

Really boring terms:

The usefulness of unspectacular terminology

Boring Terms

bor·ing

/ˈbôriNG/ ♠)

Adjective

Not interesting; tedious.

Synonyms

tedious - tiresome - dull - bothersome - humdrum

bor ing·ly adv.

bor'ing·ness n.

Synonyms: boring, monotonous, tedious, irksome, tiresome, humdrum

These adjectives refer to what is so uninteresting as to cause mental weariness. Boring implies feelings of listlessness and discontent: I had never read such a boring book.

What is monotonous bores because of lack of variety: "There is nothing so desperately monotonous as the sea" (James Russell Lowell).

Tedious suggests dull slowness or long-windedness: Traveling by plane avoids spending tedious days on the train. Irksome describes what is demanding of time and effort and yet is dull and often unrewarding: "I know and feel what an irksome task the writing of long letters is" (Edmund Burke).

Something tiresome fatigues because it seems to be interminable or to be marked by unremitting sameness: "What a tiresome being is a man who is fond of talking" (Benjamin Jowett).

Humdrum refers to what is commonplace, trivial, or unexcitingly routine: My quiet cousin led a humdrum existence.

The American Heritage® Dictionary of the English Language, Fourth Edition copyright ©2000 by Houghton Mifflin Company. Updated in 2009. Published by Houghton Mifflin Company. All rights reserved.

Before we start: The Translation Centre for the Bodies of the EU

- → Language Service provider for the European agencies, offices and bodies.
- → Yearly production of around 280 000 translated pages (+440 000 pages of Community Trademarks & Designs).
- →23 official EU languages (24 in July 2013) + non-EU languages on demand (Croatian, Arabic, Chinese, Russian, Turkish, Norwegian, Icelandic, Hebrew...).
- →A big portion of the workload is outsourced to external translators, who are experts in the field selected via tendering procedures.
- → Diversity of domains and document types (medical, legal, aviation, technical, annual reports, work programmes, press releases, web pages...).

Map of Clients

At present,

the Translation

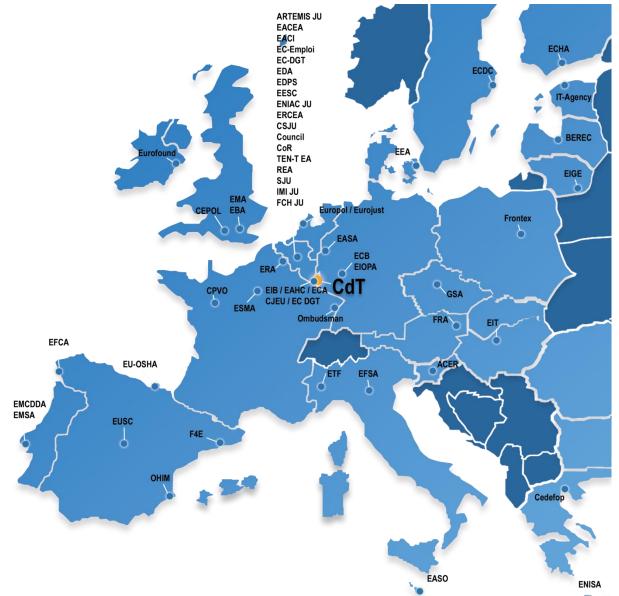
Centre has

cooperation

agreements

with 58 EU bodies

and Institutions



LIST OF CLIENTS (1/3)

Name of client	Acronym	Cooperation since		
Subject area: Education / Employment / Culture				
European Training Foundation, Turin	ETF	1996		
European Centre for the Development of Vocational Training, Thessaloniki	Cedefop	2001		
European Commission – Directorate-General for Employment, Social Affairs and Inclusion, Brussels	d CCE-EMPLOI	2003		
Education, Audiovisual and Culture Executive Agency, Brussels	EACEA	2006		
Subject area: Transport				
European Aviation Safety Agency, Cologne	EASA	2003		
European Maritime Safety Agency, Lisbon	EMSA	2003		
European Railway Agency, Lille-Valenciennes	ERA	2005		
Trans-European Transport Network Executive Agency, Brussels	TEN-T EA	2008		
Subject area: Networks & Joint Undertakings				
European Network and Information Security Agency, Heraklion	ENISA	2005		
European GNSS Agency, Prague	GSA	2007		
Office of the Body of European Regulators for Electronic Communications, Riga	BEREC Office	2011		
European Union Satellite Centre, Torrejón de Ardoz (Madrid)	EUSC	2007		
ARTEMIS Joint Undertaking, Brussels	ARTEMIS JU	2010		
Fuel Cells and Hydrogen Joint Undertaking, Brussels	FCH JU	2010		
SESAR Joint Undertaking, Brussels	SJU	2009		
Clean Sky Joint Undertaking, Brussels	CSJU	2009		
ENIAC Joint Undertaking, Brussels	ENIAC JU	2010		
Subject area: Research & Innovation				
Research Executive Agency, Brussels	REA	2005		
European Research Council Executive Agency, Brussels	ERC EA	2009		
European Institute of Innovation and Technology, Budapest	EIT	2008		
Executive Agency for Competitiveness and Innovation, Brussels	EACI	2006		

LIST OF CLIENTS (2/3)

Name of client	Acronym	Cooperation since	
Subject area: Social Affairs			
European Agency for Safety and Health at Work, Bilbao	EU-OSHA	1996	
European Foundation for the Improvement of Living and Working Conditions, Dublin	Eurofound	1998	
European Union Agency for Fundamental Rights, Vienna	FRA	2007	
European Monitoring Centre for Drugs and Drug Addiction, Lisbon	EMCDDA	1999	
European Institute for Gender Equality, Vilnius	EIGE	2009	
Subject area: Environment / Energy / Chemical			
European Environment Agency, Copenhagen	EEA	1999	
European Fisheries Control Agency, Vigo	EFCA	2008	
European Chemicals Agency, Helsinki	ECHA	2007	
Fusion for Energy (European Joint Undertaking for ITER and the Development of Fusion	F4E	2008	
Energy), Barcelona	Г4С	2006	
Agency for the Cooperation of Energy Regulators, Ljubljana	ACER	2010	
Subject area: Property Rights			
Office for Harmonization in the Internal Market (Trade Marks and Designs), Alicante	OHIM	1996	
Community Plant Variety Office, Angers	CPVO	2002	
Subject area: General (Legal / Political)			
European Commission – Directorate-General for Translation, Luxembourg and Brussels	CCE-DGT	1996	
Council of the European Union, Brussels	Council	1998	
Committee of the Regions, Brussels	CoR	2000	
European Economic and Social Committee, Brussels	EESC/CESE	2012	
Court of Justice of the European Union, Luxembourg	CJEU	2001	
European Ombudsman, Strasbourg	Ombudsman	2005	
European Data Protection Supervisor, Brussels	EDPS	2010	

LIST OF CLIENTS (3/3)

Name of client	Acronym	Cooperation since		
Subject area: Budget / Financial				
European Central Bank, Frankfurt a. M.	ECB	1997		
European Court of Auditors, Luxembourg	ECA	1998		
European Investment Bank, Luxembourg EIB 2001				
European Securities and Markets Authority, Paris	2011			
European Insurance and Occupational Pensions Authority, Frankfurt a. M. EIOPA 2011				
European Banking Authority, London	EBA	2011		
Subject area: Foreign and Security Policy / Police and Judicial Cooperation				
European Police Office, The Hague Europol 1996				
European Judicial Cooperation Unit, The Hague Eurojust 2002				
European Agency for the Management of Operational Cooperation at the External Borders of the Member States of the European Union, Warsaw	2005			
European Police College, Bramshill	Cepol	2006		
European Defence Agency, Brussels	EDA	2007		
European Asylum Support Office, Valetta	EASO	2010		
European Agency for the Operational Management of large-scale IT systems in the area of freedom, security and justice, Tallinn	eu-LISA	2012		
Subject area: Public Health / Consumer Protection				
European Medicines Agency, London EMA 1997				
European Food Safety Authority, Parma EFSA 2002				
European Centre for Disease Prevention and Control, Stockholm	ECDC	2005		
Executive Agency for Health and Consumers, Luxembourg	EAHC	2007		
Innovative Medicines Initiative, Brussels	IMI	2010		



Office for the Harmonisation of the Internal Market (OHMI)

Hair cream, hair lotion, hair oil, hair pomade, hair gel, hair treatment, hair lighteners, facial cream, cold cream, tonic, body lotion, body cream, pearl cream, perfume, perfumed oil, fragrant cream, flower essence, cologne, eau de toilette, lotion, rouge and face powder, powder paste, powder cream, liquid powder cream, powder make-up, toilet powder, setting powder, blusher, rouge, lipstick, lip protecting oil, vanished cream, massage cream, peel-off mask, cleaning cream, cleaning milk, hand cream, hand lotion, eye-shadow cream, eye-shadow pencil, eye-liner cream, eye-liner pencil, eyelash grower, mascara, eye make-up cleaning cream, sunscreen oil, sun screen cream, anti-wrinkle cream, skin cream, scrub cream, fragrant lotion for shower, shower lotion, fingernail polish, talcum powder, baby powder, shaving lotion, pre-shaving lotion, aftershaving lotion, shaving cream, shaving foam, hair spray, deodorant, eyebrow pencil, false eyelashes, artificial fingernails, nail polish remover, swabs for cosmetic purposes, setting lotion, hair dye



European Medicines Agency

What is Apidra?

Apidra is a clear colourless solution for injection. It is available in a vial, in cartridges (standard or OptiClick) or in a pre-filled pen (OptiSet or SoloStar). Apidra contains the active substance <u>insulin</u> glulisine.

What is Apidra used for?

Apidra is used to treat adult patients who have diabetes.

How is Apidra used?

Apidra is given subcutaneously (under the skin) by injection in the abdominal wall (tummy), the thigh, or the upper arm, or by continuous infusion using an insulin pump. The patient's blood glucose should be regularly tested to find the lowest effective dose. Apidra should be given shortly before (up to 15 minutes) or just after meals. Apidra is a short-acting insulin that is used in combination with intermediate or long-acting insulins or insulin analogues, and it may be used with oral antidiabetic medicines. The medicine can only be obtained with a prescription.

European Environmental Agency (EEA)

The years since 1999 have also witnessed the adoption of the EU's <u>sustainable</u> development strategy. At the <u>UN World Summit on Sustainable Development</u> in the summer of 2002, the EU showed global leadership by setting out its broad, long–term vision for the future. But long–term objectives must not mean postponing action now. In formulating policy today, Europe has an obligation to look beyond 2010 and beyond its own borders. As this report shows, the international stakes are high. Europe cannot continue down the path of achieving its short–term objectives by impacting disproportionately on the rest of the world's environment through its <u>ecological footprint</u>.

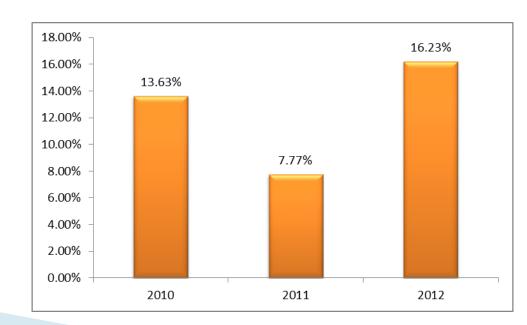
Tackling clearly unsustainable trends in Europe will require real integration of environmental objectives across policy areas such as energy, transport, agriculture, industry and spatial planning. Consumers must also be given the information and incentives to change the way in which their households and lifestyles impact upon their local — and global — environments. It is not easy to bring about such shifts in behaviour but many of the environmental improvements that we need in the coming years can only be brought about through such changes. At the same time, the EU must remain vigilant to ensure that the policy measures already in place are fully implemented and properly enforced.

Terminology at the Centre

- A small central terminology unit coordinates between 3 and 9 projects per year;
- 1 translator per language is a terminology coordinator
- "Translation oriented" terminology;
- Occasionally terminology projects requested by Clients;
- Since 1999 involved in the IATE ("Inter-Active Terminology for Europe") project for a creation of a single terminology database for the language services of the EU;
- Technical maintenance of the IATE is ensured by the Centre;
- Chair of the interinstitutional IATE Management Group.

Client satisfaction and translation quality

- "Terminology" is often mentioned as problematic in client feedback.
- Despite correction and information, some terminology problems repeat.



Example 1: Community Trade Marks

What is a trade mark?

A trade mark is any sign which serves in business to distinguish the goods and services of one undertaking from those of other undertakings and over which the owner has an exclusive right.

What is a product/good or a service?

Product/Good: any kind of item which may traded.

Service: the provision of activities in accordance with human needs.

The International Classification of Goods and Services for the Purposes of the Registration of Marks (Nice Agreement) serves to determine the scope of protection of trade marks.

Why protect your trade mark?

The trade mark of a product or service can be synonymous with the branding and image of a company and can become an asset with monetary value that could increase. If you do not apply for protection others may benefit from your investments. The only way of obtaining the full right over a trade mark is by registering it.

List of goods and services

Nice Classification: List of goods and services 30
Pastry, bakery goods, biscuits and confectionery, factory-baked pastries, confectionery, gingerbread, "speculoos" (Belgian ginger biscuits) (caramelised biscuits), waffles, cookies, cakes; chocolate paste or "speculoos" (Belgian ginger biscuits); desserts based on "speculoos" (Belgian ginger biscuits); puddings; mousses (desserts) not included in other classes; edible ices.



□ List of goods and services

<u>~</u> @

□ DE

Nice class number:

List of goods and services:

Datenverarbeitungsgeräte und -anlagen sowie deren Teile (soweit in Klasse 9 enthalten); mit Programmen oder sonstigen Informationen versehene maschinenlesbare Datenträger aller Art sowie uncodierte Datenträger einschließlich Lochkarten und -streifen; Druckereierzeugnisse, insbesondere Bücher und sonstige Druckschriften über Datenverarbeitungsgeräte, über die Anwendung von Computertechniken und über Datenverarbeitungsprogramme; Karten und Papierstreifen und -bänder für Datenverarbeitungsgeräte und für die Aufzeichnung von Datenverarbeitungsprogrammen

IBM Software > Products > Social collaboration > Office productivity suites and web editors >

Lotus 1-2-3

Spreadsheet software for storing, analyzing, presenting and sharing data

IBM® Lotus® 1-2-3® is spreadsheet software that helps you store, analyze, present and share large sets of data. It works with the web and with third-party applications so you can integrate spreadsheet data into your daily business processes. Its intuitive interface, data entry tools and built-in support for Microsoft Excel users make it easy to learn and use.

□ FR

Nice class number: 00

List of goods and services:

Bougies Serviettes et lingettes imprégnées ou non pour l'hygiène ou à usage médical ; rince-doigts ; produits d'hygiène féminine, à savoir serviettes périodiques, tampons périodiques, protège-slips, serviettes imprégnées à usage hygiénique intime et gels pour la toilette intime : produits d'hygiène pour l'incontinence, à savoir serviettes hygièniques, couches, changes complets. Appareils distributeurs métalliques d'essuie-mains, de serviettes, d'essuie-tout, d'ouate d'essuvage, de mouchoirs, de draps d'examen ; bacs récupérateurs. Coutellerie, fourchettes, et cuillers non métalliques. Alèses, draps d'examen en formats ou en rouleaux. Papier, articles en papier ; papier de toilette, articles en papier pour protéger les sièges de toilettes, rouleaux ménagers ; essuie-tout, essuie- mains et torchons en papier ; mouchoirs ; serviettes à démaquiller en papier ; linge de table, serviettes, nappes, sets de table en papier ; rouleaux de papier destinés à couvrir des étagères, napperons et collerettes en dentelles de papier ; dessous-de-verre en papier ; papier sulfurisé ; bobines d'essuyage, rouleaux d'essuyage; cartons d'invitation, papier d'emballage en rouleaux ou en feuilles, rubans, sacs d'emballage en papier ou en matières plastique, sacs poubelle. Pailles pour la dégustation de boissons ; parasols en matières plastiques ou en bois comme décorations pour aliments à servir lors de cocktails ; ensembles modulaires métalliques ou non comprenant un distributeur d'essuie-mains, une réserve et un bac récupérateur; appareils distributeurs non métalliques d'essuie-mains, de serviettes, d'essuie-tout, d'ouate d'essuyage, de mouchoirs, de draps d'examens. Petits ustensiles et récipients portatifs pour le ménage et la cuisine ; assiettes, plateaux, plats, verres, gobelets et tasses, tous



Nice class number: 35

List of goods and services:

Advertising; business, business administration; office functions; retail services, including on-line retail services offered via the internet, in respect of paint, preservations against rust, lubricants, fuels, soaps, perfumery, small items of metal hardware, motors, engines, computer games, software relating to vehicles and vehicle engineering, in-vehicle sound systems, vehicles and parts and fittings for vehicles, printed matter, posters, writing implements, glassware, porcelain, earthenware, umbrellas, clothing, headgear, toys, games and playthings; advertising services relating to the motor vehicle industry; the bringing together, for the benefit of others, of a variety of vehicles and parts and fitting for vehicles, enabling customers to conveniently view and purchase those goods; advertising services relating to motor cars; business advisory services relating to the establishment of motor dealership; the service of renting advertising space on the exterior surface of racing vehicles.

Nice class number: 39

List of goods and services: Transport; packaging and storage of goods; travel arrangement; rental of motor racing cars; arrangement of vehicle rental; arranging of vehicle hire; arranging of racing vehicle hire; booking seats for transportation by motor vehicles; charter of land vehicles; charter of motor racing vehicles; leasing of vehicles; leasing of motor racing vehicles; recovery services for vehicles; services for the garaging of vehicles; storage of parts for motor vehicles; transport of motor vehicles; vehicle contract hire.

Nice class number:

List of goods and services: Education; providing of training; entertainment; on-line entertainment; sporting and cultural activities; lottery services; electronic games services provided by means of the Internet; the provision of on-line electronic publications; organisation and conducting of exhibitions, shows and conferences regarding automobiles, motor racing and vehicle engineering; organising and conducting events relating to automobiles and motor energy motor racing; advanced driving instruction for

drivers of organisat informatic handling i vehicles a racing tea

41



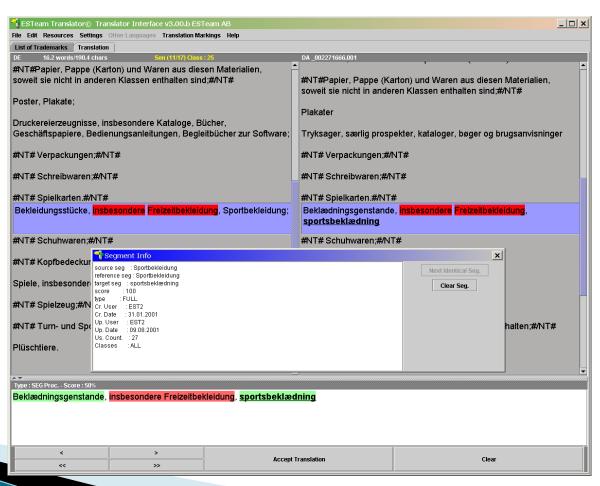
OUR CARS OWNERSHIP RACING LOTUS WORLD ENGINEERING STORE ABOUTUS



Translating trademarks

(or "Technology is a way of organizing the universe so that man doesn't have to experience it". - Max Frisch, Homo Faber)

- 1997 2001: Trados TWB and MultiTerm
- From 2001: Dedicated workflow and tailor made
 - TM system
- Automation
- Pre- and post processing



DCL

Description, Colour, Logo:



"LOTUS" en bleu foncé de manière inclinée et fleur de lotus stylisée dont le pétale central est bleu foncé, les six pétales latéraux sont de manière symétrique bleu moyen, bleu clair et rose vif, les pétales inférieurs sont bleu clair, le tout sur fond blanc délimité par un liseré bleu moyen pour sa partie supérieure et par une vague bleu moyen pour sa partie inférieure

"Multilingual element": The name of the trademark is not translated.

Reproducing trademarks as terms is subject to legally binding restrictions. The
reproduction of a trademark in IATE should not give the impression that it constitutes
the generic name of the goods or services for which the trademark is registered and
should always be accompanied by an indication that it is a registered trademark.

Source: IATE Handbook

Appellation d'origine contrôlée (in class 33) : Champagne, champagnisé, champagnisés, Champagnise, champagniser, crémant, cognac, armagnac

Walkman

1474330	Communications Industrial structures
da - Danish	walkman
de - German	Walkman
es - Spanish	walkman
fr - French	baladeur
ir - French	walkman
it - Italian	walkman
nl - Dutch	walkman

os Caanish	radio portátil
es - Spanish	walkman

ES "reproductores multimedia portátiles para uso con auriculares"

PT "leitor áudio portátil"/"leitores áudio portáteis"

Example 2: ECHA-term



Regulations

REACH



REACH is a regulation of the European Union, adopted to improve the protection of human health and the environment from the risks that can be posed by chemicals, while enhancing the competitiveness of the EU chemicals industry. It also promotes alternative methods for the hazard assessment of substances in order to reduce the number of tests on animals.

CLP



The CLP Regulation ensures that the hazards presented by chemicals are clearly communicated to workers and consumers in the European Union through classification and labelling of chemicals.

Biocidal Products Regulation



The Biocidal Product Regulation (BPR, Regulation (EU) 528/2012) concerns the placing on the market and use of biocidal products, which are used to protect humans, animals, materials or articles against harmful organisms, like pests or bacteria, by the action of the active substances contained in the biocidal product.

Prior Informed Consent Regulation



The Prior Informed Consent Regulation (PIC, Regulation (EU) 649/2012) administers the import and export of certain hazardous chemicals and places obligations on companies who wish to export these chemicals to non-EU countries. It implements, within the European Union, the Rotterdam Convention on prior informed consent procedure for certain hazardous chemicals and pesticides in international trade.





Background:

- Translations are one of the ECHA's means to support the industry
- 6500 pages published in 22 EU languages (leaflets, technical guidance, web content, IT manuals, administrative documents and news items)
- Challenge: complex and highly technical terminology

The ECHA-term project was launched with the objective to provide ECHA and its stakeholders with a reliable, coherent, up-to-date source of terminology to harmonise the use of terminology in the REACH and CLP context, to enhance clear communication and ultimately to reduce costs for the stakeholders



Content

1000 CLP and REACH terms, phrases and definitions in 22 EU languages

9 multilingual pictograms with images

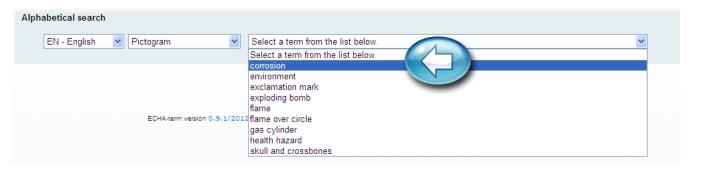


- 53 substances of very high concern with EC and CAS numbers
- ▶ 100-150 new terms are added annually

DA: 1215
DE: 1225
EL: 1206
EN: 1266
ES: 1233
ET: 1179
FI: 1209
FR: 1212
HU: 1219
IT: 1211
LT: 1221
LV: 1201
MT: 1221
NL: 1205
PL: 1197
PT: 1207
RO: 1253
SK: 1206
SL: 1224
SV: 1178

BG: 1212

Alphabetical index





ECHA-term benefits

- Terms used consistently in ECHA's documents & communication
- Multilingual terminology available for supply chain communication
- Support for ECHA staff in the daily work
- Improved translation quality:

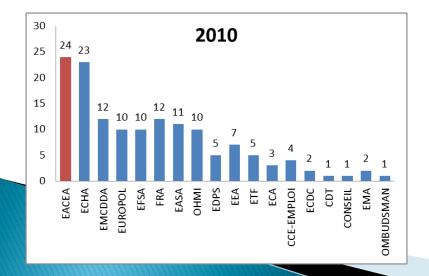
The REACH Regulation contains a specific process for substance evaluation. Its aim is to clarify whether the uses of a chemical substance poses a risk to human health-or-the-environment.¶

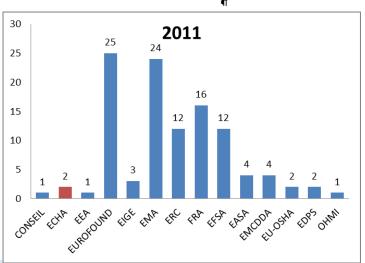
Substance: evaluation: is: one: of: the: three: types: of evaluation processes under REACH: The other two are testing proposal· examination· and· compliance checks, which together are also known as dossier evaluation.¶

WHAT-ARE-THE-SPECIFIC-FEATURES-OF-SUBSTANCE-**EVALUATION?**¶

There are four major differences between substance evaluationevaluation: ¶

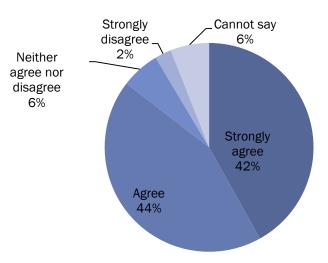
1.→The substance evaluation process is triggered as a result of risk-based concerns: Under dossier evaluation testing proposals must be examined. whereas: checks can be based on specific criteria: for dossier selection and random selection. ¶



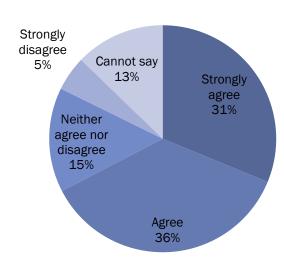


ECHA-term user survey 2012

The terms in the database are relevant to me



ECHA-term makes my work more efficient



Example 3: IATE

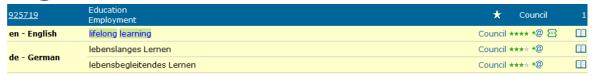
- IATE = "InterActive Terminology for Europe"
- ▶ 1.6 million entries, around 9 million terms
- Project partners: EC, Council, EP, Court of Auditors, European Economic and Social Committee/Committee of the Regions, Translation Centre, SCIC, Court of Justice, European Investment Bank, ECB
- The development phase started in January 2000.
- ▶ IATE has been operational since summer 2004.
- IATE was opened to the public on 28 June 2007: http://iate.europa.eu
- 51 million queries in 2012 (IATE Public)

EU terminology

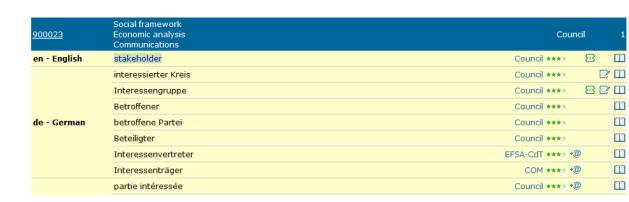
- Term and phraseology creation occurs during the translation process and maybe linked to the legislative procedure
- Translations are language versions with binding effect
- Term creation happens at supranational (EU) and national levels
- Translators often do not know that a string (word, multi-word expression) is a term included in IATE which they could look up

Freedom, preferences, constraints...

"life long learning":



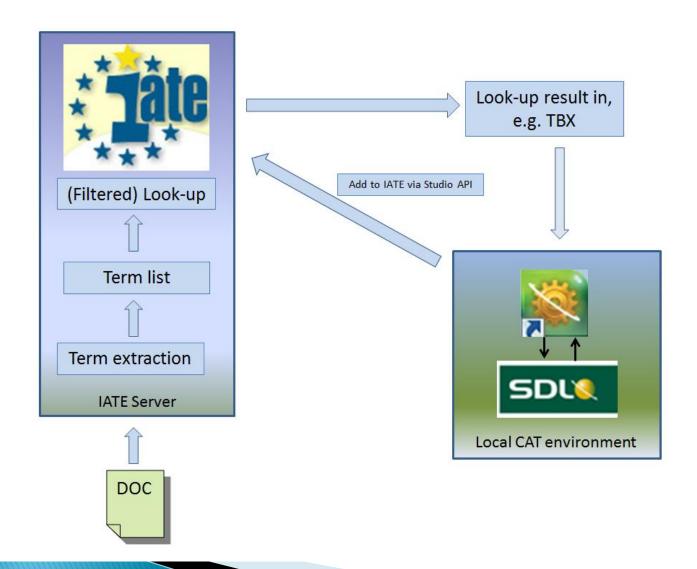
"stakeholder":



"Management Board":

<u>3534970</u>	Cher	nistry			ECHA-CdT	2
en - English	Mana	agement Board		ECHA-CdT	**** *@ 🗏 [7 III
de - German	Verw	altungsrat		ECHA-CdT	**** *@ 🖂	Ħ
		<u>925320</u>	EU institutions and European civil service		Council	13
			Management Board of the European Communities Personnel Selection Office	Co	uncil **** *@	
	en - English	EPSO Management Board	Co	uncil ***		
		de - German	Leitungsausschuss des Amtes für Personalauswahl der Europäischen Gemeinschaften	Co	uncil **** *@	
		MARKET STATE OF THE STATE OF TH				

Term recognition project



Term recognition - Challenges

- Poor response times due to size of database
- Noise vs. silence
- Pertinence of results

Mark-up for the language combination EN-FR	Mark-up for the language combination EN-BG
Having regard to Council Regulation (EC) No 1234/2007 of 22 October 2007 establishing a common organisation of agricultural markets and on specific provisions for certain agricultural products (Single CMO Regulation), and in particular Article 61, first paragraph, point (d), in conjunction with Article 4 thereof	Having regard to Council Regulation (EC) No 1234/2007 of 22 October 2007 establishing a common organisation of agricultural markets and on specific provisions for certain agricultural products (Single CMO Regulation), and in particular Article 61, first paragraph, point (d), in conjunction with Article 4 thereof,

Limited filter – useful – options

Exclusion filters				
Pre-2004	Post-2004			
 Exclude all terms created before a given date; Exclude all terms have not been modified after a date; Exclude Reliability value 0 and 1; Exclude all bi-lingual and monolingual entries; Exclude specific collection (e.g. COM-Swiss) Exclude entries without a domain Exclude Pre-IATE entries 	 Exclude Reliability value 0 and 1; Exclude all monolingual entries; 			

The result set should always include entries (terms) matching the following criteria:

- The term contains an "evaluation" ("obsolete", "preferred" etc.)
- Primary entries

Term recognition - EN- LT

(1) In accordance with the <u>European Council</u> and <u>Ecofin Conclusions</u> and international <u>initiatives</u> such <u>as</u> the <u>Group of Twenty</u> (G-20) <u>summit</u> on 2 April 2009, this <u>Directive represents</u> a first <u>important step to address shortcomings revealed</u> by the <u>financial crisis</u> ahead of

further <u>initiatives</u> <u>announced</u> b recovery".

(2) Article 3 of Directive 2006

of the <u>business</u> of <u>credit institu</u>

permanently <u>affiliated to a cent</u>

December 1979. Those <u>time lii</u>

introducing or <u>maintaining</u> suc

It is therefore <u>appropriate to re</u>

competition between credit ins

VIENODOS LINKMĖS

Domains: ;0436001-Administrative law

Institution: COM

Reliability: 1

KONVERGENCIJA

Domains: ;24-FINANCE

Institution: COM Reliability: 3 nent and of the Council of 14 June 2006 relating to the taking up and pursuit to provide for special prudential regimes for credit institutions which are 177, provided that those regimes were introduced into national law by 15 pecially those which acceded to the European Union since 1980, from r similarly affiliated credit institutions which were set up on their territories. Article 3 of that Directive, in order to ensure equal conditions for

n Commission Communication of 4 March 2009 entitled "Driving European"

e Committee of European Banking Supervisors should provide for guidelines

in order to enhance the convergence of supervisory practices in this regard.

(3) <u>Hybrid</u> capital <u>instruments play</u> an <u>important</u> role in the ongoing capital <u>management of credit institutions</u>. Those <u>instruments allow credit institutions to achieve</u> a diversified capital <u>structure</u> and <u>to access</u> a wide <u>range</u> of financial <u>investors</u>. On 28 October 1998, the <u>Basel Committee on Banking Supervision adopted</u> an <u>agreement</u> on both the <u>eligibility criteria</u> and <u>limits to inclusion</u> of certain <u>types</u> of <u>hybrid</u> capital <u>instruments</u> in <u>original own funds</u> of <u>credit</u> institutions.

(4) It is therefore important to lay down criteria for those capital instruments to be eligible for original own funds of credit institutions and to align the provisions in Directive 2006/48/EC to that agreement. The amendments to Annex XII to Directive 2006/48/EC result directly from the establishment of those criteria. Original own funds referred to in Article 57(a) of Directive 2006/48/EC should include all instruments that are regarded under national law as equity capital, rank pari passu with ordinary shares during liquidation and fully absorb losses on a going-concern basis pari passu with ordinary shares. It should be possible for those instruments to include instruments providing preferential rights for dividend payment on a non-cumulative basis, provided that they are included in Article 22 of Council Directive 86/635/EEC of 8 December 1986 on the annual accounts and consolidated accounts of banks and other financial institutions [5], rank pari passu with ordinary shares during liquidation and fully absorb losses on a going-concern basis pari passu with ordinary shares.

Original own funds referred to in Article 57(a) of Directive 2006/48/EC should also include any other instrument under a credit institution's statutory terms taking into account the specific constitution of mutuals, cooperative societies and similar institutions and which are deemed equivalent to ordinary shares in terms of their capital qualities in particular as regards loss absorption. Instruments that do not rank pari passu with ordinary shares during liquidation or which do not absorb losses on a going-concern basis pari passu with ordinary shares should be included in the category of hybrids referred to in Article 57(ca) of Directive 2006/48/EC.

Managing "boring" terms

- Databases like IATE are based on the paradigm of interactive consultation by an "informed" user.
- Intelligent user vs. intelligent data
- Pushing "boring" terms to the translator requires machine usable meta data.
- From database to data ware house?
- Terminological consistency/accuracy vs. the "dictatorship" of terminology

Thank you very much for your attention

...