

# Translating EU Legal Texts: a Corpus-informed Analysis of Croatian and English Cryptocurrency Legislation

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UNIVERSITY OF RIJEKA  
FACULTY OF HUMANITIES AND SOCIAL SCIENCES

**Lucija Togonal**

**TRANSLATING EU LEGAL TEXTS: A CORPUS-INFORMED ANALYSIS OF  
CROATIAN AND ENGLISH CRYPTOCURRENCY LEGISLATION**

MASTER'S THESIS

Rijeka, 2023

UNIVERSITY OF RIJEKA  
FACULTY OF HUMANITIES AND SOCIAL SCIENCES  
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MASTER'S THESIS

Master's degree in Translation

Supervisor:

Assoc. Prof. Martina Bajčić

Rijeka, 3<sup>rd</sup> of September 2023

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I hereby confirm that I personally wrote and am the author of the paper under the title: *Translating EU legal texts: A Corpus-informed analysis of Croatian and English cryptocurrency legislation.*

All parts of the work, findings, and ideas that are cited inside the paper or are based on other sources (online sources, literature etc.) are clearly marked as such, and are accordingly listed in the bibliography.

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## **ABSTRACT**

This Master's thesis covers the subject of institutional translation within the EU. It explores existing problems in translating EU legislation by focusing on newer phenomena, specifically cryptocurrency legislation. The thesis opens with an introduction, and a theoretical overview of institutional translation in the European Union. After providing a broader theoretical context, it focuses on the main problems in translating EU legislation from English into Croatian. Following this, a corpus-informed analysis of English and Croatian texts of EU cryptocurrency legislation is conducted in order to examine the main problems and hypotheses of EU translation. Finally, this thesis concludes by highlighting the results of the analysis and areas for further research.

**Key words:** institutional translation, cryptocurrency, EU legislation, corpus analysis

## **SAŽETAK**

Ovaj diplomski rad bavi se temom institucijskoga prevođenja u Europskoj uniji. Istražuje postojeće probleme u prevođenju zakonodavstva EU-a koji uređuju novije fenomene, odnosno zakonodavne akte vezane uz kriptovalute. Stoga ovaj rad započinje uvodom i teorijskim pregledom institucijskoga prevođenja u Europskoj uniji. Nakon pregleda šireg teorijskog konteksta, rad će se usredotočiti na glavne probleme u prevođenju zakonodavstva EU-a, s fokusom na prijevod s engleskog na hrvatski jezik. Zatim će nastaviti sa korpusno-utemeljenom analizom prijevoda odabranih zakonodavnih akata EU-a o kriptovalutama da bi se potvrdile ili opovrgle prethodno iznesene hipoteze o prevođenju zakonodavstva EU-a. Na kraju, usredotočit će se na rezultate analize, i potencijalne teme za nastavak istraživanja u ovom polju.

**Ključne riječi:** institucijsko prevođenje, kriptovalute, zakonodavstvo EU-a, korpusna analiza

## **TABLE OF CONTENTS:**

<b>1. INTRODUCTION.....</b>	<b>7</b>
<b>2. INSTITUTIONAL TRANSLATION.....</b>	<b>9</b>
<b>2.1 Multilingualism in the European Union.....</b>	<b>9</b>
<b>2.2 Defining institutional translation.....</b>	<b>12</b>
<b>2.3 Institutional translation in the European Union.....</b>	<b>14</b>
<b>2.4 The rise of English as a drafting language.....</b>	<b>16</b>
<b>3. CORPUS ANALYSIS.....</b>	<b>20</b>
<b>3.1 Using corpus linguistic methods to study EU translation.....</b>	<b>20</b>
<b>3.2 The corpus.....</b>	<b>21</b>
<b>3.3 Problems in translating legal texts from English into Croatian.....</b>	<b>24</b>
3.3.1 Nominalisation.....	26
3.3.2 Collocations.....	27
3.3.3 Abbreviations.....	28
<b>3.4 Corpus-based contrastive analysis.....</b>	<b>30</b>
<b>6. CONCLUSION.....</b>	<b>43</b>
<b>LITERATURE</b>	

# **1. INTRODUCTION**

## **1.1 Subject and research problem**

The subject of this thesis is institutional translation within the scope of the European Union (hereinafter: EU), particularly concerning the English and Croatian language pair. Modern trends in finance, rapid technological development, and current global trends – the impact of Covid-19, rising inflation, and current military actions have led to the rising global demand for decentralized electronic currencies. In light of these trends, we will observe how this still relatively unregulated, but rapidly growing, field is framed in EU legislation, and specifically how cryptocurrency legislation is translated from English into Croatian, as well as what problems arise during this process.

## **1.2 Working hypothesis**

The working hypothesis is that during the translation of currently available cryptocurrency legislation from English into Croatian, the Croatian translation exhibits the same problems as expressed in relevant literature on EU translation: over-nominalisation, unnatural collocations stemming from the hybrid nature of EU language, and direct transfer of abbreviations from the source text (the draft text) to the target text. Moreover, by relying on the analysis of a parallel corpus, we will attempt to determine the prevalent strategy for translating EU cryptocurrency legislation. Specifically, we will examine if the foreignizing strategy is predominately used, and thus contributes to the hybridity of EU texts in national languages.

## **1.3 Aim, goal, and purpose**

The main aim of this thesis is to explore how translation problems in new fields (such as cryptocurrency legislation) are resolved within the EU context, specifically for the English and Croatian language pair. The purpose is to shed light on the commonly used strategies in resolving these problems; to confirm the main features of EU translation on the analysed sample, and to establish common areas of debate for future research.

## **1.4 Scientific methods**



In order to achieve our aim, we will rely on the relevant findings from Translation Studies, and the methodology of Corpus Linguistics. We will use the literature review method in order to provide the theoretical background for the analysis. The corpus will be created by collecting texts in English and Croatian from online sources of EU legislation, specifically Eur-Lex. In order to create our corpus, and for the analysis itself, we will use Sketch Engine (Sketch Engine, 2023).

## **1.5 Thesis outline**

The first part of this thesis will focus on the theoretical background underlying the analysis in the second part. This work will begin with an overview of the key features of EU institutional translation and EU multilingualism. It will focus on the main characteristics and current practices found in the field of EU institutional translation. The second part of the thesis will begin with an outline of currently adopted cryptocurrency legislation. It will list the documents used for the analysis and give an overview of our collected corpus. Following this, the thesis will focus on the challenges of translating legal texts and EU legislation from English into Croatian. It will give an overview of the main challenges that are in focus for the analysis and provide relevant examples. This part will, thus, focus on the keyword analysis, focusing specifically on nominalisation, collocations and abbreviations from the corpora. Finally, the thesis will focus on the results and provide a conclusion aiming to connect them to the aforementioned factors underlying EU institutional translation. The thesis will finish by highlighting potential areas of further research.

## 2. INSTITUTIONAL TRANSLATION

### 2.1 Multilingualism in the European Union

Considering that multilingualism is a key feature of both the EU and EU translation, we will first explain its characteristics and connection to translation. Multilingualism can be defined as “the ability of societies, institutions, groups and individuals to engage, on a regular basis, with more than one language in their day-to-day lives” (European Parliament, 2007, p. 2). Observing that translation is traditionally defined as the “substitution of one language for another” (Grutman 2009, p. 182), we can suggest that translation and multilingualism are deeply connected. Therefore, it can be said that at the core of multilingualism we find translation (Munday, 2010). Surprisingly, only recently have translation and multilingualism started to be viewed in relation to each other. However, it is important to note that the relationship between translation and multilingualism is not confined only to multilingual literary texts, as traditional literature would suggest, but is pervasive throughout modern international public and private institutions (Meylaerts, 2010). Within these institutions, most verbal and written communication methods (both internal and external) are increasingly multilingual. Moreover, these communication methods, specifically legislative documents, are the object of multidirectional translation. This means that every text is produced as a mosaic of multiple texts in various languages in a continuous translation chain (Munday, 2010). Once this multidirectional translation process is completed, the translational nature of the target text is lost and the translation begins to function as if it were the original. At that point, the concepts of a *source* and a *target* text, of an *original* and a *translation*, become obsolete. This is because in a multilingual institutional context all versions of a single legislative document, no matter in what language it is written, must serve a single legal purpose, and have the same legal effect (*presumption of equal intent*, Biel, 2007, p. 154).

Multilingualism is also one of the key characteristics of the EU. However, EU multilingualism goes beyond what is commonly understood as multilingual in a legislative sense. Specifically, it refers to the extremely complex linguistic situation of 27 Member States (hereinafter: MS) with 24 official languages under one legislative framework. This is only exacerbated by the historically and culturally specific language situations in each of the MS, some of which are monolingual, and some which are either symmetrically or asymmetrically

multilingual. Most importantly, the main distinctive feature of EU multilingualism is the embedded equal treatment of all official EU languages – that is, their intrinsic *parity of status* (Wagner 2005). Furthermore, according to the *Charter of Fundamental Rights of the European Union* (2000), The EU is obliged to not only respect the deep cultural and linguistic diversity of each MS, but in doing so to also reflect the idea of *unity in diversity*. This idea, which is also the official motto of the EU, represents the ultimate aim of fighting extreme nationalistic ideology, preventing fragmentation and conflict by establishing harmony and unity between different social groups and nations in Europe. According to the policy of multilingualism, as outlined in *A New Framework Strategy for Multilingualism* (2005), the EU is obliged to give all citizens equal access to EU-wide legislation in their native language. This approach gives assurance and guarantee of equal treatment for all EU citizens before the law. We can propose that, thus, the EU's policy of multilingualism is a method of mitigating and disallowing for linguistic disenfranchisement of its citizens (Biel, 2007). For this purpose, and according to the first Council Regulation of 1958<sup>1</sup> that determined which languages are to be used by the then European Economic Community (later amended with each enlargement), EU-wide legislation must be adopted in all official EU languages. It is thus concluded that, from a legal standpoint, all language versions of an EU legislative document are equally valid, authentic, and applicable. This is the point where the line between original and translation becomes obsolete, as expressed previously. The translations, which are now referred to as language versions, gain a new, normative function. This characteristic, specific to the EU, is commonly referred to as *the principle of plurilingual equality* (van Els, 2001), *the principle of equality of authentic texts* (Biel, 2007), and *the principle of equal authenticity* (Šarčević, 1997).

However, the possibility of rendering the same meaning in all the official EU languages remains disputed. Authors remark that this would be impossible in practice (van Els, 2001). Similarly, if we consider the general findings within the field of cognitive linguistics and translation studies, we can suggest that perfectly overlaying the source language concept network over the target language concept network is not possible (Biel, 2007) due to the complex linguistic and socio-cultural features in which they operate. For example, in countries such as Belgium, where both the legal register and legal perspective of the world has been

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<sup>1</sup> EEC Council: Regulation No 1 determining the languages to be used by the European Economic Community (OJ 17, 6<sup>th</sup> of October 1958, p. 385).

formed in a historically multilingual and multicultural context, applying the idea of multilingualism is easier. However, in monolingual countries (e.g. Hungary), incorporating a supranational linguistic perspective, as expressed in EU's legislation, and injecting it into its language and culture-specific legal context as expressed in its national legislation is infinitely more layered and difficult. Thus, we can suggest that applying the policy of multilingualism in traditionally non-multilingual countries can be extremely problematic. This is precisely the reason why, in order to make the policy of EU multilingualism possible in practice, the language of input (draft) texts has to be adapted and made 'translatable' for all the other official languages. To do this, the EU adopts a flexible approach to legal interpretation - the so-called teleological approach. Moreover, as opposed to the English (common law) tradition that relies on precedents, the supreme authority on legislative interpretation in the EU, the Court of Justice of the European Union (hereinafter: CJEU), follows the idea of "spirit rather than the letter" in its interpretative practice (Biel, 2007, p. 147). This approach allows the EU to overcome interpretative disputes arising from legal translation, as well as to account for discrepancies between different languages. Since *the equal authenticity* of all language versions has been established as fundamental, a key feature of the teleological approach is that it involves the comparison of all language versions in the process of multilingual law interpretation. An example of this in practice is seen in case 282/81 Srl CILFIT and Lanificio di Gavardo SpA v Ministry of Health (1982): "when a single decision is addressed to all the MS the necessity for uniform application and accordingly for uniform interpretation makes it impossible to consider one version of the text in isolation but requires that it be interpreted on the basis of both the real intention of its author and the aim it seeks to achieve, in the light in particular of the versions in all four languages" (29/69 Stauder v City of Ulm, 1969, paragraph 3)<sup>2</sup>. Based on these particular proceedings, the CJEU affirmed that for the purpose of ensuring the uniform application and interpretation of multilingual EU law, it is necessary to interpret it based on not only the intent behind the author's writing, but also on the general purpose and aim of the act expressed in all the official language versions.

In summary, multilingualism can be said to have been a characteristic of human civilization since its beginning, and only growing in influence with time. In multilingual societies translation has been a key tool of communication. In a multilingual legal context, this translation process became multidirectional with the translation gaining the same authority as

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<sup>2</sup> Erich Stauder v City of Ulm – Sozialamt, Case 29/69, judgment of 12<sup>th</sup> of November 1969.

the original. Moreover, it can be argued that EU multilingualism extends even beyond this definition. Due to its extremely complex structure and historical development, EU multilingualism is based on the idea of equal treatment of all official EU languages, and *the equal authenticity* of all legislative language versions. This is done to achieve the goals of *unity in diversity* and equality, thereby establishing cooperation and overall peace among MS. However, literature suggests that this approach to structuring multilingualism is not without difficulty. Many authors point out the deficiencies and errors of this framework in practice, arguing that the goal of rendering the same meaning in so many languages with the same intended effect on the target culture is impossible in reality. Thus, in order to improve this complex process of legal translation and interpretation, and in order to ensure the uniform application of EU law, the EU adopts a flexible approach based on comparison of all language versions of a single legislative document to arrive at the intended meaning and legal effect. Nevertheless, due to the constantly evolving nature of governance and society, institutional multilingualism, multidirectional translation, and their implications on society are still vibrant fields of research and discussion within Translation Studies.

## **2.2 Defining institutional translation**

According to Koskinen (2014), the main function that institutions have as regulatory systems is to govern. In a multilingual environment, this governing process is often performed by utilizing translation services. In that way, we can say that institutions govern by, and through, translation. In order for this to be feasible in practice, specific translational practices must be created and operated in a controlled and regulated environment. Therefore, translation in this context must be overseen, regulated, and authorised by officials. In multilingual societies historically, the institutionalization of translation practices had commenced earlier than in many other areas, thus resulting in the emergence of professionalized translating and interpreting (e.g. *dragomans*, Rothman, 2009). Therefore, we can see why the role of translation in governance, as well as the nature of translation policies, is historically determined. At different points in history governance was instituted differently, and so were the translation practices involved. To understand the relationship of governance, institutionalization, and translation, it is necessary to look at the historical path all three have taken in multiple societies and contexts. This also applies today – to understand how these three variables relate to each other currently, we must

also look at not only their historical development, but also their current manifestation in different cultural and political contexts. Unsurprisingly, a comprehensible overview of their interplay is still impossible, and researchers are currently not following any unified model of research that would allow for making conclusions. Since governing is largely a “discursive practice” (Koskinen, 2014, p. 7), it relies heavily on written documentation. Institutions are born and die through their texts, so it is logical why many of the oldest preserved examples of multilingual texts were legislative (Koskinen, 2014). A famous example, the Rosetta stone from 196 BC, shows the same legislative text written in three scripts (hieroglyphs, Demotic script, and the Greek alphabet). This is one of the oldest examples of the use of different language versions for governing. Moreover, although many argue that we are currently in an era of unprecedented multilingualism, globalization, and superdiversity (Blommaert and Rampton, 2011), historical research shows that multilingualism has been a common denominator of all human history – with examples of monolingualism being rare and commonly artificial. Therefore, it can be argued that institutions have had to manage and account for multilingualism in their societies since the beginning of human civilization.

The EU avoids referring to the process of translation and interpretation within its founding documents, preferring to call it the creation of different language versions of the same legislative text. Even with the idea of *equal authenticity* carved into its foundation, the EU does have specific boundaries for its translation and interpreting services. For example, the stated range of 24 official languages implies equal access for speakers of these languages only, not to equality of access for any language speaker. The translation and interpreting services of the EU are thus limited to its citizens. Likewise, the EU translation policy does not include provision for regional minority languages, immigrant languages, or special needs languages (sign languages nor simplified languages). Similarly, while the EU policy of multilingualism includes both incoming and outgoing communication in the official languages, translation services are significantly less available within the EU institutions internally. This means that translation services are provided for communicating with the public, or other national authorities, but less so for communicating within the institutions themselves. Thus, those employed in EU’s multilingual institutions are expected to be fluent in the internal *lingua francae* (English, French, and German). Institutions often offer language training for their employees to mitigate this, but the fact still stands that they do not provide equal amounts of translation services internally, as they do externally (to citizens, and other national governments). Evident even in its motto (*unity*

*in diversity*), the EU's language and translation policies are filled with paradoxes – the idea of respecting, upholding, and ensuring diversity through regulations is confronted with the uniformity in application and implementation of legislation. This paradox is the basis of EU law, and consequently also of institutional translation embroidered within it.

In summary, institutional translation has been a key part of multilingual societies throughout history. However, due to the various and highly complex variables which influence it, defining institutional translation remains a focal discussion point. The EU specifically implements institutional translation (or the creation of different language versions) in a limited scope – it provides translation and interpretation services mostly externally between EU institutions and MS, limiting them only to EU official languages. Thus, when we deconstruct the theoretical bubble in which the basis of EU institutional translation was conceptualized, we see that it paradoxically clashes with itself in practice – making it ever so evident why institutional translation in the EU context is such a complex field.

### **2.3 Institutional translation in the European Union**

Formed under the constraints of EU multilingualism, and operating within the scope of a specific conceptual structure based on the ideas of transparent governance and democracy, EU translation is an extremely specific and complex form of institutional translation. Due to many different languages and cultural contexts which operate within it, EU translation is characterized by a high degree of terminological overlapping. This means that legal terms used within the EU context often overlap with those used in MS's national legal systems. Moreover, this overlap is usually not fully symmetrical or completely consistent. It is important to note that certain EU languages are used in multiple countries – not only in multiple MS, but also in countries outside of the EU. For example, French is not only the official language in France, but also in certain parts of Canada, as well as the official language of government in the Democratic Republic of Congo. Similarly, English is not only the language of the common law systems in England, Republic of Ireland, Canada, and the United States, but also of continental law systems in Scotland and Malta, as well as the language of the federal system and the Supreme Court of India. Interferences from these various language contexts pose a significant challenge in understanding EU legal language and legislation. Only trying to understand EU

legal concepts would require a large amount of knowledge in history, politics and law, while trying to translate such concepts would also require extensive linguistic training and cultural awareness. Therefore, we can affirm that conveying the same meaning in all EU official language versions of a legislative document is impossible, and that legal translation in the institutional EU context is always imperfect (Bajčić and Martinović, 2018).

This is the reason why terminology is so important in legal language. According to Valeontis and Mantzari (2006), terms are the linguistic representation of concepts. However, as opposed to the situation prevailing in general language where arbitrariness would be acceptable, special languages (Languages for Special Purposes) attempt to make the process of sign designation systematic, grounding it in specific linguistic rules, so that terms can reflect the concepts they represent as precisely as possible. This is done in order to ensure transparency and consistency. According to Mattila (2006), there are three types of concepts in EU Law: first, general legal concepts; second, concepts that are seen in one or more MS national legal systems; and third, fully original concepts to the EU legal system. According to Sosoni (2018) most terms are formed by secondary term formation or re-contextualisation of existing terms. This means that a concept from a specific national legal system is taken and given a new, enlarged, meaning to represent an EU-wide concept. Therefore, it could be suggested that terms denoting EU-wide legal concepts and ideas stem from those found in MS's national legal frameworks. Fully original and autonomous EU legal concepts are thus very rare. Even if examples of original EU legal concepts can be found, they still usually originate from those found in MS's national legal systems in some capacity. Therefore, what we usually see in practice are redefined and modified national legal concepts, which are taken from their culture-specific context, and made to fit the larger EU framework – they are hybrid terms and concepts. Consequently, it is difficult to ascertain whether a specific legal concept is used as an autonomous concept of EU law, or if its use and meaning are dependent on national context and case law (Sosoni, 2018). This cross-fertilisation is the cause of the high degree of ambiguity and vagueness in EU legal language. However, since a legal concept must be interpreted and applied uniformly by all MS, it must be communicated in a way so that it has the same meaning in all EU's official languages - it should be clear, without *interference* (Gutknecht, 2003) from culture-specific connotations, and formed in a way to have the same legal effect across the entire EU. Thus, when ambiguity evokes doubt surrounding a specific language version, the CJEU has the right to determine the meaning of the legal concept in question by focusing on



the intended legal effect and original aim (the so-called *preliminary ruling mechanism*, Biel, 2007). In cases of national courts, they are required to seek assistance by consulting other language versions, or directly from the CJEU if the wording of a specific provision in their native language version is unclear.

In summary, we can generally say that institutional translation in the EU is not perfect due to the many interferences stemming from language use in the EU context. Based on what has been stated thus far, the main characteristics of EU translation include: multilingualism, hybridity of EU language and culture, *principle of equal authenticity*, as well as high formulacity and low terminological variation (i.e., transparency and consistency). Basically, due to the multilingual nature of the EU, and with the goal of ensuring equal treatment of all language versions, and thus the uniform application of EU law, a new hybrid language and style has emerged within EU institutions – characterized by the creation of new EU concepts aiming to provide higher transparency and consistency for the interpretation and implementation of EU law in all MS. This hybrid language has emerged in parallel to other national languages and as a result of increasing English use in EU institutions. We will focus on this dominance of English in the following section.

## **2.4 The rise of English as a drafting language**

The EU's language is extremely complex and layered. Its hybridity is shown not only at the conceptual level through common mental structures, but also at the grammatical and stylistic levels. Most authors agree that EU texts are marked by an “extreme visibility of the ‘translatedness’ of the texts” (Koskinen, 2000, p. 61), which leads to the emergence of distinct variants of national legal languages (Sosoni and Biel, 2018) to reflect not only the complex historical and linguistic contexts, but also the EU's ideas of multilingualism, institutionalism and *equal authenticity*. These hybrid language varieties are often termed *eurolects*, and they represent a “multilingual legal language realised in distinct legal varieties of national languages with an interdependent conceptual system” (Sosoni, 2018, p. 183). This hybrid EU legal language variety is largely based on English. Even though English became an official EU language only in 1973 when Great Britain acceded to the EU, its status as a *primus inter pares* is evident (Bajčić, 2020). After the accession of countries from the post-Soviet bloc in 2004,

English became the most commonly spoken second language in the EU. As a result, English became not only the implicit official procedural and working language in the EU, but also the *lingua franca* internationally due to its historical and current dominance. Moreover, English is not only the most frequently used drafting language today, but also “the pseudo-source language for most of the Union’s translations” (Felici, 2015, p. 124). Based on research done by Wagner (2005), it was found that in the span of only 12 years the use of French as a drafting language decreased significantly in favour of English. It is not surprising to know that not only are most documents currently drafted in English, they are also only selectively translated into other EU languages – mostly on an *if need* basis. EU institutions often refer to this practice as *controlled full multilingualism* or a *pragmatic approach to multilingualism*. This also means that a significant portion of EU documents exists only in English. Moreover, subsequent MS (Croatia, Hungary) translated the *acquis communautaire* from its English translation, and not the French original (Biel, 2007) – thus, a large portion of important EU documents was introduced to new MS as a secondary, subsequent translation (Biel, 2007). Due to globalization and wider internet accessibility today, English language has had an enormous influence on MS, their cultures and native languages. However, while English had an unparalleled impact on many smaller languages all over the world, with its rise as an international *lingua franca* and main drafting language for the EU, it could not escape their reciprocal influence.

During its membership in the EU, Great Britain had precedence and authority over the standardization and norms instructing the use of English. After Brexit however, this authority has effectively been removed and replaced by a collision of influences, historically from English into national languages, and now from national languages into English. First in the form of terms, neologisms, sentence structure, and word order. Second in the form of a *shift in the ownership of the language* (van Elms, 2001), that is, interferences from various national languages. Since EU legislation is drafted both by native and non-native speakers, with some native speakers “beginning to lose touch with their language as a result of working in a multilingual environment” (English Style Guide, p. 1), what we see used in the EU institutional context currently is a ‘Europeanized’ variety of legal English – a hybrid language as already mentioned. However, the dominance of English in EU legal communication is quite problematic due to its inherent common-law conceptual network while simultaneously operating in the civil-law networks of continental legal systems of the EU. Due to this problem, translators are recommended to look at not only the English version of legislative documents,

but to also consult other language versions in order to arrive at the intended meaning of a legal concept. For this process of multidirectional comparison to become more efficient, English underwent a sort of *deculturalisation* process. According to van Els (2001) *deculturalisation* (or *detritorialisation* (according to Craith, 2006), is the reduction of the cultural connotations encoded in a language. The product of this semantic and syntactic simplification is what van Els (2001) calls ‘controlled English’, characterized by relatively simplified lexical and grammatical features. In the context of the EU, the aim of this process is to make the original legislative English text as translatable as possible. Therefore, the EU institutional translation process could be said to begin before the original text has even been created, or during the drafting process itself, since “the drafter has to take into account constraints of other languages and avoid any ‘idiolinguistic’ solutions” (Biel, 2007). The emergence of ‘controlled’ or ‘plain’ English began at the beginning of the 1980s, when the EU announced its intention to make complex, institutional English clear and simple using various guidelines and glossaries (Grasso, 2018). The main concerns were that, historically, English used in a legal context became too complex, over-sophisticated, and obscure. Consequently, the EU adopted this idea and released the Commission’s *English Style Guide* in 1982. Some of the main recommendations found inside it included: writing short and simple sentences, using the right word order (SVO), reducing the use of nouns, avoiding abstractions, jargon, the modal verb *shall*, Latin expressions, passive voice and *here-/there-* adverbials. An example of this in the EU is the replacement of the traditionally used English term *devolution*, which due to its UK-specific context could have become a point of debate for translators, with the less common and elegant, but more practical term *subsidiary* (Wagner et al., 2002, p. 64). However, according to Grasso (2018) there is still a gap between the EU’s proclaimed goal to simplify English legal writing, and the possibility of its implementation in practice.

In summary, due to the hybrid nature of EU institutions and the global dominance of English today, EU language has become characterized by a distinct hybrid style heavily influenced and based on English grammar, syntax and lexis. This variety of English has become a key pillar of EU legal drafting, as most of the legislation is currently drafted in English, and new candidates do not even translate the *aquis communautaire* from the original version. Thus, English used in the EU institutional context cannot be said to reflect historically used legal English within native English-speaking countries like Britain; on the contrary, English in the EU context has undergone a comprehensive *deculturalisation* process in order to commercialize its use. Today,

many argue for a further simplification of English to be used in legal drafting, in order to improve comprehension and accessibility for both the public and non-native speakers alike (e.g., Mason Hayes & Curran, 2017; Directive on the Management of Communications 2017 by the Government of Canada; Plain Language Act 2022 of New Zealand, Plain Language Bill 2019 by the Republic of Ireland, Plain Writing Act of 2010 by the US Congress). However, the possibility of this is questionable due to the long-standing practice and style of legal drafting in the EU.

### **3. CORPUS ANALYSIS**

#### **3.1 Using corpus linguistics' methods to study EU translation**

Today, corpora are the most commonly used source to extract terminology, collect statistical information on term usage in natural language, its meaning, frequency, contextual environment and systemic relations with other terms in knowledge-rich contexts (Meyer, 2001). Since corpora are used for automatic term extraction, they also serve as important translation support tools (Heylen and De Hertog, 2015). Therefore, this thesis also relies on corpus-based information to draw conclusions about translation strategies in the EU context. A corpus represents a “collection of texts of a given language, dialect or other subset of a language to be used for linguistic analysis” (Dash, 2007, p. 1). As a field, Corpus Linguistics investigates language and its properties by analysing large collections of text samples. It is rooted in empirical, inductive forms of analysis, relying on real-world instances of language use in order to draw conclusions and explore trends in actual language production (Baker, 2010). Its approach is unique because it utilizes computer technology in order to collect language data, process large language databases, and retrieve information (Dash, 2007). Conducting corpus-based analysis enables researchers to “calculate frequencies and carry out statistical tests quickly and accurately, giving researchers access to linguistic patterns and trends – such as collocational information (e.g., instances where two words tend to co-occur such as tell and story) – that were previously inaccessible” (Baker, 2010, p. 94). Thus, corpus analysis can enable researchers not only to confirm or refute hypotheses about language use (allowing them to also raise new questions and theories), but also to quantify linguistic patterns, providing more solid conclusions to be reached in the future (Baker, 2010). Corpus analysis methods comprise corpus-based, corpus-driven or mixed approaches (Tognini Bonelli, 2001). The corpus-based approach “uses corpus evidence mainly as a repository of examples to expound, test or exemplify given theoretical statement”; and in the corpus-driven approach, theoretical statements can only be formulated following corpus evidence (Tognini-Bonelli, 2001, p. 10-11).

### 3.2 The corpus

The complexities and specific problems of EU institutional translation for the English/Croatian language pair, are particularly important in the field of advancing technology and the legislation simultaneously being created to regulate it. Within the scope of this chapter, keeping the theoretical background in mind, we will explore the difficulties and problems in translating EU legislation regulating the crypto-market. Specifically, we will focus on affirming the overuse of nominalisation in translation, determining the main strategies for translating collocations, finding examples of unnatural sounding collocations, as well as examining the patterns in translating abbreviations. Due to the current scarcity of crypto-market legislation, we gathered eleven EU documents (in both English and Croatian versions, in total 22 documents) from the Eur-Lex database that we found relevant enough for our analysis. Due to this, the corpus is limited and includes only one regulation, one judgement, four opinions, one summary, one resolution, one proposal for directive, and two proposals for a regulation:

1. Judgement C-264/14

Presuda suda C-264/14

2. Opinion of the European Economic and Social Committee on the Communication from the Commission to the European Parliament, the Council, the European Central Bank, the European Economic and Social Committee and the Committee of the Regions — FinTech action plan: for a more competitive and innovative European financial sector 2018/C 367/61

Mišljenje Europskog gospodarskog i socijalnog odbora o Komunikaciji Komisije Europskom parlamentu, Vijeću, Europskoj središnjoj banci, Europskom gospodarskom i socijalnom odboru i Odboru regija – Akcijski plan za financijske tehnologije: za konkurentniji i inovativniji europski financijski sector 2018/C 367/61

3. Opinion of the European Economic and Social Committee on ‘Blockchain and distributed ledger technology as an ideal infrastructure for the social economy’ 2019/C 353/01

Mišljenje Europskog gospodarskog i socijalnog odbora o temi „Lanac blokova i tehnologija decentraliziranog vođenja evidencije transakcija (eng. Distributed Ledger Technology – DLT) kao idealna infrastruktura za socijalnu ekonomiju” 2019/C 353/01

4. Opinion of the European Economic and Social Committee on: Proposal for a Regulation of the European Parliament and of the Council on Markets in Crypto-assets, and amending Directive (EU) 2019/1937 (COM(2020) 593 final – 2020/0265 (COD)) and Proposal for a Regulation of the European Parliament and of the Council on a pilot regime for market infrastructures based on distributed ledger technology (COM(2020) 594 final – 2020/0267 (COD)) 2021/C 155/05

Mišljenje Europskog gospodarskog i socijalnog odbora o Prijedlogu uredbe Europskog parlamenta i Vijeća o tržištima kriptovaluta i izmjeni Direktive (EU) 2019/1937 (COM(2020) 593 final – 2020/0265 (COD)) i Prijedlogu uredbe Europskog parlamenta i Vijeća o pilot-režimu za tržišne infrastrukture temeljene na tehnologiji decentraliziranog vođenja evidencije transakcija (COM(2020) 594 final – 2020/0267 (COD)) 2021/C 155/05

5. Opinion of the European Economic and Social Committee on Crypto-assets — Challenges and opportunities 2022/C 486/05

Mišljenje Europskog gospodarskog i socijalnog odbora o temi „Kriptovaluta – izazovi i prilike” 2022/C 486/05

6. Proposal for a DIRECTIVE OF THE EUROPEAN PARLIAMENT AND OF THE COUNCIL amending Directives 2006/43/EC, 2009/65/EC, 2009/138/EU, 2011/61/EU, EU/2013/36, 2014/65/EU, (EU) 2015/2366 and EU/2016/2341 (2020/0268 (COD))

Prijedlog DIREKTIVE EUROPSKOG PARLAMENTA I VIJEĆA o izmjeni direktiva 2006/43/EZ, 2009/65/EZ, 2009/138/EU, 2011/61/EU, EU/2013/36, 2014/65/EU, (EU) 2015/2366 i EU/2016/2341 (2020/0268 (COD))

7. Proposal for a REGULATION OF THE EUROPEAN PARLIAMENT AND OF THE COUNCIL on information accompanying transfers of funds and certain crypto-assets (recast) 2021/0241 (COD)

Prijedlog UREDBE EUROPSKOG PARLAMENTA I VIJEĆA o informacijama koje se prilažu prijenosima novčanih sredstava i određene kriptovalute (preinaka) 2021/0241 (COD)

8. Proposal for a REGULATION OF THE EUROPEAN PARLIAMENT AND OF THE COUNCIL on Markets in Crypto-assets, and amending Directive (EU) 2019/1937 (2020/0265 (COD))

Prijedlog UREDBE EUROPSKOG PARLAMENTA I VIJEĆA o tržištima kriptovalute i izmjeni Direktive (EU) 2019/1937 (2020/0265 (COD))

9. REGULATION (EU) 2022/858 OF THE EUROPEAN PARLIAMENT AND OF THE COUNCIL of 30 May 2022 on a pilot regime for market infrastructures based on distributed ledger technology, and amending Regulations (EU) No 600/2014 and (EU) No 909/2014 and Directive 2014/65/EU (2022/L 151/1)

UREDBA (EU) 2022/858 EUROPSKOG PARLAMENTA I VIJEĆA od 30. svibnja 2022. o pilot-režimu za tržišne infrastrukture temeljene na tehnologiji distribuiranog zapisa i o izmjeni uredaba (EU) br. 600/2014 i (EU) br. 909/2014 te Direktive 2014/65/EU (2022/L 151/1)

10. European Parliament resolution of 8 October 2020 with recommendations to the Commission on Digital Finance: emerging risks in crypto-assets — regulatory and supervisory challenges in the area of financial services, institutions and markets (2020/2034(INL)) (2021/C 395/10)

Rezolucija Europskog parlamenta od 8. listopada 2020. s preporukama Komisiji o digitalizaciji financijskih usluga: novi rizici u pogledu kriptovalute – izazovi povezani



s regulativom i nadzorom u području financijskih usluga, institucija i tržišta (2020/2034(INL)) (2021/C 395/10)

11. Summary of the Opinion of the European Data Protection Supervisor on the Proposal for a Regulation on Markets in Crypto-assets, and amending Directive (EU) 2019/1937 (2021/C 337/03)

Sažetak mišljenja Europskog nadzornika za zaštitu podataka o Prijedlogu uredbe o tržištima kriptovaluta i izmjeni Direktive (EU) 2019/1937 (2021/C 337/03)

Our monolingual Croatian corpus *Crypto EU HR* was compiled in Sketch Engine from 11 documents (Croatian language versions of above texts), and contains 153,481 tokens and 123,057 words. Comparatively, our monolingual English corpus *Crypto EU EN* was also compiled in Sketch Engine from 11 documents (English language versions of above texts, in the same order), and contains 169,341 tokens and 140,058 words. Moreover, we created a parallel corpus, which shows parallel concordance from English to Croatian, and vice versa. The parallel corpus was made by aligning the two monolingual corpora through Sketch Engine. Our parallel corpus looked at how English terms corresponded, and were translated in the Croatian language version of the same document.

### **3.3. Problems in translating legal texts from English into Croatian**

Keeping in mind the complexities of using English in the EU, as well as the difficulties posed by the multilingual context of EU institutional translation, we can safely assume that translating legislative texts from English into Croatian would be no less problematic. By signing the *Stabilisation and Association Agreement* in the accession process to the EU, the Republic of Croatia committed to implement the principles and rules of EU legislation into its own legislation (Ramljak, 2007, p. 164). The alignment process was carried out by Croatian state authorities. This process included preparing legislative proposals in order to align Croatian legislation with the EU's *aquis communautaire*. This process, often referred to as the harmonization process, could not be done without translation work on a systemic level. Once the Croatian Government adopted these legislative proposals, the representatives of the

European Commission had to examine whether they were in fact in compliance with EU law. Therefore, these Croatian documents, which were already impacted by translation interferences during their drafting, had to be translated into English again. Moreover, since the EU is based on the idea of multilingualism and *equal authenticity*, and since Croatian became the 24<sup>th</sup> official EU language in 2013, all the subsequent EU legislation also had to be translated into Croatian. Due to the nature of the EU and its legal language, both characterized by hybridity and complexity, the initial process of translation after Croatia's accession involved many highly specialized translators. However, as already mentioned, problems quickly arose from the fact that mainly English translations of original founding documents and legislation were used as the source for the Croatian versions. This was compounded with difficulties arising from the differences in legal systems of the English-speaking countries versus Croatia. Moreover, these interferences stemming from systemic differences were only exacerbated by mistranslations due to language differences in syntax, grammar, and lexis. Therefore, the challenges that occurred during the translation process manifested as target language imperfections (errors).

According to Hansen “a translation error arises from the existence of a relationship between two texts...when something has gone wrong during the transfer and movement from the source text to the target text” (Handbook of Translation Studies, 2010, p. 385). Thus, translation errors could pose significant risks in the interpretation of the target text, especially within the field of legal and institutional translation. Since legal translation is a specific area within the overall translation field, it also has its own commonly found translation problems. When looking at English and Croatian as a language pair, some of the most common translation problems include: false friends (Lewis, 2020); lack of terminology for a given legal concept; conceptually only partially overlapping terms (differences between common-law and civil-law systems); differences in preference of the passive voice; binomials (Dobrić Basaneže, 2018); incorrect word order, punctuation and article use; excessive use of nominalisation (Bajčić and Dobrić Basaneže, 2020); incorrect use of prepositions (overusing the preposition *–of* in English translations); legal collocations (specific to the EU and nation-specific); use of abbreviations (Bajčić and Dobrić Basaneže, 2020); lexical errors (calques and borrowings); archaic expressions; overly complex syntax with too many dependent clauses; tendency towards purism in Croatian (Bajčić and Dobrić Basaneže, 2020); culture-specific terms without foreign equivalents; and neologisms. We will explore some of these translation problems found in our

corpus in more detail in the following section. Specifically, we will focus on the problem of excessive nominalisation, legal collocations, and abbreviations.

### 3.3.1 Nominalisation

One of the most common features found in legal language is over-nominalisation, which increases nominal density of legal texts to a far greater level than found in general-purpose texts (Bajčić and Dobrić Basaneže, 2020). Nominalisation refers to the process, as well as the product, of the formation of nominals from deverbal and deadjectival bases. In the EU institutional context, excessive nominalisation is problematic because it diminishes text readability. This trend is not only present in EU English, but is a general feature of more formal registers and legal languages all over Europe. Nominalisation is often done to allow for “a conceptual reification of a process denoted by the verb, which facilitates its qualification and use in argumentation, and thematisation of verbal action for emphasis. Nouns may also ensure greater textual conciseness at the expense of conceptual clarity” (Biel et al., 2018, p. 267). Some examples include terms such as *infringement*, *restriction*, *compliance*, *enforcement*, *surveillance*, *restoration*, *withdrawal*, *confidentiality*, *validity* (ibid, 2018).

If we look at examples of how such forms are translated, we can observe that nominalisation is a problem that invisibly seeps from one language into another, making legal texts more and more difficult to comprehend. Based on our corpora, *Crypto EU EN* and *Crypto EU HR*, we found several examples thereof:

- (1) *issuers of electronic money tokens* and *izdavatelj tokena elektroničkog novca/e-novca*
- (2) *block-chain technology* and *tehnologija lanaca blokova*
- (3) *crypto-asset service providers* and *pružatelji usluga kriptoimovine*
- (4) *issuer of significant asset-referenced tokens* and *izdavatelj značajnog tokena vezanog uz imovinu*

From these examples, we can observe how nominalisation could influence the level of comprehension of EU legislation. Despite attempts made at minimizing such practice, nominalisation is still being widely utilized due to its long-standing tradition in both formal registers and legal languages (in the EU, as well as across the English-speaking world). Therefore, it is unlikely that its prevalence will decrease in the near future.

### 3.3.2 Collocations

Collocations are usually referred to as prefabricated units, phraseological units, lexical chunks or multi-word units (Biel et al., 2018). In the legal context, they are defined as terms which co-occur with other linguistic elements known as collocates. Most common collocation patterns include (examples found in our corpora, *Crypto EU EN*, and *Crypto EU HR*):

a. verb plus noun

*distort competition, transfer funds; financiranje terorizma, pranje novca*

b. adjective plus noun

*financial instrument, electronic money; bijela knjiga, značajan token*

c. noun plus noun

*market infrastructure, e-money tokens, investor protection; imatelj tokena, blockchain*

Collocations often come in combinations with other longer word sequences, such as noun phrases and prepositional phrases. These linguistic entities are, thus, prefabricated, highly formulaic, patterned and embedded in their form. In legal discourse, as compared to everyday communication, collocations show an even greater degree of prefabrication, a characteristic which is often referred to as the ‘frozenness’ or ‘fossilization’ of legal language. Moreover, since formal registers are highly restricted, legal collocations are often exclusive to a particular legal system. Since prefabrication combines with cross-linguistic differences, mainly in collocation patterns and ranges, this results in partial overlapping across different languages.

Collocations are often sanctioned in EU legislation, and when they trickle down to lower registers, they often serve as implicit quotations referencing higher-ranking texts in the legal field. These factors make collocations extremely difficult to translate in the context of EU institutions. The main function of collocations in the legal field is to serve as term-embedding “links between legal terms and elements of conceptual frames” (Biel et al., 2018, p. 256). This is especially true for verbal collocations, which are often used to create ‘scripts’ of action (e.g. *to distort competition, to launder money*). In addition, collocations function as the main organisers of meaning in a text, since they divide it into distinct units of meaning. Due to the

nature of EU multilingual institutions and non-native influences (which are manifested in creating neologisms, borrowings, calques) on the English language, EU legislative texts drafted in English are often filled with untypical or distorted collocations. Consequently, these new collocation patterns found in EU English become incomprehensible to native English speakers, or acquire a completely different meaning. Moreover, tracing the origin of different influences on EU legal collocations is often difficult due to the complexity of the legislative drafting (undergoing multiple translations back and forth from different language versions). Based on our corpus we can observe that collocations pose a significant translation problem resulting in often unnatural collocations in the target language (e.g. *imatelj tokena, tehnologija decentraliziranog vođenja evidencije transakcija, značajan token vezan uz imovinu, tehnologija distribuiranog zapisa*, etc.). The latter are also not found in the monolingual Croatian corpus.<sup>3</sup> Furthermore, it is important to note that certain collocations are directly transferred through the translation from the English original – direct transfer of terms that have a specific meaning or are too difficult to translate. An example of this is the term *blockchain*, which has a variant of *lanac blokova* in Croatian, but is also commonly rendered as *blockchain* in Croatian texts (found in the monolingual Croatian corpus, reference in footnote) as well due to the unnatural sense of the literal Croatian translation, and the ambiguity in meaning arising from its use.

### 3.3.3 Abbreviations

Abbreviations can generally be defined as shortened forms of words or phrases. Their main function is to minimize redundancy in a text, to help in visual and graphical comprehension, and to increase readability. However, when considered from the aspect of translation, they can prove to be quite problematic. According to Bajčić and Dobrić Basaneže (2020, p. 7), abbreviations can “derail a smooth translation or interpretation”. If we take into account the complex nature of EU multilingualism and institutional translation, we can observe that English abbreviations are often transferred without adaptation to other languages (Bajčić and Dobrić Basaneže, 2020). In our corpora, *Crypto EU EN* and *Crypto EU HR*, we found examples which reflect this tendency in the field of crypto-assets and EU legislation:

- (1) *European Securities and Markets Authority (ESMA)* and *Europsko nadzorno tijelo za vrijednosne papire i tržišta kapitala (ESMA)*;

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<sup>3</sup> Hrvatska jezična riznica, <http://riznica.ihjj.hr>

- (2) *European Banking Authority* (EBA) and *Europsko nadzorno tijelo za bankarstvo* (EBA);
- (3) *Distributed ledger technology* (DLT) and *Tehnologija distribuiranog zapisa* (DLT).

Many abbreviations, when translating from English into Croatian do not use a Croatian alternative. The English abbreviation appears foreign in a Croatian text as there is a lack of correspondence between the full rendering of the concept and the abbreviated form. Therefore, we can see that abbreviations are one of the most salient examples of the foreignization strategy in EU institutional translation. Foreignization strategy is one of two translation strategies as proposed by the translation scholar Lawrence Venuti (the other strategy is labelled as the domestication strategy). According to Venuti, foreignization refers to “an ethnocentric reduction of the foreign text to target-language cultural values”, while domestication is “an ethnodeviant pressure on those (cultural) values to register the linguistic and cultural difference of the foreign text” (Venuti, 1995, p. 20). This means that utilizing the foreignization strategy deliberately makes the target text retain a sense of foreignness from the original, thus making the translation visible and the reader able to notice that the text was not produced in his or her own cultural context. Domestication, on the other hand, aims to translate the original text in a way as to minimize this foreignness, meaning it aims to make the translation transparent and fluid, and the reader unable to notice that a text was originally produced in a foreign language. The depicted dichotomy between literal and free translation strategies has been a constant in Translation Studies. It is also important to observe legal translation as well as institutional translation as a “purposeful activity” in line with the functional approach to translation (Nord, 2016, p. 569). As emphasized by Šarčević (2012, p. 192-193), a translator should ask what a translation is seeking to achieve: linguistic or legal equivalence. A translation of a legal text is said to fulfil its purpose if it produces the same legal effect or outcome (ibid., 2012).

While there are almost no exhaustive studies into the translation of abbreviations within the EU context, a study conducted by Bajčić and Dobrić Basanaže (2020, p. 9) affirmed that the majority of abbreviations are borrowed directly from English. In addition, due to the differences between EU and Croatian national legislation, the latter also uses English forms of abbreviations instead of Croatian ones (e.g. *DLT* used in both English and Croatian versions). These findings affirm that the direct transfer of abbreviations from the source text to the target text diminishes the readability of legal texts and increases the foreignizing effect. In order to avoid this, abbreviations are sometimes completely dropped in Croatian translations, so as to avoid both the creation of a Croatian alternative, as well transferring the original English ones

(e.g. several times the abbreviation *ESAs* is translated as *europska nadzorna tijela*, without any abbreviation).

### **3.4 Corpus-based contrastive analysis**

We used Sketch Engine for our corpus-based analysis of the above listed texts and their translations. First, we created a separate corpus for each of the languages, *Crypto EU EN* and *Crypto EU HR* to enable their comparison. We also created aligned parallel corpora from the original texts and their translations in order to analyse the translations of collocations and abbreviations.

By using Sketch Engine, we analysed the keywords found in both of the corpora, as reflections of the most frequently used terms in EU cryptocurrency legislation. In the English corpus, we identified the following 25 most frequently used keywords:

1. asset-referenced token
2. crypto-asset service
3. crypto-asset service provider
4. competent authority
5. e-money token
6. market infrastructure
7. crypto-asset white paper
8. DLT market
9. DLT market infrastructure
10. issuer of asset-referenced tokens
11. distributed ledger
12. significant asset-referenced token
13. reserve asset
14. distributed ledger technology
15. payment service provider
16. ledger technology
17. OJ
18. significant e-money
19. financial instrument

20. transfer of funds
21. significant e-money token
22. DLT SS
23. payment service
24. specific permission
25. trading platform for crypto-assets

These keywords can be said to represent the most common terms used in the field of cryptocurrency legislation in the EU based on our corpus. It can be observed that most of the keywords are either legal or financial collocations, and are most frequently found in two or three-word combinations. Out of the 25 keywords from the list, we observe: 15 terms combined from two words, 9 terms combined from three words, and 1 term from one word (abbreviation). Based on the classification of collocations expressed in the previous chapter, we can see that the majority of the most frequently used two-word collocations come in noun + noun form (8/15) – these include: *asset-referenced token*, *crypto-asset service*, *e-money token*, *market infrastructure*, *reserve asset*, *ledger technology*, *transfer of funds*, and *payment service*. The second most common form is adjective + noun (5/15), and these include: *competent authority*, *distributed ledger*, *significant e-money*, *financial instrument*, and *specific permission*. The least frequent two-word combinations for collocations are those that use abbreviations, these include the abbreviation + noun form (*DLT market*), and the abbreviation + abbreviation form (*DLT SS*). Similarly, the majority of the three-word combinations of the most frequently used terms in the English corpus are also either in the noun + noun + noun form (4/9) or the adjective + noun + noun form (4/9). The first include: *crypto-asset service provider*, *crypto-asset white paper*, *issuer of asset-referenced tokens*, and *payment service provider*. The second include: *significant asset-referenced token*, *distributed ledger technology*, *significant e-money token*, and *trading platform for crypto-assets*. There is also one instance of an abbreviation + noun + noun form (1/9) – *DLT market infrastructure*. Thus, we can conclude that most of the terms, which we consider collocations commonly used in the English corpus of legislative texts on cryptocurrencies, are comprised of nouns. Therefore, the aforementioned problem of excessive use of nouns and nominalisation is present in our own English corpus as well. We repeated the same analysis on the Croatian corpus. We found 25 of the most frequently used keywords as follows:

1. vezan uz imovinu



2. token e-novca
3. izdavatelj tokena
4. značajan token
5. tržišna infrastruktura
6. knjiga o kriptoomovini
7. bijela knjiga o kriptoomovini
8. pružatelj usluga
9. izdavatelj značajnih tokena
10. prijenos novčanih sredstava
11. bijela knjiga
12. lanac blokova
13. platforma za trgovanje
14. odobrenje za rad
15. pružatelj platnih usluga
16. značajan token e-novca
17. financiranje terorizma
18. platna usluga
19. distribuirani zapis
20. sklad s člankom
21. tehnologija distribuiranog zapisa
22. izdavatelj kriptoomovine
23. pranje novca
24. prijenos kriptoomovine
25. tehnologija lanaca blokova

Similarly to what we observed in the English corpus, we see that most of the keywords represent the most frequently used terms and collocations used within the texts in question. Out of the 25 keywords from the list, we can observe: 18 terms combined from two words, and 7 terms combined from three words. From this, it can be concluded that most of the two-word terms come in noun + noun form (12/18): *token e-novca*, *izdavatelj tokena*, *knjiga o kriptoomovini*, *pružatelj usluga*, *lanac blokova*, *platforma za trgovanje*, *odobrenje za rad*, *financiranje terorizma*, *izdavatelj kriptoomovine*, *pranje novca*, and *prijenos kriptoomovine*. The rest of the two-word terms come in adjective + noun form (6/18), they include: *vezan uz imovinu*, *značajan token*, *tržišna infrastruktura*, *bijela knjiga*, *platna usluga*, and *distribuirani zapis*.

Moreover, if we look at terms combined from three words, we will also find that most of them are based on noun + noun + noun forms (1/7), have adjectives modifying the existing two-word noun + noun terms (2/7), or have nouns modifying existing adjective + noun forms (4/7). The first is represented by the term: *tehnologija lanaca blokova*. The second includes: *bijela knjiga o kriptoimovini* and *značajan token e-novca*. The last includes: *izdavatelj značajnih tokena*, *prijenos novčanih sredstava*, *pružatelj platnih usluga*, and *tehnologija distribuiranog zapisa*. Based on these findings from the Croatian corpus, we can also conclude that the terms and collocations found in it are comprised of nouns identical to the English corpus. This only reflects what has already been stated, namely that legislative texts in the EU institutional context exhibit excessive noun use (over-nominalisation), and that this problem also extends to the field of cryptocurrency legislation.

Based on the statistics in Table 1 we can compare the findings from the two corpora.

**Table 1: Corpus' keyword analysis and comparison.**

Keyword	Crypto EU HR	Crypto EU EN	Results HR	Results EN
Total	25	25	100%	100%
<b>A. Two-word term</b>	18 (out of 25)	15 (out of 25)	72 %	60 %
noun + noun	12 (out of 18)	8 (out of 15)	67 %	53.33 %
adj. + noun	6 (out of 18)	5 (out of 15)	33 %	33.33 %
abb. + noun	0 (out of 18)	2 (out of 15)	0 %	13.33 %
<b>B. Three-word term</b>	7 (out of 25)	9 (out of 25)	28 %	36 %
noun + noun + noun	1 (out of 7)	4 (out of 9)	14 %	44.44 %
adj. + noun + noun	2 (out of 7)	4 (out of 9)	29 %	44.44 %
noun + adj. + noun	4 (out of 7)	0 (out of 9)	57 %	0 %
abb. + noun + noun	0 (out of 7)	1 (out of 9)	0 %	11.1 %
<b>C. 'pure' noun terms</b> (noun + noun, noun + noun + noun)	13 (out of 25)	12 (out of 25)	52 %	48 %

Source: *author*

If we compare these findings from the two separate corpora, we can observe that 72 % of the Croatian corpus' keywords are two-word terms, of which 67 % are 'pure' noun + noun

collocations (representing 48 % of all keywords found in the Croatian corpus). Comparatively, the English corpus showed a small representation of two-word terms at 60 %, of which 53 % were ‘pure’ noun + noun collocations (representing approx. 53 % of all keywords found in the English corpus). However, English corpus had a greater representation of three-word terms, at 36 %, of which approx. 44 % were noun + noun + noun forms (16 % of all keywords in the English corpus). Comparatively, the Croatian corpus showed a weaker inclination towards three-word terms (as most were just formed by modifiers of existing two-word collocations) representing 28 % of all keywords in the corpus, of which only 14 % were found to be noun + noun + noun forms (representing 4 % of all keywords in the Croatian corpus). However, it is interesting to note that the overuse of nominalisation and nouns in the Croatian corpus was displayed through the instances of nouns modifying existing adjective + noun collocation forms, representing 57 % of all three-word terms in the corpus (and 16 % of all keywords in the Croatian corpus). If we combine the ‘pure’ noun + noun collocations with the noun modifying noun + noun forms, we can see that 52 % of all keywords in the Croatian corpus was comprised entirely of nouns. Comparatively, 48 % of all keywords in the English corpus was comprised entirely of nouns. These findings further support the claim that legislative texts in the EU institutional context demonstrate an overuse of nouns and nominalisation, with this problem trickling-down into cryptocurrency legislation as well. Moreover, we can also support the claim that the Croatian translation of a legislative document displays this problem to an even greater extent than the English original.

Besides nominalisation, another key problem of institutional translation in the EU context is the sense of hybridity, or unnaturalness in the target text. We can observe this if we look at how the keywords from the English list are translated in the Croatian versions of these legislations:

1. asset-referenced token - token vezan uz imovinu
2. crypto-asset service - usluge povezane s kriptoimovinom
3. crypto-asset service providers - pružatelji usluga povezanih s kriptoimovinom
4. competent authority - nadležno tijelo
5. e-money token - token elektroničkog novca / token e-novca
6. market infrastructure - tržišna infrastruktura
7. crypto-asset white paper – bijela knjiga o kriptoimovini
8. DLT market infrastructure – tržišna infrastruktura DLT-a

9. issuer of asset-referenced tokens – izdavatelj tokena vezanih uz imovinu
10. distributed ledger – distribuirani registar / decentralizirana evidencija / decentralizirano vođenje evidencije transakcija
11. significant asset-referenced token – značajan token vezan uz imovinu
12. reserve asset – pričuvna imovina
13. distributed ledger technology – tehnologija decentraliziranog vođenja evidencije transakcija / DLT
14. payment service provider – pružatelj platnih usluga
15. significant e-money token – značajan token e-novca
16. financial instrument – financijski instrument
17. transfer of funds – prijenos sredstava / prijenos novčanih sredstava
18. payment service – usluga platnog prometa / platne usluge
19. specific permission – posebno odobrenje
20. trading platform for crypto-assets – platforma za trgovanje kriptoinovinom

We can see that, due to the nature of EU institutions and the high degree of formulacity of the texts in question, terminological variation is minimized – it can only be observed in a few instances: *payment service* translated usually as *platne usluge*, and once as *usluga platnog prometa*; *distributed ledger technology* translated usually as *tehnologija decentraliziranog vođenja evidencije transakcija*, abbreviated several times as *DLT*; *distributed ledger* translated as *distribuirani registar*, *decentralizirana evidencija*, and *decentralizirano vođenje evidencije transakcija*; *transfer of funds* usually translated as *prijenos novčanih sredstava*, rendered as *prijenos sredstava* once; and lastly *e-money* usually translated as *e-novac*, rendered as *elektronički novac* several times. Despite its limited number, it is evident that there is more variation in Croatian than in English. Besides these minor inconsistencies, all the English terms have a fixed expression in Croatian, and are used consistently as such. However, as mentioned in literature, the translation is usually marked by a degree of unnaturalness, and unintended ambiguity. For example: *token vezan uz imovinu*, *distribuirani registar*, *značajan token*, and *pružatelj platnih usluga*. Due to the unnaturalness of terms like these in the Croatian language, their comprehension could be obstructed and meaning misconstrued. While most of these documents will be read by professionals who are already knowledgeable about the concepts found in texts from their English originals, officials and the general public are not. Therefore, such unnatural terms widen the gap of EU legislation from those who are not experts in a particular field. This could pose a problem not only for the implementation of EU law, but also

for the principles of equality for all EU citizens. While legislation must have equivalents which are consistently used, and thus cannot have descriptive or culturally-founded terms in the target text, this does not diminish the effect it has in the target culture and language - namely a sense of foreignness and ambiguity.

Another key component of not only our analysis and interest, but also of the corpora itself, are abbreviations. During the analysis, we found that abbreviations are one of the most frequently used forms in the field of EU legislation on cryptocurrencies. We identified the following most commonly used abbreviations in the English corpus:

1. DLT (*Distributed Ledger Technology*)
2. EBA (*European Banking Authority*)
3. ESMA (*European Securities and Markets Authority*)
4. EESC (*European Economic and Social Committee*)
5. OJ (*Official Journal*)
6. CSD (*Central Securities Depositories*)
7. MTF (*Multilateral trading facility*)
8. EC (*European Commission*)
9. FATF (*Financial Action Task Force*)
10. TSS (*Trading and Settlement Systems*)
11. EN (*English*)
12. EU (*European Union*)
13. ESAs (*European Supervisory Authorities*)
14. AML/CFT (*Anti-Money Laundering/Countering Financing of Terrorism regime*)
15. EDPS (*European Data Protection Supervisor*)

If we observe how these English abbreviations are translated in Croatian, we can make some interesting observations (excluding the abbreviation EN since it refers to the language version itself, and thus is outside of the translation process). These include: 7/14 abbreviations are transferred directly from English into Croatian in their original form (*DLT, EBA, ESMA, CSD, FATF, TSS, EU*); 5/14 have a Croatian equivalent (*EESC – EGSO, OJ – SL, MTF – MTP, EC – EZ, AML/CFT – SPNFT*); and 2/14 have no equivalents in Croatian and the original English abbreviation is not transferred (*ESAs – europska nadzorna tijela, EDPS – europski nadzornik za zaštitu podataka*).

Similarly, we also extracted the most commonly used abbreviations in the Croatian corpus:

1. DLT (*Tehnologija distribuiranog zapisa*)
2. EBA (*Europsko nadzorno tijelo za bankarstvo*)
3. ESMA (*Europsko nadzorno tijelo za vrijednosne papire i tržišta kapitala*)
4. CSD (*Središnji depozitorij vrijednosnih papira*)
5. EGSO (*Europski gospodarski i socijalni odbor*)
6. EZ (*Europska zajednica*)
7. MTP (*Multilateralna trgovinska platforma*)
8. TSS (*Sustav za trgovanje i namiru*)
9. FATF (*Radna skupina za financijsko djelovanje*)
10. IKT (*Informacijska i komunikacijska tehnologija*)
11. SS (*Sustav za namiru*)
12. MiFID (*Direktiva o tržištu financijskih instrumenata*)
13. ESB (*Europska središnja banka*)
14. SPNFT (*Sustav sprječavanja pranja novca i financiranja terorizma*)
15. UFEU (*Ugovor o funkcioniranju Europske unije*)

If we observe the abbreviations used in the Croatian version, we see that 8/15 abbreviations were transferred directly in their English forms (*DLT, EBA, ESMA, CSD, TSS, FATF, SS MiFID*), and 7/15 are Croatian equivalents (*EGSO, EZ, MTP, IKT, ESB, SPNFT, EFEU*). If we now combine both lists for analysis, and look at all the individual abbreviation pairs (excluding *EN – HR*) in order to observe which translation strategy (domesticating or foreignizing) is used, we get the results in Table 2 below:

**Table 2: Translation strategy used for abbreviations in the English/Croatian language pair**

English abbreviation	Croatian abbreviation	Translation strategy
DLT	DLT	foreignization
EBA	EBA	foreignization
ESMA	ESMA	foreignization
EESC	EGSO	domestication
OJ	SL	domestication

CSD	CSD	foreignization
MTF	MTP	domestication
EC	EZ	domestication
FATF	FATF	foreignization
TSS	TSS	foreignization
EU	EU	/
ESAs	/	/
AML/CFT	SPNFT	domestication
EDPS	/	/
ICT	IKT	domestication
SS	SS	foreignization
MiFID	MiFID	foreignization
TFEU	UFEU	domestication
ECB	ESB	domestication

*Source: author*

In order to conclude which strategy is used more in the example of abbreviations, we had to exclude not only the pair *EN – HR*, but also *EU – EU* (since the form is identical in the full versions, so it cannot be concluded which strategy is used). We also excluded the abbreviations *ESAs* and *EDPS* since the Croatian versions omit their original English abbreviations, and there exist no Croatian equivalents in the corpus. Thus, from the total of 20 individual abbreviations combined, we analysed the remaining 16 abbreviation pairs in Table 3 below.

**Table 3: Translation strategy used for abbreviations expressed as a percentage for English /Croatian language pair**

Strategy	Occurrence	Percentage
Foreignization	8/16	50%
Domestication	8/16	50%

*Source: author*

Observing these findings, we can see that both translation strategies have been used in equal proportion on the example of abbreviations. However, this still points to the fact that half of the abbreviations found in the Croatian version have been directly transferred from the English

original, and are used in their original form even when the Croatian language version uses a domesticated full-name equivalent along with it. While based on this analysis of our corpus we cannot affirm the statement that the majority of abbreviations are directly transferred by utilizing the foreignization strategy, it is still very concerning that non-native abbreviation forms are being used alongside their domesticated full-name equivalents. We can see instances of this in our Croatian corpus *Crypto EU HR* for all of the abbreviations utilizing the foreignization strategy. Several randomly selected examples from our corpus include:

1. Abbreviation *ESMA* used both with the full Croatian institution name (*Europsko nadzorno tijelo za vrijednosne papire*), as well as autonomously in a sentence, as seen from Table 4 below.

**Table 4: Concordance of the abbreviation *ESMA* in *Crypto EU HR*.**

Details	Left context	KWIC	Right context
1 doc#3 g o pilot-režimu dobrodošao, EGSO smatra da je rok od 5 godina za izvješćivanje		ESMA-e	Komisiji predugačak u odnosu na brzinu kojom se razvija tehnologija digitalnih fina
2 doc#3 i. utvrđuju se načini suradnje između tržišne infrastrukture DLT-a, nadležnih tijela i		ESMA-e	</s><s>U članku 10. navodi se da nakon razdoblja od najviše pet godina ESMA p
3 doc#3 ESMA-e.</s><s>U članku 10. navodi se da nakon razdoblja od najviše pet godina		ESMA	Komisiji podnosi detaljno izvješće o pilot-režimu. 3.</s><s>Opće i posebne napor
4 doc#3 s>EGSO stoga cijeni institucionalnu uključenost i operativnu stručnost EBA-e (5) i		ESMA-e	(6), kako u fazi prije objavljivanja prijedloga navedenih u ovom mišljenju tako i u pr
5 doc#3 e o pilot-režimu dobrodošao, EGSO smatra da je rok od 5 godina za izvješćivanje		ESMA-e	Komisiji predugačak u odnosu na brzinu kojom se razvijaju tehnologije digitalnih fi
6 doc#3 s>Osim toga, trebalo bi razmotriti mogućnost ukidanja pilot-režima nakon izvješća		ESMA-e	i to uvođenjem postupnog ukidanja kojim bi se subjektima omogućilo da postupno
7 doc#6 nadzorno tijelo (Europsko nadzorno tijelo za vrijednosne papire i tržišta kapitala) (		ESMA	), osnovano Uredbom (EU) br. 1095/2010 Europskog parlamenta i Vijeća20, trebal
8 doc#6 članice trebale bi o tome obavijestiti Komisiju i Zajednički odbor EBA-e, EIOPA-e i		ESMA-e	("europska nadzorna tijela"). 2015/847 uvodna izjava 31.</s><s>HR (42) Radi osi
9 doc#6 iz stavka 1.</s><s>Države članice bez nepotrebne odgode obavješćuju Komisiju i		ESMA-u	o svim daljnjim izmjenama tih pravila. 2015/847 (prilagođeno) novo 4.</s><s>U sk
10 doc#7 rstvo (EBA) i Europskom nadzornom tijelu za vrijednosne papire i tržišta kapitala (		ESMA	) pozivajući ih da ponove upozorenja ulagateljima.</s><s>U Akcijskom planu za fi
11 doc#7 skom planu za financijske tehnologije iz 2018.</s><s>Komisija je ovlastila EBA-u i		ESMA-u	da ocijene je li postojeći regulatorni okvir EU-a za financijske usluge primjenjiv i pr
12 doc#7 jeći Unijini propisi mogli ograničiti primjenu DLT-a.</s><s>U isto su vrijeme EBA i		ESMA	naglasile da, osim propisa Unije o suzbijanju pranja novca i financiranja terorizma,
13 doc#7 ska komisija, Akcijski plan za financijske tehnologije, COM(2018/109 final.</s><s>		ESMA	, Savjet o inicijalnim javnim ponudama i kriptoimovini, 2019.; Izvješće EBA-e sa sa
14 doc#7 i o Akcijskom planu za financijske tehnologije, COM(2018) 109, 8.3.2018.</s><s>		ESMA	, Savjet o inicijalnim javnim ponudama i kriptoimovini, 2019.; Izvješće EBA-e sa sa
15 doc#7 titativne podatke prikupljene iz pouzdanih izvora, uključujući dva izvješća EBA-e i		ESMA-e	</s><s>Podaci su dopunjeni javno dostupnim izvješćima nadzornih tijela, međun
16 doc#7 ače na troškove i administrativno opterećenje nadležnih nacionalnih tijela, EBA-e i		ESMA-e	</s><s>Visina i raspodjela tih troškova ovisit će o točnim zahtjevima koji se uvode
17 doc#7 ih uz imovinu i izdavatelja značajnih tokena e-novca.</s><s>Procijenjeni troškovi		ESMA-e	za uspostavu registra svih pružatelja usluga povezanih s kriptoimovinom i njegovo

2. Abbreviation *CSD* used with the full Croatian equivalent (*središnji depozitoriji vrijednosnih papira*), and autonomously in a sentence, as seen from Table 5 below.

**Table 5: Concordance of the abbreviation *CSD* in *Crypto EU HR*.**



Details	Left context	KWIC	Right context
1	doc#8 ijskih tržišta, kao što su mjesta trgovanja, središnji depozitoriji vrijednosnih papira (	CSD-ovi	) i središnje druge ugovorne strane, da razviju usluge i aktivnosti trgovanja te uslug
2	doc#8 koji kombinira usluge koje pružaju MTP DLT i SS DLT te bi njime trebao upravljati	CSD	koji je dobio posebno odobrenje za upravljanje TSS-om DLT na temelju ove Uredb
3	doc#8 aju TSS-om DLT trebali bi podlijeđati zahtjevima koji se primjenjuju na MTP DLT, a	CSD	koji upravlja TSS-om DLT trebao bi podlijeđati zahtjevima koji se primjenjuju na SS
4	doc#8 investicijskom društvu ili tržišnom operateru omogućio i pružanje usluga namire, a	CSD-u	i pružanje usluga trgovanja, nužno je da investicijska društva ili tržišni operateri poi
5	doc#8 cijska društva ili tržišni operateri poštuju i zahtjeve koji se primjenjuju na SS DLT, a	CSD-ovi	i one zahtjeve koji se primjenjuju na MTP DLT.</s><s>Buduci da CSD-ovi pri pruža
6	doc#8 S DLT, a CSD-ovi i one zahtjeve koji se primjenjuju na MTP DLT.</s><s>Buduci da	CSD-ovi	pri pružanju investicijskih usluga ili obavljanju aktivnosti u skladu s Uredbom (EU) t
7	doc#8 eniti sličan pristup u pilotrežimu za investicijska društva i za tržišne operatere te za	CSD-ove	koji upravljaju TSS-om DLT.</s><s>Stoga bi investicijsko društvo ili tržišnog operat
8	doc#8 i organizacijske zahtjeve na temelju Direktive 2014/65/EU.</s><s>S druge strane,	CSD	koji upravlja TSS-om DLT trebao bi biti izuzet iz ograničenog skupa zahtjeva u pog
9	doc#8 dobrenja za rad i organizacijskih zahtjeva u skladu s Direktivom 2014/65/EU jer će	CSD	morati poštovati zahtjeve u pogledu odobrenja za rad i organizacijske zahtjeve na t
10	doc#8 li tržišne operatere koji upravljaju TSS-om DLT, te pritom osigurali jednaki uvjeti za	CSD-ove	koji pružaju usluge namire u okviru pilot-režima, određena izuzeća od zahtjeva te u
11	doc#8 buiranog zapisa.</s><s>(18) SS DLT trebao bi biti sustav za namiru kojim upravlja	CSD	s odobrenjem za rad na temelju Uredbe (EU) br. 909/2014 koji je dobio posebno oc
12	doc#8 to odobrenje za upravljanjem SS-om DLT na temelju ove Uredbe.</s><s>SS DLT i	CSD	koji njime upravlja trebao bi podlijeđati svim relevantnim zahtjevima na temelju Ure
13	doc#8 ržišni operater.</s><s>(29) Nadležnim tijelima trebalo bi biti dopušteno, na zahtjev	CSD-a	koji upravlja SS-om DLT, dodijeliti jedno privremeno izuzeće ili više njih ako ispunja
14	doc#8 nove oblike rizika koji nastaju upotrebom tehnologije distribuiranog zapisa.</s><s>	CSD	koji upravlja SS-om DLT trebao bi postupati i u skladu sa svim kompenzacijskim mj
15	doc#8 tegrity tržišta ili financijska stabilnost.</s><s>(30) Trebalo bi biti dopušteno uzeti	CSD-ove	koji upravljaju SS-om DLT od određenih odredaba Uredbe (EU) br. 909/2014 koje t
16	doc#8 mjer, trebala biti moguća u mjeri u kojoj se pravila te uredbe koja su primjenjiva na	CSD-ove	, a koja upućuju na pojmove "nematerijalno lizirani oblik", "račun vrijednosnih papira" i
17	doc#8 a lizirani oblik", "račun vrijednosnih papira" ili "nalazi za prijenos", ne primjenjuju na	CSD-ove	koji upravljaju SS-om DLT, uz izuzetak zahtjeva za poveznice CSD-a koji bi se treb

3. Abbreviation *MiFID* used along with the full Croatian directive name, as well as autonomously in a sentence, or referred to as *Direktiva MiFID* (redundancy), as seen from Table 6 below.

**Table 6: Concordance of the abbreviation *MiFID* in *Crypto EU HR*.**

Details	Left context	KWIC	Right context
1	doc#3 Definicija "financijskih instrumenata", kojom se definira područje primjene Direktive	MiFID	, obuhvaća financijske instrumente koji se temelje na DLT-u te predlaže poseban n
2	doc#3 inje propisa iz predložene uredbe MiCA, primjerice s onima sadržanima u Direktivi	MiFID	. 3.9.</s><s>Drugim riječima, treba osigurati da ne dođe do međusobnog sukoba i
3	doc#4 ntima u smislu područja primjene Direktive o tržištima financijskih instrumenata II (	MiFID	II), elektroničkim novcem u smislu Direktive o elektroničkom novcu (EMD) ili novče
4	doc#5 ankom 6. mijenjaju se Direktiva 2014/65/EU o tržištima financijskih instrumenata (	MiFID	2) dodavanjem upućivanja na Uredbu (EU) 2021/xx [DORA] te izmjenom odredbi t
5	doc#7 kojom se određuje područje primjene Direktive o tržištu financijskih instrumenata (	MiFID	II)12, obuhvaća financijske instrumente koji se temelje na DLT-u13, kao i pilot-režim
6	doc#7 dala odobrenje za pružanje usluga na temelju postojećih propisa EU-a (primjerice	MiFID	II/MiFIR, CSDR, SFD) i koji upotrebljavaju DLT/financijske instrumente u obliku krij
7	doc#7 usluga koji imaju odobrenje za rad na temelju postojećih propisa EU-a (primjerice	MiFID	II/MiFIR, CSDR, SFD) i koji upotrebljavaju DLT/financijske instrumente u obliku krij
8	doc#7 rama) Ako se kriptoinovina smatra financijskim instrumentom na temelju Direktive	MiFID	II, nije dovoljno jasno kako se postojeći regulatorni okvir za financijske usluge prim
9	doc#7 ti kriptoinovine koja se ne smatra financijskim instrumentima na temelju Direktive	MiFID	II ni elektroničkim novcem na temelju Direktive EMD2.</s><s>Ti se režimi razlikuju
10	doc#7 EU-a (to jest, ona koja se smatra "financijskim instrumentima" na temelju Direktive	MiFID	II) regulatorno djelovanje na razini EU-a u obliku pilot-režima koji bi omogućio tržiš
11	doc#9 ancijskih instrumenata i izmjeni Direktive 2002/92/EZ i Direktive 2011/61/EU (19) (	MiFID	II) za sve izdavatelje ili sponzore kriptoinovine, kojima se utvrđuju stroga pravila u
12	doc#9 r, kao što su, na primjer, "prenosivi vrijednosni papiri" kako su definirani u Direktivi	MiFID	II; smatra da bi s kriptoinovinom koja bi mogla biti obuhvaćena MiFID-om II trebalo
13	doc#9 i u Direktivi MiFID II; smatra da bi s kriptoinovinom koja bi mogla biti obuhvaćena	MiFID-om	II trebalo postupati na isti način kao i s drugim prenosivim vrijednosnim papirima k
14	doc#9 zahtijevali prilagođeni zakonodavni okvir, nego ciljane izmjene relevantnih odredbi	MiFID-a	II; 30. ističe da je potrebno regulirati određene vrste kriptoinovine koje ne bi bile ol
15	doc#9 no regulirati određene vrste kriptoinovine koje ne bi bile obuhvaćene odredbama	MiFID-a	II na usklađen način na razini Unije; 31. napominje da stabilne kriptoinovine pred
16	doc#9 pravila o transparentnosti i integritetu tržišta trebala bi biti barem jednaka onima u	MiFID-u	II za izdavatelje ili sponzore kriptoinovine; (b) ukloniti regulatorne nedostatke u po
17	doc#9 određene kriptoinovine kao "prenosivih vrijednosnih papira" u skladu s Direktivom	MiFID	II kako bi se osiguralo da se s njima postupa na isti način kao i s drugim prenosivir

4. Moreover, the same phenomena are also observable in general language corpora, for instance, in the monolingual Croatian corpus<sup>4</sup>, as seen from Table 7 below.

<sup>4</sup> Hrvatski jezični korpus: rezultati (ihjj.hr) (Accessed 17<sup>th</sup> of August.2023).

**Table 7: Examples of the abbreviation *ECB* in the monolingual Croatian corpus.**

1. NA. <i>Vjesnik online</i> [odlomak   Pod2dio   PodDio   dio] europske valute, eura, u ponedjeljak se ujutro stabilizirao oko razine od 0,98 USD. U odnosu pak na japanski jen, vratio se u područje iznad 104 JPY. Međutim, analitičari upozoravaju kako je nerealno očekivati snažniji oporavak eura sve dok se čelnici Europske središnje banke ( <b>ECB</b> ) službeno ne očituju o problemu slabljenja eura. Nedavna izjava predsjednika ECB-a Wima Duisenberga nije dovela do nikakvog pozitivnog pomaka. On je, naime, izjavio kako je zadovoljan tečajem eura, iako priznaje da je donedavno euro imao prostora i mogućnosti za rast. Stoga, ističu
2. NA. <i>Vjesnik online</i> [odlomak   Pod2dio   PodDio   dio] USD. U odnosu pak na japanski jen, vratio se u područje iznad 104 JPY. Međutim, analitičari upozoravaju kako je nerealno očekivati snažniji oporavak eura sve dok se čelnici Europske središnje banke (ECB) službeno ne očituju o problemu slabljenja eura. Nedavna izjava predsjednika ECB-a Wima Duisenberga nije dovela do nikakvog pozitivnog pomaka. On je, naime, izjavio kako je zadovoljan tečajem eura, iako priznaje da je donedavno euro imao prostora i mogućnosti za rast. Stoga, ističu analitičari, sve ovisi o tome kakve će se odluke donijeti u četvrtak na sjednici Savjeta ECB-a, gdje će se ponajprije raspravljati o kamatnim stopama u Eurozoni. Inače, dolar je nastavio jačati prema jenu, pa se u ponedjeljak ujutro njegov tečaj probio iznad 106,5 JPY. Pozitivno je na dolar utjecala izjava američkog ministra financija Lawrencea Summersa, koji je još
3. NA. <i>Vjesnik online</i> [odlomak   Pod2dio   PodDio   dio] Wima Duisenberga nije dovela do nikakvog pozitivnog pomaka. On je, naime, izjavio kako je zadovoljan tečajem eura, iako priznaje da je donedavno euro imao prostora i mogućnosti za rast. Stoga, ističu analitičari, sve ovisi o tome kakve će se odluke donijeti u četvrtak na sjednici Savjeta ECB-a, gdje će se ponajprije raspravljati o kamatnim stopama u Eurozoni. Inače, dolar je nastavio jačati prema jenu, pa se u ponedjeljak ujutro njegov tečaj probio iznad 106,5 JPY. Pozitivno je na dolar utjecala izjava američkog ministra financija Lawrencea Summersa, koji je još
4. NA. <i>Vjesnik online</i> [odlomak   Pod2dio   PodDio   dio] obrtu, malo i srednjeg poduzetništva Željkom Pećekom, a uputio će i protestno pismo i Slavku Liniću. (Mile Franičević) Europska središnja banka intervenirala kako bi ojačala euro FRANKFURT, 3. studenoga - Europska središnja banka ( <b>ECB</b> ) pokrenula je u petak drugu operaciju spašavanja posrnulog eura u posljednjih šest tjedana, ali ovoga puta banka je intervenirala sama. Iznenadivši valutna tržišta, ECB je intervenirala kupujući euro kako bi osigurala daljnji oporavak zajedničke europske valute za oko 1,5
5. NA. <i>Vjesnik online</i> [odlomak   Pod2dio   PodDio   dio] banka intervenirala kako bi ojačala euro FRANKFURT, 3. studenoga - Europska središnja banka (ECB) pokrenula je u petak drugu operaciju spašavanja posrnulog eura u posljednjih šest tjedana, ali ovoga puta banka je intervenirala sama. Iznenadivši valutna tržišta, <b>ECB</b> je intervenirala kupujući euro kako bi osigurala daljnji oporavak zajedničke europske valute za oko 1,5 posto na tečaj od 0,88 američkih dolara za euro. Središnja banka je intervenirala strahujući da bi slabi euro mogao ugroziti globalno gospodarstvo i povećati inflaciju u
6. NA. <i>Vjesnik online</i> [odlomak   Pod2dio   PodDio   dio] strahujući da bi slabi euro mogao ugroziti globalno gospodarstvo i povećati inflaciju u eurozoni. »ECB je danas intervenirao na deviznim tržištima zbog zabrinutosti za globalne i unutarnje posljedice tečaja eura, uključujući i utjecaj na stabilnost cijena«, stoji u izvaji <b>ECB</b> -a. Euro je nakon vijesti o intervenciji ECB-a dobio na vrijednosti gotovo dva centa, ali je taj dobitak smanjen gotovo za pola kad je objavljeno da u operaciji nisu sudjelovale središnje banke SAD-a, ili neke druge države članice Skupine najbogatijih zemalja svijeta (G-7) izvan eurozone. ECB je ipak priopćio da je
7. NA. <i>Vjesnik online</i> [odlomak   Pod2dio   PodDio   dio] gospodarstvo i povećati inflaciju u eurozoni. »ECB je danas intervenirao na deviznim tržištima zbog zabrinutosti za globalne i unutarnje posljedice tečaja eura, uključujući i utjecaj na stabilnost cijena«, stoji u izvaji ECB-a. Euro je nakon vijesti o intervenciji <b>ECB</b> -a dobio na vrijednosti gotovo dva centa, ali je taj dobitak smanjen gotovo za pola kad je objavljeno da u operaciji nisu sudjelovale središnje banke SAD-a, ili neke druge države članice Skupine najbogatijih zemalja svijeta (G-7) izvan eurozone. ECB je ipak priopćio da je
8. NA. <i>Vjesnik online</i> [odlomak   Pod2dio   PodDio   dio] je nakon vijesti o intervenciji ECB-a dobio na vrijednosti gotovo dva centa, ali je taj dobitak smanjen gotovo za pola kad je objavljeno da u operaciji nisu sudjelovale središnje banke SAD-a, ili neke druge države članice Skupine najbogatijih zemalja svijeta (G-7) izvan eurozone. <b>ECB</b> je ipak priopćio da je intervencija u skladu s izvjavom G-7 objavljenom u rujnu, prema kojoj članice skupine- SAD, Japan, Kanada, Njemačka, Francuska, Velika Britanija i Italija- smatraju da je euro potcijenjen. (Hina/Reuters) Riječkog Internet
9. NA. <i>Vjesnik online</i> [odlomak   Pod2dio   PodDio   dio] Letonije, Litve, Mađarske, Malte, Poljske, Rumunjske, Rusije, Slovačke, Slovenije i Turske. Za zemlje prvog kruga pregovora za ulazak u EU ustanovljen je i poseban »pripremi odbor« koji pomaže u usuglašavanju bankovnih propisa s propisima EU. Osnivanjem Europske centralne banke ( <b>ECB</b> ), uloga Federacije sve je važnija, jer ECB u pravilu ne smije razgovarati s pojedinim zemljama (udrugama), nego s tijelima EU, tako da Federacija obavlja tu ulogu u ime svih udruga zemalja članica i koordinira njihove aktivnosti na razini EU. Polja djelovanja Federacije su; EMU (europska
10. NA. <i>Vjesnik online</i> [odlomak   Pod2dio   PodDio   dio] Rumunjske, Rusije, Slovačke, Slovenije i Turske. Za zemlje prvog kruga pregovora za ulazak u EU ustanovljen je i poseban »pripremi odbor« koji pomaže u usuglašavanju bankovnih propisa s propisima EU. Osnivanjem Europske centralne banke (ECB), uloga Federacije sve je važnija, jer ECB u pravilu ne smije razgovarati s pojedinim zemljama (udrugama), nego s tijelima EU, tako da Federacija obavlja tu ulogu u ime svih udruga zemalja članica i koordinira njihove aktivnosti na razini EU. Polja djelovanja Federacije su; EMU (europska monetarna unija), nadzor banaka, financijska
11. NA. <i>Vjesnik online</i> [odlomak   Pod2dio   PodDio   dio] europsku valutu, euro) u ponedjeljak su na sastanku u Bruxellesu izrazili zabrinutost u vezi sa sadašnjom (niskom) razinom eura, koja po njihovu mišljenju ne odražava snažne gospodarske temelje zemalja eurozone. Međutim, nije bilo govora o mogućoj intervenciji Europske središnje banke ( <b>ECB</b> ) s ciljem podizanja tečaja eura. U zajedničkoj se izvaji objavljenoj nakon sastanka jedanaestorice navodi da ministri financija 11 zemalja eurozone, povjerenik Europske unije za monetarna pitanja Pedro Solbes i predsjednik Europske središnje banke Wim Duisenberg dijele mišljenje

In contrast to our corpus, these examples denote variation in the denomination of the term *European Central Bank* in Croatian, namely both *Europska središnja banka* and *Europska centralna banka*. However, in both instances the English abbreviation *ECB* is kept. Summarizing, it is not difficult to argue that such a high degree of foreignization of abbreviations could still lead to translation problems and ambiguity in the implementation of EU law. Likewise, it can be argued that a prevalence of English abbreviations in Croatian legal texts increases the foreignizing effect and renders the texts difficult to read and comprehend. What's more, in our Parallel corpus we found instances of using the full English terms in brackets along with the full Croatian translation: *tokeni vezani uz imovinu (asset-related tokens)*, *elektronički novac (e-money)*, as seen from Table 8 below.

**Table 8: Parallel concordance of the term *e-token***

<p>① doc#3</p> <p>&lt;s&gt; 2.2.5 In particular, in cases where certain asset-referenced <b>tokens</b> and e-money tokens are recognised as being 'significant' (counting as 'global stablecoins' in terms of volume, value or customer base), issuing operators will be subject to stricter requirements. &lt;/s&gt;</p>	<p>&lt;s&gt; <b>Konkretno, u slučajevima kada se određeni tokeni vezani uz imovinu (eng. asset-referenced token) i tokeni elektroničkog novca (eng. e-money token) priznaju kao "značajni" (u smislu obujma, protuvrijednosti i broja klijenata, do te mjere da spadaju u kategoriju tzv. globalnih stabilnih kriptovaluta), subjekti izdavatelji podlijegeat će strožim zahtjevima. &lt;/s&gt;&lt;s&gt; 2.2.6. &lt;/s&gt;</b></p>
<p>① doc#3</p> <p>&lt;s&gt; 2.2.5 In particular, in cases where certain asset-referenced tokens and e-money <b>tokens</b> are recognised as being 'significant' (counting as 'global stablecoins' in terms of volume, value or customer base), issuing operators will be subject to stricter requirements. &lt;/s&gt;</p>	<p>&lt;s&gt; <b>Konkretno, u slučajevima kada se određeni tokeni vezani uz imovinu (eng. asset-referenced token) i tokeni elektroničkog novca (eng. e-money token) priznaju kao "značajni" (u smislu obujma, protuvrijednosti i broja klijenata, do te mjere da spadaju u kategoriju tzv. globalnih stabilnih kriptovaluta), subjekti izdavatelji podlijegeat će strožim zahtjevima. &lt;/s&gt;&lt;s&gt; 2.2.6. &lt;/s&gt;</b></p>
<p>&lt;s&gt; 2.2.8 More specifically, Title II of the proposal regulates the offerings and marketing to the public of crypto-assets other than</p>	<p>&lt;s&gt; <b>Točnije, glavom II. prijedloga regulira se ponuda i stavljanje na tržište kriptoimovine koja ne uključuje tokene povezane s</b></p>

## 6. CONCLUSION

If we observe all our findings from the previous chapter, we can confirm most of the hypotheses posed in the introduction of this thesis. First, through our analysis we have concluded that EU legal language in the field of cryptocurrency legislation is characterized by nominalisation, both in English and Croatian language versions. Moreover, we have observed that this problem is even more evident in the Croatian translations of cryptocurrency legislation than in English versions. It might be interesting to test whether this is also observable in other language pairs in the field of cryptocurrency legislation, as well as if excessive nominalisation (and amplification of translation problems from the SL in the TL) might be a characteristic of EU translation as a whole. Connected to nominalisation are also collocations which often times sound unnatural in Croatian. In fact, the majority of the key terms for our analysis were found to not only be predominately nouns, but specifically noun+noun and noun+noun+noun collocation forms. Moreover, these findings on unnatural collocations and over-nominalisation indicated that EU legislation is highly formulaic, with congruity between language versions taking precedence over semantic fit in the translation. That might be why a high number of nominal expressions is found in translated language versions of EU legislation - in order to establish consistent terms across all EU languages, nominal forms are preferred as they are more similar to the source terms in English, resulting in a slightly uncanny tone in the target text. Therefore, we can suggest, as our analysis also showed, these problems of over-nominalisation and unnatural collocations were amplified in the translation as compared to the original text.

Second, although the corpus analysis did not show a high level of terminological variation, we have observed that cryptocurrency legislation is in fact characterized by a high level of hybridity and foreignness (in the choice of collocations in Croatian), as proposed by our hypotheses. Moreover, as expressed in literature, this hybridity is intentional in order to reflect the hybrid nature of the EU and the idea of *equal authenticity*. However, this hybrid nature could negatively impact the translation process, and thus obstruct clear interpretation and uniform implementation of EU law. It could be suggested that such legislation could distance legislators from the general public, thus beginning to pose other, democratic dilemmas. Another interesting area for further research could be how these hybrid texts and their translation evolve in the future, and how they begin to impact each other.

The third factor we considered focused on abbreviation use in the field of EU cryptocurrency legislation. We observed that in order to translate abbreviations translators opted for both the domestication and the foreignization strategy in equal proportion. This means that we could not conclusively affirm our hypothesis that the most used translation strategy in the EU institutional context of cryptocurrency legislation is foreignization, at least not in the case of abbreviations. However, we did observe some other concerning factors related to this. During our analysis we found that a large number of abbreviations in the Croatian version retain their original English form – even when there is a domesticated full-name equivalent used next to it. Basically, this means that while full names are translated and given equivalents in the target text, abbreviations remain an exception with translators opting to use direct transfer from English instead of creating a new Croatian abbreviation. Thus, even though our analysis of general strategies used for translating abbreviations in cryptocurrency legislation did not prove our hypothesis, if we consider the many instances where English forms are directly used in the Croatian version, we could see that foreignization is still a major characteristic of EU cryptocurrency legislation. However, further research observing this in more detail is needed to be able to affirm that foreignization is dominant over domestication in this field.

Based on all these findings from our research, we can conclude that Croatian versions of EU cryptocurrency legislation do in fact exhibit the same problems as the relevant literature suggests: over-nominalisation, unnatural hybrid collocations, and direct transfer of abbreviations in their source-text form. However, based on our analysis within the scope of this thesis, we cannot fully affirm that the foreignizing translation strategy is utilized more often than the domesticating strategy – when looking at cryptocurrency legislation language versions overall. Thus, further research into translation strategies used in the EU institutional context is needed – particularly for emerging, fast developing fields such as cryptocurrencies. Furthermore, further research from the perspective of Translation Studies into EU legislation is needed overall due to the highly complex cultural and linguistic context of EU institutions. In conclusion, in order to raise the quality of EU translations, and minimize potential errors in the implementation of EU law overall, more studies into the EU's translation process and its problem areas should be conducted.

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