analysis is that linguists are faced with numbers instead of occurrences, often totally decontextualized. The solution is hence a validation through intuition and experience. In practice, linguists carry out an accurate inspection to decide if the right instances are being counted and considered, as well as relate forms to their own meaning in the context of use (Viana, Zyngier, & Barnbrook, 2011, pp. 7, 8).

## **2.2 Corpus linguistics to investigate of the use of Anglicisms**

As the preceding paragraphs have made clear, corpus linguistics is used in the most diverse fields, proving particularly useful in data collection not only for linguistics and its branches (semantics, syntax, lexicography, etc.), but also for disciplines apparently far from linguistics, such as the social and political sciences. Studies based on corpus linguistics have also been conducted on the topic of the present research, namely the analysis of the presence and spread of anglicisms in foreign languages. An example of a

research similar to the present one with respect to the type of language investigated, is Laursen and Moustén's (2015) paper on the presence of anglicisms in Danish and Spanish stock blogs and stock analyses. For the purpose of their research, Laursen and Moustén have built a bilingual comparable corpus constituting of examples of financial language used on banks and stock trader's blogs and websites between 2014 and 2015. After a brief introduction to the key concepts of 'Anglicism', 'Integration' and 'Corpus Linguistics', the authors present the objectives of their research, frequently quoting Koller's (2006) view on corpus linguistic, recognising the ability of the discipline to guarantee more representative results than those that can be obtained through an analysis of isolated samples or through introspection procedures. As far as the results of the research are concerned, the analysis has shown a certain randomness in the choice between anglicisms and Danish or Spanish competitors; however, the Spanish language seems to prefer the use of terms of local coinage rather than English words. Nonetheless, despite the well-known reticence of languages such as Spanish and French in acquiring foreignisms, the number of anglicisms in the Spanish financial terminology shows a certain willingness within the financial community to rely on English terms when talking about the stock market (Laursen & Moustén, 2015, pp. 1-5). Another interesting corpus-driven research concerning the language of economics and finance is Anglemark and John's (2018) on the use of English business and finance terms in French, German, Italian and Spanish. The study is both quantitative and qualitative, and is developed in four different stages: after discussing some fundamental literature notions on code-switching and lexical borrowings, the authors identify some most commonly used English terms in the languages considered in three different corpora. Then, the focus shifts to four target language (TL) subcorpora of the Google Books corpus, thus reporting the penetration rate of the English-language business terms into the European languages considered; finally, they provide qualitative insights on how the anglicisms are used in the texts considered. The results of the research show that while some of terms investigated seem to be integrated in the TL, the anglicisms are still mainly used in a way that marks them as foreignisms. This perception is particularly valid for French and Spanish, languages, as abovementioned, that are usually more reticent in the acquisition of lexical material of foreign origin; differently, German and Italian show a greater integration of the terms. Indeed, the authors openly agree that some business terms, such as *business* and



*investment*, are so commonly used in German and Italian to be reasonably classified as lexical borrowings (Anglemark & John, 2018, p. 406-440). Finally, a third interesting example of a corpus-driven analysis on the use of anglicisms concerns another European language that usually receives less attention than the forementioned Spanish and Italian, for instance: Romanian. Greavu's (2011) paper provides a quantitative analysis of anglicisms used in a corpus of Romanian economic press, showing that only a relatively small proportion of the terms considered occur with a high frequency within the corpus. The author suggests two possible hypotheses behind a similar limited usage. Specifically, the fact that more than 50% of the words considered have only been used once or twice in the corpus can either mirror their recent introduction into Romanian, or means that the concepts that they refer to were not frequently discussed in the corpus. However, the large proportion of foreignisms in the total number of words in the corpus can imply an "increasing intensity of contact between English and Romanian, and may point towards an upward trend in the phenomenon of borrowing between the two languages" (Greavu, 2011, p. 44, 45).

## CHAPTER III

### RESEARCH QUESTIONS

This chapter will be dedicated to depicting the aims of this research and the methodology that has been followed to build the corpus for its purposes. In the first part of the chapter, I will outline the objectives I have set myself and that have funded the corpus-driven analysis that constitutes the basis of this work. I will identify the questions I intend to answer with the data collected, from both a quantitative and qualitative point of view. Indeed, I will first illustrate the quantitative objectives of the research, specifically the extraction of the frequency rate of the anglicisms related to the lexicon of the crisis. The occurrences will be then analysed from a qualitative point of view, observing their way of use, the presence of grammatical or lexical material indicating their foreign nature, and the presence of explanations and glosses. After that, an accurate description of the methodology that has been followed to build the corpus will follow. Specifically, I will provide an explanation of the criteria behind the data selection, and the methodology that have been followed to meticulously collect the material of this research. A brief description of the software and programmes used for the quantitative and qualitative research will follow. Finally, I will illustrate the terms that have been selected for the analysis, which will be presented in ascending order according to their frequency; firstly, a list of the most frequent anglicisms in the corpus as a whole will be provided, followed by a list illustrating their frequency and use within the individual subcorpora.

#### **3.1 Research aims**

This dissertation is a corpus-based analysis on the use of anglicisms related to the lexicon of the financial crisis of 2008 that have entered the Italian special language of economics and finance since the outburst of the crisis. The data that has been selected and collected for the purposes of this research has been manipulated and investigated through corpus analysis tools to gather information on the frequency and use of words of Anglo-American origin, both from a quantitative and a qualitative perspective.

##### **3.1.1 Quantitative objectives and methods**

Starting from the quantitative analysis, the present research pursues the objective of extracting the rate of anglicisms' frequency, which is interesting in the diachronic and synchronic insights that it can imply. As far as diachrony is concerned, the corpus covers a thirteen-year-time span, thus showing how the anglicisms' frequency has possibly changed across the years considered. Specifically, it is interesting to see which terms were already frequent and known at the time of the burst of the financial bubble, in 2008, and which ones are of more recent introduction. Also, it is possible to identify which terms have become increasingly popular over the years, or if some were trendy during a period of time but have been abandoned lately. The fact that the corpus is constituted by four Italian newspapers and journals, make it possible to identify which paper is more conservative, opting for Italian equivalents and avoiding foreignisms, and which one is rather more welcoming towards language innovation. Secondly, this research also offers interesting synchronic insights: in fact, an Anglo-American reference corpus has been built to support the quantitative and qualitative conclusions drawn upon the data collected from the analysis on the Italian monolingual corpus. A comparison between the two corpora allows to identify the differences and similarities in the frequency of the terms considered, as well as the contexts in which they are used. Additionally, the quantitative analysis will not only offer results concerning the frequency and distribution of the terms considered, but also interesting insights on the level of specialisation of the language. As abovementioned, the topic of finance, trading and other business-related questions are of interest of not only professionals and experts of the field, but of nonprofessionals as well. Due to the twofold nature of the subject, the present study can show if it is the Italian or English special language of economics and finance that typically proves to be more specialised and directed to an audience of professionals: in fact, the presence of numerous terms within a text implies a high specialisation of the text itself, thus identifying its target audience as an audience of experts. In this way, through the identification of a higher terminology frequency within a paper or a single article, it is possible to identify its specialisation degree. The level of specialisation can also be detected through an analysis of the acronyms rate: acronyms are in fact typical of a technical language, and when they are used frequently, particularly without their expansion, it usually implies that the audience is well-aware of the contents discussed and of the meanings of the terms used, thus needing no further explanation or specification.

### **3.1.2 Qualitative objectives and methods**

This corpus-based analysis is not only focused on the collection of quantitative, numeric data, but it also pays particular attention to the qualitative features that emerge from the anglicisms' occurrences. After extracting the frequency rate of the terms of interest, decisive information can be collected also on the way anglicisms are used by the authors of the different papers, for instance if their foreign nature is made clear through the presence of brackets, inverted commas or the proximity to Italian equivalents. Also, the presence of explanations, specifications and editor note's imply that the term used is not well-known by the audience, who needs some additional contextual information to properly understand the text. The frequency of similar content solutions also allows the identification of the audience of the papers investigated: indeed, a paper whose readership is partially (or totally) constituted by laypersons would typically opt for more explanations to fill the content gaps of its readers. On the contrary, a newspaper that is aware of the level of expertise of its readers will resort less to certain devices, based on the thematic and terminological knowledge of its audience. In this way, it is interesting to detect whether the terms considered are more frequently used within expert-to-expert or expert-to-layer texts, not only with respect to their frequency rate but also with the way they are used. Anglicisms in specialised papers are expected to be directly used without further explanations or contextual information, whereas they will presumably appear together with Italian periphrasis and explanations in expert-to-layer publications.

As for the quantitative research, it will also be possible to recognise which of the Italian papers is more innovative in accepting anglicisms and integrating them entirely into the discourse. For example, the anglicism may be explained at the beginning of the article, and then be used frequently throughout the text without further explanations. The author may even take it for granted that the reader understands the anglicism, leaving it up to him or her to inform him or herself on the term meaning. On the other hand, the author may be more conservative, for example by simply quoting the anglicism in brackets for the reader's information only, and then proceed to designate the concept using the Italian equivalent.

## **3.2 Research design**

For the abovementioned research aims, I have built a monolingual specialised corpus constituting of a total of 1,300 articles (tokens and types) published on four national financial journals from 2008 to 2020. The composition of the corpus has been accurately and specifically designed to meet multiple objectives. First, the articles have been selected according to their relevance to the topic through the selection of some keywords related to the financial crisis (e.g. *financial bubble*). Secondly, the articles were published on four different papers which differ in terms of target audience and specialisation level: in order to cover a most varied readership with different backgrounds and knowledge, I have selected two more general and two specialised newspapers. Also, the time-span considered provides a clear and comprehensive picture of the process of entry, adaptation and acquisition of Anglicisms in Italian, showing the mechanisms for approaching foreignisms, their rejection and eventual integration into Italian. A corpus-driven-research has been carried out with the aid of some key corpus analysis tools and software like *AntConc*<sup>17</sup> and *Sketch Engine*<sup>18</sup>. To provide further support to the conclusions that have been drawn upon the use of anglicisms related the crisis in the Italian specialised language of economics and finance, I have also built a reference monolingual corpus constituting of 1,300 specialised articles (tokens and types) published between 2008 and 2020 on four main Anglo-American financial journals. With the same number of articles, the Anglo-American corpus is well balanced in comparison to the Italian corpus: the articles have been selected on the basis of certain keywords related to the financial crisis as well (e.g. *speculative bubble*), they have been published during the same period of time and they typically address the same topics.

### 3.2.1 Corpus Construction and Methodology

The Italian monolingual corpus constitutes the basis of this study and it has been accurately built through the collection of articles published on four main national papers specialised in economics and finance, thus representing an actual use of the Italian special language in this domain. Also, the period of time considered, between 2008 and 2020, has allowed the creation of a data collection covering crucial international events of the first two decades of the 21th century, from the outbreak of the crisis with the bankruptcy of Lehman Brothers and its worldwide spreading to the subsequent sovereign debt crisis,

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<sup>17</sup> AntConc, <https://www.laurenceanthony.net/software/antconc/>

<sup>18</sup> Sketch Engine, <https://www.sketchengine.eu>

from the financial recovery up to the latest financial events of the end of the second decade of the century. This time span allows the portraying of a globalised society from the financial point of view, showing how events occurring abroad can have fast and crucial repercussions on the global financial system. A clear consequence of how international financial systems are so deeply connected and easily influenced is the spread of knowledge, content and consequently lexicon used to describe brand-new financial phenomena or to refer more precisely to already-existing ones.

### 3.2.2 Selection and collection of Italian financial articles

To provide the current research with balanced and proportioned data, I have decided to collect articles from four Italian newspapers and journals of different nature and directed to a diverse audience in order to provide as a complete and detailed a picture as possible of the national coverage on topics of international financial interest. Also, the articles have been collected proportionally among the four newspapers and the period of time considered, as the corpus constitutes of 25 articles per year from 2008 to 2020 per financial journal: this means that for each financial newspaper, 325 articles have been searched and manipulated, for a total of 1,300 articles. Moreover, the articles have been collected according to their relevance to some keywords and key phrases concerning the financial crisis of 2008 and the financial events that followed it, like *financial crisis*, *financial bubble*, *debt crisis* (It: *crisi finanziaria*, *bolla immobiliare*, *crisi del debito*). This starting point has allowed the construction of a balanced, various and complete corpus covering thirteen years of information on global financial events depicted by four different perspectives.

*Il Sole 24 Ore*<sup>19</sup> is an Italian daily newspaper based in Milan and Rome focusing on economics, politics and finance; of its genre and specialisation, *Il Sole 24 Ore* is the most famous and widely read, as well as being the fifth largest newspaper of the entire country. The main topics covered by the newspaper are economics, politics, financial market trends and news from the regulatory and tax sectors. *Il Sole 24 Ore* is regarded as a reliable updating tool for professionals, entrepreneurs, public administration executives and financial investors, but it is also considered a trustworthy source of impartial information

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<sup>19</sup> *Il Sole 24 Ore*, <https://www.ilssole24ore.com/>

by a wide non-professional readership, such as private and public employees. Indeed, the newspapers is known for providing simple and impartial explanations of political or economic events and phenomena, hence helping ordinary people to navigate their way through issues of finance, taxation or public administration. Although the newspaper is a specialised publication, *Il Sole 24 ore* was chosen as a source of data for this research as it aims at a wide and varied audience. Linguistically, it could therefore offer interesting insights, as it would presumably use a clear and transparent lexicon to describe economic phenomena for them to be grasped by an audience of non-professionals as well. Alternatively, the authors of *Il Sole 24 ore* could choose to use foreignisms accompanied by some explanation or contextual information to ease the reader's understanding of the text. For the same reasons that have brought to the selection of *Il Sole 24 Ore* as a source of this study, *La Repubblica*<sup>20</sup> has been chosen as a second Italian famous newspaper directed to a wide and varied audience. Indeed, *La Repubblica*, an Italian daily newspaper based in Rome, is the second largest daily newspaper in the country in terms of total circulation and readership, after *Corriere della Sera*<sup>21</sup>. The articles used for this research have been however extracted by the section dedicated to economics and finance, *Economia*<sup>22</sup>. Although this deals with specialised topics of the field of economics, the journal addressed an audience of interested and laypeople who want to delve into the concepts and world of economics and finance. As previously mentioned, this hybrid and wide-ranging nature of the audience could make it interesting to conduct linguistic analyses, evaluating the personal choices of the authors of *La Repubblica* in the introduction of neologisms, in the way anglicisms and foreignisms are presented to the reader, as well as in the use of Italian equivalents. However, differently from *Il Sole 24 Ore*, *La Repubblica* is usually not considered an impartial newspaper: this explains why it is most commonly read by laypersons. Of a more élite and specialised nature is *MF Milano Finanza*<sup>23</sup>, an Italian economic-financial daily newspaper based in Milan. The newspaper deals exclusively with economic and financial issues, and is very popular among experts of the field, particularly online traders. Due to the high specialisation of the topics covered and the decidedly smaller number of readers with respect to the two

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<sup>20</sup> La Repubblica, <https://www.repubblica.it/>

<sup>21</sup> Corriere della Sera <https://www.corriere.it/>

<sup>22</sup> La Repubblica, sezione Economia <https://www.repubblica.it/economia/>

<sup>23</sup> MF Milano Finanza <https://www.milanofinanza.it/>

previews papers, *Milano Finanza* certainly boasts a more specialised, technical vocabulary, dense with foreign words and recent neologisms. Moreover, it is directed to a very specialised audience to whom the concepts and topics discussed are usually extremely familiar; we would therefore expect to more rarely find explanations or explicatory periphrasis, inverted commas and brackets, editor's notes and footnotes. Similarly to *MF Milano Finanza*, *Italia Oggi*<sup>24</sup> is an Italian daily economic, legal and political newspaper; it is typically addressed to a specialised audience, usually professionals, entrepreneurs and financial investors who are well accustomed to certain topics, terms and technicalities. Also, *Italia Oggi* is perceived as a reliable updating tool for its specialised audience. As a consequence, from a linguistic analysis we would expect to find anglicisms and foreignisms, often directly presented to the reader without synonyms, explanations or Italian equivalents.

With the help of these four diverse newspapers and journals, this research corpus succeeds in covering a wide and varied readership, with different prior knowledge and expectations as to the topics and the ways, also the linguistic ones, in which they are approached. Likewise, it is possible to see how these different newspapers address their audiences, making more or less conservative choices in the use of foreignisms and in the way they are presented. Similar decisions are based not only on the personal choice of a particular author, who might opt for an anglicism according to the degree of public awareness of the issue or the degree to which a term seems to be popular and known, but also on the linguistic indications that might be imposed by the editorial staff.

### 3.2.3 Selection and collection Anglo-American financial articles

To provide further support to the conclusions drawn upon the data collected from the Italian corpus, I have built a monolingual reference corpus constituting of 1,300 articles (tokens and types) published on Anglo-American newspapers and magazines from 2008 to 2020. The reference corpus is thus balanced to the main corpus, as it similarly contains 25 articles per year published on four main English financial newspapers and journals, for a total of 325 articles per journal and 1,300 articles totally. The selection of the financial sources considered has been based on at least three objectives. Firstly, I decided to consider material of British and American origin due to the cultural, political and

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<sup>24</sup> *Italia Oggi*, <https://www.italiaoggi.it/>



economic influence that the United Kingdom and the United States have been increasingly exerting on Europe and particularly on Italy. This influence has been spreading like a wildfire particularly since the end of World War II, shaping Italy's and Europe's perception of the world and of themselves as well, especially affecting the cultural, political and economic systems. Apart from an indirect influence due to the constant contacts and communication between the political and economic systems, Italy's routine is overwhelmed by Anglo-American information and content: indeed, news and information from the United States and the United Kingdom constantly occupy the first pages of our newspapers and are of primary importance in TV and radio programmes. For this constant exposure, the lay Italian is usually willingly or unwillingly informed on the events happening in these countries. Also, the Anglo-American financial system has a key role in the financial world, to the point that every decision made in Wall Street has crucial repercussions on every stock market worldwide. Due to this connection, dependency and influence between the Italian and Anglo-American financial systems, as well as the constant spread of information between the countries, it is presumable that the topics and issues discussed and presented to the readership on the Anglo-American sources considered would be likewise addressed and debated in Italian financial articles. The second reason that brought to the selection of the four Anglo-American journals and newspapers that constitute the reference corpus is that its articles are expression of two different variants of English. Indeed, American English and British English differ in many respects, from the lexical choices to the orthography, from the syntactical structure to the text organization; moreover, as they represent different world perceptions, the two linguistic systems might also vary in reference to the perspectives through which international financial events are seen, considered and consequently addressed in their publications. In this way, British and American articles could constitute a reliable reference of a correct and varied use and distribution of the terms related to the financial crisis, allowing the identification of the correct meaning and linguistic use of the typical words of finance, which may differ according to the origin of the articles. Finally, as for the Italian journals, in the selection of the Anglo-American journals and newspapers constituting the reference corpus, the identification of the target audience has been a key point taken into consideration. In fact, with the same objective pursued for the Italian papers of covering a wide and varied readership, the Anglo-American sources have been

selected not only to address a specialised audience of professionals, but to interest laypersons as well.

*The Financial Times*<sup>25</sup> is a British business and financial newspaper owned by the Japanese holding company Nikkei, specialising in financial reporting and analysis of current economic affairs. Its headquarters are in London and its editorial offices are located in Great Britain, the United States and continental Europe. Originally, *The Financial Times* was aimed at financial operators of the city of London, but since the late 20th century, the insights and analytical nature of its journalism have reached a global audience of white-collar and educated readers. According to a 2020 Ipsos survey (IPSOS, 2020), *The Financial Times* is considered worldwide as the most reliable and trustworthy media brand, and the most important European business publication. Due to the wide readership that *The Financial Times* reaches, both from a geographic and social point of view, it has been selected as a source of the reference corpus because it could offer interesting linguistic insights that could be useful in carrying out comparisons between the reference and the main corpora. For example, being read by financial operators worldwide, the paper would probably discuss financial topics of international interest, thus spreading a technical vocabulary that might be easily transmitted without further modification or translation into other languages. The second British newspaper that has been identified is *City AM*<sup>26</sup>, a free business-focused newspaper distributed in and around London. With a focus on corporate, financial and economic topics, *City AM* is also dense with political and regulatory content, as well as a variety of corporate and economic comment. Within the business field, the pages of the paper are primarily dominated by investment, trading and wealth management issues. The newspaper thus addresses an audience of professionals, well-trained on the topics discussed and with a profound knowledge of the most technical vocabulary.

Moving to the other side of the ocean, *Investor's Business Daily*<sup>27</sup> is an American newspaper and website headquartered in Los Angeles, in California, whose main topics are economics and finance, the stock market and international business. Of particular interest of individual investors and financial professionals, the *Investor's Business Daily* provides latest-information and analysis on commodities, exchange-traded funds, mutual

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<sup>25</sup> The Financial Times, <https://www.ft.com/>

<sup>26</sup> City AM, <https://www.cityam.com/>

<sup>27</sup> Investors Business' Daily, <https://www.investors.com/>

funds, stocks, and further financial instruments. Similarly to *City AM*, this American paper is directed to a very narrow audience provided with all the prior knowledge necessary to access highly specialised and sector-specific material, including specific terminology and expressions which would be scarcely understood by laypeople. The second American newspaper is *American Banker* <sup>28</sup>, a Manhattan trade publication focusing on the financial services industry; born as a daily newspaper, the print edition ceased publication in 2016, but the online edition continues to be updated. It is an essential resource for professionals in banking and financial services to be informed on recent events and developments on financial technology, regulations and reforms. The high specialisation and narrow target group of the publication make it an excellent example of the use of technical and specialised vocabulary, accessible only to experts in the field. Despite the attempt to search for newspapers that would appeal to a less sectorial audience, due to the availability and accessibility of online material, the English corpus appears to be more focused on a specialised audience, whereas it is less directed to a common readership of laypersons, unlike the Italian newspaper *La Repubblica*, for instance.

### 3.3 Data Collection

#### 3.3.1 Software and Programmes

For the purpose of this research, some crucial tools and software in corpus linguistics were used. Nonetheless, before I entirely deal with the software and programmes that have been used to carry out the corpus analysis, it is also necessary to report on how journal articles have been collected.

Starting with the Italian content, the *Biblioteca Digitale dell'Università degli Studi di Padova* <sup>29</sup> has allowed the access to some essential material for this research. Specifically, I was able to download articles published for *Il Sole 24* on the platform *My Desk 24* <sup>30</sup>; with the 'Advanced Research' settings, it has been possible to filter the material by year and applying keywords, which were accurately selected for the objective of this study. Examples of the keywords that have been used for *Il Sole 24 Ore*, as well as for the other

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<sup>28</sup> American Banker, <https://www.americanbanker.com/>

<sup>29</sup> Biblioteca Digitale dell'Università degli Studi di Padova, <https://bibliotecadigitale.cab.unipd.it/>

<sup>30</sup> MyDesk 24, <https://mydesk24.ilssole24ore.com/crui>

Italian papers, are: *financial crisis, 2008 crisis, financial bubble, speculative crisis, Lehman Brothers crack, Lehman Brothers bankruptcy, sovereign debt crisis* (It: *crisi finanziaria, crisi del 2008, bolla finanziaria, crisi speculativa, crollo di Lehman Brothers, crisi del debito sovrano*).

The access to the articles for *Italia Oggi* and *Milano Finanza* was possible through the platform *Galileo Discovery*<sup>31</sup>, provided by *Università degli Studi di Padova*. Between the searching features of *Galileo Discovery*, there was also the possibility to apply some filters to extract precise material; as for *Il Sole 14 Ore*, also in this case the results have been filtered according to the year of publication and the keywords included in the titles and in the body of the articles. Thanks to the access to these platforms, the selection and downloading process of the material has been quick and easy, with the chance to simultaneously download up to 50 articles at the time. The platform automatically downloaded the files in PDF format; however, as the main corpus analysis tools are only able to search and manipulate TXT files, I have converted the format of the articles with apposite online programmes, like the Google extension *Bulk PDF to Text Extractor*<sup>32</sup>. A longer and more complex work has been required for *La Repubblica*. The articles were available on the general archive of the newspaper published on their official website, allowing the reader to access material from 1984 to today's latest publications<sup>33</sup>. Even though it has been possible to apply filters such as the period of time considered and some keywords and key phrases, the results were randomly presented, many articles were repeated and some material was incoherent with the research, thus hindering an easy selection and downloading of the material. Additionally, it was not possible to only consider articles that had been published on the section *Economia*. As a consequence, it was necessary to proceed with a manual check of the material, checking its relevance, the presence of repetitions and the section of publication; this process was slow and cumbersome, also because there was no way to download files in bulk, as they could only be downloaded individually with the manual download function. Finally, the articles were automatically downloaded as HTML files, converted into TXT files through online available programmes like *Convertio*<sup>34</sup>. In order to work precisely and orderly, the TXT

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<sup>31</sup> Galileo Discovery,

[https://galileodiscovery.unipd.it/discovery/search?vid=39UPD\\_INST:VU1](https://galileodiscovery.unipd.it/discovery/search?vid=39UPD_INST:VU1)

<sup>32</sup> Bulk PDF to Text Extractor, <https://overbits.herokuapp.com/pdftotext/>

<sup>33</sup> *La Repubblica* Archive, <https://ricerca.repubblica.it/repubblica/archivio/repubblica/>

<sup>34</sup> Convertio, <https://convertio.co/it/html-txt/>

text files were placed in folders divided by newspaper title and year; a special nomenclature system was also used, which has allowed a quick recognition and selection of the articles. The files have therefore been uniformly named as follows:

IT\_2008\_IlSole24Ore\_ABC...txt;  
IT\_2009\_ItaliaOggi\_ABC....txt;  
IT\_2010\_MilanoFinanza\_ABC...txt;  
IT\_2011\_LaRep\_ABC...txt

The platform *Galileo Discovery* made it also possible to access and download articles from the British journals *City AM* and *The Financial Times*, as well as the American *American Banker* and *Investor's Business Daily*. Through the application of filters like the period of time considered and the keywords to be used in the titles and within the articles, the content was easily searched, selected and downloaded for the purposes of this research. Words and expressions that have been used to filter the articles were *financial crisis, bursting of the financial bubble, spread, financial meltdown*. As the results were downloaded in PDF format, the articles were converted into TXT files through specific online programmes like the Google extension *Bulk PDF to Text Extractor*, for them to be searched and manipulated by corpus analysis software and tools. The articles have then been precisely ordered within folders divided by newspaper and year. Also, the same naming process that was carried out on the Italian articles constituting the main corpus was performed on the Anglo-American articles, allowing an immediate identification of the articles and their contextual features. An example of the naming system for the Anglo-American corpus is the following:

ENG\_2012\_CityAM\_ABC....txt;  
ENG\_2013\_FinTimes\_ABC....txt;  
ENG\_2014\_IBD\_ABC...TXT  
ENG\_2015\_AmericanBanker\_ABC...txt.

For a faster and more effective analysis to be carried out by specific corpus analysis software and programmes, a pre-processing procedure has been performed. Indeed, each text file was manually opened to remove any existing textual noise: for instance, non-alphanumeric characters were removed and illegible characters have been replaced. To eliminate any noise that would have damaged and altered the results, I have removed links

to further sites and articles, references to authors, places of publication, lists of the topics addressed and of the people quoted and named; all the forms of advertising have been removed as well. Moreover, in many articles, it was necessary to eliminate stock market headlines and their trends, which were very often presented to the readers at the end of the articles. This pre-processing passage has been useful not only to prepare the texts to the analysis, but also to guarantee that the reliable results not hindered by background noise.

Both the Italian articles constituting the main corpus and the British and American articles of the reference corpus have been categorised in precise Microsoft Excel files (Microsoft Corporation, 2018) which will be included as an appendix in this study. For a total of eight Microsoft Excel files, each file is dedicated to one financial newspaper or journal; every file is then divided into 13 sheets, each containing information on the articles published during every year of the thirteen-year time span considered, from 2008 to 2020. Articles are thus provided with important content information, such as:

- Language;
- Year of publication;
- Paper;
- Title;
- Word Tokens;
- Word Types.

Moving on to the programmes used for the corpus analysis, the software *AntConc* (Laurence, 2022)<sup>35</sup> has been extremely useful in many steps of the present research. Specifically, the ‘Word List Tool’ was used to calculate the Word Types and Word Tokens contained in each article; also, interesting data on the use of anglicisms was obtained through *AntConc*’s ‘Concordance Tool’. The concordance function provided interesting insights on the way the English lexicon of the crisis was used, for instance showing the most frequent collocations, whether the anglicisms were used in inverted commas or in brackets, whether they were accompanied by explanatory periphrases, or the presence of Italian equivalent terms and expressions. Particularly relevant to this study has been the possibility to isolate the words that precede and follow the searched term, thus recognising its most frequent collocations; indeed, through the ‘Kwic (Key Word in

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<sup>35</sup> AntConc, <https://www.laurenceanthony.net/software/antconc/>

Context) Sort Option' it has been possible to rearrange the concordance lines at three different levels: while '0' is the search word, '1L', '2L', '3L' are words to the left of the target word, and '1R', '2R', '3R' are words to the right of the target word. With reference to the use of the English terminology of the crisis, it has for example made it possible to detect which verbs and adjectives typically accompany them, which words they typically collocate with, or if they are so common that they are naturally used in discourse without some collocations being more relevant than others.

*Sketch Engine* (2014)<sup>36</sup> has provided an equally important contribute to the analysis: the software gives the possibility to create a corpus by uploading one's material or by finding and downloading texts from the internet. With this function, I have uploaded the Italian articles of the four journals considered and could thus access to numerous corpus analysis tools. Particularly useful for the analysis was the 'Keywords' tool, whose advanced settings made it possible to identify the keywords of the corpus by comparing the frequency of the words in it with the frequency of the words used in a reference corpus of general Italian. For this purpose, I have selected the 'Italian Web 2020 (itTenTen20)'<sup>37</sup> as a reference corpus of general language. The results are then presented according to the increasing level of keyness, and divided between 'Single-Words' and 'Multi-Word-Terms'. For each keyword extracted, the user has the chance to explore the textual contexts in which the word has appeared within the corpus thanks to the easily accessible 'Concordance' tool. The 'Keywords' tool has been crucial for the development of this research, as the comparison with a general Italian corpus has allowed the extraction of the keywords and key expressions related to the lexicon of the financial crisis that had been used in the Italian specialised language of economics and finance since the outbreak of the crisis in 2008. Between the results, the use of anglicisms, and particularly of anglicisms belonging to the lexicon of the crisis, has emerged clearly enough to support the objectives pursued with this research. The 'Keywords' tool and its advanced settings also made it possible to extract valuable information not only on the Italian corpus as a whole, but also on the various subcorpora comprising it, i.e. the four newspapers considered. In this way, it has been possible to detect some linguistic trends of the papers, like the preference for more conservative or innovative choices, the tendency to use

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<sup>36</sup> Sketch Engine, <https://www.sketchengine.eu/>

<sup>37</sup> Italian Web 2020 (ItTenTen), <https://www.sketchengine.eu/ittenten-italian-corpus/>

anglicisms in inverted commas or together with their Italian counterparts, or to use them without further context or explanation because of their perception as well-known by the Italian readership.

### 3.3.2 Corpus data

As mentioned above, the anglicisms used in the Italian publications, on which this research is focused, were extracted using *Sketch Engine*'s 'Keyness' tool. The list was then manually checked and reviewed in order to exclusively take into consideration those anglicisms that were actually terms of the crisis, that were heads of lexical constructs indicating phenomena, elements and events related to crisis, while excluding all the attributes and ancillary elements that would have invalidated the results. In fact, the interest of this research has precisely been the frequency and use of the technical terminology proper to the crisis, and therefore the selected anglicisms are terms in their own right of this topic. Also, the occurrences of each and every term considered have been accurately skimmed of names of institutions, programmes, companies, funds and trade stocks in order to isolate only the actual uses of English terminology within the Italian articles. Finally, the anglicisms considered are both single and multi-word, singular and plural: in this way, the analysis provides a comprehensive, detailed and general picture of the frequency and use of the words of the crisis of Anglo-American origin, showing reliable everyday uses of the terms this study has focused on. The following table lists the anglicisms that have been considered for the purposes of the quantitative and qualitative research and their corresponding frequency rate.

<b>Ranking</b>	<b>Anglicism</b>	<b>Frequency</b>
1	Asset	291
2	Bond	281
3	Spread	222
4	Hedge Fund	185
5	Default	137
6	Credit Crunch	123
7	Private Equity	96
8	Subprime	89
9	Retail	63



10	Crack	60
11	Quantitative Easing	57
11	Bad Bank	57
13	Asset Class	56
14	Bail-in	52
15	Agenzia di rating	49
16	Asset-Backed Security	37
17	Credit Default Swap	36
18	Commodity	33
19	High Yield	28
20	Offshore	26
21	Authority	24
22	Shadow Banking	22
23	Austerity	20
24	Cash Flow	19
25	Asset Allocation	17

Table 1: List of the anglicisms and their frequency rate.

The frequency and use of terminology indicated above refer to the Italian corpus in its entirety, thus representing the total frequency of anglicisms. The terms have then been searched in the individual Italian newspapers, *Il Sole 24 Ore*, *La Repubblica*, *Milano Finanza* and *Italia Oggi*, gathering data on their corresponding frequency and usage patterns, as it is shown in the following table.

<b>Rank.</b>	<b>Anglicism</b>	<b><i>Il Sole24Ore</i></b>	<b><i>La Rep</i></b>	<b><i>MF</i></b>	<b><i>Italia Oggi</i></b>
1	Asset	26	18	193	54
2	Bond	62	53	133	33
3	Spread	30	69	100	23
4	Hedge Fund	7	45	79	54
5	Default	9	48	59	21
6	Credit Crunch	13	44	35	31
7	Private Equity	20	26	41	9

8	Subprime	10	15	34	30
9	Retail	4	10	44	5
10	Crack	12	19	11	18
11	Quantitative Easing	11	10	19	17
11	Bad Bank	23	3	23	8
13	Asset Class	5	7	43	1
14	Bail-in	7	13	19	13
15	Agenzia di rating	5	14	7	23
16	Asset-Backed Security	2	9	18	8
17	Credit Default Swap	2	8	13	13
18	Commodity	4	0	20	9
19	High Yield	2	2	24	0
20	Offshore	1	0	3	22
21	Authority	8	1	8	7
22	Shadow Banking	6	0	14	2
23	Austerity	1	4	6	9
24	Cash Flow	0	13	4	2
25	Asset Allocation	1	1	14	1

Table 2: List of the anglicisms and their frequency rate for the four Italian newspapers considered.



## CHAPTER IV

### CORPUS ANALYSIS

In this chapter, I will outline the main points of the corpus analysis I performed for the purposes of this research. The research, as well as the following chapter, is in fact divided into two parts: first, I will present the results of the quantitative analysis, investigating the frequency of the anglicisms considered from both a diachronic and synchronic perspective. Starting from the diachronic perspective, it has been possible to obtain interesting information on the corpus by analysing the frequency variations that occurred between the various years considered. Synchronically speaking, I carried out a contrastive analysis of the frequency of anglicisms in the Italian newspapers with their respective frequency and spread in the Anglo-American newspapers, which constitute the reference corpus. The second part of the chapter is dedicated to the qualitative analysis, investigating the usage and occurrence patterns of the terminology of the crisis. This analysis has focused on three key points: first, I have observed the use of punctuation and graphic elements with reference to the anglicisms; secondly, an investigation of the explanations provided to the readers has followed; finally, the chapter concludes with a discussion on the acronyms and the way they are used in the corpus.

#### 4.1 Quantitative Analysis

For this quantitative analysis, data have been extracted using the corpus analysis tools *AntConc* and *Sketch Engine*. Specifically, *Sketch Engine* has allowed for the identification of the terminology of Anglo-American origin, the frequency of which was researched in detail using *AntConc*'s 'Concordance' tool. A manual check was performed on the data thus extracted, eliminating from the count any occurrences that were not an actual use of the anglicism in speech. In this sense, names of funds, banks, companies or agencies that contained the terms researched were not considered for analysis.

##### 4.1.1 Total frequency of Anglicisms in the Italian corpus

Table n. 5.1 shows the total frequency of the terms of Anglo-American origin belonging to the lexicon of the crisis that has been extracted from the Italian monolingual corpus. Immediately after, Figure 1 graphically illustrates the frequency of the anglicisms, which

are listed from the most to the least frequent. Together, Table 3 and Figure 1 provide fundamental and general information on the total frequency of the words considered, thus constituting a starting point for further analysis and discussion on the topic.

<b>Ranking</b>	<b>Anglicism</b>	<b>Frequency</b>
1	Asset	291
2	Bond	281
3	Spread	222
4	Hedge Fund	185
5	Default	137
6	Credit Crunch	123
7	Private Equity	96
8	Subprime	89
9	Retail	63
10	Crack	60
11	Quantitative Easing	57
11	Bad Bank	57
13	Asset Class	56
14	Bail-in	52
15	Agenzia di rating	49
16	Asset-Backed Security	37
17	Credit Default Swap	36
18	Commodity	33
19	High Yield	28
20	Offshore	26
21	Authority	24
22	Shadow Banking	22
23	Austerity	20
24	Cash Flow	19
25	Asset Allocation	17

Table 3: List of the anglicisms and their frequency rate.

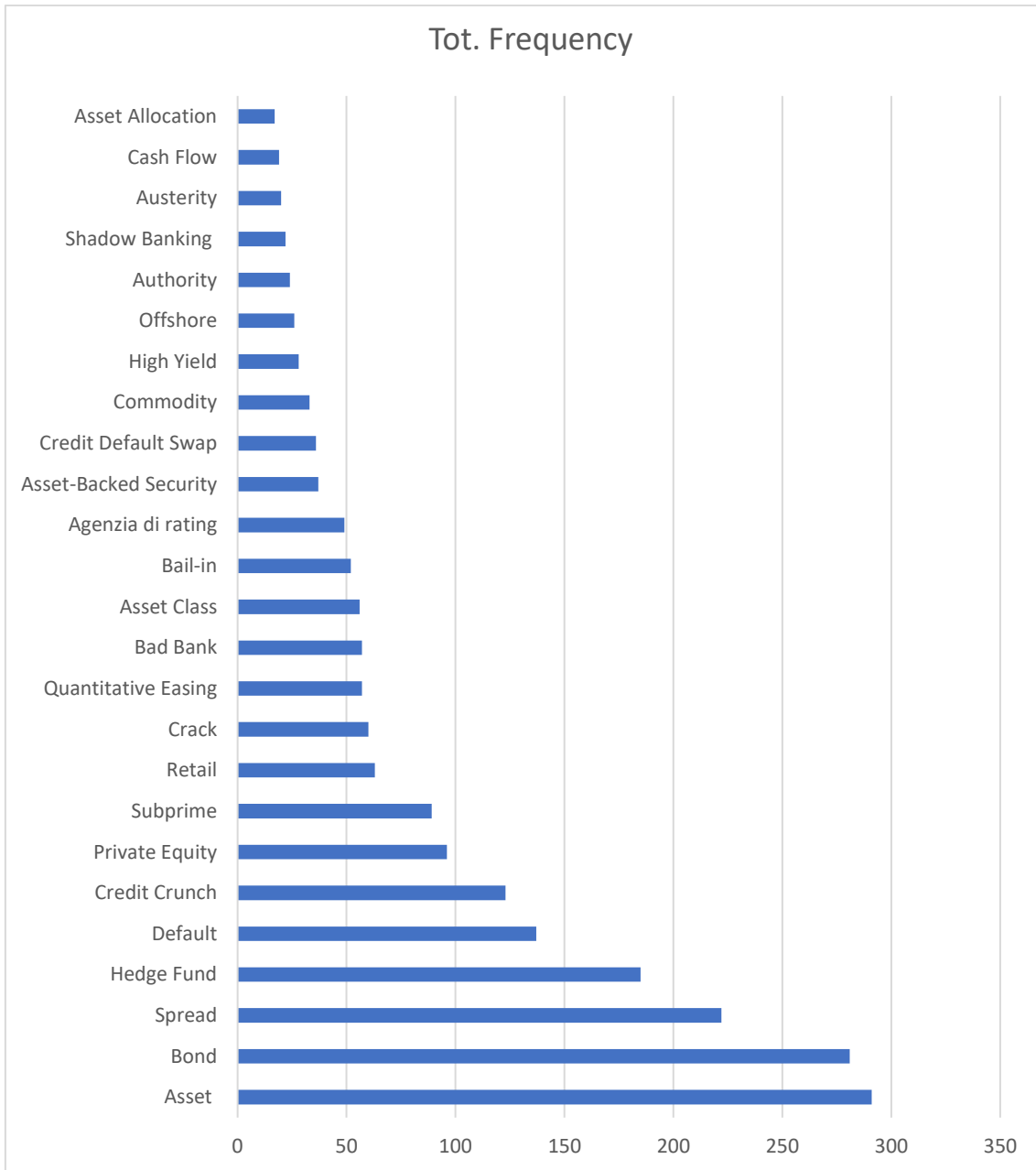


Figure: Total frequency rate of the anglicisms

Further, the frequency of the terms within the individual Italian papers that were taken into consideration (Il Sole 24 Ore, La Repubblica, Italia Oggi and Milano Finanza) is described in Figure 5.2 and Table 5.2.

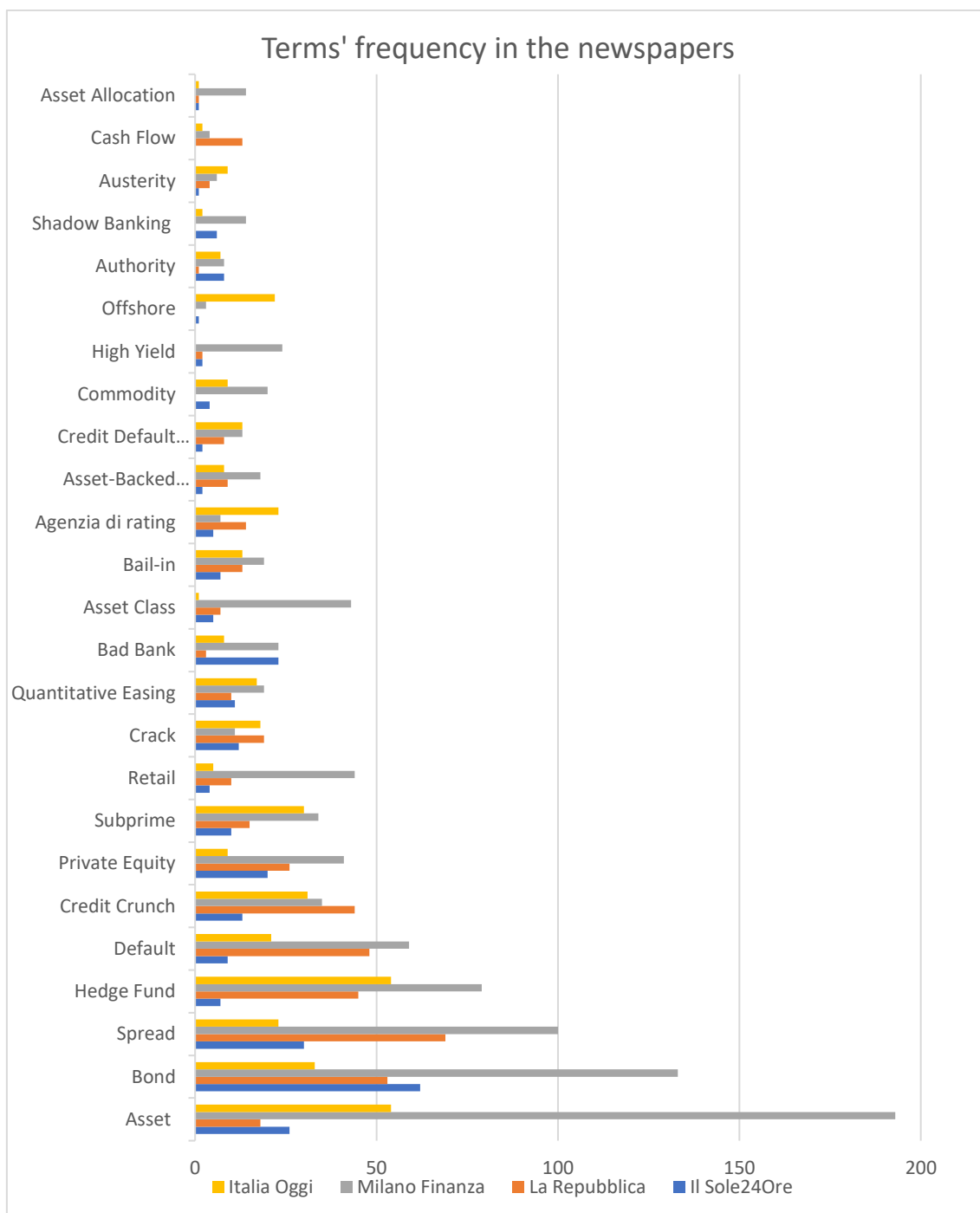


Figure 5.2: Total frequency rate of the anglicisms in the four Italian newspapers considered: Il Sole 24 Ore, La Repubblica, Italia Oggi and Milano Finanza.

Ranking	Anglicism	Il Sole24Ore	La Rep	MF	Italia Oggi
1	Asset	26	18	193	54
2	Bond	62	53	133	33
3	Spread	30	69	100	23
4	Hedge Fund	7	45	79	54

5	Default	9	48	59	21
6	Credit Crunch	13	44	35	31
7	Private Equity	20	26	41	9
8	Subprime	10	15	34	30
9	Retail	4	10	44	5
10	Crack	12	19	11	18
11	Quantitative Easing	11	10	19	17
11	Bad Bank	23	3	23	8
13	Asset Class	5	7	43	1
14	Bail-in	7	13	19	13
15	Agenzia di rating	5	14	7	23
16	Asset-Backed Security	2	9	18	8
17	Credit Default Swap	2	8	13	13
18	Commodity	4	0	20	9
19	High Yield	2	2	24	0
20	Offshore	1	0	3	22
21	Authority	8	1	8	7
22	Shadow Banking	6	0	14	2
23	Austerity	1	4	6	9
24	Cash Flow	0	13	4	2
25	Asset Allocation	1	1	14	1

Table 4: List of the anglicisms and their frequency rate for the four Italian newspapers considered.

As can be observed, the most frequent term is asset, with 291 occurrences. Enciclopedia Treccani defines asset as follows: “In a very broad sense, any tangible or intangible entity susceptible to economic valuation for a certain subject”<sup>38</sup>. There is not an immediate Italian equivalent of the term and, as using a long periphrasis every time would be time and space-consuming, opting for the anglicism seems to be the best solution. The English is in fact a very short and concise term that describes a broad concept; therefore, it meets the need for brevity and conciseness that special

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<sup>38</sup> *Asset* (m.s.) “in senso molto ampio, ogni entità materiale o immateriale suscettibile di valutazione economica per un certo soggetto”



languages require, as opposed to the heavy Italian periphrasis that would otherwise be necessary to refer to the same concept. The term is used with high frequency on Milano Finanza (193 occurrences) but there is a very important difference with its occurrences on the other papers, especially with La Repubblica (only 18 occurrences). This could be explained by the level of specialisation of Milano Finanza, a specialised paper that tends to use more foreignisms with the awareness of the skills and prior knowledge of its readership. This thesis could be confirmed if a greater frequency is also registered in the case of other terms considered in Milano Finanza as opposed to the other newspapers.

The second most frequent term is bond (281 occurrences), whose Italian equivalent is obbligazione, which is used 234 times throughout the whole corpus. This non-exclusive use of the anglicism with respect to its Italian equivalent suggests that the two forms coexist, are used alternately, perhaps to avoid the much-adversed lexical redundancy in Italian. Indeed, Italian authors and journalists tend to particularly avoid repetitions, which are perceived as redundant and burdensome when used close together. This is why they often look for a more or less close synonym, as could be the case of the alternation between an Italianism and the corresponding anglicism. In more detail, obbligazione appears proportionally to bond not only in the corpus as a whole but in the four individual papers considered as well, thus confirming the hypothesis of a coexistence and alternate use within the texts (Obbligazione: La Repubblica 41, Il Sole 24 Ore 34, Milano Finanza 103, Italia Oggi 48 vs. Bond: La Repubblica 42, Il Sole 24 Ore 53, Milano Finanza 133, Italia Oggi 33). The third term is the spread, which has often echoed in news, newspapers and radio programmes for more than ten years. With a total frequency of 222 occurrences, spread appears consistently on Milano Finanza, whereas it is used less often in the other papers (30 for Il Sole 24 Ore, 69 for La Repubblica, 23 for Italia Oggi). As above, this could be another indication of Milano Finanza's specialisation level, as opposed to the other newspapers, which seem to make more restrained use of foreignisms.

Two multi-term words that are key to the topic of the financial crisis of 2008 are hedge fund and credit crunch, respectively used 185 and 123 times throughout the whole corpus. It has been noted that while credit crunch only appears in this form without further lexical or grammatical modification, it is not the same for hedge fund.

Indeed, hedge fund is used in its plural form as well (for a total of 12 occurrences in the Italian corpus), in the form fondo/i hedge (23) and even in the mistaken form hedge found (2). Also, sometimes hedge is alone and fund is tacit. The presence of such varied occurrences, including Italianised ones, implies a profound interpenetration of the term in the specialised Italian financial lexicon. As for spread, credit crunch and hedge fund are used more frequently in Milano Finanza than in the other newspapers; to be noted is the very little use in Il Sole 24 Ore, where they are both respectively used only 13 and 7 times.

Three other terms that deserve particular attention, being particularly linked to the topic of the financial crisis of 2008, are default, private equity and subprime. Default, the English version for insolvenza, is used very commonly with respect to its equivalent, as it appears 137 times as opposed to only 57 occurrences of insolvenza. Given the brevity of the Italian equivalent, it is not possible in this case to rely on the argument raised for asset, as insolvenza clearly meets the objective of brevity and conciseness. Instead, the anglicism might prevail this time due to language prestige, because the use of a foreign term is perceived as a means to raise the register of a text. The second term is private equity, which refers to an investment technique and can be also used in the acronym form PE, even though it is not the case of the articles considered in the corpus. With a total frequency of 96 occurrences, it appears 41 times in Milano Finanza, doubling the frequency rate in Il Sole 24 Ore and La Repubblica (respectively 20 and 26 occurrences). Against all expectations that a technicality would be more often used in a specialist journal, private equity is only used 9 times in Italia Oggi. Private equity has not an Italian equivalent, hence, in order to avoid explanatory periphrases whenever the term needs to be used, the choice of the anglicism turns out to be the best solution, as already seen for credit crunch, for instance. The same holds for subprime, a term that can only be translated with a long, complex periphrasis that would unnecessarily lengthen and burden the sentences; for this reason, subprime is used frequently within the discourse, with a total of 89 occurrences.

There are then terms that more generally relate to the financial sphere which, for one historical reason or another, due to their greater use in a certain period or in another, have come to be frequently used in Italian. With 63 occurrences, an example is retail,

the English term for *al dettaglio*, *vendita al dettaglio*, that is becoming increasingly frequent in firms and in the corporate business; it appears 44 times in *Milano Finanza*, whereas the occurrences in the other newspapers, even *Italia Oggi*, are rarer. *Asset class*, with 56 hits, is a very generic term for classes of financial investments. Similarly to *asset*, *asset class* describes a broad category of assets. It does not have a direct Italian equivalent and would therefore be described with a long periphrasis. For all these reasons, the authors tend to opt for the anglicism, a concise, space and time-saving solution. An interesting financial concept is then that of *agenzia di rating*, a partial calque from the English credit agency rating or agency rating, constituted by the Italian *agenzia* and the anglicism. It appears 49 times in the corpus, with most occurrences in *Italia Oggi* (23) and *La Repubblica* (14). The Italian equivalent would be *agenzia di valutazione*, but as it occurs only once in the corpus (in *Milano Finanza*), one could say that the anglicism has strongly imposed itself in the Italian special language of economics and finance. *Commodity*, with 33 occurrences, is the English equivalent to the Italian *bene indifferenziato*, a term that does not appear within in the corpus at all. *Commodity* is used 20 times in *Milano Finanza*, while the frequency rate is low for the other newspapers, up to the zero occurrences in *La Repubblica*: this result might imply that the term is taking its first steps towards a radical introduction into the language, being used with increasing frequency, especially in specialised contexts, where it replaces the Italianism. Another term of general finance is *high yield*, used 28 times as opposed to the only 8 occurrences of the Italian *alto rendimento*, term that is exclusively used in *Milano Finanza*. As for *commodity*, one can talk about a progressive access and spread of the anglicism in the Italian special language of finance, to the detriment of the Italian equivalent. The same level of generality concerning the financial topic can be found in *offshore*, with very few occurrences in *Il Sole 24 Ore* (1), *La Repubblica* (0) and *Milano Finanza* (3), and 22 occurrences in *Italia Oggi*. The term has different meaning according to the discipline, but in finance it generally refers to territories where particularly lax legislation regarding tax treatment applies. Italian terms that convey a similar concept are *paradiso fiscale* (26 plural forms, 2 singular forms) and *paradiso tributario* (0 occurrences). Given such a limited but also balanced use of the anglicism and the Italianism, this result suggests an alternate use of the two solutions, with the

anglicism gradually gaining ground in the specialised field. A very general term is authority, referring to a public control body and deriving from associations and organizations like the European Banking Authority. It is only used 20 times within the corpus, but its meaning and origin make it clear that its use is linked to stylistic and register reasons. With 19 occurrences, cash flow is the equivalent of movimento di cassa, a term that does not appear in the corpus at all; given the brevity of the Italian term, again one can assume a use dictated by the objective of ideally raising the register. Finally, asset allocation is used only 17 times throughout the corpus, 14 occurrences of which in Milano Finanza; as there is no Italian equivalent, a periphrasis would be needed to refer to this notion, which explains why the anglicism is the preferred solution.

In the corpus there are then some terms and expressions that specifically refer to particular operations, programmes and policies put into practice to tackle first the global financial crisis and then the sovereign debt crisis. An example is bad bank (52 occurrences), a term referring to a corporate structure that isolates illiquid and high-risk assets (typically non-performing loans)<sup>39</sup>. Similarly, austerity (20 occurrences) describes the hard economic conditions specifically created by the government and its measures to reduce public expenditure<sup>40</sup>. Finally, quantitative easing (57) describes the introduction of new money into the market<sup>41</sup>. As far as the single newspapers are concerned, bad bank is used as much in Milano Finanza (23) as it is in Il Sole 24 Ore (23); austerity is used more frequently in Italia Oggi (9), and quantitative easing in Milano Finanza (19). These terms are typically used in the English version either because in Italian there is no equivalent and would be therefore necessary to use long periphrasis, or when the corresponding Italian term exists, it is probably because of the prestige attributed to the use of anglicisms and foreignisms in general. Similarly, bail-in is a short expression that describes the process of cancelling some debts from a financial institution to save it from collapse<sup>42</sup>; in Italian it is known as salvataggio interno, a term only used three times in the whole corpus, as opposed to the 52 occurrences of bail-in. Finally, another example is shadow

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<sup>39</sup> <https://www.borsaitaliana.it/notizie/sotto-la-lente/bad-bank.htm>

<sup>40</sup> <https://www.treccani.it/vocabolario/austerita/#:~:text=%5Bassol.%2C%20regime%20di%20restrizione,%E2%89%88%20austerit%C3%A0%2C%20economia%2C%20risparmio.>

<sup>41</sup> <https://www.treccani.it/enciclopedia/quantitative-easing>

<sup>42</sup> <https://www.wallstreetitalia.com/trend/bail-in/>

banking, in Italian known as sistema bancario collaterale; it defines the set of exchanges that allow for forms of financing alternative to those realised through the intervention of credit institutions<sup>43</sup>. It is used 22 times across the corpus, mainly in Milano Finanza, while it is never used in LaRepubblica.

An interesting term that has resulted in many occurrences is crack, a word that comes from the world of comics and has mainly entered the jargon of the special languages, particularly the Italian special language of economics and finance (Rosati, 2005, p. 31-35). It generally refers to business, corporate and banking failures, but in most cases refers specifically to the bankruptcy of Lehman Brothers, the event that marked the official beginning of the financial crisis of 2008. The term is so widespread in the Italian general and special lexicon that spelling variations have become common, such as the erroneous crac, which appears 29 times. The correctly-spelled crack is instead used 31 times. This proportionate and similar use of the two spelling alternatives is another symptom of how radically the word has entered the journalistic and everyday lexicon, having also undergone a process of adaptation to the Italian language.

There are then two interesting acronyms and their extended versions, Asset-backed security (ABS) and Credit-default swap (CDS). The Italian equivalent for asset-backed security is titolo garantito da attività, and it describes a security whose value is collateralized by an underlying pool of assets<sup>44</sup>. The term is used 12 times in its extended version, 6 of which accompanied with the acronym, and 25 further occurrences of the acronym alone. On the other hand, there is no official translation for credit default swap, a derivative contract that transfers the credit exposure of fixed income products<sup>45</sup>; it is used 36 times throughout the corpus, in 6 of which the acronym accompanies the extended version. 7 times credit default swap appears alone, and there are then 23 occurrences of the acronym CDS alone. The presence of numerous acronyms within a newspaper is an indication of a highly specialised audience, with sufficient sectoral and thematic expertise to be able to grasp the meaning conveyed by the acronym without the presence of its full form. In fact, both

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<sup>43</sup>[https://www.treccani.it/enciclopedia/shadow-banking\\_%28Dizionario-di-Economia-e-Finanza%29/#:~:text=shadow%20banking%20\(sistema%20bancario%20ombra\)%20Sistema%20che%20opera%20combinando%20la,di%20finanza%20strutturata%20e%20non.](https://www.treccani.it/enciclopedia/shadow-banking_%28Dizionario-di-Economia-e-Finanza%29/#:~:text=shadow%20banking%20(sistema%20bancario%20ombra)%20Sistema%20che%20opera%20combinando%20la,di%20finanza%20strutturata%20e%20non.)

<sup>44</sup><https://www.borsaitaliana.it/borsa/glossario/asset-backed-security.html>

<sup>45</sup><https://www.borsaitaliana.it/borsa/glossario/credit-default-swap.html>

acronyms appear most frequently in Milano Finanza, followed by Italia Oggi, the two specialised journals of this research, generally aimed at an expert audience accustomed to certain terms and expressions.

After generally calculating the frequency and spread of the terms under study in the four Italian newspapers considered, the extracted data have then been investigated according to different criteria, from both a diachronic and synchronic point of view.

#### 4.1.2 Diachronic Analysis of the Italian Corpus

To extract the data on the terms' frequency across the thirteen-year time span of this corpus, I have used the 'Advanced settings' of *AntConc*'s 'Concordance' tool: I have uploaded a term list constituting of all the anglicisms that this research focused on, including all their possible alternative forms, i.e. plural forms (e.g. *commodity* and *commodities*), English orthography mistakes (e.g. *hedge fund* and *hedge found*, *crack* and *crac*), acronyms (e.g. *asset-backed securities* and *ABS*). I have then uploaded in the software all the articles published on the four papers during the same year: in this way, *AntConc* presented the frequency and uses of all the terms of the list only referring to the year considered. The same operation was performed on all the years considered, from 2008 to 2020. Figure 3 illustrates the results thus obtained.

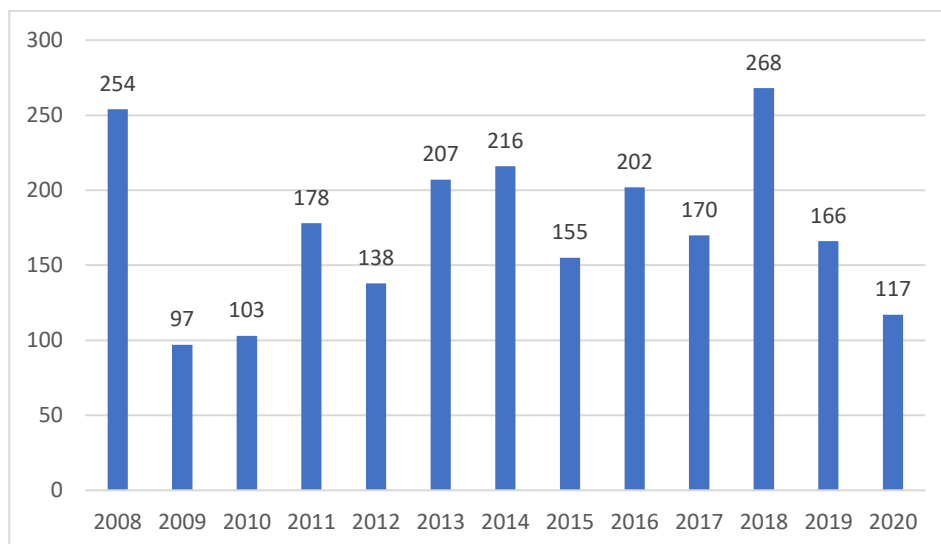


Figure 3: Anglicisms' frequency per year from 2008 to 2020.

Figure 3 graphically shows that there has been no decisive and immovable entry of English terms as one might expect. In fact, one might think that since the outbreak of the

crisis the terminology might have gradually entered, asserting itself over its Italian counterparts and being used frequently. This is what we would expect, considering the numerous anglicisms used in the news on a daily basis (just think of how common the term '*spread*' is), and also considering the propensity of the Italian press to embrace foreignisms, and particularly anglicisms. Instead, Figure 3 shows that, despite a significant entry of anglicisms in conjunction with the outbreak of the crisis in 2008, probably due to the need to report the overseas events that were slowly spreading in Europe, anglicisms have not imposed themselves and completely substituted the Italian equivalents. As far as more general newspapers are concerned, anglicisms might have appeared consistently to explain their meaning to the laypersons, interested in understanding the concepts behind the terms that they were constantly exposed to due to the recent events. Specialised newspapers, on the other hand, may have made a disproportionate use of Anglo-American terms to simply to report the events and their potential consequences, without the need to provide explanations to the readership.

Following a decline in frequency in the years immediately after the outburst of the crisis in the US, the figure shows a stabilisation in the frequency of anglicisms during the years of the outbreak of the crisis in Europe, especially after the beginning of the sovereign debt crisis (2010-2011) and the following years. Between 2011 and 2017 the use of the terminology considered in this research seems to have stabilised, becoming established as special terms of the financial specialised sector, in some cases co-existing with their Italian equivalents and in others strongly imposing themselves. There is then a peak in the terms' frequency in 2018, followed by a new decline in the following two years. Presumably, if the following years were also examined, one would see a reoccurrence of the lexicon of the financial crisis, due to the economic crisis triggered by the covid pandemic.

Figure 4 describes the frequency of the terms across the thirteen-year time span appearing in the four papers, coupled according to their level of specialisation.

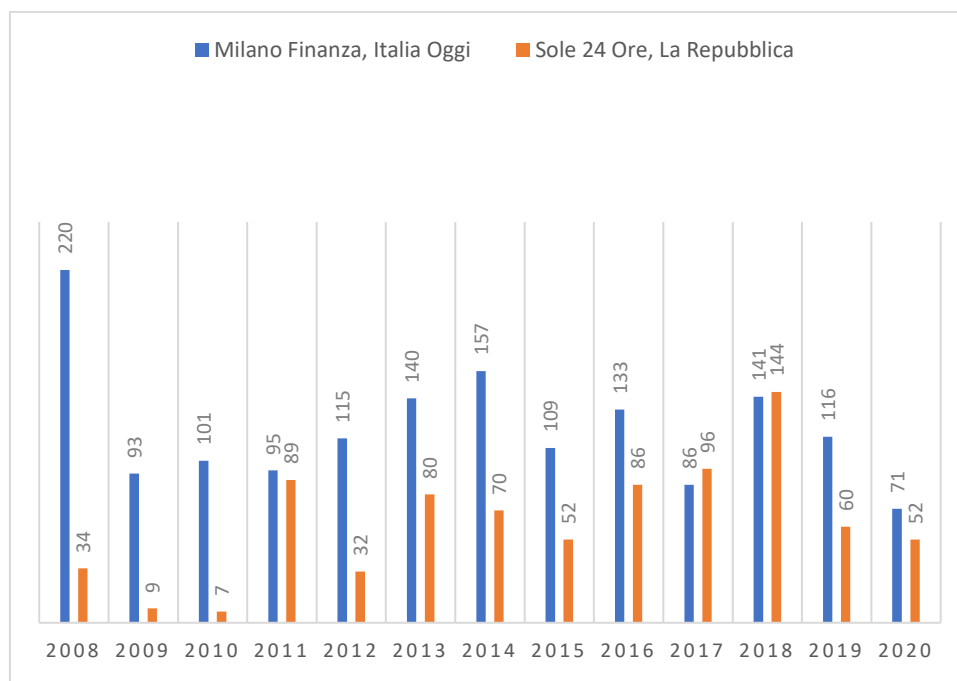


Figure 4: Anglicisms' frequency per year from 2008 to 2020 divided between the four newspapers.

The graph clearly reflects expectations, as it shows that every year the anglicisms are used, with an often-overwhelming difference, more often in specialised journals than in newspapers addressed to a wider audience of laypersons. Indeed, the audience of *Milano Finanza* and *Italia Oggi* tends to be made of experts and professionals of the field, with strong theoretical knowledge of the issues discussed, as well as of the most suitable terminology to describe and deal with them. Analysing the data in more detail, it is interesting to see that in 2008 the frequency of anglicisms in *Milano Finanza* and *Italia Oggi* exceeded that of *Il Sole 24 Ore* and *La Repubblica* by almost 100 occurrences. This could be explained by the strength and speed through which the financial crisis broke out in the United States, forcing the press to devote many pages to the topic and thus using specific terminology to outline the facts and try to predict the possible developments of the crisis in the United States and worldwide. The frequency rate declines in the years that followed the beginning of the crisis, probably because there was no more rush to explain and present what was happening on the other side of the ocean. The following years were more or less stable in the frequency of the terms analysed, with a peak in 2014, and a further stabilisation in the years that followed.

The number of occurrences for the more general newspapers are extremely low in the first years after the outburst of the crisis. The reason for it might be the way the events of



that time and the terms to describe them were perceived as so sectorial and new to the broad audience, that the general press simply preferred to use the Italian equivalents, to opt for periphrasis and provide eventual explanations to the anglicisms, when used, to introduce the readership to the topics. This hypothesis is confirmed by the higher frequency of *fondi hedge* (*hedge fund*) or *stretta del credito* (*credit crunch*) between 2008 and 2011 than in the following years. From 2011 on, the number of anglicisms increases and remains stable in the following years. It is interesting to see that in 2014 the terms' frequency in the general subcorpus (*LaRepubblica* and *Italia Oggi*) is slightly higher than the frequency in the specialised subcorpus (144 vs. 141 occurrences).

This analysis has clearly shown how the frequency of use of anglicisms is significantly higher in special articles also in a diachronic perspective, with special reference to the Italian specialised journal *Milano Finanza*. As Rosati (2005, p. 17-19) states, the phenomenon of anglicisms is linked to extralinguistic factors, one of which is the cultural and material prestige that the source culture has with respect to the receiving culture. Everyday speech is influenced by these contacts, but it is mainly specialised languages that receive major impulse. As economics and finance are disciplines of international nature, their lexis is filled with borrowings and calques of the English language, the global *lingua franca*. Special languages are therefore dense with anglicisms, often used independently in the text without the need for further explanation, or, in the case of acronyms, their full version. This natural and spontaneous use in specialised texts is also underpinned by an awareness of the sectorial expertise of the audience, an expert readership of professionals who is usually well informed about the content being addressed and the sectorial terminology used to refer to it. On the other hand, the everyday and general information lexicon is obviously less dense with sectorial anglicisms such as those of interest in the present study. This, however, does imply that some terms cannot overcome the initial hindering and become used frequently in more general newspapers as well, especially with the persistent use and spread of the term on TV programmes, radio programmes and news bulletins, for example.

The quantitative data extracted for the present research, concerning both the total frequency rate and the diachronic perspective, have shown a progressive tendency on the acceptance of foreignisms on the part of *Milano Finanza*, which proves to be more welcoming towards foreign terms. Indeed, the anglicisms' frequency in the specialised

journal *Milano Finanza* is higher than for the other newspapers and journals. On the other hand, *Italia Oggi* seems to have a more conservative attitude, being more reluctant to introduce anglicisms that are not well established and preferring to opt for Italian equivalents or periphrases. In contrast, newspapers with a general reach like *Il Sole 24 Ore* and *La Repubblica* are less exposed to the use of anglicism and foreign material on a quantitative level. They mainly use anglicisms that are already established or gradually entering the Italian lexicon. The choice, however, seems to be dictated more by stylistic and register issues rather than by linguistic necessity of lack of equivalents.

### 4.1.3 Contrastive Analysis of the Italian and English corpora

This section contrastively analyses the frequency of the selected anglicisms in the Italian and the Anglo-American corpus, which includes texts from the British *City AM* and *Financial Times*, and the American *American Banker* and *Investors' Business Daily*. Similarly to the total frequency analysis carried out on the Italian corpus, the frequency of the terms considered was calculated using *AntConc*'s 'Concordance' tool. The results, presented according to the Italian total frequency order of the anglicisms, are summarised in table 7 and figure 5.

Rank.	Anglicism	City AM	Fin. Times	Am. Banker	IBD
1	Asset	105	199	349	121
2	Bond	71	148	66	112
3	Spread	45	63	61	32
4	Hedge Fund	62	52	45	59
5	Default	28	61	49	57
6	Credit Crunch	30	10	8	39
7	Private Equity	40	51	21	17
8	Subprime	14	49	69	50
9	Retail	110	65	59	95
10	Crack	0	0	0	0
11	Quantitative Easing	8	10	3	9
12	Bad Bank	4	5	4	3
13	Asset Class	17	19	9	0
14	Bail-in	1	1	14	0

15	Rating Agency	3	2	7	2
16	Asset-Backed Security	18	6	6	0
17	Credit Default Swap	1	32	32	5
18	Commodity	17	20	4	12
19	High Yield	2	6	1	5
20	Offshore	4	4	2	2
21	Authority	6	5	51	9
22	Shadow Banking	6	9	27	2
23	Austerity	19	12	0	13
24	Cash Flow	1	5	5	17
25	Asset Allocation	5	0	2	1

Table 7: Total terms' frequency in the four Anglo-American newspapers

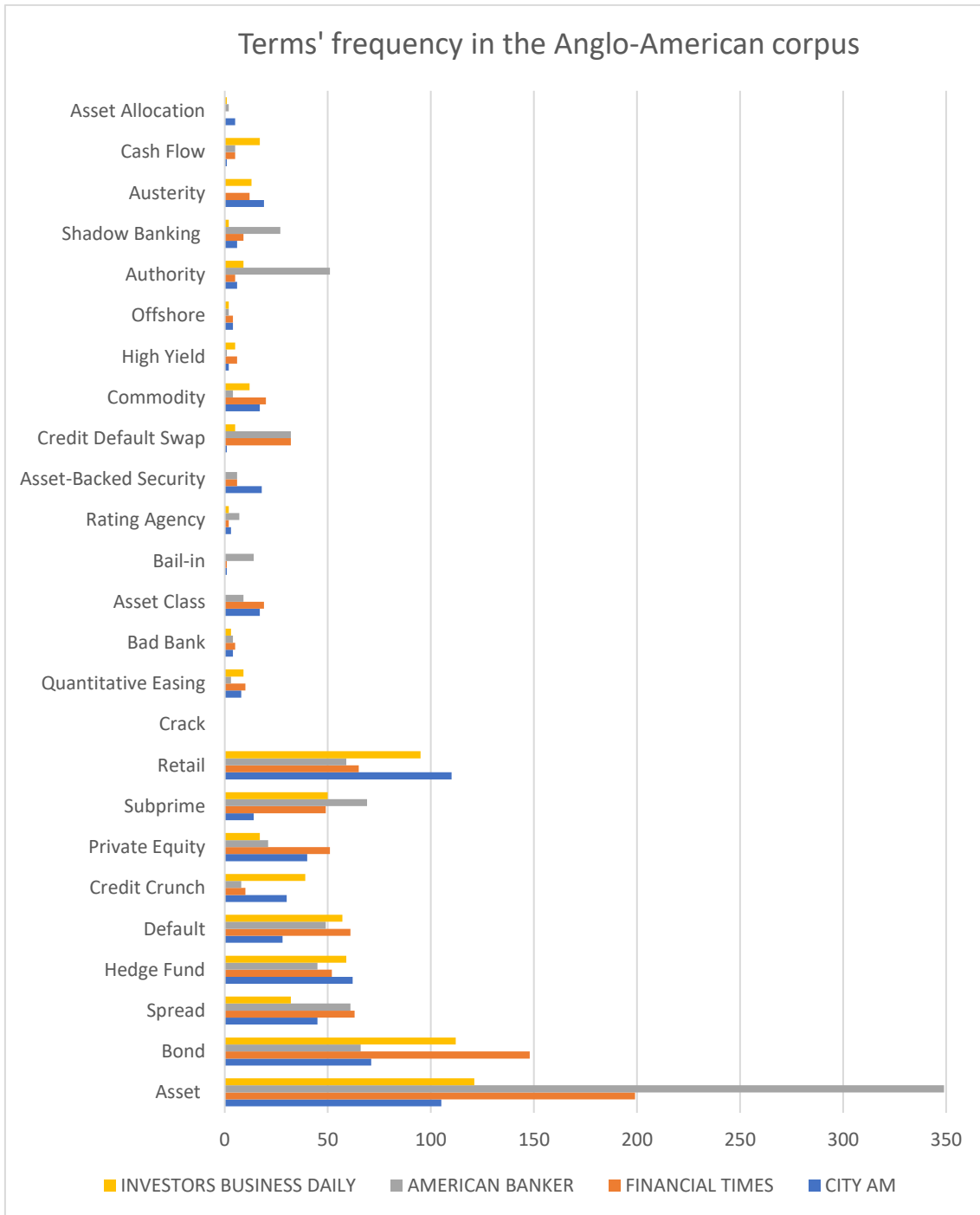


Figure 5: Total terms' frequency in the four Anglo-American papers

The data collected show a relatively low frequency of the terms investigated, especially if one considers that in this case they are analysed in the donor language. The same conclusion can be reached from a direct comparison of the two corpora, as illustrated by Figure 6. In fact, for most of the terms, there are no substantial differences in their use in Anglo-American and Italian articles, with a few exceptions.

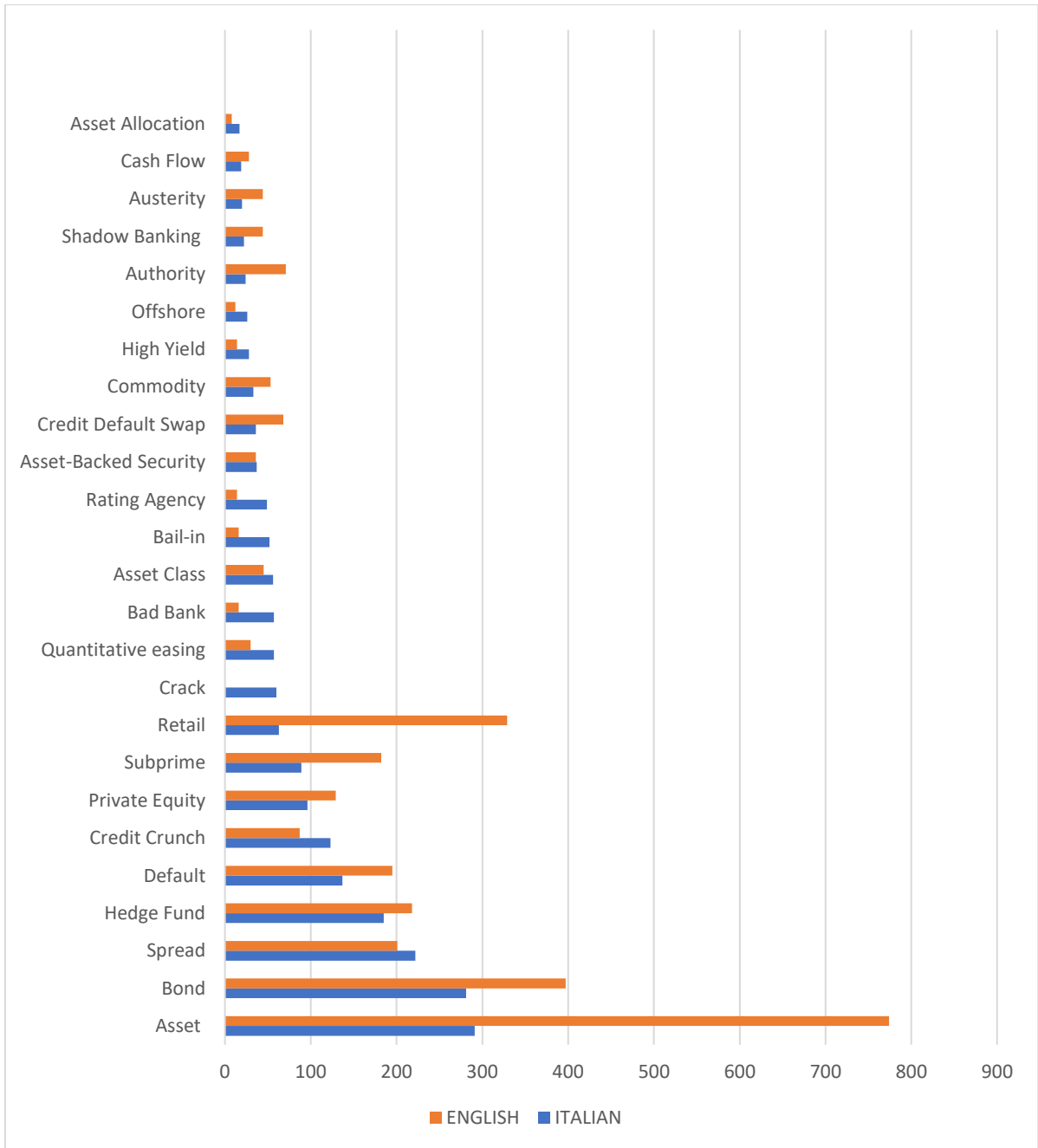


Figure 6: Total frequency comparison of the anglicisms between the Italian monolingual corpus and the Anglo-American reference corpus.

Most terms have comparable frequencies in both the Italian and English corpora. A clear exception is the case of *asset*, used 438 times more in the English texts than in Italian articles (774 vs. 291 occurrences). Such a frequent use in English may derive from the fact that it has a rather broad meaning in the financial sector and is therefore used when

talking about different topics and issues. For example, it is used a lot in trading, where investors and traders always speak of buying or selling assets. Similarly, *bond* is also used more frequently in English texts (397 vs. 281 occurrences); it is also a very common term in the financial sectors (investments, saving, etc.). Another term that is significantly more frequent in the English corpus is *retail* (329 vs. 63 occurrences), which is not only a sectorial term in English but also an everyday word. This could explain its high frequency in the English as opposed to the Italian corpora, where it is exclusively used in the special language of economics and finance.

It is interesting to see that while *crack* (or even *crac*) is used 60 times in the Italian monolingual corpus, there are no occurrences of the noun in the English corpus. Indeed, *crack* is a word coming from the comics world that has spread into Italian and is pervasively used in every sector, in the everyday language but particularly in the special language of economics and finance. *Crac* or *crack* is a very communicative word that, in the kind of articles considered, vehiculates the idea of a bankruptcy of a bank, company or society; it typically refers to the Lehman Brothers crack which is recognised as date zero of the beginning of the crisis. On the other hand, *crack* as a noun is not common in English, while it is frequently used as a verb (e.g. *to crack down*). Also, the fact that *crack* is sometimes used as *crac* means that the word has so much imposed itself that it has acquired an Italianised form; their frequency is even proportionate, as *crac* appears 29 times and *crack* 31. Briefly, this word originally belonging to the comics world has acquired a clear, communicative and intuitive meaning in the Italian specialised language of economics and finance, whereas the same use cannot be detected in the Anglo-American articles.

The relatively surprising result of the low-frequency of the terms in the Anglo-American reference corpus, together with the data extracted on the previous paragraphs, concerning both the total frequency of the terms and the diachronic analysis, may provide particular support to the thesis of the frequent use of anglicisms and foreignisms in Italian publications in response to an attempt to raise register. Indeed, as illustrated in the first chapter and the preceding paragraphs, the use of anglicisms is often associated with the socio-cultural prestige attributed to the English language. As Zolli (1991, p. 3) observes, anglicisms, particularly non-integrated ones, give prestige to the discourse, raising the

register; also, not only are they perceived as more technical and authoritative, but also respond to the taste for fashion and exotic.

At the same time, the frequency of terms of Anglo-American origin can be justified with the acceleration through which the economic and financial disciplines evolve, and the terms to refer to the latest concepts and events do not have the time to be absorbed, translated and integrated into the language; consequently, the most obvious solution seems to be direct borrowing (Tagliatalata, 2011, p. 69). In fact, the events of the 2008 crisis unfolded so quickly that the Italian *Accademia della Crusca*, as well as the various media outlets, were unable to conform in their use of one translation solution rather than another. Given the stringent need to disseminate information, in both specialised and general newspapers, the only solution in the absence of uniform and harmonising indications has often turned out to be that of the direct use of the anglicism, often accompanied by explanations, editor's notes and periphrases to facilitate the reader's understanding.

A further possible explanation behind the frequency of Anglo-American terms in Italian articles as compared to the English corpus can be posited, but it would need support from another corpus-driven research. Indeed, if the high frequency of some terms throughout the thirteen-year time span is evident, it might be possible that the Italian authors are influenced by the English terminology used in the European Union official documents. Documents published by the European institutions are drafted in all 24 official languages of the European Union, as institutional meetings are conducted in the three languages of the institutions (English, French and German). Nevertheless, very often communications are held directly in English, the global *lingua franca*, and then translated in the various European languages with the interpreting service. This communication directly held in English may consequently facilitate the entry of certain terms into the various European languages, including Italian. This may have been the case with *quantitative easing*, a monetary policy instrument used by the ECB to overcome the financial difficulties caused by the crisis of 2008. Indeed, the comparison carried out between the Italian and Anglo-American corpus showed that *quantitative easing* was more frequent in the Italian articles, thus possibly confirming this hypothesis. The same holds for *bail in*, *rating agency* and *bad bank*, three terms whose frequency is higher in the Italian articles, possibly due to the exposure to European material. In support of this hypothesis, one could conduct a test and

see whether these terms appear more frequently in the British subcorpus, which is exposed to the official communications of the European institutions, and which should therefore record a higher frequency of terms than the American subcorpus. The differences in frequency are very low and cannot therefore support the above hypothesis: indeed, *quantitative easing* is used 18 times in the British articles and 12 in the American ones, whereas the occurrences of *bad bank* are respectively 6 and 7 in the two subcorpora. On the other hand, *bail in* and *rating agency* seem to be more frequent in the American articles, with respectively 14 and 46 occurrences as opposed to 1 and 27 occurrences in the British articles. Consequently, to support this hypothesis it would be necessary to proceed with a comparative analysis similar to the present one but with the reference corpus being constituted by official documents, transcripts of speeches and institutional sessions of the European institutions.

## **4.2 Qualitative Analysis**

The results collected through the quantitative analysis constitute the basis for a further analysis. Indeed, it was also possible to carry out a qualitative analysis with the aim of observing the ways in which the lexicon of the crisis is used in the Italian corpus. With the help of *AntConc*'s and *Sketch Engine*'s 'Concordance' tool that allowed the extraction of the terms' occurrences, a manual check was performed to identify the various uses of the anglicisms considered, specifically looking for particular linguistic and grammatical uses. First of all, it was interesting to detect the presence of punctuation, such as inverted commas, or graphic elements like the brackets, used to emphasise the foreign nature of the words. Secondly, I have searched for the presence of possible explanations and explanatory periphrases to accompany the anglicisms, identifying the different ways in which the explanations are presented to the readers. Finally, I have focused on the acronyms, to observe whether they were used together with their full form, with or without an explanation. Finally, the frequency of the acronyms within the Italian subcorpora and in Anglo-American articles is analysed.

### **4.2.1 Punctuation and graphic features**

Inverted commas are a punctuation mark that, among other functions, can be used to introduce a foreign word not integrated into the target language or not known to the average reader. The analysis performed on the corpus of this research, carried out with



the aid of *AntConc*'s 'Concordance' tool, has shown that inverted commas do not appear very frequently in the articles considered, but some occurrences have been registered anyway. For example, *hedge fund* typically appears without punctuation marks within the discourse with only one exception ("La definizione di "tossici" si può applicare solo ai titoli non quotati acquistati dalle banche, dalle compagnie di assicurazione e dagli "hedge funds"", Milano Finanza, 2009)<sup>46</sup>; the same applies to *credit crunch* ("A fronte di una progressiva crescita del "credit crunch" avvenuta in questi ultimi anni", La Repubblica, 2016)<sup>47</sup>, or *default* ("Quando il "default" americano si propagò in tutto il mondo", La Repubblica, 2019)<sup>48</sup>, used within inverted commas also when talking about *tassi di default* ("Le parole del presidente di Intesa Sanpaolo suonano come una nota stonata nel concerto di "non performing loans, "crediti deteriorati", "tassi di default" che va in scena da qualche mese", La Repubblica, 2016)<sup>49</sup>. Further examples are available for *bail in* ("E' il cosiddetto "bail-in", ovvero il salvataggio "interno""<sup>50</sup>, *retail* ("Decise di riservare le prime giornate di sottoscrizione proprio alla clientela "retail""<sup>51</sup> and *bad bank* ("La creazione di una cosiddetta "bad-bank"", La Repubblica, 2018; Un'iniezione di quasi 10 miliardi di euro e aiuti per circa 20 miliardi di euro alla "bad bank" Fms-Wm", Il Sole 24 Ore, 2015)<sup>52</sup>. As these few examples show, the use of inverted commas is not only associated to the communication towards a readership of laypersons as one would expect, but they are also used on the specialised papers *Italia Oggi* and *Milano Finanza*. This implies that the foreign nature of the terms can be highlighted in both kinds of publications, independently from the specialisation degree of its readers.

For some of these examples, an analysis of their use within the same article was performed. For instance, in the sentence "E' il cosiddetto "bail-in", ovvero il salvataggio "interno"" (La Repubblica, 2015), the term *bail-in* is used in inverted commas at the beginning of the article, where the concept is introduced and briefly explained to the

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<sup>46</sup> English version: *The definition of 'toxic' can only be applied to unlisted securities purchased by banks, insurance companies and 'hedge funds'*,

<sup>47</sup> English version: *In the face of a progressive growth of the 'credit crunch' in recent years*

<sup>48</sup> English version: *When the US 'default' spread around the world*

<sup>49</sup> English version: *The Intesa Sanpaolo chairman's words sound like a discordant note in the concert of 'non-performing loans', 'impaired loans' and 'default rates' that has been going on for the past few months*

<sup>50</sup> English version: *It is the so-called 'bail-in', i.e. the 'internal' bailout*

<sup>51</sup> English version: *Decided to reserve the first subscription days specifically for 'retail' customers*

<sup>52</sup> English version: *The creation of a so-called 'bad-bank'; An injection of almost EUR 10 billion and aid of around EUR 20 billion to the 'bad bank' Fms-Wm*

reader. The sentence continues as follows: “[...] Per evitare interventi di ricapitalizzazione a carico dello Stato e quindi della collettività (Il “bail-out”), si procede a una svalutazione delle azioni e di alcuni crediti o alla loro conversione in azioni per assorbire le perdite e ricapitalizzare la banca”<sup>53</sup>. The term is then used two other times within the articles, but without inverted commas and explanations (“Secondo la direttiva europea BRDD in attesa di recepimento in Italia, sono completamente esclusi dal bail-in”; “In ogni caso, la parte eccedente questa soglia sarebbe inclusa nel bail-in”)<sup>54</sup>. This article is a good example of a frequent way of using inverted commas, used to introduce an unfamiliar or foreign term at the beginning of the article, often together with a brief explanation of it. Then, all subsequent occurrences appear without inverted commas and without the need for further information. In this way, the reader is introduced to the concepts being discussed and the terms needed to express and describe them. On the other hand, it is also possible for inverted commas to accompany a term used only once within an article that does not directly deal with the concept designated by the term itself. In this way, the anglicism is presented to the reader for purely informative purposes and to give further contextual information to the topic dealt with in the article, without the presence of further occurrences without inverted commas. An example in this sense is the sentence “Ad alimentare le speranze degli investitori è soprattutto la volontà dei governi di risolvere in tempi brevi le difficoltà della banca franco-belga, ormai destinata a essere smembrata con la creazione di una cosiddetta «bad-bank», che beneficerà delle garanzie di Francia e Belgio e includerà 180 mld di asset non strategici legati ai prestiti concessi nel periodo prima della crisi del 2008 e del conseguente salvataggio statale da 6,4 mld euro”<sup>55</sup> (*Italia Oggi*, 2011).

Brackets can also be used:

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<sup>53</sup> English version: *In order to avoid recapitalisation at the expense of the state and thus the community (the 'bail-out'), shares and certain loans are written down or converted into shares to absorb losses and recapitalise the bank*

<sup>54</sup> English version: *According to the European BRDD pending transposition in Italy, they are completely excluded from the bail-in'; 'In any case, the part exceeding this threshold would be included in the bail-in.*

<sup>55</sup> English version: *Investors' hopes are boosted above all by the governments' willingness to quickly resolve the difficulties of the Franco-Belgian bank, which is now destined to be dismembered with the creation of a so-called 'bad-bank', which will benefit from the guarantees of France and Belgium and will include 180 billion non-strategic assets related to loans granted in the period before the 2008 crisis and the subsequent EUR 6.4 billion state bailout*

- to present a foreignism (“Per testare la salute finanziaria di un Paese Ue vengono usati come punto di riferimento i rendimenti dei titoli di Stato tedeschi (Bund)”<sup>56</sup>, La Repubblica, 2018);
- to provide an explanation to a term or concept (“Londra è pronta a sviluppare settori innovativi ma penalizzati dalle regole europee, come shadow banking (l’attività creditizia di soggetti non bancari)”<sup>57</sup>, Milano Finanza, 2019);
- to introduce an acronym (“Il commercio mondiale dei Credit default swaps (Cds), i derivati di cui molto si parla in questi giorni a causa del loro ruolo nella crisi finanziaria greca”<sup>58</sup>, Italia Oggi, 2010) or its full form (“Ma siccome non basta, aggiungono anche i premi sui Cds (Credit default swap) sui debiti pubblici”<sup>59</sup>, Milano Finanza, 2011).

As compared to the inverted commas, brackets appear much more frequently within the corpus, as they meet more linguistic and explicatory needs. Also, as these examples show, brackets are used both in specialised journals and in newspapers addressed to a wider readership, and are used throughout the entire time-span considered, even when the term has been circulating for almost a decade (“Gli speculatori hanno iniziato a scommettere sugli squilibri macroeconomici tra i paesi membri costringendoli a pagare un premio (lo spread) in base ai rischi nazionali”<sup>60</sup>, Il Sole 24 Ore, 2019). The content in brackets is sometimes also accompanied by explicatory conjunctions such as *cioè (namely)* or adjectives like *cosiddetto (so-called)*: examples are “Che la banca debba contribuire attraverso capitale e debito (il cosiddetto bail-in) a ripianare perlomeno l'8% del passivo” (Milano Finanza, 2013), “Interventi per rilanciare il credito (come la cosiddetta bad

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<sup>56</sup> English version: *German government bond yields (Bund) are used as a benchmark to test the financial health of an EU country*

<sup>57</sup> English version: *London is ready to develop innovative sectors that are penalised by European rules, such as shadow banking (the lending of non-banks)*

<sup>58</sup> English version: *The world trade in credit default swaps (Cds), the derivatives that are much talked about these days because of their role in the Greek financial crisis'*,

<sup>59</sup> English version: *But as this is not enough, they also add premiums on Cds (credit default swaps) on public debts*

<sup>60</sup> English version: *Speculators started betting on macroeconomic imbalances between member countries forcing them to pay a premium (the spread) based on national risks*

bank)” (Milano Finanza, 2015), “Nelle forme dello shadow banking (cioè al di fuori dei circuiti bancari regolamentati)” (Il Sole 24 Ore, 2015)<sup>61</sup>.

#### 4.2.2 Explanations and contextual information

The presence of explanations, editor’s notes and other similar devices is useful to present the reader some contextual information on the term used or discussed. Readers can thus be provided with an explanation of the meaning of the foreignism, its purpose and or how it functions; explanations can precede or follow the term of interest, appear in independent sentences, in a coordinate or subordinate sentence, after a colon or in brackets. Alternatively, an explanation can appear in the form of a periphrasis of the term, usually a long and complex explicatory periphrasis preceding it. Finally, authors can rely on editor’s notes to subjectively add some information to the articles that would not normally be there to ease the reader’s understanding of the contents. Providing further contextual information to the reader together with the special terminology of the field of finance and economics, might at first glance suggest a typical feature of articles aimed at a broader, non-expert audience. In reality, explanations of various kinds can also be found in special journals, especially to explain terms that have recently been introduced. What distinguishes the two types of press will then be the frequency of explanations, and the degree of complexity of these. In fact, explanations presented to an inexpert audience of non-professionals will be characterised by simple and generic vocabulary, as opposed to explanations aimed at a readership of experts, dense with technicalities and some lexical choices that might generally not be accessible to the general public.

The data extracted on the use of explanations in the Italian corpus showed that many explanations appear in subordinate sentences introduced by declarative (or explanatory) conjunctions such as *cioè*, *ossia* or *ovvero* (lit. *namely*, *that*, *i.e.*). By way of example, consider the following:

*Nelle forme dello shadow banking, cioè al di fuori dei circuiti bancari regolamentati*  
(Il Sole 24 Ore, 2015)

Lit: In the form of shadow banking, i.e. outside regulated banking circuits;

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<sup>61</sup> English version: *That the bank must contribute through capital and debt (the so-called bail-in) to cover at least 8% of the liability; Interventions to revive credit (such as the so-called bad bank); In the forms of shadow banking (i.e. outside regulated banking circuits).*

*E' il cosiddetto "bail-in", ovvero il salvataggio "interno"*

(La Repubblica, 2015)

Lit: It is the so-called 'bail-in', i.e. the 'internal' bailout;

*Partendo dagli hedge fund, cioè dagli strumenti di investimento più sofisticati*

(Milano Finanza, 2008)

Lit: Starting with hedge funds, namely the most sophisticated investment instruments);

*Il restringimento creditizio potrebbe diventare un credit crunch, ossia una vera e propria stretta del credito*

(Italia Oggi, 2020)

Lit: The credit tightening could become a credit crunch, that is a real credit crunch;

Explicatory conjunctions can also be used in brackets, but with a fewer frequency degree, e.g.: “A dicembre 2017, il tasso di default (ossia l’evidenza di ritardi di più di 90 giorni nei pagamenti su linee di credito detenute presso il sistema finanziario o di altri eventi pubblici di default)” (La Repubblica, 2018)<sup>62</sup>. Explanations can also be introduced or accompanied by the adjective *cosiddetto*, *cosiddetta* (so-called), frequently used in brackets introducing the anglicism after or before an explanation. Consider the following examples: “Si potrebbero citare infatti anche le stime di Banca d’Italia sulla compressione del credito commerciale, il cosiddetto credit crunch”, La Repubblica, 2017; “Interventi per rilanciare il credito (come la cosiddetta bad bank)”, Milano Finanza, 2015; “Per sostenere i fondi di investimento speculativi (cosiddetti hedge funds)”, Italia Oggi, 2008<sup>63</sup>. A further interesting introductory expression is *vale a dire (that means)*, e.g.: “Il cash flow operative, vale a dire il flusso di cassa netto generato dai ricavi meno i costi di gestione” (La Repubblica, 2011), “Norme europee sul bail-in, vale a dire sui fallimenti bancari e le relative conseguenze per gli azionisti e i risparmiatori” (Italia Oggi, 2018)<sup>64</sup>. Also, brief and general explanations can introduce a foreignism with the adverb *come (as, like)*, thus presented as an example: “La ricerca delle strategie di investimento punta quindi su forme diversificazione più selettive come i titoli legati alle Pmi e su investimenti

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<sup>62</sup> English version: *In December 2017, the default rate (i.e. evidence of payment delays of more than 90 days on credit lines held with the financial system or other public events of default)*

<sup>63</sup> English version: *In fact, one could also cite the Bank of Italy's estimates on the compression of commercial credit, the so-called credit crunch ; Interventions to revive credit (such as the so-called bad bank); To support speculative investment funds (so-called hedge funds)*

<sup>64</sup> English version: *Operating cash flow, i.e. net cash flow generated by revenues minus operating costs; European bail-in rules, i.e. bank failures and their consequences for shareholders and savers*

alternativi come private equity e private debt” (Il Sole 24 Ore, 2019)<sup>65</sup>. Moreover, explanations can be presented without introductory conjunctions, adverbs or expressions, appearing in independent sentences, following a comma in a coordinate or subordinate sentence, or follow a colon; Also, explications can appear in brackets, usually in the case of shorter ones. Some examples include the following:

*Lo spread indica la differenza tra il rendimento dei titoli di Stato di diversi Paesi*  
(La Repubblica, 2018)

Lit: The spread indicates the difference between the yield of government bonds of different countries;

*I covered bond sono obbligazioni dotate di una doppia garanzia di rimborso alla scadenza*  
(Il Sole 24 Ore, 2011)

Lit: Covered bonds are bonds with a double guarantee of repayment at maturity;

*Tutt'altro, come insegna l'esperienza della crisi finanziaria innescata dai subprime, pacchetti di mutui immobiliari poco affidabili col senno di poi*  
(Il Sole 24 Ore, 2013)

Lit: Far from it, as the experience of the financial crisis triggered by subprime, unreliable real estate mortgage packages in hindsight teaches us;

*Si tratta di un "covered bond": emesso dalla banca e garantito anche dai crediti alle piccole imprese* (Italia Oggi, 2011)

Lt: It is a 'covered bond': issued by the bank and also secured by loans to small enterprises;

Inoltre, secondo l'Ocse le grandi banche americane operano con un tasso di leverage (il rapporto tra asset e capitale azionario) tra 12 e 17  
(Italia Oggi, 2010)

Furthermore, according to the OECD, large US banks operate with a leverage ratio (the ratio of assets to equity capital) of between 12 and 17.

Another element at the disposal of authors and journalists is the editors' note, used to subjectively introduce further information on the concepts explained to ease the reader's understanding of the text, providing him or she with some extra content information. In Italian, an author's note is indicated with the abbreviation *ndr*, short for *nota del redattore*, while in English the abbreviation is *Ed*. Editor's notes typically appear in

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<sup>65</sup> English version: *The search for investment strategies therefore focuses on more selective forms of diversification such as SME-related securities and alternative investments such as private equity and private debt*

brackets, following the information introduced and a comma. In the Italian corpus 51 occurrences of *ndr* have been registered; nonetheless, only a few occurrences refer to the terms considered in the present study, as in the sentence “I CoCo bond (quelli in senso stretto, che si convertono in equity, ndr)” (Milano Finanza, 2015)<sup>66</sup>.

The possible ways of explaining the anglicisms that have been highlighted in the corpus of this research, and their respective examples, clearly show how the presence of periphrases and various explanations is a feature of both types of newspapers considered, both the specialised and general ones. In fact, the examples presented come from the four Italian newspapers, regardless of their degree of specialisation. Figure 7 illustrates in terms of total frequency the number of occurrences of the explicatory conjunctions, adverbs and adjectives seen above in the four newspapers considered, coupled according to their target audience, i.e. if they address to a specialised or lay audience. The adverb *come* was excluded from the analysis since, fulfilling various grammatical functions, it would certainly have had many occurrences and a manual skimming would have been necessary to identify the occurrences of interest.

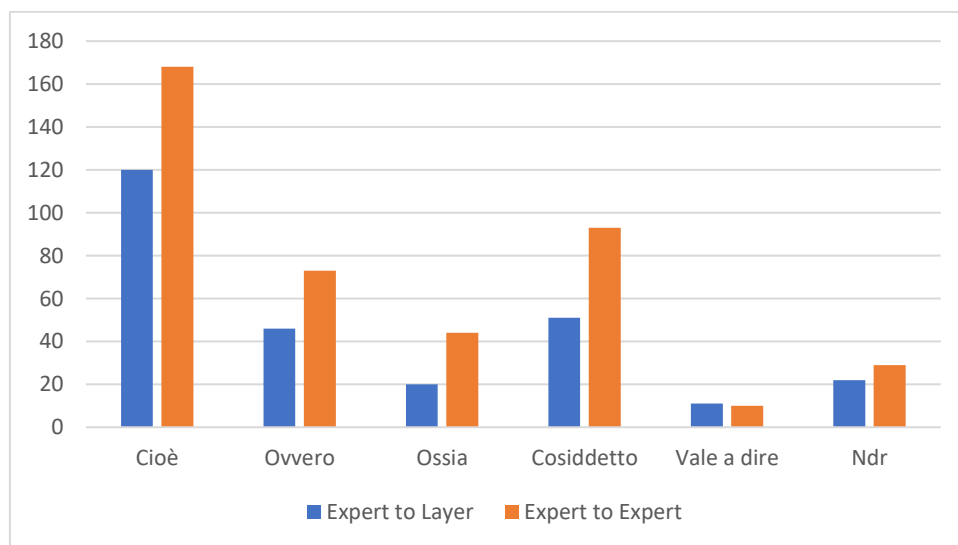


Figure 7: Total frequency of the explicatory conjunctions *cioè*, *ovvero* and *ossia* and the adjective *cosiddetto*, *cosiddetta*, *cosiddetti*, *cosiddette*, the expression *vale a dire* and the editor’s note (*ndr*) in the four newspapers considered according to the specialisation degree of the audience.

<sup>66</sup> English version: *CoCo bonds (those that convert to equity, ed)*

Figure 7 clearly shows how the intention to provide explanations is specific to both types of newspapers, regardless of the readers' level of specialisation. This might respond to an intrinsic desire of the Italian journalism to frequently explain and make explicit in order not to hinder the reader's understanding, preferring that a person subjectively decides not to read the explanation, already having the prior knowledge necessary to understand it, rather than leaving the reader to decide whether not to fully understand the text or to fill his or her gaps alone. Because of this often-unintentional purpose of the Italian press, Italian articles and publications can seem redundant and repetitive. However, this may simply stem from a desire to make the text more communicative and less obscure, even for the most expert audience. Probably, the explanations provided to the readers of *Milano Finanza* and *Italia Oggi* will be denser with technicalities and more complex because of the prior knowledge and expertise recognised to the average reader. On the other hand, the explanations appearing in the more general newspapers will probably be characterised by a simpler lexicon. It is interesting to see that the frequency of the conjunctions *cioè*, *ovvero* and *ossia*, the adjective *cosiddetto* and the editor's note is higher for specialised texts, as it is shown by Figure 7. This could be explained on the one hand by the fact that specialised texts are typically denser with terms and concepts, often also recently introduced, which therefore makes the need for explanation more often necessary. On the other hand, specialist journals may also opt for an apparently greater use of explanatory periphrases and explanations in order to meet a need for greater clarity on the part of the expert readership. The specialist reader usually reads not only for personal interest but also for business and investment reasons, for example. Hence, he or she reads to fully understand the financial facts and events discussed in order not to make wrong investments, for instance. Specialist journals try therefore to meet these needs, providing detailed explanations and repeated clarifications on the most diverse topics in the financial sphere. In contrast, the average reader of more general newspapers reads to inform him or herself to understand what is happening around the world but has a less stringent need to understand the events and circumstances in detail.

### 4.2.3 Acronyms

The frequency of acronyms has been investigated in the diachronic research above as well, as their presence, particularly their occurrence without the corresponding extended version, is a clear symptom of a high specialisation degree of the text and of the target



audience. At the same time, it is interesting to investigate how acronyms are used in the corpus as well, thus providing interesting qualitative insights in how different articles and newspapers approach this lexical category and what kind of audience do they intend to address.

The two acronyms that this research has focused on are *ABS* and *CDS*. *ABS* stands for *asset-backed security*, defined as “financial instrument whose flows (in terms of interest and principal) are linked to the cash flows associated with a pool of segregated instruments”<sup>67</sup>. The Italian equivalent is “titolo garantito da attività”, an expression that is only never used within the corpus. On the other hand, *ABS* appears totally 37 times, 25 times of which alone, the acronyms and the extended version appear together 6 times, and further 6 times the extended version appears alone. The second acronym this research has focused on is *CDS*, short for *credit default swap*, which can be explained as “A swap contract belonging to the category of credit risk derivatives that offers the possibility of hedging against the possible default of a debtor against the payment of a periodic premium”<sup>68</sup>. Differently to *ABS*, *CDS* does not have a corresponding Italian expression, needing the use of a long and burdensome periphrasis every time that the authors refer to it. *CDS* has a total frequency of 36 occurrences, in 23 of which the acronym is used alone, 6 times together with the extended version, and 7 times *credit default swap* is used alone. The reasons behind the use of the two acronyms are therefore of different kinds: on the one hand, *CDS* might often be used in the absence of an adequate equivalent, thus making the borrowing the only viable solution in the absence of some standardisation and harmonisation of use. On the other hand, *ABS* seems to be used more for stylistic and register reasons, as it exists an equally short Italian counterpart that meets the requirements of conciseness and brevity proper to the special languages.

As the data clearly show, there is not a particularly high frequency of the acronyms considered in the Italian corpus, but it is interesting to detect the features of use of the

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<sup>67</sup> “Strumento finanziario i cui flussi (in termini di interessi e di capitale) sono collegati ai flussi di cassa associati a un pool di strumenti segregati”, <https://www.borsaitaliana.it/borsa/glossario/asset-backed-security.html>

<sup>68</sup> “Contratto swap appartenente alla categoria dei derivati sul rischio di credito che offre la possibilità di coprirsi dall'eventuale insolvenza di un debitore contro il pagamento di un premio periodico”, <https://www.borsaitaliana.it/borsa/glossario/credit-default-swap.html>

extracted occurrences anyway. The following examples provide interesting insights on how the acronyms considered have been used in the corpus:

*Abs, asset backed security, in genere mettono insieme prestiti a imprese*

(La Repubblica, 2015)

Lit: Abs, asset-backed securities, typically bundle loans to companies;

*La preparazione degli acquisti sui mercati di asset-backed-security (abs) procede speditamente*

(Italia Oggi, 2014)

Lit: Preparations for purchases on the asset-backed-security (abs) markets are proceeding apace;

*Gli investitori hanno smesso di acquistare questi titoli legati agli attivi bancari (Asset-backed securities o Abs)*

(Milano Finanza, 2014)

Lit: Investors stopped buying these asset-backed securities or Abs;

*Tra le misure non-standard spicca l'allentamento dei requisiti del collaterale (utilizzato dalle banche per finanziarsi presso l'Eurosistema) mirato alle asset-backed securities che cartolarizzano i mutui alle famiglie e i prestiti alle Pmi*

(Il Sole 24 Ore, 2014)

Lit: Among the non-standard measures is the easing of collateral requirements (used by banks to borrow from the Eurosystem) targeted at asset-backed securities securitising household mortgages and loans to SMEs;

*La soluzione proposta da Bce e Boe è quella di creare Abs di alta qualità*

(Milano Finanza, 2014)

Lit: The solution proposed by the ECB and the BoE is to create high-quality Abs;

*Ma siccome non basta, aggiungono anche i premi sui Cds (Credit default swap) sui debiti pubblici, che generano commissioni per chi li emette*

(Milano Finanza, 2011)

Lit: But as this is not enough, they also add premiums on Cds (credit default swaps) on government debt, which generate fees for those who issue them;

*Infatti le banche potranno continuare a operare sui mercati dei derivati relativi ai tassi di interesse, ai cambi esteri, all'oro e all'argento e a certi tipi di Cds, credit default swaps, diventati noti nella crisi del debito pubblico greco*

(Italia Oggi, 2010)

Lit: But as this is not enough, they also add premiums on Cds (credit default swaps) on government debt, which generate fees for those who issue them;

*I rendimenti dei titoli di Stato si sono impennati fino al 9% sulla scadenza di due anni mentre i credit default swap, i derivati che funzionano come polizze di assicurazione sull'insolvenza, hanno toccato quota 567 punti base*

(Il Sole 24 Ore, 2018)

Lit: Government bond yields soared as high as 9 per cent on the two-year maturity while credit default swaps, derivatives that function as insolvency insurance policies, hit 567 basis points;

*Il mercato dei Cds vedeva le transazioni affidate a pochissimi protagonisti*

(La Repubblica, 2013)

Lit: The Cds market saw transactions entrusted to very few players;

*«Forse a causa dei bassi volumi gli Etf indicizzati a Credit default swaps (i famigerati Cds) sono stati poco notati ma sono ai primi posti nelle classifiche dei migliori fondi per asset gestiti»* (Milano Finanza, 2018)

Lit: "Perhaps due to low volumes, Etf's indexed to credit default swaps (the infamous Cds) have been little noticed, but they are at the top of the rankings of the best funds by assets under management";

*Gli spazi operativi dei derivati finanziari, quali i noti credit default swaps*

(Italia Oggi, 2010)

Lit: The operational spaces of financial derivatives, such as the well-known credit default swaps;

The examples show that, irrespective of the type of journal or newspaper considered, authors use acronyms in various ways, only citing them alone without further contextual information or with the support of an explicatory sentence or periphrasis. Authors might rely their decision on the use of acronyms on their perception of the obscurity of the acronym itself, on the difficulty of the subject and its concepts, as well as on the readers' level of technical-terminological knowledge. Acronyms are then often accompanied with contextual information concerning their function or objective, which may precede or follow them, appear in coordinate or subordinate sentences, or in brackets.

An interesting example is when the acronym is accompanied by the adjectives *famigerato*, *famous* or *noto* (*famous*, *notorious*, *well-known*). Their use denotes indeed how widespread and discussed the term is in the press and on television programmes, so much so that the average reader has at least heard of it. The centrality of these acronyms in the crisis-related discourse is also evidenced by the use of appropriate sentence constructions, such as "Gli ABS (Asset backed securities) sono il cuore della crisi finanziaria" (La Repubblica, 2008), "Il commercio mondiale dei Credit default swaps

(Cds), i derivati di cui molto si parla in questi giorni a causa del loro ruolo nella crisi finanziaria greca” (Italia Oggi, 2010)<sup>69</sup>.

The examples above show that acronyms are used together with their full form, either independently or their extended version is used alone in all four newspapers considered; this means that there is no uniform tendency that is followed by a specialist or general newspaper, but rather that the choice of use falls on the subjectivity of the author. Figure 8 and Figure 9 graphically describe the frequency of use of the acronyms in the Italian corpus, distinguishing between how the acronym is used. Then, the same comparison is performed on the English corpus, thus showing how differently the acronyms are used and presented to the reader in the two subcorpora.

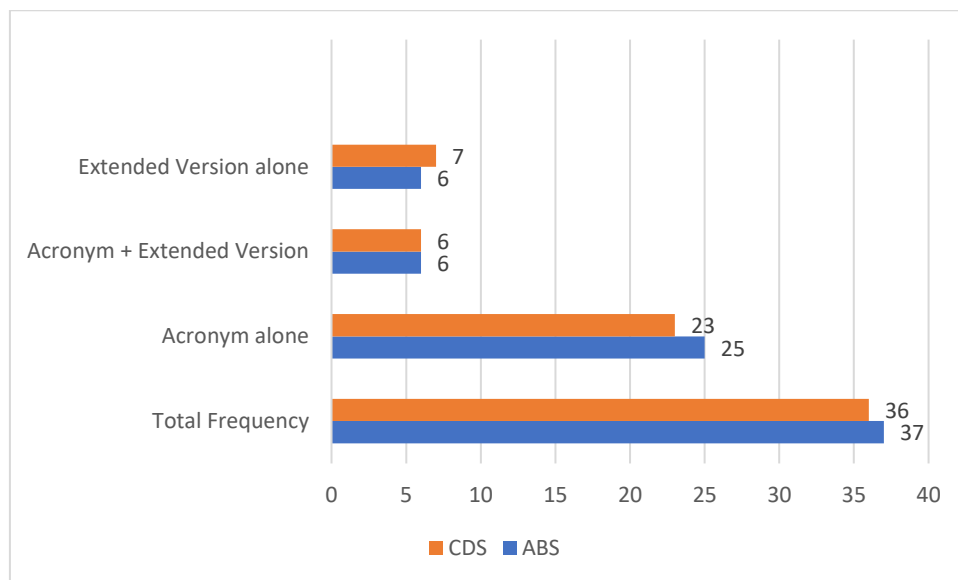


Figure 8: Frequency differences between the different occurrences of the acronyms considered in the Italian monolingual corpus

<sup>69</sup> English version: *ABS (asset-backed securities) are at the heart of the financial crisis* (La Repubblica, 2008), *The world trade in credit default swaps (Cds), the derivatives much talked about these days because of their role in the Greek financial crisis*.

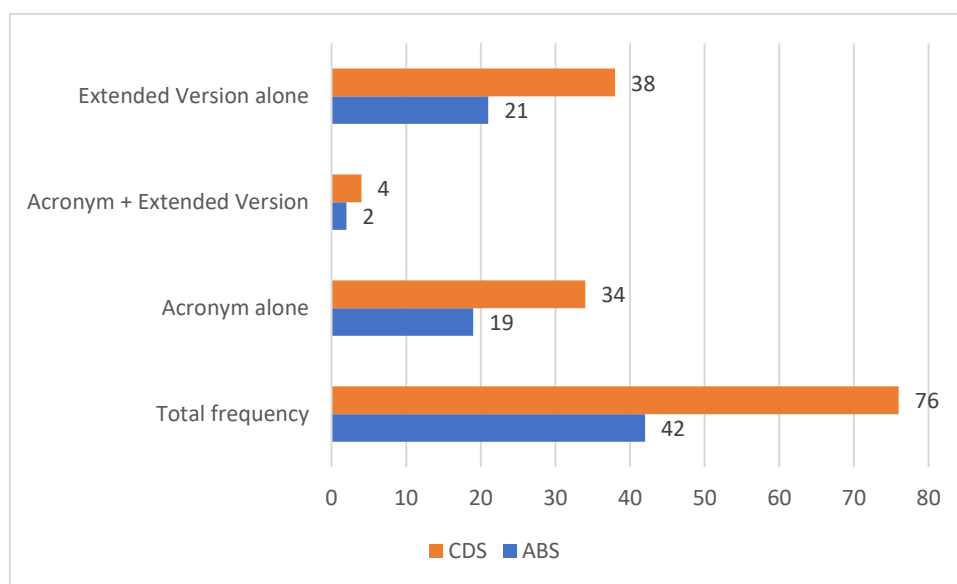


Figure 9: Frequency differences between the different occurrences of the acronyms considered in the Anglo-American reference corpus

The contrastive analysis on the use of the acronyms in the two corpora shows that in Italian there is a preference for the use of the acronym in its independent form, without the presence of its extended version, for both *CDS* and *ABS*. On the other hand, uses of the full forms either alone or together with the acronym are less frequent. As for the English corpus, however, it appears that there is a more proportional use of the various possibilities of occurrence. There is a slight preponderance of the use of the acronym alone compared to the use of the extended version alone; occurrences of a combination of the two are rare. On the other hand, comparing the specific usage of the two acronyms investigated, while *ABS* and *CDS* are used in a balanced and proportional way in the Italian corpus, with 37 and 36 total occurrences respectively, the situation is different for the English corpus. In fact, here there is a major use of *CDS*, used 76 times against the only 42 occurrences of *ABS*. This difference could be dictated by the diversity of the topics addressed in English-speaking countries and continental Europe. Indeed, while *CDS* seems to be a highly discussed term and topic in both financial contexts, *ABS* might relate more directly to the European context. Confirmation of this hypothesis can be achieved by investigating whether the majority and most frequent uses of *ABS* refer to British or American publications. Indeed, the occurrences of *ABS* and its alternative forms actually appear to be used more frequently within the British articles, specifically with a

total rate of 35 occurrences against the only 7 of the American articles, as the following table makes explicit:

<i>Acronym</i>	<i>City AM, Financial Times</i>	<i>IBD, American Banker</i>	<i>Tot.</i>
ABS	18	1	19
ABS + Ex. version	2	0	2
Asset-backed securities	15	6	21
<b>Tot. Frequency</b>	<b>35</b>	<b>7</b>	<b>42</b>
CDS	25	9	34
CDS + Ex. version	2	2	4
Credit-default swap	12	26	38
<b>Tot. Frequency</b>	<b>39</b>	<b>37</b>	<b>76</b>

Table 8: Frequency of the alternative occurrences of ABS in the British and American subcorpus, divided per way of occurrence.

As the table shows, *ABS*'s occurrences are higher in the articles published on the British *Financial Times* and *City AM*; hence, it might imply a higher number of references to these mechanisms within the European context than in the American financial world. On the other hand, *CDS* is used more proportionally across the two subcorpora, thus meaning that the concept might have been of frequent discussion both in the European and in the American financial markets.

As far as the occurrence of acronyms alone, without their full form, is concerned, it is interesting to see whether their use is typical of specialised newspapers, as one would expect, or whether it is also found in more general newspapers. With this purpose, Figure 10 the following figure shows the occurrence features of the acronyms *ABS* and *CDS* alone in the four Italian newspapers.

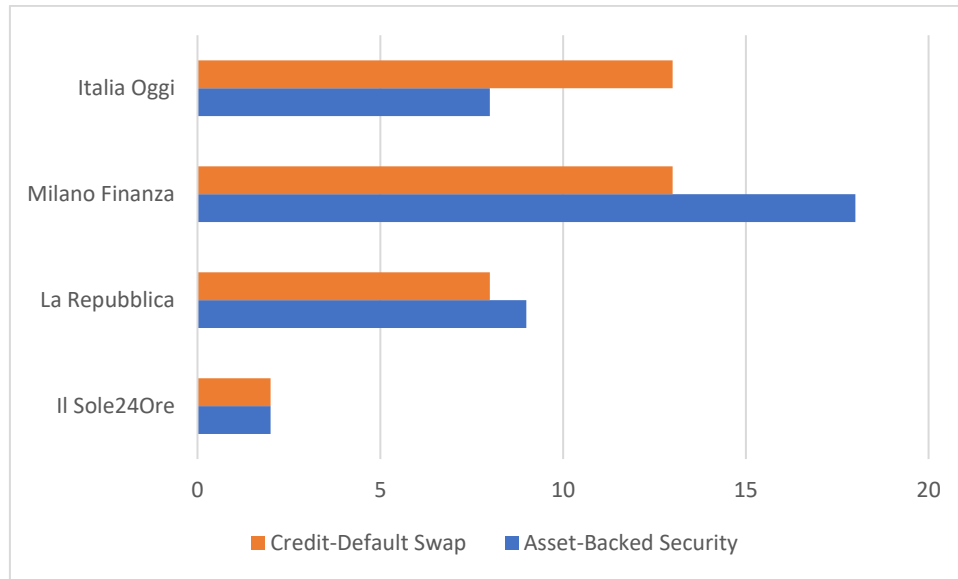


Figure 10: Frequency differences of the acronyms ABS and CDS in the four Italian newspapers.

Figure 10 illustrates how the presence of acronyms used independently and naturally in the discourse without their corresponding extended version is a typical feature of the specialised journals, particularly *Milano Finanza* but *Italia Oggi* as well. This result was to be expected knowing that specialised publications target an expert audience provided with conceptual and terminological knowledge that allows them to fully understand an article without the need for contextual information and redundant explanations. In this sense, they are well acquainted with acronyms and the concepts they indicate; with this awareness, the authors of *Milano Finanza* and *Italia Oggi* typically use acronyms more frequently without the accompanying extended version. However, it is possible to find some acronyms together with their extended version as well, especially at the beginning of an article when the subject is introduced, while in all subsequent occurrences the acronym usually appears on its own. Instead, as one would expect, acronyms most often appear accompanied by their extended version or an explanation in more general papers. The audience is in fact less familiar with the issues discussed and especially with the more technical terminology to talk about them; therefore, the authors tend to use acronyms in a clearer, more direct comprehensive way for an audience of laypersons. Again, where acronyms appear alone in the discourse, this tends to happen following their introduction accompanied by their extended version and/or an explanation at the beginning of the article.

### 4.3 Final conclusions on the corpus analysis

The purpose of the present study was to quantitatively and qualitatively analyse the use and spread of anglicisms related to the lexicon of the global financial crisis of 2008 in the Italian special language of economics and finance, specifically in the Italian press, in the time-span from 2008 to 2020. Overall, this study has strengthened the idea that anglicisms are now part of our everyday life in the most diverse fields, including economics and finance. However, quantitatively speaking, they remain more frequent in the specialised lexicon, addressed to an expert audience provided with previous theoretical and terminological expertise. The use here seems to be dictated by the speed of evolution and change of the discipline, while stylistic and register reasons seem to be behind the use of anglicisms in more general texts. From a diachronic viewpoint, it has emerged that in the thirteen/year time span considered anglicisms have entered progressively, slowly flanking or replacing, as the case may be, the corresponding Italian equivalent. Also, the diachronic data provided further support to the hypothesis of the major use and spread of anglicisms in specialised newspapers, and particularly in *Milano Finanza*, showing a welcoming tendency towards foreignisms. The second viewpoint of the quantitative analysis was the contrastive analysis between the Italian corpus and the Anglo-American reference corpus, that showed a lower frequency of the terms in the English texts than expected. The hypothesis of a possible influence of the documents and discourses of the European institutions has emerged, thus introducing a different source of information and terminology that might have influenced the word choices of the Italian authors.

From the second analysis, the qualitative analysis, it emerged that the anglicisms' accompanying and presentation devices, from graphic signs to punctuation, from the presence of explanations to author's notes, are widely used throughout the entire period of interest in all the four newspapers, regardless of the degree of specialisation. This result was explained through the hypothesis of an intrinsic desire of the Italian press to make the text more communicative and less obscure, even for the most expert audience. Also, the registered frequency of the explicatory conjunctions and adjectives investigated, as well as the editor's notes, was higher for *Milano Finanza* and *Italia Oggi*, implying a particular interest on the part of the Italian specialised press to convey clarity and completeness to the text, for its readership of experts to fully understand the topics covered for work purposes, such as not making the wrong investments. In addition, from



the analysis on the use of acronyms it emerged that the acronyms investigated, *ABS* and *CDS*, are mainly used alone without their extensions in specialised newspapers, thus confirming the idea that specialised publications target an expert audience who typically share enough sectorial knowledge to fully understand a text without the need for further explanations, as well as the presence of the extension of an acronym. Also, a contrastive analysis on the use of the acronyms in the two subcorpora has also been conducted, showing a clear preference of the Italian press for the use of the acronym alone, while the English articles more proportionally alternate the acronyms alone, their extension and a combination of the two of them. The data also showed that *CDS* was used proportionally across the two subcorpora, thus implying a certain popularity of the concept both in the European and in the American financial markets. On the other hand, looking in detail *ABS*'s occurrences, it was possible to recognise a higher frequency in the British newspapers. This result might imply that the concept was more frequently discussed within the European context, thus giving more credence to the hypothesis of the possible influence of official documents and speeches of the European institutions on the Italian special language of economics and finance.

## CONCLUSIONS

The present study was designed to quantitatively and qualitatively observe and analyse the use and spread of anglicisms related to the lexicon of the financial crisis of 2008 in the Italian special language of economics and finance, specifically in the Italian press, in the time-span from 2008 to 2020. For this purpose, an Italian monolingual corpus has been built, constituting of 1,300 articles published on four Italian newspapers on the topics of economics and finance across the thirteen-year time span from the outbreak of the financial crisis, in 2008, to the year 2020. The articles constituting the corpus have been accurately selected and collected to meet multiple objectives: the articles deal with facts and consequences of the financial crisis of 2008, they cover the entire period of time considered, and they address a varied audience of experts and non-professionals. The data extracted from the corpus have received further support thanks to the use of an Anglo-American reference corpus, constituting a term of comparison with respect to the Italian corpus both from a quantitative and qualitative perspective. The data have been manipulated and analysed with the aid of some corpus analysis tools and software, like *AntConc* and *Sketch Engine*.

This research essentially focuses on a twofold perspective: a quantitative and qualitative analysis of the data. The quantitative analysis has identified a relatively high frequency of certain terminology of Anglophone origin, especially in specialised newspapers but also in more general publications. The reason would seem to be dictated on the one hand by the speed with which these terms spread in our language, as our target language does not have the time to absorb and translate them. On the other hand, it seems to depend on the conscious choice of individual authors to opt for a foreignism to lend prestige to the discourse, raise its register and respond to the taste for fashion. Taking a closer look at the quantitative results, the analysis was conducted with two viewpoints: a diachronic perspective, focusing on the frequency rate of the anglicisms throughout the years considered, and a synchronic perspective, a comparison of the terms' use between the Italian and Anglo-American subcorpora. Against expectations, from a diachronic perspective anglicisms do not seem to have entered the Italian special language of

economics and finance *en masse*, but rather they seem to have entered progressively with a frequency that is not excessive or excessively evident, slowly flanking or replacing, as the case may be, the corresponding Italian equivalents. Specifically with regard to specialised newspapers, the extracted data show a more progressive and welcoming tendency on the part of *Milano Finanza*, which was quantitatively more welcoming towards foreign terms. On the other hand, *Italia Oggi* seems to have a more conservative attitude, being more reluctant to introduce anglicisms that are not well established and preferring to opt for Italian equivalents or periphrases. In contrast, newspapers with a general reach like *Il Sole 24 Ore* and *La Repubblica* are less exposed to the use of anglicisms and foreign material on a quantitative level; the choice of using them, however, seems to be dictated more by stylistic and register issues rather than by the lack of equivalents. The second perspective of the quantitative investigation is the contrastive analysis, showing that the frequency of the terms in the English texts is not as high as one would have expected. This result gives therefore more credence to the hypothesis that the Italian authors might opt to use anglicisms because of the speed of development and change of the discipline on the one hand, and for stylistic and register reasons on the other. Also, the hypothesis of a possible influence of the documents and discourses of the European institutions has emerged, thus introducing a different source of information and terminology that might have influenced the word choices of the Italian authors. The second analysis that has been performed for the purposes of this research, the qualitative analysis, has shown that the anglicisms' accompanying and presentation devices are of various types, from graphic signs to punctuation, from the presence of explanations to author's notes, and are widely used throughout the entire period of interest in all the four newspapers, regardless of the degree of specialisation. This result could be explained through an intrinsic desire of the Italian press to make the text more communicative and less obscure, even for the most expert audience. Also, it has emerged that the frequency of the explicatory conjunctions and adjectives investigated, as well as the editor's notes, is higher in specialised texts: this outcome can be explained from the one hand by the fact that specialised texts are typically denser with terms and concepts, which therefore makes the need for explanation more often necessary. On the other hand, specialised newspapers may also opt for an apparently greater use of explanations in order to meet a need for greater clarity on the part of the expert readership, who might want to fully understand

the financial facts and events for work purposes, in order not to make wrong investments, for instance. In addition, the analysis on the use of acronyms produced interesting results regarding the frequency of use of the acronyms *ABS* and *CDS*. The data revealed that the presence of acronyms used alone in the discourse without their corresponding extended version is a typical feature of the specialised newspapers, particularly *Milano Finanza*; this result confirms the hypothesis that specialised publications target an expert audience provided with conceptual and terminological knowledge that allows them to fully understand an article without the need for contextual information and redundant explanations, as well as the presence of the extended version of an acronym. A contrastive analysis on the use of the acronyms in the two subcorpora has also been conducted, showing that in Italian there is a preference for the use of the acronym alone, while in the English corpus it appears that there is a more proportional use of the three alternatives. Also, the comparative analysis has shown that *CDS* is used more proportionally across the two subcorpora, thus meaning that the concept might have been of frequent discussion both in the European and in the American financial markets. On the other hand, *ABS*'s occurrences are higher in the articles published on the British *Financial Times* and *City AM*; hence, this result might imply a higher number of references to these mechanisms within the European context. This result seems to give more credence to the hypothesis of the official documents and speeches of the European institutions as a further source of information and introduction of new terminology in the Italian special language of economics and finance.

A limitation of the present study is the small sample of the data collected and manipulated for the purposes of the analysis. Indeed, this study was initially conceived to collect and analyse 50 articles a year per newspaper considered, for a total of 2,600 articles in both sub-corpora. Unfortunately, however, the size of the corpus was too large to be uploaded and manipulated on the main corpus analysis software and programmes, first and foremost *Sketch Engine*, which prevented me from uploading a user corpus of more than 1 million words. With this limitation, I therefore halved the corpus in order to stick to the size limits proportionally. I believe that the use of a reduced corpus nevertheless provided interesting results on the frequency and use of anglicisms within the corpus. However, having the possibility of loading the entire corpus and performing the same analyses on a larger data collection may have provided further confirmation of the conclusions drawn

above, it may have offered interesting usage examples, but at the same time it may have also disproved some of the hypotheses presented. For this reason, I believe that conducting a similar analysis on a larger corpus could be an interesting future development of the present research. Another major limitation of this study is the imbalance present between the audiences addressed by the articles in the Italian corpus and those addressed by the Anglo-American articles. In fact, the Italian corpus was specifically constructed to include more or less specialised texts, aiming to both an audience of experts and to an audience of non-professionals. On the other hand, it was not possible to reach the same result for the Anglo-American corpus due to the availability and accessibility of online material. In fact, English-speaking material was more difficult to access and download, with the result that the selected newspapers and their articles are typically addressed to an expert audience of professionals, thus impairing the comparison of the terms' use in articles of general reach. In spite of this limitation, the study certainly adds to our understanding of the use of the anglicisms considered in the Italian press in the field of economics and finance, and the reference corpus has nevertheless constituted a crucial term of comparison of their frequency of use and their way of occurrence, regardless of the specialisation degree of the newspapers considered.

As for future research perspectives, a further study could assess the eventual influence of official documents and discourses of the European institutions on the field of economics and finance. In fact, in accordance to the hypothesis stated above, it would be interesting to conduct a similar corpus-driven research with the reference corpus being constituted by official documents of the European institutions, speeches and discourses of the Members of the European Parliament (MEP), of the Commissioners of the European Commission and further members of other European institutions. In this way, the hypothesis of the possible influence of this type of documents first on the content and then on the terminology of Anglo-American origin used in the Italian specialist press could find a solid basis, or could be disproved, on the other hand. A natural progression of this work is to extend the time-span considered to also embrace the COVID-19 recession and the global financial crisis that followed it. In fact, the world has now entered the most severe recession since 2008, making it interesting to see whether some terms that had fallen into disuse in recent years have returned, whether the concepts discussed

are still the same, and whether this time the foreignisms used to describe them are presented to readers with more conservative or progressive approaches.



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## Italian Summary

Il presente lavoro di tesi è stato pensato ed eseguito con l'obiettivo di verificare e analizzare la presenza di terminologia anglofona relazionata all'ambito finanziario, nello specifico al lessico della crisi finanziaria che ha colpito i mercati finanziati globali a partire dal 2008, sulla stampa specialistica italiana. La presenza di questi termini anglofoni, i cosiddetti *anglicismi*, è stata ricercata su quattro testate giornalistiche italiane indirizzate a un pubblico di lettori di varia natura, sia di esperti e professionisti del settore che di lettori profani che leggono per puro interesse personale e per tenersi informati sui fatti e gli eventi che li circondano. Con questo obiettivo, ho costruito un corpus italiano monolingue raccogliendo 25 articoli l'anno per testata giornalistica dal 2008 al 2020, per un totale di 1.300 articoli; il corpus risulta quindi essere ben bilanciato a livello quantitativo per il periodo di tempo considerato e le tipologie di giornale prese in considerazione. Infatti, le testate giornalistiche sono state accuratamente selezionate in base alla tipologia di pubblico cui si indirizzano, un pubblico di esperti nel caso di *Milano Finanza* e *Italia Oggi*, e un pubblico più esteso e variegato nel caso di *La Repubblica* e *Il Sole 24 Ore*.

Prima di illustrare le modalità dell'analisi e illustrarne i risultati, è opportuno presentare alcuni preconcetti teorici utili per comprendere quanto di cui si parla. Innanzitutto, è importante individuare il significato di lingue speciali, varietà linguistiche utilizzate da un gruppo ristretto di parlanti per rispondere ai bisogni comunicativi del loro settore specialistico; nel presente lavoro di ricerca, la lingua speciale su cui ci si concentra è il LEF, il linguaggio italiano dell'economia e della finanza. Tra le varie lingue speciali, il LEF è forse la più difficile da inquadrare data la sua natura duplice di linguaggio altamente tecnico da un lato, e comune e quotidiano dall'altro. Infatti, con il progressivo interesse verso il settore dell'economia e della finanza dimostrato dal grande pubblico a partire dagli anni Settanta del Novecento, il LEF è passato da essere una disciplina altamente settoriale ad essere paragonabile alle scienze umane e sociali. Di conseguenza, è immediatamente emerso il problema linguistico del comunicare contenuti tecnici e settoriali propri della disciplina a un pubblico inesperto. Tra le varie caratteristiche dei linguaggi specialistici, tra cui quindi anche il LEF, vi è la presenza di forestierismi, tra i quali un'alta frequenza di anglicismi, usati nello specifico in forma di prestiti (più o meno adattati, come *inflazione* da *inflation*, o *spread*) e calchi (es. *sistema bancario ombra* da

*shadow banking*). Ci sono varie ragioni che sembrerebbero giustificare la presenza di terminologia anglofona nella lingua speciale dell'economia e della finanza: innanzitutto, l'inglese ha preso il posto dapprima del latino e poi del francese come lingua franca, venendo utilizzata per la comunicazione internazionale in ambito commerciale, finanziario e aziendale. In secondo luogo, la lingua inglese è caratterizzata da brevità e efficacia comunicativa, di cui è invece spesso carente l'italiano, che, d'altra parte, tende a preferire perifrasi lunghe e complesse. Inoltre, la velocità con cui il settore dell'economia e della finanza cambia, si sviluppa e cresce, rende praticamente impossibile l'assimilazione dei nuovi termini e dei nuovi significati e connotazioni di quelli già esistenti; le lingue di arrivo, tra cui anche l'italiano, non hanno dunque sufficiente tempo per integrare la terminologia nel sistema linguistico, per tradurla in maniera uniforme e per regolamentarne l'uso. Di conseguenza, l'unica opzione rimane il prestito diretto, anche vista l'assenza di un organo istituzionale delegato all'osservazione dei comportamenti linguistici e alla loro regolamentazione, come lo sono la *Real Academia Española* per la Spagna o la *Académie française* per la Francia. Infine, un'ultima ragione a sostegno dell'utilizzo dell'inglese nei linguaggi settoriali, così come anche nella lingua quotidiana, è la sua percezione come mezzo per innalzare il registro del discorso, fornirne prestigio e far apparire il testo come moderno e al passo con i tempi. Gli articoli che costituiscono il corpus della presente ricerca vertono sui fatti, gli eventi e le conseguenze della crisi finanziaria scoppiata nel 2008, anno in cui l'economia globale ha subito la peggiore crisi dalla Grande Depressione del 1929. All'origine dello scoppio della crisi ci fu un forte calo dei prezzi degli immobili, calo che ha gravemente danneggiato il sistema finanziario statunitense (banche, compagnie assicurative, istituti di credito ipotecario, ecc.) così come anche molti settori che dipendevano dai prestiti bancari. Nel periodo che precedette lo scoppio della crisi, i prezzi delle case negli Stati Uniti erano notevolmente aumentati e, in risposta alla crescente domanda, le banche avevano iniziato a offrire prestiti, aprendo mutui a persone e famiglie che non sarebbero state in grado di ripagarli. Sono questi i cosiddetti *mutui subprime*, prestiti per l'acquisto di case concessi a 'cattivi pagatori', che non avrebbero potuto saldare i propri debiti. Il problema si estese presto oltre i confini statunitensi, quando i subprime furono "impacchettati" in strumenti derivati: molte banche costituirono infatti dei prodotti finanziari proprio sulla base dei prestiti immobiliari che erano stati contratti negli Stati

Uniti, per venderli poi in tutto il mondo. La situazione iniziò a farsi drastica nel 2006 quando le rate dei mutui cominciarono a diventare più care e molti debitori, non più in grado di sostenere la spesa, videro la propria casa pignorata. La diretta conseguenza fu una rapida discesa del prezzo delle case sul mercato immobiliare statunitense, e con esso il valore degli strumenti finanziari ad esso collegati. Le banche furono le prime a pagare i contraccolpi dello scoppio di questa bolla immobiliare, con perdite tali da portare Lehman Brothers, una delle più grandi banche d'affari del mondo, al fallimento nel 2008. Il crack di Lehman Brothers segna ufficialmente l'inizio della crisi finanziaria, che si diffuse capillarmente e causò panico dilagante sui mercati in ogni parte del mondo. Infatti, anche molte banche europee, soprattutto le più grandi ed esposte al mercato dei derivati, arrivarono sull'orlo del fallimento, e vennero salvate solamente grazie all'intervento della Banca Centrale Europea (BCE). La crisi si è presto estesa in tutto il mondo e, nonostante i tentativi di salvataggio da parte dei governi delle varie nazioni, ha causato conseguenze molto gravi che in vari modi vengono risentite ancora oggi.

Come sottolineato in precedenza, questa ricerca si inserisce nel panorama della linguistica dei corpora, un ramo della linguistica che si occupa dello studio della lingua o di una sua varietà sulla base di esempi di utilizzo effettivo di questa raccolti all'interno di un *corpus*. Essendo una disciplina di recente introduzione e su cui c'è poco accordo da parte dei linguisti stessi, è difficile poter definire chiaramente di che cosa la linguistica dei corpora si occupi e quali siano le sue finalità. Ciò nonostante, c'è consenso generale su alcuni punti chiave, come il fatto che la linguistica possa solo limitarsi a descrivere ciò che appare all'interno del corpus, non potendo quindi comprendere se un certo uso linguistico è impossibile o incorretto; di conseguenza, la linguistica dei corpora non è in grado di spiegare le motivazioni per cui un fenomeno linguistico appare in un certo modo, può solo limitarsi a spiegare che cosa esso sia; infine, la linguistica dei corpora non può essere rappresentativa di una lingua nella sua interezza, ma solo delle occorrenze linguistiche presenti all'interno del corpus. Occorre quindi anche spiegare che cosa sia un *corpus*: una raccolta di testi di varia natura in formato digitale usata per indagare il funzionamento di una lingua o una sua varietà. Ogni corpus presenta tre caratteristiche chiave: prima tra tutte l'autenticità, nel senso che gli usi linguistici che compongono la collezione di testi devono necessariamente essere esempi genuini di comunicazione tra i parlanti di una lingua. In secondo luogo, il corpus deve essere rappresentativo della lingua o della varietà



linguistica di interesse. Infine, il materiale che compone un corpus deve avere un formato digitale, che permetta quindi di condurre un'analisi linguistica con l'ausilio di software, tool e programmi informatici. E' poi possibile classificare le varie tipologie di corpora esistenti in base alle caratteristiche dei testi che li compongono: innanzitutto, un corpus può essere monolingue, bilingue o persino multilingue. I corpora bilingue e multilingue possono essere paralleli, quando il corpus è costituito da un testo originale nella lingua di partenza (ST) e dalla sua rispettiva traduzione (TT), o comparabili, quando nel corpus sono presenti testi autentici in entrambe o tutte le lingue che presentano alcune caratteristiche comuni (es. genere letterario, autore, periodo di pubblicazione, argomento...). Inoltre, una raccolta di testi può essere diacronica, quando il materiale risale a periodi diversi ed ha la finalità di indagare i cambiamenti linguistici avvenuti nel corso degli anni, o sincronica, quando il corpus scatta una fotografia dell'utilizzo di una lingua o di una sua varietà in un determinato periodo storico. La maggior parte dei corpora sono statici, nel senso che sono collezioni di testi concluse che non verranno ulteriormente arricchite o aggiornate, al contrario dei *monitor corpora*, raccolte di testi in costante aggiornamento che forniscono interessanti informazioni circa gli sviluppi più recenti della lingua o varietà studiata. Vi sono poi varie tipologie di corpus in base alle tematiche affrontate, e la differenza fondamentale è quella tra corpora di carattere generale e corpora specialistici. Un corpus di carattere generale contiene testi di diversa natura appartenenti alla comunicazione quotidiana ed è usato con il fine di ottenere un'immagine quanto più generica e rappresentativa della lingua o varietà considerata nella sua interezza. Al contrario, un corpus specialistico ha invece l'obiettivo di indagare le modalità di comunicazione che sono proprie di un linguaggio settoriale, usato da un gruppo ristretto di parlanti per rispondere alle necessità del loro settore.

Se si tenta di risalire alle origini della linguistica dei corpora, ai primi tentativi di raccolta di materiale linguistico per finalità di indagine della lingua stessa, si troveranno delle raccolte non digitali ma bensì cartacee. Infatti, storicamente viene identificato come il primo linguista della storia il cardinale francese Hughes de Saint-Cher, noto in italiano come Ugo di Santo Caro o Ugo di Provenza, per aver compilato la prima concordanza della Vulgata nel XIII secolo. Assieme a circa 500 monaci, Hughes de Saint-Cher avrebbe realizzato un elenco di tutte le parole utilizzate nella Bibbia con il rispettivo riferimento alla posizione di utilizzo all'interno del testo, eseguendo manualmente un lavoro

estremamente lungo e minuzioso, che oggi riusciremmo a realizzare nel giro di pochi minuti grazie ai numerosi software e programmi di analisi dei corpora disponibili e accessibili. Viene generalmente definita *Early Corpus Linguistics* l'insieme delle procedure e pratiche di analisi linguistica che venivano utilizzate prima delle critiche chomskiane, che condividevano l'obiettivo di raccogliere informazioni linguistiche circa le discipline e tematiche di interesse. E' stato certamente il caso recente della lessicografia, interessata ad osservare il funzionamento della lingua, scritta, orale e digitale, per realizzare nuove generazioni di dizionari, ma anche di alcune ricerche che precedettero la rivoluzione digitale, come gli studi Fries e Traver (1940) sull'insegnamento delle lingue straniere. Negli anni Cinquanta però le critiche del linguista Noam Chomsky frenarono la frequenza di questo genere di ricerche, rendendole profondamente impopolari. Per prima cosa, Chomsky delinea una chiara differenza tra *competenza* e *performance linguistica*. Per competenza linguistica, Chomsky intende "la conoscenza astratta della propria lingua", l'abilità innata del parlante di determinare se un'espressione è ben formata nel rispetto delle regole della sua lingua di riferimento, e associarla ad almeno un significato perché essa possa essere interpretata. Dall'altra parte, quando si parla di performance linguistica ci si riferisce invece all'effettivo utilizzo di questa conoscenza. Partendo da questa differenza fondamentale, Chomsky afferma che i corpora, in quanto collezioni di occorrenze d'uso dei singoli parlanti, raccolgano performance linguistiche, impedendo quindi di esaminare il funzionamento della competenza linguistica, che dovrebbe essere invece l'interesse e l'obiettivo del linguista. Al contrario, i tentativi di osservare la lingua dovrebbero essere abbandonati in favore di uno studio introspettivo: Chomsky afferma infatti che solo tramite l'osservazione del funzionamento della propria competenza linguistica è possibile comprendere il funzionamento della lingua stessa. Queste critiche sono state talmente potenti e decisive da comportare una frenata quasi totale degli studi linguistici basati sull'analisi dei corpora, ripresi solamente negli ultimi anni.

Tra le varie finalità che possono avere le ricerche linguistiche basate sull'utilizzo dei corpora, c'è anche la volontà di investigare la presenza e l'utilizzo di anglicismi nelle lingue straniere, analogamente a quanto ci si propone con la presente ricerca. Un esempio che, proprio come questo studio, verte sull'analisi del linguaggio specialistico dell'economia e della finanza è il lavoro di Laursen e Moustén del 2015 sulla presenza di

anglicismi su blog e analisi azionarie danesi e spagnoli. Per lo scopo della ricerca, Laursen e Moustén hanno costituito un corpus bilingue comparabile con esempi di utilizzo del linguaggio finanziario estratti da blog e siti web di banche e operatori di borsa tra il 2014 e il 2015. Per quanto riguarda i risultati della ricerca, l'analisi ha mostrato una certa casualità nella scelta tra anglicismi ed equivalenti danesi o spagnoli nei testi considerati; tuttavia, la lingua spagnola sembra preferire l'uso di termini di conio locale piuttosto che di parole inglesi. Nonostante la nota reticenza di lingue come lo spagnolo e il francese nell'acquisire forestierismi, il numero di anglicismi presenti nella terminologia finanziaria spagnola ha dimostrato una certa propensione della comunità finanziaria ad affidarsi a termini inglesi quando si parla di mercato azionario.

Questo studio verte su un'analisi corpus-based sulla frequenza e l'utilizzo degli anglicismi legati al lessico della crisi finanziaria del 2008 che sono entrati nel LEF, il linguaggio speciale italiano dell'economia e della finanza, a partire dallo scoppio della crisi finanziaria fino al 2020. I dati selezionati e raccolti ai fini di questa ricerca sono stati analizzati attraverso strumenti e software di analisi dei corpora per raccogliere informazioni sulla diffusione, la frequenza e l'uso di parole di origine angloamericana nella stampa specialistica italiana, sia da una prospettiva quantitativa che qualitativa. L'analisi quantitativa, con l'obiettivo di indagare la frequenza totale dei termini ricercati, è stata ulteriormente divisa in un'analisi diacronica e sincronica. Se l'analisi diacronica ha consentito da un lato di mostrare le variazioni di frequenza d'uso degli anglicismi durante il periodo di tempo considerato, dal 2008 al 2020, all'interno delle varie testate giornalistiche, l'analisi sincronica è stata invece in grado di mostrare le differenze d'uso dei termini d'interesse tra gli articoli italiani del corpus monolingue e gli articoli angloamericani costituenti il corpus di riferimento. È stata poi eseguita un'analisi qualitativa che ha permesso di osservare le modalità di utilizzo degli anglicismi, ad esempio verificando la presenza di spiegazioni, perifrasi, note d'autore e glosse esplicative. Questo ha anche permesso di identificare le scelte più o meno conservatrici o progressiste della stampa italiana nell'utilizzo di forestierismi.

Per gli obiettivi di cui sopra, ho costruito un corpus monolingue specialistico composto da un totale di 1.300 articoli, 25 articoli l'anno dal 2008 al 2020 per quattro testate giornalistiche italiane, due rivolte ad un pubblico di esperti e professionisti del settore finanziario, *Milano Finanza* e *Italia Oggi*, e due rivolte ad un pubblico più ampio e

variegato di lettori interessati a tenersi al corrente degli eventi che li circondano nel settore finanziario, *Il Sole 24 Ore* e *La Repubblica*. Gli articoli sono stati raccolti sulla base di alcune parole chiave relazionate al tema della crisi del 2008 come *bolla finanziaria*, *crisi finanziaria*, e *bolla speculativa*. Il corpus così costituito è stato poi analizzato e indagato tramite l'ausilio di alcuni software per l'analisi dei corpora, soprattutto *AntConc* e *SketchEngine*. Per fornire un ulteriore supporto e sostegno alle conclusioni tratte sulla base dell'analisi del corpus, nonché per estrarre ulteriori interessanti risultati, ho anche compilato un corpus monolingue di riferimento in lingua inglese, composto analogamente al corpus italiano da un totale di 1.300 articoli, 25 articoli l'anno pubblicati su quattro testate giornalistiche angloamericane dal 2008 al 2020. Anche in questo caso, gli articoli sono stati selezionati sulla base della loro rilevanza rispetto ad alcune parole ed espressioni chiave utilizzate per la ricerca, come *speculative bubble*, *financial crisis* e *sovereign debt crisis*; tra le testate giornalistiche utilizzate, sono state selezionate due testate britanniche, *The Financial Times* e *City A.M.*, e due testate americane, *Inverstors' Business Daily* e *American Banker*, per fornire un'immagine più variegata e realistica dell'utilizzo dei termini d'interesse in due contesti finanziari chiave all'interno del sistema finanziario globale attuale. Anche il corpus di riferimento è stato analizzato grazie all'utilizzo dei software di analisi dei corpora *AntConc* e *SketchEngine*.

La lista dei termini anglofoni, sulla cui base è stata condotta la presente ricerca, è stata redatta con l'ausilio del tool "Keywords" di *Sketch Engine* che, grazie alla comparazione eseguita tra il corpus italiano specialistico dell'ambito finanziario e un corpus italiano di lingua generale disponibile sul software, "Italian Web 2020" (itTenTen20), ha portato all'estrazione delle parole ed espressioni chiave relazionate al lessico della crisi usate negli articoli che compongono il corpus. Tra i risultati, sono chiaramente emersi gli anglicismi propri del lessico finanziario generale e della crisi del 2008, che sono stati quindi raccolti per redigere la lista dei termini che ha costituito la base dell'analisi del corpus del presente lavoro di ricerca.

La prima analisi che è stata condotta nella presente ricerca è stata la ricerca quantitativa, partendo dall'ipotesi che il LEF fosse denso di termini di origine angloamericana a causa di alcune caratteristiche intrinseche dei linguaggi specialistici in generale e del linguaggio specialistico dell'economia e della finanza in modo particolare, come la velocità con cui la disciplina cambia, e la conseguente necessità di importare nuovo lessico in assenza di

tempo per integrarlo e tradurlo. Quest'ipotesi si è vista confermata con i risultati della ricerca: è stata infatti individuata una frequenza relativamente alta di certa terminologia anglofona, soprattutto nei giornali specializzati ma anche in pubblicazioni più generali, da un lato per la velocità con cui questi termini si diffondono nella nostra lingua, e dall'altro per la volontà dei singoli autori di optare per un forestierismo per dare prestigio al discorso e innalzarne il registro. Per quanto riguarda la prospettiva diacronica dell'analisi quantitativa, gli anglicismi non sembrano essere entrati in massa nel LEF, ma piuttosto sembrano essere entrati progressivamente con una frequenza non eccessiva, andando ad affiancare, in alcuni casi, o sostituire, in altri, i rispettivi equivalenti italiani. I dati mostrano una tendenza più progressista da parte della testata specialistica *Milano Finanza*, mentre *Italia Oggi*, l'altro giornale specialistico analizzato, sembra invece avere un atteggiamento più conservatore, essendo più restio a introdurre forestierismi non consolidati e preferendo l'uso di equivalenti e perifrasi. Al contrario, i giornali rivolti a un pubblico più generale, *Il Sole 24 Ore* e *La Repubblica*, sembrano meno propensi all'utilizzo di forestierismi; i risultati mostrano la tendenza a utilizzare soprattutto anglicismi già affermati. La scelta, tuttavia, sembra essere dettata più da questioni stilistiche e di registro che da necessità linguistiche. L'indagine quantitativa è poi proseguita con un'analisi sincronica, che mostra come la frequenza dei termini negli articoli angloamericani indagati non sia così alta come ci si sarebbe aspettati. Questo risultato dà quindi maggior credito all'ipotesi secondo la quale i giornalisti italiani possano preferire l'uso di anglicismi a causa della velocità di sviluppo e cambiamento della disciplina da un lato, e per ragioni stilistiche e di registro dall'altro. Inoltre, è emersa l'ipotesi di un'eventuale influenza di documenti di carattere economico-finanziario redatti dalle istituzioni europee e dei discorsi tenuti da queste, avanzando così la possibilità di una diversa fonte di informazione che potrebbe aver influenzato le scelte lessicali degli autori italiani nel periodo di tempo considerato.

La seconda analisi effettuata ai fini della presente ricerca, l'analisi qualitativa, ha evidenziato che i meccanismi disponibili alla lingua italiana per accompagnare e introdurre i forestierismi sono di vario tipo, dai segni grafici alla punteggiatura, dalla presenza di spiegazioni alle note del redattore, e sono ampiamente utilizzati durante tutto il periodo di interesse in tutti e quattro i giornali considerati, indipendentemente dal grado di specializzazione del pubblico. A giustificazione di questo risultato, è possibile parlare

dell'eventuale desiderio intrinseco del giornalismo italiano di rendere il testo il più accessibile, chiaro e comunicativo possibile, anche a un pubblico più esperto. Inoltre, è emerso che la frequenza delle congiunzioni e aggettivi esplicativi e delle note del redattore risulta essere maggiore nei testi specialistici: da un lato, questo risultato può essere spiegato con il fatto che i testi specialistici sono tipicamente più densi di termini e concetti, il che rende più spesso necessaria la presenza di una spiegazione o di informazioni di contesto aggiuntive. D'altra parte, giornali e riviste specializzate potrebbero fare un uso più frequente di spiegazioni per rispondere a un'esigenza di maggiore chiarezza da parte dei lettori esperti, che potrebbero voler comprendere appieno e nel dettaglio i fatti e gli eventi economici e finanziari discussi per motivi di lavoro, ad esempio per assicurarsi di non fare investimenti sbagliati. In seno all'analisi qualitativa è stata fornita particolare attenzione all'uso degli acronimi, nello specifico degli acronimi *ABS* e *CDS*. Da questa indagine è emerso che all'interno del corpus, in tutti e quattro le testate giornalistiche considerate, gli acronimi appaiono in tre modalità diverse: assieme alla loro versione estesa, da soli, o la versione estesa viene utilizzata da sola. Questo risultato mostra l'assenza di una tendenza uniforme, ma piuttosto che la scelta dell'uso ricade sulla soggettività dei singoli autori delle singole testate. Inoltre, l'analisi rivela che la presenza di acronimi utilizzati da soli nel discorso senza la corrispondente versione estesa sembrerebbe essere una caratteristica proprie delle testate specialistiche, in particolare di *Milano Finanza*. È stata inoltre condotta un'analisi contrastiva sull'uso degli acronimi all'interno dei due sub-corpora, da cui è emerso che negli articoli italiani si predilige l'utilizzo dell'acronimo in autonomia, mentre appaiono meno frequenti gli utilizzi delle versioni estese da sole o in accompagnamento all'acronimo; per quanto riguarda il corpus anglofono, d'altra parte, le varie possibilità di occorrenza sembrano alternarsi in modo più proporzionale. Inoltre, l'analisi comparativa ha evidenziato come l'acronimo *CDS* sia usato in modo più bilanciato nei due sub-corpora, implicando quindi che il concetto potrebbe essere stato oggetto di frequente discussione sia nei mercati finanziari europei che in quelli americani. Al contrario, le occorrenze dell'acronimo *ABS* sono state registrate con maggiore frequenza negli articoli pubblicati sulle testate britanniche *Financial Times* e *City A.M.*, risultato che potrebbe invece indicare che si sia discusso di questi meccanismi prevalentemente nel contesto europeo. Questa conclusione sembrerebbe dare ulteriore sostegno all'ipotesi della possibile influenza di

documentazione ufficiale delle istituzioni europee in ambito finanziario e di analoghi discorsi tenuti in seno alle stesse sulla stampa italiana durante il periodo considerato.

Il presente studio, condotto con la finalità di indagare e analizzare la frequenza e le modalità d'uso degli anglicismi propri del lessico finanziario della crisi del 2008 nella stampa specialistica italiana dal 2008 al 2020, ha nel complesso rafforzato l'idea che le parole anglofone siano ormai parte integrante della nostra vita quotidiana nei campi più diversi, compresi l'economia e la finanza. Tuttavia, essi risultano essere più frequenti nel lessico specialistico, rivolto a un pubblico esperto dotato di competenze e conoscenze teoriche, pratiche e terminologiche proprie del loro settore. La scelta per l'utilizzo di anglicismi sembra, in questo caso, essere dovuta alla velocità di evoluzione e cambiamento intrinseca alla disciplina, mentre ragioni stilistiche e di registro sembrano essere alla base dell'uso di anglicismi in testi di carattere più generale. Tuttavia, gli anglicismi sono generalmente presentati con spiegazioni, chiarimenti, perifrasi per facilitare la comprensione del testo da parte del lettore, sia negli articoli specialistici che in quelli generali. Ciò sembrerebbe essere dettato da un desiderio intrinseco della stampa italiana di rendere i testi più chiari e comprensibili, soddisfacendo le esigenze informative del proprio pubblico, specialistico e non.

## Appendix 1: Composition of the Italian monolingual corpus

Language	Year	Newspaper	Title	Tokens	Types
Italian	2008	Il Sole 24 Ore	I benefici: una mossa che aumenta	607	317
Italian	2008	Il Sole 24 Ore	Da gennaio nei cantieri	830	934
Italian	2008	Il Sole 24 Ore	Decreto anti-crisi, lotta all'evasione	803	358
Italian	2008	Il Sole 24 Ore	Decreto anti-crisi: la convenienza si gioca	711	320
Italian	2008	Il Sole 24 Ore	Enti locali, bocciate le linee	496	284
Italian	2008	Il Sole 24 Ore	Evasione: i risultati attesi	724	372
Italian	2008	Il Sole 24 Ore	Fisco e imprese	1021	462
Italian	2008	Il Sole 24 Ore	Fisco: le misure anti crisi	1363	476
Italian	2008	Il Sole 24 Ore	Focus fiscale	855	397
Italian	2008	Il Sole 24 Ore	Gazzette Italiane	1443	583
Italian	2008	Il Sole 24 Ore	Gestire lo studio	825	412
Italian	2008	Il Sole 24 Ore	Giurisprudenza: sui tessuti accertamento illegittimo	190	126
Italian	2008	Il Sole 24 Ore	I termini: il passaggio alla cassa	528	235
Italian	2008	Il Sole 24 Ore	Il confronto. In Italia paracadute per lunghe crisi	520	257
Italian	2008	Il Sole 24 Ore	Il convegno- A confronto su crisi, diritto e istituzioni	227	162
Italian	2008	Il Sole 24 Ore	Il punto: terapie differenti	788	355
Italian	2008	Il Sole 24 Ore	Il ruolo del sistema tributario	738	238
Italian	2008	Il Sole 24 Ore	Importi stimati: uno scudo alla crisi	596	313
Italian	2008	Il Sole 24 Ore	Intervento, riforma positiva	630	360
Italian	2008	Il Sole 24 Ore	Intervista: Gustavo Visentini	729	375
Italian	2008	Il Sole 24 Ore	Iva, la transizione con il Fisco	623	315
Italian	2008	Il Sole 24 Ore	La crisi modifica le regole	472	236
Italian	2008	Il Sole 24 Ore	La prova dell'insolvenza	586	273
Italian	2008	Il Sole 24 Ore	L'agevolazione: ok ai valori storici	1514	595
Italian	2008	Il Sole 24 Ore	Le categorie da pesare ex novo	590	317
Italian	2009	Il Sole 24 Ore	La Ue per l'Italia	437	265
Italian	2009	Il Sole 24 Ore	Le condizioni per allinearsi	644	254
Italian	2009	Il Sole 24 Ore	Le criticità sotto esame	104	77
Italian	2009	Il Sole 24 Ore	Le proposte del Sole 1	427	229
Italian	2009	Il Sole 24 Ore	Le proposte del Sole 2	349	201
Italian	2009	Il Sole 24 Ore	L'Efrag stringe i tempi	752	384
Italian	2009	Il Sole 24 Ore	L'impatto delle riforme	402	249
Italian	2009	Il Sole 24 Ore	Lo scudo prenota 110 miliardi	652	335
Italian	2009	Il Sole 24 Ore	Locazioni commerciali, i canoni	1107	479
Italian	2009	Il Sole 24 Ore	Londra limita l'autonomia	475	286
Italian	2009	Il Sole 24 Ore	Monaco cerca un spot	457	275
Italian	2009	Il Sole 24 Ore	Niente estratto conto	480	266
Italian	2009	Il Sole 24 Ore	Notizie in breve	445	260
Italian	2009	Il Sole 24 Ore	Omessi versamenti	578	294
Italian	2009	Il Sole 24 Ore	Per i mutui arriva l'autodichiarazione	544	296
Italian	2009	Il Sole 24 Ore	Per il gettito Iva un calo	459	247
Italian	2009	Il Sole 24 Ore	Per mutui e coperture	582	289
Italian	2009	Il Sole 24 Ore	Previprof tenta il taglio	407	232
Italian	2009	Il Sole 24 Ore	Regione Emilia Romagna	373	190
Italian	2009	Il Sole 24 Ore	Regione Piemonte: fondo temporaneo	330	181
Italian	2009	Il Sole 24 Ore	Rendimenti in calo	208	128
Italian	2009	Il Sole 24 Ore	Ricorso al Tar contro l'aumento	357	219
Italian	2009	Il Sole 24 Ore	Sei lezioni video	320	190



Italian	2009	Il Sole 24 Ore	Sottoscritto il protocollo per fronteggiare la crisi	150	111
Italian	2009	Il Sole 24 Ore	Sui consulenti pesano	414	223
Italian	2010	Il Sole 24 Ore	Domani le risposte al forum	248	160
Italian	2010	Il Sole 24 Ore	Donazioni delle aziende ridotte	257	177
Italian	2010	Il Sole 24 Ore	Effetto crisi sui fondi pensione	586	306
Italian	2010	Il Sole 24 Ore	Gli studi reggono alla crisi	390	226
Italian	2010	Il Sole 24 Ore	I correttivi adeguano	217	133
Italian	2010	Il Sole 24 Ore	Il collegio sindacale a caccia	446	272
Italian	2010	Il Sole 24 Ore	Il vero federalismo premia	655	339
Italian	2010	Il Sole 24 Ore	Imprese in crisi di successione	361	215
Italian	2010	Il Sole 24 Ore	In calo le entrate da contributi	212	126
Italian	2010	Il Sole 24 Ore	I titoli nell'attivo circolante	501	241
Italian	2010	Il Sole 24 Ore	La crisi rientra nelle giustificazioni	605	338
Italian	2010	Il Sole 24 Ore	La spesa richiede un +1,8% di pil	346	224
Italian	2010	Il Sole 24 Ore	La ue senza progetto	731	382
Italian	2010	Il Sole 24 Ore	L'azienda in crisi può sfuggire	462	248
Italian	2010	Il Sole 24 Ore	Le indicazioni dell'agenzia delle entrate	4765	1221
Italian	2010	Il Sole 24 Ore	Le toghe rosa delle pari opportunità	260	167
Italian	2010	Il Sole 24 Ore	L'Ifrs 9 frena i guadagni	499	264
Italian	2010	Il Sole 24 Ore	Lo scudo 2 privilegia gli immobili	587	332
Italian	2010	Il Sole 24 Ore	Lo scudo a quota 104 miliardi	577	299
Italian	2010	Il Sole 24 Ore	Lo studio sull'abbigliamento	597	295
Italian	2010	Il Sole 24 Ore	Modello rafforzato con le nuove norme	792	381
Italian	2010	Il Sole 24 Ore	Nel contenzioso sugli studi	584	294
Italian	2010	Il Sole 24 Ore	Notizie, in breve	264	159
Italian	2010	Il Sole 24 Ore	Perdite continue, il Fisco indaga	877	407
Italian	2010	Il Sole 24 Ore	Perequazione sui nuovi valori	511	271
Italian	2011	Il Sole 24 Ore	Default, record di una contea	508	268
Italian	2011	Il Sole 24 Ore	Domande e risposte: insolvenza	392	200
Italian	2011	Il Sole 24 Ore	Expo Real oggi è il maggiore salone	554	293
Italian	2011	Il Sole 24 Ore	Famiglie e imprese anticipano	194	141
Italian	2011	Il Sole 24 Ore	Frena a novembre l'export	400	229
Italian	2011	Il Sole 24 Ore	Frena la locomotiva Nord-Est	789	411
Italian	2011	Il Sole 24 Ore	Giappone keynesiano più forte	213	153
Italian	2011	Il Sole 24 Ore	Governance privata per le parti	587	314
Italian	2011	Il Sole 24 Ore	I provvedimenti	191	110
Italian	2011	Il Sole 24 Ore	I tre problemi irrisolti	578	317
Italian	2011	Il Sole 24 Ore	Il Bot ora rende il 60 in più	420	257
Italian	2011	Il Sole 24 Ore	Il credit crunch allo sportello	746	378
Italian	2011	Il Sole 24 Ore	Il patrimonio nascosto	357	201
Italian	2011	Il Sole 24 Ore	Il rischio Btp non spaventa	428	257
Italian	2011	Il Sole 24 Ore	Il caso Ungheria	465	280
Italian	2011	Il Sole 24 Ore	In Italia finiscono 116 miliardi	886	369
Italian	2011	Il Sole 24 Ore	Industria 2012 nella nebbia	548	333
Italian	2011	Il Sole 24 Ore	Investimenti nei fondi	465	285
Italian	2011	Il Sole 24 Ore	Italia Spa cerca credito fuori	864	437
Italian	2011	Il Sole 24 Ore	La Gdf diventa rosa	392	239
Italian	2011	Il Sole 24 Ore	La linea del Colle non basterà	625	339
Italian	2011	Il Sole 24 Ore	La liquidità non serve solo	571	298
Italian	2011	Il Sole 24 Ore	La prova di maturità	215	139
Italian	2011	Il Sole 24 Ore	Le banche aiuteranno	3466	907
Italian	2011	Il Sole 24 Ore	Le decisioni di Francoforte	1025	439
Italian	2012	Il Sole 24 Ore	Grandi gruppi, piccoli margini	295	183
Italian	2012	Il Sole 24 Ore	I consumi spingono l'economia	632	322

Italian	2012	Il Sole 24 Ore	I rating facili vanno a processo	281	182
Italian	2012	Il Sole 24 Ore	I tassi scendono ai minimi storici	209	147
Italian	2012	Il Sole 24 Ore	Il Brasile taglia ancora i tassi	102	75
Italian	2012	Il Sole 24 Ore	Il connubio sbagliato tra calcio e banche	193	133
Italian	2012	Il Sole 24 Ore	Il family office diventa gesto	617	302
Italian	2012	Il Sole 24 Ore	In Inghilterra per produrre	318	197
Italian	2012	Il Sole 24 Ore	In vendita quote nelle banche	99	71
Italian	2012	Il Sole 24 Ore	Italiani costretti a risparmiare	217	138
Italian	2012	Il Sole 24 Ore	La Guida per conoscere il mercato	438	234
Italian	2012	Il Sole 24 Ore	La lenta convalescenza degli States	1168	550
Italian	2012	Il Sole 24 Ore	La nautica fa sistema per ritrovare	227	150
Italian	2012	Il Sole 24 Ore	La ripresa stavolta non sarà	727	345
Italian	2012	Il Sole 24 Ore	La scelta tra mercato e prudenza	231	157
Italian	2012	Il Sole 24 Ore	La Sec: gli Usa e la trasparenza	99	80
Italian	2012	Il Sole 24 Ore	L'effetto Iran minaccia la ripresa	214	141
Italian	2012	Il Sole 24 Ore	L'euro debole e forte colpisce	216	155
Italian	2012	Il Sole 24 Ore	L'Fmi: gli usa cancellino più debiti	124	95
Italian	2012	Il Sole 24 Ore	Libor, dopo le multe servono	290	106
Italian	2012	Il Sole 24 Ore	L'incertezza e l'urgenza europea	1055	456
Italian	2012	Il Sole 24 Ore	L'industria alimenta il successo	341	213
Italian	2012	Il Sole 24 Ore	Lisbona per le élite	317	197
Italian	2012	Il Sole 24 Ore	L'ombra lunga del Medio Oriente	225	159
Italian	2012	Il Sole 24 Ore	Lucchini verso l'accordo	223	149
Italian	2013	Il Sole 24 Ore	Bazoli una vera banca serve	410	258
Italian	2013	Il Sole 24 Ore	Buste paga a rischio all'Asia	307	168
Italian	2013	Il Sole 24 Ore	Carapelli taglia 70 addetti	355	208
Italian	2013	Il Sole 24 Ore	Chi acquista a fissare le regole	337	203
Italian	2013	Il Sole 24 Ore	Come battere l'inerzia del credito	1030	502
Italian	2013	Il Sole 24 Ore	Come volava il mattone	628	283
Italian	2013	Il Sole 24 Ore	Dal mese scorso gli incentivi	411	244
Italian	2013	Il Sole 24 Ore	Evraz si ferma per tre mesi	456	249
Italian	2013	Il Sole 24 Ore	Federalismo tradito dalla crisi	393	250
Italian	2013	Il Sole 24 Ore	Finisce l'era dell'opacità	316	216
Italian	2013	Il Sole 24 Ore	Germania, secondo trimestre	349	214
Italian	2013	Il Sole 24 Ore	Gli investitori pesano il rischio	443	273
Italian	2013	Il Sole 24 Ore	I mega stipendi alla sfida	198	137
Italian	2013	Il Sole 24 Ore	Il paradosso dell'Unione	428	256
Italian	2013	Il Sole 24 Ore	Il ritiro di Summers	581	295
Italian	2013	Il Sole 24 Ore	La Consulta: sospetto di incostituzionalità	592	331
Italian	2013	Il Sole 24 Ore	La crisi non blocca il credito	557	251
Italian	2013	Il Sole 24 Ore	La Fed rende l'America troppo	605	332
Italian	2013	Il Sole 24 Ore	La finanza senza regole	808	386
Italian	2013	Il Sole 24 Ore	La paralisi ferma i nuovi mutui	637	341
Italian	2013	Il Sole 24 Ore	La ricchezza finanziaria	716	346
Italian	2013	Il Sole 24 Ore	Lagarde vede il nuovo pericolo	287	178
Italian	2013	Il Sole 24 Ore	L'Europa riscopre la banca	641	345
Italian	2013	Il Sole 24 Ore	L'Italia prosegue sulla via	70	55
Italian	2013	Il Sole 24 Ore	Modifiche ammissibili ma senza fini elusivi	184	251
Italian	2014	Il Sole 24 Ore	Barbemi chiede ancora sgravi	437	249
Italian	2014	Il Sole 24 Ore	Bruxelles incentiva il credito	456	267
Italian	2014	Il Sole 24 Ore	Campanello d'allarme	406	254
Italian	2014	Il Sole 24 Ore	Canali alternativi per i flussi	249	146
Italian	2014	Il Sole 24 Ore	Cina, nuova iniezione di liquidità	576	322
Italian	2014	Il Sole 24 Ore	Complotto anti Berlusconi	134	94

Italian	2014	Il Sole 24 Ore	Convenienza determinata dalla natura delle attività	431	254
Italian	2014	Il Sole 24 Ore	Corsa ai deal sopra i 500	332	195
Italian	2014	Il Sole 24 Ore	Crolla l'export della Germania	95	64
Italian	2014	Il Sole 24 Ore	Dopo Irlanda e Spagna	581	313
Italian	2014	Il Sole 24 Ore	Dublino aggancia Londra	389	241
Italian	2014	Il Sole 24 Ore	Festeggia Pechino, ma vince Wall Street	131	182
Italian	2014	Il Sole 24 Ore	Fondazioni non sfrattabili	444	251
Italian	2014	Il Sole 24 Ore	Giro di boa anche in Europa	423	241
Italian	2014	Il Sole 24 Ore	Grandi rischi nei multipli	667	358
Italian	2014	Il Sole 24 Ore	Hitachi punta alle due	424	268
Italian	2014	Il Sole 24 Ore	Il dubbio sulle regole	204	149
Italian	2014	Il Sole 24 Ore	Il piano G20 anti rischi	275	182
Italian	2014	Il Sole 24 Ore	Il racconto di Abe per l'economia	1158	562
Italian	2014	Il Sole 24 Ore	Il rublo accelera la flessione	127	86
Italian	2014	Il Sole 24 Ore	Il termine fallito all'esame	314	201
Italian	2014	Il Sole 24 Ore	Imprese sane in trincea	192	141
Italian	2014	Il Sole 24 Ore	In India pronto il primo fondo	441	241
Italian	2014	Il Sole 24 Ore	La polizia inglese a lezione	373	222
Italian	2014	Il Sole 24 Ore	La rivalutazione si paga	440	248
Italian	2015	Il Sole 24 Ore	Cina, la crescita è la più lenta	461	273
Italian	2015	Il Sole 24 Ore	Citigroup cede i servizi	274	174
Italian	2015	Il Sole 24 Ore	Cresce la voglia di avere un'educazione finanziaria	262	149
Italian	2015	Il Sole 24 Ore	E ora Ben Barnanke	208	133
Italian	2015	Il Sole 24 Ore	Fed vincono le colombe	239	155
Italian	2015	Il Sole 24 Ore	Fondo fallimenti immobiliari	151	105
Italian	2015	Il Sole 24 Ore	Fortis economista delle pmi	137	95
Italian	2015	Il Sole 24 Ore	Ge, via da interbanca	223	142
Italian	2015	Il Sole 24 Ore	Goldman e Blackstone insieme	98	74
Italian	2015	Il Sole 24 Ore	I fondi italiani riassorbono	483	257
Italian	2015	Il Sole 24 Ore	I giudizi	109	69
Italian	2015	Il Sole 24 Ore	I manager Deutsche nel mirino	194	136
Italian	2015	Il Sole 24 Ore	Il boomerang del carry trade	507	272
Italian	2015	Il Sole 24 Ore	Il fiuto di Diamond	194	124
Italian	2015	Il Sole 24 Ore	Il mondo cresce, l'Europa delude	925	405
Italian	2015	Il Sole 24 Ore	Il possibile lieto fine	200	138
Italian	2015	Il Sole 24 Ore	Il terrorismo pesa su fiducia	561	310
Italian	2015	Il Sole 24 Ore	In breve	197	134
Italian	2015	Il Sole 24 Ore	La banca tedesca Hre torna	270	174
Italian	2015	Il Sole 24 Ore	La kuwaitiana Ahli Bank compra la Piraeus Egypt	210	137
Italian	2015	Il Sole 24 Ore	La tempesta asiatica si abbatte	563	294
Italian	2015	Il Sole 24 Ore	Le diverse soluzioni di Ferrol	179	140
Italian	2015	Il Sole 24 Ore	L'esempio di Ge meno finanza	198	135
Italian	2015	Il Sole 24 Ore	L'inverno del credito sta forse per finire	237	148
Italian	2015	Il Sole 24 Ore	M&A da record nel 2015	99	70
Italian	2016	Il Sole 24 Ore	Crisi Selcom: cinque offerte	265	177
Italian	2016	Il Sole 24 Ore	Deutsche Bank nel mirino	202	145
Italian	2016	Il Sole 24 Ore	Deutsche bank sotto tiro	115	84
Italian	2016	Il Sole 24 Ore	E Standard Life congela fondo	294	173
Italian	2016	Il Sole 24 Ore	Faro della Commissione europea	233	154
Italian	2016	Il Sole 24 Ore	Fusioni sopra quota 600 miliardi	330	174
Italian	2016	Il Sole 24 Ore	Goldman patteggia multa	105	78
Italian	2016	Il Sole 24 Ore	Grandi gruppi Usa in rivolta	219	163
Italian	2016	Il Sole 24 Ore	I dati economici suggeriscono	671	331

Italian	2016	Il Sole 24 Ore	Il 2016 può essere l'anno più	554	312
Italian	2016	Il Sole 24 Ore	Il fondo Raissa viene comprato	279	175
Italian	2016	Il Sole 24 Ore	Il maxi arsenale inutilizzato	315	195
Italian	2016	Il Sole 24 Ore	Il risparmio è uguale per tutti	296	180
Italian	2016	Il Sole 24 Ore	In breve	237	151
Italian	2016	Il Sole 24 Ore	JP Morgan risarcisce Lehman	256	174
Italian	2016	Il Sole 24 Ore	La Fed ora vuole costi in capo	65	50
Italian	2016	Il Sole 24 Ore	La lezione dei salvataggi europei	678	331
Italian	2016	Il Sole 24 Ore	La vittoria del leave	798	395
Italian	2016	Il Sole 24 Ore	Le banche centrali e la maledizione	904	414
Italian	2016	Il Sole 24 Ore	L'evoluzione del settore	185	122
Italian	2016	Il Sole 24 Ore	L'omesso versamento di ritenute	125	83
Italian	2016	Il Sole 24 Ore	Mifid 2, la riforma slitta	475	258
Italian	2016	Il Sole 24 Ore	Multe e utili da truffa	285	184
Italian	2016	Il Sole 24 Ore	Nella tempesta l'oro si riscopre	252	163
Italian	2016	Il Sole 24 Ore	Npl, mercato al massimo dal 2000	217	146
Italian	2017	Il Sole 24 Ore	Accordi di Basilea	145	95
Italian	2017	Il Sole 24 Ore	Brexit e i rischi della deregulation	478	268
Italian	2017	Il Sole 24 Ore	Capire la stagnazione	1017	490
Italian	2017	Il Sole 24 Ore	Coin, parte il processo	496	252
Italian	2017	Il Sole 24 Ore	Con l'uscita di Riccardo Bruno	230	145
Italian	2017	Il Sole 24 Ore	Così cambierà l'Euribor	203	141
Italian	2017	Il Sole 24 Ore	Crescita deludente e disoccupazione	552	298
Italian	2017	Il Sole 24 Ore	Deutsche Bank da una lucidata	215	150
Italian	2017	Il Sole 24 Ore	Dodd Frank Act	113	87
Italian	2017	Il Sole 24 Ore	Ecco dove va il surplus tedesco	581	271
Italian	2017	Il Sole 24 Ore	Ecofin: linee guida europee	580	311
Italian	2017	Il Sole 24 Ore	E-Mid Sim va all'inglese Brokertec	477	257
Italian	2017	Il Sole 24 Ore	Ermotti non sorprendono	529	281
Italian	2017	Il Sole 24 Ore	Foot Locker corre piano	184	131
Italian	2017	Il Sole 24 Ore	Il sistema può assorbire	731	350
Italian	2017	Il Sole 24 Ore	In breve	231	152
Italian	2017	Il Sole 24 Ore	In commissione di inchiesta	481	285
Italian	2017	Il Sole 24 Ore	Irlanda, ora i titoli di Stato	203	138
Italian	2017	Il Sole 24 Ore	La crescita dell'Europa da sola	780	412
Italian	2017	Il Sole 24 Ore	La deregulation Usa e i rischi	286	182
Italian	2017	Il Sole 24 Ore	La Federal Reserve pronta	628	327
Italian	2017	Il Sole 24 Ore	La riforma dell'Euribor	482	287
Italian	2017	Il Sole 24 Ore	L'americana Aig cambia il ceo	206	140
Italian	2017	Il Sole 24 Ore	L'Asia e quei salvataggi pubblici	194	136
Italian	2017	Il Sole 24 Ore	Le stelle italiane battono Wall Street	581	281
Italian	2018	Il Sole 24 Ore	Bce, Parigi va allo scontro	330	194
Italian	2018	Il Sole 24 Ore	Boom economico e stallo politico	247	177
Italian	2018	Il Sole 24 Ore	Cipolletta, rischio recessione	703	328
Italian	2018	Il Sole 24 Ore	Condotte, chiesti altri 60 giorni	218	136
Italian	2018	Il Sole 24 Ore	Correlazioni anomale	352	215
Italian	2018	Il Sole 24 Ore	Dai piccoli soci di Rbs	240	154
Italian	2018	Il Sole 24 Ore	Dodd Frank Act II	96	77
Italian	2018	Il Sole 24 Ore	Effetto mercati sui prestiti	497	251
Italian	2018	Il Sole 24 Ore	Emergenti, nessuna fuga di capitale	263	154
Italian	2018	Il Sole 24 Ore	Eurozona da riformare	1375	457
Italian	2018	Il Sole 24 Ore	Fed al secondo rialzo dei tassi	183	124
Italian	2018	Il Sole 24 Ore	Genova, offerta Salini Fincantieri	280	172
Italian	2018	Il Sole 24 Ore	Gli investitori esteri scaricano	509	238
Italian	2018	Il Sole 24 Ore	Goldman chiude l'era di Lloyd	220	141

Italian	2018	Il Sole 24 Ore	I capitali fanno rotta verso	270	179
Italian	2018	Il Sole 24 Ore	I dazi di Trump	1004	487
Italian	2018	Il Sole 24 Ore	I nuovi pericoli sono nelle "banche ombra"	405	808
Italian	2018	Il Sole 24 Ore	Ifrs 9	73	61
Italian	2018	Il Sole 24 Ore	Il problema a Berlino e Parigi	323	213
Italian	2018	Il Sole 24 Ore	In breve	215	146
Italian	2018	Il Sole 24 Ore	In Francia il diesel scende	407	208
Italian	2018	Il Sole 24 Ore	Incognita, frenata globale	447	252
Italian	2018	Il Sole 24 Ore	La Grecia si fa la maxi bad bank	247	165
Italian	2018	Il Sole 24 Ore	Londra cede il 7,7% di Rbs	145	103
Italian	2018	Il Sole 24 Ore	Moby, gli hedge fund in campo	554	295
Italian	2019	Il Sole 24 Ore	Antibiotici e allarme	316	207
Italian	2019	Il Sole 24 Ore	Auto elettrica made in China	835	377
Italian	2019	Il Sole 24 Ore	Banche europee, focus su digitale	977	475
Italian	2019	Il Sole 24 Ore	Basilea 4	100	68
Italian	2019	Il Sole 24 Ore	Bei 108 miliardi investiti	444	230
Italian	2019	Il Sole 24 Ore	Come investire per superare	455	262
Italian	2019	Il Sole 24 Ore	Controllo interno con responsabilità	552	270
Italian	2019	Il Sole 24 Ore	Corporate Governance	145	105
Italian	2019	Il Sole 24 Ore	Crescita debole e imposte elevate	448	244
Italian	2019	Il Sole 24 Ore	Crescita degli scambi dimezzata	302	172
Italian	2019	Il Sole 24 Ore	Da York 90 milioni per Porta Vittoria	317	188
Italian	2019	Il Sole 24 Ore	Debito ai massimi	567	289
Italian	2019	Il Sole 24 Ore	Deutsche Bank, maxi rosso	506	274
Italian	2019	Il Sole 24 Ore	Deutschr Bank è un po' meno sistemica	377	221
Italian	2019	Il Sole 24 Ore	Guerra dei dazi e frenata globale	651	336
Italian	2019	Il Sole 24 Ore	Guerra valutaria Cina-Usa	739	385
Italian	2019	Il Sole 24 Ore	I rischi della speculazione	647	329
Italian	2019	Il Sole 24 Ore	Il bail in divide Italia e Germania	570	309
Italian	2019	Il Sole 24 Ore	Il nodo dei fondi riservati	578	335
Italian	2019	Il Sole 24 Ore	Il peggior deprezzamento	397	245
Italian	2019	Il Sole 24 Ore	Il sud in frenata	782	401
Italian	2019	Il Sole 24 Ore	Il voto spagnolo parla anche	963	439
Italian	2019	Il Sole 24 Ore	Indice ftse: Italia mid cap su del 91%	219	134
Italian	2019	Il Sole 24 Ore	Ingegneria finanziaria anti crisi	587	345
Italian	2019	Il Sole 24 Ore	Klecha Co nella corsa digitale	312	207
Italian	2020	Il Sole 24 Ore	Cipolletta, imprese italiane	529	280
Italian	2020	Il Sole 24 Ore	Con la crisi rivedere business	862	417
Italian	2020	Il Sole 24 Ore	Coop in prima linea	491	255
Italian	2020	Il Sole 24 Ore	Covid19, cosa c'è nella mente	718	324
Italian	2020	Il Sole 24 Ore	Crisi aziendali, nasce l'associazione	501	288
Italian	2020	Il Sole 24 Ore	Da lunedì Inwit entra nell'indice Stoxx 600	241	158
Italian	2020	Il Sole 24 Ore	Da rifiuti a oggetti di design	943	498
Italian	2020	Il Sole 24 Ore	Demografia e mercato del lavoro	389	222
Italian	2020	Il Sole 24 Ore	Dopo Caixa Bankia arriva	242	167
Italian	2020	Il Sole 24 Ore	Dopo il virus c'è la ripresa	568	332
Italian	2020	Il Sole 24 Ore	Energy summit, settore a confronto	468	277
Italian	2020	Il Sole 24 Ore	Enria, Bce rilancia sulle bad banks	562	260
Italian	2020	Il Sole 24 Ore	Enti locali ai dirigenti	617	322
Italian	2020	Il Sole 24 Ore	Faccia a faccia a distanza	237	150
Italian	2020	Il Sole 24 Ore	Ferriera, fondi europei ma accompagnati da riforme	543	289
Italian	2020	Il Sole 24 Ore	Germania, percorso di rientro	1138	420
Italian	2020	Il Sole 24 Ore	Il coach di Vicenza	1255	601
Italian	2020	Il Sole 24 Ore	Il Covid non ferma le aste	605	326

Italian	2020	Il Sole 24 Ore	Il Covid non frena la logistica	690	371
Italian	2020	Il Sole 24 Ore	Il DL, rilancio per le imprese	632	346
Italian	2020	Il Sole 24 Ore	Italo frena il 93% dei treni	470	276
Italian	2020	Il Sole 24 Ore	Iva non pagata, il consulente	478	258
Italian	2020	Il Sole 24 Ore	La Bce meno sola	464	251
Italian	2020	Il Sole 24 Ore	La seconda ondata frena la ripresa	608	326
Italian	2020	Il Sole 24 Ore	L'Italia apre la fila	364	225

Language	Year	Newspaper	Title	Tokens	Tokens
Italian	2008	Italia Oggi	Banche, crollano gli utili	686	328
Italian	2008	Italia Oggi	Banche, frenata per gli impieghi	780	335
Italian	2008	Italia Oggi	Banche, i rubinetti restano aperti	552	304
Italian	2008	Italia Oggi	Bce, prossimi trimestri positivi	851	407
Italian	2008	Italia Oggi	Borse negative, Milano si salva	602	342
Italian	2008	Italia Oggi	Brevi	310	202
Italian	2008	Italia Oggi	Cambi di poltrona	365	232
Italian	2008	Italia Oggi	Cantieri navali, in Turchia persi 7 mila posti	440	259
Italian	2008	Italia Oggi	Concessione nuovi crediti	338	191
Italian	2008	Italia Oggi	Confitarma, al riparo dalla crisi	521	310
Italian	2008	Italia Oggi	Crisi, tutti colpevoli	789	414
Italian	2008	Italia Oggi	De profundis per i paradisi fiscali	667	366
Italian	2008	Italia Oggi	Fed preme su Congresso	1218	599
Italian	2008	Italia Oggi	Federagenti, risposte da Ensarco	1334	620
Italian	2008	Italia Oggi	Fmi, aleggia lo spettro della crisi	561	290
Italian	2008	Italia Oggi	Fmi, in Europa 123 mld di danni	744	375
Italian	2008	Italia Oggi	Fmi, intesa con i fondi sovrani a Santiago	266	434
Italian	2008	Italia Oggi	Fondi pensione, bozza lontana	243	164
Italian	2008	Italia Oggi	Fondi sovrani, un'arma a doppio taglio	886	460
Italian	2008	Italia Oggi	Generali, è guerra	410	238
Italian	2008	Italia Oggi	Generali, il vero leone	205	144
Italian	2008	Italia Oggi	Gli studi legali cambiano orizzonte	1032	468
Italian	2008	Italia Oggi	Goldman va oltre le attese	531	296
Italian	2008	Italia Oggi	Hedge funds, attività illiquide	658	350
Italian	2008	Italia Oggi	I manager a corto di fiducia	266	180
Italian	2009	Italia Oggi	Altri 3,5 miliardi \$ a Gmac	554	305
Italian	2009	Italia Oggi	Anche le professioni sono in crisi	872	441
Italian	2009	Italia Oggi	Angeli anticrisi	655	392
Italian	2009	Italia Oggi	Appalti, limiti per gli affidamenti	1348	600
Italian	2009	Italia Oggi	Armatori, ripresa nel 2010	678	401
Italian	2009	Italia Oggi	Arrivano i crisi angels	488	300
Italian	2009	Italia Oggi	Banca etica cresce	284	183
Italian	2009	Italia Oggi	Banche, serve prudenza	562	298
Italian	2009	Italia Oggi	Bankitalia, cresce l'allarme	381	860
Italian	2009	Italia Oggi	Bankitalia, in Lombardia crisi di gravità	517	287
Italian	2009	Italia Oggi	Bce e Boe riducono i tassi	497	301
Italian	2009	Italia Oggi	Bce, piani fiscali in linea	502	303
Italian	2009	Italia Oggi	Bce, si allenta credit crunch	317	200
Italian	2009	Italia Oggi	Brevi	392	219
Italian	2009	Italia Oggi	Cna, cresce il credit crunch	892	438
Italian	2009	Italia Oggi	Confcooperative, allarme Sud	894	454
Italian	2009	Italia Oggi	Costruzioni, calo ancora più pesante	459	259
Italian	2009	Italia Oggi	Crisi agli sgoccioli	688	411
Italian	2009	Italia Oggi	Crisi finanziaria, solo Obama corre	719	418
Italian	2009	Italia Oggi	De Luca, vantiamo crediti	271	178

Italian	2009	Italia Oggi	Family office, ora è boom	623	350
Italian	2009	Italia Oggi	Finanza, la rivoluzione di Barack	797	414
Italian	2009	Italia Oggi	Gli hedge fund in ripresa	364	219
Italian	2009	Italia Oggi	I Grandi a Roma contro la crisi	578	331
Italian	2009	Italia Oggi	Il questionario sul redditometro	970	437
Italian	2010	Italia Oggi	Ad alta quota si vota meglio	524	275
Italian	2010	Italia Oggi	Aiuto, il pericolo derivati non scongiurato	898	459
Italian	2010	Italia Oggi	Banche commerciali scaccia fallimento	470	208
Italian	2010	Italia Oggi	Banche piene di titoli tossici	882	445
Italian	2010	Italia Oggi	Banche, un bluff test	647	380
Italian	2010	Italia Oggi	Bankitalia, imprese fragili già prima della crisi	501	276
Italian	2010	Italia Oggi	Basilea 3 non basta	828	444
Italian	2010	Italia Oggi	Basta con manovre per far cassa	1110	509
Italian	2010	Italia Oggi	Berlusconi, ora difendere l'euro	638	336
Italian	2010	Italia Oggi	Brevi	249	162
Italian	2010	Italia Oggi	Cantieri nautici in crisi finanziaria	305	186
Italian	2010	Italia Oggi	Cds, serve clearing house	446	264
Italian	2010	Italia Oggi	Crisi, istruzioni per l'uso	722	391
Italian	2010	Italia Oggi	Crisi, stretta ue sugli hedge fund	645	340
Italian	2010	Italia Oggi	Crisi, tempo di bilanci per le Casse	780	395
Italian	2010	Italia Oggi	Default, quando la paura viene da est	732	389
Italian	2010	Italia Oggi	Entrate erariali in calo	475	250
Italian	2010	Italia Oggi	Estonia controcorrente adotta l'euro	676	387
Italian	2010	Italia Oggi	Fiducia della ue sul piano di rientro di Dublino	219	163
Italian	2010	Italia Oggi	Fmi e bce bacchettano l'Europa	780	387
Italian	2010	Italia Oggi	Gelera, anche la crisi ha avuto il suo peso	841	420
Italian	2010	Italia Oggi	Il vino, un business immobiliare	586	349
Italian	2010	Italia Oggi	La crisi azzanna le casse autonome	777	409
Italian	2010	Italia Oggi	La crisi finanziaria	662	360
Italian	2010	Italia Oggi	Non si affronta la crisi solo con i tagli	809	417
Italian	2011	Italia Oggi	Crisi, Napolitano prende le redini	614	333
Italian	2011	Italia Oggi	Crisi, pmi alla prova di Basilea3	736	377
Italian	2011	Italia Oggi	Crisi, subito la grande coalizione	875	438
Italian	2011	Italia Oggi	Debiti delle banche, garanzie dello stato	768	374
Italian	2011	Italia Oggi	Dexia affossata dai debiti Eurozona	610	334
Italian	2011	Italia Oggi	Dexia arrivano i governi	585	265
Italian	2011	Italia Oggi	Ecco perché il Tar dà ragione a Ensarco	915	472
Italian	2011	Italia Oggi	Enria guida Authority bancaria ue	187	135
Italian	2011	Italia Oggi	Era stata travolta dal crac	263	178
Italian	2011	Italia Oggi	Esf, l'intesa più vicina	473	265
Italian	2011	Italia Oggi	Fmi, allarme ripresa per Italia e ue	620	324
Italian	2011	Italia Oggi	Generali già oltre la crisi	584	293
Italian	2011	Italia Oggi	Ghizzoni temporeggia su aumento	315	203
Italian	2011	Italia Oggi	Gli 007 in allarme per i derivati	897	455
Italian	2011	Italia Oggi	Gli hedge fund vendono oro e comprano aree agricole	611	364
Italian	2011	Italia Oggi	Gli ordini non temono le riforme	1108	555
Italian	2011	Italia Oggi	Goldman Sachs banca pigliatutto	993	488
Italian	2011	Italia Oggi	La crisi era evitabile	910	477
Italian	2011	Italia Oggi	La crisi riguarda tutto il sistema	980	488
Italian	2011	Italia Oggi	La Germania sotto il ricatto della finanza	918	455
Italian	2011	Italia Oggi	La grande stampa tedesca scortica l'opposizione italiana	724	355
Italian	2011	Italia Oggi	La Grecia resta a metà del guado	888	452

Italian	2011	Italia Oggi	La lunga estate calda di Fini	682	363
Italian	2011	Italia Oggi	La modernizzazione ha perso il bus	954	444
Italian	2011	Italia Oggi	La riforma fiscale	924	429
Italian	2012	Italia Oggi	Bernanke ammette che la Fed	947	475
Italian	2012	Italia Oggi	Btp, rendimenti pre crisi	529	289
Italian	2012	Italia Oggi	CCnl alimentare, trattative al via	371	228
Italian	2012	Italia Oggi	C'è anche chi vuole espellere la Grecia	921	499
Italian	2012	Italia Oggi	Ci sono dei giovani che non vogliono restare sul pack	690	340
Italian	2012	Italia Oggi	Costi della politica	674	331
Italian	2012	Italia Oggi	Credito alle pmi, allarme rosso	635	318
Italian	2012	Italia Oggi	Draghi alla ue, adesso la crescita	681	377
Italian	2012	Italia Oggi	Edilizia, Sicilia pronta al riuso	679	371
Italian	2012	Italia Oggi	Energie pulite, un investimento sull'Italia	633	355
Italian	2012	Italia Oggi	Errani strappa il contratto con S&P	837	417
Italian	2012	Italia Oggi	Euro buono solo per il Nord europa	3090	1053
Italian	2012	Italia Oggi	Fallimenti boom (+7,4%)	518	326
Italian	2012	Italia Oggi	Fisco degli altri	427	298
Italian	2012	Italia Oggi	Fisco, stato alla sbarra per suicidi	916	449
Italian	2012	Italia Oggi	Fuga di imprese da San Marino	891	452
Italian	2012	Italia Oggi	Giulio Tremonti ora vuota il sacco	669	338
Italian	2012	Italia Oggi	Grandi banche indagate per frode	961	517
Italian	2012	Italia Oggi	I mercati aspettano l'Italia	515	302
Italian	2012	Italia Oggi	La corsa ad investire in Telecom	964	503
Italian	2012	Italia Oggi	La p.a. pagherà i debiti in autunno	1821	640
Italian	2012	Italia Oggi	La spesa militare esplose nelle nazioni asiatiche	486	303
Italian	2012	Italia Oggi	La ue intende farsi male da sola	964	439
Italian	2012	Italia Oggi	L'Europa sembra un ufficio studi	888	457
Italian	2012	Italia Oggi	Orsi e Tori	1806	798
Italian	2013	Italia Oggi	Adesso l'investitore passa all'azione	625	396
Italian	2013	Italia Oggi	Agenzia di spesa per i fondi ue	575	326
Italian	2013	Italia Oggi	Auto usa, vendite boom	580	311
Italian	2013	Italia Oggi	Cig in deroga anche negli studi	624	332
Italian	2013	Italia Oggi	Cipro pronto a tassare i depositi	576	333
Italian	2013	Italia Oggi	Col tasso zero non si va lontano	720	403
Italian	2013	Italia Oggi	Con i debiti non si vive peggio	620	334
Italian	2013	Italia Oggi	Il nuovo sindaco italo-americano di New York	658	387
Italian	2013	Italia Oggi	In 9 mesi credito a -4,6%	215	156
Italian	2013	Italia Oggi	In lieve calo i ricavi di Bnp Paribas	176	132
Italian	2013	Italia Oggi	In Usa si a Volcker rule	451	265
Italian	2013	Italia Oggi	Inarcassa, ancora degli studi	627	328
Italian	2013	Italia Oggi	Isola di Ohoenix, scoppia la bolla	291	192
Italian	2013	Italia Oggi	La Banca d'Italia volta pagina	1047	523
Italian	2013	Italia Oggi	La banca riscopre il private	1051	516
Italian	2013	Italia Oggi	La colpa non è solo di Mussari	1180	578
Italian	2013	Italia Oggi	La Consulta: legge elettorale e unioni gay	483	276
Italian	2013	Italia Oggi	La crisi ingoia i future del vino	599	312
Italian	2013	Italia Oggi	La crisi non si deve ai pensionati	741	373
Italian	2013	Italia Oggi	La Fed ha drogato tutti il sistema	783	427
Italian	2013	Italia Oggi	La nuova crisi subprime può venire dalla Cina	568	335
Italian	2013	Italia Oggi	La politica dimentica il paese	875	438
Italian	2013	Italia Oggi	La povertà per Papa Bergoglio	649	385
Italian	2013	Italia Oggi	La ue fa dietrofront sul rigore	609	347



Italian	2013	Italia Oggi	L'appoggio esterno, per B. può essere il male minore	364	236
Italian	2014	Italia Oggi	Casse e investimenti, giro di vite	477	281
Italian	2014	Italia Oggi	Casse in aiuto del paese	699	436
Italian	2014	Italia Oggi	Citigroup mantiene utili	260	426
Italian	2014	Italia Oggi	Citigroup valuta uscita dal retail	153	211
Italian	2014	Italia Oggi	Comodato revocabile per crisi	524	285
Italian	2014	Italia Oggi	Costalli (mcl) troppe tasse e poco lavoro	518	286
Italian	2014	Italia Oggi	Giustizia, una riforma a metà	434	269
Italian	2014	Italia Oggi	L'Italia ora non può più lasciarsi scappare i miliardi	1046	529
Italian	2014	Italia Oggi	L'Unione bancaria è nata vecchia	835	437
Italian	2014	Italia Oggi	Mancato pagamento iva per evento eccezionale	386	244
Italian	2014	Italia Oggi	Merkel vada a lezione da Obama	1015	509
Italian	2014	Italia Oggi	Moody's non è proprio oro colato	800	423
Italian	2014	Italia Oggi	Morgan Stanley oltre le attese	424	239
Italian	2014	Italia Oggi	Nomisma è per il pollice verso	1356	696
Italian	2014	Italia Oggi	Orsi&Tori	2443	975
Italian	2014	Italia Oggi	Paesi più ricchi in Europa	292	155
Italian	2014	Italia Oggi	Pagamenti lenti	451	267
Italian	2014	Italia Oggi	Paolo Savona ricorda che	1043	546
Italian	2014	Italia Oggi	Paura per gli stress test	946	483
Italian	2014	Italia Oggi	Per Fitch l'Italia migliora	264	177
Italian	2014	Italia Oggi	Piano di investimenti anti-crisi	947	473
Italian	2014	Italia Oggi	Più governatori e sindacalisti	984	472
Italian	2014	Italia Oggi	Sopaf, Casse a rapporto	559	341
Italian	2014	Italia Oggi	Stress test rispetto agli usa	931	443
Italian	2014	Italia Oggi	Un grande business per gli Usa	873	449
Italian	2015	Italia Oggi	Internet sta destrutturando il sistema bancario mondiale	518	320
Italian	2015	Italia Oggi	Invece di diminuire, la bomba dei derivati finanziari sta aumentando	980	467
Italian	2015	Italia Oggi	Ipotesi di un quarto Qe	425	260
Italian	2015	Italia Oggi	Italicum mondiale	1335	594
Italian	2015	Italia Oggi	La Cina resta ancora un colosso	733	381
Italian	2015	Italia Oggi	La crescita, per diventare robusta	521	304
Italian	2015	Italia Oggi	La Libia distrutta da Sarkozy	774	423
Italian	2015	Italia Oggi	La lotta dura all'evasione	463	281
Italian	2015	Italia Oggi	La Merkel vada a lezione da Obama	1041	531
Italian	2015	Italia Oggi	Le banche si fermano quest'oggi	757	417
Italian	2015	Italia Oggi	Le borse insensibili ad Atene	550	301
Italian	2015	Italia Oggi	Le sofferenze ora fanno gola	255	415
Italian	2015	Italia Oggi	Le università sono risanabili	2023	875
Italian	2015	Italia Oggi	Lettere	659	407
Italian	2015	Italia Oggi	L'euro non ha portato bene all'Italia	455	255
Italian	2015	Italia Oggi	Londra avvia la vendita di quote Rbs	313	205
Italian	2015	Italia Oggi	L'urlo di battaglia della mosca cochiera	447	289
Italian	2015	Italia Oggi	Macchè deriva autoritaria	938	480
Italian	2015	Italia Oggi	Mario Draghi, con la sua politica	957	466
Italian	2015	Italia Oggi	Mega banche, paghi e rincominci	900	497
Italian	2015	Italia Oggi	Nei paradisi fiscali 500 mld	727	337
Italian	2015	Italia Oggi	Russia da 170 mld	305	504
Italian	2015	Italia Oggi	S&P verserà una multa	274	180
Italian	2015	Italia Oggi	Salta l'IVA, perdonato	353	222
Italian	2015	Italia Oggi	Scambio di informazioni al via	953	493

Italian	2016	Italia Oggi	GB, la brexit manda al tappeto gli acquisti	227	161
Italian	2016	Italia Oggi	Hilary aveva dalle sue le cifre	448	261
Italian	2016	Italia Oggi	I bunker sono più sicuri delle banche	475	259
Italian	2016	Italia Oggi	I milionari sono cresciuti del 6%	494	261
Italian	2016	Italia Oggi	Il bail-in deve essere sospeso	1269	593
Italian	2016	Italia Oggi	Juncker ruggisce ma anche bela	1602	759
Italian	2016	Italia Oggi	La Banca d'Italia dà i numeri	1194	577
Italian	2016	Italia Oggi	La cultura aiuta il made in Italy	1889	859
Italian	2016	Italia Oggi	La Germania vuole rastrellare tutto il potere	576	337
Italian	2016	Italia Oggi	La p.a. è lumaca	547	270
Italian	2016	Italia Oggi	La riscossa di Peugeot	991	471
Italian	2016	Italia Oggi	La rotta più corta è nei ghiacci	510	301
Italian	2016	Italia Oggi	La sfida del mondo del credito	1134	503
Italian	2016	Italia Oggi	Lettere	739	441
Italian	2016	Italia Oggi	Linguaggio di borsa smitizzato	734	416
Italian	2016	Italia Oggi	Lodi, Renzi manda avanti Fanfani	1532	728
Italian	2016	Italia Oggi	Orsi&Tori	2231	912
Italian	2016	Italia Oggi	Pd romano, dimissioni attendesi	1348	626
Italian	2016	Italia Oggi	Perché l'ue delude i cittadini	1165	588
Italian	2016	Italia Oggi	Piano Juncker, 1,4 miliardi	533	278
Italian	2016	Italia Oggi	Più assistenza, meno previdenza	1476	691
Italian	2016	Italia Oggi	Praet (bce), la redditività rimase bassa	294	195
Italian	2016	Italia Oggi	Prestiti ad Atene, i soldi sono finiti alle banche	159	126
Italian	2016	Italia Oggi	Prodi e Ciampi, spingendo perché l'Italia	839	465
Italian	2016	Italia Oggi	Putin rassicura, ma un russo su due teme la grande guerra	662	338
Italian	2017	Italia Oggi	Ensarco, necessaria chiarezza	749	414
Italian	2017	Italia Oggi	Fed, Powell è nella scia	455	279
Italian	2017	Italia Oggi	Flat tax, si dice ma non si farà	1058	548
Italian	2017	Italia Oggi	Fmi, occhi aperti su crisi	557	313
Italian	2017	Italia Oggi	G.m. cala lo stipendio dell'a.d.	415	261
Italian	2017	Italia Oggi	Ge cambia il timoniere	410	248
Italian	2017	Italia Oggi	Gli abbagli di Alesina e Giavazzi	878	418
Italian	2017	Italia Oggi	Goldman perde 85 milioni nel gas	336	213
Italian	2017	Italia Oggi	Goodbye commissioni	587	333
Italian	2017	Italia Oggi	Grasso si comporta come Fini	756	433
Italian	2017	Italia Oggi	Il pasticciaccio della riconferma di Visco	1116	493
Italian	2017	Italia Oggi	Il pil della Cina riesplode	520	287
Italian	2017	Italia Oggi	Inchiesta banche, scelta dovuta	998	492
Italian	2017	Italia Oggi	Inrl al fianco delle imprese	1002	444
Italian	2017	Italia Oggi	Istituti come merce di scambio	327	215
Italian	2017	Italia Oggi	No, i consigli di Citygroup proprio no	338	212
Italian	2017	Italia Oggi	Populisti, promettono a vanvera	831	466
Italian	2017	Italia Oggi	Regole ue rallentano i salvataggi	405	270
Italian	2017	Italia Oggi	Roma rischia il commissario	1316	646
Italian	2017	Italia Oggi	Sarà la Merkel a fare l'Europa	1321	591
Italian	2017	Italia Oggi	Separazione bancaria al dunque	781	411
Italian	2017	Italia Oggi	Soros, bye bye hi tech	424	239
Italian	2017	Italia Oggi	Troppe tasse sulle casse private	1533	691
Italian	2017	Italia Oggi	Trump, colpo di spugna sulla riforma finanziaria	312	211
Italian	2017	Italia Oggi	Ubs, utili giù ma batte le stime	196	139
Italian	2018	Italia Oggi	Agenzie di rating non immacolate	1004	504
Italian	2018	Italia Oggi	Agricole, profitti in crescita	214	145

Italian	2018	Italia Oggi	Banche, avanti sugli Npl	560	314
Italian	2018	Italia Oggi	Banche, ue troppo rigida	563	324
Italian	2018	Italia Oggi	Barclays passa in rosso	417	243
Italian	2018	Italia Oggi	Borse in attesa degli usa	431	271
Italian	2018	Italia Oggi	Brevi	390	248
Italian	2018	Italia Oggi	Buffett, trattativa fallita	262	160
Italian	2018	Italia Oggi	Chi non vuole Savona all'Economia	1147	521
Italian	2018	Italia Oggi	Chi pareggia il bilancio	840	445
Italian	2018	Italia Oggi	Crisi, nulla la cartella	250	154
Italian	2018	Italia Oggi	Dietro la tigna di Moscovici	1079	507
Italian	2018	Italia Oggi	Francia, il burger è diventato un best seller	334	201
Italian	2018	Italia Oggi	Germania e Francia non hanno interesse	492	304
Italian	2018	Italia Oggi	Gianni Macheda's turnaround	138	122
Italian	2018	Italia Oggi	Goldman, Solomon a.d.	563	316
Italian	2018	Italia Oggi	I bilanci di Messina non furono falsificati	387	267
Italian	2018	Italia Oggi	Il buco Brexit	1186	481
Italian	2018	Italia Oggi	Il debito usa più che raddoppiato	802	421
Italian	2018	Italia Oggi	Il PD della Sicilia licenzia tutti i dipendenti	608	327
Italian	2018	Italia Oggi	Il pil del Giappone si è ridotto dello 0,6%	369	232
Italian	2018	Italia Oggi	Il primo cambiamento serve nell'immobiliare	671	371
Italian	2018	Italia Oggi	In Uk c'è una moria di pub	610	335
Italian	2018	Italia Oggi	La banca ubs ora rischia grosso	392	234
Italian	2018	Italia Oggi	La benedizione della Chiesa	609	329
Italian	2019	Italia Oggi	I tedeschi non amano le banche	630	333
Italian	2019	Italia Oggi	Iccrea, 1,3 miliardi cartolarizzati	403	253
Italian	2019	Italia Oggi	Il petrolio cresce per la paura	818	420
Italian	2019	Italia Oggi	Il sistema bancario Italian è ok	740	377
Italian	2019	Italia Oggi	Il tappo ue della crescita mondiale	2886	1003
Italian	2019	Italia Oggi	In crisi non paga l'Iva	522	274
Italian	2019	Italia Oggi	In dieci anni distrutti 529 mila posti	502	307
Italian	2019	Italia Oggi	In dieci anni le banche sono dimagrite	213	155
Italian	2019	Italia Oggi	In economia si viaggia a vista	961	514
Italian	2019	Italia Oggi	In fuga dall'Italia 142 miliardi	673	309
Italian	2019	Italia Oggi	In ripresa gli investimenti degli enti locali	411	263
Italian	2019	Italia Oggi	Investimenti Casse, spiragli alle discipline	376	257
Italian	2019	Italia Oggi	La block-chain anti corruzione	552	300
Italian	2019	Italia Oggi	La Fed è intimidita da Trump	969	500
Italian	2019	Italia Oggi	La Germania potrebbe riprendersi	506	320
Italian	2019	Italia Oggi	La terra, tengono i prezzi dei vigneti	585	320
Italian	2019	Italia Oggi	La troppa liquidità crea rischi	908	473
Italian	2019	Italia Oggi	Le reazioni di Salvini e Renzi	356	251
Italian	2019	Italia Oggi	L'economia mondiale minacciata dai debiti	405	255
Italian	2019	Italia Oggi	Legge di bilancio, vecchio rito	1040	562
Italian	2019	Italia Oggi	L'euro compie 20 anni	415	254
Italian	2019	Italia Oggi	L'Italia reclama investimenti	999	481
Italian	2019	Italia Oggi	Morgan Stanley supera le attese	264	180
Italian	2019	Italia Oggi	Munoz nuovo re dei voli low cost	741	365
Italian	2019	Italia Oggi	Un effetto dei tassi a zero	909	463
Italian	2020	Italia Oggi	Cresce l'azione dell'Ancot	1094	558
Italian	2020	Italia Oggi	Dal Mit 400 mln per gli autobus	282	201
Italian	2020	Italia Oggi	Dal ripristino del voto di preferenza	666	410
Italian	2020	Italia Oggi	De Felice (Intesa), la cassa sta proteggendo	330	217
Italian	2020	Italia Oggi	Di rilancio, conti senza affanni	418	722
Italian	2020	Italia Oggi	Di rilancio, l'appello deglie esperti	689	416

Italian	2020	Italia Oggi	Dopo le crisi e il Covid 19	705	421
Italian	2020	Italia Oggi	Enti, spending view dal 2023	551	305
Italian	2020	Italia Oggi	Eurobond non è una brutta parola	945	496
Italian	2020	Italia Oggi	Fed, si può andare oltre il 2%	446	243
Italian	2020	Italia Oggi	Fink (BlackRock), la ripresa sarà costante	393	262
Italian	2020	Italia Oggi	Fondo perduto tassato	452	243
Italian	2020	Italia Oggi	Germania, capitalismo detestato	713	396
Italian	2020	Italia Oggi	Giappone, bazooka da 915 mld	373	223
Italian	2020	Italia Oggi	Globalizzazione sotto schiaffo	969	407
Italian	2020	Italia Oggi	I guai del credito a costo zero	859	474
Italian	2020	Italia Oggi	I soldi al calcio solo se cessano gli sprechi	420	281
Italian	2020	Italia Oggi	Il coronavirus ha colpito il più grande hedge fund mondiale	635	333
Italian	2020	Italia Oggi	Il Covid taglia le cedole	660	335
Italian	2020	Italia Oggi	Il fisco scorda gli interessi passivi	599	321
Italian	2020	Italia Oggi	Il futuro delle banche centrali	1047	505
Italian	2020	Italia Oggi	Il picco della tristezza arriva intorno ai 50 anni	430	243
Italian	2020	Italia Oggi	Il virus rallenta l'immobiliare	547	310
Italian	2020	Italia Oggi	Imprese in crisi, arriva lo stato	636	313
Italian	2020	Italia Oggi	In Europa il record di suicidi	646	371

Language	Year	Newspaper	Title	Tokens	Types
Italian	2008	La Repubblica	Banche liguri sotto pressione	696	382
Italian	2008	La Repubblica	Burlando_ Sulla crisi il governo fa solo annunci	230	143
Italian	2008	La Repubblica	Consumi italiani ancora in crisi	209	130
Italian	2008	La Repubblica	Contro la crisi più poteri al FMI	471	271
Italian	2008	La Repubblica	Crisi dei mutui Confindustria	266	167
Italian	2008	La Repubblica	Crisi e catastrofi	195	132
Italian	2008	La Repubblica	Crisi finanziaria e caso-derivati in Consiglio	226	157
Italian	2008	La Repubblica	Crisi mutui-FMI: il peggio è probabilmente alle spalle	343	205
Italian	2008	La Repubblica	Crisi: le istituzioni musicali trovino un coordinamento	326	213
Italian	2008	La Repubblica	Crisi: l'Europa accusa gli USA	121	97
Italian	2008	La Repubblica	Crisi: si muove l'Europa dei 4	672	370
Italian	2008	La Repubblica	Dalla crisi una nuova geografia finanziaria	855	453
Italian	2008	La Repubblica	Dizionario della crisi	178	122
Italian	2008	La Repubblica	è il momento di una svolta epocale a Washington	1033	470
Italian	2008	La Repubblica	Finanziaria, il Senato vota la fiducia	729	394
Italian	2008	La Repubblica	Finpiemonte, l'advisor delle imprese in crisi	125	89
Italian	2008	La Repubblica	Flash	58	49
Italian	2008	La Repubblica	Focus sulla crisi all'assemblea Cna	159	127
Italian	2008	La Repubblica	Gli affari d'oro degli usurai	307	202
Italian	2008	La Repubblica	Gli effetti della crisi	81	59
Italian	2008	La Repubblica	I paesi asiatici aprono un ombrello anticrisi	274	178
Italian	2008	La Repubblica	Il costo della crisi	237	170
Italian	2008	La Repubblica	Il PD scopre la crisi finanziaria e lancia l'allarme	680	367
Italian	2008	La Repubblica	Il grande tonfo del capitalismo di mercato	1863	792
Italian	2008	La Repubblica	E' salvataggio la parola del 2008	446	291
Italian	2009	La Repubblica	Gli agricoltori in piazza	138	93

Italian	2009	La Repubblica	Il whisky scozzese non conosce crisi	258	170
Italian	2009	La Repubblica	Iozzo, la crisi e i mercati	216	143
Italian	2009	La Repubblica	La City deve temere il sorpasso con Shanghai	288	175
Italian	2009	La Repubblica	La comunità finanziaria guarda ai cambiamenti climatici	290	200
Italian	2009	La Repubblica	La crisi non risparmia i super ricchi	108	68
Italian	2009	La Repubblica	La crisi, il declino e la ricetta degli economisti	306	203
Italian	2009	La Repubblica	La pensione dei precari	269	180
Italian	2009	La Repubblica	La prudenza ha salvato le famiglie italiane	457	258
Italian	2009	La Repubblica	Le borse sono sopravvalutate	177	117
Italian	2009	La Repubblica	Manovra, Pil a -5% e deficit a +5	1223	544
Italian	2009	La Repubblica	Marcegaglia, sulla Finanziaria un netto giudizio di insufficienza	554	287
Italian	2009	La Repubblica	Mediterraneo, la grande crisi dei porti	348	217
Italian	2009	La Repubblica	Meno contratti a tempo in estate	154	110
Italian	2009	La Repubblica	Metro accusa la crisi dei consumi	181	118
Italian	2009	La Repubblica	Padoa-Schioppa racconta la crisi	131	96
Italian	2009	La Repubblica	Perdide banche, Fmi riduce stime	365	220
Italian	2009	La Repubblica	Piano anti crisi	463	253
Italian	2009	La Repubblica	Premuda in utile resiste alla crisi	243	140
Italian	2009	La Repubblica	Quindici miliardi andati in fumo	266	153
Italian	2009	La Repubblica	Romano Prodi e la crisi	167	114
Italian	2009	La Repubblica	Subito una strategia d'uscita dalla crisi	472	253
Italian	2009	La Repubblica	Tarsu non pagata, invito alle banche per il recupero	211	133
Italian	2009	La Repubblica	Tunioli al convegno sulla crisi delle imprese	100	73
Italian	2009	La Repubblica	Via alla finanziaria light senza misure	504	296
Italian	2010	La Repubblica	Che cosa cambierà nell'asset management	309	192
Italian	2010	La Repubblica	Denuncia di Barile (Cia)	204	155
Italian	2010	La Repubblica	Edilizia in crisi, più sostegno alle aziende	300	194
Italian	2010	La Repubblica	Federalismo, via i sindaci con i conti in rosso	491	287
Italian	2010	La Repubblica	Fiera dell'agricoltura aperta da Vendola	150	97
Italian	2010	La Repubblica	Finanziaria devastante per la Puglia	440	256
Italian	2010	La Repubblica	Finanziaria, in gioco 22 milioni per Bologna	421	245
Italian	2010	La Repubblica	Fmi, 30 milioni di posti di lavoro cancellati	144	84
Italian	2010	La Repubblica	Frodi e crisi finanziaria, ritorno a Wall Street	161	122
Italian	2010	La Repubblica	Giovani in crisi, Sofri e Cofferati in cattedra	257	174
Italian	2010	La Repubblica	Granitifiandre, la crisi pesa ma nel 2010 può tornare a splendere il sole	175	108
Italian	2010	La Repubblica	Il 60% dei tedeschi rinvoca il marco	138	91
Italian	2010	La Repubblica	La crisi italiana attraversa la blogosfera	345	202
Italian	2010	La Repubblica	La crisi presenta il conto: ognuno ci ha rimesso 2.500 euro	526	283
Italian	2010	La Repubblica	La dottrina Draghi per uscire dalla crisi	744	417
Italian	2010	La Repubblica	La Fed più debole la ripresa	122	79
Italian	2010	La Repubblica	La Finanziaria congela i debiti delle Asl	660	376
Italian	2010	La Repubblica	La regione trova altri 35 milioni	141	99
Italian	2010	La Repubblica	L'Anci bocchia la Finanziaria	330	217
Italian	2010	La Repubblica	Le marche decidono per la privatizzazione	153	112

Italian	2010	La Repubblica	Le strategie vincenti: una debole leva finanziaria	238	140
Italian	2010	La Repubblica	Napolitano: prioritario approvare la finanziaria	437	259
Italian	2010	La Repubblica	Non è colpa della Grecia, la crisi è un'altra cosa	179	126
Italian	2010	La Repubblica	Nuove regole contro la crisi	762	438
Italian	2010	La Repubblica	Nuovo scontro sul bilancio	283	185
Italian	2011	La Repubblica	La tempesta finanziaria sulle fondazioni, sempre meno soldi per aiutare la città	576	294
Italian	2011	La Repubblica	La vergogna dello scudo fiscale	160	124
Italian	2011	La Repubblica	Lagarde_ domanda a rischio collasso, servono coraggio e impegno politico	420	244
Italian	2011	La Repubblica	Le cinque tappe della crisi	785	422
Italian	2011	La Repubblica	Le mani del Casalesi anche sul Nordest, estensioni e usura alle imprese, 27 arresti	147	108
Italian	2011	La Repubblica	L'euroretorica che demonizza gli speculatori	904	466
Italian	2011	La Repubblica	Ma anche negli USA l'accesso al credito è complicato per i piccoli imprenditori	152	106
Italian	2011	La Repubblica	Masse gestite, la crisi è già dimenticata	180	123
Italian	2011	La Repubblica	Monti_ Italia nei guai più della Spagna per la belligeranza dell'esecutivo	223	142
Italian	2011	La Repubblica	Per gli economisti Bank of Amerika rischia come Lehman	303	187
Italian	2011	La Repubblica	Porti alla resa dei conti	540	308
Italian	2011	La Repubblica	Santander rinvia al 213 la quotazione della controllata inglese	215	129
Italian	2011	La Repubblica	Scola_ in tempi di crisi combattere il fatalismo	280	186
Italian	2011	La Repubblica	Spa quotate, il cash flow resiste ma resta il nodo dell'indebitamento	1128	481
Italian	2011	La Repubblica	Spinto dal crisi il Risiko delle major	262	169
Italian	2011	La Repubblica	Tutelare le banche, pilastro dell'economia	491	272
Italian	2011	La Repubblica	Un settore dove vince la tradizione	318	200
Italian	2011	La Repubblica	Utili, indebitamento, cash flow	155	110
Italian	2011	La Repubblica	Cig, 3,3 miliardi di ore dall'inizio della crisi	602	288
Italian	2011	La Repubblica	Il tribunale Usa processa le banche per la crisi dei mutui	341	222
Italian	2011	La Repubblica	Cgil, tre anni di crisi stroncano il lavoro	351	212
Italian	2011	La Repubblica	Le nozze reali non cancellano la crisi inglese	309	204
Italian	2011	La Repubblica	Roma, l'Eldorado dell'auto minacciata dalla grande crisi	616	312
Italian	2011	La Repubblica	Serrande chiuse e libri in tribunale	604	287
Italian	2011	La Repubblica	Lehman 2008-2011: al Grande crack restiscono solo i bric	805	403
Italian	2012	La Repubblica	Islanda, premier va a processo	323	196
Italian	2012	La Repubblica	Irc in Italia, dal 2008 persi 3 miliardi	535	278
Italian	2012	La Repubblica	La crisi della TV morde Rai e Mediaset	560	285
Italian	2012	La Repubblica	La crisi ha imposto nuove riforme	148	105
Italian	2012	La Repubblica	La crisi non ferma l'online	149	115
Italian	2012	La Repubblica	La crisi: occupazione, consumi e imprese	202	140
Italian	2012	La Repubblica	Le previsioni di Oskar	154	117
Italian	2012	La Repubblica	Le unitlinked sulle montagne russe	250	177

Italian	2012	La Repubblica	L'Europa: si ferma anche la locomotiva tedesca	658	347
Italian	2012	La Repubblica	L'intreccio Mediobanca, Rcs, Generali implode	703	373
Italian	2012	La Repubblica	Londra esce dalla crisi	244	172
Italian	2012	La Repubblica	L'Unione bancaria tra i paletti di Esm e Bce	913	475
Italian	2012	La Repubblica	Manovra ok, risparmiati 44 milioni	387	238
Italian	2012	La Repubblica	Monti da Obama il 9 febbraio, confronto sulla crisi	165	120
Italian	2012	La Repubblica	Nel primo semestre miglirano ricavi e profitti	143	94
Italian	2012	La Repubblica	Non basterà, e rischia anche la Merkel	391	230
Italian	2012	La Repubblica	Per Marr la crisi non c'è	133	89
Italian	2012	La Repubblica	Pmi, prestiti pochi e cari ma il tasso d'interesse soddisfa a stati e banche	720	366
Italian	2012	La Repubblica	Rhieg batte la crisi dell'auto e guarda allo sbarco in Borsa	747	392
Italian	2012	La Repubblica	Sabatini (Abi) sempre concessi i prestiti alle imprese	713	335
Italian	2012	La Repubblica	Servono modelli anche in tempi di crisi	327	218
Italian	2012	La Repubblica	Sondaggi ai seggi, Obama assolto	609	361
Italian	2012	La Repubblica	Soro, Eichel, Amato, Bonino, date più tempo alla Grecia	127	90
Italian	2012	La Repubblica	Suicidi in salita, uno al giorno tra i disoccupati	173	119
Italian	2012	La Repubblica	Titolo vicino ai minimi dell'anno	352	208
Italian	2013	La Repubblica	13 anni per tornare al Pil pre-crisi	434	247
Italian	2013	La Repubblica	La finanza e gli USA	637	346
Italian	2013	La Repubblica	La miopia collettiva del sistema bancario	687	372
Italian	2013	La Repubblica	L'allarme del tesoro USA	725	405
Italian	2013	La Repubblica	Tassi bassi, è ora di rischiare	840	421
Italian	2013	La Repubblica	Le aziende non investono più	659	343
Italian	2013	La Repubblica	Legnini all'editoria 120 milioni a patto che assuma giovani	332	220
Italian	2013	La Repubblica	Listini in su, ora si punta sui fondi alternativi	251	176
Italian	2013	La Repubblica	L'Italia va avanti ma stabilità lontana	694	360
Italian	2013	La Repubblica	Lo spread non fa paura, resta il rebus-crescita	705	356
Italian	2013	La Repubblica	Londra, capitale dei gestori attratti dalle tasse favorevoli	771	396
Italian	2013	La Repubblica	Ma per l'Osce non si è recuperato il ritmo pre-crisi di nascita di imprese	365	203
Italian	2013	La Repubblica	Mercati e derivati	1496	681
Italian	2013	La Repubblica	Messori così viene a mancare il carburante per la ripresa	783	372
Italian	2013	La Repubblica	Prada non conosce recessione	171	109
Italian	2013	La Repubblica	Prato, negativi gli indici dell'export	501	267
Italian	2013	La Repubblica	Risparmio, la crisi brucia 184 euro al mese	539	265
Italian	2013	La Repubblica	Sarcinelli	1077	518
Italian	2013	La Repubblica	Se inizia la fuga dalle obbligazioni	682	349
Italian	2013	La Repubblica	Se le borse crollano non è colpa della FED	670	368
Italian	2013	La Repubblica	Stazionari, utensili e packaging	207	133
Italian	2013	La Repubblica	Subprime, conto da 100 miliardi per gli istituti	184	127

Italian	2013	La Repubblica	Troppa liquidità nei portafogli, la quota azionaria deve aumentare	421	237
Italian	2013	La Repubblica	Venti di crisi sui brics, tempesta sui mercati	348	627
Italian	2013	La Repubblica	Volano export e redditività	209	144
Italian	2014	La Repubblica	Cofiter, le imprese e le vie per superare la stretta del credito	321	200
Italian	2014	La Repubblica	Commercianti e artigiani in piazza	545	301
Italian	2014	La Repubblica	Confcommercio, credito solo a 26 imprese	375	196
Italian	2014	La Repubblica	Consumi e potere d'acquisto per rilanciare l'Europa	607	330
Italian	2014	La Repubblica	Consumi fermi, anche i prestiti in crisi	528	290
Italian	2014	La Repubblica	Credit crunch sale la richiesta di finanziamenti	250	171
Italian	2014	La Repubblica	Credit crunch senza fine	460	245
Italian	2014	La Repubblica	Cultura finanziaria	788	396
Italian	2014	La Repubblica	E ora Moody's promuove il Lazio	356	199
Italian	2014	La Repubblica	E' un passo radicale verso l'unione bancaria	449	265
Italian	2014	La Repubblica	Esselunga regina dei supermercati	479	219
Italian	2014	La Repubblica	FMI, serve un'azione più forte	175	105
Italian	2014	La Repubblica	I comuni italiani verso la bancarotta	963	439
Italian	2014	La Repubblica	Ibrido Enel e Monti	382	223
Italian	2014	La Repubblica	Il debito cresce: l'allarme continua	368	222
Italian	2014	La Repubblica	Il gran balzo dei maialirecord	628	336
Italian	2014	La Repubblica	Il mezzo flop dei fondi pensione	457	237
Italian	2014	La Repubblica	Il modello americano	243	150
Italian	2014	La Repubblica	Intesa torna in Brasile a fianco di imprese italiane	385	243
Italian	2014	La Repubblica	Istituti in rosso per 22 miliardi	413	258
Italian	2014	La Repubblica	JP Morgan, mea culpa sugli scandali	345	214
Italian	2014	La Repubblica	Kurgman, la crisi è la vendetta	712	378
Italian	2014	La Repubblica	La Cina pilota la caduta dello yuan	668	361
Italian	2014	La Repubblica	La crisi spazza via un quinto delle omi	578	249
Italian	2014	La Repubblica	La FED taglia 25 miliardi	733	373
Italian	2015	La Repubblica	Le capitali: Atene	311	194
Italian	2015	La Repubblica	Legge di stabilità	321	189
Italian	2015	La Repubblica	L'FMI avverte l'Italia	538	304
Italian	2015	La Repubblica	L'intervista a Visco	3026	1138
Italian	2015	La Repubblica	Lo spettro dell'Haircut	450	273
Italian	2015	La Repubblica	L'Olanda riquota la nazionalizzata Abn Amro	191	137
Italian	2015	La Repubblica	L'ue spaccata ha bisogno di ricette opposte	739	424
Italian	2015	La Repubblica	Non solo investimenti	809	392
Italian	2015	La Repubblica	Old economy, la rivincita targata Mister Zara	239	161
Italian	2015	La Repubblica	Padoan, il crollo degli investimenti	432	255
Italian	2015	La Repubblica	Palazzo europa	440	265
Italian	2015	La Repubblica	Porti, la ricetta nel nord	867	442
Italian	2015	La Repubblica	Poundland, tutto a una sterlina	415	223
Italian	2015	La Repubblica	Presidio contro i tagli del governo	202	136
Italian	2015	La Repubblica	Rivoluzione europea sui fallimenti bancari	818	419
Italian	2015	La Repubblica	Ryanair vuole offrire voli gratis ai cittadini greci	329	193
Italian	2015	La Repubblica	Se Atene piange, Berlino ride	395	211
Italian	2015	La Repubblica	Sopravviverà solo chi saprà fornire consulenza	247	166



Italian	2015	La Repubblica	Sui migranti una crisi devastante	599	320
Italian	2015	La Repubblica	Titolo Abn Amro in rialzo del 3,38%	111	80
Italian	2015	La Repubblica	Torino, Landini chiuse l'assemblea della Cgil	207	132
Italian	2015	La Repubblica	Tra Grecia e ripresa	282	162
Italian	2015	La Repubblica	Troppo cash	750	415
Italian	2015	La Repubblica	Un disoccupato su tre chiede aiuto ai parenti	419	194
Italian	2015	La Repubblica	Visco, fatto il massimo	2984	1128
Italian	2016	La Repubblica	Alitalia, schiarita tra i soci sul salvataggio	466	295
Italian	2016	La Repubblica	Amundi, il panico sembra passato	273	186
Italian	2016	La Repubblica	Banche centrali, si avvicina la tempesta	511	298
Italian	2016	La Repubblica	Banche, dalla ue un pacchetto per stringere i requisiti	374	202
Italian	2016	La Repubblica	Banche, la corte ue sdogana gli aumenti di capitale	374	202
Italian	2016	La Repubblica	Bond su catastrofi e case a Berlino	777	409
Italian	2016	La Repubblica	Boom dei chief restructuring officer	173	118
Italian	2016	La Repubblica	Cgia, dalle banche meno credito alle imprese	489	219
Italian	2016	La Repubblica	Commercialisti e Cerved alleati	726	375
Italian	2016	La Repubblica	Confindustria si arrende a Brexit	339	218
Italian	2016	La Repubblica	E il Quirinale con Renzi blocca il decreto	849	430
Italian	2016	La Repubblica	E nella Russia in crisi crolla il mercato	482	298
Italian	2016	La Repubblica	Espresso tiene l'utile operativo	493	237
Italian	2016	La Repubblica	Espresso, utili stabili	385	192
Italian	2016	La Repubblica	Exor, l'ultimo cda a Torino	196	132
Italian	2016	La Repubblica	FED lasciati invariati i tassi	310	173
Italian	2016	La Repubblica	Fisco, alle imprese arrivano quasi 100 miliardi	380	204
Italian	2016	La Repubblica	FMI, record del debito globale	215	137
Italian	2016	La Repubblica	Generazione Z e risparmio	799	359
Italian	2016	La Repubblica	Goldman Sachs patteggia	196	131
Italian	2016	La Repubblica	Il cercatore di fallimenti	220	148
Italian	2016	La Repubblica	Il colosso spaventa l'Europa	735	412
Italian	2016	La Repubblica	Il factoring non rallenta la corsa	820	411
Italian	2016	La Repubblica	Il ministro in pectore	287	201
Italian	2016	La Repubblica	Imprese, sofferenze in calo	852	428
Italian	2017	La Repubblica	Dal rischio spread alla ripresina	737	385
Italian	2017	La Repubblica	Dividendi ricchi e sostenibili	767	378
Italian	2017	La Repubblica	Draghi non scopre le carte	531	284
Italian	2017	La Repubblica	Draghi tra i fantastici 4 della politica monetaria	722	393
Italian	2017	La Repubblica	Family office	175	114
Italian	2017	La Repubblica	Finanza sostenibile	557	308
Italian	2017	La Repubblica	Fintech, invoice trading all'assalto delle pmi	798	414
Italian	2017	La Repubblica	Giovani e donne per salvare Tiffany	169	123
Italian	2017	La Repubblica	Hedge fund, sfuma l'età dell'oro	656	352
Italian	2017	La Repubblica	Il re degli hedge fund punta tutto sulle banche italiane	501	290
Italian	2017	La Repubblica	Il Sole chiude il semestre in rosso	225	132
Italian	2017	La Repubblica	Imprese a corto di finanziamenti	371	210
Italian	2017	La Repubblica	La doppia morsa che schiaccia le compagnie	201	139
Italian	2017	La Repubblica	La fed contro Trump	207	120

Italian	2017	La Repubblica	La ripresa e il bonus della normalità	463	257
Italian	2017	La Repubblica	L'Italia del credito si ritira da sud e isole	957	482
Italian	2017	La Repubblica	L'Ocse, l'Italia risani le banche	476	275
Italian	2017	La Repubblica	Ma il mercato resta ancora troppo ristretto	586	343
Italian	2017	La Repubblica	Macy's e Starboard separati causa immobili	201	133
Italian	2017	La Repubblica	Milenna bene le regole sulle banche	1142	522
Italian	2017	La Repubblica	Nuovo minimo per i bot	138	90
Italian	2017	La Repubblica	Pratico, semplice e veloce il prestito tra privati	674	350
Italian	2017	La Repubblica	Risale lo spread	249	162
Italian	2017	La Repubblica	Simmons & Simmons e Rec	196	124
Italian	2017	La Repubblica	Un conto da oltre 20 miliardi in tre anni	714	364
Italian	2018	La Repubblica	Il governo sogna il ritorno dei BOT people	707	377
Italian	2018	La Repubblica	Il tesoro di Mr. Vittoria	920	457
Italian	2018	La Repubblica	La ricetta di Granarolo	760	406
Italian	2018	La Repubblica	L'allarme di Bankitalia	743	394
Italian	2018	La Repubblica	Le riforme dell'Europa	453	273
Italian	2018	La Repubblica	Lehman, l'America si scopri fragile	1219	619
Italian	2018	La Repubblica	L'esercito del risparmio suona la ritirata	479	261
Italian	2018	La Repubblica	Liquidità in calo e più azioni	212	144
Italian	2018	La Repubblica	Mantenere la centralità di cdp	532	307
Italian	2018	La Repubblica	Meno 53 miliardi	140	90
Italian	2018	La Repubblica	Meno imprese in default	680	379
Italian	2018	La Repubblica	Mini bond, crescono anche senza il credit crunch	960	429
Italian	2018	La Repubblica	Mondarini, cir crea occasioni di crescita	544	280
Italian	2018	La Repubblica	Piazza affari, lo spread è costato 80 miliardi di capitalizzazione	1492	668
Italian	2018	La Repubblica	Private equity, più spinta da family office	632	338
Italian	2018	La Repubblica	Questa crisi ci ha cambiato nell'animo	445	272
Italian	2018	La Repubblica	Robin Hood Foundation	958	514
Italian	2018	La Repubblica	Satispay, Homepay, Euclide	913	483
Italian	2018	La Repubblica	Spread, btd, Euribor	284	165
Italian	2018	La Repubblica	Tria all'attacco dell'Europa	557	312
Italian	2018	La Repubblica	Turchia, la guerra finanziaria	728	433
Italian	2018	La Repubblica	Turchia, lira in caduta libera	418	245
Italian	2018	La Repubblica	Unicoop tirreno, la fuga da crisi e prestito sociale	603	321
Italian	2018	La Repubblica	Unicredit, Caius in pressione sulla conversione dei cashes	187	119
Italian	2018	La Repubblica	Vendite 'scoperte'	643	354
Italian	2019	La Repubblica	Il caso Trevi, non è più fontana di guai	257	163
Italian	2019	La Repubblica	In soccorso di una ditta pure a Pistoia	257	163
Italian	2019	La Repubblica	Italia e risparmio	584	303
Italian	2019	La Repubblica	Italiani meno ricchi ma più contenti	610	324
Italian	2019	La Repubblica	La crescita non c'è	481	308
Italian	2019	La Repubblica	La rivincita delle locuste	683	370
Italian	2019	La Repubblica	L'allarme di Visco	685	353
Italian	2019	La Repubblica	L'Italia nella tempesta argentina	614	346
Italian	2019	La Repubblica	Lo spread	601	340
Italian	2019	La Repubblica	Macron e Von der Leyen	604	337
Italian	2019	La Repubblica	Manovra, mancano 700 milioni	658	371
Italian	2019	La Repubblica	Mercatone, 10 mila clienti senza rimborsi	293	193
Italian	2019	La Repubblica	Mes, la discussione sulla riforma rimandata a gennaio	1037	507
Italian	2019	La Repubblica	Nexi busa alla porta di Piazza Affari	354	196

Italian	2019	La Repubblica	Nissan vuole tagliare altri 10 mila posti	177	129
Italian	2019	La Repubblica	Ocse, si rafforza il pil Italian	531	296
Italian	2019	La Repubblica	Pmi, rating più economico	572	326
Italian	2019	La Repubblica	Powell, tassi invariati e Wall Street si impenna	192	136
Italian	2019	La Repubblica	Recessione	161	116
Italian	2019	La Repubblica	Ricchezza finanziaria salita di 840 miliardi	558	269
Italian	2019	La Repubblica	Salvataggio in tempi record	966	454
Italian	2019	La Repubblica	Se a palazzo Chigi il cuoco di bordo ha preso il timone	438	278
Italian	2019	La Repubblica	Snaidero rivede il profitto	1049	487
Italian	2019	La Repubblica	Un fondo salva-casa aiuterà i pignorati	637	359
Italian	2019	La Repubblica	Unicredit services nel regime collaborativo delle entrate	143	93
Italian	2020	La Repubblica	Come unire economia e sanità	950	468
Italian	2020	La Repubblica	Coronavirus, il Pil Italian crollerà del 6,5%	667	347
Italian	2020	La Repubblica	Corporate Italia, ritorno ai livelli pre-covid	893	448
Italian	2020	La Repubblica	Covid, un colpo di spugna sull'occupazione famiglie	645	349
Italian	2020	La Repubblica	Credit Agricole, profitti a 551 milioni	204	124
Italian	2020	La Repubblica	Dal salotto buono alla Cdp	972	481
Italian	2020	La Repubblica	Debito/Pil, per l'Italia possibile balzo record	310	167
Italian	2020	La Repubblica	Dimissioni: Terni energia cede un terzo impianto	132	92
Italian	2020	La Repubblica	E le banche si preparino al peggio	330	215
Italian	2020	La Repubblica	E' l'ora della S	734	408
Italian	2020	La Repubblica	Effetto virus sul risparmio	534	303
Italian	2020	La Repubblica	Fmi, il mondo in recessione	665	364
Italian	2020	La Repubblica	Gruppo Maccaferri, svolta possibile	494	259
Italian	2020	La Repubblica	Hedge fund da ripensare	637	355
Italian	2020	La Repubblica	I consulenti finanziari alle prese con un mondo ribaltato	559	314
Italian	2020	La Repubblica	Il coronavirus abbatte i dividendi	358	197
Italian	2020	La Repubblica	Il Covid frena, ma non abbatte la ricchezza finanziaria	471	250
Italian	2020	La Repubblica	Il risparmio non dorme mai	487	279
Italian	2020	La Repubblica	Imprese, la capitalizzazione di borsa cala	277	154
Italian	2020	La Repubblica	In default anche solo per 500 euro	1161	544
Italian	2020	La Repubblica	Inps, ad aprile autorizzata tanta cassa integrazione	765	366
Italian	2020	La Repubblica	La bce mette in guardia	477	240
Italian	2020	La Repubblica	La bce non argina la stretta al credito	686	357
Italian	2020	La Repubblica	La Germania prova a uscire dal tunnel	235	162
Italian	2020	La Repubblica	La Svizzera spende 92 miliardi per salvare il suo franco	387	226

Language	Year	Newspaper	Title	Tokens	Types
Italian	2008	Milano Finanza	Buyout, c'è di meglio	650	358
Italian	2008	Milano Finanza	Chi si intona col new deal	432	283
Italian	2008	Milano Finanza	Commercio, via libera al credito imprese	311	194
Italian	2008	Milano Finanza	Cos'è il credit crunch	566	271
Italian	2008	Milano Finanza	Credit crunch, ti assicuro io	756	393
Italian	2008	Milano Finanza	Dagli al barile	920	474
Italian	2008	Milano Finanza	Dopo la Sec a rischio hedge	243	177
Italian	2008	Milano Finanza	Ecco chi ha beffato l'orso	810	437

Italian	2008	Milano Finanza	Ecco chi vi dà anche l'8%	1012	494
Italian	2008	Milano Finanza	Grano per i coraggiosi	663	374
Italian	2008	Milano Finanza	Hedge a due facce	1521	686
Italian	2008	Milano Finanza	Hedge fund, a ottobre gli indici perdono	571	312
Italian	2008	Milano Finanza	Hedge in affanno	929	449
Italian	2008	Milano Finanza	I nuovi cavalieri bianchi	700	367
Italian	2008	Milano Finanza	Il Cds è marcato stretto	719	364
Italian	2008	Milano Finanza	Il fascino della corona	427	253
Italian	2008	Milano Finanza	Il panzer Tci attacca l'America	1140	550
Italian	2008	Milano Finanza	Il re degli hedge Falcone	387	238
Italian	2008	Milano Finanza	Il salvabanche parla austriaco	787	391
Italian	2008	Milano Finanza	Il toro? Tornerà nel 2010	723	426
Italian	2008	Milano Finanza	La crisi diventa bufera	1383	608
Italian	2008	Milano Finanza	La Fed in prima linea	422	246
Italian	2008	Milano Finanza	La rivincita del cleantech	372	244
Italian	2008	Milano Finanza	Le occasioni di Cindia	970	474
Italian	2008	Milano Finanza	Lombard St.	581	361
Italian	2009	Milano Finanza	I T-bond che tolgono il sonno alla Cina	1106	534
Italian	2009	Milano Finanza	Il crack dell'Emirato	806	432
Italian	2009	Milano Finanza	Il credit crunch rende bene	215	158
Italian	2009	Milano Finanza	Il new look vi piacerà	1101	513
Italian	2009	Milano Finanza	Il tempio della boxe finisce al tappeto	634	346
Italian	2009	Milano Finanza	La crisi ci ha resi più forti	1122	533
Italian	2009	Milano Finanza	La crisi lancia i wine fund	720	382
Italian	2009	Milano Finanza	La Fed all'attacco finale	477	285
Italian	2009	Milano Finanza	La Popolare di Sondrio resiste	337	207
Italian	2009	Milano Finanza	La prossima settimana	286	202
Italian	2009	Milano Finanza	L'allarme di Unioncamere Lombardia	784	428
Italian	2009	Milano Finanza	L'Europa cerca un nuovo supervisore	445	282
Italian	2009	Milano Finanza	L'Europa ora riparta dal vecchio ma buono	546	313
Italian	2009	Milano Finanza	L'intervento Las Vegas contro Wall Street	997	473
Italian	2009	Milano Finanza	Lombard Street	876	493
Italian	2009	Milano Finanza	PF faro nella nebbia	1584	650
Italian	2009	Milano Finanza	Più vento in quei mulini	542	336
Italian	2009	Milano Finanza	Porsche valuta l'offerta araba	242	159
Italian	2009	Milano Finanza	Previterà (Banca Akros) pronti a cambiare	561	336
Italian	2009	Milano Finanza	Proprietà privata	398	253
Italian	2009	Milano Finanza	Quanto valore nelle turbine	533	328
Italian	2009	Milano Finanza	Raggio di luce verde	707	402
Italian	2009	Milano Finanza	Ricerca al tempo della crisi	631	339
Italian	2009	Milano Finanza	Rischi a breve, ma affidabilità a lungo termine	536	319
Italian	2009	Milano Finanza	Serve un G8 di sostanza	1217	631
Italian	2010	Milano Finanza	A chi non piace l'Obama bank	719	406
Italian	2010	Milano Finanza	A prova di agguato	1334	637
Italian	2010	Milano Finanza	A Wall Street di scena un settembre record	307	206
Italian	2010	Milano Finanza	Addio a un anno pazzo	899	456
Italian	2010	Milano Finanza	Al banker busta più ricca	1154	525
Italian	2010	Milano Finanza	Alternativi senza paura	449	276
Italian	2010	Milano Finanza	Aria di fronda in Valtellina	829	460
Italian	2010	Milano Finanza	Banche appese a Madrid	846	436
Italian	2010	Milano Finanza	Bny Mellon Usa	422	275
Italian	2010	Milano Finanza	Così ho sorvolato la crisi	1487	694
Italian	2010	Milano Finanza	Deutsche Bank: i paperoni stanno tornando	732	392
Italian	2010	Milano Finanza	Draghi regista anticrack	969	483

Italian	2010	Milano Finanza	Fondaco sgr punta sugli arbitraggi	397	253
Italian	2010	Milano Finanza	Fondi al test del rilancio	628	369
Italian	2010	Milano Finanza	Hedge fund, le strategie da favorire	587	325
Italian	2010	Milano Finanza	I saldi post crisi sono finiti	581	302
Italian	2010	Milano Finanza	Il mutuo va in vacanza	699	336
Italian	2010	Milano Finanza	Il prezzo non si tocca	711	384
Italian	2010	Milano Finanza	In guardia dal bluff	991	508
Italian	2010	Milano Finanza	Intesa San Paolo al fianco della World Bank	605	314
Italian	2010	Milano Finanza	Ipoteca Ocm e strategie anti--crisi	652	352
Italian	2010	Milano Finanza	Italia imprevedente	1250	574
Italian	2010	Milano Finanza	Una laurea tutta emergente	448	267
Italian	2010	Milano Finanza	Una riforma all'europa	734	398
Italian	2010	Milano Finanza	Via al pilota automatico	1202	582
Italian	2011	Milano Finanza	Il rilancio passa da loro	1640	772
Italian	2011	Milano Finanza	Il terrore della patrimoniale	1049	541
Italian	2011	Milano Finanza	In Sicilia slalom delle imprese	1021	509
Italian	2011	Milano Finanza	Nuove azioni o bond	1535	679
Italian	2011	Milano Finanza	Occhi puntati sui Treasury	412	269
Italian	2011	Milano Finanza	Ora l'Authority c'è	994	523
Italian	2011	Milano Finanza	Orsi&Tori	1831	744
Italian	2011	Milano Finanza	Parcheggi pericolosi	388	262
Italian	2011	Milano Finanza	Per DB tutta colpa dell'Italia	283	181
Italian	2011	Milano Finanza	Perché il tornando d'Afric	869	505
Italian	2011	Milano Finanza	Più riflettori sulla scorta	977	505
Italian	2011	Milano Finanza	Piazza affari in agguato	1000	510
Italian	2011	Milano Finanza	Piste a due velocità	1226	516
Italian	2011	Milano Finanza	Politica industriale quanto ci manchi	1332	610
Italian	2011	Milano Finanza	Presidente Berlusconi	1099	568
Italian	2011	Milano Finanza	Presidente sì, ma part-time	1546	719
Italian	2011	Milano Finanza	Salvataggi finiti in freezer	756	421
Italian	2011	Milano Finanza	Se i fuoriclasse come Apple	536	298
Italian	2011	Milano Finanza	Se siamo a questo punto c'è un colpevole	1773	795
Italian	2011	Milano Finanza	Sui leasing immobiliari attenzione all'imposta	562	286
Italian	2011	Milano Finanza	Tagli e tasse in soffitta	1276	628
Italian	2011	Milano Finanza	The winner is Ferragamo	1136	518
Italian	2011	Milano Finanza	Torna in Cifa forum	305	213
Italian	2011	Milano Finanza	Troppo potere allo sportello	1446	682
Italian	2011	Milano Finanza	Un buy back contro Buffett	233	157
Italian	2012	Milano Finanza	Che affare i Draghi bond	1638	700
Italian	2012	Milano Finanza	Chi ha vinto e chi vincerà	868	455
Italian	2012	Milano Finanza	Con l'austerità esplosa l'occupazione	535	321
Italian	2012	Milano Finanza	Con l'Europa ferma	614	336
Italian	2012	Milano Finanza	Così rilancia il bit	464	241
Italian	2012	Milano Finanza	Cr Asti progetta la Cassa	436	255
Italian	2012	Milano Finanza	Crescita meglio del rating	465	295
Italian	2012	Milano Finanza	Crisi economiche e ricadute politiche	1096	552
Italian	2012	Milano Finanza	Da superliquido a liquidato	1401	621
Italian	2012	Milano Finanza	Dalle stelle alle stalle	1317	621
Italian	2012	Milano Finanza	Deregulation allo sportello	859	473
Italian	2012	Milano Finanza	Di Cuccia in giro non ce n'è	1104	554
Italian	2012	Milano Finanza	Familiarizzare con il risparmio	1366	617
Italian	2012	Milano Finanza	Ferri (ubs) private bank	475	292
Italian	2012	Milano Finanza	Formule anti stress	1384	638
Italian	2012	Milano Finanza	Fusione troppo fredda	1479	627

Italian	2012	Milano Finanza	Gestori marcati stretti	449	253
Italian	2012	Milano Finanza	Gli Usa crescono e l'Europa arranca	1007	430
Italian	2012	Milano Finanza	Howse (Fidelity) guarda ai bond	604	370
Italian	2012	Milano Finanza	Hsbc un doppio guadagno	750	398
Italian	2012	Milano Finanza	Il bancario che verrà	1119	572
Italian	2012	Milano Finanza	Il bello del corporate	1205	451
Italian	2012	Milano Finanza	Il dilemma dei corporate	421	273
Italian	2012	Milano Finanza	Il fascino degli emergenti	896	439
Italian	2012	Milano Finanza	Il futuro non è di casa	1362	595
Italian	2013	Milano Finanza	Il festival della follia	1185	558
Italian	2013	Milano Finanza	Il governo che vorrei	1209	611
Italian	2013	Milano Finanza	Il nuovo risiko in banca	1275	651
Italian	2013	Milano Finanza	Il vero affare ha 6 zampe	1640	662
Italian	2013	Milano Finanza	Ing, italiani più ottimisti	285	191
Italian	2013	Milano Finanza	JpMorgan sotto indagine	247	176
Italian	2013	Milano Finanza	Kiid, nuovi oneri in vista	719	378
Italian	2013	Milano Finanza	Obiettivo ristrutturazione	1223	604
Italian	2013	Milano Finanza	Pensionati d'azzardo	1279	538
Italian	2013	Milano Finanza	Perché l'euro ha bisogno di un'Italia in crescita	948	472
Italian	2013	Milano Finanza	Pictet, la volatilità è un'occasione	398	240
Italian	2013	Milano Finanza	Più tutela per i risparmiatori	1033	550
Italian	2013	Milano Finanza	Pochi utili, molti rischi	1324	552
Italian	2013	Milano Finanza	Polizza da 1,2 miliardi	806	393
Italian	2013	Milano Finanza	Prepararsi alla risalita	1407	622
Italian	2013	Milano Finanza	Processo alla finanza	206	162
Italian	2013	Milano Finanza	Pronti al nuovo welfare	1331	608
Italian	2013	Milano Finanza	Quei vicini così audaci	1159	503
Italian	2013	Milano Finanza	Quello sprint finale	1411	682
Italian	2013	Milano Finanza	Questione di fiducia	1377	616
Italian	2013	Milano Finanza	Qui ci vuole sempre più consulenza	360	218
Italian	2013	Milano Finanza	Qui i conti tornano	947	467
Italian	2013	Milano Finanza	Rating ma a piccole dosi	1097	527
Italian	2013	Milano Finanza	Riforme piene di ostacoli	832	424
Italian	2013	Milano Finanza	Roma chiama Londra	1013	542
Italian	2014	Milano Finanza	A caccia di alternativi	461	263
Italian	2014	Milano Finanza	Aiuto, la pmi scompare	950	469
Italian	2014	Milano Finanza	Al G20 di Brisbane	893	501
Italian	2014	Milano Finanza	Al rilancio dopo la crisi	646	347
Italian	2014	Milano Finanza	Al riparo sotto i bond	1096	568
Italian	2014	Milano Finanza	Appesi ai rubinetti	962	521
Italian	2014	Milano Finanza	Ascospim, presto più tutele ai risparmiatori	264	176
Italian	2014	Milano Finanza	Attacco a Zurigo	481	290
Italian	2014	Milano Finanza	Aumenti popolari	1344	651
Italian	2014	Milano Finanza	Autunno dei pf in aula	912	459
Italian	2014	Milano Finanza	Banche, dividere retail e investment	1219	585
Italian	2014	Milano Finanza	Basta col braccino	1415	704
Italian	2014	Milano Finanza	Basta con questa schiavitù	1461	642
Italian	2014	Milano Finanza	Bce-boe, cartolarizzazioni più sicure	655	354
Italian	2014	Milano Finanza	Bot people appagati	1557	647
Italian	2014	Milano Finanza	Bufi (Ansat), quel tetto alle renumerazioni	612	333
Italian	2014	Milano Finanza	Caccia al superbanker	860	433
Italian	2014	Milano Finanza	Che cosa resta di Pimco	803	461
Italian	2014	Milano Finanza	Chi fa ombra alla banca	1382	624
Italian	2014	Milano Finanza	Chi vince col blitz	1632	711

Italian	2014	Milano Finanza	Chi vincerà in Brasile	1178	582
Italian	2014	Milano Finanza	Citi, una parola d'ordine per i prossimi anni	607	332
Italian	2014	Milano Finanza	Così la tecnologia attrae capitali	611	334
Italian	2014	Milano Finanza	Così si cavalca lo zio Sam	1051	531
Italian	2014	Milano Finanza	L'euro è di tutti	905	489
Italian	2015	Milano Finanza	Il debito resta un rebus	1210	567
Italian	2015	Milano Finanza	Il dragone mette le ali	895	473
Italian	2015	Milano Finanza	Il lento suicidio dell'ue	1509	703
Italian	2015	Milano Finanza	Il piano B fatto di austerità e tasse	1171	566
Italian	2015	Milano Finanza	Il ragioniere inglese	1041	521
Italian	2015	Milano Finanza	Il rigore a senso unico	2299	888
Italian	2015	Milano Finanza	Immet rivoluziona Ge	996	459
Italian	2015	Milano Finanza	In cerca di marito	1230	576
Italian	2015	Milano Finanza	In pillole	364	234
Italian	2015	Milano Finanza	In trincea con gli high yield	614	356
Italian	2015	Milano Finanza	La scelta di Janet	1530	684
Italian	2015	Milano Finanza	La volatilità ora fa paura	1343	604
Italian	2015	Milano Finanza	Laurea in consulenza	869	461
Italian	2015	Milano Finanza	Le lezioni americane	1256	552
Italian	2015	Milano Finanza	L'Europa ha tanto da imparare	1004	524
Italian	2015	Milano Finanza	Liberiamo i risparmi	2646	1010
Italian	2015	Milano Finanza	L'ibrido che vi fa ricchi	931	475
Italian	2015	Milano Finanza	L'Italia s'è desta	964	459
Italian	2015	Milano Finanza	Per i risparmi degli italiani	554	334
Italian	2015	Milano Finanza	Perché la Yellen rischia	674	371
Italian	2015	Milano Finanza	Perché oggi le strategie attivo	689	395
Italian	2015	Milano Finanza	Piazza Affari is back	1480	705
Italian	2015	Milano Finanza	Pictet, come sopravvivere ai tassi	350	233
Italian	2015	Milano Finanza	Più Etf e meno futures	263	171
Italian	2015	Milano Finanza	Più innovazione per affrontare	933	475
Italian	2016	Milano Finanza	In buona compagnia	1227	598
Italian	2016	Milano Finanza	In un vicolo cieco	1594	681
Italian	2016	Milano Finanza	Investite nel caos	1596	739
Italian	2016	Milano Finanza	Lavorare meno ma tutti	1132	579
Italian	2016	Milano Finanza	L'Italia deve restare unita	786	455
Italian	2016	Milano Finanza	Ma adesso passate all'azione	2974	1097
Italian	2016	Milano Finanza	Ma quali tassi negativi	1290	631
Italian	2016	Milano Finanza	Non solo questione di pil	893	499
Italian	2016	Milano Finanza	Quanto durerà la ripresa	736	365
Italian	2016	Milano Finanza	Quei miti da sfatare	767	400
Italian	2016	Milano Finanza	Rivoluzione in arrivo	2212	842
Italian	2016	Milano Finanza	Rovani (Banca Euroimmobiliare)	469	286
Italian	2016	Milano Finanza	Scommesse a stelle e strisce	1049	564
Italian	2016	Milano Finanza	Se Facebook fa la banca	1186	583
Italian	2016	Milano Finanza	Se la paura fa l'accordo	879	445
Italian	2016	Milano Finanza	Se per competere si tagliano i salari	1030	503
Italian	2016	Milano Finanza	Sei consigli per valutare la liquidità	654	347
Italian	2016	Milano Finanza	Serve ancora il gestore	2126	790
Italian	2016	Milano Finanza	Shanghai è in blocco	1291	646
Italian	2016	Milano Finanza	Siena e la carta del tesoro	848	439
Italian	2016	Milano Finanza	Tassi sottozero per 10 mila mld	240	162
Italian	2016	Milano Finanza	Tassi stabili sottozero	910	491
Italian	2016	Milano Finanza	Tutto si tiene, male	1562	705
Italian	2016	Milano Finanza	Un gioiello di opzione	850	441
Italian	2016	Milano Finanza	Una strada senza uscita	923	501

Italian	2017	Milano Finanza	Andrà di moda il Tier3	571	319
Italian	2017	Milano Finanza	Angela condannata a ripetersi	1403	647
Italian	2017	Milano Finanza	Assicuratori da record	1030	486
Italian	2017	Milano Finanza	Banche, a maggio la bicamerale	703	368
Italian	2017	Milano Finanza	Comitato di Basilea	524	289
Italian	2017	Milano Finanza	Conquistati e felici	2015	751
Italian	2017	Milano Finanza	Constancio: i rischi non sono finiti	997	521
Italian	2017	Milano Finanza	Credito nel Lazio	394	232
Italian	2017	Milano Finanza	Criptoalute sì	1197	622
Italian	2017	Milano Finanza	Debito, così non si avanza	1308	601
Italian	2017	Milano Finanza	Dieci investimenti anti-crisi	1594	792
Italian	2017	Milano Finanza	Dimon (JpM)	402	261
Italian	2017	Milano Finanza	Dove è importante mantenersi vigili	688	372
Italian	2017	Milano Finanza	Due eterni duellanti	636	358
Italian	2017	Milano Finanza	Europe Great Again	1532	666
Italian	2017	Milano Finanza	Fondi ancora in ripresa	662	353
Italian	2017	Milano Finanza	Forchielli: per Xi unità e forza	619	329
Italian	2017	Milano Finanza	Gestori a rischio Kodak	1537	702
Italian	2017	Milano Finanza	Giganti dall'aria sotto scacco	937	480
Italian	2017	Milano Finanza	Hille (Deutsche AM)	1270	601
Italian	2017	Milano Finanza	I Draghi dell'Eden	940	498
Italian	2017	Milano Finanza	I multi asset	399	344
Italian	2017	Milano Finanza	I parafulmini dei mercati	442	286
Italian	2017	Milano Finanza	Il bitcoin diventa adulto	1087	542
Italian	2017	Milano Finanza	Il bitcoin va alla guerra	1183	571
Italian	2018	Milano Finanza	L'impero colpisce ancora	1460	704
Italian	2018	Milano Finanza	Ma come fanno i marinai	1098	572
Italian	2018	Milano Finanza	Ma l'euro non è a rischio	1228	560
Italian	2018	Milano Finanza	Meglio l'economia reale	1962	847
Italian	2018	Milano Finanza	Mellon Capital	885	437
Italian	2018	Milano Finanza	Piccola Italia, grande fiducia	1696	662
Italian	2018	Milano Finanza	Piccole grandi opere	1418	620
Italian	2018	Milano Finanza	Quante riforme per l'Eurozona	1298	637
Italian	2018	Milano Finanza	Quanto valgono i pagamenti per le banche	614	313
Italian	2018	Milano Finanza	Quei bond da difesa	663	352
Italian	2018	Milano Finanza	Queste le nostre colpe	800	427
Italian	2018	Milano Finanza	Richdale (Jp Morgan): occhio alle azioni	532	297
Italian	2018	Milano Finanza	Risiko: aspetta e spera	1010	536
Italian	2018	Milano Finanza	Scelte alternative	980	490
Italian	2018	Milano Finanza	Scenario senza shock	719	381
Italian	2018	Milano Finanza	Se lo spread scivola sotto i 100	1802	764
Italian	2018	Milano Finanza	Se passa quota 100 sulle pensioni	1053	487
Italian	2018	Milano Finanza	Sette anni buttati via	1289	602
Italian	2018	Milano Finanza	Si deve partire dal conflitto d'interesse	646	370
Italian	2018	Milano Finanza	Si ripeterà il film del 2011	1201	583
Italian	2018	Milano Finanza	Sta per ritirarsi uno degli uomini	754	401
Italian	2018	Milano Finanza	Sul Tagliaddebito siamo già in ritardo	1045	535
Italian	2018	Milano Finanza	Sulle tracce dello stress	1213	579
Italian	2018	Milano Finanza	Tempi duri per i mastri orologiai svizzeri	2015	909
Italian	2018	Milano Finanza	Tre mesi per trenta miliardi	1003	486
Italian	2019	Milano Finanza	A Berlino la festa	750	412
Italian	2019	Milano Finanza	A Berlino regna lo zero	1351	581
Italian	2019	Milano Finanza	Al servizio dell'euro	809	405
Italian	2019	Milano Finanza	Aria pesante per gli hedge	767	419
Italian	2019	Milano Finanza	Banche, uno scudo per la crisi	885	459



Italian	2019	Milano Finanza	Brexit, re Boris muove in G3	717	398
Italian	2019	Milano Finanza	Chi fa i soldi con l'Orso	935	465
Italian	2019	Milano Finanza	Credito a rilento	752	333
Italian	2019	Milano Finanza	Default, timore Comune	1162	549
Italian	2019	Milano Finanza	Ferretti bussa all'Asia	1059	459
Italian	2019	Milano Finanza	Fondi di fondi hedge a rischio	661	384
Italian	2019	Milano Finanza	Giù le mani dal risparmio	1937	814
Italian	2019	Milano Finanza	Gli hedge fund si abbreveranno	744	423
Italian	2019	Milano Finanza	Gli insider votano Europa	970	492
Italian	2019	Milano Finanza	Governatori in gabbia	999	554
Italian	2019	Milano Finanza	Guerriglia monetaria	2146	810
Italian	2019	Milano Finanza	I Btp non vendeteli	1253	601
Italian	2019	Milano Finanza	Il caso Windhorst	920	512
Italian	2019	Milano Finanza	Il conto lo pagano i cittadini	1133	548
Italian	2019	Milano Finanza	Il metodo Third Point	963	511
Italian	2019	Milano Finanza	In Argentina è sempre il solito tango	1415	648
Italian	2019	Milano Finanza	Investimenti, ancora troppo fai da te	852	457
Italian	2019	Milano Finanza	La lutarana Margrethe	895	507
Italian	2019	Milano Finanza	La mossa giusta sui tassi	954	487
Italian	2019	Milano Finanza	La prudenza dei mutui	875	444
Italian	2020	Milano Finanza	Ora di comprare casa	1031	533
Italian	2020	Milano Finanza	Percassi gioca a tutto campo	2772	1113
Italian	2020	Milano Finanza	Perché questa volta l'inflazione potrebbe tornare	669	378
Italian	2020	Milano Finanza	Private equity a caccia	627	355
Italian	2020	Milano Finanza	Quattro mosse per evitare	1290	613
Italian	2020	Milano Finanza	Quel gruppo sarà unico	922	484
Italian	2020	Milano Finanza	Quell'asse si è spezzato	1165	566
Italian	2020	Milano Finanza	Qui lo Stato si fa banca	1306	554
Italian	2020	Milano Finanza	Qui serve una diga	1121	532
Italian	2020	Milano Finanza	Ramachandram (Gam)	808	422
Italian	2020	Milano Finanza	Recovery salva imprese	670	390
Italian	2020	Milano Finanza	Rendimenti sostenibili	979	508
Italian	2020	Milano Finanza	Ricomincio dal retail	876	447
Italian	2020	Milano Finanza	Ripartenza col biotech	982	488
Italian	2020	Milano Finanza	Rischio bolle sui listini	1526	671
Italian	2020	Milano Finanza	Risparmi in aiuto al paese	367	237
Italian	2020	Milano Finanza	Salvare, non liquidare	1030	538
Italian	2020	Milano Finanza	Sassicaia ignora la crisi	315	198
Italian	2020	Milano Finanza	Scolletta (Allianz GI)	690	397
Italian	2020	Milano Finanza	Servono campioni europei	1520	675
Italian	2020	Milano Finanza	Un salvagente per gli utp	1038	531
Italian	2020	Milano Finanza	Un sostegno necessario	1651	736
Italian	2020	Milano Finanza	Un tuffo nel pil ignoto	657	397
Italian	2020	Milano Finanza	Un vaccino chiamato cultura	1262	562
Italian	2020	Milano Finanza	Unicredit più italiana	1171	575
Italian	2019	Milano Finanza	Brexit, re Boris muove in G3	717	398
Italian	2019	Milano Finanza	Chi fa i soldi con l'Orso	935	465
Italian	2019	Milano Finanza	Credito a rilento	752	333
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Italian	2020	Milano Finanza	Quel gruppo sarà unico	922	484
Italian	2020	Milano Finanza	Quell'asse si è spezzato	1165	566
Italian	2020	Milano Finanza	Qui lo Stato si fa banca	1306	554
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Italian	2020	Milano Finanza	Rischio bolle sui listini	1526	671
Italian	2020	Milano Finanza	Risparmi in aiuto al paese	367	237
Italian	2020	Milano Finanza	Salvare, non liquidare	1030	538
Italian	2020	Milano Finanza	Sassicaia ignora la crisi	315	198
Italian	2020	Milano Finanza	Scolletta (Allianz GI)	690	397
Italian	2020	Milano Finanza	Servono campioni europei	1520	675
Italian	2020	Milano Finanza	Un salvagente per gli utp	1038	531
Italian	2020	Milano Finanza	Un sostegno necessario	1651	736
Italian	2020	Milano Finanza	Un tuffo nel pil ignoto	657	397
Italian	2020	Milano Finanza	Un vaccino chiamato cultura	1262	562
Italian	2020	Milano Finanza	Unicredit più italiana	1171	575



## Appendix 2: Composition of the Anglo-American reference corpus

Language	Year	Newspaper	Title	Tokens	Types
English	2008	Financial Times	America will need 1.000\$ bn bail-out	1242	519
English	2008	Financial Times	Asia and Europe vow firm crisis response	629	321
English	2008	Financial Times	Asia struggles to find common crisis plan	591	296
English	2008	Financial Times	Climate change measures' could stimulate economies	465	262
English	2008	Financial Times	Congress in new turmoil hearings	441	241
English	2008	Financial Times	Currency swap scheme to be expanded	340	724
English	2008	Financial Times	Darling unveils pre budget report	364	184
English	2008	Financial Times	Europe car sales hit by financial crisis	530	240
English	2008	Financial Times	Financial crisis catches up with Italy's banks	1088	517
English	2008	Financial Times	Financial crisis fells Belgian leadership	684	359
English	2008	Financial Times	Financial crisis has dragged JJB out in the cold	1046	504
English	2008	Financial Times	Financial crisis hits horse breeders	523	303
English	2008	Financial Times	Financial crisis marks out a new geopolitical order	1278	580
English	2008	Financial Times	Financial crisis stalks new victims	715	320
English	2008	Financial Times	Financial crisis tests durability of globalisation	970	410
English	2008	Financial Times	Financial crisis tests industry's green priorities	949	461
English	2008	Financial Times	Financial crisis will shape the Czech presidency	940	441
English	2008	Financial Times	Foreign liquidity shortage hits Korean markets	717	338
English	2008	Financial Times	German banking regulator rejects blame	359	199
English	2008	Financial Times	German cheer amid the economic gloom	839	417
English	2008	Financial Times	Gulf funds looking to invest in US	649	323
English	2008	Financial Times	Hedge fund chiefs blame the system for financial crisis	732	371
English	2008	Financial Times	Heroes wanted to stave off the next financial crisis	988	509
English	2008	Financial Times	Honda quits F1 as financial crisis bites	824	389
English	2008	Financial Times	How the financial crisis is changing China	1100	495
English	2009	Financial Times	A question of ownership	921	436
English	2009	Financial Times	Asia enjoys property boom	753	364
English	2009	Financial Times	Asia's rich hit hard by financial crisis	1015	441
English	2009	Financial Times	Botswana handed record \$1.5bn loan	513	259
English	2009	Financial Times	Capco eyes North American market	546	274
English	2009	Financial Times	China Merchants Bank to open in UK	723	337
English	2009	Financial Times	China's economic rebound boosts jobs	543	286
English	2009	Financial Times	Choice of Haddrill for FRC sends a signal	629	330
English	2009	Financial Times	Crisis creates opportunities for mergers	1112	490
English	2009	Financial Times	Deutsche Bank ducks decision on a successor	356	735
English	2009	Financial Times	Deutsche Bank profits hit EUR1.4bn	278	601
English	2009	Financial Times	Dramatic take on downturn is box office hit	591	314
English	2009	Financial Times	Emerging economy ratings resilient	576	286
English	2009	Financial Times	Eurotunnel: Complex case foreshadows issues	484	1159

English	2009	Financial Times	Ex-IKB chief faces charges	309	588
English	2009	Financial Times	Financial crisis a turning point in lobbyists' fortunes	885	448
English	2009	Financial Times	Financial crisis concerns lift G4S profits	583	281
English	2009	Financial Times	Financial crisis topples Iceland government	688	340
English	2009	Financial Times	Financial crisis: lessons from the Nordic experience	921	377
English	2009	Financial Times	Foreign direct investment forecast to fall	305	594
English	2009	Financial Times	German investor Merckle dead	490	262
English	2009	Financial Times	Germany still in credit crunch 'danger'	789	345
English	2009	Financial Times	Goldman says sorry for role in financial crisis	618	325
English	2009	Financial Times	Hedge funds	280	503
English	2009	Financial Times	Hong Kong economy suffers record contraction	572	286
English	2010	Financial Times	Bernanke requests review into AIG role	392	215
English	2010	Financial Times	Brown's role in solving crisis seen as key	579	267
English	2010	Financial Times	Buffett bats off criticism of Moody's	564	306
English	2010	Financial Times	Case for commodities strengthens again	727	352
English	2010	Financial Times	Central banks to restore currency swaps	747	340
English	2010	Financial Times	CFA knowledge was not enough to prevent the financial crisis	463	270
English	2010	Financial Times	China postpones CDS launch	674	321
English	2010	Financial Times	China's banks set example for west	516	258
English	2010	Financial Times	Crisis panel issues subpoena to Goldman	690	339
English	2010	Financial Times	Emerging markets set pace for debt issuance	640	318
English	2010	Financial Times	European banks took big slice of Fed aid	1123	369
English	2010	Financial Times	Ex-chief says WaMu was 'bargain price'	740	362
English	2010	Financial Times	Fed discloses details of crisis loans	711	324
English	2010	Financial Times	Financial crisis exposed flaws in economics	549	301
English	2010	Financial Times	Financial crisis served up with relish	1065	528
English	2010	Financial Times	Financial crisis tale to make the blood boil	1055	510
English	2010	Financial Times	Former AIG executive defends actions	758	361
English	2010	Financial Times	Gaza taxes rise as Hamas battles cash crisis	729	347
English	2010	Financial Times	German financial crisis plays out in court	830	369
English	2010	Financial Times	Greenspan defends his role in the crisis	865	396
English	2010	Financial Times	HK vindicated by naked shorting ban	623	298
English	2010	Financial Times	IFC in emerging market finance deal	522	274
English	2010	Financial Times	India's IT outsourcers poised for pick-up	697	319
English	2010	Financial Times	Inflation looms as problem for China and India	813	367
English	2010	Financial Times	ING sells Kotak holding for \$175m	763	351
English	2011	Financial Times	A new financial crisis	528	272
English	2011	Financial Times	Aegon sells reinsurance arm to Scor	452	220
English	2011	Financial Times	Asian investors wrestle with	1176	504
English	2011	Financial Times	Auditors criticised for role in financial crisis	867	383
English	2011	Financial Times	Brussels backs WestLB break-up plan	677	339
English	2011	Financial Times	Call for fraud law tweak to aid prosecutions	706	368
English	2011	Financial Times	Chemistry lesson from financial crisis	448	224
English	2011	Financial Times	Citadel abandons plan to rival banks	704	313
English	2011	Financial Times	Companies warned over bribery precautions	680	341

English	2011	Financial Times	Default would reignite debate about dollar's global role	434	210
English	2011	Financial Times	Deutsche Bank loses swap sales case	482	247
English	2011	Financial Times	Disturbing for defenders of Keynesian stimulus	374	184
English	2011	Financial Times	Europe needs 'shock and awe' solution	367	204
English	2011	Financial Times	FDIC expects insurance fund to recover	583	288
English	2011	Financial Times	Financial Crisis Inquiry Commission	476	273
English	2011	Financial Times	Financial crisis report to blame Wall Street	593	306
English	2011	Financial Times	Financial crisis: Caution urged over volatile Europe	999	445
English	2011	Financial Times	Fraud probes to continue, says US attorney	728	368
English	2011	Financial Times	FSA boosts staff since financial crisis	853	418
English	2011	Financial Times	Fundamental differences' between ETFs and structured products	657	322
English	2011	Financial Times	Globalisation still holds large benefits	515	249
English	2011	Financial Times	Goldman chief called to testify in Galleon case	763	339
English	2011	Financial Times	Goldman Sachs veteran Forst retires	747	328
English	2011	Financial Times	Greek lessons in the financial crisis	901	466
English	2011	Financial Times	How the G20 can prevent another financial crisis	971	455
English	2012	Financial Times	AIG buys advisory group from Hartford	713	318
English	2012	Financial Times	Bank pay an object lesson for investors	743	340
English	2012	Financial Times	Banking must not be left in the shadows	1018	431
English	2012	Financial Times	Bearish brokers top TIM deal ideas chart	780	348
English	2012	Financial Times	Brokers' best ideas focus on short term	780	347
English	2012	Financial Times	Buyout investors set to be more selective	587	257
English	2012	Financial Times	Car sales jumpstart securitised loans	697	322
English	2012	Financial Times	Caricature of how Republicans see the financial crisis	580	281
English	2012	Financial Times	Chief defends mortgage fraud task force	639	316
English	2012	Financial Times	Commerzbank pulls out of shipping finance	630	296
English	2012	Financial Times	Curious that King does not question choice of CPI target	390	192
English	2012	Financial Times	DeAnne Julius of Chatham House made dame	526	275
English	2012	Financial Times	Dublin plans to auction lottery licence	449	244
English	2012	Financial Times	Emerging markets more positive on economy	604	279
English	2012	Financial Times	EU still a model for a volatile world	785	375
English	2012	Financial Times	Europe's subprime securities enjoy revival	622	291
English	2012	Financial Times	Ex Iceland bank chief convicted of fraud	733	349
English	2012	Financial Times	Ex-Credit Suisse trader surrenders to FBI	808	366
English	2012	Financial Times	Ex-IndyMac chief settles fraud case	473	245
English	2012	Financial Times	Financial crisis behind surge in demand for yield	1339	499
English	2012	Financial Times	Financial crisis cultivates identity crisis	1039	502
English	2012	Financial Times	Financial crisis hits UK retirement income	602	270
English	2012	Financial Times	Financial crisis: Greek drama is not short of options	663	329
English	2012	Financial Times	Germans put their wealth into property	683	334
English	2012	Financial Times	Glass-Steagall would have made no difference	339	171

English	2013	Financial Times	A varying threshold linked to debt history and crisis fears	327	167
English	2013	Financial Times	Alliance Trust's Karin Forseke on managing the financial crisis	1636	676
English	2013	Financial Times	Allied Irish Banks seen as reckless as Anglo calls reveal	765	309
English	2013	Financial Times	Art imitates life in play on Irish financial crisis	963	470
English	2013	Financial Times	Austrian banks warned of EUR8bn capital shortfall	462	230
English	2013	Financial Times	BBA Aviation ends talks with DAE	511	260
English	2013	Financial Times	BofA faces potential mortgage-related civil charges	694	310
English	2013	Financial Times	Buyout prices and debt levels soar	382	204
English	2013	Financial Times	Caribbean blown by winds of financial crisis	837	398
English	2013	Financial Times	CFA Institute probes record number of misconduct cases	572	285
English	2013	Financial Times	Cheap deals drive UK car sales to best April since financial crisis	915	401
English	2013	Financial Times	Chinese local government debt rises to \$3tn	764	359
English	2013	Financial Times	Citi to pay \$730m over subprime mortgages	638	304
English	2013	Financial Times	CLO issuance hits highest level since before financial crisis	807	371
English	2013	Financial Times	Confidence in UK junior market rebuilds	430	222
English	2013	Financial Times	Corporate finance deals plummet in wake of financial crisis	771	339
English	2013	Financial Times	CVC attracts pledges of EUR14bn in six months	920	399
English	2013	Financial Times	Dutch government profits from ING bailout	479	225
English	2013	Financial Times	Fannie Mae swings to record \$17.2bn profit	767	346
English	2013	Financial Times	Fears after key China debt level soars 70%	766	364
English	2013	Financial Times	Financial crisis forced business schools to change curriculum	540	251
English	2013	Financial Times	Financial crisis just a 'blip' for bankers	842	380
English	2013	Financial Times	Financial crisis: Unemployment fears in Austria	969	439
English	2013	Financial Times	Health spending suffers since global financial crisis	669	326
English	2013	Financial Times	Heinz buyout raises M&A revival hopes	305	659
English	2014	Financial Times	AIG agrees to pay \$960m to settle 2008 litigation	471	249
English	2014	Financial Times	Arbitration cases heard in London	670	322
English	2014	Financial Times	Asian equities extend global sell-off	621	290
English	2014	Financial Times	Assets under management leave financial crisis behind	691	337
English	2014	Financial Times	Bank of America to pay \$16.65bn in mortgage case	680	379
English	2014	Financial Times	Berlusconi's party faces financial crisis	1063	488
English	2014	Financial Times	Big Bang and financial crisis did nothing to the City bullyboys	1033	494

English	2014	Financial Times	Big US rating agencies get new European rival	488	260
English	2014	Financial Times	BoE fretting over monetary policy transition	344	208
English	2014	Financial Times	Chinese CDS volume jumps on economic fears	646	327
English	2014	Financial Times	Chronicle of a global meltdown foretold	879	400
English	2014	Financial Times	Court in Iceland sentences former Landsbanki chief to jail	756	349
English	2014	Financial Times	Creditors prod Grenada over lack of progress on debt	601	307
English	2014	Financial Times	Cross-border capital flows return to 2011 levels	764	361
English	2014	Financial Times	Danske Bank posts best quarterly results since financial crisis	661	312
English	2014	Financial Times	ECI Partners notches up largest fund	563	293
English	2014	Financial Times	Emerging markets limp on Chinese data	498	287
English	2014	Financial Times	EY's UK arm benefits from investments during financial crisis	604	289
English	2014	Financial Times	Fears of Bulgarian financial crisis	1006	448
English	2014	Financial Times	Fed's Bullard defends unconventional monetary policy	542	277
English	2014	Financial Times	Feedback: Feats of endurance	316	186
English	2014	Financial Times	Financial crisis overhaul for swaps trading	655	324
English	2014	Financial Times	Frustrated investors sue 'zombie' Cayman funds	486	248
English	2014	Financial Times	FTSE 100 charity donations nearly double since financial crisis	658	340
English	2014	Financial Times	Gables Residential owners ready for exit	393	221
English	2015	Financial Times	Aena embarks on Spain's largest IPO	1053	458
English	2015	Financial Times	AIB reports first profit since Irish financial crisis	812	374
English	2015	Financial Times	Archaic BoE was ill-equipped to prevent financial crisis	930	456
English	2015	Financial Times	Asia's mixed record in stock market interventions	978	453
English	2015	Financial Times	August the worst month for UK high street since financial crisis	644	337
English	2015	Financial Times	Bank of England embroiled in money-market fraud probe	972	387
English	2015	Financial Times	Banks fight to repair damage to brands	1490	611
English	2015	Financial Times	Banks pay lowest proportion of tax since before financial crisis	726	293
English	2015	Financial Times	BoE: New rules can 'nearly halve' risk of financial crisis	637	310
English	2015	Financial Times	Central bankers' policies led to a new type of politics	398	225
English	2015	Financial Times	Charts of the year: When's the next US recession?	335	186
English	2015	Financial Times	Citi to pay \$180m over 2008 bond fund collapses	367	208
English	2015	Financial Times	Commit to removing legal barriers to data-sharing	409	221
English	2015	Financial Times	EM portfolio outflows worst since global financial crisis	457	231



English	2015	Financial Times	Emerging market capital outflows eclipse financial crisis levels	812	355
English	2015	Financial Times	EU accounting rules	692	349
English	2015	Financial Times	EU economies expand for first time	790	342
English	2015	Financial Times	Ex-Anglo Irish chief faces US court	828	371
English	2015	Financial Times	Ex-Fed chief calls for regulatory shakeup	498	232
English	2015	Financial Times	Fall in UK retirement saving linked to financial crisis	602	284
English	2015	Financial Times	FCA inundated with claims of possible market abuse	736	365
English	2015	Financial Times	Fed's Dudley: "far away" from thinking about QE4	401	227
English	2015	Financial Times	Tougher bank rules hit bond market trading,	773	359
English	2015	Financial Times	Treasury sells £13bn of Northern Rock mortgages	323	165
English	2015	Financial Times	UK disposable income back at pre-crisis levels	377	213
English	2016	Financial Times	Janet Yellen hails progress US economy has made post-crisis	881	395
English	2016	Financial Times	Lira dives as Turkish economy suffers worst slump	346	206
English	2016	Financial Times	Nasdaq CEO sees regulation 'refinement'	467	249
English	2016	Financial Times	NYCO: renaissance for a victim of the financial crisis	826	422
English	2016	Financial Times	OTC derivatives shrink to lowest level since financial crisis	609	286
English	2016	Financial Times	Pensions: The slow burn financial crisis	848	436
English	2016	Financial Times	Petrofac shares surging as it boasts order backlog	476	231
English	2016	Financial Times	RBS may face US fine up to \$12bn over mortgage-backed securities	543	278
English	2016	Financial Times	Renminbi trading band set at weakest level since 2008	317	151
English	2016	Financial Times	Ringgit knocked to weakest level since Asian financial crisis	333	180
English	2016	Financial Times	SME lending grows for first time since financial crisis	661	321
English	2016	Financial Times	Tax policies have turned from austerity to growth,	683	318
English	2016	Financial Times	Tourism outside London at highest level	722	342
English	2016	Financial Times	Turkish stocks set for worst week	434	248
English	2016	Financial Times	UK business confidence drops to lowest	527	273
English	2016	Financial Times	UK government lines up £16bn sale of Bradford & Bingley loans	318	183
English	2016	Financial Times	UK government scraps retail offering in fresh Lloyds share sale	667	303
English	2016	Financial Times	UK productivity falls by most	703	325
English	2016	Financial Times	Ulster Bank to pay RBS €1.5bn dividend	447	218
English	2016	Financial Times	US bailout architect: banks 'still too big to fail'	420	219
English	2016	Financial Times	VW's share of European car market hits lowest since financial crisis	642	268
English	2016	Financial Times	We are still groping for truth about the financial crisis	1083	502

English	2016	Financial Times	Week Six: FT Alphaville Fantasy Football League	610	337
English	2016	Financial Times	Weight of stimulus can lead to further crisis	386	218
English	2016	Financial Times	Welby tells City watchdogs to embrace new regulations	728	350
English	2017	Financial Times	JPMorgan: Central bank normalisation may spark next financial crisis	747	366
English	2017	Financial Times	London home prices fall for first time since financial crisis	376	197
English	2017	Financial Times	Nobel Prize-winning economist Oliver Hart	1325	638
English	2017	Financial Times	Number of Italians in work rises	770	387
English	2017	Financial Times	Opening Quote: Barclays faces first criminal charges	1248	561
English	2017	Financial Times	Over \$9tn of bonds trade with negative yields	437	226
English	2017	Financial Times	RBS swings into profit as bank seeks to draw line under financial crisis	795	352
English	2017	Financial Times	S Korea set for biggest spending boost since financial crisis	640	319
English	2017	Financial Times	Securitized auto loans hit post-financial crisis high	777	361
English	2017	Financial Times	SFO closes probe into Bank of England liquidity auctions	448	247
English	2017	Financial Times	Swiss watch exports in sharpest fall since financial crisis	800	379
English	2017	Financial Times	The financial crisis lives on in UK courtrooms	770	398
English	2017	Financial Times	The sequel to the global financial crisis is here	924	437
English	2017	Financial Times	Time spent thinking about the next financial crisis is not wasted	1056	474
English	2017	Financial Times	Uber's rise triggers financial crisis at taxi lenders	668	333
English	2017	Financial Times	UK government borrowing bill shrinks to lowest	339	192
English	2017	Financial Times	UK hits break-even on £20bn Lloyds Bank rescue	669	326
English	2017	Financial Times	UK law firm revenues soar in decade since financial crisis	667	305
English	2017	Financial Times	Unfinished Business by Tamim Bayoumi	929	427
English	2017	Financial Times	US wages grow at fastest rate since financial crisis	855	406
English	2017	Financial Times	US yield curve flattens at fastest pace since financial crisis	665	324
English	2017	Financial Times	Wall St banks' borrowing premium hits lowest since financial crisis	869	406
English	2017	Financial Times	Wall St lawyer with skills honed by financial crisis heads to SEC	1388	618
English	2017	Financial Times	Who was convicted because of the global financial crisis?	480	262
English	2017	Financial Times	Wolfgang Schäuble warns of debt-driven global financial crisis	956	449
English	2018	Financial Times	Middle-class incomes show strongest growth since financial crisis	555	275

English	2018	Financial Times	Opinion today: avoiding the next financial crisis	767	396
English	2018	Financial Times	Outsourcers are facing their own financial crisis	874	433
English	2018	Financial Times	Populism is the true legacy of the global financial crisis	1777	589
English	2018	Financial Times	Populism was not sparked by the financial crisis	958	483
English	2018	Financial Times	Preventive measures will not stop the next financial crisis	1016	482
English	2018	Financial Times	RBS makes first acquisition since financial crisis	571	304
English	2018	Financial Times	RBS revives dividend for first time since financial crisis	764	365
English	2018	Financial Times	Risks must be measured in the opaque non-bank sector	469	247
English	2018	Financial Times	Start preparing for the next financial crisis now	800	403
English	2018	Financial Times	The Cambridge Analytica scandal echoes the financial crisis	904	452
English	2018	Financial Times	The hidden art that hinted at looming financial crisis	346	196
English	2018	Financial Times	The next financial crisis won't come from a 'known unknown'	969	513
English	2018	Financial Times	The rise of poverty among EU workers since the financial crisis	783	356
English	2018	Financial Times	The UK's corporate productivity challenge	715	350
English	2018	Financial Times	Tight labour markets are healing the scars of the financial crisis	1023	484
English	2018	Financial Times	UK court dismisses charges against Barclays over Qatar deal	891	413
English	2018	Financial Times	UK deficit falls to lowest level since before financial crisis	595	285
English	2018	Financial Times	UK equity income discounts 'biggest since financial crisis'	1040	400
English	2018	Financial Times	UK productivity woes blamed on employment changes	681	272
English	2018	Financial Times	UK wage growth weakest in G7 since financial crisis	711	315
English	2018	Financial Times	UK wages increase at fastest rate since financial crisis	681	301
English	2018	Financial Times	US stocks head for worst month since the financial crisis	905	427
English	2018	Financial Times	Who went to jail for their role in the financial crisis?	703	363
English	2018	Financial Times	Why the global economy is due for a downswing	931	445
English	2019	Financial Times	'Sure touch' RBS chief Alison Rose faces long list of challenges	1172	508
English	2019	Financial Times	Investors most bearish since financial crisis	663	324
English	2019	Financial Times	Irish central bank carries bigger stick	1073	497
English	2019	Financial Times	Jamie Dimon says 'greedy' bankers 'let the American people down'	602	320
English	2019	Financial Times	Kristalina Georgieva's IMF challenge	1118	476
English	2019	Financial Times	Lloyds/PPI: Horta-Osório's £50bn legacy	552	307
English	2019	Financial Times	Low interest rates fuel financial risk-taking, IMF warns	823	342

English	2019	Financial Times	New car sales fell at steepest rate since financial crisis	791	329
English	2019	Financial Times	Norway oil fund posts worst performance since financial crisis	718	328
English	2019	Financial Times	Officials 'unconcerned' by Deutsche Bank-Commerzbank merger risks	772	377
English	2019	Financial Times	Poor productivity growth of 0.3% is 'statistic of the decade'	475	263
English	2019	Financial Times	Poorer UK families less resilient than before financial crisis	602	299
English	2019	Financial Times	Revival of crisis-era creation shows strain in credit markets	1030	456
English	2019	Financial Times	Seoul unveils biggest stimulus plan since global financial crisis	731	342
English	2019	Financial Times	South Korea set for one of worst growth periods in half a century	688	321
English	2019	Financial Times	South Korea suffers worst contraction since financial crisis	743	367
English	2019	Financial Times	The Federal Reserve will have to be creative	934	394
English	2019	Financial Times	Two-year Treasury yields stage biggest five-day drop	503	237
English	2019	Financial Times	UBS Australia rainmaker Matthew Grounds	834	417
English	2019	Financial Times	Understanding the Lebanese financial crisis	1792	717
English	2019	Financial Times	What the 2010s taught me	873	434
English	2019	Financial Times	Why conduct risk is still very costly for Wall Street	762	396
English	2019	Financial Times	Why finance has resisted a big push towards deglobalisation	990	442
English	2019	Financial Times	Why markets need to heed the lessons from the 1970s	957	455
English	2019	Financial Times	Why parts of Wall Street are fretting over 'toxic' loans	1021	459
English	2020	Financial Times	IMF chief warns against complacency on global economy	680	328
English	2020	Financial Times	Job losses in Europe and US hit financial crisis level	963	446
English	2020	Financial Times	Letter: 2020 will go down as the year of deglobalisation	389	232
English	2020	Financial Times	Letter: Argentina faces financial crisis of its own creation	411	243
English	2020	Financial Times	Letter: Ratings agencies have made big changes	415	215
English	2020	Financial Times	Like the financial crisis, Covid is a gift to populists	942	483
English	2020	Financial Times	Mortgage rate rise increases pressure for Fed intervention	678	339
English	2020	Financial Times	Opening Quote: Investment banking revenues at lowest	799	308
English	2020	Financial Times	Paulson closes hedge fund to external investors	507	265
English	2020	Financial Times	Remember 1929 when looking for the cause of the coming financial crisis	935	454
English	2020	Financial Times	Renminbi set for best quarter since global financial crisis	841	414

English	2020	Financial Times	Scholz insists record German borrowing manageable	739	330
English	2020	Financial Times	Singapore's GIC reports lowest returns	624	320
English	2020	Financial Times	South Korea sheds jobs at fastest rate	709	388
English	2020	Financial Times	Spanish court acquits ex-IMF boss over Bankia collapse	944	453
English	2020	Financial Times	Swiss broker Tradition to expand into private markets	320	607
English	2020	Financial Times	The next financial crisis may be coming soon	926	468
English	2020	Financial Times	UK investment trusts at steepest discounts	609	291
English	2020	Financial Times	UK on track to sell £533bn of debt this year	772	354
English	2020	Financial Times	US banks rack up \$200bn in fines and penalties	924	408
English	2020	Financial Times	US leveraged loan prices slump to lowest	437	246
English	2020	Financial Times	US on track for worst corporate quarter since financial crisis	850	410
English	2020	Financial Times	Warning lights are flashing for Big Tech	933	422
English	2020	Financial Times	White collar crime and punishment is still out of kilter	972	482
English	2020	Financial Times	Why financial policymakers are still fighting the last wa	831	404

Language	Year	Newspaper	Title	Tokens	Tokens
English	2008	City A.M.	100 flirts with bear market	440	249
English	2008	City A.M.	A Microsoft and Google tie-up is what the industry needs	528	277
English	2008	City A.M.	Atticus sees £2.7bn losses as downturn hits it hard	327	184
English	2008	City A.M.	Auntie's problems run deeper than executive bonuses	511	287
English	2008	City A.M.	Avoid the equities wipe out by riding the fast-moving forex wave	1237	505
English	2008	City A.M.	B&B drama caps another day of troubles for UK Plc	504	289
English	2008	City A.M.	Back to work but challenges of a tough economy remain	505	288
English	2008	City A.M.	Bank of America adds cheer to bank stocks	316	185
English	2008	City A.M.	Bischoff joins City talkshop	291	177
English	2008	City A.M.	BlueBay gets a boost as managed assets grow	278	160
English	2008	City A.M.	Boerse: cash equities are not for sale	223	132
English	2008	City A.M.	Cash and bonds will help protect your investments from stagflation	1202	497
English	2008	City A.M.	City crisis takes its toll on marriage	592	312
English	2008	City A.M.	City workers get creative with life drawing twenty-seven storeys up	895	420
English	2008	City A.M.	Co-founder of RAB stands aside as CEO	311	182
English	2008	City A.M.	Could now be the moment to enter the dragon?	935	407
English	2008	City A.M.	Counting on financials to outperform	429	226
English	2008	City A.M.	Credit crisis begins to take human toll	578	295
English	2008	City A.M.	Despite the gloomy market, investors still have something to cheer about	679	345
English	2008	City A.M.	Don't be spooked by inflation	905	417

English	2008	City A.M.	Financial jobs boom to fade	196	130
English	2008	City A.M.	Four top UBS directors quit	253	157
English	2008	City A.M.	French jeweller who loves the Queen	1079	456
English	2008	City A.M.	Giving the dream	1408	598
English	2008	City A.M.	Growth fears as oil surges to fresh peak	268	175
English	2009	City A.M.	A Tobin tax would destroy London	1374	590
English	2009	City A.M.	BANKING WOE PUTS EURO ON THE BACK FOOT	749	342
English	2009	City A.M.	Barclays bet makes Abu Dhabi 1.5bn	623	281
English	2009	City A.M.	Beware green shoots: the bears will still beat the bulls	509	272
English	2009	City A.M.	BG looks to a bright future despite losses	285	167
English	2009	City A.M.	Boris battles Brussels bureaucrats	768	350
English	2009	City A.M.	BRUNSWICK CAUSES A STIR WITH PUBLIC AFFAIRS ROLE IN BRUSSELS	793	439
English	2009	City A.M.	Council of regulators led by chancellor to monitor risks to the financial system	639	295
English	2009	City A.M.	CRITICS DO A U-TURN ON HORNBY'S REPUTATION	828	460
English	2009	City A.M.	Dow rallies as oil keeps on climbing	344	194
English	2009	City A.M.	Emerging market strength means luxury	397	224
English	2009	City A.M.	Experian cuts successful as profits rocket	286	166
English	2009	City A.M.	High volatility will add sizzle to your summer trading	734	361
English	2009	City A.M.	How the Baker Street brigade are taking on	1099	465
English	2009	City A.M.	IDENTITY CRISIS AT FUND VETERAN	820	449
English	2009	City A.M.	INFLATION FEARS STILL ON THE CARDS	804	371
English	2009	City A.M.	Investors are turning to ETFs as uncertain times continue	1028	428
English	2009	City A.M.	Japan offers the contrarian trader a wealth of opportunity	664	336
English	2009	City A.M.	Keep an eye on geopolitics	783	362
English	2009	City A.M.	L&G sales up but capital fears persist	323	169
English	2009	City A.M.	M&B boss out on hedge loss	291	181
English	2009	City A.M.	Meet the deal-maker extraordinaire	1195	527
English	2009	City A.M.	Meet the oil man	1027	421
English	2009	City A.M.	Meriwether fails again as his hedge firm JWM	528	272
English	2009	City A.M.	Never again must banks ask for handouts	575	318
English	2010	City A.M.	A tip for regulators: no risk means no gain	614	326
English	2010	City A.M.	AIA reveals bonus pay for Tucker	390	211
English	2010	City A.M.	Alexander David bid for Hoodless caves in;	390	222
English	2010	City A.M.	Axiom set for Dubai flotation	318	76
English	2010	City A.M.	BANKS IN BID TO BOOST LENDING	622	315
English	2010	City A.M.	Big Four set to face the Lords	433	228
English	2010	City A.M.	Booming Asia will support global recovery, says poll of economists;	353	195
English	2010	City A.M.	Candover to sell CPL to its management;	516	261
English	2010	City A.M.	China's Mr Private Equity explains the new frontier's hopes and risks;	1602	629
English	2010	City A.M.	City chairman says the politics of envy	1610	615
English	2010	City A.M.	City should lead globally and show benefits locally	600	283
English	2010	City A.M.	Confidence fell in September	304	178

English	2010	City A.M.	Cowen faces fresh calls to quit as PM	530	292
English	2010	City A.M.	Credit where it's due	749	332
English	2010	City A.M.	ELS de Keyser had just moved	370	219
English	2010	City A.M.	EU bonus rules make London uncompetitive;	501	275
English	2010	City A.M.	EU financial services must compete globally	606	305
English	2010	City A.M.	Euro in crisis	558	302
English	2010	City A.M.	Ferrovial to kick off sale	451	253
English	2010	City A.M.	FSA faces calls to publish details of investigation	436	228
English	2010	City A.M.	GERRY GRIMSTONE CANDOVER	433	244
English	2010	City A.M.	Hedge fund growth begins to slow in 2010	361	183
English	2010	City A.M.	HSBC shuffles managers to focus on Asia	470	243
English	2010	City A.M.	IASB hires new Dutch chair	404	211
English	2010	City A.M.	Insurers face new wave of regulation	644	302
English	2011	City A.M.	A SECURITISATION COMEBACK GATHERS PACE IN EUROPE	587	317
English	2011	City A.M.	AIG considers shrinking IPO	321	186
English	2011	City A.M.	America hits its debt ceiling	449	241
English	2011	City A.M.	As Coventry Building Society eyes loss-making good bank bid	389	223
English	2011	City A.M.	Asian hedge funds attract inflows of \$500m in August	369	200
English	2011	City A.M.	AT A GLANCE	328	196
English	2011	City A.M.	Balls unveils £18bn plan to aid economy	965	332
English	2011	City A.M.	Bankia forced to offer investors cut-price float;	401	228
English	2011	City A.M.	Banks urged to shrink to boost profit;	310	174
English	2011	City A.M.	BC Partners raises (EURO)4bn	330	187
English	2011	City A.M.	BofA shares slide on fresh lawsuit fears	429	233
English	2011	City A.M.	BUYING Q &A;	315	165
English	2011	City A.M.	Capital boost for Commerz;	559	278
English	2011	City A.M.	City honoured in the Queen's birthday list	798	356
English	2011	City A.M.	City jobs will hit 1998 low	338	204
English	2011	City A.M.	Commerzbank issues shares at big discount	392	182
English	2011	City A.M.	Commerzbank to repay state	285	181
English	2011	City A.M.	Companies face £7 trillion debt pile	308	186
English	2011	City A.M.	Credit rating agencies caught in political web	358	214
English	2011	City A.M.	Daniel Stewart warning despite return to profit	304	184
English	2011	City A.M.	DIMON VENTS FURY AT BANK BASHER SARKOZY	593	309
English	2011	City A.M.	France said to have a plot to shore up banks	359	204
English	2011	City A.M.	FSA puts back date for bank probe report	447	245
English	2011	City A.M.	Greece will leave the euro within the next year	345	193
English	2011	City A.M.	Greek yields rise over 25pc	328	200
English	2012	City A.M.	A hardworking manager of the UK's ultra-wealthy	655	336
English	2012	City A.M.	BANK TOLD FORECASTS ARE FLAWED	631	309
English	2012	City A.M.	BANKS ROCKED BY EURO FEARS	693	351

English	2012	City A.M.	BEHIND BARS; Societe Generale's Jerome	763	404
English	2012	City A.M.	Brazilian bank expands work force in London	322	190
English	2012	City A.M.	Calls mount for probe into the Bank of England	407	227
English	2012	City A.M.	Challenging times lie ahead despite solid GDP growth	706	333
English	2012	City A.M.	CHINA FALTERS; Growth forecasts slashed on weak global economy	775	359
English	2012	City A.M.	Citi agrees to pay more than \$500m over toxic asset claims	334	191
English	2012	City A.M.	City panel concerned about the impact of Financial Services Bill	364	172
English	2012	City A.M.	Commerzbank exits shipping finance	462	256
English	2012	City A.M.	Critics say Bank probe too limited	333	203
English	2012	City A.M.	Deutsche Boerse blames weak market	316	165
English	2012	City A.M.	Directors of collapsed Kaupthing bank	310	188
English	2012	City A.M.	Diversifying your holdings will protect you	736	337
English	2012	City A.M.	EU attacks big trade and budget deficits;	464	238
English	2012	City A.M.	European banking union will be no friend	898	390
English	2012	City A.M.	Eurozone pain to dampen bank lending	374	204
English	2012	City A.M.	Ever-increasing regulation is boosting	928	446
English	2012	City A.M.	Excessive regulation may have stunted credit	341	188
English	2012	City A.M.	Financial crisis sees over 50s lose thousands	413	228
English	2012	City A.M.	Financials and miners lift the FTSE	757	394
English	2012	City A.M.	Forgetful IMF economists should remember	604	343
English	2012	City A.M.	IF you pick up a	292	180
English	2012	City A.M.	Investment bank jobs slashed	546	282
English	2013	City A.M.	\$13,000,000,000; JP Morgan agrees record fine	637	313
English	2013	City A.M.	A triumph of austerity: What Britain can learn	705	366
English	2013	City A.M.	After productivity rose in the second quarter	482	281
English	2013	City A.M.	America warns of global chaos if it defaults on debt	678	325
English	2013	City A.M.	As Deutsche Bank and Edmond de Rothschild add staff,	508	277
English	2013	City A.M.	Auditors say sale of stake in Lloyds lost UK £200m	512	256
English	2013	City A.M.	Bank regulators finally realise their decisions	648	332
English	2013	City A.M.	Banker bashing and job cuts	292	185
English	2013	City A.M.	Buyers queuing for homes,	406	211
English	2013	City A.M.	City leader: finance tax will hurt Europe	287	170
English	2013	City A.M.	DEALS ARE BACK	809	386
English	2013	City A.M.	Deutsche: Jump in market	426	242
English	2013	City A.M.	Dip in City posts driven	294	154
English	2013	City A.M.	Dow at record high as FTSE	385	208
English	2013	City A.M.	Dramatic fall in firms at risk	292	185
English	2013	City A.M.	Economy grows but is still smaller	461	187
English	2013	City A.M.	Elliott Advisors' earnings rise	286	174



English	2013	City A.M.	Emerging Asia is in a dangerous situation	741	369
English	2013	City A.M.	EU performance gap continues to grow	289	171
English	2013	City A.M.	EU weighs up funding backstop	321	175
English	2013	City A.M.	Ex-B&B finance chief fined	376	214
English	2013	City A.M.	Fabulous Fab found liable for defrauding investors	428	237
English	2013	City A.M.	Five years after the Lehman Brothers collapse	471	272
English	2013	City A.M.	Forget the mutual: Let innovators experiment	635	343
English	2013	City A.M.	Government didn't rescue the US	608	289
English	2014	City A.M.	\$99,620,935,229,797	662	342
English	2014	City A.M.	Aim withdrawal on the cards for Bank of America	389	221
English	2014	City A.M.	Aim-listed firms bouncing back	344	201
English	2014	City A.M.	Are troubles in China a significant risk	1209	505
English	2014	City A.M.	Bank of England under fire as it hides lender aid	320	199
English	2014	City A.M.	Banks compete less after big hit	444	235
English	2014	City A.M.	Best year for UK economy	463	253
English	2014	City A.M.	Britain's biggest bosses see bonuses	433	259
English	2014	City A.M.	Bundled debt back in vogue	393	229
English	2014	City A.M.	Buoyant City hiring so many staff	310	178
English	2014	City A.M.	Carney flies to Washington for bank war-game	337	208
English	2014	City A.M.	Carney wants power to limit your mortgage	350	179
English	2014	City A.M.	Chancellor bids to get banks to pay	422	238
English	2014	City A.M.	Citi braced for \$7bn mortgage	470	276
English	2014	City A.M.	Competition and sterling hit profit margins	304	176
English	2014	City A.M.	Cost of living crisis myths	829	401
English	2014	City A.M.	Ex-Goldman banker Fabulous Fab	370	218
English	2014	City A.M.	Fidessa's fifth straight special dividend	451	252
English	2014	City A.M.	Fog of red tape to clear up	330	194
English	2014	City A.M.	German \$280bn current account surplus	331	188
English	2014	City A.M.	Global investment set to climb t	308	188
English	2014	City A.M.	Hiring spree gives graduates	337	193
English	2014	City A.M.	How the government is helping SMEs	587	290
English	2014	City A.M.	Huge demerger as BHP Billiton	581	269
English	2014	City A.M.	Internal auditors hope they are no longer seen	292	173
English	2015	City A.M.	Fitch warns global growth will be slowest	315	155
English	2015	City A.M.	FOREIGN BUYERS PUSH CITY	773	349
English	2015	City A.M.	Forget Greece: The world's real challenge	651	283
English	2015	City A.M.	Fraud police to probe Bank's liquidity auction	436	222
English	2015	City A.M.	How can Osborne revive UK productivity?	731	321
English	2015	City A.M.	How regulators' focus on culture is offering banks	910	425
English	2015	City A.M.	Is the magic fading?	788	334
English	2015	City A.M.	It's not just the euro: Southern Europe	681	347
English	2015	City A.M.	Jobless rate falls to lowest since financial crisis	385	204
English	2015	City A.M.	LIFT OFF... AND A SMOOTH LANDING	612	307
English	2015	City A.M.	Low-skilled jobs surge	347	185
English	2015	City A.M.	Polling errors and the financial crisis	658	354

English	2015	City A.M.	Smaller hedge funds do better	338	189
English	2015	City A.M.	The end of the Schengen Area	375	208
English	2015	City A.M.	The next generation: youth jobs are back	577	282
English	2015	City A.M.	There's a hint of the financial crisis about this market rout	460	242
English	2015	City A.M.	There's nothing fishy about the government	669	333
English	2015	City A.M.	There's nothing inevitable about slower growth	683	370
English	2015	City A.M.	Top bosses: Corporate governance	279	165
English	2015	City A.M.	TOP TORY MP TELLS BANKS	594	313
English	2015	City A.M.	Tory MP wants to grill	524	258
English	2015	City A.M.	Transformation: don't miss the early warning signs	780	379
English	2015	City A.M.	US CORPORATE RESULTS ROUND UP	669	309
English	2015	City A.M.	Vickers defends his ring-fencing bank reforms	310	194
English	2015	City A.M.	Volkswagen could win auto race	367	216
English	2016	City A.M.	How the Treasury's dodgy dossiers grossly exaggerated	827	348
English	2016	City A.M.	IMF report urges G20 nations to prepare	328	184
English	2016	City A.M.	IMF warns over fragile state of global recovery	407	223
English	2016	City A.M.	Investors edge out first-time home buyers	330	172
English	2016	City A.M.	Japan's biggest bank on hunt for M&A	449	234
English	2016	City A.M.	Legal provisions surge to £31bn among top firms	386	232
English	2016	City A.M.	Lenders facing significant care home failures	386	232
English	2016	City A.M.	Leprechaun economics' leaves Ireland's growth story in limbo	345	214
English	2016	City A.M.	Living standards finally return to pre-crisis levels	352	202
English	2016	City A.M.	Mervyn King is living the retirement dream	365	211
English	2016	City A.M.	Olympics not a golfer's priority	329	203
English	2016	City A.M.	Private equity giants storm into Bank of America-owned	491	243
English	2016	City A.M.	Proudly independent	349	201
English	2016	City A.M.	RBS to cut costs after flunking	421	247
English	2016	City A.M.	Sell everything? Broad money growth	840	389
English	2016	City A.M.	Tech overtakes finance among top global firms	360	288
English	2016	City A.M.	Treasury confirms plans to offload £16bn Bradford and Bingley loans	349	191
English	2016	City A.M.	TSB eyes £16bn Bradford & Bingley loans	343	198
English	2016	City A.M.	UBS warns markets to get ready	342	202
English	2016	City A.M.	UK down in world bank rank	409	222
English	2016	City A.M.	UK sleepwalking towards next financial crisis	374	221
English	2016	City A.M.	UK to avoid big downturn after Leave decision	353	200
English	2016	City A.M.	US cracks down on major banks manipulating FX	453	232
English	2016	City A.M.	Why Brexit isn't a Woolworths moment	897	435
English	2016	City A.M.	Worst quarter for banks since financial crisis	470	259
English	2017	City A.M.	INVESTING IN 'UNINVESTABLES'	788	386

English	2017	City A.M.	INVESTMENT BANK FEES AT 10-YEAR HIGH	679	331
English	2017	City A.M.	It's time to tackle the UK's dangerous addiction	937	465
English	2017	City A.M.	Janet Yellen admits Federal Reserve	331	180
English	2017	City A.M.	Look beyond Brexit to find the real risks	1033	446
English	2017	City A.M.	Low interest rates and high public spending	784	347
English	2017	City A.M.	Markets failing to consider	787	344
English	2017	City A.M.	MPS TO HUNT FOR NEXT TREASURY WATCHDOG	498	276
English	2017	City A.M.	Now that the ONS has admitted	519	281
English	2017	City A.M.	Q: As Lloyds posts its highest profit	537	304
English	2017	City A.M.	RBS AGREES £4.2BN US MEGA FINE	640	295
English	2017	City A.M.	SHOULD YOU BANK ON IT?	1083	489
English	2017	City A.M.	Sorrell bemoans short-term focus on dividends	338	195
English	2017	City A.M.	Spending power falls in 10 out of 12 regions	316	173
English	2017	City A.M.	TEN YEARS SINCE THE CRASH	1048	492
English	2017	City A.M.	THE FED MAY NOT HAVE INVESTORS'	1053	437
English	2017	City A.M.	The numbers prove it	815	404
English	2017	City A.M.	The World Bank warns on	525	252
English	2017	City A.M.	Tighter bank regulation won't stop	789	369
English	2017	City A.M.	'TOXIC' ASSET CLASS MAKES A TURNAROUND	991	415
English	2017	City A.M.	UK lenders pass latest	602	299
English	2017	City A.M.	US fine will let RBS turn page on horror decade	557	277
English	2017	City A.M.	VIEWS FROM THE FLIPSIDE	897	423
English	2017	City A.M.	Watchdog plays down worries	355	198
English	2017	City A.M.	We've had Help to Buy	621	324
English	2018	City A.M.	Insurance deals hit highest level since crisis hit	407	230
English	2018	City A.M.	JP Morgan: Next financial crash will be in 2020	475	246
English	2018	City A.M.	Morgan Stanley boss slams Soros	515	286
English	2018	City A.M.	Mortgage commitments increase to 10-year high	368	210
English	2018	City A.M.	New fintech firm led by former boss of hedge fund	363	211
English	2018	City A.M.	New frontiers: The economy beyond GDP	634	352
English	2018	City A.M.	POUNDED; BARGAIN STORE'S FALL INTO ADMINISTRATION	639	312
English	2018	City A.M.	Q&A; Jess Clark questions Rainer Zitelmann	1202	535
English	2018	City A.M.	RBS stock lifts as it settles US	326	196
English	2018	City A.M.	RBS to confirm dividend	410	223
English	2018	City A.M.	Report: Mutual recognition best for US-UK	394	220
English	2018	City A.M.	SFO pushes for criminal charges	353	187
English	2018	City A.M.	State Bank of India launches UK subsidiary	334	187
English	2018	City A.M.	The 'new normal' for the Bank of England	867	331
English	2018	City A.M.	The City has come a long way since the crash	633	322

English	2018	City A.M.	THE P2P PIONEER	1253	505
English	2018	City A.M.	Turkey's crisis shows the danger	839	403
English	2018	City A.M.	UK banks more resilient despite Brexit concerns	399	217
English	2018	City A.M.	UK banks pass extreme no deal stress tests	346	194
English	2018	City A.M.	Wages rise at fastest rate	416	220
English	2018	City A.M.	We have already paved the way	1083	543
English	2018	City A.M.	We must turn the page	943	442
English	2018	City A.M.	WHAM BAM UNCLE SAM	1104	425
English	2018	City A.M.	World economy faces 'debt trap' recession risks	417	216
English	2018	City A.M.	Would a bank collapsing in the Northern Rock	513	283
English	2019	City A.M.	MARGINS SQUEEZED BY HIKES	503	271
English	2019	City A.M.	Millions of Brits plunged into financial crisis	403	232
English	2019	City A.M.	Minimum wage unable to carry the can	366	200
English	2019	City A.M.	Natwest heads back into mostly private ownership	458	246
English	2019	City A.M.	Natwest shareholders back £5m pay boost	333	198
English	2019	City A.M.	New era of big state and higher taxes looms	617	313
English	2019	City A.M.	PIPE SCREAM; NORD STREAM 1 FLOWS	544	289
English	2019	City A.M.	Poundland sales resilient despite economic crunch	454	243
English	2019	City A.M.	RECESSION ON THE WAY?	1049	475
English	2019	City A.M.	Russian economy to lose nearly third	397	216
English	2019	City A.M.	Shot in the arm for high street as Next sales surge	478	267
English	2019	City A.M.	Simple soundbites for post-Brexit dividends	790	385
English	2019	City A.M.	Slowing activity and souring confidence	694	350
English	2019	City A.M.	Taxpayer money drilled into airlines made sector imbalanced	341	181
English	2019	City A.M.	Today's youngsters have more reason to complain	460	271
English	2019	City A.M.	Tube strike to go ahead on all lines next week	326	191
English	2019	City A.M.	UK banks set to rake in rate	529	276
English	2019	City A.M.	UK consumer confidence plunges	416	234
English	2019	City A.M.	UK food facing a slippery slope	418	239
English	2019	City A.M.	UK high street lenders whipsaw in London	389	209
English	2019	City A.M.	UK in first stage of long recession on energy spike	499	261
English	2019	City A.M.	US Federal Reserve official tells investors	369	222
English	2019	City A.M.	Wall Street drops as Fed hike spurs recession fears	367	208
English	2019	City A.M.	We need to stop comforting ourselves	729	337
English	2019	City A.M.	Week ahead: City eyes cladding bill's impact	423	224
English	2020	City A.M.	London shares rise as Fed opts to combat virus	558	308
English	2020	City A.M.	London's shares join a sea of red	560	286
English	2020	City A.M.	Metro Bank to award top job	351	197
English	2020	City A.M.	Pursue profit at all costs	678	352

English	2020	City A.M.	Raise pay to end productivity lull	373	229
English	2020	City A.M.	Regulators pressure firms	251	280
English	2020	City A.M.	Retailers at their most pessimistic	404	222
English	2020	City A.M.	S&P suffers its worst weekly dip since 2008	454	261
English	2020	City A.M.	Saudi Aramco to cut spending	486	233
English	2020	City A.M.	Signs of an economy trying to grow again	597	330
English	2020	City A.M.	Small Budget tweaks could give startups access to cash	731	362
English	2020	City A.M.	The City will lead the way for virus recovery	532	285
English	2020	City A.M.	To pay for this crisis	712	337
English	2020	City A.M.	UK incomes stall and inequality	451	241
English	2020	City A.M.	UK productivity divide grows	429	224
English	2020	City A.M.	UK shares enjoy three-day wins	544	312
English	2020	City A.M.	UK to outpace Eurozone rivals	358	190
English	2020	City A.M.	US clobbered as crude dives	505	286
English	2020	City A.M.	Virus may halve global growth	412	203
English	2020	City A.M.	VIRUS-PROOFING THE ECONOMY	1181	510
English	2020	City A.M.	Wall St climbs up as analysts back stimulus	505	285
English	2020	City A.M.	Wall St jumps after Monday's historic selloff	502	305
English	2020	City A.M.	Wall St revives as hopes ease recession fears;	532	302
English	2020	City A.M.	Wall St sinks as Dow enters bear market	465	283
English	2020	City A.M.	Wall St tanks as virus panic pummels US	536	291

Language	Year	Newspaper	Title	Tokens	Types
English	2008	IBD	A Flawed But Necessary Rescue	728	366
English	2008	IBD	Aircraft Parts Maker Grows Through Acquisitions	986	440
English	2008	IBD	Bailing out bonuses	422	247
English	2008	IBD	Barney Frank's Bankrupt Ideas	1028	463
English	2008	IBD	Big Deficits May Curb Dem Spending Plans	723	350
English	2008	IBD	Brokerages May Fold, But Activities Won't	888	428
English	2008	IBD	California Scheming	746	370
English	2008	IBD	Costco Expects To Sail Through Financial Crisis	256	177
English	2008	IBD	Crony Capitalism Is Root	1155	552
English	2008	IBD	EU's Do-Nothings	670	340
English	2008	IBD	Financial Crisis Hits Outsourcer Based In India	277	156
English	2008	IBD	For FTI, Bad Times Are Great	207	142
English	2008	IBD	Foreign Stocks Get No Lift As Dollar Recovers	304	167
English	2008	IBD	Gov't Extends Help To Regional Banks	979	472
English	2008	IBD	Gov't Still Lacks Clear Crisis Plan	819	416
English	2008	IBD	Growing In A Desert	994	460
English	2008	IBD	He Overcame The Depression	1153	512
English	2008	IBD	High-Octane Fix	524	267
English	2008	IBD	Hospitals Feeling Pain From Financial Crisis	843	415
English	2008	IBD	Illegal Immigrants To Get Next Bailou	735	349
English	2008	IBD	Indexes Surge In Early Trade	601	336

English	2008	IBD	It's Time To Act	504	270
English	2008	IBD	Latin America, Emerging Market Funds Suffer	712	351
English	2008	IBD	McCain Leaves Campaign Trail	866	416
English	2008	IBD	Meet The Mess	407	251
English	2009	IBD	Bombs And Circuses In New York	737	377
English	2009	IBD	Braving Slump, BJ's Launches New Locations	249	158
English	2009	IBD	Chinese Stocks Surge	242	145
English	2009	IBD	Chips' Fall, Economic Data Weigh	1067	456
English	2009	IBD	Cloud Computing Gives Intel Edg	276	162
English	2009	IBD	Cold-Weather Clothing Maker	932	393
English	2009	IBD	Comeback Efforts Ease	1432	572
English	2009	IBD	Comeback Fading In Early Afternoon Trade	1115	430
English	2009	IBD	Computer Security Challenged By Web	903	410
English	2009	IBD	Dental Gear Maker Reclaims	102	78
English	2009	IBD	Direct Your Team Wisely	1199	473
English	2009	IBD	Double Talk On Trade	820	369
English	2009	IBD	Drugmaker Reinvents Itself	944	415
English	2009	IBD	Farm Groups Top Market	246	155
English	2009	IBD	Futures Point To Lower Open	244	150
English	2009	IBD	Futures Show Little Movement	310	175
English	2009	IBD	Given Imaging Boasts Profit	282	177
English	2009	IBD	Gold Miner Springs Off 10-Week Line	106	75
English	2009	IBD	Higher Dollar, Economic Woes Ding Stocks	1979	655
English	2009	IBD	Indexes Erase Most Losses	232	147
English	2009	IBD	Indexes Hold Above Lows	1424	511
English	2009	IBD	Indexes Settle Off Lows	1674	619
English	2009	IBD	Indexes Trim Losses Slightly	1601	605
English	2009	IBD	Investor's Corner: ArcelorMittal	522	268
English	2009	IBD	Keep Your Prime Talent	583	317
English	2010	IBD	American Public Education Sidesteps Industry's Woes	862	359
English	2010	IBD	Amid crisis	957	481
English	2010	IBD	Amid recession	737	362
English	2010	IBD	Bank Lending Rates Falling,	339	185
English	2010	IBD	Bank Trading Bans Would Not Address	675	377
English	2010	IBD	Bernanke Wins 2nd Fed Term Despite Critics	427	247
English	2010	IBD	China Stands Firm On Risky Lending	577	333
English	2010	IBD	Citi revamps board	102	72
English	2010	IBD	Covering Their Fannie	621	316
English	2010	IBD	Credit Crunch Hits Biotechs	265	176
English	2010	IBD	Credit Crunch Keeps Buildings	950	431
English	2010	IBD	Credit Crunch May Hit Natural Gas	792	402
English	2010	IBD	Credit Crunch Shows No Sign Of Easing	537	275
English	2010	IBD	Credit Crunch Takes Toll	675	340
English	2010	IBD	Credit Crunch, Weak Data Torpedo	424	257
English	2010	IBD	Data Center Business On Rise;	464	256
English	2010	IBD	Discount Rate Hike A Symbolic 1st Step	656	328
English	2010	IBD	Economic Optimism Hits 22-Month Low	347	194
English	2010	IBD	Euro Zone Steps Up Credit Crunch Effort	868	389
English	2010	IBD	Europe Sags As New Signs Point	243	166
English	2010	IBD	Even Good Corporate Borrowers	907	347

English	2010	IBD	Even Ships Need Fuel	447	241
English	2010	IBD	Factory Index Falls To 7-Year Low	488	281
English	2010	IBD	Fed aims to absorb excess cash	84	57
English	2010	IBD	Fed Slashes Rates To Near 0%,	489	279
English	2011	IBD	American Public Education Sidesteps	863	359
English	2011	IBD	China to buy Spanish gov't debt	70	56
English	2011	IBD	Commercial Real Estate Finds Path	818	406
English	2011	IBD	Credit Crunch Keeps Buildings	950	431
English	2011	IBD	Dow Worsens, While Broader Averages Stay	228	152
English	2011	IBD	Entry Points Appearing In Low-Volume Market	350	195
English	2011	IBD	Europe ETFs Rally On ECB	566	304
English	2011	IBD	Europe May Leverage Rescue	69	54
English	2011	IBD	Europe's Banks Eye Fund Flows	556	295
English	2011	IBD	Fed Buys Time For Euro Zone,	555	291
English	2011	IBD	Fed Must Release Bank Info	63	52
English	2011	IBD	Fitch: Euro Risk To U.S. Banks	77	61
English	2011	IBD	France, Belgium To Aid Dexia	83	60
English	2011	IBD	French GDP may grow 0.2%	62	43
English	2011	IBD	G-20 urged to boost morale	71	57
English	2011	IBD	Germany, France Push Union	77	62
English	2011	IBD	Gold, Silver Shine As Stocks Rise	552	298
English	2011	IBD	Infighting Might Nix Latest Fix F	529	317
English	2011	IBD	Italy Sells Debt Near 7% Yield	84	66
English	2011	IBD	Its Systems Help Struggling Insurance	852	422
English	2011	IBD	Mixed signals on euro rescue	86	69
English	2011	IBD	OECD ups U.S. growth view	62	51
English	2011	IBD	Stock Futures Rise;	155	104
English	2011	IBD	Stocks Close Lower After Seesaw Session	103	79
English	2011	IBD	Treasury To Unload Mortgages	72	55
English	2012	IBD	ArcelorMittal Writes Down \$4.3 Bi	308	179
English	2012	IBD	Bernanke warns on euro crisis	76	61
English	2012	IBD	Catalonian Independence Just A Start	518	268
English	2012	IBD	Cause Of Crisis? Welfare State	721	372
English	2012	IBD	Central Banks Brace For Crisis	77	62
English	2012	IBD	China Economy Warning	414	267
English	2012	IBD	Citi Chair Parsons Exit Signals	443	255
English	2012	IBD	Debt crisis hits German trade	68	47
English	2012	IBD	Despite Greek Crisis	980	412
English	2012	IBD	EPA: Heavy Hand In Gas Crisis	640	318
English	2012	IBD	Euro Crisis Subject Of Annual Meetings	114	77
English	2012	IBD	Euro Plunges On Crisis Fears	80	65
English	2012	IBD	Fed boss: Crisis showed flaws	59	48
English	2012	IBD	GE Joins Retailer	230	149
English	2012	IBD	German Stocks, Economy Rising	422	233
English	2012	IBD	How West Worsens Crises	1012	483
English	2012	IBD	NAACP Hatches Phony Crisis	660	310
English	2012	IBD	Partner With Nonprofits To Promote Sales	456	240
English	2012	IBD	Spain Bank Rescue Fails	661	319
English	2012	IBD	Spain Seeks To Spread Its Pain	71	66
English	2012	IBD	Spain's Crisis Deepens	387	207
English	2012	IBD	U.K. ministry to get crisis role	77	53
English	2012	IBD	U.S. Can't Ignore EU's Crisis	784	382
English	2012	IBD	With Buyout, Dialysis Center	962	423
English	2012	IBD	World Bank to ease euro crisis	79	61

English	2013	IBD	A Craving For Constant Crises	518	272
English	2013	IBD	Acorn Clones Advising President's Credit Police	1430	634
English	2013	IBD	China Stands Firm On Risky Lending	577	333
English	2013	IBD	China, Brazil eye forex shift	81	62
English	2013	IBD	Credit Crunch, Weak Data Torpedo	424	257
English	2013	IBD	Don't Let This Crisis Go To Waste	646	338
English	2013	IBD	Entitlement Crisis Is Just Beginning	1248	530
English	2013	IBD	Excessive Speculation Tinges All Old,	407	206
English	2013	IBD	FHA sees less red than before	87	68
English	2013	IBD	Fitch talks, Penney drops	90	70
English	2013	IBD	Gov't 'Misregulation' Caused Crisis	672	352
English	2013	IBD	Housing Market Is Recovering	1043	429
English	2013	IBD	Investment Company Bets Big,	847	380
English	2013	IBD	Is Fed Chief Bernanke Seeding	560	324
English	2013	IBD	No, Asset Bubbles And Inflation	776	371
English	2013	IBD	Our Politicians Have Become Followers	771	345
English	2013	IBD	Private-Equity Firm Fattens Profits	1048	460
English	2013	IBD	Productivity Slips In Key Economies	161	105
English	2013	IBD	Rep. Mel Watt Not Fit	652	318
English	2013	IBD	S. Sudan 'Ready' For Truce	73	65
English	2013	IBD	Stocks Reign Despite Meltdown	617	283
English	2013	IBD	Taliban offer prisoner swap	83	68
English	2013	IBD	Tesla Battery Swap Means Fast Charge	550	300
English	2013	IBD	Will New Loan Rules Seed	569	286
English	2014	IBD	Argentina Defaults Selectively	69	53
English	2014	IBD	Brat: Right About Subprime Crisis	611	321
English	2014	IBD	Chinese Stocks Come Back	331	184
English	2014	IBD	Clinton Caused Mortgage Mess	565	293
English	2014	IBD	Commander In Chief	645	325
English	2014	IBD	Detroit's Pensions Largely Avoid	1211	533
English	2014	IBD	Easier Remittances And Credit Beckon	869	425
English	2014	IBD	Follow-Throughs In 1990	452	230
English	2014	IBD	Kicking Social Security's Empty Can	718	306
English	2014	IBD	Lay Groundwork Now To Prepare	493	250
English	2014	IBD	Lockheed Martin Beats The Street	293	170
English	2014	IBD	More moms staying at home	90	58
English	2014	IBD	Obama's Bizarro World Budget	498	251
English	2014	IBD	Post-It Notes Inventor Stuck	1408	640
English	2014	IBD	Prospects For Russian ETF Dim	544	283
English	2014	IBD	Several IPO Stocks Holding Up Well	368	200
English	2014	IBD	Tarena, Nord	382	217
English	2014	IBD	Tech Not Seen In New Bubble	895	418
English	2014	IBD	Teen hiring takes a tumble	51	38
English	2014	IBD	The 2000 Peak Was No Surprise	352	188
English	2014	IBD	The Long Way To Nowhere	502	219
English	2014	IBD	Top ETF Strategists Hog Assets	496	236
English	2014	IBD	Why Stocks Face A Hard Road Back	429	230
English	2014	IBD	Why Would A Bank Want To Help Again	906	426
English	2014	IBD	Will California's Touted 'Miracle'	1535	655
English	2015	IBD	78,978 Reasons The Economy's So Sluggish	290	171
English	2015	IBD	Avoid Fines And Jail	362	803
English	2015	IBD	Budget deficit hits 8-year low	79	55
English	2015	IBD	Buyers Step Back	1063	485
English	2015	IBD	Cause Of Student Loan Crisis?	565	275



English	2015	IBD	Central Banks' Fight	837	416
English	2015	IBD	Consumer Price Index Makes First	114	76
English	2015	IBD	CyberArk Remains Strong	377	227
English	2015	IBD	Deadbeats Of World, Revolt!	533	273
English	2015	IBD	Don't Silence The Short Sellers	782	369
English	2015	IBD	Fischer: No stability problems	72	57
English	2015	IBD	Follow-Through Day Tells You	571	252
English	2015	IBD	JPMorgan, BofA See Post-Crisis Profits	314	172
English	2015	IBD	No, Social Security Is Not In Good Shape	492	274
English	2015	IBD	Obama: We'll come back	740	338
English	2015	IBD	Old Richer, All Others	1219	489
English	2015	IBD	Rely On Logic Or Your Gut Instinct?	559	260
English	2015	IBD	S&P: Future Bailouts 'Uncertain'	312	165
English	2015	IBD	Sorry, Ben, Fed Was No Savior	524	280
English	2015	IBD	The Fed Message:	1069	429
English	2015	IBD	Time To Put Your Retirement Plan	1077	432
English	2015	IBD	U.S. Bancorp Hits An All-Time High	329	187
English	2015	IBD	When Clients Get Reckless	700	331
English	2015	IBD	Who Should Be Surprised	924	423
English	2015	IBD	Why Millennials Don't Invest	807	360
English	2016	IBD	Julius Rosenwald Built Sears,	1788	702
English	2016	IBD	Lawrence Kudlow	824	380
English	2016	IBD	Medicines Company Spikes	165	105
English	2016	IBD	Megawealthy Seek Safe, Scenic Refuge	1186	574
English	2016	IBD	Nobel Laureate Merton Blasts Critics	1067	479
English	2016	IBD	Pound's 'Flash Crash' Shows	651	349
English	2016	IBD	Robert J. Samuelson: Are We Ready	822	385
English	2016	IBD	Robert J. Samuelson: Getting Globalization	661	341
English	2016	IBD	Robert Samuelson: Dodd-Frank	809	417
English	2016	IBD	Should You Cash Out Of Mutual Funds	585	286
English	2016	IBD	Six Flags, AT&T, Mickey D Fire Up	661	284
English	2016	IBD	Something Else Clinton Is Hiding	561	270
English	2016	IBD	Sorry, Hillary, You And Bill	1030	484
English	2016	IBD	Spain's Bankrupt Social Security System	831	384
English	2016	IBD	Stephen Moore: No To A Bailout	657	325
English	2016	IBD	Stocks Sold Off Hard Amid	1257	514
English	2016	IBD	The Left's Lies About U.S. Poverty	778	340
English	2016	IBD	The U.S. Election: A Choice	749	401
English	2016	IBD	To Restore Health To Community	836	377
English	2016	IBD	Top Dividend Stock McCormick	308	161
English	2016	IBD	Top Stock Hasbro Holds	396	225
English	2016	IBD	U.S. Economy Ran Out Of Gas	709	372
English	2016	IBD	U.S. Shouldn't Copy U.K	865	407
English	2016	IBD	Value Stocks Make A Comeback	621	301
English	2016	IBD	When To Sell	697	304
English	2017	IBD	Michigan Just Prevented A Fiscal Crisis	464	238
English	2017	IBD	Millennial Retirement Tips	656	297
English	2017	IBD	Mutual Fund Managers	1223	522
English	2017	IBD	New America: How One Bank Rose	1073	442
English	2017	IBD	New 'Grand Bargain' for Americans	660	287
English	2017	IBD	No Easy Fix For Chicago	1577	550
English	2017	IBD	Obama: Don't Blame Me	897	409
English	2017	IBD	Oil Closes at Eight-Week High	397	221
English	2017	IBD	Oil Closes Near \$54 As U.S. Supplies	475	257
English	2017	IBD	Public Sector Monopoly-Bargaining	809	384

English	2017	IBD	Sarepta Dives On Drug-Tied Deaths	550	276
English	2017	IBD	Shares Of Chinese Online Credit	263	149
English	2017	IBD	Takeover Talk Heats Up	797	393
English	2017	IBD	The Amazon Monopoly Problem:	1846	806
English	2017	IBD	The Carlyle Group Getting Closer	177	117
English	2017	IBD	The Death Of Retailing	687	364
English	2017	IBD	The I In CAN SLIM	714	344
English	2017	IBD	The New York Times Rewrites History	819	396
English	2017	IBD	While No One Was Looking,	710	350
English	2017	IBD	Who's Driving The Housing Recovery	790	356
English	2017	IBD	Why Buffett's Bid For This Utility Giant	281	163
English	2017	IBD	Why 'Carried Interest'	893	340
English	2017	IBD	Why Did Yellen Defend FED	519	275
English	2017	IBD	Why Single Women Are Buying Homes	1194	466
English	2017	IBD	With Incomes At A Record High	743	336
English	2018	IBD	10 Years After Crash	382	240
English	2018	IBD	Activist Investor Bill Ackman	288	177
English	2018	IBD	America's Lost Decade	1971	838
English	2018	IBD	Bankrupt Public-Employee Pensions	1050	469
English	2018	IBD	China Growth Stocks Slammed	986	474
English	2018	IBD	David Tepper's Appaloosa	526	250
English	2018	IBD	Dodd-Frank: Taking A Chisel	633	317
English	2018	IBD	Don't Bail Out The Postal Service	677	295
English	2018	IBD	Dow Jones Futures	295	186
English	2018	IBD	Dow Jones Leads Stock Rally	703	376
English	2018	IBD	Dow Plunges 450 Points	549	283
English	2018	IBD	Dow Transports Pace Stock Market	626	320
English	2018	IBD	Earnings Season Watch List	205	130
English	2018	IBD	Fed's Mistakes Made Financial Crisis	518	272
English	2018	IBD	Hedge Funds Are Most Pessimistic	399	229
English	2018	IBD	Hedge Funds Exit Gold	515	281
English	2018	IBD	Housing Crisis May Be Inevitable	468	268
English	2018	IBD	How To Build Wealth	873	365
English	2018	IBD	How To Trade Stocks	498	270
English	2018	IBD	IBD 50 Stock HealthEquity	383	200
English	2018	IBD	Investor Ray Dalio	1502	639
English	2018	IBD	Janet Yellen's Quiet Success	726	353
English	2018	IBD	Marijuana Stocks	921	395
English	2018	IBD	MGM Resorts, Boyd Gaming	411	219
English	2018	IBD	Millennial Investing:	442	225
English	2019	IBD	Intercontinental Exchange	212	136
English	2019	IBD	International Panel To Blast	732	381
English	2019	IBD	Kimco Realty Shows	225	147
English	2019	IBD	Palladium: Is 2019's Hottest Market	608	337
English	2019	IBD	Pot Stock CannTrust Dives	477	255
English	2019	IBD	Retirement Planning Tips	1270	475
English	2019	IBD	Risk Of Oil Prices Going Lower	371	219
English	2019	IBD	Rogue Bank Regulators Need To Stop	831	411
English	2019	IBD	Snap Earnings, Revenue Beat Estimates	222	127
English	2019	IBD	Sorry, Folks, But Gridlock Is Good	925	379
English	2019	IBD	Spirit Realty Capital Getting Closer	272	170
English	2019	IBD	Stock Market Reaction To Tariffs	189	112
English	2019	IBD	Stocks To Watch With Earnings On Deck	123	90
English	2019	IBD	Tax Deadlines, Contribution Limits	1023	359
English	2019	IBD	The Carlyle Group Joins Elite Club	265	159

English	2019	IBD	These Winning Funds Outperformed	786	329
English	2019	IBD	Top Hedge Funds Bought And Sold	604	323
English	2019	IBD	Top Stocks Rally,	402	222
English	2019	IBD	TPG Real Estate Finance Trust	189	129
English	2019	IBD	Warren Buffett, Top Funds Bought	561	283
English	2019	IBD	Warren Buffett, Top Hedge Funds	292	168
English	2019	IBD	What Is A Call Option?	2042	567
English	2019	IBD	When To Sell Stocks	933	387
English	2019	IBD	Why This Top-Notch BMO Fund	1031	424
English	2019	IBD	You Earn A Good Living	817	375
English	2020	IBD	Is Peloton Stock A Buy Right Now	1162	481
English	2020	IBD	Leading Discount Retailer Sets Up	587	310
English	2020	IBD	Lennar Earnings Jump	612	325
English	2020	IBD	LGI Homes, TopBuild Earnings Defy Views	394	200
English	2020	IBD	Manager Of A Top Performing	772	349
English	2020	IBD	New Oriental Education	543	276
English	2020	IBD	NLight, IBD Stock Of The Day	747	280
English	2020	IBD	NVDA Stock	359	177
English	2020	IBD	Pfizer Jumps After Nabbing	343	186
English	2020	IBD	Pfizer, BioNTech Near Covid Vaccine Deal	361	183
English	2020	IBD	Rocket Companies Prices Downsized	561	291
English	2020	IBD	Stock Market Correction	635	254
English	2020	IBD	Streaming Video Platform Roku	710	348
English	2020	IBD	Tesla Leads These Tech Stocks	992	450
English	2020	IBD	This ETF Provider Has Funds	1621	598
English	2020	IBD	This Is The Secret To Capturing	1077	420
English	2020	IBD	This Leading Growth Stock Surges	591	279
English	2020	IBD	Too Late To Buy Nio Stock?	510	205
English	2020	IBD	Uber, Lyft Face Moment Of Truth	423	217
English	2020	IBD	Using Call Options To Gain	425	177
English	2020	IBD	What Are FANG Stocks	1095	472
English	2020	IBD	What Is A Follow-Through Day?	532	244
English	2020	IBD	Why It Might Be Time To Pay Attention	927	349
English	2020	IBD	Why The Shelf Pattern Is The Perfect	651	291
English	2020	IBD	Zoom Video, Microsoft Lead	880	361
English	2008	IBD	A Flawed But Necessary Rescue	728	366

Language	Year	Newspaper	Title	Tokens	Types
English	2008	Am. Banker	3Q Earnings: JPM Beats Expectations	1048	462
English	2008	Am. Banker	3Q Earnings: Strength with Large Banks	412	248
English	2008	Am. Banker	A Former Fed Chief Offers Observations	743	339
English	2008	Am. Banker	A Memorable Term	2026	794
English	2008	Am. Banker	After Early Gains, Bank Shares Slide	721	372
English	2008	Am. Banker	Alpha's Failure 2nd in Ga	336	181
English	2008	Am. Banker	Bernanke: Market Needs Industry	307	185
English	2008	Am. Banker	BNY Mellon's Aggressive Muni Fund	787	366
English	2008	Am. Banker	Broad Support for Geithner Pick	979	433
English	2008	Am. Banker	Capital One Plans Stock Sale	766	386
English	2008	Am. Banker	Commercial Realty	301	193
English	2008	Am. Banker	Dodd Retaining Banking Post	774	372
English	2008	Am. Banker	Fed Amplifies Intentions	1083	471
English	2008	Am. Banker	Fed Chief Eyes Bank Supervision	495	261
English	2008	Am. Banker	Fed Chief on Risk Practices	616	308
English	2008	Am. Banker	Fed Cuts Chop Window Rate	381	200

English	2008	Am. Banker	Fed Report Pessimistic	379	209
English	2008	Am. Banker	Few Say Yes to Treasury Effort	364	196
English	2008	Am. Banker	Financial Crisis: A View from Europe	845	381
English	2008	Am. Banker	Fixed Annuities Remain Steady	987	390
English	2008	Am. Banker	Group to Finalize Deposit Insurance	736	380
English	2008	Am. Banker	Hearing on GSEs' Fall	888	393
English	2008	Am. Banker	How CUs Can Make Financial Crisis	603	308
English	2008	Am. Banker	In Focus: Going to the Window	1214	502
English	2008	Am. Banker	KBW Reduces Profit Targets	672	320
English	2009	Am. Banker	1Q EARNINGS: U.S. BANCORP	1194	526
English	2009	Am. Banker	Agencies Dispute GAO's Claims	787	387
English	2009	Am. Banker	Agencies Warned on Strict Exams	353	222
English	2009	Am. Banker	Allison: Let Market Fix Itself	379	235
English	2009	Am. Banker	Bank of N.Y. Mellon Unit	700	344
English	2009	Am. Banker	Bank-Agency Gloves Off	1204	555
English	2009	Am. Banker	Banks Revive Fundtech Projects	387	227
English	2009	Am. Banker	Basel Tightens Securitization Rules	346	203
English	2009	Am. Banker	Bernanke Clears Vote	1157	517
English	2009	Am. Banker	Bernanke Is Time's 'Person of Year	345	194
English	2009	Am. Banker	Bernanke Says 'Panic'	389	237
English	2009	Am. Banker	Bidder for 2,000 Phoenix Accounts	311	184
English	2009	Am. Banker	Boards' Risk Management Roles	693	350
English	2009	Am. Banker	Commission to Dig Into Crisis' Roots	1308	554
English	2009	Am. Banker	Credit Unions and Financial Cooperatives	983	419
English	2009	Am. Banker	Dodd: Lending Reform Clock	404	230
English	2009	Am. Banker	Dudley Gives Details	943	429
English	2009	Am. Banker	Eyes on Government as the Crisis Eases	1072	479
English	2009	Am. Banker	FDIC May Extend Unlimited Cover	840	382
English	2009	Am. Banker	Fed Leaders Warn Of Downsides	824	402
English	2009	Am. Banker	Fed Official Rejects Breaking Up	671	358
English	2009	Am. Banker	Fed Panel Split	374	218
English	2009	Am. Banker	Fed Says It Can Withdraw Liquidity	779	362
English	2009	Am. Banker	Financial Crisis Realigns	2297	711
English	2009	Am. Banker	Former Fed Chief Sees	731	376
English	2010	Am. Banker	Bank Tax Set To Return at Higher Price	1652	620
English	2010	Am. Banker	Basel Panel Says Capital Should Be	605	283
English	2010	Am. Banker	Bernanke Reaffirms Goal of Helping	689	322
English	2010	Am. Banker	BOOK REVIEW: Turmoil to Tomorrow	569	279
English	2010	Am. Banker	Canada's Top Regulator Not Afraid	811	406
English	2010	Am. Banker	Caution Is Investors' Byword	372	212
English	2010	Am. Banker	COLUMN: Don't Kill Derivatives	940	423
English	2010	Am. Banker	Consumers in No Rush	637	271
English	2010	Am. Banker	CRA System Rates	716	356
English	2010	Am. Banker	Crisis Panel Hearings	388	204
English	2010	Am. Banker	De Molina: Success Will Turn	1074	450
English	2010	Am. Banker	FDIC Board Beefs Up Exam Powers	335	205
English	2010	Am. Banker	Fed Gov. Warsh Faults Focus	847	433
English	2010	Am. Banker	Fed to Charge More	525	243
English	2010	Am. Banker	FEEDBACK: Incentive-Pay Article	291	191
English	2010	Am. Banker	FEEDBACK: Score Misuse	311	207
English	2010	Am. Banker	FHLB System Performed	350	191
English	2010	Am. Banker	Geithner Takes Indirect Swipe	919	426
English	2010	Am. Banker	Global Regulatory Alignment Urged	518	301
English	2010	Am. Banker	GOP Plan to Roll Back	859	381
English	2010	Am. Banker	Greenspan Takes Little Blame	835	390

English	2010	Am. Banker	Illumination Is Lacking	899	449
English	2010	Am. Banker	In Crisis Aftermath	1761	694
English	2010	Am. Banker	KeyCorp Exec to Join AIG	379	203
English	2010	Am. Banker	Killinger Says a Bailout 'Club'	697	356
English	2011	Am. Banker	A Former Tarp Executive Calls	1085	490
English	2011	Am. Banker	Bankers Cautiously Celebrate Women	684	342
English	2011	Am. Banker	Banks Aim to Seize DayOn	699	351
English	2011	Am. Banker	Banks to Congress	896	382
English	2011	Am. Banker	Basel Committee Unveils	283	163
English	2011	Am. Banker	Behind Crisis But Not Bars	658	363
English	2011	Am. Banker	Bernanke: Regulation	636	298
English	2011	Am. Banker	Best of Both Worlds	1128	494
English	2011	Am. Banker	Big Bank Capital Fails	1519	594
English	2011	Am. Banker	Card, Loan Debt Found	663	307
English	2011	Am. Banker	Carlyle Creating a Second Fund	376	209
English	2011	Am. Banker	Citi Needs a New Plan B	984	436
English	2011	Am. Banker	Client Service, Value More Vital	391	227
English	2011	Am. Banker	COLUMN: Banks Are Not	778	387
English	2011	Am. Banker	COLUMN: Big Score for Alternative	940	419
English	2011	Am. Banker	Cullen/Frost in San Antonio	370	211
English	2011	Am. Banker	Discover Q3 Profit Rises	357	208
English	2011	Am. Banker	FDIC Names Director of DRR	296	173
English	2011	Am. Banker	FDIC Predicts Fewer Costs	715	358
English	2011	Am. Banker	Fincen Director Highlights Efforts	464	238
English	2011	Am. Banker	FIS Concedes Interest in Misys	642	334
English	2011	Am. Banker	Flagstar's Quarterly Loss	369	185
English	2011	Am. Banker	Former State AG to Head Up	722	364
English	2011	Am. Banker	GAO Asked to Study Costs	432	234
English	2011	Am. Banker	Geithner: Refinancing Program	537	293
English	2012	Am. Banker	As Pandit Departs	758	388
English	2012	Am. Banker	Associated Reports Best Quarte	355	200
English	2012	Am. Banker	At Citi, Corbat's Challenge	1281	574
English	2012	Am. Banker	B of A Still Has Demons	929	427
English	2012	Am. Banker	Bair Still Bearish	734	388
English	2012	Am. Banker	Bank Credit Ratings	711	356
English	2012	Am. Banker	Bankers Encouraged to Fight	674	341
English	2012	Am. Banker	Banks Benefit from Growth	411	549
English	2012	Am. Banker	Banks Face New Rules	283	170
English	2012	Am. Banker	Banks Must Do 'A Lot More'	1278	565
English	2012	Am. Banker	Banks Seek Profits	1502	606
English	2012	Am. Banker	Bernanke: Crisis Spurred Return	822	391
English	2012	Am. Banker	CFPB Sees Student Loans	1320	538
English	2012	Am. Banker	Citi Seeks New Customers	870	408
English	2012	Am. Banker	Citi to Pay \$590 Million	508	275
English	2012	Am. Banker	Citi University	1406	609
English	2012	Am. Banker	Citi's Commercial Bank	896	394
English	2012	Am. Banker	Comptroller: Derivatives Backlash	635	320
English	2012	Am. Banker	Corker Airs Doubts	356	225
English	2012	Am. Banker	Corker Calls for End to TAG	347	223
English	2012	Am. Banker	Dodd-Frank Panelists	622	316
English	2012	Am. Banker	FDIC to Wind Down	331	188
English	2012	Am. Banker	FSR's Pawlenty	911	415
English	2012	Am. Banker	Geithner Pushes FSOC	668	334
English	2012	Am. Banker	GOP Lawmakers Blast	429	234
English	2013	Am. Banker	B of A Officially Dissolves	362	195

English	2013	Am. Banker	Banks' Customer Satisfaction	778	343
English	2013	Am. Banker	Banks that Lobby	900	399
English	2013	Am. Banker	Barney Frank Joins Twitter	533	298
English	2013	Am. Banker	Big Banks Lag in Social-Responsibility	980	442
English	2013	Am. Banker	Big Business Cuts Its Cash	551	291
English	2013	Am. Banker	Break Up the Rating Agency	1053	468
English	2013	Am. Banker	Cap One Board Adds Ex-CFPB COO	344	197
English	2013	Am. Banker	CFPB to Debt Collectors	767	375
English	2013	Am. Banker	Citigroup to Pay \$730M	343	214
English	2013	Am. Banker	Consumer Mortgage Choice Act	856	404
English	2013	Am. Banker	Deposits Largely Stay	586	322
English	2013	Am. Banker	Don't Undermine Liquidity	686	341
English	2013	Am. Banker	FDIC Legal Battles	1420	562
English	2013	Am. Banker	Fed's Liquidity Plan	1519	576
English	2013	Am. Banker	Female Lawmakers Urge	344	215
English	2013	Am. Banker	First Financial in Ohio	318	178
English	2013	Am. Banker	Head of Financial Crimes	368	213
English	2013	Am. Banker	House Banking Panel	633	318
English	2013	Am. Banker	Housing, Fiscal Policy	861	383
English	2013	Am. Banker	How to Prevent Another	978	475
English	2013	Am. Banker	HR Is Risk Management	1056	471
English	2013	Am. Banker	Individuals Named in British	1267	595
English	2013	Am. Banker	JPM Sues FDIC	1012	539
English	2013	Am. Banker	Judge Dismisses Case	743	365
English	2014	Am. Banker	Analyst Dick Bove	1052	480
English	2014	Am. Banker	Anchor in Wisconsin	350	201
English	2014	Am. Banker	Appeals Court Ruling	605	298
English	2014	Am. Banker	Bank Risks Must Be Made Clear	1114	470
English	2014	Am. Banker	Bank Safety Goes Beyond	634	314
English	2014	Am. Banker	Basel Cuts External Ratings	637	308
English	2014	Am. Banker	Big Banks Have Funding	957	364
English	2014	Am. Banker	Boston Fed's Rosengren Calls	967	386
English	2014	Am. Banker	Broken Promises to Fannie and Freddie	1115	468
English	2014	Am. Banker	Citi Promotes Howle	591	305
English	2014	Am. Banker	Citizens Hires Capital One	383	212
English	2014	Am. Banker	Citizens in R.I. Expands Health Care	364	203
English	2014	Am. Banker	A Loan to Help Homeowners	1165	493
English	2014	Am. Banker	Ex-Fed Official Blinder	646	362
English	2014	Am. Banker	FDIC Reduces Annual Budget	535	253
English	2014	Am. Banker	Fed Crisis Transcripts Highlight	883	444
English	2014	Am. Banker	Fed Nominees Emphasize Focus	655	320
English	2014	Am. Banker	Feds Need Better Derivatives	565	287
English	2014	Am. Banker	Former BB&T Chief Allison's	355	221
English	2014	Am. Banker	Government Report on TBTF Banks	748	363
English	2014	Am. Banker	How Community Banks Can Overcome	622	310
English	2014	Am. Banker	How Geopolitical Crises	833	396
English	2014	Am. Banker	How Regulators Can Stop	931	400
English	2014	Am. Banker	Lessons Learned from AIG	773	358
English	2014	Am. Banker	Lew Defends FSOC's Mandate	1119	500
English	2015	Am. Banker	Is the Fed Creating a Monopoly	846	409
English	2015	Am. Banker	Late Payments on Home Equity	664	323
English	2015	Am. Banker	McWatters Vows not to 'Tune Out'	361	213
English	2015	Am. Banker	Morning Scan: Barclays, Credit Suisse	999	471
English	2015	Am. Banker	Morning Scan: Bernanke's Memoir	1141	555
English	2015	Am. Banker	Morning Scan: Yellen Confronts	1174	612

English	2015	Am. Banker	NCUA's Quick Rejection	1295	534
English	2015	Am. Banker	No. 12: Anne Finucane	409	241
English	2015	Am. Banker	Novel Idea: Buying Back	750	377
English	2015	Am. Banker	Now is Not the Time	1129	468
English	2015	Am. Banker	Pick on Someone Your Own	881	483
English	2015	Am. Banker	Public Frustration Still Fuels	1284	601
English	2015	Am. Banker	Regulations Impose Severe Burden	862	395
English	2015	Am. Banker	Senate Dems Introduce Credit	342	200
English	2015	Am. Banker	Single Point of Entry	1308	504
English	2015	Am. Banker	Small Business Lending Market	1531	578
English	2015	Am. Banker	Sorry, Jamie Dimon	1039	485
English	2015	Am. Banker	Subprime Consumer Lenders	1097	488
English	2015	Am. Banker	Swamped by Compliance	921	414
English	2015	Am. Banker	The Seven Risks that Could Aggravate	1215	519
English	2015	Am. Banker	To Stop Next Crisis	1216	499
English	2015	Am. Banker	TransUnion Identifies	324	181
English	2015	Am. Banker	Underwriting Standards Loosened	589	278
English	2015	Am. Banker	VolCorp Announces New CEO	309	183
English	2015	Am. Banker	Warren, Brown Decry	527	285
English	2016	Am. Banker	Midwest M&A Heats Up	1120	494
English	2016	Am. Banker	Morning Scan: Carson Nomination	832	454
English	2016	Am. Banker	Morning Scan: Private Equity	530	311
English	2016	Am. Banker	Mortgage Originations Soar	759	339
English	2016	Am. Banker	New Ways to Raise Capital	634	322
English	2016	Am. Banker	Orrstown in Pa. Fined \$1M	345	196
English	2016	Am. Banker	Private Student Loans	756	350
English	2016	Am. Banker	Progress Is Uneven Among Nations	398	224
English	2016	Am. Banker	Read This If You Really Want	825	405
English	2016	Am. Banker	Second-Guessing the Call	654	345
English	2016	Am. Banker	Shadow Banks Are Not a Source	1232	486
English	2016	Am. Banker	Shut Up and Move On	1064	462
English	2016	Am. Banker	State Regulators Balk at OCC	1292	518
English	2016	Am. Banker	The Big Banks Shouldn't Inherit	1074	528
English	2016	Am. Banker	The Financial Crisis, BP Oil Spill	884	389
English	2016	Am. Banker	The Time Has Come	1140	501
English	2016	Am. Banker	The Wells Fargo Scam	798	387
English	2016	Am. Banker	There Are Real Reasons	1476	575
English	2016	Am. Banker	There's No Such Thing	892	447
English	2016	Am. Banker	Unregulated Shadow Banks	1026	472
English	2016	Am. Banker	What Big-Bank Breakup Hawks	1233	532
English	2016	Am. Banker	What Exit Strategy?	1042	489
English	2016	Am. Banker	What Happens to Bank Culture	1133	481
English	2016	Am. Banker	Why N.J. Bank Refuses to Take	888	440
English	2016	Am. Banker	You Couldn't Pick a Worse Time	952	424
English	2017	Am. Banker	GE's Nason withdraws	529	294
English	2017	Am. Banker	Have central clearing policies	943	433
English	2017	Am. Banker	How a community bank took the fall	1016	461
English	2017	Am. Banker	How Fed's Powell would reshape	1773	637
English	2017	Am. Banker	Inside black-owned bank's plan	872	443
English	2017	Am. Banker	Is systemic risk a Dodd-Frank fallacy	1390	510
English	2017	Am. Banker	Is the financial crisis officially over?	940	494
English	2017	Am. Banker	Is Trump's FSOC still a regulator?	1245	534
English	2017	Am. Banker	Melanie Dressel, pioneering bank CEO	471	259
English	2017	Am. Banker	Mnuchin shows no interest	1022	428
English	2017	Am. Banker	Mutual holding company	713	365

English	2017	Am. Banker	N.Y. Fed chief to retire	1005	481
English	2017	Am. Banker	New GSE proposal	952	443
English	2017	Am. Banker	Plans to ease big-bank rules	1449	626
English	2017	Am. Banker	Political groundwork begins	1240	507
English	2017	Am. Banker	Possible Fed vice chair pick	1029	475
English	2017	Am. Banker	RBS settles with FHFA	810	435
English	2017	Am. Banker	Repealing crisis-era rules	1043	494
English	2017	Am. Banker	SEC takes jab at startups	919	414
English	2017	Am. Banker	Small lenders fear GSE reform	1046	444
English	2017	Am. Banker	To win high office	979	481
English	2017	Am. Banker	Trump chooses former Treasury	412	209
English	2017	Am. Banker	Wells gets new chair	904	452
English	2017	Am. Banker	Wells hits keep coming	950	468
English	2017	Am. Banker	Why some states are losing more	1285	535
English	2018	Am. Banker	Millennials don't need cars?	799	332
English	2018	Am. Banker	Mortgage balances surge	734	323
English	2018	Am. Banker	Most Powerful Women in Banking	376	205
English	2018	Am. Banker	New CRA proposal scheduled	676	322
English	2018	Am. Banker	OCC sees sharp drop in mortgages	320	179
English	2018	Am. Banker	Post-crisis regulation	499	232
English	2018	Am. Banker	PwC held accountable	833	430
English	2018	Am. Banker	Raising SIFI threshold	1216	482
English	2018	Am. Banker	Regulators need room to maneuver	966	448
English	2018	Am. Banker	Regulators propose new capital	344	185
English	2018	Am. Banker	Relaxing regulations could make	677	367
English	2018	Am. Banker	Risky mortgages primed for comeback	846	400
English	2018	Am. Banker	Senate confirms Clarida to Fed	381	207
English	2018	Am. Banker	Small banks pool their subordinated	1008	416
English	2018	Am. Banker	Softer CRA standards	852	403
English	2018	Am. Banker	Student loan debt sets record	694	319
English	2018	Am. Banker	Tennessee de novo cleared	315	185
English	2018	Am. Banker	The curious case of the Vatican	1527	613
English	2018	Am. Banker	Trump's CFPB pick is... who?	899	462
English	2018	Am. Banker	Volcker Rule changes	1094	485
English	2018	Am. Banker	Warren introduces bill to end	551	282
English	2018	Am. Banker	Wells Fargo's longtime chief	605	303
English	2018	Am. Banker	Why banks' biggest risk factor	1201	539
English	2018	Am. Banker	Why Fifth Third reversed stance	495	278
English	2018	Am. Banker	Waters approved to lead House	325	196
English	2019	Am. Banker	HSBC plans global banking overhaul	924	489
English	2019	Am. Banker	Investors Bancorp buys out activist	392	207
English	2019	Am. Banker	It's not enough to fix	937	411
English	2019	Am. Banker	Jesse Jackson wants banks	455	252
English	2019	Am. Banker	JPM wins a place in China	1183	569
English	2019	Am. Banker	Libra may lose PayPal backing	906	465
English	2019	Am. Banker	Lowering the bar on financial	754	354
English	2019	Am. Banker	More first-time home buyers	469	213
English	2019	Am. Banker	Most Powerful Women in Banking	513	270
English	2019	Am. Banker	NCUA's appraisal plan	790	342
English	2019	Am. Banker	New York de novo debuts after	387	223
English	2019	Am. Banker	North Carolina de novo inches closer	377	210
English	2019	Am. Banker	Proposed North Carolina	336	194
English	2019	Am. Banker	Red flags worrying lawmakers	1213	552
English	2019	Am. Banker	San Francisco Fed says banks	412	212
English	2019	Am. Banker	Small banks about to catch break	791	336



English	2019	Am. Banker	Small changes to stress testing	976	411
English	2019	Am. Banker	Synovus doubles down	379	218
English	2019	Am. Banker	Virginia to open first new bank	428	239
English	2019	Am. Banker	Warren releases plan	611	307
English	2019	Am. Banker	Warren steps into repo turmoil	850	418
English	2019	Am. Banker	Warren warns consumer	976	442
English	2019	Am. Banker	Warren won't let banks escape	763	347
English	2019	Am. Banker	Waters, Brown warn regulators	525	268
English	2019	Am. Banker	Why aren't White House hopefuls	1000	492
English	2020	Am. Banker	Karen Peetz to join Citi	464	238
English	2020	Am. Banker	Lender beware: Emergency relief	1160	518
English	2020	Am. Banker	Loans, deposits soared in March	597	290
English	2020	Am. Banker	Most Powerful Women in Banking	554	305
English	2020	Am. Banker	Most Powerful Women to Watch	511	288
English	2020	Am. Banker	Nonbank sector needs reform	710	320
English	2020	Am. Banker	Organizers planning de novo bank	426	226
English	2020	Am. Banker	PNC buying BBVA USA	686	317
English	2020	Am. Banker	PNC reportedly in talks to buy BBVA	520	244
English	2020	Am. Banker	Regions Bank's Godin	413	210
English	2020	Am. Banker	Regulators close Florida bank	394	198
English	2020	Am. Banker	Regulators propose Volcker Rule	778	354
English	2020	Am. Banker	Retailers, tech giants shouldn't get ILCs	779	346
English	2020	Am. Banker	Retirement wave could leave FDIC	655	316
English	2020	Am. Banker	Senate rescue plan aims	974	417
English	2020	Am. Banker	Share insurance fund reforms	656	297
English	2020	Am. Banker	Synovus names Blair	445	235
English	2020	Am. Banker	The difference during this crisis?	965	470
English	2020	Am. Banker	The high cost of giving banks	1034	513
English	2020	Am. Banker	Virus could deal blow	1224	493
English	2020	Am. Banker	Was reboot of this Fed crisis-relief	1213	495
English	2020	Am. Banker	What Sheila Bair brings to table	1120	499
English	2020	Am. Banker	What will it take to boost SBA	1240	538
English	2020	Am. Banker	Will climate change spur crisis?	1431	634
English	2020	Am. Banker	Will coronavirus lead to a wave	1664	644

### Appendix 3: AntConc's 'Concordance' Tool Anglicisms List

AntConc's 'Concordance' Tool Anglicisms List	
Bond	High Yield
Asset	Offshore
Assets	Authority
Spread	Shadow banking
Hedge fund	Austerity
Hedge funds	Cash flow
Fondo hedge	Asset allocation
Fondi hedge	Deregulation
Default	Leverage
Credit crunch	Leveraging
Private equity	Deleverage
Subprime	Tapering
Crack	Asset-backed securities
Crac	Abs
Bail-in	Credit default swap
Bail in	Credit default swaps
Bailin	Cds
Bail-out	Covered bond
Bail out	Factoring
Retail	High Yield
Asset Class	Offshore
Quantitative easing	Authority
Bad bank	Shadow banking
Bad Banks	Austerity
Agenzia di rating	Cash flow
Agenzie di rating	Asset allocation
Commodity	Deregulation
Commodities	