Chapter One

"Analysis and Design of Written Texts for Banking Professionals in Sudan"

Chapter 1

1.0. Introduction

According to the language policy of Uniform Customer Policy (UCP) of the International banking system, Annual Reports (ARs) and Irrevocable Letters of Credit (LCs) are English written documented communication texts. In a broader context, St. Johns (1996) and Nickerson (2005) stated the fact that English is the language used worldwide as an international lingua franca for business correspondence increasingly among banking institutions. English gaining more and more ground within the global banking written communication as a lingua franca and necessities have enforced Sudanese and non-Sudanese banking professionals to use English in general and English for banking in particular in their daily communicative transactions. Therefore, issues such as comprehensive analysis of the variety of English that is used in the banking sector for pedagogical implementation and professional development and training is needed to be addressed in the research. However, Annual Banking Repots (ARs) and Irrevocable Letters of Credit (LCs) are considered as the core representative types of language used for written communication in the banking context.

Most previous studies on ESP have focused primarily on legal documents, medical transcripts, engineering work plans, translated articles and academic texts. However, we struggle hard to find studies on ESP or English for workplace that analyze authentic texts to be used for classroom practical teaching, professional development and training. Consequently, the present study focuses on the investigation of authentic banking written

communication texts for pedagogical purposes to improve written communicative skills of banking professionals.

Obviously, the present study investigates banking texts to find out the most frequent lexical items in written banking texts represented in annual reports and irrevocable letters of credit. Based on the most frequent Banking Word List (BWL), further analysis will be made to relate most frequent lexical items with their collocation. Furthermore, these collocation phrases will be examined thoroughly to find out the special characteristics and functions of banking texts and get clear understanding of this particular register.

1.1. Statement of the Problem

The unprecedented economic and technological development that have started to blossom after oil exploration and production of 2002 have created crucial demand for specific English use, particularly in the Sudanese banking institutions. The knowledge and skills of specific Banking English has become a crucial element for banking recruitment and promotion. However, many of Sudanese banking professionals lack the knowledge and skills of this particular register. Therefore, they find some difficulties communicating efficiently in English particularly in written communicative texts and documents. Consequently, they can be jeopardized to be terminated or lose the chances of promotions. On the contrary, course materials design and English Language Teaching (ELT) for Banking English is inadequate to improve the knowledge and skills of Sudanese banking professionals to perform professionally in their banking workplace.

1.2. Purpose of the Study

The aim of this study is to facilitate the knowledge and skills of banking English to Sudanese banking professionals to communicate effectively with banking written texts and documents. The present study aims at providing alternative resources for course materials design that based on authentic banking texts taken from Annual Reports and Letters of Credit. These analyzed authentic texts and documents can be used effectively for course materials design and pedagogical purposes for professional banking development and training.

1.3. Significance of the Study

The present study considers the fact that it is very important for Sudanese banking professionals to be aware and skillful of the specific Banking English that is used in the banking context. Similarly, the study pays a lot of attention to fresh graduates who seek vacant posts at banking institutions. Most importantly, the study aims to improve the knowledge and skills of Sudanese banking professionals to communicate effectively in Banking English so that they can climb up the promotion managerial ladder. Contrary, many ESP instructors and English teachers have ignored or failed to recognize the needs and interest of their students when designing or compiling specific English course materials. Some ESP teachers copy and paste some ESP related texts taken either from the internet or reputed published textbooks. As a result, when those students graduate, to some extent, they lack the knowledge and skills they need to function well in their future workplace.

Therefore, the present study attempts to stipulate the fact that collecting and investigating authentic materials that are used on real target situation is very crucial element for designing course materials for ESP. When implementing these analyzed authentic texts in the ESP language classrooms, learners can

benefit a lot and can be equipped with the kind of specific English they need in their workplace context. Therefore, the result analysis of the collected banking authentic texts will be used pedagogically to improve the knowledge and skills of Sudanese banking professionals to communicate effectively in their workplace context.

1.4. Research Questions

These questions are formulated to guide the study of the importance of collocation phrases in written banking texts for communication.

I. Are Sudanese banking professionals aware of the specific banking register used for written communication?

II. What type of register can be regarded as a representative of written banking discourse?

III. To what extent the existing published Banking English textbooks can improve the knowledge and skills of Sudanese banking professionals?

1.5. Hypotheses of the Study

The present research hypotheses the following

- A large number of Sudanese banking professionals lacks the knowledge and skills of written banking texts for communication.
- ESP instructors and English teachers in higher education do not consider the needs and interests of their students when compiling and designing course materials for ESP teaching.
- Analyzed authentic texts taken from real target situation and language use can approach students' needs and interest effectively when designing ESP course materials.

1.6. Objectives of the Study

In order to achieve the objectives of this research, the study takes a comprehensive analysis of written banking texts and documents used in Sudanese banking institutions for written communication. The results of the investigation will be used empirically for course materials design and teaching practice for ESP and Banking English. The findings and recommendations of the research will be directed to Banking English course materials design to improve the communicative skills of Sudanese banking professionals who use this specific register in their daily workplace.

Consequently, this research aims to identify the following.

1. To identify the genres and registers that is used in banking workplace that can be regarded as a representative of the written communicative texts in the banking context.

2. To generate Banking Word List (BWL) and fixed collocation phrases for course materials design and ESP teaching practice.

3. To identify the characteristics, functions and grammatical structures of this specific English variety that is used for written banking communication.

4. To use the results and findings of the present study for practical pedagogical implementation that aims to improve the knowledge and skills of banking professionals.

1. 7. Research Methodology

The last decade of the 21st century has witnessed a huge development in all aspects of technology and software applications of computer sciences. The

recent unprecedented technological development has contributed to the emergence of new fields within the area of applied linguistics; Corpus Linguistic Analysis (CLA) is one of them. Corpus linguistics is the study of language as expressed in samples (corpora) of "real world" texts. John Sinclair (1991) stated that CLA method represents a digestive approach to deriving set of abstract rules by which a natural language is governed to another language. However, early original corpora were done by hand; corpora are now derived by automated computer processes.

The present study uses the descriptive approach of corpus linguistics. The qualitative and quantitative data were collected to provide convincing and accurate results and findings. The tools used to collect data for the study included the internet, classroom observations, and interviews with key banking professionals and experts. The corpus linguistics analysis approach offers empirical implementation for social and humanity researches and aims to demonstrate valuable insight into social reality by investigating the language use in the real context. Corpus linguistics equips researchers with skills necessary for collecting and analyzing large digital collection of texts (corpora) and provides educational support for researchers. The present study uses the *WordSmith* lexical analytical software tools to investigate the authentic banking texts of annual reports and letters of credit. However, the main objective is to analyze written banking texts for collocation phrases and lexical bundles to be used for course materials design and pedagogical purposes.

1.7.1. WordSmith Lexical Analytical Software Tools

wordSmith Tools is an integrated suite programs for looking at how words behave in texts. The tools work to find out how words are used in texts and make a list of all the words or word-clusters in a text, set out in alphabetical

or frequency order. The concordancer provides the chance to see any word or phrase in context so that it shows the sort of company it keeps. With the KeyWords tool, researchers can find out the key words in a text. WordSmith tools have been used by many universities including Oxford University Press for the lexicographic work in preparing dictionaries by language teachers and students, and by researchers investigating language patterns lots of different languages in many countries around the world. WordSmith lexical analysis software tools is a commercial software package that costs $ 250 dollars to buy, used primarily to investigate authentic language use in the field of corpus linguistics. It is a collection of modules for searching patterns in a language. The program package was developed by the British linguist Mike Scott at the University of Liverpool and released the first version in 1966. However, the present study uses the latest version: 6.0 of WordSmith which uses computer software for lexical analysis.

Since the present study concentrates mainly on the collocation phrases of the banking texts, the collocation display shows the collocates in frequency order. Beside each word and the search-word which the concordance was based on, researchers can see the strength of relationship between the collocates. However, the total number of times it co-occurred with the search word in the concordance, and a total for Left & Right of the search-word. Then, a detailed break-down, showing how many times it cropped up 5 words to the Left, 4 words to the Left, and so on up to 5 words to the right. The center position (where the search word came) is shown with an asterisk. However, the number of columns depends on the collocation word horizon. With 5, 5 collocation patterns, researchers will get 5 columns to the Left and 5 to the Right of the search word. Thus, researchers can see exactly how many times each word was found in the general neighborhood of the search

word and how many times it was found exactly 1 word to the Left or 4 words to the Right.

1.8. Limits of the Study

The present study has been affected by the following limitations:

1. The authentic annual reports were downloaded from various banks' website. However, they were in PDF format and for the purpose of this study, all the PDF documents have been converted into Microsoft Word format so as to be analyzed as plain texts.

2. Authentic letters of credit were personally collected from friends and relatives who work in the Sudanese banking sector. Other banking potential key managers and sources detained to cooperate claiming that these documents are highly confidential and releasing them can jeopardize the reputation of the bank.

3. The Corpus Linguistic Analysis method is still a new approach in applied linguistic. Although it is relatively popular in Europe and America, it is quite blur in Sudan. Therefore, the researcher has found great difficulties to look up relevant references that match the Sudanese professional context, pervious literature review and reliable resources.

4. The large number of different collocation phrases and lexical bundles in the analyzed banking texts lead to find many business genres included in the banking corpus. Therefore, further studies should identify the characteristics and functions of each business genre.

Chapter Two

"Analysis and Design of Written Texts for Banking Professional in Sudan"

Chapter Two

Theoretical Framework

2.0. Introduction

This chapter will discuss and represent the theoretical background written by other researchers concerning the conceptual background of English for

Special Purposes (ESP). The chapter will also tackle the newly emerged ESP domain, English for Workplace (E4WP) which focuses mainly in the empirical aspects of course materials design and teaching of specific English used daily in workplace.

2.1. Conceptual Background to ESP

English has attained a unique status among the other languages of the world and been acknowledged as a "global language'. English is spoken in over 40 countries as a first language including South Sudan (Sudan News Agency SUNA, 2011), and in 55 countries as a second or official language including North Sudan, (Comprehensive Peace Agreement CPA, 2005). Crystal and Graddol (2001) stated that English language seems to be increasing and unstopped of use. After the World War II, more people in the world have dedicated time to study English for various reasons. However, many educational, documentary, and cultural textbooks and articles were printed in English then translated to other languages. This continuously growing interest in learning English has led to the expansion of the domain of English Language Teaching (ELT) mainly concerned with the teaching of general English (St John, 1996)

Nevertheless, new factors brought about a particular professional, occupational and vocational interest in the study of a particular domain of the English Language. English has become a lingua franca in many areas of modern science and technology that led to the demand for English for Specific Purposes courses (Hutchinson & Waters, 1987). As the abbreviation suggests, such courses should cater for very specific needs of particular groups of people working in various fields. Most universities acknowledge

equipping their students with both knowledge of the subject matter they study and the skills they need to acquire to cope in the foreign language. This resulted in the need of a new methodological field: the study of English for Specific Purposes (ESP) that focuses on the identification of structures of different genres has generated educational outcomes mainly for non-native speakers of English (Coffin, 2001)

2.1.1. Origin of ESP

Certainly, a great deal about the origin of ESP could be written. Notably, Hutchinson and Waters (1987) stated that there are three common reasons for the emergence of ESP. Firstly, there was great demand for a universal language use to unify the world communication and ESP has become a revolution in linguistics that focuses on how the learner learn the language. According to Hutchinson and Waters (1987) ESP has witnessed 2 key historical periods that breathed life to ESP, the end of the Second World War in 1945 led to huge expansion in scientific, technological and economic activities on the international scale. This expansion led the world to be unified and dominated by two forces: technology and commerce, which generated a demand for an international language. However, due to the economic power of the U.S this role fell to English. Therefore, many learners around the world want to learn English not for the pleasure or prestige of knowing the language, but because English has become the key to international technology and commerce. Thus, English became the accepted language of technology and commerce and that new generation of learners emerged who know specifically why they were learning the language and why they needed it for.

Secondly, another historical factor has contributed to the development of ESP which was the Oil Crises of the early 1970s. The massive flow of funds and Western expertise into the oil-rich countries turned English suddenly into big business with the need for cost-effective tailored courses with accurately specific goals to acquire this new domain of language. Hutchinson and Waters (1987) explained that the general effect of this development was to exert pressure on the language teaching profession to deliver the required goods. However, English became subject to wishes, needs and demands of learners

Finally, another major key factor that Hutchinson and Waters (1987) stated was that ESP has a tremendous impact on linguistics. Formally, traditional linguists set out to describe the features of language. After ESP had emerged, linguists began to focus on the ways in which language is used in real communication and how the spoken and written English vary. This idea was taken farther if language in different situations varies, then tailoring language instruction to meet the needs of learners in specific contexts.

In addition, Kennedy and Bolitho (1984) pointed out other three factors that paved the way for the creation and development of a new branch in the study of English, English for Specific Purposes (ESP). The factors represent the effect of the worldwide interest in this language:

1. The introduction of many governments around the world of the mass education programs with English as the main language and sometime the only foreign language.

2. The need of English as a common medium of communication as a consequence of the growth of business and increased occupational activities.

3. To facilitate the accessibility to scientific and technological literature.

Therefore, ESP came into account and gradually developed into a language approach primarily based on learners' specific needs and required by their professions or occupations. The ESP domain has proven to have a universal dimension through the concept of language for specific purposes and a language –specific perspective.

2.1.2. Development of ESP

Hutchinson & Waters (1987) stated that the early beginning of ESP started in the 1960s and that this domain of theory and practice in the teaching of English has undergone five phases:

Phase 1: The Concept of Specific Language: Register Analysis

The concept of Specific Language was described in the late 1960s and early 1970s. The basic principle was that English for a particular field .e.g. Electrical Engineering, constituted a specific register different from another register .e.g. Biology or General English. The language teachers' aim was to identify the lexical and grammatical features of these registers.

Phase 2: Rhetorical and Discourse Analysis

In the first stage of ESP development had focused on language at the sentence level, whereas the second phase shifted to the level above the sentence that led to the emergence of the field discourse or rhetorical

analysis. This type of analysis shifted attention on how sentences were combined in the discourse to produce meaning and to identify the organizational patterns in text to specifying the linguistic means (Widdowson, 1984)

Phase 3: Target situation analysis

The target situation analysis marked a turning point in the stage of ESP. It aimed to take the existing knowledge of the language and set more scientific analysis procedures related to learners' reasons for learning. This stage placed the learners' need at the center of the course design process. John Munby (1978) in his Communicative Syllabus Design model produces a detailed profile of the learners' needs in terms of communication purposes, language skills, functions and structures. Hutchinson and waters (1987) derived the term Target Situation Analysis from Robert Chambers' article (1980) that the purpose of an ESP course is to enable learners to function adequately in a target situation, that is, the situation in which the learner will use the language they are learning. They added that the ESP course design process should involve:

A. Identifying the target situation

B. Carrying out a rigorous analysis of the linguistic features of that situation.

"The identified features will form the syllabus of the ESP course.
The process is usually known as needs analysis".

(Hutchinson and Waters, 1987)

Phase 4: Skills and Strategies

The 4th stage that has contributed to the development of ESP focused on the thinking process that underlying language use. Charles Anderson and Sandy Urquhart (1984) made some significant contribution on reading skills and strategies. Other projects such as National ESP in Brazil and University of Malaya ESP Projects, worked in the area of reading skills and strategies. Students need to read a number of specialist texts which are available only in English although the medium of instruction is the mother tongue. Therefore, the projects concentrated a lot of effort on reading skills and strategies (Hutchinson & Walters: 1987).

Learners exerted a lot of efforts to acquire skills needed for reading strategies. The principle idea behind the Skills – Centered approach is that underlying language use are common for reasoning and interpreting process which enable learners to extract meaning from discourse .i.e. guessing meaning from context, determining the type of text, etc. (Hutchinson & Walters: 1987).

Phase 5: A Learning-Centered Approach

Hutchinson and Waters (1987) argued that scant attention has been paid to language learning and that a true valid approach to ESP must be based on understanding of the process of language learning. The learning–centered approach emerged due to the importance of language learning that precedes the process of language use. The following sections of the present study will present clear viewpoint of what is ESP and its unique characteristics.

17

2.1.3. Characteristics of ESP

There are various distinctions and definitions that have been denoted between the absolute and variable characteristics of ESP. Strevens (1988) marked a distinction between 4 absolute and 2 variable characteristics of ESP. This division of absolute and variable characteristics is very helpful in resolving arguments about what is ESP and not. Strevens (1988) has asserted 4 absolute characteristics of ESP language teaching as follows:

2.1.3.1.   Absolute Characteristics

1. meet specified needs of the learners

2.   Relate in context that deals with the same topics to particular disciplines, occupational and activities

3. center on the language appropriate to those activities in syntax, discourse, lexis, semantics, and the analysis of that discourse

4. In contrast with General English.

Dudley-Evans (1998) At the Japan Conference on ESP in 1999 has offered rather extended and distinctive differences between the absolute and variable characteristics of ESP. He defined the absolute characteristics as follows:

1. To meet specific needs of the learners

2. Makes use of the underlying methodology and activities of the disciplines it serves.

3. ESP is centered on the language (grammar, lexis, register) skills, discourse, genres appropriate to these activities.

2.1.3.2. Variable Characteristics

However, Strevens (1988) defined the variable characteristics as:

1. Restricted to the language skills to be learned .i.e. reading skills only

2. Not taught according to any pre-ordained methodology.

Anthony (2007) noted that it is not clear where ESP courses end and general English courses begin. Numerous non-specialist ESL instructors use an ESP approach in their syllabus based on the analysis of learners' needs and their own personal specialist knowledge of using English for real communication. However, he defined the *variable characteristics* of ESP as:

1. Related to or designed for specific disciplines.
2. Used in specific teaching situations different methodology from that of general English.

3. Designed for adult learners either at a tertiary level institution or in a professional work situation. However, it could be for learners at secondary school level.

4. ESP is generally designed for intermediate or advanced students.

5. Most ESP courses assume some basic knowledge of the language systems, but it can be used with beginners.

Dudley-Evans &St. John (1998) modified Strevens' characteristics of ESP and formed their own. They removed the 4th absolute characteristic of Strevens that (*ESP is in contrast with General English)* and added 2 more *variable characteristic* which are:

1. ESP is not necessary related to a specific discipline

2. ESP is likely to be used with adult learners and could be used with young adults in a secondary school setting.

Therefore, for them variable characteristics are:

1. ESP may be related to specific discipline.

2. ESP may be used in specific teaching situation, a different methodology from that of general English

3. ESP is likely to be for adults learners, either at a tertiary level institution or in a professional work situation. It could be for learners at secondary school level.

4. ESP is generally designed for intermediate or advanced students.

5. Most ESP courses assume some basic knowledge of the language system, but it can be used with beginners. (Dudley-Evans and St. Johns: 1998)

Obviously, from the prior ESP characteristics, it is clear that ESP is not necessarily concerned with a specific discipline, nor does it have to be aimed at a certain age group or ability range. ESP should be seen simply as an *approach* for English language Teaching (ELT).

On the basis, Hutchinson and Waters (1987) provided a broad definition of ESP and assert that ESP is an approach to language teaching in which all decisions as to content and method are based on the learner's reason for learning. When answering the question "what is the difference between ESP and General English approach?" Hutchinson (1987) answered the question

simply, "in theory nothing, in practice a great deal". Teachers of General English courses would rarely conduct a needs analysis to find out what was necessary to accurately achieve learning. With the influence that the ESP has had on English teaching in general, ESP teachers and course materials writers and designers are much more aware of the importance of needs analysis for learners at all stages of material production.

2.1.4. ESP Course Materials Design

Widdowson (1984) has made a distinction between ESP and GE purposes. He claimed that an ESP course is designed to fulfill occupational or academic aims for which the language will be used eventually. He added that an ESP is essentially a training operation which is designed to meet the immediate objectives and make up the specific purposes that should be met. These purposes determine course design i.e. planning the contents of the language teaching program and the responsibility of the ESP teacher. Many ESP researchers have agreed that ESP teachers have several functions to fulfill. Hutchinson & waters (1987) claimed that ESP teachers have to deal with needs analysis before designing, writing, adapting and evaluating the ESP course materials.

Furthermore, Dudley-Evens & St. John (1998) defined the concept of needs analysis as the process that provides professionals, personal information about learner's lacks, needs, learning needs, learning environment, means of communication and language use of the target situation. They also added more responsibilities to the roles of ESP teachers, one of them which is related to this study is that the collaborative teaching e.g. "team teaching" in order to deal effectively with specific lexis in specific contexts.

Consequently, since the focus of this study is on pedagogical and professional development communication of the target language use, special emphasis will be given to lexis as a central element in ESP and English Workplace course and materials design.

The syllabus of language teaching involves the combination of subject matter *what to teach* and linguistics approach *how to teach*. Syllabus can perform as a guide for both teachers and learners by providing some goals to be accomplished. In fact, syllabus deals with linguistics teaching approaches, theories of language learning and how they are utilized in the classroom. Therefore, it is impractical to define "Syllabus" since different educational theories and approaches differ on syllabus goals and functions.

As seen in the indispensible units of second language learning programs, institutional curricula and syllabi can take various forms to represent different theories of learning. However, Nunan (1996) pointed out that before reviewing language syllabus design, it is necessary to distinct the confusion between the terms "curriculum" and "syllabus" since they are close in meaning depending on the context in which they are used. Nunan made a distinction between goals, aims and objectives. He states that goals are very general and broad. Aims and objectives are made specific and are long-termed. However, Bell (1984) in his book a guide for education and social sciences research referred to aims and objectives as "key objectives" and he added that both aims and objectives are generally regarded as important because without aims to provide direction, it is possible to become lost in the attempt to satisfy a range of short term objectives. However, Bell (19984) made it clear when he summarized the distinction between aims and

objectives through the following example: "the satisfaction of hunger may be an aim; a plate of steak might be the corrected objectives".

Widdowson (1984) draws a similar distinction between English for General Purposes (EGP) and English for the Specific Purposes (ESP) when contrasting them in term of aims in types of course. By "objectives" Widdowson meant the pedagogic intentions of a particular course:

A) *ESP:* specification of objectives → *Training:* development of equivalent to aims restricted competence.

B) *EGP:* specification of objectives → *Education:* development leads to aims of general capacity.

2.1.4.1. Characteristics of ESP Course Materials Design

On the other hand, Carter (1990) identified three features common for ESP courses materials characteristics which are:

1. *Authentic material*

2. *Purpose-related orientation*

3. *Self-direction*

Dudley-Evans and St. John (1997) agreed with Carters' (1990) characteristics and pointed out that authentic materials use in ESP is very vital and claimed that ESP should be offered at an intermediate or advanced level. The use of authentic learning materials is entirely feasible. Closer

examination of ESP materials will follow and that use of authentic content materials, modified or unmodified in form, are indeed a feature of ESP.

Carter (1990) referred to the purpose-related orientation to the simulation of communicative tasks required of the target setting such as student's simulation of a conference papers, presentations, reading, lecture note taking and writing.

Finally, Carter (1990) represented the self-direction feature as a characteristic of ESP that it is concerned with turning learners into user. In order for self-direction to occur, the learners must have a certain degree of freedom to decide when, what, and how they will study. Carter (1990) also adds that there must be a systematic attempt by teachers to teach the learners how to learn by teaching them the learning strategies.

Robinson (1991) ensured the vitality of needs analysis in defining ESP course materials characteristics. She based her definition on two key factors:

1. *Criteria*: ESP is normally goal-directed and that ESP courses develop from needs analysis which aims to specify exactly what students have to do through the medium of English.

2. *A number of characteristics*: ESP courses are generally constrained by a limited time period in which their objectives have to be achieved and are taught to adults in "homogeneous classes" in terms of the work or specialist studies that students are involved in.

Robinson (1991) describes ESP as an enterprise that involves: education, training and practice that are based on 3 major areas of knowledge: language, pedagogy and students specialist areas of interest.

2.1.4.2. Term Curriculum in ESP Course Materials Design

Nunan (1996) regards the term curriculum as being important in second language programs throughout the history of EFL & ESL. According to Nunan the term "curriculum" refers to the substances of a study-program of an educational system. He describes "*curriculum*" as "an attempt to communicate the essential properties and features of an educational proposal in such a form that it is open to critical scrutiny and capable of effective translation into practice".

Nunan (1996) also asserts that the recent meaning, "curriculum" includes the entire teaching – learning process, including materials, equipment, examinations, the training of teachers and is concerned with what can be taught, to whom, when and how. Nunan added to his definition those elements that are designated by the term "syllabus", along with the consideration of methodology and evaluation. White (1997) argued that "curriculum" to be concerned with objectives and methods as well as content.

2.1.4.3. Term Syllabus in ESP Course Material Design

On the other hand, the term syllabus vary to some extinct to some of the definitions of 'curriculum". Breen (1984) defines the term "syllabus" as "the meeting point of a perspective upon suing language, and upon teaching and learning which is a contemporary and commonly accepted interpretation of the harmonious links between theory, research and classroom practice".

However, Allen (1984) stated that the syllabus is "a subpart of curriculum which is concerned with a specification of what units will be taught". Nunan (1996) took a wider, non-specific view and sees the syllabus as "a framework within which activities can be carried out: a teaching device to facilitate learning". Nunan (1996) pointed out that the syllabus "is primarily a teacher's statement about objectives and content".

Since different educational theories and approaches differ on syllabus goals and functions, reaching an ultimate definition for the term "syllabus" seems impractical. Breen (1984) argued that "syllabi tend to be representations, reflecting the originator's ideas about language learning: every syllabus is a particular representation of knowledge and capabilities" Breen added that "this representation will be shaped by the designer's view concerning the nature of language and how the language may be productively worked upon during learning". However, as for Richards (2001) the two terms "curriculum" and "syllabus" are under discussion and will be used interchangeably. Generally speaking, ESP syllabus design should cover the following three factors which are: (1) language description, (2) learning theories and (3) a needs analysis.

2.1.4.4. Types of ESP Course Materials Design

In this section, however, key issues in ESP syllabus design for ESL contexts are examined. Cummins (1979) has theorized a distinction between Basic Interpersonal Communication Skills (BICS) and Cognitive Academic Language Proficiency (CALP). The former refers to the language skills used in the everyday informal language used with friends, family and co-workers. While the latter refers to a language proficiency required to make sense of

academic language and its use. Cummins (1979) clarified situations in which individuals use (BICS) are characterized by contexts that provide easy access to meaning while (CALP) is used in contexts to offer fewer contextual clues. Cummins (1979) offers three abilities that required in order communicating successfully in the occupational setting as follows:

1. The ability to use the particular jargon that is characteristic of specific occupational context.

2. The ability to use a more generalized set of academic skills, such as conducting research and responding to memorandum that is related to understanding new cultures.

3. The ability to use the language of everyday informal talk to communicate effectively regardless of the occupational context. Example of this includes chatting over coffee with colleagues or responding to informal messages.

ESP requires comprehensive needs analysis because the learning-centered syllabus is not static. Therefore, it is impossible to expect that the developer to ensure the perfect balance of the abilities noted above for any particular group of learners. For this, the task of the ESP developer is to ensure all the three abilities that noted by Cummins (1979) are integrated in the syllabus. We also need to decide an appropriate syllabus type that matches the course needed. Thus, it is essential for ESP developer to know well about the contents and details of syllabus in ESP course. However, Breen (1987) set the basis for the language syllabus design and claims that every syllabus is subject to six universal requirements:

1. Accessible framework of the required knowledge

2. Continuity for its users

3. Ability to give retrospective account

4. Evaluation: accountability to colleagues, learners, institutions and society

5. Procession of purpose

6. Sensitivity to the environment

Moreover, Breen (1987) stated four requirements to be observed when designing a syllabus:

- What to focus on

- What to select

- How to subdivide

- How to sequence

Furthermore, Breen (1987) classified syllabus design into two main paradigms which are:

1. *A Propositional Paradigm* which includes the formal and functional syllabuses and views language as a set of forms and systems.

   A) *Formal "Structural" Syllabus:* also termed "structural Syllabus" or "grammatical syllabus" is based on language forms and what the language learner needs to know about the target language. (Long and Crookes, 1993) viewed it as Synthetic, (White: 1988) as "Type

A" and (Breen: 1987) described it as prepositional and provided answers to the five questions he offered as a checklist to exam syllabus which are:

1. What knowledge does it focus on?

2. What capabilities does it focus on prioritize?

3. On what basis does it select and subdivide what is to be taught?

4. How the learning materials are sequenced?

5. What is the rationale of the syllabus in question?

B) *Functional "Notional" Syllabus:* also termed notional or functional syllabus. It comes to replace the formal syllabus. The underlying principle of this syllabus is that knowing the language involves being able to use it appropriately. Wilkins (1976) noted that the functional syllabus stresses "the meaning expressed or the functions performed through language". However, Breen (1987) argued that it does not differ from the formal syllabus in that it is content – based and the mere difference is that its focus on communication. Long and Crookes (1993) exposed its practical terms that the target language is presented as groups of linguistic devices rather than a collection of discreet language items to practice isolated language skills. Therefore, the functional syllabus represents the communicative nature needed by the language learners.

2. *A Process paradigm* which emerged recently in second language learning that includes the procedural syllabus and the task-based

syllabus. It focuses on (how-to-do) not on (what-to-do) i.e. how to communicate and how to learn how to communicate.

A) *The Procedural "Situational" Syllabus:* the primary purpose of this syllabus is a collection of real or imaginary situations in which language occurs or is used. This syllabus is used to teach the language that occurs in the situations such as seeing the doctor or buying a book. Prabhu (1984) assumed that the learning of forms can be best carried out when the focus of attention was on meaning. This involves engaging learners in the thinking processes while carrying out tasks; the focus of the learners will be on the completion of the task not on learning the language. Prabhu (1984) has made a distinction between "teaching of communication" and "teaching through communication" and introduced the notion of language task. Wilkins (1976) argued that one advantage of the situational approach is that motivation will be heightened since it is learner – rather than subject centered. In this syllabus, situational needs are important rather than grammatical units. Thus, by connecting structural theory to situations the learner is able to induce the meaning from the relevant context.

B) *A Task-based Syllabus:* is a series of complex and purposeful tasks that the students want or need to perform with the language they are learning such as applying for a job, talking with the manger or getting certain information over the telephone. It emphasis on process rather than products. Nunan (1993) admits that since the popularity of the task-based syllabus and the notion of "language task" has spread and became an essential component

in syllabus design. Williams and Burden (1997) assure that by saying "a central pedagogical tool for the language teacher as well as a basic unit for language syllabus design and research". Long and Crookes (1993) argue that task-based syllabus provides an "integrated, internally coherent approach … of a program design". Willis (1990) asserts that in order to carry out tasks, learners need to communicate using the target language freely and meaningfully. She distinguishes between two types of language learning: (a) spontaneous language learning and (b) planned language where learners are given chances to listen to the language use and study them.

Similarly, Long and Crookes (1993) identified two types of syllabus

1. *Synthetic Syllabuses* which include structural, lexical, notional, functional, situational and topic syllabuses. The synthetic syllabuses take the view that language learning is the process of building up of the whole of the language structure through the bottom-up gradual assembly of its constituents which are taught separately

2. *Analytic Syllabuses* don't follow the part-to-whole approach of the synthetic syllabuses rather it refers to the learner performance. Wilkins (1976) describes analytic syllabuses that are organized in term of the purpose which people are learning language and the kind of language performance that are necessary to meet those purposes.

White (1988) distinguishes between two types of syllabus

1. ***Type A:*** Type (A) syllabuses follow the interventionist approach to syllabus design and concern with the subject matter or knowledge: the "what". This type looks at two things:

   A) The content of what to be taught

   B) The linguistic or skills objectives

2. ***Type B:*** Type B syllabuses address the ways and methods: the "how". It takes the pragmatic approach that looks at the natural growth of language acquisition. Allen (1984) describes the process as immersing the learners in real-life communication without any artificial pre-selection or arrangement of items.

Furthermore, White (1988) classified language syllabuses into two types:

   1. *A Content-based syllabuses*

   2. *A Skills–based syllabuses*

The first two: content – based and skills – based being represented by the propositional paradigm including situational and topic – based syllabi. Whereas the latter: method based syllabus represented by the process paradigm including task – based and process – based syllabi (Breen: 1987).

1. ***A Content-based Syllabus:*** is used to teach some content or information using the language that the students are also learning e.g. a science class taught in the language the students need or want to

learn. While doing this, we also make the linguistic adjustment to make the subject more comprehensive.

2. *A Skills-based syllabus:* is a collection of specific abilities that may play a part in using language. The primary purpose of skills-based syllabus is to learn the specific language skills and develop more general competence in the skills required.

Consequently, it is clear that, there are several distinct types of language syllabuses and each may be implemented in various teaching situations. However, learners can best benefit from a well-prepared syllabus to maximize their learning process.

2.1.5. Types of ESP

Traditionally, ESP has been categorized and classified into many branches. Mackay and Mountford (1978) clearly illustrate the difference between restricted ESP language and language. They point out that the language used by international air-traffic control or restaurant waiters is a good example of a restricted language.

David Carter (1983) identifies three types of ESP as follows:

1. English as a restricted language, that he agrees with Mackay & Mountford.

2. English for Academic and Occupational Purposes. Carter (1983) categorizes EAP and OAP as one branch and claims that the end purpose of both EAP and EOP are one in the same: employment. Hutchinson and Waters (1987) later agree that there is not a clear cut distinction between EAP and EOP that people can work and study

33

simultaneously: that the language learnt for immediate use in a study environment will be used later when the student takes up or returns to a job. Perhaps, this justifies Carter's rationale to categorize EAP and EOP under the same type of ESP.

3. English with Specific Topics. Carter (1983) notes that it is only here where emphasis shifts from purpose to topic. This type of ESP is concerned with anticipated future needs of e.g. scientists requiring English for postgraduate reading studies, attending conferences or working in foreign institutions. Cater added that it is not a separate type of ESP. it is integral component of ESP courses and programs which focus on situational language; that has been determined based on the interpretation of results from needs analysis of authentic language used in target workplace setting.

Hutchinson and Waters (1987) have broken down the "Tree of ELT" into three main branches which are:

1. English for Science and Technology (EST). Hutchinson and Waters further divide EST into 2 branches: English for Academic Purposes (EAP) and English for Occupational Purposes (EOP). Each has been branched off e.g. the EOP divided into English for Technicians (ET), whereas the EAP divided into English for Medical Studies (EMS).

2. English for Business and Economic (EBE).

3. English for Social Studies (ESS).

Dudley-Evans and St. John (1991) categorize ESP into two main branches:

1. English for Occupational Purposes (EOP) that subdivided into:

a) English for Professional Purposes (EPP)

b) English for Vocational Purposes (EVP)

2. English for Academic Purposes (EAP) that has been broken into:

a) English for Specific Topics (EST)

b) English for Business and Economic (EBE)

c) English for Social Studies (ESS)

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                    ┌──────────────────────┐
                    │  English for Specific │ ──────────
                    │   Purposes (ESP)      │
                    └──────────────────────┘
```

English for Academic Purposes (EAP)

English for Occupational Purposes (EOP)

English for Sciences and Technology (EST)

English for Medical Purposes (EM)

English for Professional Purposes (EPP)

English for Vocational Purposes (EVP)

English for Legal Purposes (ELP)

English for Finance and Economics (EFE)

Medical English (MD)

Business English (BE)

Pre-vocational English

Vocational English (VE)

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            ┌─────────┐
            │ English │
            │ for     │
            │ Workpl  │
            │ ace     │
            └─────────┘
             (E4WP)
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Figure (1), Dudley – Evens & St. John (1998) ESP Classifications. English for Workplace (E4WP) is added as sub-branch of (BE)

2.1.6. Theoretical Approaches to ESP Studies.

Henry Widdowson (1984) has influenced positively the development of ESP. It is has book "Learning Purposes and Language Use" (1984) contained the *Communicative Language Teaching* concept that focuses on the learner which later developed to be "learner-centered approach"

Munby's notion (1978) of "Communicative Syllabus Design", contained the concept of "*Needs Analysis*" that becomes one of the corner stone of teaching and course design in ESP. Needs analysis based on answers an important question that is "why do learners need to learn English?" the answer for this question will provide various answers that should be reflected in different syllabi of General English or ESP. However, the ESP learners, to some extinct, are aware of their needs, whereas the awareness of the General English learners in minus or not existing because the focus on

the whole language not limited to specific areas as that of ESP, unless the teachers are aware of their learners needs.

For the learners, needs analysis is depending on the way they: (1) learn (2) use and (3) apply the language. For them, they might need English as a medium of instruction e.g. (English for Academic Purposes) also they might need it as a medium of professional communication e.g. (English for Occupational Purposes) or any other type of ESP. whatever the needs is, ESP teachers are responsible to design and implement the syllabus that satisfy their needs inside the classroom. So, their answer for the question of needs analysis is very important.

Munby (1978) argues that in ESP course design "if we accurately specify English language needs of a group of learners, we are easily able to determine the content of a language program that will meet specified needs". White (1998) points out that the needs analysis should not only be considered as a pre-stage for the design of language course. In fact, White (1998) stresses its "on-going process" as an evaluation to design, improve and implement language programs.

In 1978 Munby proposed his "*Communication Needs Processor*" (CNP) model for needs analysis which was quite influential. It takes the view that the design of syllabus for language courses could only take place after a preliminary work on the learner's needs. Jordan (1997) thought that Munby's (1978) Communicative Needs Processor (1978) still keeps its value as it is considered contributory to ESP development.

| **Participant** (learner) | **Communicative Needs Processor** | **Profile of Needs** |

$\rightarrow$ $\rightarrow$

Figure (2) Munby's (1978) Model of Communicative Needs Processor (CNP)

The Communicative Needs Processor (CNP) is the heart of the model. The information that is received from the participant (learner) is processed in the CNP in which there are number of categories supply with results needed. Then, a description of what the learner will be able to do with the target language when the course is finished.

Hutchinson and Waters (1987) derived the term 'needs analysis' from Chambers (1980). According to Hutchinson and Waters needs analysis is a complex process and ESP teachers have to deal with needs analysis, course design, materials writing and evaluation accurately. Dudley-Evans (1998) and Hutchison and Waters (1987) stressed that the central role of needs analysis for ESP course design and materials writing. However, Hutchison and Waters (1987) have given six guiding questions that should be answered and considered when designing courses and material writing. The following diagram illustrates these basic questions:

WHAT? Language   Syllabus   **ESP Course**   Methodology   **HOW? Learning Theory**

Nature of particular target and learning situation

WHO?
WHY?
WHERE?
WHEN?
Needs
Analysis
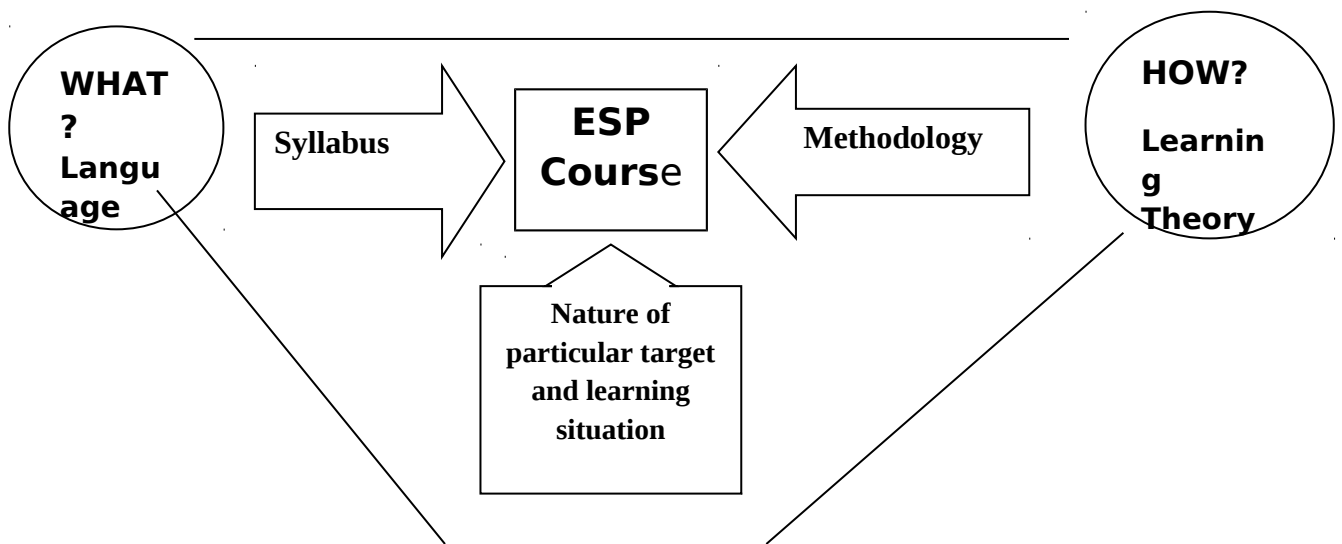
Finger (3) Hutchison & Waters (1987) six Crucial Questions of ESP
Course Design.

Furthermore, Hutchison and Water (1987) pointed out that the course designers and material writers should take into account the following points:

- *Target Situation Needs*: is concerned with the important area of language use that what the learner need in order to learn the target situation i.e. language learning. The analysis of target needs involves identifying the linguistic features of the target situation which are: a) learners needs: what is English needed for? b) Lacks: what learners do not know, and c) wants: what learners feel they need.

- *Subjective Learning Needs*: that covers circumstances of language learning i.e. a) why learners take the course rather optional or compulsory, b) what they seek to achieve, and c) what is their attitude towards the course.

However, Nunan (1988) points out that the subjective needs concerns with the learners' affective needs such as their interest, wishes, expectations and performance. Bell (1984) also prepares the Commonly-Used Diagram in

39

ESP language teaching syllabus design that analyzes learner's needs and the specific skills learners require.

Analyze Needs		Analyze Error

Specify Skills		Specify Level

Design Syllabus		Provide Feedback

Select Teaching Strategy		Design Teaching Material		Evaluate
	→		→	
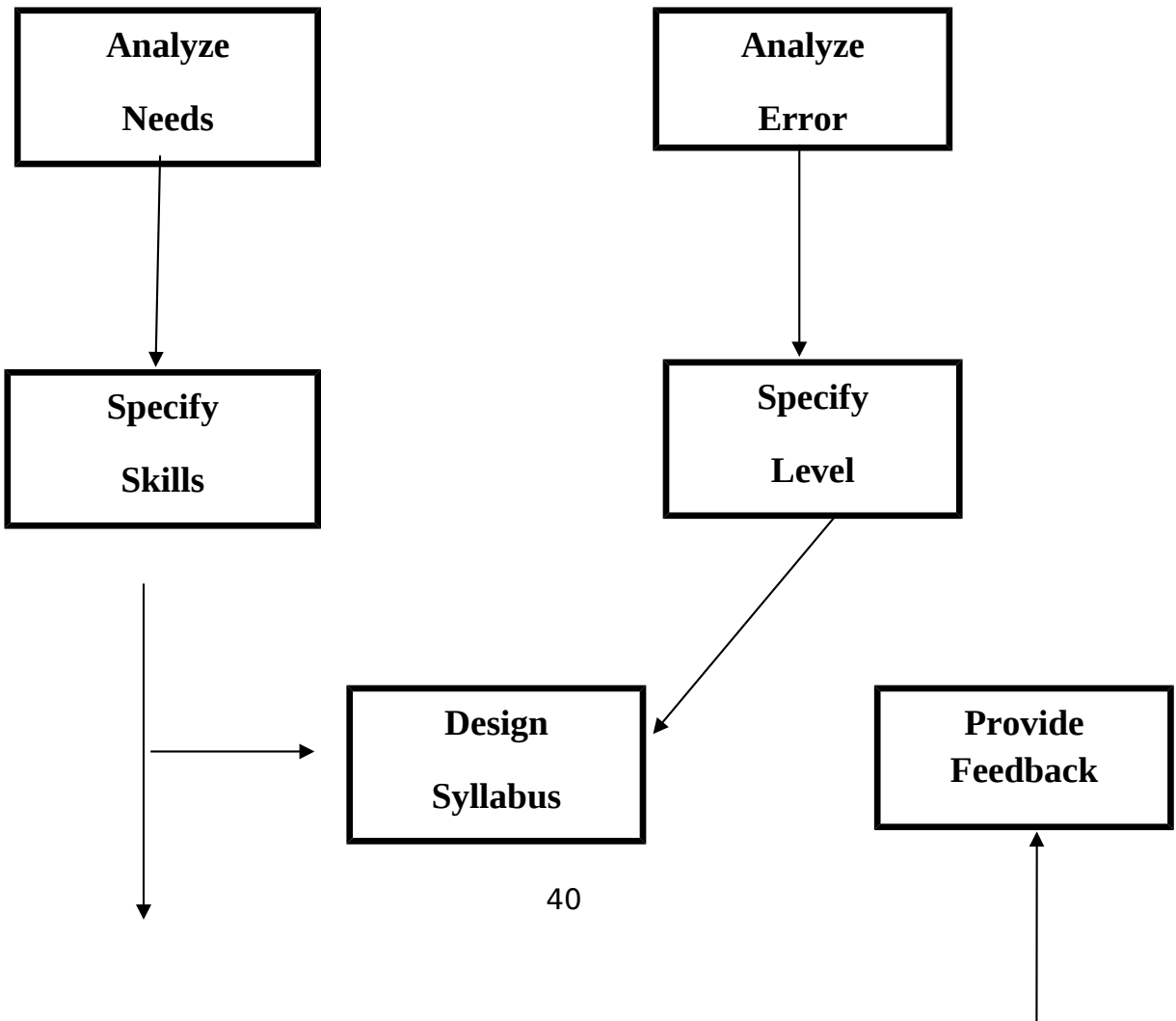
Figure (4) Bell's (1981) Commonly Used Needs Diagram.

Furthermore, Bell (1984) divided the diagram into branches and steps. The steps on the left branch (Analyze Needs, Specify Skills) are external requirements expected of the learner. The steps on the right branch (Analyze Error, Specify Level) are the learners' present competence. The bottom branch (Select Teaching Strategy, Design Teaching material, and Evaluate) are to do with the educational philosophy. The main emphasis of the study is on the left branch which is (Analyse Needs, Specify Skills) to design a syllabus. Dudley-Evans and St. John (1998) offer a comprehensive description of needs analysis as presented in the following areas:

1. Target Situation Analysis and Objective Needs include professional information about learners such as what they will be using English for.

2. Wants, means Subjective Needs includes personal information about learners, attitude to English and previous experience.

3. Present Situation Analysis includes English language information about learners; their current skills and experience in language use.

4. Learners Lacks: defines the gap between A) learners professional career and C) learners current skills and language experience.

5. Learners Needs includes language learning information i.e. the effective ways of learning the skills and language use.

6. Linguistic and Discourse Analysis that includes information about the environment in which the course will be run.

Moreover, Dudley-Evans and St. John (1998) assert that "needs analysis is often seen as being the corner stone of ESP course design". They added that the concept of learners needs is often interpreted in two ways: (1) Goal-Oriented definition of needs that what the learners wants to do with the language at the end of the learning, (2) Process-Oriented definition of needs that what the learners needs to do actually to acquire the language. According to White (2000) if a course designer wants to gather information about the content of any ESP course, he should use a comprehensive needs analysis at the first step. He added that "an ESP practitioner can maximize the benefits for learners only through a well-designed analysis of the learners needs".

Mark Halliday (1994) developed the theory of discourse analysis that focuses on the function of language. The central concept of Systemic Functional Linguistics SFL is the social context and investigates how language acts and constrained by social context. Swales (2004) in his book "Genre Analysis" developed the concept of genre analysis particularly I in academic discourse. Recently, Sinclair's (2005) works on corpus linguistics

and aspects of corpus analysis in the last decade has become one of the most frequent used types of analysis. Thus, the present study will consider the use of corpus linguistic as a method of analysis and will describe corpus analysis approach in details in chapter four.

2.1.6.1. Needs Analysis Tools in ESP

The main data collection method for needs analysis is questionnaires, discussions, interviews, observations and assessments. In other words, see that the main sources for needs analysis are the learners themselves. Questionnaires are thought to be the consuming ways of collecting information and this is why learners' needs are usually specified through questionnaires (Dudley-Evans and St. John: 1998)

1. *Questionnaires:* are standard tool for gathering information and negotiate the syllabus design. Dudley-Evans and St. John (1998) have proposed that only six questions can be directly related to the choice of the learners.

   ▪ Should the course be *intensive* or *extensive*?

   ▪ Should the learners' performance be *assessed* or *non-assessed*?

   ▪ Should the course deal with *immediate needs* or *delayed needs*?

   ▪ Should the role of the teacher be that of the *provider* of knowledge and activities or should it be as *facilitator*?

   ▪ Should the course have a *broad focus* or *narrow focus*?

   ▪ Should the material be *common core* or *specific*?

Other tools that can be used to collect information for needs analysis are:

2. *Interviews:* can be particularly useful after the course has started.

3. *Framework Materials:* drawing out information about what the learners do at work e.g. tell us about your last meeting? Who? Why? Where? When?

4. *Anecdote Circle:* unlike framework materials which tends to focus on factual information. Anecdote Circles are useful in getting a more emotional response e.g. we might ask a question like; what did you most enjoy about your last meeting?

5. *Assessment:* a task-based assessment can be very effective. Instead of giving learners 'standard' mass-produced test, give them a task which simulate what they do in real life.

6. *Target Discourse Analysis:* watching, recording and analyzing how language used in the target situation and then use information gathered to make final judgment about course content.

7. *Work-Shadowing:* observe the learners in the workplace.

8. *Stakeholders:* maintain regular contact with other stakeholders' i.e. department managers, HR personnel, sponsors and discuss objectives and course content with them.

2.1.6.2. Learning Style & Strategies

Another important aspect needs analysis concern about is with learning style and strategies. A learner-centered approach is considered to be a cornerstone for successful learning. The current trend in teaching is to take into account

learners wants. They might want or need to carry out a variety of communication tasks in the target language. For this reason, information on the ways which learners prefer to learn must be obtained through the needs analysis. Initially, obtaining data on needs analysis allow researchers to set course objectives and determine scientific approaches to teaching and modifying teaching techniques and materials (Dudley-Evans and St. John: 1998).

2.1.6.3. Approaches to ESP Course Materials Design

However, there are different approaches to course design depending on the way learners needs:

1. *Language-Centered approach*: draws connection between analysis of target situation and the content of ESP courses and to some extinct, seems logical. This type of syllabus takes the procedural approach, systematic and has no acknowledgement to data analysis only at the surface level of learning. Whereas it is not a learner-centered, static and inflexible.

2. *Skill-Centered approach*: founded on two principles theoretical and pragmatic. (1) Theoretical Principle: theorizes that underlying any language are skills and strategies used by learners to produce or understand language discourse. Thus, SCA will combine the performance and competence when presenting its learning objectives. (2) Pragmatic Principles: bases on goal-oriented and process-oriented course (Widdowson, 1981). The SCA in general is not about achieving sets of goals, it lets learners achieve what they can with their own experience and time. It is a continuum process that means

there is no cut of point of success and failure. Learners will simultaneously learn and develop degree of proficiency. In conclusion, the SCA takes more of learners into account than of that Language-Centered approach (LCA) that still take learners as the users of language instead of a learner, and still concern with the process of language use not of language learning.

3. ***Learning-Centered approach:*** focuses on students learning that determined by the learners and builds on prior knowledge and skills. Hutchinson and Waters (1987) argue that the language-centered and a skills-centered both give the least priority to what actually going to happen in the classroom and the other various learner-driven factors. They added that "if the syllabus in the learning-centered approach can show general directions as to what should be taught … it is more flexible and leaves room for methodological consideration". Hutchinson and Waters (1987) offer the scheme of a learning-centered approach to ESP syllabus design in which it emphasis on learners needs and learning process.

Analyze Learning Situation	**Analyze Target Situation**
Create interesting and enjoyable materials	**Establish general Syllabus of Topics and tasks**

46

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┌─────────────────────────────────────┐
│   Produce detailed language Skills   │
│              Syllabus                │
└─────────────────────────────────────┘
                        │
                        ↓
┌─────────────────────────────────────┐
│ Check language and Skills content of materials and │
│        Make necessary adjustment     │
└─────────────────────────────────────┘
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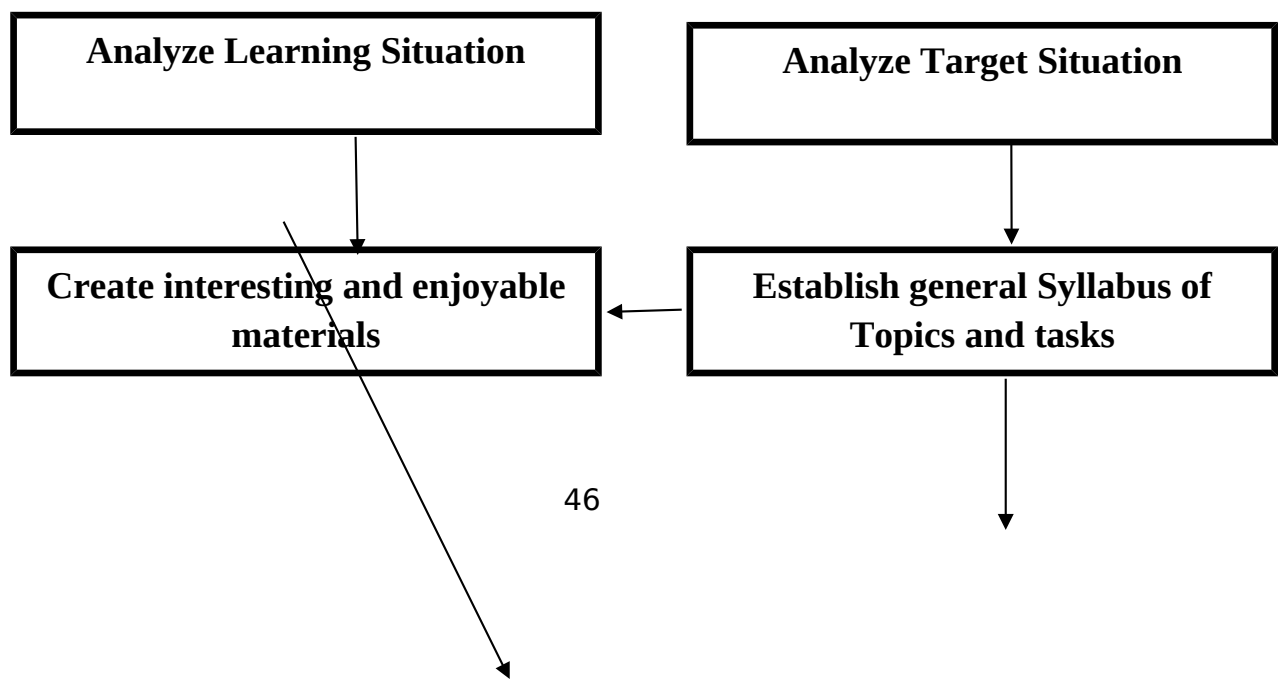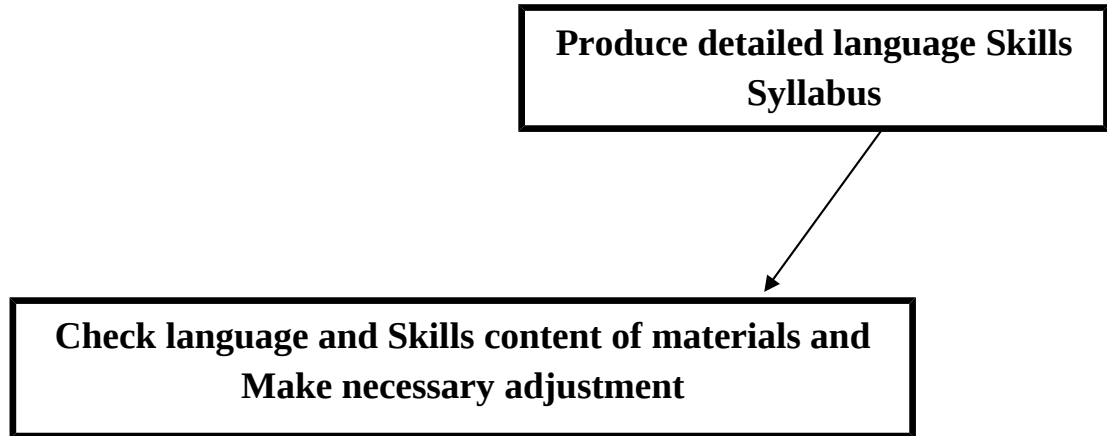
Figure (5) Hutchinson & Water (1987) Scheme of Learning-Centered Approach (LCA)

A learning-centered approach analyses theoretical views of learning target views of the learning situation. In turn, the situational language identifies: attitudes, wants and potentials of learners. Moreover, it identifies needs, potential to function in the constraints of learning in target situation and teaching situation.

However, Weimer (2002) suggested five key changes to occur in order to achieve the maximum capacity of a learning-centered:

   1) The role of the teacher.

   2) The function of the content

   3) Approach, the process and purpose of evaluation.

   4) The responsibility of learning,

   5) Balance of power.

According to Weimer (2002) a learning-centered approach focuses on learning process instead of the linear approach. It divided the syllabus design process into two levels: (1) mother language (L1) analysis of its actual learning process, and (2) second language (L2) target situation analysis of its: a) language syllabus based on, b) skills syllabus based on, and c) complement results of each analysis to form new syllabus.

4. *A Learner-Centered Approach*: focuses on the needs, abilities, interests and learning style of each individual learner. This approach places the teacher as a facilitator of learning and putting the learners at the center of learning process as being active, voiced and responsible participants in their own learning. Vygotsky (1978) claims that "traditional education ignores or suppresses learner responsibility". Theorists Vygotsky (1978) & John Dewey (2004) whose work focuses on how students learn are primarily responsible for the move to learner-centered learning. According to Vygotsky (1978) students typically learn vicariously through one another. This approach comes to replace the traditional educational methodologies such as teacher-centered approach and curriculum approaches.

2.2. ESP History in Sudan

From the early 1960s English for Specific purposes (ESP) has grown to become one of the most prominent areas of EFL teaching of today. The development of ESP has been reflected in the process of language teaching & learning, language planning and course materials design. There are many well-established international journals and associations dedicated to ESP related issues such as ESP Special Interested Group (SIG) of IATEFL and

TESOL members are quite energetic at national and global conferences. However, ESP is substantially a modern discipline although the history of English language teaching & learning has played an influential role in the social and educational development of Sudan, (Sandell, 1982)

Bashoum (2012) pointed out that after the independence of Sudan in 1956 the successive national governments continued to give huge attention to English language education, as English retains its prestigious status as being the language of instruction in secondary and higher education. Bashoum (2012) added that in the late 1960s, Arabicisation took place in the secondary level. As a result English language lost its status as a medium of instruction and became a school subject. In the 1990s, Arabicization swept further to cover higher education and became the medium of instruction in the tertiary level. Ahmed Abdulla Mohamed (1995) stated that the impact of the change of medium of instruction usually goes beyond the boundaries of reshaping the role of language(s) in education into the social expectation of the nation as a whole. Ahmed Abdulla (1995) claimed that the profile of English language in Sudanese academic in general and higher education in particular, has undergone negative transformations at the expense of Arabicisation. Due to that, the written English skills of many university students affected radically and their academic writing skills became very poor. However, Ahmed Abdulla (1995) admitted the powerful influence of Arabic language in the social context as being a religious and national language.

Markee (1986) referred to the socio-linguistics aspect of Arabic language in Sudan as a national language. He pointed out that the implementation of the national language as a medium of teaching in ex-colonies usually entails two

levels of processes, (1) at a macro – level decisions of state policy, and (2) at a micro-level of education. The legitimacy of the former emerges from the treatment of language as a resource of the nation as a whole. Sandell (1982) pointed out the fact that throughout the history of education in Sudan, particularly in the North, both languages, Arabic and English are concurrently used irrespective of the role assigned to each.

However, Ahmed Abdulla (1995) argued that the adoption of Arabicisation in higher education in Sudan appeared natural for the following three underlying reasons. Firstly, Arabic is a national language that links all the Sudanese regions as a langue Franca. Secondly, Arabic language enjoys high national and international status, prestige, has long literacy and scholastic tradition. Finally, Arabic has practically been in use as a language of teaching in the general education for most parts of the country over a number of decades. Ahmed Abdulla added that the introduction of Arabicisation in higher education signals a sensible expansion of the existent practice and resolving educational difficulties that arise when using English. However, Ahmed Abdulla claimed that university students written English skills affected drastically so that they are unable to write texts and articles in their academic subject matters.

Ahmed Abdulla Mohamed (1995) explored the phases that Arabic national language has undergone in education. Whether Arabic is the medium of instruction or merely a subject, is constantly increasing on the expense of English. The second phase is that, Arabic becomes the means of instruction in higher institutes and universities, reducing the role of English into a mere subject in the curriculum at all levels of education at the present. The third phase, in the expense of Arabic, English has lost a number of uses in

Sudanese educational circles, especially as a spoken mode among the elite professional groups since the implementation of Arabicization in schools. However, Ahmed Abdulla (1995) mentioned a crucial point that serves the aims of the present study is that the written form remains the channel of practicing English in schools and universities as a mode that prepares students to future workplace.

The introduction of Arabic as a medium of instruction in higher education in 1990s has impacted negatively on students' English achievement. However, when the oil was explored and produced in 2002, the status and needs of English expanded due to the influx of foreign investment in Sudan (Sudan Tribune, 2005). In 2005 when the Peace Treaty between South-North Sudan was signed, English has got a new status and no longer a foreign language but an official and first language in the southern part of Sudan (CPA, 2005). Ever since, tertiary level students and professionals seek to improve their English competence and fluency in order to meet and fulfill the newly emerged requirements of the labor market (Dardig, 2014). Consequently, perspective of ESP as an academic discipline has shifted and modern visions have overwhelmed.

As far as ESP concerns, the movement has shown increasing growth over the past two decades despite the implementation of Arbaicisation. In 1998 the Ministry of Higher Education during the regime of G. Omer Bashir issued a decree to hand over the control and responsibility to universities to design their own English language course materials that fit their students' specific needs and skills of language. A major development in language planning and policy that effected ESP discourse took place after the signing of Comprehensive Peace Agreement (CPA) in 2005 (Amna Badri, 2011).

Consequently, that has led to the rapid growth of ESP course materials design based on new linguistics approaches of needs analysis and communicative teaching method and some universities had started to design their own ESP Syllabus aiming to specific disciplines .e.g. Business English, English for Medical Purposes, English for Health Sciences, in place of traditional "General English" courses (Dardig, 2014).

2.2.1. Arabicization in Higher Sudanese Education

Since the mid of the 20th century and after the end of the 2nd World War (1939 – 1945) English has become the recognized language for research, business and global communication, (Davies, 1997). At the beginning of 21st millennium English has got a crucial role in the workplace to facilitate the global written and spoken communication correspondences. For many employees in the workplace, English is a facility for both the individual and institutional that leads to success in business. With the increasing number of the multinational organizations and foreign investment around the world, English in general and Business English in particular has become a lingua franca in the workplace, (Berry, 1995).

In Sudan, a good knowledge Business English, written and spoken communicative skills can be a major factor for recruitment and climbing up the promotional ladder, (Amna Bedri, 2011). When the Islamic Revolutionary headed by General Omer Al-Bashier came to power in 1989, they announced sweeping educational, professional and linguistic reforms. In September 1991, they implemented Arabic Language as the means of

instruction in the tertiary level and applied what so called "Arabicization" to suit the Islamic religious conceptions in the educational system of Sudan. The Muslim Brothers, however, they believe that true education based on three paradigms: (1) the permanent existence of power and human nature, (2) the teaching of the religious values and (3) the mobilized physical Endeavour and impulse "violence", (Sayyid Qutb, 1963). Therefore, when the Islamic Fundamentalists took over power in Sudan, they applied these models but received with huge opposition from universities' faculty staff members, particularly when G. Omer Al-Bashier decreed some issues concerning the number of the intake for the universities that must be doubled. As a result, 70 university faculty staff members and professors were dismissed as they opposed the notion of "Arabicization" and the implementation of the Muslims Brothers' paradigms that began the process of deterioration in the tertiary education in general and English Language in particular (Fadlalla, 2004).

During the years 1991 to 2004 the public attitude towards English has fluctuated form positive to negative. However, in 9th January, 2005, the Islamic regime signed the historical Comprehensive Peace Agreement (CPA) with the Sudanese Public Liberation Movement (SPLM) in Kenya. The CPA gave 6 years interim period for the northern government to make "peace attractive" with the southerners. The terms of the peace treaty are as follows:

- The south will have autonomy for 6 years, followed by a referendum on secession.

- Both sides of the conflict will merge their armed Forces into a 39,000 strong forces after 6 years, if the secession referendum should turn out negative.

- Income from oilfields is to be shared evenly between north and south.

- Jobs to be spilt according to varying ratios, for the central administration: 70 to 30%. In Abyei, Blue Nile State and Nuba Mountains to be shared evenly.

- The Islamic law is to remain in the north while the continued use of Shria in the south is to be decided by the elected assembly.

- Arabic and English are both official languages.

English has become for the first time in the history of Sudan an official language second language. As a result of the influx of the foreign investment in oil exploration and production, the industries in the natural resources have flourished and Business English is substantially needed to fill the gaps rather than the national and other local languages in the workplace (Aman Bedri, 2006). In a survey done by the School of Management Studies at Ahfad University in 10 private and public organizations such as DAL Groups, Aimpharma, some National and International NGOs', the Ministry of Education and Bank of Sudan, all of them admitted their essential need for professionals who acquire good knowledge and skills in business communication, (Aman Bedri, 2006).

Furthermore, in another study done by Dr. Aman Bedri, Head of English Department in Ahfad University for women, 2011, in 9 different Sudanese organizations which includes about 150 Sudanese fresh graduates, the study

found out that 80% of the newly employed graduates are in need for Business English communicative skills to use in the workplace. They also stated that, employees can get many advantages if they become proficient in English such as getting the chance of promotion, attending board meetings, travelling abroad to represent the organization, delivering business presentations and making business deals (Bedri, 2011). Focusing on the scope of this research, the head of departments in the banking sector, HR managers at Sudanese French Bank expressed their frustration for they failed to find the suitable category of employment. They stated that the banking system in Sudan suffering drastically from the deterioration of the educational system affected by "Arabicization". Most of the key mangers in various banks are asking for tailored Banking English training programs that could satisfy the required needs of the employees to function well in the banking workplace (Bedri, 2011). Consequently, the importance of this research appears clearly as the Sudanese banking sector is obviously the affected victim of Arabicization in higher education system.

Many professionals who work in Teaching English as a Foreign Language (TFL) are involved in trainings related to Business and workplace English. In many tertiary institutions students are required to take courses concerned with "English for Specific Purposes" that are provided by the English Language center, or English language department in the school. The courses focus on Business English texts such as writing formal letters, memos, report writing, business meeting and job interviews. The demand for Business English courses is also evidenced by the large number of learners who request such courses and the large number of training centers which provide workplace English training for public and private sectors employees.

For example, at Ahfad University for Women, the English Unit provides professional and business English training for the employees who work in Khartoum Oil Refinery, Police Custom Department and other well-known Sudanese corporations. In 2012 the English Unit has signed a contract with the British Council for the project number (807) of: Development Partnership in Higher Education |Del|P|H|E|. The project aims to develop the Capacity Building for Research and Production Syllabuses design for English for the Workplace in Sudan.

The |Del|P|H|E| team, in which the researcher of this present study was a member, has done the needs analysis for the project in five Sudanese reputed establishments which are:

- Amipharma, pharmaceutical industrial company.

- The Central Bank of Sudan.

- NTM for Communication.

- DAL foods industrial Groups.

- Haggar Tobacco Company.

Based on the results of the needs analysis, the main syllabus for English for Workplace is written to provide course materials for the students and employees who involved in the management and economics field. The partner establishments suggested that this core syllabus should be adapted to suit their special requirement in the place of work.

2.2.2. British Council |Del|P|H|E| Project

56

The project has been designed to fulfill the needs and providing a syllabus for teaching English for the Workplace. According to the project, the Del|P| H|E| team members were trained on the different stages of how to write three different syllabus textbooks for English for the Workplace. The first syllabus course book was designed to teach students at the tertiary level and make them familiar with workplace English. The second syllabus course textbook was designed for the Central Bank of Sudan that focuses on English for banking workplace. Finally, the third syllabus course book was designed for MTN Communications Company that focuses on English for Telecommunication Network to improve and train the capacity building of the employees.

The second stage of the project began when the questionnaires for the syllabus needs analysis was distributed in 5 establishments (workplace partners) then the data collected and analyzed. The draft of the main syllabus was reviewed by Sudanese ELT experts Dr. Salah El-karab and Dr. Tagelsir Bashoum. The second stage launched by teaching the main English for workplace syllabus course book to 40 students of MIS at Ahfad University and other 120 students at Omdurman Islamic University. A focus group meeting was held with the students to get their feedback on the course. Although they made some comments on the blur areas of the syllabus, their overall feedback was positive. The final draft of the syllabus has been revised by a native speaker ELT expert and the final version of the main syllabus was published in a book.

The |**Del|P|H|E|** project has been implemented according to set of plans and stages as follows:

- Designing main syllabus that focuses on the context of English for the work place in Sudan.

- Review and evaluate the piloted course based on the feedback from the peer teachers and taught students.

- Amendments will be carried out according to the feedbacks and the results of the evaluated process.

- The three course books designed will be given to ELT native speaker experts to review the language structure and if the content of the syllabus is relevant with the Sudanese workplace context.

- The final version of the main syllabus will published in colors and photos from the Sudanese workplace context obtained from the piloted projects.

- Extensive training and workshops will be conducted for Business English teachers and trainers in the 5 partner's establishments.

- The main syllabus for English for the Workplace will be taught initially to the fresh graduate employees at the 5 nominated 5 establishments and other 2 universities.

- The other two books (1) English for banking and finance, and (2) English for Telecommunication Network will designed and published by the Del|P|H|E| team to suit the two varied sectors (1) the training requirement for the Central Bank of Sudan, (2) the training programs for the MTN telecommunication network.

- To open training center that offers training services for Business English in the varied domains in general, and English for the Workplace for the different sectors and learners in particular.

2.2.3. Professional Development & Training Center

Having in mind the importance of Business English and English for Workplace in the organizational context, the researcher ponders of opening a Training Center for continuous professional development. In order to enhance the services that improve the language proficiency and skills in English, a training center for English for the Workplace has been suggested to provide capacity building services. It is clear that over the past years and up to date, almost all the Requirement Programs in all the Sudanese universities design and compile their own syllabuses for ESP related disciplines. The English for the workplace Training Center can offer written and spoken training courses that are substantially relevant to the essential requirements needed in the various workplace contexts. These training courses can be either tailor-made course to suit the needs of the private and governmental organizations or open to public walk-in professionals. The courses also targeting to improve and develop English proficiency and skills needed in the workplace. When these skills are acquired by the target individual or groups, they can obviously be reflected positively in the productivity of the business. Since this research is targeting the population who work in the banking institutions, the researcher has begun with the training courses that are necessarily needed by the professionals. The courses suggested are as follows:

- Banking and Financial Terminologies and Acronyms

- Writing of Irrevocable Letter of Credit

- Writing of Letter of Guarantee

- Writing of Annual Report

- Grammatical Structure of banking register

- Business Presentations

- Business Meeting Language

- Writing of Formal Letters

- Writing Business Emails

- Curriculum Vitae (CV) Writing

- Situational Business Conversations

2.3. ESP vs. Business English

The term Business English is used for multi-factions in ESP with academic and commercial grounds. Boyd (1991) defines business English as a subfield that focuses on the development of communicative competence for business setting and known as target situations or situated context in business. Richards (1989) pointed out that business English is concerned not simply with general communicative competence but with the specific ability to manage the delicacy of context that leads to successful business relationships. Bhatia (2000) argued that business English competence as the ability to adjust ones' language to the situation which is part of overall professional expertise.

Therefore, in business English, learners need to be able to select appropriate language and use it effectively to achieve a particular communicative purposes and particular personal style. Frances Boyd (1991) explained in details the pedagogical purposes for the business competences that can be broken down into the following communicative tasks:

a) Listening and speaking skills as: giving presentations, negotiating, participating in meetings, telephoning and socializing.

b) Reading and writing skills as: reading business and technical materials; corresponding by e-mails, faxes, letters, writing reports and proposals.

c) Cross-cultural skills as: understanding status and authority point of views, the nature of participation expected e.g. in meetings and different workplace settings.

In this respect, St. John (1996) defines business English in terms of the learners' needs especially as determined by their relationships to the business world that is, whether learners are in the workplace or preparing to enter it. However, when the learners are familiar with the professional setting, they can identify their needs to be able to function in English professionally using all their knowledge and sensibilities. Based on the practical teaching approach of Schleppegrell & Royster (1990) business English by the way it is practiced in the wide range of proprietary: academic and company-based programs that encompass a large number of materials and many approaches that serve business English learners.

Consequently, Louhiala – Salminen (1996) and Williams (1988) argued that there is a gap between the pedagogical assumptions about business English

i.e. the various genres of writing and the language used, for example, meetings – and the actual language use in the workplace. The gap results from limitation of research in pedagogical preparation and the enormous changes in technology and globalization in the business world. Moreover, Williams (1988) stated that companies may see business English programs as a good investment if they help prevent costly cultural misunderstanding. Another value for participants lies in the potential of these programs to provide opportunities for networking both among learners and between learners and professionals in the business community.

2.3.1. Business English Learners

Frances Boyd (1991) categorized business English learners into three categories based on their relationship to the business filed:

A.) *Professionals:* the largest group including those who are currently working in business: they have business experience and some proficiency in English. They are well aware of the purpose of studying language either to meet the demands of their current job or improve their qualifications for future assignments. In terms of content and approach, these learners need language and cross-cultural communication skills. Moreover, they need and want activities that cast them in professional roles (Frances Boyd, 1991)

B.) *Pre-professionals*: the next largest group consists mostly of undergraduates who are preparing to enter the business world: they have no business experience widely varying levels of English proficiency. These learners are mainly involved in degree programs and their primary focus is economics, business, engineering or related field. As a result they may have only a general notion of how language study might contribute to their

careers. In content and approach, pre-professional business English learners need general business English communication skills, specific job-seeking skills e.g. (interviewing, writing a resume and cover letter), and exposure to business culture (Frances Boyd, 1991)

C.) *Pre-MBA Learners:* are those who may on temporary leave from the workplace to pursue graduate studies in business: they have business experience and advanced proficiency in English. Regarding content and approach, the needs of pre-MBA business English learners are academic as well as work related. In graduate programs of business administration, learners need such EAP skills to participate effectively in case analysis and seminars discussions **(**Basturkmen: 1999, Micheau & Billmyer, 1987). For reentry into the business world Boyd (1991) asserts that:

> *"These learners also need and want job-seeking, presentation, and negotiation skills … they need to appreciate who the academic skills may overlap the business communication skills"*

<div align="right">(Frances Boyd: 1991)</div>

2.3.2. Emergence of English for Workplace

Martin, J. R. (1985) stated that great efforts are being made by many countries to provide language workplace training for their employees to improve their language skills used in the workplace. Also, similar calls from governmental bureaus and educational institutions in the native spoken countries such as United Kingdom and Australia have urged English workplace training to integrate the language of the workplace with the mainstream of English language pedagogy in schools and universities. Other educationalists urge for better English language resources to aid the teaching

of the genre related workplace English in primary, secondary and tertiary level to bridge the gaps that employees encounter in their workplace.

Berry (1995) agreed with Martin's view point that (1985) and added that what is needed in schools is an improved access to "a range of different modes of spoken and written language", i.e. different genres. In addition, there has been an increasing demand in the tertiary level for business English courses for undergraduate and postgraduate students from a range of different disciplines. Alexander (1999) pointed out that the provision of business English courses that aim to improve the literary and fluency of university students has proliferated not only in the tertiary level but also in the English teaching centers. Students who attend Business English courses "appreciate the value that is added to their qualifications widely validated certificates in Business English".

Davies (1997) stated that in many countries where English is the mother tongue, educationalists have expressed the need for genres that reflect workplace practices to be incorporated onto the mainstream of the education. In the recent years, therefore, with the field of applied linguistic, there have been an increasing number of studies related to workplace English. However, as St. John (1996), Swales (2002) & Hewing (2002) pointed out the existing body of knowledge is still rather limited compared to many other well-researched done in the area of applied linguistic? Although there has been an increased research related to workplace English, there is still a need for further research to be undertaken research into English for workplace language is an essential requirement for the improvement of pedagogical resources. Moreover, Forey (2004) claimed that the knowledge of applied linguistic and other related areas concerning English workplace

language practices and environment needs more research, particularly the written and spoken workplace communication. Consequently, the present study has focused extensively on the importance of workplace English in the banking genre. The recent study tackles the problems of the written communication texts that face the employees who work in the Sudanese banking sector.

2.3.3. Related Terms to English for Workplace

According to Gunnarsson, Linell & Nordberg (1997) the term "English for Workplace" is used to refer to discourse which is also known as "professional discourse" As for Agar (1985), Ventola (1990) & Iedema (1997) they use the term "institutional discourse" to refer to workplace English. However, Bargiela-Chiappini (1997) preferred to use the term "business discourse" to refer to workplace English. Finally Berry (1995), Joyce (1992) & Willing (1997) used the term "workplace discourse" to identify the newly emerged ESP domain.

Bargiela-Chiappini & Nickerson (1999) pointed out that the basic difference between the mentioned descriptions is who the participants in the discourse are? They have drawn a distinction between institutional, professional and business discourse. They suggest that the label "institutional discourse" is applied to interactions between layout and business people, while "professional discourse" is often seen to include interactions between professionals and layout people, whereas "business discourse" is to talk and writing between individuals who are in the domain of business and (who come together for the purpose of doing business).

65

However, these mentioned distinctions are not clear enough and straightforward. Iedema (2002) referred to the discourse as "institutional discourse" and justifies "in generally a discourse between business people for the purpose of doing business". Berry (1995) points out that "workplace discourse" covers texts written in "business and industry" and includes administrative texts produced in educational institutions. Joyce (1992) refers to workplace texts as those reflecting the day-to-day tasks of employees in various workplaces ranging from manufacturing to clerical ones.

Consequently, Forey (2004) stated that the terms business, professional, institutional and workplace discourse seem to be almost interchangeable. She adds that these terms refer to texts which are constructed within a business, workplace or an institutional environment and which are concerned with matters related to the exchange of goods, services or information within a workplace environment. When distinguishing between the terms "workplace", "institutional", "business" and "professional" the term "Business English" tends to be used in studies of English texts that are written either by non-native English speakers or of texts that re written in countries where English is not the native language and the model of language used also seems to influence the choice of terminology (Forey: 2004). Many of those working within the tradition of ESP refer to "Business English" texts. Based on what have been mentioned that the term "business English" appears to be related to a context which is limited to users (learners) who are doing business. However, this usage seems to be somewhat restrictive in that it may exclude some texts produces in an organizational or workplace setting. The term "Business English would

appear to exclude administrative texts produced in e.g. an educational institution or health organization (Forey: 2004).

In contrast, Williams (1988) & Charles (1996) argued that regardless of the terms used "Business English", "workplace", "organizational" or "institutional" English: the driving motivation of most studies in this area is to study authentic texts in order to contribute to the understanding of the way in which the texts work so that this knowledge can be used to inform pedagogy.

2.3.4. Pedagogical Perspectives to English for Workplace

Recently, there are many efforts in many countries around the world to integrate the language of the workplace into the mainstream of English language pedagogy in the secondary and tertiary education. Martin (1995), Carter (1999), Berry (1995) & Alexander (1999) stated that what is needed in secondary schools and tertiary is improved access to a range of different modes of spoken and written language, i.e., different workplace genres. Moreover, in the tertiary level there has been an increasing demand for business English courses by both undergraduate and postgraduate students from a range of different disciplines. Alexander (1999) argued that when he conducts research in Europe provisions of Business English courses has proliferated and students who attend business English courses appreciated the value that is added to their qualifications on the job market by possessing a verified business English certificate.

Many Business English professionals like the researcher himself, are involved in English language training related to the workplace. Teaching Business English is an integral part of the researcher's role, and it forms a

67

long part of the researcher's undergraduate and postgraduate students at Ahfad University for Women in Sudan, Institute of Languages. At the English Institute where the researcher works, the new students who enroll are obliged to take 1 year General English course to enhance their English skills. In the second year they are required to take ESP courses focusing on Business English along with their regular academic subjects. The ESP courses focus on workplace English texts such as Formal Business Letter writing, report writing, business meeting language, writing minutes and memos and business presentation. However, at the end of the semester, the students express their need for Business English courses that are provided by the Institute.

Another evident for the importance of workplace English is that while piloting the Development Partnership in Higher Education |Del|P|H|E| project funded by British council, a large number of public and private banking professionals expressed their high demand for such specific workplace courses particularly those who work in the banking sector. Therefore, the demand for workplace English for banking professionals is strongly needed for undergraduate and postgraduate students. As a result, the |Del|P|H|E| team in which the researcher was one of them established a training center that provides Business English and Workplace English classes to Ahfad management students and some working professionals as a survey. However, the results were outstanding as most of the learners admitted that they have benefited a lot of such oriented English classes.

Forey (2004) stated that despite the increasing number of research related to workplace English, there is still wide gaps which is needed to be filled with more research. She added that research into the language of workplace is an

essential requirement for the enhancement of pedagogical recourses. However, Forey (2004) refuted the notion of ESP instructors to depend on ready published course materials to acquire workplace professionals with the type of genre they use in their daily working activities. She argued that research into the language of workplace will help to widen the knowledgeable area of applied linguistic as well as the other areas related to language practices and use.

2.3.5. English Workplace for Business Communication

Gunnarsson (1997), Agar (1985), Berry (1995) & Willing (1997) pointed out that the term "English Workplace" is used to refer to discourse which is also known as "professional discourse", "institutional discourse", "business discourse" and 'workplace discourse". Nickerson (2005) stated that the basic difference between these descriptions is relying on who are the participants in the discourse. When Berry (1995) referred to "workplace discourse" he meant that texts written in the business industries, whereas Joyce (19992) referred to workplace texts that reflect day to day tasks the employees in various workplace situations ranging from manufacturing to clerical ones. Therefore, for many researchers the term "business professional" and workplace discourse seem interchangeable and they refer to texts related to exchanging of goods and services or information within workplace environment (Forey, 2004).

The present study focuses on the field of workplace discourse where the texts under investigation are banking written communication texts such as Bank's Annual Reports (ARs) and Letters of Credit (LCs) produced and intended mainly for formal internal and external communication. Therefore,

the purpose of the present study is to analyze authentic texts of ARs and LCs written by Sudanese non-native English speakers. In order to understand the way in which ARs and LCs are written the study takes an analytical approach to contribute effectively to the knowledge and pedagogical purposes.

Hutchinson and Waters (1987) pointed out that the applied linguistic needs can be best described by the linguistic analysis of the language used for communication in their workplace. Consequently, many ESP research has focused mainly in language varieties used in specific situations and contexts. Therefore, the specific situation and contexts the present study relies on, concerns mainly with the written communication texts within the Sudanese banking workplace.

According to Biber, Conrad & Reppen (1998) varieties of language used in specific situations and contexts are referred to as "register" in linguistics. As stated by Mark Halliday (1978) that studies investigating particular registers take an empirical approach to linguistic analysis. Firth (1968) added that several fields within the linguistic such as; text analysis, discourse analysis, register analysis, genre analysis and corpus analysis focus on the text as their main object of the study. Thus, this study based on linguistic theories with an empirical approach that focuses on the functions of workplace English in particular context and situation. Therefore, the concept of Text vs. Discourse and Register vs. Genre will be introduced and discussed in details to widen the scope of the study.

2.3.5.1. Text vs. Discourse

Coulthard (1985) referred to written language as text, whereas spoken language as discourse. Widdowson (1996) considered texts as a physical reproduction of discourse that leads to text. Therefore, the concept taken in this study refers to written communication texts rather than spoken communication discourse in banking workplace.

2.3.5.2. Register vs. Genre

Eggins (2004) distinguished between the terms register and genre that registers are situationally defined varieties, whereas genres are distinguished by the situation and their communicative purposes. Similarly, Leckie–Tarry (1993) classified the disparities between the two concepts as follows:

> *The term "register" tends to be more neutral, generalized term, having a wider currency in the language teaching area and stronger historical basis. It tends to suggest a focus on the linguistic side of the text-context paradigm, on pattern of lexis and syntax. On the other hand "genre" has the force of suggesting the priority of the context as "conventionalized occasion" over linguistic forms and patterns.*   (Leckie–Tarry, 1993)

Atkinson and Biber (1994) identified four characteristics of register study which are: (1) descriptive analysis of actually occurring discourse, (2) aiming to characterize language varieties, (3) describing language varieties in formal linguistic way, and (4) analyzing the situational characteristics of these varieties. On the contrary, Charaudeau & Maingueneau (2002) have determined four different analytic conceptualization of genre in a text:

71

1. Linguistic function.

2. Formal traits.

3. Textual organization.

4. Relation of communicative situation to formal and organizational traits of the texts.

Based on what have been mentioned, this study relies on examining the language variety that is used in specific situation and the context of banking workplace. Accordingly, the approach of the study focuses on the analysis of specific genre that aims to:

1. Describe the actual occurring genre of banking context reflected in the written communication texts.

2. Characterizing the variety of English used in banking workplace.

3. Presenting formal linguistic characteristics of banking written English communication texts of Annual Reports and Letters of Credit at the lexical and lexico-grammatical level.

For pedagogical purposes, the present study relied on previous research in the field of ESP. The theoretical framework overviews the distinctions between ESP and Workplace English in general, and English for Workplace in banking context and how the lexis are used in professional banking discourse in particular with the focus on lexis and course and material design.

2.3.5.3. English Workplace Language Varieties

Mark Halliday, McIntosh & Strevens (1964) contributed with a tool to study language varieties. They divided language used into two main categories:

(A) User-related varieties such as geographical, temporal (related to ordinary life rather than religious matters) and social dialects

 (B) Use-related verities known as register. However, Halliday (1978) in his later theories devised three dimensions to analyze register and to exploring the understanding of language used in specific context:

1. Mode dimension: either spoken or written mode that we don't use the language in the same way to write as to speak it.

2. Tenor dimension: the relation between the users of the language that we don't talk to our boss as we talk to our friends.

3. Field dimension: topics and activities that are used in different contexts such as talking about sports and linguistics.

Based on this, the language used in banking workplace considered a register, reflecting the lexical and structural choices of professionals working in the banking context. Thus, the study can be categorized under Haillday's three descriptive dimensions:

1. Field of discourse: banking Annual Reports and Letters of Credit

2. Tenor of discourse: formal

3. Mode of discourse: written texts.

2.3.5.3.1. Written Texts in Banking

Ledema (2000) pointed out that the written texts are often outcomes the spoken interaction and how the structure of spoken discourse can affect the meaning in the written text. She exemplified how the written texts such as meetings minutes, reports and business letters have a direct relation between what was spoken and what was is written. As been pointed, the importance of the present study appears that the written banking texts outcomes the spoken interaction discourse. Furthermore, Davies (1999) demonstrated written communication as central in the workplace. Findings from Del|P|H|E| project provided evidence that as the employee in any organization moves up the promotion ladder, the written communication skills become an important consideration affecting the employees' professional career, promotion and success (Bedri, 2011). Forey (2004) stated that when she conducted interviews with top managers in UK top companies, she found that many managers consider written communication skill "crucial" for the success of business and becomes more influential than spoken interaction within the organizational image.

In essence, Martin (1989) reflected that most prestigious users of language become writers, not speakers. He added that the written document is seen to crucial for the institutional success at both an individual and institutional level. He explained that at an individual level, the written word can affect promotional prospects and personal reputation, whereas at an institutional level, the written document represents the company's image. In addition, Forey (2004) stipulated that the written texts are less personalized and more objective than the spoken discourse. Thus, the present study focuses specifically on written communication texts that are used in the banking workplace and to reflect its depersonalized and highly objective aims.

2.3.5.4. Written Texts in Banking

Forey (2004) has done several studies in the analysis of written business communication texts in UK companies, to whom the researcher of the present study consider her studies as a corner stone for this study. Forey expressed the increasing demands of written texts skills in any given organization. She found that Collaborative Writing method (where a group of employees share the responsibility for producing a text) is a common method used in many business companies. When interviewing banks key managers, they stated that they follow the collaborative writing when assigning the employees to produce the ARs and LCs to avoid lexical and lexicogrammatical mistakes. According to Forey (2004) the use of abstract noun phrases and passive verbs are the main characteristics of written business texts. Thus, the present study will investigate whether these characteristics categorized by Forey (2004) are similarly correlated in the banking texts such as ARs and LCs. However, credit mangers emphasized the use of collaborative writing when producing LCs as well as ARs. Thus, in the analysis of banks' ARs and LCs, it is possible that the texts were written by a group of employees rather than one. That in turn would reflect the "institutional" viewpoint and status to represent a group professionals rather than an individual production.

2.3.5.4.1. Annual Reports (ARs)

Carter (1990) stated that reports are the focus of many business communication courses and textbooks. Cater (1990) added that it is surprising that only limited number of studies have specifically analyzed the language used in banks' annual reports. He claimed that there are certain

differences exist between writing reports at college and at work. He believes that the teachers' interpretation of workplace texts is unreal to the actual workplace context and assured the need to incorporate views and voices from within the business and industry must be taken into account. By exemplified reports written by some students and managers from large UK companies, he illustrated some linguistic choices and highlighted different grammatical features. Cater (1990) stated that mangers prefer the use of nominalization verbs rather than the congruent verbs in reports and model verbs are used to characterize subjective solutions. However, he pointed out that in both reports the writer's viewpoint is quite evident and report writer's is obvious.

According to Bexley & Hynes (2003), Malavasi (2005) the annual bank's repots attempt to promote the bank's image and leave a positive impression in readers. Bexley & Hynes (2003) defined the annual report as handful essential communication vehicles to effective investors and stakeholders and made it available in printed handouts and on the web for interested readers to read and download. Goodman (2000) defined annual reports as strategic tool employed by banks in order to gain competitive advantages to lead, motivate, persuade and inform employees and the public as well. Thus, Goodman (2000) pointed out the crucial link between annual reports and the promotion and corporate communication which tend to advertise "Strong Corporate Culture" i.e. the corporate identity, the appropriate and professional relationship, the method of quick the responsible way of crisis and emergency situations, understanding of communication tools and technologies and used as a sophisticated approach to global communication.

Similarly, Bexley and Hynes (2003) claimed that ARs aim at promoting the bank image, reflecting a positive impression on the general readers such as experts, stakeholders and laymen. In the same vein, Rezaee and Porter (1993) argued that the persuasive and highly convincing force of Annual Reports lies on the emphasis put on future prospects rather than past performance of projects, potential risks, operational philosophy and corporate governance. Malavasi (2005) clearly stated the nature of annul reports as multi-objective, multi-audience and textually complex form of communication. She added that ARs attempt to give evidence to their promotional purposes by means of linguistic lexical and stylistic analysis of their most discursive (other than financial lexis) sections which have been, in her point of view, seldom focused on. There have been scarce considerations given to bank's annual reports in their linguistic and stylistic features. Consequently, the present study focuses on particular banking register which are bank's Annual Reports (ARs) and Letters of Credit (LCs) and aims at illustrating the promotional image of the institution and to reflect the positive impression in readers.

2.3.5.4.2. Irrevocable Letters of Credit (LCs)

Bhatia (1993) pointed out that a number of ESP studies have analyzed the linguistics features in letters. He focused on promotional letters and aims to find out how the communicative purpose is achieved through language realization. Santos (2002) analyzed 117 letters of negotiations from Brazilian companies and other letters from European pharmaceutical companies. He proposed four linguistics features which are (1) Modal Adjuncts of entreaty, e.g. "kindly", (2) Hypothetical Expressions, e.g. "I would like to ask", (3) Offer and Request that contain "cordiality and

respect", e.g. "could you please", and (4) Explicitly Differences in language and status.

Thus, according to these linguistics features of business formal letter by Santos (2002) direct interpersonal relations appear clearly between the shape of the letter and the professionals involved. In the present study such features such as modal adjuncts, hypothetical expressions and offer & request varieties are analyzed in their collocational patterns to improve pedagogy requires and enhance the understanding of banking workplace.

Deepak (2014) defined Letters of Credit as a means of payment which is increasingly being used worldwide and plays an integral part in facilitating international trade while providing a secure and reliable means of payment. Deepak added that it is a written texts undertaking by the issued bank to the beneficiary to make payment within a specific time, against the presentation of documents which comply strict terms of credit. Letter of credits are used when sellers have doubts about the credit-worthiness of buyers and wishes to ensure prompt payment. Deepak (2014) emphasized that only banks' professional expertise (credit managers) assigned to complete (write) international trade transactions to advertise the bank's incorporation, commitment, integrity, terms and conditions. As a result, he added that about 92% of the international trade transaction is done through the written text of letter of credit as a means of secure payment for both the importer and the supplier. Therefore, the present study focuses heavily on the irrevocable letters of credit as a means of written communication text used globally as documented text for payment. Thus, the investigation of written text register of LCs in Sudanese banks will outweigh the aims of the study for pedagogical implementation.

2.4. Method of Analysis

Davies (1999), Halliday (1995), Forey & Nunan (2002) stated that the main focus in many studies concerning English Workplace has been in the needs analysis of the business world. Many of these studies have used surveys and interviews to discover and establish the needs for further research and pedagogical resources. Forey (2004) claimed that all of these needs analysis studies concluded with resounding agreement that further research is needed to developing more informed understanding of workplace discourse, and that training programs and current pedagogical resources are inadequate to improve the English workplace efficiently. Davies (1999) stressed that writing is a crucial part of the work environment and is considered closely connected with status. He added that, as one informant in an interview stated that "as I move up the management ladder it will become more and more important". Davies (1999) construed that the writing process takes up a large part of the working week and mangers are very concerned about being able to write effectively.

Forey (2004) suggested that power and status in the workplace environment are crucial features to be considered in the analysis of workplace discourse. Critically, she mentioned that few studies have carried out in-depth analysis at the lexico-grammatical level of corpus of texts in order to develop more detailed understanding of the way language makes meaning and how status and identity are construed in texts. Based on the assumption of the present study that the knowledge and skills of English written texts will benefit all levels of pedagogy, Berry (1996) quoted the following:

Discourse analysts have been slow to focus on the question of what makes a texts successful or not, and even slow to investigate this question in the context of the specialized language varieties of the workplace … teachers don't know what has to be learnt in order to produce effective written products in the context of the workplace.

(Berry, 1996:56)

Martin (1985) agreed with Berry (1995) to blame English teachers that they are ignorant of English workplace subject matters. Martin (1985) stated that the education ignores almost completely the kinds of writing that would enable students to enter the workplace after graduation. Furthermore, he suggested two reasons for that which is:

(1) The process writing that has been introduced in the 70s and 80s where the emphasis on "ownership and voice" and completely ignoring the grammar and structure of texts.

(2) Teachers are unable to teach what makes workplace texts effective as they have limited access to authentic workplace texts.

While conducting the present study, the researcher has found great difficulties to collect the banking letters of credit as they are classified as being highly confidential and authentic textual documents. Furthermore, Berry (1996) pointed out that discussions between members of the business community and teachers focusing on matters of spelling and punctuations and teachers need to be much more explicit with language used in workplace such as the grammar and types of texts associated with business. Swales

(2002) pointed out that teachers and instructors need to develop and enhance their workplace knowledge in order to teach workplace discourse effectively.

Brown and Herndl (1986) illustrated the gap between English workplace and pedagogic resource as a "mismatch" between what teachers and trainers teach and language business people need. They found that teachers tend to reject teaching "*nominalization*" and advise students to avoid using such features while writing. However, nominalization was seen from English workplace environment and participants as crucial and should be used as a cultural norm of business written communication. Thus, teachers were unable to understand or appreciate the language used in business English workplace. Berry (1996) pointed out that in order to overcome the difference between teachers, trainers and students is to make the research relevant to the need of researchers, informants and material writers of the target community.

2.4.1. Lexical Syllabus Approach

Focusing on lexis in course and materials design is relatively a new approach to course design. Kurtan (2003) stated that although lexis-oriented course design is often applied in ESP contexts, relevant disciplines, professional and occupational development, it is not exclusive. Willis (1990), Sinclair (4987), Sinclair & Renouf (1988) proposed a lexical syllabus for teaching GE. Willis (1990) suggested that learners should be provided with a corpus containing the most frequent occurring words with their commonest patterns in authentic texts. Learners then should infer the grammatical patterns themselves as many grammatical constructions are

better acquired as lexis. For example, tenses, aspects, voice, conditionals and reported speech are better recognized through the lexical content of the sentence.

Lewis (1993) criticized the lexical syllabus as being functional, having low semantics content and very complex noun and prepositional phrases e.g. (to, with, have). In contrast, Lewis (1993) emphasized the importance of multi-word items (MWIs) and the collocation patterns in language teaching and noted that fluency doesn't come from the knowledge of grammar rules but learning phrases that are often used in certain contexts. Consequently, as have been noted, the lexical syllabus approach to course design is of special relevance to the present study, as the findings of the analyses can be used as a starting point for banking English Workplace course design with a focus on specific lexis and collocation patterns.

2.4.2. Corpus Linguistics as a Model for Text Analysis

The second half of the 20[th] century witnessed a drastic and huge development in all fields of technology. These advances have influenced all areas of social and scientific research, and also contributed to the emergence of a new field within linguistics. At the beginning, the computer device was considered as a tool for collecting a large amount of data, later, corpus linguistics developed its own methodology and becomes a discipline in its own. West (1953) used the corpora analysis for language pedagogy to create lists of (2000) useful lexical items for foreign language learners in the first few decades of this century. As Wilson (1996) commented that as computers were not available at that time, so, early corpora were analyzed manually with paper and pencils methods.

2.5. Previous Studies

There are many studies in languages use focus on topics of ESP terminologies, linguistics descriptive approaches, ESP Syllabus Design, texts translation and language planning and policy. However, few studies concentrated on text analysis of ESP disciplines and written texts and documents issued by institutions for pedagogical purposes. Born & Schutte (1995) stated that there are few studies investigated English language texts and documents from a language teaching perspective. Consequently, this chapter will illustrate the results and findings of some studies in ESP discourse correlate course materials and syllabus design in general and highlight the findings of some research that used corpus linguistic analysis for specific pedagogical aims in particular.

2.5.1. ESP Studies in Sudan

As mentioned earlier, there are relatively a few number of ESP studies that have been conducted in the area of ESP texts analysis for course material design. However, Al-Fadil Al-Tahir Ali (2011) has done an ESP course materials study in which he formulated course materials for Sudan Naval Academy. The study followed the ESP model of Munby's (1998) of syllabus design by conducting a needs analysis in the form of questionnaires as a tool to collect data. The questionnaires were distributed to 74 students who were selected randomly using the descriptive method.

However, Al-Fadil followed suit Hutchison & Waters (1978) steps to design an ESP syllabus that the focus should be in the learners' need and should serve the learners' future needs as English is the language used in the workplace. Therefore, special emphasis should be considered when teaching

the productive skills (writing & speaking) as both skills serve for professional and institutional promotion.

Al-Fadil (2011) recommended that GE teachers should get an adequate training to teach ESP courses for specific fields in order to be aware of the language aspects. He also recommended conducting ongoing needs analysis to serve best the needs of the learners' and conducting an evaluation system for the designed syllabuses. Al-Fadil pointed the importance of preparing undergraduate students for the workplace and improving their productive skills as English is the key element for getting a job and for the continuous professional development.

One of the aims of the study is to extend the knowledge of navigational language variety to wide range of people who work in the shipping industries and logistics field. The findings emphasized that prior knowledge of workplace English will contribute positively in making a future career progress, be proficient in workplace written and spoken communication that would reflect the positive image of the employee and the institution as well. He designed an ESP course material for the navel cadets that would offer them the language use in the naval field.

However, one of the limitations of ESP syllabus for the Sudanese Naval Cadets is that it gives high primacy to grammatical rules and structures over the lexical items and phrases that are frequently used in written and spoken discourse. Therefore, the study should have covered the lexical aspects as well since it emphasizing the important role of the productive skills in communication.

Another significant study in ESP has carried out by Dr. Aman Mohamed Bedri who was the secretary general of the National Council of Child Welfare. She noted that a few employees were delegated to attend professional trainings, travel abroad to attend activities and conferences because they command better English. She found that these employees acquired good knowledge of specific language of childcare and welfare through the process of trial and error. Thus, they have made individual efforts to learn the specific language terminology of their particular field of work.

Amna Bedri (2001) recommended that course materials designers have to get enough knowledge of the terminology used in the target situation and the needs of those employees. However, she urged that a realistic assessment has to be done to fulfill the needs of students as language users and of the employees in their professional context. She noted that it is through this private discourse that professional communicative communities are created and knowledge and skills are acquired.

Consequently, Aman Bedri (2011) recommended the use of lexical items and phrases in ESP course design as well as the discourse analysis of the professional context.

2.5.2. Corpus Linguistics Analysis in ESP

With the advance of computer technology, corpus linguistics analysis software have become in handy to create word lists based on the frequency

lists of general and specialized corpora. Researchers of ESP and workplace English can use these computer tools to analyze the specialized texts used in specific professional fields. As this chapter focuses on the previous studies that handled the issues of corpus linguistic analysis in ESP studies for pedagogical purposes, this chapter will illustrate some studies that have tackled the computerized corpus analysis.

Mudraya (2006) has done a study in English for engineering using corpus linguistic analysis. The lexical frequency instructional model is quite relevant to the present study. Mudraya created the Students Engineering Word List (SEWL) that consisted of (1260) word families based on her 2 million running words. The Engineering English corpus of Mudraya (2006) was taken and compiled from authentic Engineering textbooks and references of basic engineering disciplines such as mechanic engineering, materials engineering, manufacturing process and computer engineering programs.

Mudraya aimed at developing reliable English course materials for engineering students who needed to study engineering from English medium textbooks for their Engineering courses in the tertiary education. After analyzing the reprehensive corpus, she has got an initial frequency list of more than (18,000) word types by word families. The final selection of word families appeared by forming the final students engineering word list on the basis of the cumulative frequency of the members of the word families. The cut-off point was set at 100 occurrences of the whole corpus. The final most ten frequent word families in the (SEWL) are shown in the table below.

No.	Headword	Frequency
1.	use	10,313

2.	force	9247
3.	form	7075
4.	flow	7045
5.	pressure	7016
6.	show	7002
7.	determine	6896
8.	Figure / configuration	6650
9.	section	6404
10.	line	5812

Table (1) Mudraya (2006) Ten Most Frequent Word Families in (SEWL)

When comparing the SEWL of Mudraya (2006) with the general service list of Michael West (1953) of general English of EFL learners shows that the (SEWL) contains many words that can be found in the GSL of general English. However, (SEWL) can be useful for students of general English but not for students who are specialized in the Engineering discipline because ESP students have already possessed the basic general lexis of general English.

Therefore, to avoid the limitation of Mudraya study, the focus on the frequency lexical bundles must be given to specific collocation phrases of specialized ESP discipline or profession for the benefits of ESP students, teachers and course materials designers.

Another study that used the computerized corpus linguistic methods to compile an analyze corpus was done by Averil Coxhead (2000) in which she created and compiled the Academic Word List (AWL). Coxhead (2000) overcame the limitations done by Mudraya that she made sure all word families in (AWL) are not included in the word list of West (1953). She compiled a corpus of 3.5 million running words which contained more than 400 academic authentic texts. Coxhead used arrange of different types of texts such as journal articles, articles from different websites, academic

university textbooks covering 28 different subject areas from four major disciplines or sub-corpora, arts, commerce, law and science. Each sub-corpus contained (875,000) running words and the selection of word families was categorized by the following three principles to avoid shortcomings:

(1) The word families in the final AWL are outside the GSL that represents the 2000 most frequent general English list.

(2) Word families represent the lexis of several academic disciplines, therefore, they can be determined by a minimum range, that each member of a word family had to have an occurrence higher than (10) in each sub-corpora.

(3) Setting a minimum cumulative frequency of occurrence of a word family that higher than (100) in the academic corpus.

Coxhead (2000) final core Academic Word List (AWL) contained (570) word families that presented in frequency based (10) sub-lists to improving the comprehension and writing of academic texts. Coxhead evaluated the AWL she made by comparing his 570 AWL to the 2000 GSL of West (1953) and found that all the word families in the AWL are outside the GSL.

However, the results of Coxhead (2000) study indicated that the AWL is truly academic word list and are not included in the GSL. The table below shows the most frequent 15 word families in ESP sub-lists.

AWL Sublist 1	AWL Sublist 2	AWL Sublist 3	AWL Sublist 4	AWL Sublist 5
analysis	achieve	alternative	access	Academic
approach	acquisition	circumstances	adequate	Adjustment
area	administration	comments	annual	Alter

assessment	affect	compensation	apparent	Amendment
assume	appropriate	components	approximately	Aware
authority	aspect	consent	attitude	Capacity
available	assistance	considerable	attribute	Challenge
benefit	categories	constant	civil	Clause
concept	chapter	constraints	code	Compounds
consistent	commission	contribution	commitment	Conflicts
Constitutional	Community	Convention	Communication	Consultation
Context	Complex	Coordination	Concentration	Contact
Contract	Computer	Core	Conference	Decline
Create	Conclusion	Corporate	Contract	Discretion
data	conduct	corresponding	cycle	draft

Table (2) Coxhead (2000) 15 Most Frequent Words in AWL Sublists 1-5

AWL Sublist 6	AWL Sublist 7	AWL Sublist 8	AWL Sublist 9	AWL Sublist 10
Abstract	Adaptation	Abandon	Accommodation	Adjacent
Accurate	Adults	Accompanied	Analogous	Albeit
Acknowledged	Advocate	Accumulation	Anticipated	Assembly
Aggregate	Aid	Ambiguous	Assurance	Collapse
Allocate	Channel	Appendix	Attained	Colleagues
Assigned	Chemical	Appreciation	Behalf	Compiled
Attached	Classical	Arbitrary	Bulk	Conceived
Author	Comprehensive	Automatically	Ceases	Depression
Bond	Comprise	Bias	Coherence	Encountered
brief	Confirmed	Chart	Coincide	Enormous
Capable	Contrary	Clarity	Commenced	Forthcoming

Cited	Converted	Conformity	Incompatible	Inclination
Cooperative	Couple	Commodity	Concurrent	Integrity
Discriminatio n	Decades	Complement	Confined	Intrinsic
display	definite	contemporary	controversy	invoked

Table (3) Coxhead (2000) 15 Most Frequent Words in AWL Sublists 6-10

Mike Nelson (2000) was inspired by Averil Coxhead (2002) creation of the AWL and compiled the positive lexis of Business English Corpus (BEC). His corpus-based study of Business English and Business English teaching materials was trying to answer the question "what is Business English?" In order to answer this question, Nelson had divided his corpora into two categories:

(1) Business English published materials that consisted of 33 textbooks comprising 600,000 running words.

(2) Authentic written and spoken Business English that were taken from real business setting such as annual reports, letters, emails, meeting and memos. The table below shows the types of source Nelson used as corpus.

Part of Corpus	Tokens	Contents
Annual Reports	34,534	3 annual reports
Business Emails	28,857	202 emails
Business Letters	26,793	94 letters
Business Reports	62.908	17 reports
Company Brochures	23,239	13 company brochures
Meeting minutes	34,805	15 sets of minutes
Memos	12,542	47 memos
TOTAL	**223.795**	

Table (4) Nelson (2000) Authentic BEC Texts

Nelson (2000) used a small version of the British National Corpus (BNC) as a reference corpus and used Mike Scott WordSmith Tools version (3) to

analyze his corpus. It is worth to mention that the present study uses Mike Scott WordSmith version (6) to analyze authentic banking texts used in the real working context. However, Nelson (2000) was able to reach the result that Business English presented in published materials differed from the "REAL" Business English context.

The analysis carried out in the study used the principle of key words; that means that rather than examining simple relative frequency of words between the corpora, the key words tool compare the frequencies of words in corpora and show example of those words that occur significantly in Business English as positive key words. Conversely, those words that occur significantly less in Business English are shown as negative key words. Nelson proved empirically that lexis that is used in published materials differed from real business English contexts and that students of Business English get little benefits from published textbooks. Nelson classified key wordlist of Business English to their grammatical relation of nouns, verbs, adjectives and nouns/verbs. The table below shows the top classified 25 frequently used word families' in Business English Corpus (BEC)

Noun	Verb	Adjective	Noun/Verb
1. Business	Sell	Financial	Market
2. Company	Include	Global	Fax
3. Customer	Regard	International	Price
4. Product	Receive	Corporate	Bank
5. Sale	Provide	Digital	Service
6. Management	Operate	New	Stock
7. Billion	Send	Strategic	Order
8. Contractor	Please	Technical	Contact
9. Manager	Manage	High	Mail
10. Seller	require	mobile	Share
11. investment	Develop	Internal	Cost
12. internet	Advise	Competitive	Date
13. performance	Deliver	Big	Profit
14. year	Continue	Best	Register
15. million	Agree	Significant	Project

16. buyer	Discuss	Successful	Rate
17. industry	Excite	Low	Credit
18. supplier	Generate	Available	Budget
19. technology	Confirm	Monthly	Copy
20. distributor	Enclose	Senior	Account
21. delivery	Invest	Regular	Cash
22. company's	Underlie	Further	Group
23. agreement	Consolidate	Organizational	Offer
24. growth	Combine	Quarterly	Network
25. director	tend	personal	Tel

Table (5) 25 Classified Positive BEC, Nelson (2000)

However, the present study takes the same approach of key wordlist classification of nouns, verbs, adjectives and noun/verbs lexis to analyze collocation phrases.

Chapter Three

Chapter 3

Methodology of Corpus Linguistics

3.0. Introduction

Obviously, the last decades of the 20[th] century has witnessed a huge development in all aspects of technology, computer sciences and applications (Jablonkai, 2010). However, computer technology has contributed to the emergence of new fields within linguistics which is corpus linguistics methods that has attracted many applied linguists in this field. John Sinclair (1991) defined corpus linguistics as the study of language as expressed in samples (corpora) of "real world" in the text. John Sinclair (1991) added that CL is a digestive approach of abstract rules by which a natural language is governed and related to another language. Corpus linguists believe that reliable language analysis best occur on field-collected samples, in natural contexts and within minimal experimental interference.

 Willis & Nelson (2000) introduced what they called the (3As) perspective: Annotation, Abstraction and Analysis of corpus linguistics. They stated that CL has generated a number of research methods, attempting to trace a path from data to theory. Conrad (2002) noted that CL has been found useful for characterizing the lexis of specific register in use. Nelson (2000) stated that several studies have applied corpus linguistic methods to describe certain text types, registers of certain disciplines and professional fields. As the present study is also investigating the lexical bundles and collocation phrases of banking register, the CL approach has been found useful and appropriate for the purpose of the research. However, tracing the CL

historical development background is crucial to widen the scope of this newly analytical approach.

3.1. Historical Background of Corpus Linguistics

Originally, earlier corpus linguistic works such as the General Service List (GSL) of Michael West (1953) that contains 2000 basic EFL words was done manually. The words were selected to represent the most frequent words of English for EFL learners and were taken from written English corpus, originally in paper works (Nation, & Waring, 2004). Few years later, Randolph Quirk carried out research with corpora and established the Survey of English Usage (SEU) in 1959. The corpus comprises of 200 sampled written and spoken British English texts, each consists of 5000 words, originally on paper works. In addition, Jan Svartvik started a project of Survey of Spoken English (SSE) in 1975 as a sister project of London Survey (Svartvik, J. & Quirk, R., 1980). In 1979 the British publisher Harper Collins used computer databases and typesetting to design a dictionary and thesaurus (Collins dictionary) for EFL learners based on the Bank of English Corpus and the Survey of English Usage Corpus.

Later in the 1983, the (SEU) and (SSE) corpus were computerized and become the first long collection of spoken English under the name of London-Lund Corpus (LLC). Its initial aim was to be the form of machine-readable format. The corpus consists of 100 texts, 5000 each, totaling 500,000 words (Leech, 1992). Although the term corpus linguistic first appear in the early 1980s, corpus-based language study has substantial historical background, (leech, 1992).

In 1967 the American linguists Henry Kucera and Nelson Francis created the Brown Corpus which was the first computer-readable corpus of texts. The Brown Corpus contains 500 samples of English texts published in USA totaling 1 million words (Kucera & Nelson, 1979). For many years the Brown Corpus was the most-cited resources for CL researchers, (www.wikipedia.com). As a result of the Brown Corpus success, in 1969 the American Boston publisher contracted Henry Kucera to supply 1 million words, three-line citation base for the new American Heritage Dictionary. The ground-breaking new dictionary was the first to be compiled using corpus linguistics for word frequency and other information (www.wikipedia.com).

Although the Brown Corpus pioneered the field of corpus linguistics, the Collins Corpus has marked a turning point in the modern stage of corpus linguistic. In 1980, COBUILD compilers started to collect a corpus of texts on computers for dictionary making and language study. In 1987 the Collins English Language Dictionary was launched with a corpus of 20 million words. It contains written materials from websites, newspapers, magazines, books published around the world, and spoken material from radio, TV and everyday conversation. New data is fed into the corpus every month to help Collins editors identify new words and meaning from the first they are used, (www.essex.ac.uk/linguistic).

In 1991 the Bank of English Corpus was launched and in 1996 it was released. The (BoE) has become the main source for dictionary making as the Collins Corpus is based on the information of the Bank of English Corpus. The (BoE) contains 320 million words and new data is constantly added (infinite) to reflect the mainstream of current English today. The data

in BoE tells us how words are used, what they mean, which words are used together (collocation), and how often words are used (frequently).

In 1995, the British National Corpus (BNC) was released that contains 100 million words both written and spoken materials. The BNC texts were selected carefully with specific criteria from different texts types. Unlike the BoE, the BNC is finite that more texts are added to it after its completion (www.essex.ac.uk/linguistic).

According to that, Nelson (2000) characterized the early corpora as they were exclusively written texts corpora and scholars at that time were interested in forms rather than meaning. McEnery and Wilson (1996) added that computers were not available and early corpora were analyzed manually.

Jablonkai (2010) stated that at the beginning computers were considered as tools to collect and store large amount of data, later corpus linguistics developed its own methodology and has become a discipline in its own right. Moreover, Hunston (2002) claimed that over the past 10 years, corpora of language data have started to play an increasing role in determining how languages are taught. Hunston (2002) emphasized that corpora have been applied in wide range of areas including translation studies, stylistic, grammar and dictionary development. Johns (1991) & Stevens (1991) stressed the importance of the application of corpus linguistics in the language classrooms as data-driven-learning (DDL) approach. Tim Johns (1991) who is the father of DDL approach emphasized the use of corpus data and concordance wordlist inside language classroom and he quoted that:

"Foreign language learning takes seriously the notion that the leaner is to discover the foreign language, and the task of the teacher is to provide a context in which the learner can develop strategies for discovery".

(Johns, 1991)

Tim Jones (1991) coined the term Data-driven Learning (DDL) which means that progress in activities is compelled by computerized data rather than intuition, introspection or personal experience (Chomsky, 1975). Tim Jones (1991) opposed the tradition school and developed a teaching procedure referred to as the *Kibbitzer*: is a web page that allows teachers to observe the sort of problems that arise when revising students' written works. Johns (1991) quoted that:

"The kibbitzer investigates attested language in which a word or phrase is typically used. In order to kibbitz, two things are needed, a corpus: an electronic database of text, and concordance: a program that searches it"

(Tim Johns, 1991)

Tim Jones (1991) stated that one of the main reasons for using *concordancers* in the language classroom is that they facilitate a wide range of linguistic analysis. He added that without data, we only have intuition about how language works, what are the patterns, what is typical and what is exceptional.

Despite the fact that thousands of corpora and concordancers have been created in the last two decades, small number of teachers, university

teachers, and teacher trainers can use this approach. In contemporary pedagogical theories such as discovery learning, tasked-based learning, autonomous learning, group and pair work activities are used by teachers to let students attempt to answer their own language questions. Similarly, students can look at concordances of frequent words themselves working alone or in small group at a computer. However, Tim Jones (1991) admitted that it is not always easy or suitable to all learning style, but for those who got into it, they report great satisfaction, (Leech, 1992).

Consequently, as we can figure out, the kibitzer of Tim Jones (1991) marked the cradle stage of the corpus and its investigation into language use. Thus, what is a corpus? And how a corpus can be analyzed and investigated? In the following sections a comprehensive definition, explanation and details will be given to identify the newly emerged linguistic discipline of corpus linguistics.

3.2. Development of Corpus Linguistics

As mentioned earlier, the unprecedented development of technology in the 20th century has influenced all aspect of scientific research and contributed positively to emerge new fields in linguistics; corpus linguistics is an example. However, the definition of this modern rather very young linguistic discipline and its characteristics, concepts, approaches and method of analysis is very vital. Thus, what is a corpus? A corpus (plural: corpora) is a collection of texts, we call it a corpus when we use it for language research. Alternburg & Aijmer (1991) were the first to define corpus linguistic as the study of language on the basis of text corpora. Although they set text

corpora as the basis of language, they did not refer to the use of computers as basis of corpus linguistics.

John Sinclair (1991) of Birmingham University who regarded as the pioneer scholar of this modern discipline defined corpus as a collection of naturally-occurring language text, chosen to characterize a state or variety of a language. He added that in modern computational linguistics, a corpus typically contains millions of words. Tognini-Bonelli (2001) stated that the purpose of a corpus in modern corpus linguistics is for linguistic analysis to investigate language use. A simple way to look at corpora is to view them as collection of texts and the analysis of these corpora falls within the scope of corpus linguistics. However, to distinguish or characterize corpus linguistics from the other discipline, one has to look at its characteristics.

3.2.1. Characteristics of Corpus Linguistics

Biber, Conrad & Reppen (1998) demonstrated and characterize the discipline of corpus linguistics as:

- Empirical and analyzing the actual patterns of use in natural texts.

- Making an extensive use of computers analysis, using both automatic and interactive techniques.

- It depends on both quantitative and qualitative analytical techniques.

- Utilizing a large and principle collection of natural texts, known as a "corpus" as the basic for analysis.

However, the genre of each text differs from one another and types of text genres must be identify in order to have an accurate investigation. Thus, how genres can be analyzed in texts.

3.2.2. Genres in Corpus Linguistics

The term genre is derived from the French language which means "kind" or "sort". Genres are formed by conventions that change over time as new genres are invented and the uses of old ones are discontinued. The term genre was introduced in linguistics by Mikhail Bakhtin (1983) in university of Texas when identifying "speech genres" as modes of speaking or writing that people learn to mimic, weave together and manipulate such as formal letter, university lectures and personal anecdote. In this sense, genres are socially specified; recognized and identified by a particular culture, community, social or professional group.

However, Charaudeau & Maingueneau (2002) have determined four different analytic conceptualization of genre in a text:

1. Linguistic function.

2 Formal traits.

2. Textual organization.

4. Relation of communicative situation to formal and organizational traits of the texts.

As mentioned earlier, Eggins (2004) distinguished between the two concepts of "*register" and "genre"*. Eggins (2004) defined registers as situational language varieties, whereas genres are distinguished by the situation and

their communicative purposes. Similarly, Leckie-Tarry (1993) clarified the disparities between the two concepts and stressed that *"genre"* has the force of suggesting the priority of the context as "conventionalized occasion" over the linguistic form and pattern.

Moreover, Biber (1998) has given genres of a corpus high primacy and pointed out that one may choose to study a definite genre of a corpus. For example, scientific writing, academic reading, spoken conversation, English for Specific Purposes (ESP), etc. On the contrary, one may choose to study language as a whole and incorporate as many genres as possible. For instance, newspaper reports, romantic fictions, scientific register, poetry, etc. however, genre grouping have lots to do with the theoretical perspective of the linguist.

3.2.3. Approaches of Corpus Linguistics

In addition Sinclair (1991) advocated the new approaches that challenge the traditional linguistic description of Chomsky (1956). He stressed the importance of evidence for linguistic analysis, for him the main source of evidence was the "corpus". However, Bonelli (2001) introduced two new approaches in corpus:

(1) **Corpus-based Grammar Approach**:

Based on the Traditional linguistic description of Chomsky (1956) that it gives primacy to subjective intuition and introspection over objective empirical data. This approach uses the grammatical structures and expressions in speech and writing. Bonelli (2001) claimed that linguists and researchers of corpus-based can use linguistic categories and syntactic structure "grammar" for the

application of annotation or tagging where words and phrases are classified. However, she criticized this approach as the grammatical information might be lost with the annotated data.

(2) **Data-drive-learning (DDL) Approach**:

As mentioned earlier in this study, the *DDL* was coined by Tim Johns (1991) during the COBUILD era. Johns (1991) developed a teaching procedure referred as *"Kibbitzer"* that rely on a corpus: an electronic database of text, and a concordance: a computerized program that searches the most frequent words and put them simply.   Based on implemented classrooms language learning, Johns (1991) advocated the DDL approach for using corpus data and concordance lists in language classrooms. Johns (1991) quoted that:

> *"In DDL classes learners are given concordance lists and they analyze these authentic examples themselves as researchers".*

> (Tim Johns, 1991)

Hunston (2002) claimed that DDL approach supports language learning because learners will remember better what they have discovered themselves. Jablonkai (2010) confirmed that DDL is especially relevant to ESP discipline where language learners' attention is drown to specific discourse and frequently used lexis in the professional fields.

3.2.4. Criteria of Corpus Linguistics

According to Jablonkai (2010) corpus is a collection of authentic texts of specific register variety and the analysis of these corpora falls within the scope of corpus linguistics. Bonelli (2001) stated the purpose of corpus in modern corpus linguistic is for linguistics analysis to investigate language use for pedagogical purposes. Corpus linguistics adherents believe that reliable language analysis best occur on field-collected samples, in natural context and with minimal experimental interference (Wikipedia). However, what are the most essential criteria used in corpus linguistics to investigate language used for pedagogical implementation? Sinclair (1991), Biber (1998) Wilson (1996) and Tognini-Bonelli (2001) answered that the most essential corpus criteria are:

1. **Authenticity**: is the corner stone of the corpus work. The starting point for linguistic enquiry is the language of use. In addition, Tognini-Bonelli (2001) claimed that in order to capture language in use, all texts included in corpus to be taken from genuine communication based.

2. **Representativeness**: Biber (1998), Wilson (1996) & Tognini-Bonelli (2001) pointed out that a corpus used for linguistic analysis should be representative of certain population in order to make results of investigation on the corpus for the language use of that certain population.

3. **Sample Size**: there are two main approaches to determine sample size in corpora. The first is to take extracts of 2000 or 20,000 words from careful preselected texts. However, Kennedy (1998) & Nelson (2000) criticized the use of 2000 words as they are not sufficient to represent a text type or genre as linguistic features and with random selection certain characteristics might be lost. Nelson (2000) suggested a sample size of 20,000 words as an

appropriate size to provide statistically reliable results and gave an example of this method is the BEC by Nelson (2000).

The second approach is strongly advocated by Sinclair (1991) that to include whole texts specially when studying genre and discourse features. However, other scholars agreed that the sample of corpus should be finite. However, Conrad (1996) suggested the size of corpora used for ESP ranges from 32,000 running words to 20 million running words, Mudraya (2006) and Nelson (2000) suggested the size of specific corpora used for ESP between 1 and 5 million running words.

4. *Machine-readable Format:* McEnery & Wilson (1996) refer this criterion to modern corpus linguistics to create machine readable format to be searched, saved and used by computers as standard references e.g. Davis Leech's Corpus-based linguistics can be linked @ (http://personal.cityu.edu.hk/). This automatic means of investigation is much faster and less error-prone than any other methods. In addition, Nelson (2000) & Oakes (1998) stated that machine-readable has got powerful analytical facilities which are (1) *Concordance:* used in lexical research to view frequently words and phrases in specific context, (2) *Collocation:* used to describe frequently occurring lexical patterns in particular register, and (3) *Annotation:* used for grammatical research to get information of part-of-speech (POS) or tense in linguistics.

5. *Documentation:* According to Nelson (2000) who has done a study in Business English Corpus (BEC) argued that documentation is very important element of corpus linguistics. He added that details of the genres, text types, length, and individual texts in the corpus as findings can only be

interpreted with sufficient information on the composition of the corpus used for the analysis.

Consequently, based on what have been mentioned above, Oakes (1998) formulated the corpus requirement as a finite collocation of machine-readable texts, sampled to be maximally representative of a language or variety. Oakes assured that it is important to bear all these requirements in mind when researchers start to compile their own corpora.

However, Jablonkai, (2010) in her corpus analysis study of EU ESP written documentation texts suggested the *Model for Corpus Creation for ESP* in which she proposed other practical issues such that must be considered when compiling and designing the corpus for pedagogical implementation process. Jablonkai agreed that the theoretical issues such as authenticity, representativeness, sample size, machine-readable format and documentation are very important elements for compiling a corpus for written texts analysis. However, she added other practical criteria to be consider when compiling a corpus particular for written business texts analysis which are data collection, data entry, ethical and legal issues (Kennedy, 1998; McEnery & Wilson, 1996; Nelson, 2000; Sinclair, 1991)

6. *Data Collection:* Jablonkai (2010) proposed two types of data collection for written business texts analysis (1) *Publically Available data:* include e.g. newspapers, journals, websites on the internet and magazines. The advantages of these sources are often available in electronic form and are accessible. As for the present study, 34 annual reports were downloaded from the websites of the Sudanese banks as publically available data. However, Nelson (2000) found when creating the BEC that these public

106

sources reflect limited aspects of language use and the actual process of doing business and (2) *Private data:* include business letters, handwriting notes, memos, meeting minutes and recorded conversations. Nelson (2000) claimed that a lot of difficulties occur when gathering these types of data as they are not easy to access and special permission are necessary for using them in research. Similarly, when collecting the (12) letters of credit from banks, the researcher has found great difficulties to collect them as they are classified as highly confidential and secure method of payment for international trade. Therefore, the letters were collected as per their permission for empirical corpus analysis.

7. *Data entry*: Jablonkai (2010) considered the entry of data as a very practical element of corpus analysis and divided them into three ways: (1) *keyboarding*: typing the texts manually into the computer database. It is necessary if the document is not available in an electronic form but very time-consuming; (2) *scanning*: texts to be scanned by a computerizing machine from the original texts. The 12 letters of credit that have been collected from different Sudanese banks have been scanned from the original texts as a database for the present study, as keyboarding is time-consuming and error-prone, and (3) adopt: texts that are available in electronic format may have to be converted into a format that can be used in the database e.g. when the annual reports downloaded they were in PDF format. So, the researcher has converted them to plain texts files for the use in corpus analysis. Nelson (2000) advised that when creating a database for corpus analysis, the database must be easily retrieved and use a special file manager for this purpose.

8. *Ethical and Legal consideration*: Nelson (2000), Kennedy (1998) and Sinclair (1991) stressed the point that one of the most important considerations is getting permission for using texts for research purposes. They advised that copyright holder permission process can take quite a long time, so it is advisable to collect more samples for different categories. Another important issue researchers have to consider is confidentiality that corpus compilers have to make every effort not to invade personal privacy in any way.

Consequently, as Nelson (2000) expressed that the practical considerations in corpus creation are as important as theoretical issues and corpus linguistic researchers should be aware of these practical difficulties to deal with.

Phases of Corpus Design	Considerations
Define the aim and purpose of the corpus	The aim of the research project
Define the type of the corpus	The planned type of analysis
Study the language or language variety the corpus represent	Representativeness Sampling methods: random or stratification
Define the content of the corpus	Relevant text category Diversity of topics
Define the size of the corpus	Total number of running words in the corpus
Data collection	Adequate sources of texts
Data entry	Electronic versions

Table (6) Jablonkai (2010) Model for Corpus Creation for ESP

3.3. Types of Corpora

As the scope of corpus linguistics has been broadening as a result of advances in computer technology, different types of corpora are generated.

Sinclair (1991) considered *Sample Corpora* as the first generation that contain collection of carefully selected texts and extracts from different genres such as novels, letters and talks. Sinclair (1991) identified the *Monitor Corpus* as the second type as it has an infinite number of texts. The aim of the *Monitor Corpus* is to provide a large and up-to-date collection of texts.

The *Annotated Corpora* provide grammatical or syntactic information. Leech (1991) pointed out that there is a need for annotation to help automatic searches. He also claimed that the original "raw" corpus should be made available for researchers who "find annotation useless or worse". The *Parallel Corpora* is used in contrastive and translation studies and it contain the same texts in original and translated forms. However, the *Comparable Corpus* contains texts collected according to the same criteria that often refer to similar circumstances of communication. Thompson (2001) claimed that these corpora linguistics and discourse patterns across languages to avoid the distortions introduced by translation.

The *Learner Corpora* is the most recent development within corpus linguistics. It examines texts produced by native speakers in naturalistic situations as well as texts produced by language learners. The *Specialized Corpus* in which this study is interested and uses is defined by Hunston (2002) as:

> *"A corpus of texts of a particular type such as newspaper editorials, geography textbooks, academic articles in a particular subject, lectures, professional communication texts, casual conversation, essays written by students etc. it aims to be*

representative of a given type of text and is used to investigate a particular type of language".

<div align="center">(Hunston, 2002)</div>

Consequently, this study is restricted to specialized corpus of banking annual reports and irrevocable letters of credit. Thus, what are the advantages of corpus linguistics to analyze the specialized corpus? The answer for this question can be explained in details in the next section.

3.4. Advantages of Corpus Linguistic to ESP Research

Nelson (2000), Biber (1998), Leech (1991) Jablonkai (2010) & Sinclair (1991) enumerated the benefits of using corpus linguistics in research as:

1. ***Empirical data****:* Sinclair (1991) argued that one of the main reasons for applying corpora for investigation in the different fields is the objectivity, quantitative data it can provide, verifiability of results, accountability and reliability. Biber (1998) claimed that computers are less likely to make mistakes in automatic analysis than human, and the evidence produced by the "empirical investigation" of corpora of authentic, natural texts can result in unambiguous finding, for example, frequency data of particular lexical items.

2. ***Broad range of data***: Nelson (2000) claimed that as corpus linguistics look for what is typical in the language as a whole for certain register or language variety, that can only be possible if the database for analysis contains a large amount of data of more than one million running words.

3. ***Accessibility****: Jablonkai* (2010) stated that almost all the previous analyzed corpora are available either on CD-ROM or in the Internet and

easy to access them. Researchers all over the world can access the findings data.

4. Broad scope of analysis: Nelson (2000) pointed out the advances of computer technology can determine the size and types of analyses conducted on the corpora. Concordance, collocation and annotation software applications provide great possibilities for analyzing data.

5. *Speed:* Nelson (2000) confirmed that computers are more accurate the human, also they are very fast.

6. Pedagogic reasons: Sinclair (1991) he finding data come as a result of its authenticity, face validity, and motivational as the teaching materials represent the targeted context.

3.4.1. Pedagogical Perspectives of Corpus Linguistics

As mentioned above and in section 2.3, many corpus linguistics scholars claimed a number of modern language variation studies and applied linguistics research have applied corpus linguistic methods in their analysis for pedagogical language classroom implementation. Conrad (2002) in her study noted the importance of corpus linguistic for discourse studies, that corpus linguistic had been found particularly useful for characterizing the lexis of a specific field. Furthermore, Biber (2006) confirmed that several studies in language use have applied corpus linguistics methods to describe certain text types, registers, language of certain disciplines and professional fields. McEnery and Wilson (1996) stated that language pedagogy was another important area where corpora were uses, especially to create lists of useful lexical items for foreign language learners in the first few decades of

this century. McEnery & Wilson (1996) exemplified the general service list of West (1953) which contains (2000) for EFL students.

Consequently, the present study takes the corpus linguistic methods to analysis data collection of banks' annul reports and letters of credit to create lists of the most useful lexical items and collocation phrases for banks' professionals for pedagogical implementation.

Mike Scott (2005) asked "is there a link between corpus linguistic and ESP? He answered "yes" and demonstrated evidence that modern research in ESP disciplines used corpus linguistic, using DDL approach in teaching and resulted in deeper insight into the discourse and lexis of several ESP disciples and professions. Jablonkai (2010) claimed that the use of corpus linguistics in ESP yielded the following: (1) language knowledge of lexis in ESP; (2) context knowledge where ESP learners use English in real context; (3) discourse competence to describe discourse features of certain academic and professional genres; and (4) course materials design with the application of DDL lexical teaching approach.

In addition, Flowerdew (2004) classified three categories of analysis of the language of specific fields: (1) *word lists:* analyses lexis in specified texts and grouping them into three main types: technical, semi-technical, and general lexis, (2) *key word:* identify technical words that occur in higher frequencies in specialized technical texts for teaching purposes. The frequent lexical items in the specialized text can be automatically compared to their frequency counts in the general reference text. Several corpus analysis tools provide the function Key word analysis e.g. *WordSmith Tools, Scott (1996)* and *AntConc, Anthony (2007)*. The present study takes the ***Key word***

category to analyze the banking corpora of 1 million running words of 24 annuls reports and 15 letters of credit by using the *AntConc Tools*, Anthony (2007) (3) **collocation***:* words family (lemmas) in specialized corpora.

3.5. Units of Analysis in Corpus Linguistics

Mike Scott (2006) pointed out that the starting point for most analysis of corpora is the frequency list created by corpus processing tools. These tools (Wordlist tool, keyword list, and Concordance list) transform texts into list by reducing all recurring tokens into types. Each type of the word is counted but the complete list displays the word only once as a type, usually together with its frequency (the number of tokens found).

However, Francis & Kucera (1982) confirmed that the word types can be reduced into *lemmas*: that is to group the different word forms to the same major word class. They exemplified the word types of *<notify>* into different forms as *notifying, notified, notifies*. Francis & Kucera (1982) added that word families include not only inflected forms but also derived forms of the same base word or headword. Nation (1990) identified three categories of lexis in special ESP texts:

1. Technical lexis

2. Semi-technical lexis

3. General lexis.

These three categories of lexis based on the meaning of lexical items and their frequency in specialized texts. With the development of corpus analysis tools such as WordSmith Tools (2004), Web Concordancer (2006) MonoConc (2004) and AntConc Tools (2007), it has become feasible to

establish categories based on computerized analysis of specialized corpus. However, Nation (1990) identified four levels of lexis analysis for language courses which are as follows:

1. High frequency general lexis service lexis list,

2. Semi-technical lexis,

3. Low frequency lexis

4. Technical lexis.

3.5.1. Wordlist, Key Wordlist & Concordance List

The wordlist, key wordlist and concordance list are used to analyze authentic texts for pedagogical purposes. In the following section a detailed description of each will be given.

3.6.1.1. Wordlist Tool Analysis

The wordlist tool analyzes all the words and word forms (collocations) included in the selected corpus and statistical data that is given based on the different reference text corpus. According to Anthony (2007) this tool can count all the words in the corpus and present them in an ordered list and this allows finding the most frequent words in a corpus so easily because the words are ordered by frequency. High frequency or general service lexical items are often represented by the GSL of English words edited by Michael West (1953). The aim of his GSL compilation was to establish a list of lexical items that the learners of English as a foreign language should start with when learning English and it had been created on a written corpus. Earlier in chapter 3: the literature review, the present study overviewed the

studies of Coxhead (2000), Nelson (2000), Mudraya (2006) and Wang (2008) that focused on word list frequency that aimed for pedagogical implementations inside the language classroom.
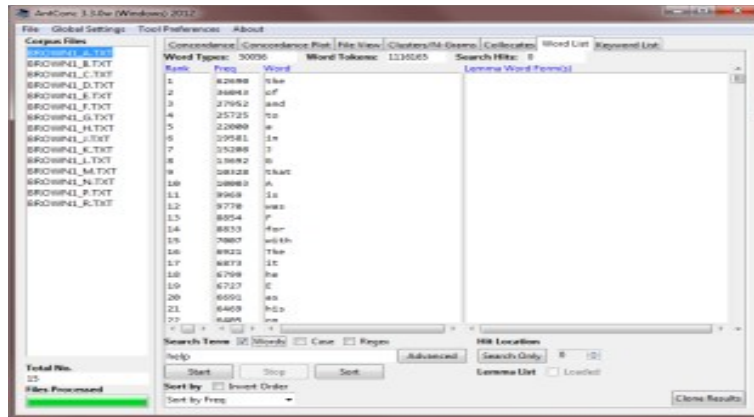
Figure (6) Anthony (2007) Word List Analysis Tools of Corpus Analysis

Mike Scott (2005) described the process of analyzing a corpus is the frequency list created by corpus processing tools. These tools transform texts into lists by reducing all recurring tokens (symbols) into types, that each instance of the (word) is counted but the complete list the (word) only once as a type, with its frequency (the number of tokens found). Furthermore, the ***tokens*** (words) can be reduced into ***lemmas*** type that to group the word forms of the same stem and belonging to the same major word class or (word family). He added, all these notions refer to single word items. Corpus linguistics analysis tools are also capable of computing and counting main word in contexts (MWIs) which they are referred to as "***clusters***"

Anthony (2007) claimed that one of the first things that should be done when analyzing a new corpus is to generate a list of all the words in the corpus. Word lists are useful for highlighting interesting areas in a corpus as well as to suggest area of problems. Bowker & Pearson (2002) noted that

word lists can also be used to find the **lemmas** (words family) in a corpus, or families of related word forms. Hockey (2001) stated that an ideal word list generation should be able to sort words into alphabetically or frequency order. The Word List Tool is able to count words based on their "stem" forms.

3.5.1.1. Keyword List Tools Analysis

The keyword tool creates a list of all those words and word forms according to certain statistical criteria in the text corpus that significantly occur rarely or frequently. Anthony (2007) pointed out that the keyword list tool shows unusually words frequent or (infrequent) in the corpus in comparison with the words in a reference corpus. This allows identifying characteristic words in the corpus, for example, as part of a genre or ESP study. Anthony (2007) added that users of corpus analysis tools are aware that word lists tell little about how important a word is in a corpus. Therefore, the keyword lists tool finds which words appear unusually frequently in a corpus compared with the same words in a specific reference corpus. The keyword tool operates in an identical way calculating the "**keyness**" of words using either the LOG-LIKLIHOOH or CHI-SQUARED for statistical measures and offering to display or hide the unusual frequent keywords.
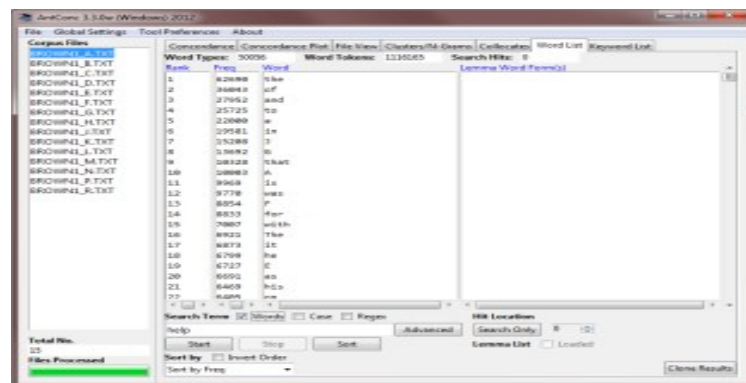
Figure (7) Anthony (2007) Keyword List Analysis Tool of Corpus Linguistics

Mike Scott (1996) identified the "keywords" as those words whose frequency is unusually high in comparison with some norms. He added that keyword provides a useful way to characterize a text a text or a genre. Potential applications includes: language teaching, forensic linguistic, stylistic, content analysis and text retrieval.

Mike Scott (2004) pointed out that the important function of keyword program to compare two pre-existing wordlist. One of these is assumed to be a large wordlist which acts as a reference file and the other is the wordlist which the researcher wants to create in the study. The aim is to find out which words or word forms (collocations) characterize the text. The researcher is interested to create main keywords from the text automatically that is assumed to be smaller than the two texts chosen. The large keyword list will provide background data as reference comparison.

3.5.1.2. Concordance List Tools Analysis

This tool shows results in a Key Word in Context "KWIC" format. This tool allows investigating how words, phrases and collocates are commonly used in a corpus of texts. In addition, it shows collocates of search that to investigate non-sequential patterns in language (Anthony, 2007).
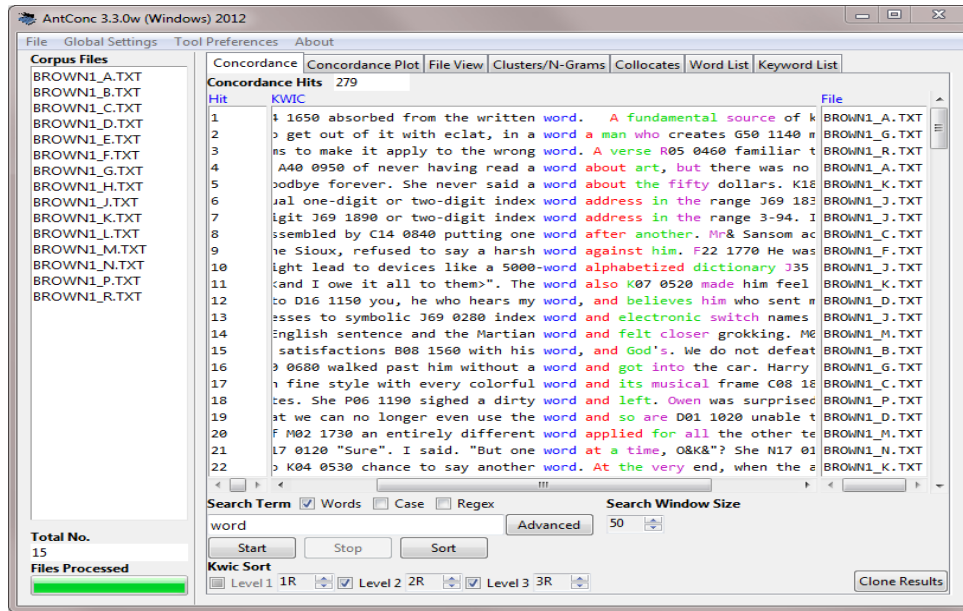
Figure (8) Anthony (2007) Concordance List Analysis Tools of CL

As this study focuses heavily on the collocation of banking corpus, the tool can order collocates either by frequency on the left or right of the search term, or the start or end of the word. They can also be ordered by the value of a statistical measure between the search term and collocate and be inverted.

3.5.1.2.1. Collocation Analysis

According to walker (2009) collocation analysis has been widely used in corpus studies with pedagogical aims. Nelson (2002), ward (2007) and Nation (2008) claimed that there have been few studies attempted to analyze collocation in specialized texts for ESP teaching purposes. However, there have been some studies that concentrated on collocation, for example, Ward (2007) analyzed collocations in Engineering, Gledhill (2000) investigated in Pharmaceutical, and Nelson (2006) focused on the collocation in Business

English. Consequently, the present study concentrates in investigating the collocation of Banking & Financial English.

The strength of collocation can be measured by several statistical methods to obtain the raw frequency such as (t-score), (z-score), (MI score) and (log likelihood). However, the present study uses the method of Mutual Information score (MI score) using equations described by Michael Stubbs (1995), and (t-score) also using equations described by Michael Stubbs (1995) to analyze collocation.

As mentioned earlier, the collocation display shows collocates in frequency order list. Beside each word and the word-search which the concordance based on, the strength relationship between the two words can be seen in the concordance. Then, the total number of times it co-occurred with the search word in the displayed concordance with a total for Left & Right of the search word. Then, a detailed break-down shows how many times it cropped up to 5 words to the Left & Right.

Figure (9) Anthony (2007) Collocation Results of Concordance

Some scholars have used the term "collocation" and other related terms. For instance, Becker (1975) proposed three categories of multi-word units

including "polywords", "phrasal constraints", and "situational builders". Lewis (1993) divided the classification of collection into more detailed categories such as "collocation", "polywords", "fixed expressions" and "semi-fixed expressions". Palmer (1933) defined a collocation as "a succession of two or more words that must be learnt as an integral whole and not pieced together from its component parts".

Biber, Conrad & Leech (1999) used the term "lexical bundles" to distinguish them from idioms and collocations. They defined idioms as phrases which can are relatively fixed expressions whose meaning cannot be inferred from their components. In addition, Biber (1998) included phrasal verbs, prepositional verbs, and figurative expressions such as *get up*, *put up with*, and *bear in mind*, in the category of idioms, even though the meaning of some of those expressions can be related to their arts.

However, Biber (1998) also has contributed to define collocations as two–word phrases which co-occur and whose meaning is clearly related to their parts. For example, the word *little* prefers collocates such as *baby*, *devil* and *kitten*. Lexical bundles are regarded as extended collocations such as *do you want me to*, *in the case of*, and *going to be*.

Consequently, one goal of this study is to identify the criteria of collocations as they frequently occur in the written banking and financial corpus and these collocations are investigated for pedagogical purposes. On the contrary, the multi-word units are especially frequent in conversation and spoken corpus as well as the number of lexical bundles which are greater in conversation than in the academic and professional prose (Altenberg & Biber, 1998).

As has been mentioned previously, the present study concentrates to identify the frequency and criteria of written communication texts of banking corpus. So, the study focuses to investigate collocations rather than multi-word units or lexical bundles as they are features of spoken corpus. Therefore, it is clear that collocations in the written texts can be regarded as a written corpus and that can strongly

3.6. WordSmith Lexical Software Analysis Tools

This study uses WordSmith software Lexical Analysis Tools that are uses primarily to analysis corpus linguistics texts. It is a paid software package that costs $185 dollars, primarily for different linguistic discipline and corpus linguistics in particular. The software program package was developed by the British linguist Mike Scott at the University of Liverpool in 1996. The current and the most modern version 6.0 which the study uses, is distributed and sold by the Lexical Analysis Software Limited. The program can be used on a single computer for a single user (e.g. this study) or over a network computer that can host up to 2000 users and the program includes 25 hits for query and edition. The core function and application areas of the software package include three main modules which are:

3.6.1. Wordlist Analysis Tools

Analyses all the words and word forms (collections) with their families (lemmas) that are included in the selected corpus and statistical data are given based on the different reference text corpus.

3.6.2. Keyword List Analysis Tools

Creates a list of all those words and word forms (collocations) according to certain statistical criteria in the text corpus significantly occur rarely or repeated frequently.

3.6.3. Concordance of Collocation

Concordance is used to create concordance (an alphabetical list of the most important words in a context "KWIC" illustrated in sentences).

Each of these modules offers a number of features available to certain other features to analyze text corpus. For example, collocation is given to the searched word form, i.e. a collocation (is supplemented with a number of additional information) of those words created that occur together with the search word.

There are additional modules that are useful for the preparation and reproduction of text corpus such as providing KWIC concordance, Part-of-Speech Tag Search and other syntactic structures of the word families (lemmas). WordSmith tools are an international popular program for the work based on corpus linguistics methodology and can be used in 80 different languages.

3.6.4. Corpus Linguistics Analysis Criticism

The development of corpus linguistics towards the study of language has been criticized by some scholars. Chomsky (1957) criticized the use of corpus in the study of language as he defended the rationalist approach and gave high primacy to intuition and introspection. He claimed that:

> "*The judgment of the native speaker will always provide evidence for the study of language … a distinction must be made between*

what the speaker of a language knows implicitly (what we may call his competence) and what he does (his performance). A grammar, in the traditional view, is an account of competence"

(Chomsky, 1962)

Consequently, Chomsky (1962) considered corpora to be inadequate for linguistic enquiry that should model Language competence and not *performance*. Chomsky attacked corpus-related studies by saying that:

"Any natural corpus will be skewed. Some sentences won't occur because they are obvious, others because they are false, still others because they are impolite. The corpus, if natural, will be so widely skewed that the description would be more than a mere list."

(Chomsky, 1962)

McEnery & Wilson (1996) pointed out that the core criticism of Chomsky is that he considered a corpus as a collocation of *performance* data and therefore, it cannot serve as evidence for models of linguistic competence. McEnery & Wilson (1996) added that scholars of the 1950s and 60s challenged the value of early corpus linguistics studies as they were (1) time consuming, (2) expensive, and (3) error-prone. However, McEnery (2006) justified their criticism by noting that:

"When we consider the lack of technology enabling researchers to run automated searches on their collection of language data"

(McEnery, 2006)

In addition to that, Jablonkai (2010) exclaimed that although corpus analysis has become an acceptable field within linguistics, there are aspects that are

criticized by some linguistic scholars. Nelson (2000) enumerated the shortcoming and critical points of corpus linguistics in her study as follows:

1. *Focus on performance not competence*: Chomsky (1956) & Halliday (1978) viewed the aim of linguistics in language to describe "competence" or "system". However, Sinclair (1991), Stubbs (2001) & Bonelli (2001) debated the competence and system view and argued that "performance" or "instances" should be the starting point of linguistic description. Furthermore, Nelson (2000) defended the corpus linguistics approach by stating that there are no denying it is a lot easier to statistically count occurrence of words than to say WHY they are there or WHY they occur in the pattern they do.

2. *Lack of correspondence between native speaker intuition and corpus linguistics*: Widdowson (2000) criticized the findings of corpus research that they do not correspond to native speaker intuition and the results of the corpus analysis are "only a partial account of real language" as they do not reflect how native speakers intuitively think they use the language. Biber (1998) opposed Widdowson's view and stated that humans are not observing their language use objectively and systematically, and "tend to notice unusual occurrences" whereas corpus linguistics looks for what is typical in language use.

3. *Emphasis on frequency figures*: Stubbs (2001) criticized the use of statistical method to count the frequency of certain lexical items or patterns. He pointed out that we have to distinguish between raw frequency and interpretative significance as they are not the same. The contrary, Bider (1998) suggested that there are statistical methods and concordancing

software to help corpus linguists to distinguish between what is *raw frequency*: the actual frequency of occurrence of an individual word in a given corpus, and *normalized frequency:* the number of occurrence of an individual word per million words in perspective corpus.

4. ***Reliance on machines and automatic search***: Owen (1993) criticized the corpus linguistics for excluding intuition totally from linguistic research and claimed that corpus linguistics rely too much on machines and automatic search which results in superficial findings and misinterpretation. However, Biber (1998) Bonelli (2001) and Sinclair (1991) refuted that intuition plays a role when interpreting the objective data from the corpus of natural texts and primacy is given to patterns that emerge from the data. McEnery & Wilson (1996) corpus linguistics is a multi-method research combining both the qualitative and quantitative perspectives of the same phenomena.

3.7. Summary

This chapter reviewed the methodological framework of the present study. The chapter discussed main elements of corpus linguistics, criteria, characteristics, units of analysis, research, pedagogical, and ESP approaches as well as its shortcoming and refutations.

Chapter Four

"Analysis and Design of Written Texts for Banking Professionals in Sudan"

Chapter 4

Data Analysis, Results and Discussion

4.0. Introduction

From the beginning of this study we stressed the need for empirical and corpus-based investigation in the area of written banking texts for pedagogical implementation. Therefore, this chapter will describe the stages of the research design and analysis. The first stage to design and compile the corpus for the present study was conducted on the theoretical framework of needs analysis for linguistic and pedagogical implications. In order to identify the specific corpus used as written English texts in Sudanese banking workplace, a needs analysis tool should be used for further investigation.

Based on the needs analysis results, the second stage was conducted to design and compile the banking corpus b. The analytical framework includes the application of quantitative and qualitative approaches of investigation. However, these two stages have been done on the basis of four key issues of corpus creation:

1. *Size*: the size of the corpus is 1 million running words as it has been determined by many corpus linguists as a sufficient amount for analysis and pedagogical implementations.

2. *Balance***:** the necessity of producing a corpus that is representative to the field of the study. From the Needs Analysis preview, most informants assure that banks annual reports and letters of credit are the most relevant representative for the banking genre.

3. *Data collection*: great potential has been achieved to download (48) banks' annual reports from the banks websites. All the annual reports downloaded were in PDF format, and then converted to Word plain

text so as to match the requirement of Tools analysis. Concerning letters of credit, even greater difficulties and efforts have been exerted and overcame to collect the letters. The vast majority of banks key managers were not cooperative as they regarded letters of credit as highly confidential, so only (12) letters of credit have been collected personally.

4. ***Data preparation and entry***: the data has been prepared i.e. converting PDF texts into word, typing and scanning letters of credit for entry in WordSmith Tools for analysis. Then, the data entered, categorized and analyzed according to the aim of the present study.

4.1. Corpus Size, Balance & Representative

The issue of the corpus size has been controversial in the area of corpus linguistic development. Halliday (1966) proposed the use of large size of corpus around 20 million words. However, this was unrealistic at that time as technologies were not available (Nelson, 2000). Sinclair (1991) stated the need for large corpora ranging from several hundred thousand to several hundred million words as he said:

> "*The only guidance I would give is that a corpus should be as large as possible and keeps on growing*".

(Sinclair, 1991)

However, Leech (1991) opposed the notion of large corpora and led a new movement of smaller corpus when stated to focus merely on size is naïve and gave four reasons why the biggest corpora is not necessarily the best:

1. A large collection of texts doesn't necessarily make a corpus, there has to be an element of balance and representativeness to the texts included.

2. The massive rise in the size of corpora can be explained by an almost exclusive inclusion of written texts.

3. Large corpora present massive problems with copyrights. The bigger the corpus, the bigger the problem.

4. Lack in available software to analyze large corpora adequately.

Following Leech movement, Tribble (1997) stated that this movement sees the value of smaller corpora and stresses their pedagogical purposes over their lexicographical potential. Tribble (1997) added that small corpora can offer a "balance and representativeness" picture of specific area of the language. Tribble stressed the usefulness of smaller corpora for pedagogical purposes as he noted that:

> *"Corpus linguistics has to a large extent developed from an agenda that has been driven by lexicographers and descriptive linguists. This has led to the view that the large size of a corpus is all-important".*

(Tribble, 1997)

Tribble disagreed with large size of corpus and he suggested that large size of corpora provide either too much data across too large a spectrum, or too little focused data to be directed helpful to the majority of language teachers and learners. Tribble (1997) used what he called "*exemplar texts*" to

exemplify genres whilst keeping the overall size of the corpus down to management levels as he noted that:

"*If you are involved in language teaching rather than lexicography, single word lists from selective corpus can be seriously useful".*

(Tribble, 1997)

Consequently, based on what has been mentioned, the need for smaller corpora looking at specific areas of the language has been recognized especially in relation to classroom teaching and language use. Recently, several smaller corpora have been used and created for pedagogical purposes. Thus, the corpora created for the present study fall within the category of smaller and specialized corpus as it examines around 1 million running words from authentic banking texts.

This study examines around 1 million running words (tokens) of written banking corpus taken from different Sudanese commercial and public banks to find out the most frequent well-formed lexical bundles and collocations to be implemented pedagogically. The study emphasizes the importance of teaching and learning collocations in the banking genre. According to Nation (2001) collocations should be taught and learnt for several reasons. One reason is that collocations help learners to develop their fluency, literacy and native-like selection of vocabulary and he said:

"*There are hundreds of thousands of (lexicalized sentence stems) that adult native-speakers have at their disposal … so, second*

130

language learners might need a similar number of native- like fluency and literacy".

<div align="center">(Nation, 2001)</div>

However, Bogaards (2001) emphasized that the knowledge of (collocations) turn out to play a positive role in the learning of lexical units (lexical bundles). He argued that completely new single words are harder to learn and retain than multi-word units of the same meaning but with a form that is made up of similar words. Therefore, to implement that pedagogically to improve the banking professionals skills in the banking genre, collocations are assumed to play a huge role to bridge the bag as collocations are easier to learn than single words (Syder, 1983).

Consequently, the present study assumes that learning collocations is an efficient way to improve the literacy and fluency of those who work in the banking sector and the credit supervisors in particular as they use chunk of collocation phrases regularly.

In addition to this, the study assumes that teaching and learning collocations of banking genre will be the most effective and useful way to improve the literacy and fluency of the bankers. When learning the most frequent banking collocation phrases they will have the chance to be familiar and use these collocations empirically in their daily work activities and assignments.

Therefore, what are the most useful frequent lexical bundles and collocations for banking professionals? The present study attempts to answer this question by representing a list of the most useful collocations of ***content words*** that can be used for banking course materials design, teaching and learning. However, in order to analysis collocations thoroughly we need to

distinguish the difference between term collocations in phraseology that has been coined by Michael Halliday (1966) and the term collocation as defined by corpus linguist John Sinclair (1996).

4.1.1. Structure & Functional Characteristics of Collocation

As mentioned earlier, this study focuses on the structural and functional role of collections in written banking corpus. Thus, in this section we will shade light in the types, structure, and functional role of collocations in written banking texts.

4.1.2. Phraseology Collocations

Michael Halliday (1966) defined the term collocation in phraseology as a sub-type of phraseme (multi-word expression or idiom) for example; *someone kicks the bucket*, means that someone died of natural causes. Collocations such as (*stark naked*: shame), (*hearty meal*: delicious meal) and (*infinite patience*: unlimited patience), one of these words in the collocations is chosen (*freely* .e.g. naked, meal, and patience) and are based on the meaning the speaker wishes to express. The initial word called (intensifying word such as *stark, hearty*, and *infinite*) is constrained by the conventions of the English language. Both kinds of expressions are phrasemes and can be constructed with "*free phrases*" based on their meaning and the message that the speaker wishes to communicate. However, phraseme phrases can be subdivided into *Non-compositional Phrasemes*, and *compositional Phraseme*.

4.1.2.1. Non-Compositional Phrasemes

Are idioms that their meaning will not be intelligible to people when hearing them for the first time without having learnt them? Consider the following examples:

- "*rock and roll*" : a Western Europe music genre characterized by a strong beat

- "*cheek by jowl*" : in close association

- "*the game is up*": your receipt id exposed

- "*bull session*" : long informal talk on a subject by people

Obviously, none of the meanings of any of the component parts of the idioms are included in the meaning of the expression as a whole. Halliday (1966) called the idioms non-compositional as they don't include the meaning they reflect and he pointed out that these idioms can be characterized by its transparency, the degree to which its meaning included the meaning of its components. However, Halliday (1966) distinguished three types of idioms which are

(A) *Full-idioms:*

Idioms which their meaning doesn't include the meaning of any lexical components. For example:

"*put through its paces*" : to test something thoroughly

"*go ballistic*": suddenly become very angry

"*bone of contention*" : reason for quarrel or flight

(B) *Semi-idioms:*

The meaning of semi-idioms is:

1. Included in the meaning of one of its lexical components, but not as its semantic pivot.

2. Included in the meaning of the other component

3. Included as an additional meaning with its semantic pivot

   The following examples emphasize the above meanings.

   "*private eyes*" : private detective

   "*sea anemone*" : predatory species dwelling in the sea.

(C) *Weak idioms:*

The meaning of weak idioms:

1. Includes the meaning of its lexical components neither as the semantic pivot

2. Includes an additional meaning as its semantic pivot, for example:

   "*start a family*" : conceive a first child with one's spouse

   "*barbed wire*" : artifact designed to make obstacles

   "*wire with barbs*" : fixed on it

4.1.2.2. Compositional Phrasemes:

The meanings of Compositional phrasemes combines in accordance with the rules of the language and are broken down into two groups-Collocations and Clichés.

(A) *Collocations*:

A collocation consists of a *base*: (a lexical unit chosen freely by the speaker)*,* and *collocate*: (a lexical unit chosen freely as a function of the base). Consider these examples:

- "*heavy accent*" : *heavy* (base word) and *accent* (function collocate)

- "*leap year*" : *leap* (base word) and *year* (function collocate)

- "*take a decision*" : *take* (base word) and *decision* (function collocate)

- "*make a decision*" : *make* (base word) and *decision* (function collocate)

Thus, a collocation is semantically compositional since its meaning is divisible into two parts that the first one corresponds to the base and the second to collocate. However, when collocate is used outside the collocation, it shouldn't have the same meaning it expresses within the collocation. For instance, the collocation (*sit for an exam*) undergo an "*exam*" but the verb "*sit*" expresses the meaning "*undergo*". However, in the dictionary the verb "*sit*" doesn't appear with the meaning of "*undergo*" but rather having a content-imposed meaning.

(B) **Clichés:** A cliché is a phraseme where none of the components is selected freely and the restrictions are imposed by the conventional linguistic usage. For example:

"*in the wrong place at the wrong time*"

"*no matter what*"

"*we all make mistakes*"

Clichés are compositional in the sense that the meaning of the expression is exactly the sum of the meanings of its parts. Moreover, **unlike idioms** clichés can be intelligible to people hearing them for the first time without having learnt the expression before.

4.1.3. Collocation Analysis in Corpus Linguistics

Collocations in corpus linguistics are defined as a sequence of words or terms that co-occur more often than would be expected by chance. Becker (1975) proposed six types of collocations in coups linguistics which are:

(1) "*adjective + noun*: e.g. beautiful bride",

(2) "*noun + noun*: e.g. chocolate bar",

(3) "*verb + noun*: e.g. watch TV",

(4) "*adverb + adjective*: e.g. well designed",

(5) "*verb + prepositional phrase*: e.g. switch it on/up,   take care of",

(6) "*verb + adverb*: speak loudly".

However, as the analytical results of the present study reveals that most frequent collocations in written banking corpus are noun prepositional phrases and meet the criteria of written language.

4.1.4. Collocation Extraction in Corpus Linguistics

Within the area of corpus linguistics, as have been mentioned earlier, collocation is defined as sequence of words or terms which co-occur more than would be expected by chance. However, in corpus linguistics the term *collocation extraction* refers to the task of extracting collocations automatically from a corpus using computer analysis software. Therefore, the banking collocations that are going to be examined from written banking texts are extracted collocations.

Extracted Collocations are partly or *fully fixed formulaic* expressions that become established through repeated (context-dependent) use. For instance, "*crystal clear*", "*middle class*", '*nuclear family*" and "*cosmetic surgery*", in banking e.g. *consolidated financial statement, credit account, risk management* and *annual budget revenues* are *fixed formulaic* collocated words. Collocations can be in a syntactic relation such as "verb + object: make a decision (US), take a decision (UK)", "adjective + noun", "noun + noun", "noun + prepositional phrase" and lexical relation such as "antonyms: opposites, big – small, long – short". Collocations also can be in no linguistically defined relation.

We cannot deny the fact that knowledge of collocations is vital for the competent use of the language. To ensure that, if collocation preferences are violated, the pragmatic sense of correction within the sentence will be awkward. Therefore, this fact makes collocations an interesting area for

study research, course materials design, and for language teaching & learning.

The main reason for the present study to investigate written banking collocations through corpus linguistic approach is that corpus linguistics analysis and specifies the Key Word in Context (KWIC), identifies the immediate words surrounding, and gives an idea of how words are used to form collocates. The analysis process of collocations involves a number of parameters. The most important parameter is the one which measures and evaluates the associations of collocations and shows whether theses co-occurrence is statistically significant or not. Due to the nature of the language we analyze, most collocations are classified as significant and the association of scores is simply used to rank the result. Thus, the present study uses the Mutual Information Score (IM score), and (t-score) to measure the association of collocations.

Gledhill (2000) in his book "Collocations in Science Writing" claimed that collocations analysis involves three different perspectives:

(A) Co-occurrence:

Is statistical view which represents collocations as recurrent appearance in a text of a node (pivot) and its collocates

(B) Construction:

Shows collections either as a correlation between a lexeme: (a meaningful linguistic unit that is as item in the vocabulary of a language), and lexical grammatical patterns, or as a relation between a base and its collective patterns.

(C) *Expression:*

Collocations based on the pragmatic perspective i.e. dealing with the practical applications rather than the theoretical ones, as a conventional unit of expression, regardless of forms.

Consequently, we should point out that these three different perspectives of collocations presented by Gledhill (2000) contrast with the phraseological perspectives of Michael Halliday (1966). For more explanation considering Gledhill's collocation perspectives, the following diagram illustrates them in terms of corpus linguistics:

Free Collocation	⟷	Bound Collocation	⟷	Frozen

Figure (10) Gledhill (2000) Collocations in Science Writing

Gledhill quoted that:

"Collocation is a fundamental feature of language in which sequences of words take on the properties of fixed expressions. Some of these chunks are entirely grammatical but are restricted to few possible expressions; others belong to formulaic unique grammatical behavior and become lexical items in their own right."

(Gledhill, 2000)

The present study analyzes the functional role of collocations in the banking written text. 1 million running words corpus of banking annual reports were downloaded from commercial and public Sudanese banks as well as 12

irrevocable letters of credits were collected personally. On the basis of the corpus analysis, the study will explore clearly the vital role of collocations in developing the fluency and literacy of banking professionals to communicate effectively and efficiently in their banking workplace.

4.1.4. Collocation Perspectives

For many linguists, collocations are related to a range of commonly recognized multi-word phrases in language including *catchphrases*; short well-known phrases made popular by celebrities or politicians. So that people think of that person when they hear that phrase, *clichés*; phrases that have been used so often, *fixed expressions, free & bound collocations, idioms and lexical phrases*. Phraseologists and dictionary makers examine the way lexical words behave in certain combinations. For instance, the adjective "*strong*" and "*powerful*" can be seen to have similar meaning, though different range of use with certain nouns can make the difference e.g. "*strong argument*" & "*powerful argument*" versus "*strong tea*" & "*powerful tea*". Thus, when such a restriction is identified for a pair of words then we deal with some form of collocation from a statistical perspective.

Gledhill (2000) pointed out that no one linguistic definition of collocation is entirely reliable when it comes to finding expressions in large number of texts. For this practical reason, collocations have often been defined statistically in corpus based studies especially if the analyst is attempting to find examples of typical frequent style of specific related genre. Thus, collocation is considered to be the frequency with collocates which co-occur with one node relative to their frequency of collocation with other nodes. However, for many corpus linguists distinguish collocation from word-co-

occurrence by the statistical level which shows the co-occurrence of collocation is not merely accidental. This perspective emphasizes collocation as co-occurrence; words which frequently combine, and recurrence; combinations which frequently occur in language (Gledhill, 2000)

The notion of statistical collocation allows corpus linguists to identify patterns of words that would not normally be recognized by using traditional analytical categories. This new language perspective emphasizes the fact that the textual view of collocations is not disembodied lexical units inserted the body of a text without modification. But are the results of reformulations and paraphrases process which have been developed throughout the length of certain text. According to Gledhill (2000) the textual collocation is likely to have specific textual function or may occur in rather restricted set of contexts.

In contrast, the semantic and syntactic traditional perspective defines collocation as a more abstract relationship between words without reference of occurrence or probability, shifting the emphasis from the textual co-occurrence of an expression to its lexical combination. For further clarification, the semantic / syntactic perspective collocations are typically seen either as units of meaning "lexical items or idioms" or "unit of grammatical phrases", (Benson, 1989). For this reason, collocations are usually seen as restricted category of expressions and typically limited to the lexical relation between content words. From this perspective Benson (1989) defined collocation as:

"Collocations are fixed recurrent combinations of words in which each word basically retains its meaning".

(Benson, 1989)

However, Haworth (1996) has presented a synthesis perspective of the lexical model and noted that collocations are placed on four scales of meaning and form starting from unrestricted collocations to highly fixed (idioms) as shown:

(1) **Free Collections**: e.g. "*blow a trumpet*" means: to play the trumpet.

(2) **Restricted Collocations**: e.g. "*blow a fuse*" means: to destroy a fuse, idiomatic means: to get angry.

(3) **Figurative Idioms**: e.g. "*blow your own trumpet*" means: to sell oneself excessively.

(4) **Pure Idioms**: e.g. '*blow the gift*" means: to reveal a concealed truth.

On the other hand, Cruse (1986) defined idioms as the prime example of semantic and syntagmatic units and have a correspondingly privilege status. Similarly, Cruse (1986) distinguished collocation as "syntagmatic" simple i.e. an expression composed of one word in its normal sense with another restricted word as in "*table a resolution*", "*tender one's resignation*". Whereas, idioms are "semantically" simple i.e. a single choice of meaning with an unpredictable sequence of words as in "*spill the beans*": to divulge confidential information or secret, "*let the cat out of the bag*": to disclose a secret.

Mel'cuk (1995) defined collocations as semantic function operating between two or more words in which one word keeps its "normal" meaning. He exemplified that several restricted collocations in English have the abstract function of "intensifier": word such as "very" or "extremely" put in front of word in order to make its meaning stronger, as in "stark naked", "utter nonsense" and "piping hot". Mel'cuk (1995) categorized collocation patterns into four specific categories seen as less fixed that tend to be defined as a subcategory of other items as:

(1) ***Intensity Collocation***: e.g. "*stark naked*" or "*utter nonsense*"

(2) ***Quantity Collocation***: e.g. "*a speck of dust*" or "*a pride of lions*"

(3) ***Operation Collocation***: e.g. "*to lend support*" or "*to deal a blow*"

(4) ***Function Collocation***: e.g. "*war is raging*", "*silence reigns*"

Gledhill (2000) criticized Mel'cuk's collocation categories as they delimit the number of underlying lexical functions in English and other languages. However, Van de Wouden (1997) has defined collocations from different perspective. He argued that collocation should be seen as the central term in lexicology because analysts find more instances of collocation than of idioms in actual texts. He proposed that the notion of "collocability" requires better definition than the peripheral idea of "idiomaticity". He further pointed out that idioms and collocations share a number of properties and similarities which do not exist on the rest of the language system. He quoted that:

> *"… you cannot predict the meaning of "sleep like a log" will denote an intense form of sleeping but after you have learnt what*

it means until you can see that "like a log" is an intensifier. The essence of collocation is that the assignment of "like a log" to the meaning "very" doesn't feed other combinations. So, even though we have a meaning for it, that meaning is only valid in certain collocation"

(Van de Wouden, 1997)

It is clear that, the distinction between idioms and collocations is difficult to justify on purely semantic and syntagmatic grounds. Instead, collocation can constitute general system of abstract relation which underpins much phraseology in the language and ranges from relatively free to relatively fixed expressions, Gledhill, 2000). While lexicologists conceive collocation as a lexical item and examine the behavior of the component words within this larger lexical items, Firthian and Hallidayan linguists see collocation as a specific grammatical pattern associated with a particular meaning.

However, from corpus analysis perspective, Sinclair (1991) argued that meaning is organized through language not by filling lexical items into grammatical content-free slots, but in a system where structure maps onto meaning very closer. Sinclair emphasized the importance of syntagmatic sequence as single functional choices and argued that neither individual words nor deep syntactic structure correspond to the natural choice of the language.

As we have seen, the notion of collocation has been extended from traditional restricted collocations and idioms e.g. "*curry favor*", "*strike a chord*" to less conventional notions such as grammatical collocation i.e. linking grammatical items with lexical items as in phrasal verbs e.g. "*refer*

to", "*answer for*" and "*find out*" to de-lexical verb collocation e.g. "*have a break*", "*take or make a decision*".

From a pedagogical perspective, Fillmore & Kay (1999) emphasized the fact that collocations are culturally salient items which need to be learnt as part of the language. They defined fixed expression collocation as:

> *"… larger than words, which are like words in that they have to be learnt separately as individual facts about pieces of the language, but also have grammatical structure and interact in important ways with the rest of the language"*

> (Fillmore & Kay, 1999)

Furthermore, Pawley & Syder (1983) have been very influential in the area of language learning theory; have argued that collocations are very important language lexical items that foreign language learners have to realize individually. They emphasized that conversational collocation in natural speech acts organize around fixed expressions as in "*it's easy to talk*": to reprimand criticism, "*he's busy right now*": denying access to telephone, "*I thought you would never ask*": expressing relief. They pointed out that these collocations are effectively social institutions and have specific cultural functions in the language, therefore, they should be learnt to enhance the native-like selection.

In the same vein, Altenberg (1998) argued that recurrent multi-words are especially frequent in spoken and written language. Biber (2001) agreed with Altenberg and emphasized that a study of collocation must decide if the corpus is to investigate spoken, written or a combination of these because this may have strong effect on the findings. Therefore, the present study

takes in its account Biber's perspective and examines only the written corpus of the banking genre to find out the use of colocations for pedagogical implementation.

It is clear that collocation emerges in this discussion as powerful but also extremely diverse concepts. As noted before, Van de Wouden (1997) claimed that the term collocation itself either refers to the abstract relationship between words or expression as a whole. However, Gledhill (2000) stated that although there are differences in application and methodology, all the perspective approaches we have discussed above pinpoint an important concept that "familiar recurrent expression". Since the main purpose of this study is to analysis a large corpus of written banking texts, the "statistical textual" perspective is the most appropriate approach to be adopted in corpus analysis.

 Thus, for the purpose of this study, the term collocation is treated as multi-word group that contains at least one content word as (pivot), grammatically well-formed and occur frequently. As this study is aimed to adult banking professionals and assuming to obtain an intermediate proficiency level of English, so the collocations must be made of high frequency words and must occur very frequently compared with other business corpus.

4.2. Research Design

As it has been mentioned earlier, the main aim of the present study is to investigate into the banking corpus to examine collocations in the banking written texts. As per the needs analysis, the annual reports and letters of credit are the most representative categories for the banking corpus. The reason to examine collocation in annual reports and letters is that collocation

146

is likely to play a very crucial role in written communication texts of banking daily work activities.

4.3. Needs Analysis Approach

Based on the identification and representativeness of the relevant genres that can be considered as reliable representative sample of the banking written texts, fleshly (face to face) and comprehensive 21 interviews were conducted. Nine interviews were conducted with top key executive managers working in the commercial and public Sudanese banks and the other twelve interviews were conducted with normal banks employees. The face-to-face 21 interviews consist of three main questions for investigating the specific banking genre used in the banking written texts so as to conduct a needs analysis survey. The reasons for using face to face interview as a survey tool for needs analysis instead of distributing research questionnaires to participants is for the following:

- It is very difficult to get the permission from the management of the banks as they classify banking documents and information as highly confidential.

- Most of the banking professionals are often very busy during the working hours and they regularly apologize and excuse as they do not have enough time to fill in questionnaires.

- We don't think the results of the questionnaires are going to be valid and reliable as most of the banking professionals don't answer these questionnaires with diligent response.

147

However, the majority of the interviewees pointed out that most of the Sudanese banking professionals under the managerial level are unfamiliar with the written texts used in the banking workplace. Some informants added that although all the foreign and international banking transactions are written in English texts (Forey, 2004), only few of Sudanese banking professionals have the skills of writing English texts for remittance correspondence, swift transactions and credits. They stressed the fact that either the "collaborative writing": group of banking professionals are assigned for written texts, or top banking mangers assigned to write English texts for foreign transactions. However, they thought that the effect of Arbicization that took place in all Sudanese educational mainstreams is the main factor for the current deterioration of English and the lack of the written skills in particular.

4.4. Validity & Reliability of the Research

The validation of survey instrument is a necessary step in education and language teaching research (Brown, 2001). Therefore, several qualitative research methods such as interviews and questionnaires are used with individuals of different background from the target population to test the instrument for reliability and validity.

Researchers in the education and language teaching fields recognize three types of validity which are: (1) *construct validity*, (2) *content validity*, and (3) *criterion validity*. However, the most concerned validity for the present research is the construct validity that measures the statistical procedures and compares these procedures with other theory (Brown, 2001).

Content validity is the most widely used statistical procedures testing validity based on observations or measurements constructs that deliberately created by researchers in order to conceptualize the latent variables (variables that are not directly observed but are rather inferred through mathematical model). Construct validity is essential to perceive the overall validity of the texts.

Therefore, representatives of different groups of respondents from various banking sectors were interviewed and the relevant constructs were compared to gain the results. The two construct instruments of this research are:

1. To identify the most representative genre for banking written texts.

2. The application of this genre for pedagogical purposes.

To insure the validity of the present study, some banking experts were asked to provide their opinion regarding the most important questions the researcher should use in the interviews. They were also asked to comment on the relevance of the questions to the purpose of the interviews and if these questions can solve the problems arise in the banking written communication. Moreover, the relevance of the items in the banking genre was discussed and additional ideas emerged in order to insure that all genres relevant for the target population were covered.

Based on the content validity of the banking experts, the proportion of questions used in the interviews were reduced from 7 questions to only 3 core questions. As per the experts, banking professionals are always busy and very confidential to conceal banks' and clients' data. Consequently, the numbers of questions that are asked in the interviews were reduced logically.

However, the interviews based on three pertaining questions to explore the nature of the banking workplace:

1. *What is the most representative banking written texts as a banking genre?*

2. *To what extent does the banking employees can use this genre?*

3. *What are the difficulties they meet when using this genre?*

The purpose of these 21 interviews were to identify the most relevant banking genre and how this genre is used by the banking employees as well as to realize the difficulties they meet when using the banking genre in the written communication texts. As mentioned before, there were two types of interviewers, the first was the top key banks managers and the second was with banks employees.

When interviewing the top key banking managers, the majority emphasized that annual reports and letters of credit are the most relevant representative type of texts as banking genre. Regarding the application of banking genre they ensured that the written texts are used extensively rather than the spoken discourse as the written genre is used in SWIFT code, banking transactions, local and international remittances and foreign correspondences.

As for the difficulties, they claimed that lack of English language writing skills is the main factor. However, there are other language related issues has been revealed such as most of the banking professional are unaware of banking terminologies, acronyms, collocations, writing long logical sentences, passive verb, and nominative-accusative language.

On the other hand, when interviewing the second type of banking employees, the three questions that were addressed to the first category were asked to investigate about the relevant banking genre, how to use the genre and the difficulties they might face. These interviews were recorded after getting the permission from the participants. The purpose of these interviews was to extend the identification of banking genre, its application and its difficulties.

However, the majority of bank employees confirmed that annual reports and letters of credit are the most relevant banking genre. They also confirmed that written texts are more important than spoken discourse as they are very communicative. The banks employees expressed their need to learn how to communicate well in written texts as they rarely have the chance to communicate verbally with the bank's clients. They communicate with their clients officially in written form through the internet correspondents or the Society for Worldwide Interbank Financial Telecommunication (SWIFT).

Concerning the difficulties, they agreed that they find great difficulties in writing reports or letters of credit in English. They assured that the knowledge of writing literacy skills in English could upgrade their managerial position and lead to climb up the promotion ladder. Other language difficulties issues such as the unwariness of banking terminologies, acronyms, collocations and the use of passive verbs were also mentioned by the participants.

All the interviews conducted were semi-structured as there was a list of questions; participants were encouraged to elaborate freely on related issues. The interviews were also used to test the research hypothesis so as to ensure

the reliability of the research. The results of these semi-structured interviews can be seen in the table below:

Target Group	Banking Genre	Applications	Difficulties
Key Managers	• Annual Reports • Letters of Credit	• Written Texts • SWIFT Code • Correspondence • Transactions • remittance	• Lack of written Skills • Terminologies • Acronyms • Collocations • Logical sentence • Use of Passive verb • Nominative language
Employees	• Annual Reports • Letters of Credit	• Written Texts • SWIFT • Correspondence • Transaction • remittance	• Lack of written skills • Terminologies • Collocations • Passive verbs

Table (7) Results of Needs Analysis Interviews

Consequently, the researcher was able to decide the final representative banking genre which are the banking annual reports and letters of credit based on the results of the interviews. Further, the researcher was able to enhance the reliability of the instruments as all the respondents emphasized that the annual reports and letters of credit are the most potential representative sample for the banking genre.

However, regarding the response participants validity, the population defined as banking professionals who are potential users of English written texts for communication. The identified potential participants belong to the banking discourse community. Therefore, availability and sampling are considered to be the most effective and efficient means to access. Although this study uses the interview as a method of data collection, the interviews with the key banking managers and employees yielded sufficient and relevant results and was very valuable than the questionnaire method.

4.5. Corpus Design & Compilation

Nelson (2000), Kennedy (2000), Jablonkai (2010) and Sinclair (2003) agreed that the theoretical aspects related to representativeness, sampling and size of corpus design and compilation are very important issues to consider when compiling and creating the corpus. The practical aspect concerning data collection and data entry are vital issues to consider when designing and compiling the corpus for analysis. Nelson (2000) & Coxhead (2000) emphasized that small and specialized corpus seeks to represent a special language variety and this can be linguistically or socially determined variety of a particular language.

Based on the specialized corpora characteristics, the fundamental structure of this study can be described as follows:

1. The banking corpus contains 1 million words of the whole texts.

2. The corpus covers all the special language variety in banking written texts.

3. The corpus includes a wide variety of different banking genres used within the banking daily work activities.

The main aim of this study is to investigate a particular linguistic variety that is written banking texts. The corpus for this study falls into the category of specialized corpora. As for the corpus design and compilation, the vast majority of the informants agreed that the annual reports and the irrevocable letters of credit are the most reliable representative sample of the banking genre.

Therefore, the written corpora include (48) annual reports downloaded from (14) commercial, public and private banks working in the Sudanese banking sector. In addition to that, (12) irrevocable letters of credit were collected personally from different national and international banks, then scanned and stored as software files for investigation.

The main aim of this study is to investigate the most frequent lexical bundles and collocation phrases in the banking written texts. Therefore, to make a valid and reliable collocation list, we need to use and analysis as many different texts as possible. Thus, the written corpus collected consists of 1 million running words taken from a variety of national and international

banks' annual reports and letters of credit working in the Sudanese banking sectors. The following table illustrates the sources of data collocation.

Table (8) Source of Data Collocation from Banks

Bank	Annual Reports	Letters of Credit	Words
1. Alsalam Bank	2		15414
2. Alshamal Bank	2		15754
3. Arab Bank for Economic	5		181646
4. Baraka Bank	5	3	105724
5. Central Bank of Sudan	5	2	41462
6. Fisal Islamic Bank	2		20175
7. Khartoum Bank	3	2	17133
8. National Abu Dhabi Bank	6		172807
9. Omdurman National bank	2	1	9772
10. Qatar National Bank	4		104561
11. Sudanese French Bank 155	5	2	41462
12. United capital bank	5	2	51548
Total	**48**	**12**	**1,465,948**

As for the data collection that based on the results of needs analysis survey, all the annual reports needed for the study were downloaded electronically from the banks' website. As for the irrevocable letters of credit some were personally collected or sent electronically by the participants of the survey. The size of the data collection was compiled in 5 major files that contain more than 1 million running words, exactly (1,465,948 words). The purpose of data collocation is to stipulate the criterion of corpus compilation and creation of previous studies in ESP research and analyze banking corpus.

Copyright codes such as ethical and legal issues were also considered so as not to reveal the bank's clients confidential details in letters of credit or mentioning the names of the interviewees as the majority of them would not like their names to be concealed. Concerning the time period of the collected texts data, all the annual reports and letters of credit have been issued not later than 2002.

4.5.1. Computerized Analysis Program

The analysis program used for this study is the commercial *WordSmith* Lexical Analysis Software Tools version 6, (Scott, 1999). For the purpose of the research, the researcher has bought the *WordSmith* Software that cost $185 dollars. As mentioned earlier, the program is able to search for all the frequently occurred key words in the context (KWIC) and make a list of the most frequent words. Based on these frequent words, the program can create a list of the key words. Finally, the lists of the most frequent collocation phrases based on the occurrences of the pivot word and make a concordance.

Investigating the banking most frequent collocation phrases for pedagogical implementation is the main aim of this study. However, we have to note that

some collocations have several meanings as in "come first" or "at the same time", therefore, each occurrence was investigated rather ***manually*** so as to insure the reliability and the quantitative method of the research. However, after investigating the sampled data, storage and retrieval of this data is very important.

4.6. Results and Discussions

This chapter will present the analytical results, discussion and findings of lexical bundles and collocation phrases of written Banking corpus. The analysis has undergone several steps and procedures. Firstly, the lexical bundles of banking corpus were identified along with their structural and functional characteristics by creating the Banking Word List (BWL). Secondly, the analysis and results of the most frequent lexical bundles in the banking texts was investigated focusing in the most frequent collocations in written banking corpus. Thirdly, based on Banking Word List (BWL) the most frequent noun, verb prepositional phrases and function words of the lexical items were examined to find most frequent collocation phrases. Finally the last section of this chapter will summarize and discuss the findings of these analyses.

4.6.1. Statistical Results of Banking Corpus

The first step in analyzing written banking corpus was to analyze the most frequent lexical items in the banking texts taken from annual reports and letters of credit to create banking word list (BWL). Secondly, the most

frequent lexical items will be related to their most frequent lexical bundles for collocations. Finally, the concordance collocations will be analyzed.

However, the overall statistical results of banking corpus include five files that is involved in the analysis process of word-list file sixe i.e. in (bytes & characters) which is (1,465,948) running words included in banking texts (tokens) used in Banking Word List (BWL). Therefore, the statistical analysis of banking corpus can be summarized in the table below:

File name	File Size	Tokens (running words in text)	Tokens used for word-list
Arabic	3,695,585	786,569	636,835
French	6,273,033	1,336,696	1,103,193
Sudan	6,386,822	1,360,791	1,103,193
Baraka	13,390,336	2,795,771	2,677,655
NBAD	15,200,644	3,214,680	2,617,199
Overall Results	44,946,420	9,494,507	8,118,903

Table (9) Overall Statistical Results of Banking Corpus

As we can see from table (9) that the banking corpus consists of 5 major files which are (Arab, French, Sudan, Baraka & NBAD). The total size of the files is (44,946,420 Bytes) that corresponds to (9,494,507 tokens) running words in the banking texts as a whole and (8,118,903 tokens) used in the creation of banking word list (BWL). Thus, the banking corpus contains more than 1 million running words, exactly (1,465,948 words) found in (87,489 sentences), that emphasize the banking corpus is valid and reliable corpus to study and analysis. Consequently, the banking corpus falls into the reliable criteria mentioned by corpus linguists and it is relatively a

medium size corpus, not small or long. We can see below a detailed statistical results of 5 files used in the analysis processes.

File (1) Arab

File size:	3,695,585
Tokens (running words) in text:	786,569
Tokens used for word list:	636,835
Words	156,357
Type/token ratio (TTR):	24.55
Standardized TTR:	47.29
Mean word length (in characters):	2.30
Sentences:	9,700

File (2) French

File size:	6,273,033
Tokens (running words) in text:	1,336,696
Tokens used for word list:	1,084,021
Words:	256,869

Type/token ratio (TTR):	23.70
Standardized TTR:	47.35
Mean word length (in characters):	2.30
Sentences:	16,021

File (3) Sudan

File size:	6,386,822
Tokens (running words) in text:	1,360,791
Tokens used for word list:	1,103,193
Words:	256,622
Type/token ratio (TTR):	23.26
Standardized TTR:	47.04
Mean word length (in characters):	2.29
Sentences:	17,144

File (4) Baraka

File size:	13,390,336
Tokens (running words) in text:	2,795,771
Tokens used for word list:	2,677,655
Words:	263,281
Type/token ratio (TTR):	0.66

Standardized TTR:	11.58
Mean word length (in characters):	1.99
Sentences:	3,989

File (5) NBAD

File size:	15,200,644
Tokens (running words) in text:	3,214,680
Tokens used for word list:	2,617,199
Words:	532,819
Type/token ratio (TTR):	20.36
Standardized TTR:	47.14
Mean word length (in characters):	2.29
Sentences:	40,635

Overall Statistical Results of Banking Corpus

File size:	**44,946,420**
Tokens (running words) in text:	**9,494,507**
Tokens used for word list:	**8,118,903**
Words:	**1,465,948**
Type/token ratio (TTR):	**12.11**
Mean word length (in characters):	**2.21**
Sentences:	**87,489**

Words   **1,465,948**

4.6.1.1. Banking Word List

The final Banking word list (BWL) contains (1016) frequent words. Top frequent word is (financial with 648 frequencies) and the word (willing with 5 frequencies) that are made up of (983,262 entries), (87,489 sentences) and (1,456,948) words. A list of all the headwords can be found in appendix (1) that contains (1016 frequent words). However, the top fifteen most frequent lexical items included in (BWL) were analyzed and related to their collocation patterns which are:

1. FINANCIAL   *2.RISK*   *3.INCOME*

4.BANKING   *5.MANAGEMENT*   *6.ASSETS*

7.ISLAMIC   *8. CONSOLIDATED*   *9.BOARD*

10. ACCOUNT   *11.INVESTMENT*   *12.STATEMENT*

    13. SHARE,   *14.OPERATING,*

    15.UNRESTRICTED.

As it can be seen in table (9) almost all of these words occurred in the banking workplace and their range start from 99.5% to at least 33.9% of the words range. These top fifteen most frequent lexical items will be examined to get their lexical bundles and collocation phrases for empirical language use and pedagogical implementation.

162

Top 15 lexical items of Banking Word List (BWL)	Frequency	Range
1. FINANCIAL	648	99.5%
2. RISK	558	86.1%
3. INCOME	524	80.8%
4. BANKING	443	68.3%
5. MANAGEMENT	390	60.1%
6. ASSET	371	57.2%
7. ISLAMIC	346	53.3%
8. CONSOLIDATED	323	49.8%
9. BOARD	316	48.7%
10. ACCOUNT	287	44.2%
11. INVESTMENT	277	42.7%
12. STATEMENT	257	39.6%
13. SHARE	244	37.6%
14. OPERATING	227	35.8%
15. UNRESTRICTED	220	33.9%

Table (10) 15 Most Frequent Words in (BWL)

However, the results showed that Banking Word List (BWL) includes many Arabic words but the most important are:

1. ISLAMIC   2.MURABAHA   3.MUDARABA

4.MUSHARAKA   5.ZAKAH   6.ISTISNA   7.SHARIA.

Table (10) represents the most frequent Arabic words found in (BWL) along with their range. The range starts from the word *ISLAMIC* which has 53.3% to the word *SHARAIA* which has only 2.8% of (BWL). It is clear that these

Arabic words are very potential in written banking texts for communication. Thus, the present study took into account to examine theses banking Arabic words with their collocation patterns.

Frequent Arabic lexical items in BWL	Frequency	Range
1. ISLAMIC	346	53.3%
2. MURABAHA	93	26.8%
3. MUDARABA	86	24.8%
4. MUSHARAKA	73	21%
5. ZAKAH	43	12.4%
6. ISTISNA	29	8.3%
7. SHARIA	10	2.8%

Table (11) Most Frequent Arabic Banking Words in (BWL)

The Banking Word List (BWL) also includes many geographical places such as *Europe, America, Africa, Middle East, Saudi Arabia, Sudan* and names of other countries. In addition, some legal words such as *REGULATE, TREATY, COMMITTEE* and *COMMISSION* were also found and that reveals the fact that written banking texts includes variety of language use. However, the most striking finding was that the (BWL) includes many function words in high frequency:

1.FROM   *2. THAT*   *3.WHICH*   *4.OTHER,*

5.BEFORE   *6. HAVE*   *7.HAS*   *8.WILL*

9.OVER   *10.AFTER*   *11. IS*   *12.WAS*

13.ARE   *14.WERE*   *15.SUCH*   *16.THROUGH*

17.MORE   *18.WHERE*   *19. OUT*.

Although function words have little meaning in the content of the sentence, they play a very important role in the grammatical structure of a sentence

and collocation phrases in particular. C.C. Fries (1952) proposed that function words have been very influential in the grammar used in second language acquisition and English language teaching. Function words are words that have little lexical meaning or rather very ambiguous meaning, but instead serve to express grammatical relationship with other words within the sentence to identify specific function to form phrasal verbs, idioms or collocations.

However, since this study focuses on collocation phrases in the banking corpus, the function words are of prime concern to this study. The function words along with their grammatical relationships and other words to form collocations are going to be discussed in details in the second section of this chapter. Function words serve as important elements to the structure of collocations.

Thus, it is very vital to analysis the grammatical relations of function words in order to find out the structural patterns and forms used in written banking texts. Table (11) displays the most frequent function words with their range.

Top 15 Function Words in the Banking Word List (BWL)	Frequency	Range
1. FROM	596	99.5%
2. THAT	517	86.7%
3. WHICH	429	71.9%
4. OTHER	332	55.7%
5. HAVE / HAS	235	39.4%
6. WILL	232	38.9%
7. OVER	229	38.4%
8. AFTER	116	19.4%
9. IS : WAS / ARE : WERE	106	17.7%
10. SUCH	103	17.2%
11. THROUGH	103	17.2%
12. MORE	101	16.9%
13. WHERE	84	14%

14. OUT	67	11.2%
15. BEFORE	41	6.8%

Table (12) Most Frequent Function Words in (BWL)

4.6.1.2. Evaluation of Banking Word List

The Banking Word List was evaluated for its specific discourse and relevance of English for Banking. When the banking written texts were tested, it revealed that different business English registers and genres are included. To verify its validity, the (BWL) has been compared to the Academic Word List (AWL) of Coxhead (2000) that includes ESP semi – technical words. Results showed that 98% of the words in Banking Word List are included in the Academic Word List (AWL).

The written banking corpus contains texts like banking annual reports and irrevocable letters of credit which are very different from legal, medical, academic and engineering genres. Thus, the high coverage of (BWL) which is 98% reinforces the validity and reliability of the (BWL) as a word list that can be used to understand the lexical composition and structure of banking written texts for communication.

In contrast with the Academic Word List (AWL), which contains academic lexical items that are widely used in various ESP disciplines (Coxhead, 2000); results show that there are fifteen words difference. These 15 words deference are included in (BWL) and not included in the (AWL). Table (12) displays the 15 words difference.

Words included in (BWL) & not included in ESP Word List (AWL)	Frequency	Range
1. EMPHASIS	102	99.2%
2. UNIVERSITY	93	91.1%
3. MAIN	84	82.3%
4. NORMAL	81	79.4%
5. OFFICE	79	77.4%
6. WORD	76	74.5%
7. TYPE	68	66.6%
8. DOCUMENT	64	62.7%
9. HEAD	61	59.8%
10. CONTENT	54	52.9%
11. LIGHT	51	50%
12. FAMILIES	46	45%
13. MEDIUM	41	40%
14. THEME	39	38.2%
15. LIST	33	32.3%

Table (13) Words Difference in (BWL) & (AWL)

4.6.1.3. Results of Banking Word List (BWL)

Consequently, the analysis of (BWL) reinforces the findings of earlier corpus analysis that it marks some difference between the elements of (BWL) and other general and academic word lists. Therefore, the present study reveals that there is a considerable specification in the English written banking texts used for business communication. Thus, the banking corpus can be characterized by its use of specific and particular lexical items and bundles that create collocations. Further analysis of the elements of (BWL) will focus on collocation phrases of lexical bundles and their expression as well as the grammatical structural and language use of these specialized banking collocations.

4.6.2. Collocation Analysis of Banking Word List (BWL)

In order to understand the lexical characteristics of written banking discourse, a comprehensive analysis of collocation phrases will be described. This section will describe the results of the collocation analysis based on the lexical items of the banking word list (BWL). The analysis of collocations in banking discourse focused on (46) lexical items with their collocation phrases. The selection of these (46) lexical items based on two factors:

1. These 46 lexical items are strongly attached with written banking discourse and are among the most frequent words in the banking word list (BWL).

2. These 46 lexical items are expected to pose some difficulty to the banking professionals when writing banking texts or documents for business communication specially letters of credit for foreign transactions.

3. It is expected that the written banking collocation phrases which include function words can pose a high degree of difficulty as they incorporate various grammatical structures.

4. The collocation phrases of banking English are very important to learn and understand in order to communicate effectively in written banking texts.

4.6.2.1. Nouns Collocation Analysis

The most frequent 16 nouns in the Banking Word List (BWL) were analyzed related to their collocation patterns:

1.RISK	2.INCOME	3.BANKING
4.MANAGEMENT	5.ASSET	6.BOARD
7.ACCOUNT	8.INVESTMENT	9.STATEMENT
10.INTEREST	11.PROFIT	12.SHARE
13.CREDIT	14.DIVIDEND	15.TRANSACTION
16.LIABILITY		

The analysis of most frequent nouns collocations focuses on the grammatical relations of the selected lemmas and presents the most frequent collocations with each noun. The node collocate i.e. the (pivot), the lexical grammatical relations, frequency and the range of percentage is shown below.

Collocate	Lexical bundles	Frequency	Range
1. risk	1. market *risk* arises from fluctuations	97430	83%
	2. equity price *risk* arises from	97914	84%
	3. profit rate *risk*	15801	70%
	4. credit *risk* exposure	107322	92%
	5. credit *risk* of financing contracts	96945	83%
	6. appropriate *risk* measurement	85313	73%
	7. terms *risk* characteristics	113928	97%
	8. asset quality *risk* management	109960	94%
	9. *risk* management disciplines	100894	86%
	10. *risk* reserves are made of	113786	97%
	11. liquidity *risk*	97776	84%
	12. potential *risk* impact of	86123	74%
	13. operational *risk* and regulators	10867	94%
	14. minimal *risk* to changes	9480	83%

	15. attitude to *risk* financing	10762	86%

Table (14) Collocation analysis of Risk

Collocate	Lexical bundles	Frequency	Range
2. income	1. operating *income*	98924	85%
	2. statement of *income*	113059	97%
	3. losses are charged to *income*	114174	98%
	4. calculated based on *income*	92999	80%
	5. joint *income* from	109023	93%
	6. *income* is recognized as	114106	98%
	7. financing general *income*	114183	98%
	8. in order to lift *income* from	104939	90%
	9. non-Islamic *income* is credited to	114045	98%
	10. to avoid loss *income* from	114037	98%
	11. the consolidated *income* statement	113433	97%
	12. Fee commission *income*	11421	98%
	13. net *income* for	107232	92%
	14. share of *income*	115847	97%
	15. equity and net *income*	112460	96%

Table (15) Collocation Analysis of Income

Collocate	Lexical bundles	Frequency	Range
3. banking	1. Banking *financial* administration	110528	95%
	2. Islamic *banking* service revenues	102037	87%
	3. investment *banking* activities	89614	77%
	4. *banking* license granted by	106876	91%
	5. consolidation *banking* operations	100422	86%

	6. *banking* interests	101490	87%
	7. various *banking* subsidiaries	110153	94%
	8. the growth of *banking* industry	106968	91%
	9. local *banking* supervisors	109750	94%
	10. offshore *banking* license	107416	92%
	11. *banking* risks compliance	81670	70%
	12. onshore *banking* business	10,412	92%
	13. *BANKING* ANNUAL REPORT	111889	96%
	14. income from *banking* services fees	108712	93%
	15. *BANKING* TREASURY SERVICES	98809	85%

Table (16) Collocation Analysis of Banking

Collocate	Lexical bundles	frequency	Range
4. management	1. asset quality risk *management*	109725	94%
	2. governance *management* discipline	100897	86%
	3. *management* of unrestricted investment	108555	93%
	4. senior *management* committees	81681	70%
	5. treasury *management*	100996	86%
	6. rational cost *management*	104319	89%
	7. flexibility in economic *management*	106041	91%
	8. Executive *Management* employees	165995	90%
	9. human resource *management*	110465	94%
	10. Core *Management* Team	102591	88%
	11. investment property *management*	199478	94%
	12. Chairman for Fund *Management*	99478	85%
	13. Integrated *Management* Information	110222	94%
	14. Exposure *Management* Structure	110254	85%
	15. limit *management* procedures	110337	94%

Table (17) Collocation Analysis of Management

Collocate	Lexical bundles	frequency	Range
5. asset	1. realize **asset** settle liabilities	93698	80%
	2. purchase or sell **assets**	114677	98%
	3. Islamic system of **asset**	106860	91%
	4. amount of **asset** is determined	109993	81%
	5. net **asset** quality value	98997	85%
	6. specific financial **asset**	114559	98%
	7. **asset** based on	80362	69%
	8. **asset** liability committee	61446	85%
	9. total **asset** increase	80770	69%
	10. staff **asset** amortization cost	39338	53%
	11. cash flow from **asset**	39338	58%
	12. value of pledged **asset**	25625	73%
	13. statutory reversed **asset**	59847	51%
	14. risk rewards of **asset**	21085	58%
	15. asset value per **share**	99001	85%

Table (18) Collocation Analysis of Asset

Collocate	Lexical bundles	frequency	Range
6. board	1. Respective **Board** of Directors	160251	85%
	2. supervisory & Advisory **Board**	152116	86%
	3. Chief Executive and **Board** Members	72338	62%
	4. Executive **Board** Committee	99634	85%
	5. General Auditor Chamber **Board**	116277	95%
	6. Constituent **Board** of Director	114861	89%
	7.Corporate governance **Board** of Directors	127041	75%
	8. Islamic Jurisprudence **Board** resolution	111046	94%
	9. **Board** Affairs & Remuneration	128863	88%
	10. Sharia Supervisory **Board**	17579	73%
	11. The **Board** has delegated	143560	65%
	12. The **Board** has recommended	134015	79%
	13. The **Board** of Directors should	124156	94%
	14. The **Board** would like to	217227	100%
	15. the **Board** approved in accordance with	128771	88%

Table (19) Collocation Analysis of Board

Collocate	Lexical bundles	frequency	Range
7. account	1. unrestricted investment **account** holders	22629	81%
	2. interests of **account** holders	86730	74%
	3. **account** of income	107202	92%
	4. Transfers **account** by	24027	94%
	5. based on the **account** performance	24,465	93%
	6. Profit Loss **Account**	243646	67%
	7. Total liabilities **account**	11196	62%
	8. liabilities **Account** payable Paid	17979	80%
	9. the current **account** components	24332	100%
	10. Capital **Account** Deficit or Surplus	24260	69%
	11. financing policy take into **account**	67516	65%
	12. taking into account the premium	91654	97%
	13. credited to a charity **account**	93656	80%
	14. exchange **account**	41190	87%
	15. current **account** flipping over	77875	67%

Table (20) Collocation Analysis of Account

Collocate	Lexical bundles	frequency	Range
8. investment	1. agricultural **investment**	99091	85%
	2. treasury **investment** activities	89633	77%
	3. financing **investment** products	37476	54%
	4. equalization reserved **investment**	113785	97%
	5. credit **investment** processing tools	110285	94%
	6. **investment** facilities exposure	109274	93%
	7. real estate **investment**	103615	92%
	8. **investment** properties	112951	97%
	9. joint **investment** account	114406	97%
	10. financing **investment** asset	93481	80%
	11. exceeding outstanding	108136	92%

	investment		
	12. *investment* is recognized by	113427	97%
	13. sources of funding *investment*	73298	63%
	14. capital *investment* plans	15456	69%
	15. *investment* banking services	71709	85%

Table (21) Collocation Analysis of Investment

Collocate	Lexical bundles	frequency	Range
9. statement	1. funds is shown in *statement*	114071	98%
	2. the consolidated income *statement*	94142	81%
	3. the financial *statement*	27590	97%
	4. cash flow *statement* for the year	6524	75%
	5. consolidated *statement* of sources	111932	96%
	6. income and expenditure *statement*	17519	72%
	7. *statement* of compliance	51900	44%
	8. consolidated *statement* of equity	26564	95%
	9. *statement* of changes in equity	91521	78%
	10. supervisory board *statement*	50558	43%
	11. *statement* of sources and uses	24239	87%
	12. income *statement* as incurred	113699	97%
	13. financial review income *statement*	108939	93%
	14. capital income *statement* accounts	23312	89%
	15. *statement* of comprehensive income	11961	67%

Table (22) Collocation Analysis of Statement

Collocate	Lexical bundles	frequency	Range
10. interest	1. net *interest* gain and loss	20381	77%
	2. net *interest* income provided	3568	83%

	by		
	3. minority **interest** in subsidiaries	109284	93%
	4. net **interest** gained on financial	22991	87%
	5. recoveries of **interest**	22937	87%
	6. owner **interest** rates	80026	68%
	7. maintaining **interest** rates	9540	82%
	8. taxation minority **interest**	82062	70%
	9. faced a penalty **interest**	27040	95%
	10. interest **income** expenses	19029	72%
	11. progressive **interest** rate	3697	57%
	12. decision to raise **interest** rates	99917	85%
	13. **interest** income from loans	23320	89%
	14. **interest** rate policy	107555	92%
	15. applicable average **interest** rate	22201	84%

Table (23) Collocation Analysis of Interest

Collocate	Lexical bundles	Frequency	Range
11. Profit	1. net operating **profit**	12998	76%
	2. based on **profit** sharing	26345	81%
	3. receivable **profit** from sales	92738	79%
	4. **profit** from deemed disposal	16858	62%
	5. shared **profit** as distributed	92938	81%
	6. capitalization of **profit**	80822	93%
	7. methods on **profit** calculation	15789	76%
	8. investment account share of **profit**	62410	55%
	9. excess of **profit** to be distributed	114446	98%
	10. mismatch in **profit** rate	29356	85%
	11. exposure to **profit** rate	55831	87%
	12. cost plus **profit** margin	748472	86%
	13. fair value through **profit**	233002	87%
	14. fluctuation in **profit** rate equity	157968	90%
	15. to maximize **profit** margin	157968	87%

Table (24) Collocation Analysis of Profit

Collocate	Lexical bundles	Frequency	Range
12. share	1. **share** of profits	92939	79%
	2. **share** from investment accounts	103455	88%
	3. s**hare** of restricted investment	92959	80%
	4. **share** in capital remains constant	112936	97%
	5. net asset value per **share**	99003	85%
	6. net income earning per **share**	98931	85%
	7. number of **share**	6303	94%
	8. general assembly of **share** holders	1916	75%
	9. authorized ordinary **share** capital	22554	86%
	10. earnings per **share** increased from	14006	93%
	11. the value per **share** is	8855	86%
	12. bonus dividend of one **share** is	5510	75%
	13. according to their **share** percentage	90117	92%
	14. shareholders should pay their **share** of	18662	90%
	15. comprise **share** capital after deduction	25285	96%

Table (25) Collocation Analysis of Share

Collocate	Lexical bundles	Frequency	Range
13. Credit	1. management of **credit** risk	23947	92%
	2. letters of **credit** & guarantee	114222	98%
	3. head office of **credit** committee	29734	91%
	4. **credit** risk financing	96444	83%
	5. levels of **credit** risk undertaken	24583	93%
	6. **credit** & risk management	29485	90%
	7. provision for possible **credit** losses	23985	99%
	8. consolidation data of **credit**	110271	94%
	9. **credit** for touristic loans	22098	84%
	10. commercial letters of **credit**	23088	88%

	11. potential vulnerability of **credit** rating	25835	79%
	12. retail **credit** applications	24077	92%
	13. **credit** facilities & regulations	24806	945
	14. assessing **credit** risk	24009	91%
	15. financing **credit** policy	11738	95%

Table (26) Collocation Analysis of Credit

Collocate	Lexical bundles	Frequency	Range
14. Dividend	1. **dividend** income	3702	86%
	2. significant growth of **dividend**	3707	86%
	3. **dividend** paid to shareholders	2818	72%
	4. automated **dividend** service	3135	73%
	5. associated **dividend** received	3135	73%
	6. profit from bonds **dividend** income	3507	62%
	7. bonus **dividend** of	2144	82%
	8. appropriations of cash **dividend**	22038	92%
	9. recommended cash **dividend**	33965	92%
	10. healthy & consistent **dividend** payout	73532	95%
	11. adjustment of **dividend** policy	6431	86%
	12. amount of **dividend** to shareholders	21958	86%
	13. permitted to pay **dividend**	3057	75%
	14. distribution of cash **dividend**	2518	72%
	15. **dividend** issues & policy	6431	76%

Table (27) Collocation Analysis of Dividend

Collocate	Lexical bundles	Frequency	Range
15. Transaction	1. **transaction** during the year	3645	68%
	2. equity **transaction** cost	23455	79%
	3. share premium **transaction**	23435	79%
	4. forecast of **transaction**	17771	86%
	5. financial asset in **transaction**	15965	82%
	6. value plus if incremental	16794	64%

	transaction		
	7. balance of import *transaction*	8159	75%
	8. foreign currencies *transaction*	22532	78%
	9. breakdown of invisible *transaction*	24778	95%
	10. recourse *transaction*	29302	99%
	11. result in parallel *transaction*	114271	98%
	12. commencement of *transaction*	24272	87%
	13. changes rates of *transaction*	11211	72%
	14. over the period of *transaction*	114117	98%
	15. business *transaction*	11223	85%

Table (28) Collocation Analysis of Transaction

Collocate	Lexical bundles	Frequency	Range
16. Liability	1. *liability* exchange	2610	67%
	2. *liability* statement	20773	79%
	3. asset & *liability* committee	29618	91%
	4. financial *liability* contract	16089	91%
	5. company with limited *liability*	6908	77%
	6. new *liability* & retail	9717	56%
	7. financial asset & *liability*	19080	73%
	8. public *liability* company	7965	93%
	9. indemnities is based on *liability*	18707	74%
	10. settle *liability* simultaneously	144826	98%
	11. tax provided *liability* method	54187	64%
	12. Zakah provided *liability*	10509	98%
	13. *liability* for current currency	19209	73%
	14. gains & losses of *liability*	17695	67%
	15. non-financial *liability*	17562	67%

Table (29) Collocation Analysis of Liability

4.6.2.2. Adjectives Collocation Analysis

The most frequent 5 adjectives were analyzed and related to their collocation:

1.FINANCIAL   *2.ISLAMIC*   *3.OPERATING*

4.CONSOLIDATED   *5.UNRESTRICTED*   *6.FOREIGN*

The collocation analysis of the most frequent adjectives focused on the grammatical relations of the selected lemmas (word family) and presents them with their nouns. The node collocate i.e. the (pivot), the lexical grammatical relations, the frequency and the range of percentage is shown below. However, it is worth mentioning that although the word *ISLAMIC* is an Arabic adjective banking word; the present study has consider it as an intensifier for its high frequency in (BWL).

Collocate	Lexical bundles	Frequency	Range
1. Financial	1. *financial* assets	93298	80%
	2. ranks of *financial* institutions	104817	94%
	3. amount of *financial* assets and liabilities	94262	82%
	4. trade in organized *financial* markets	113856	97%
	5. previous *financial* period	123615	98%
	6. offsetting *financial* assets	114777	98%
	7. Islamic *financial* services institutions	85245	78%
	8. *financial* accounting standard	89851	77%
	9. matters relating to *financial* control	129018	55%
	10. alternatives to *financial* intermediaries	115306	83%
	11. consolidated *financial* statements	150696	93%
	12. statutory *financia*l statements	131655	77%
	13. annual audited *financial* statement	130984	77%
	14. internal audit & *financial* control	181705	75%
	15. to incur a *financial* loss	96989	83%

Table (30) Collocation Analysis of Financial

Collocate	Lexical bundles	Frequency	Range
2. *Islamic*	1. *Islamic* Chamber of Commerce	99127	85%
	2. philosophical pillars of *Islamic* banking	49489	75%
	3. according to the tenet of *Islamic* sharia	12269	83%
	4. disciplines of *Islamic* banking	102714	88%
	5. the expansion of *Islamic* finance	142590	66%
	6. virtue of *Islamic* orientation	181255	78%
	7. subject to *Islamic* jurisprudence board	87488	75%
	8. permission under *Islamic* sharia	125104	90%
	9. globalization effort in *Islamic* business	131181	85%
	10. in compliance with *Islamic* rules	31550	97%
	11. in conformity with *Islamic* Sharia law	17889	87%
	12. reduced liquidity impacted on *Islamic*	114955	84%
	13. firmly adhered to *Islamic* banking	17993	88%
	14. trade finance *Islamic* treasury	42695	76%
	15. in accordance with *Islamic* Sharia	115588	89%

Table (31) Collocation Analysis of Islamic

Collocate	Lexical bundles	Frequency	Range
3. *Operating*	1. other *operating* income	610805	87%
	2. amortization other *operating* expenses	16836	85%
	3. deduction of *operating* expenses	111786	90%
	4. total *operating* income	26611	79%
	5. associated companies	610884	75%

	operating profit		
	6. higher *operating* expenses of	74665	74%
	7. charges in *operating* assets & liabilities	17215	55%
	8. *operating* activities investing	611367	82%
	9. *operating* activities rose to	63184	75%
	10. *operating* strictly in accordance with	125847	86%
	11. financial & *operating* policies of	17685	84%
	12. net *operating* profit	39345	78%
	13. resulting in *operating* loss	41654	66%
	14. yielded net *operatin*g income	107736	92%
	15. *operating* expenses rose by	40958	76%

Table (32) Collocation Analysis of Operating

Collocate	Lexical bundles	Frequency	Range
4. Consolidated	1. *consolidated* financial statement	17708	98%
	2. *consolidated* balance sheet	198812	79%
	3. *consolidated* statement of income	199811	77%
	4. *consolidated* income statement	93544	68%
	5. achieved a *consolidated* total of	102340	86%
	6. will be *consolidated* into	100475	87%
	7. disclosure in *consolidated* sheet	111390	95%
	8. attention to *consolidated* statement	112514	95%
	9. shown separately in the c*onsolidated*	112471	96%
	10. *consolidated* quarterly	46556	74%
	11. continue to be *consolidated*	25075	85%
	12. *consolidated* into the group	100475	86%
	13. *consolidated* set of financial	31545	72%
	14. overall *consolidated* financial	18956	75%
	15. is recognized in **consolidated**	18002	66%

Table (33) Collocation Analysis of Consolidated

Collocate	Lexical bundles	Frequency	Range
5. Unrestricted	1. *unrestricted* investment account	109051	93%
	2. *unrestricted* access to the audit	83657	82%
	3. equity *unrestricted* investment	21001	74%
	4. liabilities of *unrestricted* investment	79416	68%
	5. capital increase of *unrestricted*	79458	66%
	6. managing *unrestricted* investment	24458	88%
	7. distribution of *unrestricted* account	38321	84%
	8. gross return to *unrestricted* account	37351	75%
	9. *unrestricted* investment deposit	88806	85%
	10. balance of *unrestricted* investment	25695	72%
	11. restricted *unrestricted* investment	25669	82%
	12. net paid to *unrestricted* account	78898	77%
	13. value attributed to *unrestricted*	95539	86%
	14. allocation of *unrestricted* account	13405	61%
	15. premium reserves of *unrestricted*	22261	79%

Table (34) Collocation Analysis of Unrestricted

Collocate	Lexical bundles	Frequency	Range
6. Foreign	1. *foreign* currency	6407	84%
	2. *foreign* currencies transaction	11089	72%
	3. *foreign* exchange	22735	71%
	4. *foreign* correspondent	5160	68%
	5. disposal of *foreign* entity	25652	92%
	6. under license of *foreign* bank	106785	91%
	7. *foreign* exchange risk	26609	81%
	8. liquidity of *foreign* currency	22495	72%

	9. remittances & **foreign** investment	9895	84%
	10. current deposit in **foreign** currencies	11959	72%
	11. equity in **foreign** exchange investment	90611	89%
	12. consolidating **foreign** economic	20295	95%
	13. transaction in **foreign** currencies	25313	91%
	14. **foreign** relations	21326	94%
	15. increase in **foreign** reserve	25436	97%

Table (35) Collocation Analysis of Foreign

4.6.2.3. Banking Arabic Collocation Analysis

When analyzing the banking word list (BWL) the researcher has found many Arabic lexical items are included in the (BWL) and they are interrelated with banking and legal texts. These Arabic lexical items has been analyzed and related to collocation patterns as they paly potential role in the Sudanese banking texts. Therefore, the researcher has analyzed these Arabic words in their collocation patterns.

1. Murabaha   *2.Mudaraba*   *3.Musharaka*

4.Zakah   *5.Istisna*   *6.Sharia*

The collocation analysis of most frequent Arabic banking and legal words has been carried out to find their collocation patterns in English and to determine their grammatical relationships.

Collocate	Lexical bundles	Frequency	Range
1. Murabaha	1. sales **murabaha** receivable profit	19577	69%

183

	2. income from its own **murabaha**	12712	83%
	3. promissory notes of **murabaha** transfer	18213	82%
	4. stamp duties profit on **murabaha**	12514	55%
	5. directed towards **murabaha** contracts	70555	68%
	6. risk provision of total **murabaha**	18374	75%
	7. promise made in **murabaha**	60580	65%
	8. local medium term for **murabaha**	11270	78%
	9. accrual basis except for **murabaha**	11176	63%
	10. income from **murabaha**	21270	84%
	11. banks commodity **murabaha**	608273	68%
	12. lower balance of **murabaha**	112841	66%
	13. seen in **murabaha** financing	134701	73%
	14. growth of **murabaha** sales	175487	75%
	15. financing modes in **murabah**	40877	84%

Table (36) Collocation Analysis of Murabaha

Collocate	Lexical bundles	Frequency	Range
2. Mudaraba	1. quantifiable **mudaraba**	22082	70%
	2. comprise sales from **mudaraba**	609450	85%
	3. **mudaraba** for a fixed period	17985	88%
	4. financing income on **mudaraba**	114159	89%
	5. progress based on **mudaraba** contracts	14687	72%
	6. appropriated **mudaraba** contract	119436	83%
	7. growth in **mudaraba** portfolio	37265	63%
	8. restricted **mudaraba** transaction	37490	84%
	9. **mudaraba** in foreign currency	11846	72%
	10. to conduct Islamic **mudaraba**	106845	91%
	11. maturity investment in **mudaraba**	22656	83%
	12. equity investment including **mudaraba**	47598	81%
	13. secure income from **mudaraba**	44330	72%
	14. excluded from **mudaraba** financing	114156	98%
	15. moderate reduction in **mudaraba**	12766	81%

Table (37) Collocation Analysis of Mudaraba

Collocate	Lexical bundles	Frequency	Range
3. Musharaka	1. government **musharaka** certificates	18004	75%
	2. **musharaka** financing facilities	106721	91%
	3. **musharaka** financing income	24351	87%
	4. balance on **musharaka** portfolio	18193	70%
	5. growth recorded in **musharaka**	10915	93%
	6. definite period of **musharaka**	97273	82%
	7. **musharaka** financing agreement	56566	84%
	8. services based on **musharaka** contract	14629	69%
	9. reflected in reduced **musharaka**	13364	71%
	10. diminishing of **musharaka**	103168	88%
	11. balance sheet of **musharaka** financing	609685	91%
	12. leaseback under **musharaka**	10849	83%
	13. provision for impairment of **musharaka**	91003	78%
	14. estimated **musharaka**	17483	80%
	15. **musharaka** financing is recoganized	19960	77%

Table (38) Collocation Analysis of Musharaka

Collocate	Lexical bundles	Frequency	Range
4. Zakah	1. **zakah** on the profits	111080	95%
	2. required to be **zakah**	111031	95%
	3. empowered to be *zakah*	15956	94%
	4. should be **zakah**	112085	95%
	5. payment of **zakah** is individual	20365	71%
	6. shareholders should pay **zakah**	16233	74%
	7. **zakah** should be paid annually	19055	86%

		Frequency	Range
	8. *zakah* due to number of shares	16153	94%
	9. assets on which *zakah* should be paid	111584	74%
	10. postponed *zakah* becomes debts	50526	74%
	11. *zakah* per share is	50500	74%
	12. taxation and *zakah*	111038	80%
	13. investments are excluded from *zakah*	50471	68%
	14. is committed to pay *zakah*	50475	73%
	15. responsibility of payment of *zakah*	20365	71%

Table (39) Collocation Analysis of zakah

Collocate	Lexical bundles	Frequency	Range
5. Istisna	1. *istisna* is a sale agreement	56584	84%
	2. newly launched *istisna* product	10148	91%
	3. sale trade *istisna*	74356	65%
	4. good faith fund *istisna*	95465	74%
	5. *istisna* is recoganized on time	19935	71%
	6. trading securities *istisna*	34807	80%
	7. total assets in *istisna*	12145	90%
	8. immediate payment on *istisna*	24743	74%
	9. transaction with *istisna*	85525	74%
	10. *istisna* receivables	52224	78%
	11. statement of income *istisna*	22005	87%
	12. provision of doubtful *istisna*	18404	61%
	13. *istisna* financing	610305	67%
	14. debts based on *istisna*	103176	88%
	15. installment sale *istisna* contract	113178	88%

Table (40) Collocation Analysis of Istisna

Collocate	Lexical bundles	Frequency	Range
6. Sharia	1. *sharia* supervisory board	33011	62%

	control		
	2. **sharia** accounting standard	15599	84%
	3. legal auditors **sharia** report	17288	61%
	4. **sharia** advisory board	12911	84%
	5. commitment to **sharia** laws	13672	70%
	6. in accordance to **sharia**	15876	71%
	7. allocated according to **sharia**	3652	75%
	8. in conformity with approved **sharia**	15460	90%
	9. financial **sharia** statements	11449	70%
	10. **sharia** complaint income accrue	18713	73%
	11. adhered to **sharia** principles	13557	59%
	12. head & members of **sharia** board	13301	62%
	13. offering various **sharia** modes	19006	63%
	14. to achieve **sharia** compliant	13311	65%
	15. independent **sharia** opinion	15292	87%

Table (41) Collocation Analysis of Sharia

4.6.2.4. Function Words Collocation Analysis

Fries (1952) has made a distinction between function (structure), (closed-class words) and content (lexical), (opened-class words) as function words have been very influential in grammar used in Second Language Acquisition (SLA) and English language Teaching (ELT). Function words have little lexical or ambiguous meaning, but instead serve to express grammatical and structural relationships with other words within the sentence. They can specify the attitude of mood of the text. In contrast to the content words, function words have little meaning and known as grammatical words.

Function words are very important to determine the characteristics and the grammatical relationship of language use. The most frequent 18 function words in the BWL have been analyzed according to their high frequency in banking word list (BWL) as well as to reveal the grammatical forms used in language of written banking texts.

1.FROM   *2.THAT*   *3.WHICH*   *4.OTHER,*

5.HAVE   *6.HAS*   *7.WILL*   *8.OVER*

9.AFTER   *10.IS*   *11.WAS*   *12.ARE*

13.WERE   *14.SUCH*   *15.THROUGH*   *16.MORE*

17.OUT   *18.BEFORE*

The collocations analysis was carried out via WordSmith Software lexical Analysis Tools, (version 6, 2010) with the help of Sketch Engine that forms collocations according to their grammatical relations. The Sketch Engine centers the pivot (node word) of the collocate word with 5 words in the left and 5 words in the right to form a collocation. The reason to analysis fixed formulaic collocations in written banking texts is to study the behavior of banking collocations in their authentic banking corpus for course materials design and pedagogical implementation.

To justify that, Gledhill (2000) noted that fixed formulaic collocations involve terminology and reflect the recurrent semantics of the specialist domain. Moreover, Nelson (2006) argued that collocates in specialized environment become more fixed and the percentage of collocates that are covered by semantic preference is greater in specialized corpus that suggesting collocation variety in the general corpus.

Fixed collocation in this study was analyzed on the basis of its grammatical relations with the selected lemmas (word family) resulting in presenting the specialized characteristics of collocations in written banking texts. However, only the collocations of grammatical relations with high frequency were

included in the analysis to maintain high degree of reliability. In the following section, the study will represent the analysis of the categories mentioned above with their most frequent collocated patterns.

Function words include determiners (e.g. the, that, these), conjunctions (and, but, either), prepositions (from, after, before, over), pronouns (they, she), model verbs (can, may, should), quantifiers (some, both), and particles (if, then, however, well, thus) which convey the attitude of the speaker. The following table shows clearly the types of function words with example and the grammatical inflection.

Type of Function word	Example	Grammatical Inflection
1. Articles	the, a, an, these	Uninflected
2. Pronouns	he, they, she, that, which	Inflected
3. Prepositions	from, over, before, after	Uninflected
4. Conjunctions	and, but, or, either than	Uninflected
5. Auxiliary verbs	is, are, have, has, will	Inflected
6. Particles	if, however, well, thus,	Uninflected
7. Adverbs	such, where, out, more	uninflected

Table (42) Types of Function words

Since the present study analyses the functional role of lexical items of collocations within the banking texts, it is very vital to investigate the syntactic structure played by the function words in the content of a particular banking texts. Therefore, the analysis of the function words within collocation patterns can determine the grammatical structure and forms used in the banking genre, not the grammatical inflection or affixations at the end of the words. Consequently, the analysis of the most frequent function words

189

that have been found in the banking word list (BWL), we can find out the grammatical forms that are used in the banking genre in general and in the written texts in particular.

The analysis of the function words has gone gradually according to the types of function words that have been shown in table (25) above. Firstly, the analysis will take the relative pronoun words (*that & which*). Secondly, the analysis will focus on the preposition words (*from, over, after, through & before*). Thirdly, the auxiliary verbs (*is → was), (are → were), (have, has & will*) will be investigated to identify the grammatical structural forms used in the banking genre. Finally, the adverbs (*where, such, other, more & out*) are examined to find out the collocation patterns.

4.6.2.4.1. Relative Pronouns Collocation Analysis

Collocate	Lexical bundles	Frequency	Range
1. That	1. financial performance *that* witnessed	11778	61%
	2. *that* is held to	82813	71%
	3. operations *that* require	4851	50%
	4. over *that* time	15288	90%
	5. arising from the possibility *that*	97490	83%
	6. recoverable amount of *that*	97490	97%
	7. *that* can be estimated reliably	18871	72%
	8. despite of *that* profit	63033	54%
	9. price of *that* time was	14839	94%
	10. receivables *that* are jointly owned	122242	81%
	11. discount rate *that* reflect	18465	70%
	12. *that* are appropriate to	68111	58%
	13. provided *that*	113006	97%
	14. circumstances indicate *that*	94368	81%
	15. this mean *that*	57546	51%

Table (43) Collocation Analysis of That

Collocate	Lexical bundles	Frequency	Range
2. Which	1. *which* is discussed below	47157	64%
	2. assets on *which*	111069	94%
	3. each of *which* is explained	15313	83%
	4. some of *which* have been	13952	62%
	5. *which* expanded by	15313	83%
	6. *which* will lead to considerable	10054	54%
	7. *which* yielded on	12659	62%
	8. *which* serves as	14973	58%
	9. *which* means adding	49499	62%
	10. for matters *which* are related to	89890	77%
	11. *which* is equivalent to	22090	63%
	12. which will help to diminish	107296	92%
	13. *which* is deemed to have	19123	61%
	14. asset to *which* it relates	18220	69&
	15. subsidiaries *which* incorporate	23658	70%

Table (44) Collocation Analysis of Which

4.6.4.2.2 Prepositions Collocation Analysis

Collocate	Lexical bundles	Frequency	Range
1. From	1. to protect *from* risk associated	24500	61%
	2. assets have increased *from*	105335	90%
	3. joint income *from* sales	109026	93%
	4. investors *from* around the world	101099	86%
	5. net income *from* investment	109110	93%
	6. share income *from*	109091	93%
	7. revenues *from* services fees	104101	89%
	8. *from* a moderate deficit to	106122	915
	9. transaction *from* local currencies	109176	93%
	10. profit *from* sales receivable	114085	98%
	11. remittances *from* other countries	104556	89%
	12. apart *from* this	154771	74%
	13. surpluses derived *from*	76163	65%
	14. senior nominees drawn *from*	184284	72%
	15. *from* that date on	98540	74%

Table (45) Collocation Analysis of From

Collocate	Lexical bundles	Frequency	Range
2. Over	1. implementation *over* past decades	100563	86%
	2. significant influence *over*	26520	95%
	3. *over* such period	112643	97%
	4. current account flipping *over*	77877	67%
	5. expected to fall *over*	38948	635
	6. benefits are accrued for *over*	93746	80%
	7. GDP froth *over*	103769	89%
	8. staff spread all *over*	101236	87%
	9. liquidity resources *over*	2798	55%
	10. industrial sector soared *over*	106951	91%
	11. a number of steps were taken *over*	73223	63%
	12. *over* the lease time	19737	63%
	13. per annum *over*	78252	65%
	14. *over*-due bills	19515	73%
	15. expanded *over* the year	107987	92%

Table (46) Collocation Analysis of Over

Collocate	Lexical bundles	Frequency	Range
3. After	1. beginning *after* January	89937	77%
	2. events occurring *after* impairment value	24941	89%
	3. associated profit *after*	23741	85%
	4. net profit *after* tax Zakah provision	11706	61%
	5. *after* adding increased revenue	76038	65%
	6. *after* excluding non-taxable	17925	62%
	7. *after* closure of transaction	24520	88%
	8. *after* deducing other expenses	114412	98%
	9. *after* being granted	77465	66%
	10. *after* spending several years	101564	87%

		Frequency	Range
	11. provision **after** service benefits	14056	67%
	12. oil export **afte**r separation of South	11308	88%
	13. **after** paying out	103441	88%
	14. **after** application of	91465	78%
	15. **after** permission of	11223	75%

Table (47) Collocation Analysis of After

Collocate	Lexical bundles	Frequency	Range
4. Through	1. to control poverty **through**	12828	89%
	2. rising performance **through** training	12899	82%
	3. social charity **through** donation	18569	85%
	4. stance maintained **through**	13089	73%
	5. finance transaction **through** buying	24174	84%
	6. banking transactions **through** SWIFT	12107	84%
	7. designated value **through**	16854	74%
	8. to achieve goals **through**	100865	86%
	9. managing risk **through**	97930	92%
	10. **through** appropriate limits set	86012	74%
	11. controls credit risk **through**	85740	73%
	12. **through** regular review	29075	89%
	13. **through** patronage & sponsors	49441	65%
	14. acquired **through**	21073	64%
	15. reduce inflation **through**	66828	72%

Table (48) Collocation Analysis of Through

Collocate	Lexical bundles	Frequency	Range
5. Before	1. **before** it reaches to	13607	81%
	2. **before** disseminating information	30989	95%
	3. will be implemented **before**	108407	93%
	4. net income **before** provision	11873	62%

	5. profit **before** taxation	11754	61%
	6. particular amount **before**	14876	62%
	7. **before** changes occur	11346	54%
	8. **before** the agreed period	11968	68%
	9. **before** the honorable assembly	11166	74%
	10. shares are deduced **before**	19881	69%
	11. **before** public announcement	10894	62%
	12. stand here **before** you to discuss	17764	56%
	13. **before** the arrival of	15008	51%
	14. **before** implementing bank policy	108407	93%
	15. profit **before** changes	17212	51%

Table (49) Collocation Analysis of Before

4.6.2.4.3. Auxiliary Verbs Collocation Analysis

Collocate	Lexical bundles	Frequency	Range
1. Is	1. **is** provided in accordance with	1133813	97%
	2. **is** recognized in consolidated sheet	94136	81%
	3. **is** based solely on the report	87932	75%
	4. **is** due to	105929	91%
	5. **is** excluded from	92802	97%
	6. **is** measured by	96207	82%
	7. **is** determined at the level of	96207	82%
	8. **is** projected at	10296	69%
	9. risk **is** defined as	61542	62%
	10. profit **is** shared as per agreement	97322	83%
	11. loss **is** reversed to	20555	75%
	12. is added **to** cumulate	113648	97%
	13. each unit **is** managed by	102962	88%
	14. transaction **is** initiated	114237	98%
	15. **is** credited to	114769	98%

Table (50) Collocation Analysis of Is

Collocate	Lexical bundles	Frequency	Range
2. Was	1. **was** recommended as	8684	56%

	2. **was** given by	69564	60%
	3. **was** approved at annual assembly	55560	93%
	4. **was** formed in	108469	72%
	5. **was** recently appointed to	83615	90%
	6. activity **was** reflected in	105604	64%
	7. agreement **was** signed with	14393	635
	8. **was** involved in several	14297	88%
	9. assets **was** seen in cash	103393	63%
	10. **was** classified into	11869	92%
	11. bank **was** permitted to conduct	107411	89%
	12. bank **was** incorporated in	104383	84%
	13. budget **was** itemized for	11643	76%
	14. committee **was** established to adjust	13456	56%
	15. company **was** contracted to	13247	59%

Table (51) Collocation Analysis of Was

Collocate	Lexical bundles	Frequency	Range
3. Are	1. staff **are** sent to	110574	95%
	2. **are** prepared in accordance with	112242	96%
	3. shares **are** held in	96813	83%
	4. shareholders **are** entitled to appoint	82747	71%
	5. subsidiaries **are** required to	114784	98%
	6. statements **are** translated at weight of	94091	81%
	7. regulations **are** observed according to	83245	71%
	8. press release **are** posted on	80875	69%
	9. **are** controlled through regular	86628	74%
	10. **are** financed by	112850	97%
	11. **are** jointly owned by	112823	97%
	12. **are** regularly reviewed by	82423	81%
	13. **are** expected to benefit from	94407	89%
	14. positions **are** maintained with	58268	58%
	15. **are** deemed to	49404	81%

Table (52) Collocation Analysis of Are

Collocate	Lexical bundles	Frequency	Range
4. Were	1. **were** propagated to	14301	92%
	2. **were** in compliance with	5907	57%
	3. **were** attended by delegates	6082	57%
	4. **were** funded by customers	109494	94%
	5. **were** designated as hedges	22533	86%
	6. financings **were** spread across	39236	44%
	7. charges **were** made in	21959	67%
	8. deposits **were** accounted for	21784	83%
	9. efforts **were** made to compensate	39711	43%
	10. goals **were** adopted in	73585	63%
	11. staff **were** terminated consensually	18715	71%
	12. results **were** achieved due to	25951	97%
	13. rules **were** imposed under	88201	86%
	14. tenders **were** invented for	4558	85%
	15. statements **were** audited by	87914	75%

Table (53) Collocation Analysis of Were

Collocate	Lexical bundles	Frequency	Range
5. Have	1. **have** been classified in order	26103	69%
	2. statements **have** been published	75378	67%
	3. **have** been consolidated as	22313	80%
	4. acquisition **have** been completed	112654	96%
	5. assets **have** been increased	105333	90%
	6. banks **have** been directed to	7797	51%
	7. committees **have** been formed to	8289	94%
	8. companies **have** been encouraged by	105426	90%
	9. correspondents **have** been increased	14033	80%
	10. oil-based economies **have** empowered	102173	87%
	11. guidelines **have** been allocated to	18972	68%
	12. **have** been active	5816	88%
	13. principles **have** been	15854	84%

Collocate	Lexical bundles	Frequency	Range
	committed by		
	14. records **have** been kept by	87950	75%
	15. requirements **have** been complied with	19622	74%

Table (54) Collocation Analysis of Have

Collocate	Lexical bundles	Frequency	Range
6. Has	1. committee **has** announced	109808	94%
	2. framework **has** been established	47094	56%
	3. **has** been keen to utilize	15821	88%
	4. annual GDP growth **has** averaged	104559	89%
	5. bank **has** been responsible for	106907	91%
	6. report **has** been furnished to	87924	75%
	7. target **has** been achieved fully	71028	61%
	8. Sudan **has** been awarded	11828	72%
	9. **has** been engaged for	48671	52%
	10. **has** been included in	20875	78%
	11. **has** been appointed by	8272	83%
	12. **has** been adjusted to	3738	89%
	13. financing **has** been affected by	4677	70%
	14. **has** been taken to charity	99209	85%
	15. approval **has** been given to	21523	82%

Table (55) Collocation Analysis of Has

Collocate	Lexical bundles	Frequency	Range
7. Will	1. credit rating **will** be applied to	25837	79%
	2. agricultural sector **will** be maintained to	39020	82%
	3. shares **will** be fluctuated as result of	10206	57%
	4. roadmap **will** be enhanced to	31874	98%
	5. liability **will** be introduced by	110297	94%
	6. payments **will** be in installment	22397	85%
	7. priorities **will** be focused on	110033	94%
	8. programs **will** be incorporated	110453	94%

	into		
	9. revenues **will** remain unchanged	104295	89%
	10. charges **will** be determined in	21625	82%
	11. work **will** be completed over	110067	94%
	12. **will** enable to comply with	31406	96%
	13. **will** be seen	104246	93%
	14. **will** be acquired	107343	92%
	15. data **will** be captured via	110230	94%

Table (56) Collocation Analysis of Will

4.6.2.4.4. Adverbs Collocation Analysis

Collocate	Lexical bundles	Frequency	Range
1. Such	1. outlets **such** as cash & ATM	5754	81%
	2. over **such** prior period	113644	97%
	3. loss in **such** investment is	52939	54%
	4. **such** exchange differences are	15856	60%
	5. excess of **such** gains over	91772	79%
	6. fair value of **such** assets	94516	81%
	7. **such** time as	23594	79%
	8. **such** measures which	29806	91%
	9. **such** risks are monitored on	24611	94%
	10. **such** real estate is	94492	81%
	11. **such** income is recognized on	92781	79%
	12. **such** increase is attributed to	5646	85%
	13. **such** investments are carried	113394	97%
	14. if **such** evidence exists	93330	80%
	15. acquiring **such** goals is	114288	98%

Table (57) Collocation Analysis of Such

Collocate	Lexical bundles	Frequency	Range
2. Other	1. including **other** revenues	105646	90%
	2. reflected in **other** operating income	113710	97%
	3. values of **other** financial assets	92365	79%
	4. reports of **other** auditors	111441	95%
	5. **other** fee & commission income	109122	93%
	6. **other** than that	83276	75%

	7. *other* members are	28884	885
	8. *other* expenses include	114416	98%
	9. remittances from *other* countries	104553	89%
	10. in *other* states	14495	82%
	11. on the *other* hand	108750	93%
	12. through *other* forms	13666	95%
	13. while *other*	109156	93%
	14. among *other* things	24024	91%
	15. political or *other* conditions	26047	99%

Table (58) Collocation Analysis of Other

Collocate	Lexical bundles	Frequency	Range
3. More	1. of *more* than	108444	93%
	2. *more* frequently	25873	93%
	3. *more* overdue is	24377	87%
	4. such *more*	16527	62%
	5. in *more* details	25081	84%
	6. implementation of *more* flexible	13221	69%
	7. not *more* than	28394	87%
	8. *more* branches are located in	12289	93%
	9. with *more* than	25526	85%
	10. which *more* than	107658	92%
	11. several *more* cash	14905	92%
	12. *more* oriented towards	99966	86%
	13. attracting *more* funds from	103356	88%
	14. to ensure *more* efficient	100751	86%
	15. *more* than its value	16479	94%

Table (59) Collocation Analysis of More

Collocate	Lexical bundles	Frequency	Range
4. Out	1. after paying *out*	103443	88%
	2. paid *out* in instilments	108233	93%
	3. paid *out* in addition to	111085	95%
	4. *out* of mudaraba income	23624	85%
	5. may come *out* of	13233	70%
	6. values laid *out* in	17988	98%

7. statements as set *out* in	24105	89%
8. transactions are carried *out* by	18317	66%
9. to bear *out* the current	103798	89%
10. amount appropriated *out* of	53596	64%
11. arising *out* of	17028	69%
12. the meeting came *out* with	16488	63%
13. income statement bore *out* deficit	75998	68%
14. carried *out* compliance procedures	110911	95%
15. carrying *out* business	15287	95%

Table (60) Collocation Analysis of Out

4.7. Suggested Course Materials Design for Banking Professionals

It was very striking to find that large number of fixed collocation phrases is included in written banking corpus and they meet the criteria of written language. The high frequency of collocations in written banking texts was rather striking, as lexical bundles are always less in number than the frequency of lexis in the analysis of language study. Although we could not expect to find such large number of collocation phrases, the findings of the present study showed that written banking texts includes huge number of collocation phrases. However, the majority of banking professionals in Sudan lack the knowledge of these banking collocation phrases and that proves the research hypotheses.

In addition, it was very striking to find that written banking texts does not include spoken collocation phrases such as *you know, I think, as well, in fact, very much and so much.* However, the results indicated that written banking texts are more formal than the spoken banking discourse as it is used in all aspects of banking transaction. However, a spoken banking collocation analysis is recommended for investigation to identify the

characteristics the lexical bundles and grammatical relations as well as to compliment the present study.

As mentioned before, when comparing the Banking word List (BWL) with the Academic Word List (AWL) of Coxhead, 2000, the results found that all the lexical items of (BWL) are covered in (AWL) averaging 98%. However, only (20) lexical items are found in (BWL) and not included in (AWL). See table (11) for more clarification.

We have to take into account that the (lemmas) word families of (AWL) represent the semi-technical lexis used frequently in ESP academic texts. However, the results of (BWL) show that 98% of the tokens in the specialized banking texts are covered in the (AWL) lexis list.

Results of the present study revealed that collocations in written baking corpus have huge differences with co-occur collocations in General English. Results show banking collocations are remarkably different from collocations used in General English. The grammatical relations of written banking lexical bundles have special characteristics and several pedagogical implications. Firstly, the structural analysis of banking collocations found that certain noun phrases, verb and prepositional phrase are prevalent in written banking discourse. Therefore, these grammatical structures such as noun phrases with prepositions and verb phrases with passive verbs should be given more emphasis in teaching practice. However, the following chapter will represent some instructions and practical tasks that can be used for pedagogical implementation.

Secondly, the functional banking discourse analysis revealed that large number of banking lexical bundles refers to specific banking entities.

Therefore, these specific banking entities can used to compile banking glossaries that contains useful and practical banking terms and phrases for banking professionals. However, appendix (5) contains useful banking glossaries for terms and phrases that can be used for practical teaching for banking professionals.

Finally, it was found that collocation phrases occur very frequently in the banking discourse. However, we strongly recommend that explicit teaching of these frequent fixed collocation phrases that would defiantly raise the knowledge and skills of banking professionals. The awareness of banking collocation phrases can improve the banking professionals' written communicative skills of how to write banking letters of credits and other banking English transactions such as letters of guarantees and electronic SWIFT codes. Therefore, trained banking professionals who are aware of such banking collocation phrases can function efficiently in their workplace and can climb up the managerial promotion ladder confidently.

As mentioned before, results have found that the grammatical relations of banking lexical bundles differ from the grammatical relations of General English. In that, the written banking collocations use noun phrases with prepositions, prepositional phrases and verb phrases with passive verbs. In contrast, General English collocation phrases are taken from novels, short stories, drama, newspapers and magazines which include a lot of direct speech verbs and variety of other grammatical relations. However, the present study revealed very striking findings that the written banking collocations have certain degree of *FIXED FORMULAIC EXPRESSIONS* that characterize written banking collocations. Moreover, the results show that written banking lexical bundles use a lot of passive verbs. Therefore, it

is recommended that course and materials designers of Business and Banking English to consider these findings when designing course materials textbooks for Banking English.

The investigation of written baking lexical bundles revealed that written banking register differs extensively from the other written registers in many aspects. Firstly, concerning the structure of written banking register, as results show, banking texts make use of a higher number of *propositional phrases*. However, that suggests, written banking texts, to some extent, differ from other ESP and General English texts that make use of various language forms particularly present and passive form.

Secondly, the results of lexical bundles in the banking corpus appear in high frequencies and that indicate written banking texts consist *fixed formulaic collection patterns*. However, that suggests the language use in the banking texts is rather formulaic and banking professionals can improve their banking written communicative skills if they are aware of these formulaic collocation patterns and that can be obtain through substantial continuous professional development and training.

Thirdly, the results indicated that five-word collocation frequency analysis can be used to examine the collocation patterns for corpus analysis. When applying the five-word pattern analysis to collocation in the banking corpus, a large number of fixed collocations appear in high frequencies.

Finally, regarding the grammatical structure of banking lexical bundles, results reveal that most collocations incorporated noun phrases and prepositional phrases and large number of verb phrases with passive verbs. That suggests that the grammatical structure of written banking texts is very

complex, that it needs substantial professional training and instructions to acquire this grammatical structure. Consequently, the results of the present study can be used effectively for course materials design to teach Banking English according to the needs and interest of banking professionals.

4.7.1. Needs Analysis

As mentioned previously, different means have been used to maintain a balance between objective and subjective information to satisfy the needs and interests of banking professionals as trainees. Methods of acquiring needs analysis information to design the concurrent banking training course included 21 (face to face) interviews with 9 top executive banking managers, 12 banking employees and 2 banking experts. They all agreed that authentic subject matter materials taken from banking texts such as annual reports and letters of credit can be reliable representative and useful materials to improve written communicative skills of banking professionals.

4.7.2. Objectives of Banking Training Courses

Nunan (1988) referred to goals as the overall purpose of course materials and objectives specify in details how these goals can be achieved. Therefore, the overall goal of this banking training course is to develop written communicative skills of banking professionals to communicate well in their daily banking work activities. Thus, this goal can be achieved through the following objectives:

1. The banking genre has been identified through the Needs Analysis as annual reports and letters of credit are the most relevant representative sample of written banking communicative texts.

2. 42 annual reports and 12 letters of credit have been collected and analyzed via corpus linguistics method.

3. Banking Word List (BWL) has been generated and related to their collocation phrases and lexical bundles for course materials design.

4. Collocation phrases have been analyzed to identify the characteristics, functions and grammatical relationship.

5. Based on the finding results, the banking training course will be designed.

6. The banking training course consists of 6 units. Each unit consists of 4 lessons and each lesson based on a learning task-skill.

7. The total duration of banking training course is 30 credit hours, taught in 6 weeks (45 days) and including 3 progress tests. Table (60) displays the course description.

8. It is recommended that each unit can be taught in one week that every lesson takes 1 hour. So, each unit can be divided into 2 lessons per day, twice a week.

9. Due to time and place constraints of banking professionals, it is recommended that each week covers only one unit i.e., 2 sessions per week.

10. The banking training course focuses extensively in written communicative skills of how to write reports and letters of credit as well as other communicative skills such as how to deliver a

presentation, attend meetings and situational conversation with banking clients.

Week 1	Unit 1	4 Credit hours
Week 2	Unit 2	4 Credit hours
Week 2	Progress Test 1	2 hours
Week 3	Unit 3	4 Credit hours
Week 4	Unit 4	4 Credit house
Week 4	Progress Test 2	2 hours
Week 5	Unit 5	4 Credit hours
Week 6	Unit 6	4 Credit hours
Week 6	Progress Test 3	2 hours
Total		**30 hours**

Table (61) Banking Training Course Description

4.7.3. Course Materials & Resources

Hutchinson & Waters (1987) emphasized that the selection of appropriate course materials is one of the most characteristic features of designing ESP courses. Selection of course materials play an important role in designing language courses and if learners do not find the selected materials up-to-date and interesting, they might lose their motivation. However, the teaching methodology is of crucial role as the selection of course materials. Therefore, teaching method should match learners' style and attitude for learning specific English discourse for specific workplace situation.

However, all mentioned factors have been highly considered when designing banking training course so as to satisfy learners' needs and interests as well

as to create positive teaching environment. Nunan (1988) stressed the fact that ESP teachers and course materials designers should provide stimulus learning materials that fit the specific subject areas of particular learners based on their needs. Thus, it is vital for ESP teachers to be creative (not to stick to only one teaching method, but to use various eclectic methods) when teaching ESP course materials.

Consequently, since this training course is directed to certain group of banking professionals with certain goal and objectives, the researcher has focused mainly to improve certain professional skill which is the written banking communicative skills. Thus, the following course outlines will present how each unit is concentrated primary on improving written banking communicative skills based on collocation results and findings.

Unit 1 : Title	Attending Banking Meeting
Lesson 1: Baking Meeting Collocations	Introducing related collocation phrases, elicit the meaning, put them in a sentence, practice and production
Lesson2: writing minutes of banking meeting	How to take notes during meetings and write abbreviated words & phrases.
Lesson 3: writing news report	How to write a news report based on the proceedings of the meeting. Grammar focus on direct & indirect speech
Lesson 4: Making Business presentation	How to make a business presentation. First part of a presentation: introducing you, title, parts of presentations & instruction.

Table (62) Unit One Course Outline

Unit 2 : Title	Banking Management Board
Lesson1:banking organizational board	Introducing related collocation phrases, elicit the meaning, put them in a sentence, practice and production
Lesson2:banking management board	Reading passage about banking management board with comprehension questions
Lesson 3: writing banking memorandums	How to write short notes, invitations, obituaries, reminders. Grammar focus present & past simple
Lesson 4: Making Business Presentation	How to make a business presentation. Second part of a presentation: introducing parts of presentation.

Table (63) Unit Two Course Outline

Unit 3 : Title	Automated Teller Machine (ATM)
Lesson 1 : Automated Teller Machine (ATM)	Introducing related collocation phrases, elicit the meaning, put them in a sentence, practice and production
Lesson 2: Electronic Banking Transactions	Reading passage about electronic banking transfers (SWEFT) with comprehension questions
Lesson 3 : writing letters of credit	How to write letters of credit of banking clients' to other beneficiaries. Grammar focus on present passive verbs
Lesson 4 : Making Business Presentation	How to make a business presentation. Third part of a presentation: recommendations & suggestions

Table (64) Unit Three Course Outline

Unit 4 : Title	Consolidated Balance Sheet
Lesson 1 : Consolidated Balance Sheet	Introducing related collocation phrases, elicit the meaning, put them in a sentence, practice and production
Lesson 2 : Banking Statements	Reading passage about Banking various account Statements with comprehension questions
Lesson 3 : writing internal audit report	How to write internal audit report containing charts and figures. Grammar focus on past passive verbs

Lesson 4 : Making Business Presentation	How to make a full business presentation with complete 3 parts: Introduction, topic & recommendations

Table (65) Unit Four Course Outline

Unit 5: Title	Money Matters
Lesson 1 : Letters of Credit	Introducing related collocation phrases, elicit the meaning, put them in a sentence, practice and production
Lesson 2 : international Trade Policies	Reading passage about International Trade Policies with comprehension questions
Lesson 3 : writing Letters of Credit	How to write and response to letters of credits from abroad. Grammar focus on present & past perfect.
Lesson 4 : Making Business Presentation	How to present good customer services

Table (66) Unit Five Course Outline

Unit 6: Title	Liabilities & Equities
Lesson 1 : Shares & Revenues	Introducing related collocation phrases, elicit the meaning, put them in a sentence, practice and production
Lesson 2 : Banking Liabilities & Equities	Reading passage about banking liabilities & equities with comprehension questions
Lesson 3 : report writing	How to write business report. Grammar focus on using nominative language.
Lesson 4 : Critical Thinking	How to present business action plans.

Table (67) Unit Six Course Outline

4.7.4. Evaluation

To evaluate the acquired knowledge of banking course materials, three progress tests are administered as feedback and oriented educational

209

assessment tools. Progress test is an empirical longitudinal feature that provides a unique and demonstrable measurement of the growth and effectiveness of learners' knowledge acquisition throughout their course study. As a result, this information can be consistently used for diagnostic, remedial, prognostic teaching and learning intervention.

Progress test is a written cognitive knowledge exam (including objective questions such as MCQs, filling gaps, matching and subjective questions). Throughout the course, three progress tests are administered at regular intervals to assess the acquired knowledge of banking professionals. The difference between learners' knowledge levels can be shown in the test scores. As a result, these resultant scores measures independent results feedback and compare results with other peers across different score perspectives.

Schuwirth (2008) pointed out that the longitudinal information of progress test can provide a transparent measure to review the course content and its objectives. The test also provides reliable data for high assessment by using continuous learning assessment.

Chapter Five

"Analysis and Design of Written Texts for Banking Professionals in Sudan"

Chapter 5

5.0. Conclusion, Recommendations and Suggestions for Further Studies

The present study has been promoted to investigate a specific English variety used in the banking sector. It is worth mentioning that research into the language use of specific English workplace is still a novel area which needs a lot of investigation to carry on. However, the present study was motivated from the fact that none or very little studies have in the area of specific language use for course materials design and pedagogical implementation using corpus linguistics in Sudan. Bearing this fact in mind, the present study which examined the specific written English used in Sudanese banking workplace revealed some language features that distinguish banking discourse from other ESP and workplace registers.

Consequently, banking professionals and newly recruited employees who use English in their banking workplace need preparation and continuous professional development trainings in order to function adequately in the banking context. Therefore, the present study aimed to obtain a clearer understanding of English language use in the banking discourse and then characterize it from an ESP pedagogical perspective, bearing in mind that little research has been motivated for pedagogical purposes.

The present study took a lexically-oriented approach of language description that lexis and lexical items of written banking texts were the focal point of this study. The study examined lexical item patterns in the form of collocations at a semantic and grammatical level and in the form of longer word combination to analyze their grammatical structure and discourse functions. In addition, the study took an ESP pedagogical perspective by investigating the most frequently used written banking collocations. However, results show that high numbers of these lexical bundles were made up of formulaic fixed patterns and meet the criteria of written language. Therefore, banking professionals can acquire these fixed written formulaic patterns through continuous development training and practice.

Recently, corpus linguistic research in ESP disciplines has gained potential influences as Corpus Linguistics analyzes authentic texts used in specific target language situation. Since Corpus Linguistics focuses on real language use rather theoretical, Corpus Linguistics has become an appropriate approach for ESP which also focuses on real language use presented and applied in specific discipline. However, the present study can provide a model for corpus linguistics analysis in ESP research for the following factors.

Firstly, the steps and procedures of the present study can be applied as a model to get an overall picture of the lexical features of different professional English workplace. Secondly, regarding the lexical bundles of written banking collocations, the high proportion of frequency indicate a certain degree of fixed formulaic patterns (Gledhill, 2000; Nelson, 2000). Thirdly, the results of collocation analysis show that real workplace written

banking texts, to some extent, have different characteristics to other technical texts found in ESP textbooks and academic prose.

In addition, results of collocation analysis show that the lexical items make frequent use of collocations that incorporate nouns and propositional phrases (Biber, 6002; Hyland, 2008). Therefore, the high frequency of collocations in written banking texts indicates rather a fixed formulaic language use which is a special characteristic that differ written banking register from the other professional registers.

Finally, the collocation analysis show that the grammatical structure used in the lexical items makes use a lot of passive verbs in complex sentences rather than the other grammatical structure forms. Consequently, these distinctive features of written banking collocations many contribute positively to understand the nature of written banking discourse and banking texts in general.

At a pedagogical level, the study provides teaching materials that aims for course and materials design for ESP and English for Banking Workplace. Based on the research findings, recommendations were made for the practical aspects of course and materials design by proposing methods and tasks to integrate the findings into the practice of teaching Banking English. Therefore, the results of the study were shaped pedagogically to design course materials that can be used for professional development banking trainings. However, the designed banking course materials can contribute to develop written banking skills that are highly required among banking professionals to climb up the managerial and promotion ladder.

It should be noted that, the findings of the present study refer to written communication texts within the banking context. Consequently, the obvious overall limitation of the study is that it focuses extensively on written banking discourse. However, it is highly recommended that further research is needed to focus on spoken banking discourse in order to complement our understanding of spoken banking discourse. Such a comprehensive spoken analysis may provide a more realistic picture of English language use within the banking discourse for course and materials design for ESP and Banking English.

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221

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Appendixes

Appendix (1)

Banking Word-List (1016 words) with their Frequency

Ability 15	Able 26	About 24	Above 37
Academy 5	Acceptable 9	Acceptance 5	Accepted 20
Access 15	Accordance 86	According 24	Accordingly 10

Accounting 150	Accounts 287	Accrued 14	Accumulated 15
Achieve 31	Achieved 22	Acquired 34	Acquisition 56
Across 37	Action 9	Activities 125	Activity 15
Actual 10	Adding 9	Addition 67	Additional 25
Address 15	Adequacy 48	Adhered 5	Adherence 9
Adjustment 9	Administration 37	Advanced 9	Advantage 10
Advisor 9	Advisory 5	Affairs 28	Affecting 9
After 116	Again 19	Against 33	Agency 23
Aggregate 12	Agreement 23	Agricultural 19	Aim 12
Aimed 10	Aims 19	Allocate 17	Allocation 10
Already 22	Although 41	Among 24	Amortization 23
Amortized 12	Amount 91	Amounting 23	Analysis 15
Announced 9	Annual 117	Annually 7	Another 21
Anticipate 5	Appetite 17	Applicable 35	Application 13
Applied 10	Appointed 21	Appointment 24	Appreciation 9
Approach 20	Appropriated 8	Appropriation 9	Approval 39
Approved 6	Approved 37	Areas 17	Arising 26
Around 21	Arrangement 7	Articles 12	Aspects 12
Assessing 15	Assessment 31	Asset s 371	Assist 10
Associate 31	Association 15	Assumed 6	Assurance 9
ATM 28	Attached 18	Attention 6	Attributed 33
Audit 105	Audited 15	Auditing 33	Authority 12
Authorized 8	Available 59	Average 37	Avoid 10
Award 10	Bachelor 7	Back 25	Background 6
Balance 140	Bank 746	Banker 20	Banking 443
Based 131	Basic 18	Basis 104	Be 717
Been 139	Before 42	Beginning 16	Behalf 15
Being 81	Believe 20	Below 24	Benchmarks 5
Benefits 31	Best 41	Better 11	Beyond 5
Bills 5	Binding 5	Boarder 13	Board 6
Bonds 6	Bonus 26	Book 9	Borrowing 5
Both 99	Branch 51	Brand 28	Budget 10
Build 12	Building 21	Business 182	Calculated 10
Calculation 12	Capacities 5	Capital 235	Caption 6
Cards 8	Career 18	Carried 28	Carrying 29
Case 34	Cash 202	Categorize 15	Cater 5
Cause 13	Cautious 9	Ceiling 6	Center 11
Central 95	Centralized 8	Certain 45	Chaired 28
Chairman 89	Challenges 18	Chamber 8	Changes 124
Characteristics 8	Charge 20	Change 21	Charged 12
Charging 8	Charity 25	Chief 82	Choice 5
Circumstances 28	Classification 5	Classified 27	Clear 16
client 7	Collateral 54	Collected 9	Combination 27
Combined 8	Commence 18	Commenced 14	Commercial 65
Commotion 21	Commitments	Committed 21	Committee 170

	12		
Common 15	Community 9	Company 37	Compared 45
Competitive 11	Complete 9	Completed 20	Compliance 71
Complies 7	Comply 12	Component 9	Comprehensive 20
Comprise 27	Computer 12	Concentration 23	Concept 14
Conditions 52	Conduct 20	Conducted 14	Confidence 14
Conform 11	Consequence 9	Consequently 13	Conservative 10
Consideration 14	Considered 8	Consist 12	Consistent 20
Consolidated 323	Consolidation 32	Constituent 11	Construction 14
Consumer 23	Content 10	Contexts 6	Continue 24
Continued 115	Contract 91	Contractual 18	Contribute 9
Contribution 12	Control 107	Controlled 9	Controlling 32
Conventional 10	Core 62	Corporate 98	Cost 89
Counterparty 13	Country 56	Course 23	Cover 16
Created 13	Creation 18	Credit 209	Creditworthiness 8
Crisis 12	Culture 7	Cumulative 31	Currency 111
Current 108	Currently 60	Customer 101	Data 18
Date 78	Days 18	Debt 19	Decision 29
Declining 12	Decrease 20	Dedicated 8	Deemed 12
Default 10	Deferred 22	Deficit 42	Defined 22
Degree 25	Deliver 8	Delivery 21	Demand 21
Department 36	Deposit 64	Depositor 18	Depreciation 42
Deputy 26	Derecognize 17	Despite 28	Details 9
Determination 5	Determine 12	Development 83	Difference 19
Different 25	Diminish 9	Dinar 13	Direction 11
Directly 27	Director 156	Discharge 9	Disclosure 14
Disposal 19	Distribution 45	Diversification 8	Diversified 9
Dividends 21	Document 21	Documented 11	Dollar 26
Domestic 10	Doubtful 8	Down 31	Downturn 8
Drawn 8	Driven 10	Due 97	During 79
Duties 10	Each 122	Early 25	Earnings 36
East 24	Economic 79	Economy 73	Education 9
Effect 23	Effective 28	Efficient 9	Effort 18
Either 17	Electronic 5	Elements 9	Eligible 9
Eliminated 6	Emerging 5	Emphasis 9	Employees 39
Enable 20	Encourage 6	Encumbrance 5	End 89
Ended 53	Energy 6	Engaged 19	Enhance 12
Ensure 51	Ensuring 21	Enterprise 8	Entity 28
Environment 26	Equalization 15	Equation 15	Equipment 25
Equitable 6	Equity 186	Equivalent 33	Errors 6
Especially 10	Essential 8	Establish 55	Estate 43
Ethical 13	Estimate 68	Evaluate 11	Evaluation 10

Even 22	Event 31	Evidence 16	Examine 10
Example 12	Exceed 11	Except 14	Excess 18
Exchange 130	Exclude 9	Executive 174	Existing 31
Expanding 23	Expansion 68	Expense 15	Expenses 100
Experience 44	Experienced 10	Explanation 9	Explanatory 6
Exports 23	Exports 18	Exposed 12	Exposure 38
Extensive 8	Extent 23	External 43	Facilities 51
Fact 10	Factors 8	Failure 8	Fair 125
Faith 14	Fall 28	Family 10	Features 6
Fees 29	Fell 27	Few 19	Fiduciary 11
Figures 21	Finance 105	Financial 648	Financing 209
Firm 5	Fiscal 26	Fixed 21	Flow 31
Fluctuation 5	Footnotes 8	Focus 11	Follow 10
Forecast 6	Foreign 172	Form 34	Formal 11
Formation 8	Forward 9	Founder 8	Framework 21
Fraud 9	Free 19	Frequently 5	From 596
Full 43	Functions 14	Fundamental 7	Fund 24
Funds 67	Further 44	Gain 36	General 62
Generated 19	Geographic 16	Geographical 22	Given 31
Global 54	Good 31	Goods 13	Goodwill 36
Governance 54	Government 41	Gradual 5	Gradually 9
Granted 14	Great 17	Grow 68	Gross 22
Group 1143	Growth 185	Guarantees 10	Guidance 9
Guidelines 28	Half 19	Hardware 12	Have 235
Head 83	Headquarters 12	Healthy 12	Held 70
High 24	Historical 5	House 14	Holders 87
However 86	Human 15	Identification 5	Identified 16
Identity 23	Impact 46	Impacted 10	Impaired 19
Implement 57	Implementation 62	Important 22	Import 21
Improve 15	Improvement 9	Inadequate 7	Incentives 8
Inception 21	Include 21	Income 524	Incorporate 16
Increase 170	Incur 9	Indefinite 5	Independent 32
Indicate 9	Indicators 18	Individual 48	Industry 31
Inflation 42	Influence 6	Information 110	Infrastructure 30
Inherent 6	Initial 27	Initially 23	Innovative 9
Insiders 12	Installment 8	Instruments 16	Insufficient 6
Insurance 17	Intangible 12	Integrate 12	Integration 6
Intend 35	Inter 14	Interests 36	Internal 86
International 96	Internet 13	Interest 74	Into 94
Introduce 30	Introduction 24	Invest 18	Investment 586
Investor 28	Inward 8	Islamic 346	Issuance 5
Issue 77	Istisna 29	Items 11	Join 16
Joint 33	Jointly 71	Judgment 5	Key 18
Knowledge 10	Large 21	Last 27	Later 12
Launch 20	Laundering 22	Law 36	Leading 16

Lease 25	Least 23	Led 23	Legal 56
Lend 14	Length 10	Less 66	Letters 10
Level 68	Liabilities 149	Liability 22	License 24
Life 11	Light 10	Likewise 9	Limited 27
Line 27	Linked 6	Liquid 23	Liquidity 102
Listed 14	Loans 14	Local 96	Located 10
Location 6	Long 26	Look 12	Loss 100
Low 11	Make 69	Main 25	Mainly 50
Maintain 25	Maintenance 12	Major 56	Manage 34
Management 390	Manager 27	Mandatory 6	Manner 14
Manufacturing 11	Many 22	Marketing 24	Market 38
Material 68	Matters 18	Maturity 48	Means 18
Meanwhile 18	Measure 33	Measurement 22	Media 1136
Medium 14	Meet 51	Meetings 29	Member 65
Membership 18	Mention 11	Merciful 5	Method 23
Methodology 8	Middle 20	Million 620	Minimum 33
Minority 17	Minster 9	Ministry 22	Misstatement 8
Moderate 11	Modern 11	Monetary 49	Money 28
Monitor 30	Months 17	Mortgage 7	Most 39
Movement 25	Mudaraba 86	Mudarib 97	Muntahia 65
Murabeh 6	Musharaka 73	Must 25	Mutual 10
National 14	Nature 10	Necessary 23	Need s 23
Network 76	Nevertheless 20	New 244	Next 33
Nomination 5	Nominees 1	North 11	Note 53
Notwithstanding 9	Now 49	Number 77	Object 12
Objectives 29	Obligation 22	Obligators 10	Occur 9
Off 33	Offer 12	Office 78	Officers 37
Offset 13	Offshore 12	Oil 44	On 1120
Once 24	Ongoing 17	Opening 20	Operate 227
Operation 109	Operational 75	Opportunities 13	Order 49
Ordinary 18	Organization 21	Organize 134	Original 14
Others 43	Otherwise 12	Out 67	Outline 9
Outlook 9	Outstanding 14	Over 229	Overall 55
Overdue 11	Overseas 8	Owned 26	Ownership 20
Package 9	Paid 9	Part 67	Participate 9
Participation 25	Particular 27	Particularly 20	Parties 27
Partner 11	Partnership 15	Past 29	Pay 22
Payment 35	Peace 9	Pending 7	People 10
Percentage 13	Perform 13	Performance 71	Period 106
Periodic 10	Permitted 13	Personal 8	Phase 11
Philosophy 11	Place 50	Plan 35	Plus 15
Policies 154	Policy 59	Portfolio 60	Portion 14
Position 46	Possible 22	Potential 14	Pound 13

Power 12	Practice 17	Practices 10	Praise 8
Predeterminatio n 5	Premises 11	Premium 14	Preparation 25
Presence 5	Present 22	Presentation 18	President 65
Pressure 8	Prevail 12	Previous 57	Previously 11
Prices 38	Primarily 13	Primary 10	Prime 8
Principal 9	Principles 79	Prior 28	Priority 7
Privatization 5	Procedures 84	Proceed 5	Process 50
Product 31	Production 18	Products 81	Professional 11
Profile 12	Profit 184	Profitability 15	Profits 42
Program 19	Progress 14	Prohibit 7	Project 15
Promise 5	Property 41	Proposed 26	Provide 35
Provision s 88	Prudent 12	Prudential 8	Public 55
Publish 9	Purchase 20	Purposes 19	Pursuant 6
Put 18	Quality 23	Quantifiable 10	Quantitative 5
Quarterly 10	Quote 11	Range 33	Rapidly 5
Rate 1024	Ratio 24	Reach 30	Real 55
Realize 10	Reasonable 23	Receivable 146	Receive 19
Recent 22	Recently 13	Recession 11	Recognition 17
Recommendatio n 12	Record 24	Recoverable 11	Recovery 19
Reduce 21	Reduction 12	Reference 9	Reflect 12
Region 18	Register 9	Regulate 13	Regulation 48
Regulatory 50	Relate 85	Relation 15	Relative 9
Relevant 19	Reliable 10	Remain 21	Remuneration 36
Rental 7	Report 151	Reported 24	Representative 9
Represent 18	Request 5	Require 21	Requirement 88
Research 23	Reserve 77	Resident 9	Residential 5
Resolution 11	Resources 30	Respect 47	Respective 23
Responsibility 58	Responsible 49	Restrict 70	Restructure 16
Result 54	Retail 34	Return 12	Revolution 5
Revenues 33	Review 44	Rewards 14	Right 23
Rise 23	Risk 558	Roadmap 5	Role 25
Rose 73	Rulebook 9	Rules 45	Sale 78
Sales 128	Same 45	Satisfactory 7	Saving 12
Schedule 6	Secretary 7	Sector 52	Secure 10
Security 47	Seek 6	Segment 13	Select 9
Senior 36	Sensitivity 8	Separate 26	Series 8
Serve 23	Service 44	Setting 10	Settlement 11
Several 44	Share 244	Shareholders 108	Sheet 77
Short 19	Significant 87	Simultaneously 9	Similar 33
Since 48	Single 26	Size 9	Slightly 10
Small 12	Social 32	Society 27	Software 10

Solely 10	Some 47	Somewhat 9	Sophisticated 6
Sound 9	Sources 49	South 53	Special 19
Specific 33	Spite 6	Spread 6	Stable 12
Staff 60	Stage 22	Stance 7	Standard 23
Standardize 10	State 15	Stated 35	Statement 251
Steps 14	Still 15	Stipulate 12	Strategic 50
Strategy 42	Strength 9	Strict 8	Strong 41
Structural 10	Structure 34	Subject 30	Submit 10
Subsequent 18	Subsidiaries 204	Substantial 9	Substantially 14
Success 23	Successful 18	Such 103	Sufficient 8
Summarize 17	Supervise 12	Supervisory 73	Support 20
Surge 7	Surplus 14	System 86	Table 18
Take 36	Tamweel 13	Target 12	Tawfeeq 5
Tax 25	Taxation 67	Team 32	Technical 5
Technology 35	Tenor 7	Term 69	That 517
Then 22	There 71	Therefore 53	These 184
This 265	Those 47	Thousand 15	Through 103
Throughout 25	Thumbnail 8	Thus 24	Time 96
Together 44	Total 286	Tourism 16	Towards 34
Trade 52	Trading 69	Training 12	Transaction 63
Transfer 15	Transition 9	Translate 1	Translation 21
Transport 5	Treasury 36	Trend 5	Turnover 10
Types 23	Uncharged 11	Under 140	Underlying 9
Unified 46	Uniform 7	United 12	Units 130
University 26	Unless 17	Unrealized 36	Unrestricted 210
Unsecured 5	Upgrade 7	Upon 37	Use 22
Used 33	Useful 8	Utilize 5	Value 174
Values 63	Varied 5	Various 35	Vehicle 7
Verification 6	Vet 42	Via 15	Vice 21
View 22	Virtue 5	Vision 23	Volume 7
Way 24	Wealth 5	Website 6	Weighted 18
Well 101	When 69	Where 84	Whether 24
Which 429	While 68	Whilst 19	Who 42
Will 232	Willing 5	With 718	Within 37
Without 10	Word 2612	Work 21	World 49
Worldwide 22	Written 12	Year 427	Zakah 43

Sublist 1 of the Academic Word List - Most Frequent Words in Families

This sublist contains the most frequent words of the Academic Word List in the Academic Corpus.

1. *analysis*
2. *approach*
3. *area*
4. *assessment*
5. *assume*
6. *authority*
7. *available*
8. *benefit*
9. *concept*
10. *consistent*
11. *constitutional*
12. *context*
13. *contract*
14. *create*
15. *data*
16. *definition*
17. *derived*
18. *distribution*
19. *economic*
20. *environment*
21. *established*
22. *estimate*
23. *evidence*
24. *export*
25. *factors*
26. *financial*
27. *formula*
28. *function*
29. *identified*
30. *income*
31. *indicate*
32. *individual*
33. *interpretation*
34. *involved*
35. *issues*
36. *labour*
37. *legal*
38. *legislation*
39. *major*
40. *method*
41. *occur*
42. *percent*
43. *period*
44. *policy*
45. *principle*
46. *procedure*
47. *process*
48. *required*
49. *research*
50. *response*
51. *role*
52. *section*
53. *sector*
54. *significant*
55. *similar*
56. *source*
57. *specific*
58. *structure*
59. *theory*
60. *variable*

Sublist 2 of Academic Word List - Most Frequent Words in Families

This sublist contains the third most frequent words of the Academic Word List in the Academic Corpus.

1. *achieve*
2. *acquisition*
3. *administration*
4. *affect*
5. *appropriate*
6. *aspects*
7. *assistance*
8. *categories*
9. *chapter*
10. *commission*
11. *community*
12. *complex*
13. *computer*
14. *conclusion*
15. *conduct*
16. *consequences*
17. *construction*
18. *consumer*
19. *credit*
20. *cultural*
21. *design*
22. *distinction*
23. *elements*
24. *equation*
25. *evaluation*
26. *features*
27. *final*
28. *focus*
29. *impact*
30. *injury*
31. *institute*
32. *investment*
33. *items*
34. *journal*
35. *maintenance*
36. *normal*
37. *obtained*
38. *participation*
39. *perceived*
40. *positive*
41. *potential*
42. *previous*
43. *primary*
44. *purchase*
45. *range*
46. *region*
47. *regulations*
48. *relevant*
49. *resident*
50. *resources*
51. *restricted*
52. *security*
53. *sought*
54. *select*
55. *site*
56. *strategies*
57. *survey*
58. *text*
59. *traditional*
60. *transfer*

***Sublist 3 of Academic Word List** - Most Frequent Words in Families*
This sublist contains the third most frequent words of the Academic Word List in the
Academic Corpus.

1. *alternative*
2. *circumstances*
3. *comments*
4. *compensation*
5. *components*
6. *consent*
7. *considerable*
8. *constant*
9. *constraints*
10. *contribution*
11. *convention*
12. *coordination*
13. *core*
14. *corporate*
15. *corresponding*
16. *criteria*
17. *deduction*
18. *demonstrate*
19. *document*
20. *dominant*
21. *emphasis*
22. *ensure*
23. *excluded*
24. *framework*
25. *funds*
26. *illustrated*
27. *immigration*
28. *implies*
29. *initial*
30. *instance*
31. *interaction*
32. *justification*
33. *layer*
34. *link*
35. *location*
36. *maximum*
37. *minorities*
38. *negative*
39. *outcomes*
40. *partnership*
41. *philosophy*
42. *physical*
43. *proportion*
44. *published*
45. *reaction*
46. *registered*
47. *reliance*
48. *removed*
49. *scheme*
50. *sequence*
51. *sex*
52. *shift*
53. *specified*
54. *sufficient*
55. *task*
56. *technical*
57. *techniques*
58. *technology*
59. *validity*
60. *volume*

Sublist 4 of Academic Word List - *Most Frequent Words in Families*

This sublist contains the fourth most frequent words of the Academic Word List in the Academic Corpus.

1. *access*
2. *adequate*
3. *annual*
4. *apparent*
5. *approximated*
6. *attitudes*
7. *attributed*
8. *civil*
9. *code*
10. *commitment*
11. *communication*
12. *concentration*
13. *conference*
14. *contrast*
15. *cycle*
16. *debate*
17. *despite*
18. *dimensions*
19. *domestic*
20. *emerged*
21. *error*
22. *ethnic*
23. *goals*
24. *granted*
25. *hence*
26. *hypothesis*
27. *implementation*
28. *implications*
29. *imposed*
30. *integration*
31. *internal*
32. *investigation*
33. *job*
34. *label*
35. *mechanism*
36. *obvious*
37. *occupational*
38. *option*
39. *output*
40. *overall*
41. *parallel*
42. *parameters*
43. *phase*
44. *predicted*
45. *principal*
46. *prior*
47. *professional*
48. *project*
49. *promote*
50. *regime*
51. *resolution*
52. *retained*
53. *series*
54. *statistics*
55. *status*
56. *stress*
57. *subsequent*
58. *sum*
59. *summary*
60. *undertaken*

Sublist 5 of Academic Word List - Most Frequent Words in Families

1. *academic*
2. *adjustment*
3. *alter*
4. *amendment*
5. *aware*
6. *capacity*
7. *challenge*
8. *clause*
9. *compounds*
10. *conflict*
11. *consultation*
12. *contact*
13. *decline*
14. *discretion*
15. *draft*
16. *enable*
17. *energy*
18. *enforcement*
19. *entities*
20. *equivalent*
21. *evolution*
22. *expansion*
23. *exposure*
24. *external*
25. *facilitate*
26. *fundamental*
27. *generated*
28. *generation*
29. *image*
30. *liberal*
31. *licence*
32. *logic*
33. *marginal*
34. *medical*
35. *mental*
36. *modified*
37. *monitoring*
38. *network*
39. *notion*
40. *objective*
41. *orientation*
42. *perspective*
43. *precise*
44. *prime*

48. *rejected*
49. *revenue*
50. *stability*
51. *styles*
52. *substitution*
53. *sustainable*
54. *symbolic*
55. *target*
56. *transition*
57. *trend*
58. *version*
59. *welfare*
60. *whereas*

Sublist 6 of Academic Word List - Most Frequent Words in Families

1. abstract
2. accurate
3. acknowledged
4. aggregate
5. allocation
6. assigned
7. attached
8. author
9. bond
10. brief
11. capable
12. cited
13. cooperative
14. discrimination
15. display
16. diversity
17. domain
18. edition
19. enhanced
20. estate
21. exceed
22. expert
23. explicit
24. federal
25. fees
26. flexibility
27. furthermore
28. gender
29. ignored
30. incentive
31. incidence
32. incorporated
33. index
34. inhibition
35. initiatives
36. input
37. instructions
38. intelligence
39. interval
40. lecture
41. migration
42. minimum
43. ministry
44. motivation
45. neutral
46. nevertheless
47. overseas
48. preceding
49. presumption
50. rational
51. recovery
52. revealed
53. scope
54. subsidiary
55. tapes
56. trace
57. transformation
58. transport
59. underlying
60. utility

Sublist 7 of Academic Word List - Most Frequent Words in Families

1. adaptation
2. adults
3. advocate
4. aid
5. channel
6. chemical
7. classical
8. comprehensive
9. comprise
10. confirmed
11. contrary
12. converted
13. couple
14. decades
15. definite
16. deny
17. differentiation
18. disposal
19. dynamic
20. eliminate
21. empirical
22. equipment
23. extract
24. file
25. finite
26. foundation
27. global
28. grade
29. guarantee
30. hierarchical
31. identical
32. ideology
33. inferred
34. innovation
35. insert
36. intervention
37. isolated
38. media
39. mode
40. paradigm
41. phenomenon
42. priority
43. prohibited
44. publication

48. simulation
49. solely
50. somewhat
51. submitted
52. successive
53. survive
54. thesis
55. topic
56. transmission
57. ultimately
58. unique
59. visible
60. voluntary

Sublist 8 of Academic Word List - Most Frequent Words in Families

1. abandon
2. accompanied
3. accumulation
4. ambiguous
5. appendix
6. appreciation
7. arbitrary
8. automatically
9. bias
10. chart
11. clarity
12. conformity
13. commodity
14. complement
15. contemporary
16. contradiction
17. crucial
18. currency
19. denote
20. detected
21. deviation
22. displacement
23. dramatic
24. eventually
25. exhibit
26. exploitation
27. fluctuations
28. guidelines
29. highlighted
30. implicit
31. induced
32. inevitably
33. infrastructure
34. inspection
35. intensity
36. manipulation
37. minimised
38. nuclear
39. offset
40. paragraph
41. plus
42. practitioners
43. predominantly
44. prospect

48. restore
49. revision
50. schedule
51. tension
52. termination
53. theme
54. thereby
55. uniform
56. vehicle
57. via
58. virtually
59. widespread
60. visual

Sublist 9 of Academic Word List - Most Frequent Words in Families

1. accommodation
2. analogous
3. anticipated
4. assurance
5. attained
6. behalf
7. bulk
8. ceases
9. coherence
10. coincide
11. commenced
12. incompatible
13. concurrent
14. confined
15. controversy
16. conversely
17. device
18. devoted
19. diminished
20. distortion
21. duration
22. erosion
23. ethical
24. format
25. founded
26. inherent
27. insights
28. integral
29. intermediate
30. manual
31. mature
32. mediation
33. medium
34. military
35. minimal
36. mutual
37. norms
38. overlap
39. passive
40. portion
41. preliminary
42. protocol
43. qualitative
44. refine

48. rigid
49. route
50. scenario
51. sphere
52. subordinate
53. supplementary
54. suspended
55. team
56. temporary
57. trigger
58. unified
59. violation
60. vision

Sublist 10 of the Academic Word List - Most Frequent Words in Families
This sublist contains the least frequent words of the Academic Word List in the Academic Corpus.

1. *adjacent*
2. *albeit*
3. *assembly*
4. *collapse*
5. *colleagues*
6. *compiled*
7. *conceived*
8. *convinced*
9. *depression*
10. *encountered*
11. *enormous*
12. *forthcoming*
13. *inclination*
14. *integrity*
15. *intrinsic*
16. *invoked*
17. *levy*
18. *likewise*
19. *nonetheless*
20. *notwithstanding*
21. *odd*
22. *ongoing*
23. *panel*
24. *persistent*
25. *posed*
26. *reluctant*
27. *so-called*
28. *straightforward*
29. *undergo*
30. *whereby*

Appendix (3) Business English Corpus (BEC) Nelson, 2000

BEC POSITIVE KEYWORD GRAMMATICAL CATEGORIES

NOUN	VERB	ADJECTIVE	NOUN/VERB	NOUN/ADJ	ADVERBS
business	sell	financial	market	executive	sincerely
company	include	global	fax	standard	basically
customer	regard	international	price	commercial	currently
product	receive	corporate	bank	quality	obviously
sale	provide	digital	service	potential	primarily
management	operate	new	stock	current	internally
billion	send	strategic	order	core	fully
contractor	please	technical	contract	premium	previously
manager	manage	high	mail	objective	faithfully
seller	require	mobile	share	individual	typically
investment	develop	internal	cost	annual	additionally
internet	advise	competitive	date	prior	significantly
performance	deliver	big	profit	chief	effectively
year	continue	best	register	professional	sharply
million	agree	significant	project	gross	potentially
buyer	discuss	successful	rate	wireless	
industry	excite	low	credit	specialist	
supplier	generate	available	budget	key	
technology	confirm	monthly	copy	major	
distributor	enclose	senior	account	chrome	
delivery	invest	regulatory	cash	overall	
company's	underlie	further	group	dear	
agreement	consolidate	organizational	offer	sole	
growth	combine	quarterly	network	chemical	
director	tend	personal	tell	maximum	
information	restructure	large	term	bulk	
property	underwrite	independent	review	multinational	
shareholder	complicates	relevant	target	marine	
investor	expect	organizational	increase	graphic	
employee	certify	external	invoice		
PC	compete	promotional	tax		
COM	merge	applicable	trade		
payment	announce	ongoing	telephone		
office	achieve	automotive	engineer		
system	relate	appropriate	meeting		
expense	improve	environmental	finance		
strategy	notify	responsible	focus		
data	maintain	outstanding	purchase		
sector	integrate	specific	team		
allies	establish	statutory	report		
premises	motivate	industrial	package		
web	involve	operational	export		
analyst	advertise	electronic	supply		
earnings	follow	monetary	audit		
transmission	implement	unidentified	REF		
economy	enhance	mutual	brand		
revenue	consult	ordinary	limit		
equipment	ensure	genetic	discount		
consumer	identify	systematic	telefax		

software	compare	previous	contact		
currency	expand	managerial	plan		
material	specify	effective	partner		
requirement	attach	exclusive	email		
CEO	authorize	overseas	cable		
organization	create	fiscal	manufacture		
future	automates	additional	work		
fee	customize	cellular	retail		
opportunity	perform	worldwide	forecast		
airline	incur	profitable	control		
telecom	acquire	flexible	experience		
appraisal	transmit	important	issue		
margin	employ	rapid	value		
PLC	submit	graphical	detail		
merger	revise	sustainable	base		
consultant	publish	strong	deal		
purchaser	alleges	comprehensive	design		
month	frustrate	defective	note		
salary	inform	complimentary	interest		
capital	despatch	consistent	fuel		
partnership	earn	exceptional	risk		
CC	buy	antitrust	request		
MS	exist	multi	annex		
telecommun-ications	shelve	fast	bill		
criterion	liquidate	interpersonal	charge		
unit	promote	economic	scheme		
equity	accelerate	confidential	process		
acquisition	decentralize	aggressive	venture		
department	downgrade	pretax	labor		
activity	approve	analytical	may		
EU	recycle	tough	subject		
option	totaled	kind	total		
skill	participate	broad	access		
asset	propose	functional	ship		
development	locate	organic	need		
resource	await	critical	address		
clothes	strive	favorite	motor		
CO	allot	efficient	pay		
retailer	inquire	liable	schedule		
basis	orientate	payable	store		
leadership	tighten	mega	flow		
variance	designate	entrepreneurial	book		
debt	negotiate	innovative	center		
bonus	comply	slow	handle		
insurance		dynamic	range		
income		domestic	list		
production		replaceable	interface		
subsidiary		leveraged	train		
segment		accurate	program		
CV		daily	condition		
auto		unlimited	code		

communication		continental	loan		
hotel		mechanical	estimate		
competence		local	host		
warranty			print		
world's			due		
competitor			board		
INC			page		
liability			exchange		
manufacturer			rep		
pets			quote		
profitability			steel		
inflation			phone		
incentive			monitor		
operation			franchise		
consultancy			gain		
vehicle			function		
facsimile			change		
installation			benefit		
association			pack		
RE			guarantee		
commerce			profile		
HR			delay		
drawings			demo		
carrier			pressure		
seller's			structure		
participant			chain		
capability			boss		
accountant			sample		
provider			check		
banker			crate		
specification			outsourcing		
decision			pulp		
memorandum			truck		
competition			query		
division			telex		
relationship			index		
consortium			yield		
operator			respect		
vendor			graduate		
application			chart		
bookshop			fund		
overhead			welding		
association's			reward		
corporation			file		
VAT			patent		
quantity			return		
airways			guest		
compliance			progress		
problem			result		
sheet			build		
dividend			parcel		
implementation			test		

FTSE			update		
document			debit		
agent			rival		
broker			import		
inspection			trust		
loss			impact		
organizations			position		
minimum			launch		
item			challenge		
job			color		
cell			outlaw		
slowdown			benchmark		
browser			staff		
quotation			cap		
certificate			format		
responsibility			cover		
controller			fan		
performer			sample		
chairman			clutter		
consolidation			pulp		
satellite			deposit		
container			label		
excellence			wholesale		
responsibilities			lease		
tonne			raise		
avionics			rise		
boardroom			affiliate		
takeover			dispute		
attendees			license		
logo			stake		
bankruptcy			comment		
culture			breach		
bank's			view		
capitalization			interview		
clause			grooming		
resolution			perk		
ability			screen		
discussion			defect		
security			route		
expectation			research		
message			record		
arbitration			upgrade		
scope			videotape		
ratio			modeling		
VCR			scan		
solution			draft		
treasury			bond		
adviser			skid		
commitment					
reference					
computer					
university					

approval					
TV					
fiber					
appraisee					
clearance					
improvement					
movie					
regulator					
GDP					
employer					
lender					
remuneration					
enterprise					
knowledge					
regulation					
personnel					
stability					
casualty					
cargo					
action					
exchangers					
cashflow					
arbitrator					
antenna					
inlet					
portfolio					
assessment					
capacity					
holdings					
identification					
session					
confirmation					
agency					
provision					
landlord					
success					
payroll					
outlet					
telecoms					
volume					
example					
location					
structure					
module					
firm's					
stockholder					
trademark					
ratings					
deadline					
addition					
publication					
pharmaceuticals					

beverage					
assumption					
strength					
depot					
demerger					
spec					
competitiveness					
summary					
trader					
downside					
buyer's					
conglomerate					
country					
line					
presentation					
advice					
ownership					
obligation					
hydrogen					
brochure					
preparation					
CD					
turnover					
efficiency					
maturities					
language					
politics					
layoffs					
loser					
guy					
title					
expertise					
transaction					
valuation					
exporter					
money					
insolvency					
attention					
accession					
cavalry					
site					
marketplace					
institute					
distribution					
applicant					
relocation					
homeowner					
prosecutors					
brokerage					
ATTN					
supplier's					
competency					

availability					
protection					
innovation					
pursuant					
client's					
group's					
bells					
installment					
behalf					
retention					
privatization					
liquidity					
conference					
scenario					
trillion					
accountancy					
stationery					
administration					
complaint					
chef					
period					
niche					
tele					
acceptance					
documentation					
instruction					
speculator					
compensation					
worth					
connection					
EMU					
pharmaceutical					
plus					
convergence					
rental					
facility					
promotion					
website					
automakers					
APR					
booksellers					
tactics					
NASDAQ					
consignment					
street's					
equities					
admin					
enhancements					
faculty					
indemnity					
menu					
completion					

kilowatt					
diligence					
distributor's					
souvenir					
communicator					
membrane					
feedback					
creditor					
environment					
depreciation					
directory					
decoder					
photography					
perception					
insurer					
overdraft					
administration					
administrator					
principle					
emulation					
coordination					
organization					
indicator					
instrument					
globalization					
allegations					
telephony					
neighbors					
counselor					
industrials					
receivables					
microprocessor					
management's					
commission					
perspective					
expenditure					
arena					
synergy					
continuation					
tobacco					
productivity					
healthcare					
lawsuit					
inventory					
flexibility					
reservation					
repayment					
deregulation					
digit					
database					
AD					
DTI					

termination					
version					
customization					
FOOTSIE					
filings					
corporates					
entertainment					
scaffolding					
accruals					
rebates					
receipt					
shipment					
generation					
FOB					
week					
memo					
consensus					
borrowings					
macro					
procurement					
cassette					
role					
maker					
timber					
maintenance					
approvals					
framework					

Appendix (4) Collocation Results

1. Risk	2. Income
1. market **risk** arises from fluctuations	1. operating **income**
2. equity price **risk** arises from	2. statement of **income**
3. profit rate **risk**	3. losses are charged to **income**
4. credit **risk** exposure	4. calculated based on **income**
5. credit **risk** of financing contracts	5. joint **income** from
6. appropriate **risk** measurement	6. **income** is recognized as
7. terms **risk** characteristics	7. financing general **income**
8. asset quality **risk** management	8. in order to lift **income** from
9. **risk** management disciplines	9. non-Islamic **income** is credited to
10. **risk** reserves are made of	10. to avoid loss **income** from
11. liquidity **risk**	11. the consolidated **income** statement
12. potential **risk** impact of	12. Fee commission **income**
13. operational **risk** and regulators	13. net **income** for

14. minimal **risk** to changes	14. share of **income**
15. attitude to **risk** financing	15. equity and net **income**
3. Banking	**4. Management**
1. **Banking** financial administration	1. asset quality risk **management**
2. Islamic **banking** service revenues	2. governance **management** discipline
3. investment **banking** activities	3. **management** of unrestricted investment
4. *banking* license granted by	4. senior **management** committees
5. consolidation **banking** operations	5. treasury **management**
6. **banking** interests	6. rational cost **management**
7. various **banking** subsidiaries	7. flexibility in economic **management**
8. the growth of **banking** industry	8. Executive **Management** employees
9. local **banking** supervisors	9. human resource **management**
10. offshore **banking** license	10. Core **Management** Team
11. **banking** risks compliance	11. investment property **management**
12. onshore **banking** business	12. Chairman for Fund **Management**
13. **BANKING** ANNUAL REPORT	13. Integrated **Management** Information
14. income from **banking** services fees	14. Exposure **Management** Structure
15. **BANKING** TREASURY SERVICES	15. limit **management** procedures
5. Asset	**6. Board**
1. realize **asset** settle liabilities	1. Respective **Board** of Directors
2. purchase or sell **assets**	2. supervisory & Advisory **Board**
3. Islamic system of **asset**	3. Chief Executive and **Board** Members
4. amount of **asset** is determined	4. Executive **Board** Committee
5. net **asset** quality value	5. General Auditor Chamber **Board**
6. specific financial **asset**	6. Constituent **Board** of Director
7. **asset** based on	7.Corporate governance **Board** of Directors
8. **asset** liability committee	8. Islamic Jurisprudence **Board** resolution
9. total **asset** increase	9. **Board** Affairs & Remuneration
10. staff **asset** amortization cost	10. Sharia Supervisory **Board**
11. cash flow from **asset**	11. The **Board** has delegated
12. value of pledged **asset**	12. The **Board** has recommended
13. statutory reversed **asset**	13. The **Board** of Directors should
14. risk rewards of **asset**	14. The **Board** would like to
15. asset value per **share**	15. the **Board** approved in accordance with
7. Account	**8. Investment**
1. unrestricted investment **account**	1. agricultural **investment**

holders	
2. interests of *account* holders	2. treasury *investment* activities
3. *account* of income	3. financing *investment* products
4. Transfers *account* by	4. equalization reserved *investment*
5. based on the *account* performance	5. credit *investment* processing tools
6. Profit Loss *Account*	6. *investment* facilities exposure
7. Total liabilities *account*	7. real estate *investment*
8. liabilities *Account* payable Paid	8. *investment* properties
9. the current *account* components	9. joint *investment* account
10. Capital *Account* Deficit or Surplus	10. financing *investment* asset
11. financing policy take into *account*	11. exceeding outstanding *investment*
12. taking into account the premium	12. *investment* is recognized by
13. credited to a charity *account*	13. sources of funding *investment*
14. exchange *account*	14. capital *investment* plans
15. current *account* flipping over	15. *investment* banking services
9. Statement	**10. Interest**
1. funds is shown in *statement*	1. net *interest* gain and loss
2. the consolidated income *statement*	2. net *interest* income provided by
3. the financial *statement*	3. minority *interest* in subsidiaries
4. cash flow *statement* for the year	4. net *interest* gained on financial
5. consolidated *statement* of sources	5. recoveries of *interest*
6. income and expenditure *statement*	6. owner *interest* rates
7. *statement* of compliance	7. maintaining *interest* rates
8. consolidated *statement* of equity	8. taxation minority *interest*
9. *statement* of changes in equity	9. faced a penalty *interest*
10. supervisory board *statement*	10. interest *income* expenses
11. *statement* of sources and uses	11. progressive *interest* rate
12. income *statement* as incurred	12. decision to raise *interest* rates
13. financial review income *statement*	13. *interest* income from loans
14. capital income *statement* accounts	14. *interest* rate policy
15. *statement* of comprehensive income	15. applicable average *interest* rate
11. Profit	**12. Share**
1. net operating *profit*	1. *share* of profits
2. based on *profit* sharing	2. *share* from investment accounts
3. receivable *profit* from sales	3. s*hare* of restricted investment
4. *profit* from deemed disposal	4. *share* in capital remains constant
5. shared *profit* as distributed	5. net asset value per *share*

6. capitalization of **profit**	6. net income earning per **share**
7. methods on **profit** calculation	7. number of **share**
8. investment account share of **profit**	8. general assembly of **share** holders
9. excess of **profit** to be distributed	9. authorized ordinary **share** capital
10. mismatch in **profit** rate	10. earnings per **share** increased from
11. exposure to **profit** rate	11. the value per **share** is
12. cost plus **profit** margin	12. bonus dividend of one **share** is
13. fair value through **profit**	13. according to their **share** percentage
14. fluctuation in **profit** rate equity	14. shareholders should pay their **share** of
15. to maximize **profit** margin	15. comprise **share** capital after deduction
13.Credit	**14. Dividend**
1. management of **credit** risk	1. **dividend** income
2. letters of **credit** & guarantee	2. significant growth of **dividend**
3. head office of **credit** committee	3. **dividend** paid to shareholders
4. **credit** risk financing	4. automated **dividend** service
5. levels of **credit** risk undertaken	5. associated **dividend** received
6. **credit** & risk management	6. profit from bonds **dividend** income
7. provision for possible **credit** losses	7. bonus **dividend** of
8. consolidation data of **credit**	8. appropriations of cash **dividend**
9. **credit** for touristic loans	9. recommended cash **dividend**
10. commercial letters of **credit**	10. healthy & consistent **dividend** payout
11. potential vulnerability of **credit** rating	11. adjustment of **dividend** policy
12. retail **credit** applications	12. amount of **dividend** to shareholders
13. **credit** facilities & regulations	13. permitted to pay **dividend**
14. assessing **credit** risk	14. distribution of cash **dividend**
15. financing **credit** policy	15. **dividend** issues & policy
15. Transaction	**16. Liability**
1. **transaction** during the year	1. **liability** exchange
2. equity **transaction** cost	2. **liability** statement
3. share premium **transaction**	3. asset & **liability** committee
4. forecast of **transaction**	4. financial **liability** contract
5. financial asset in **transaction**	5. company with limited **liability**
6. value plus if incremental **transaction**	6. new **liability** & retail
7. balance of import **transaction**	7. financial asset & **liability**
8. foreign currencies **transaction**	8. public **liability** company
9. breakdown of invisible **transaction**	9. indemnities is based on **liability**
10. recourse **transaction**	10. settle **liability** simultaneously

11. result in parallel *transaction*	11. tax provided *liability* method
12. commencement of *transaction*	12. Zakah provided *liability*
13. changes rates of *transaction*	13. *liability* for current currency
14. over the period of *transaction*	14. gains & losses of *liability*
15. business *transaction*	15. non-financial *liability*
17. Financial	**18. Islamic**
1. *financial* assets	1*. Islamic* Chamber of Commerce
2. ranks of *financial* institutions	2. philosophical pillars of *Islamic* banking
3. amount of *financial* assets and liabilities	3. according to the tenet of *Islamic* sharia
4. trade in organized *financial* markets	4. disciplines of *Islamic* banking
5. previous *financial* period	5. the expansion of *Islamic* finance
6. offsetting *financial* assets	6. virtue of *Islamic* orientation
7. Islamic *financial* services institutions	7. subject to *Islamic* jurisprudence board
8. *financial* accounting standard	8. permission under *Islamic* sharia
9. matters relating to *financial* control	9. globalization effort in *Islamic* business
10. alternatives to *financial* intermediaries	10. in compliance with *Islamic* rules
11. consolidated *financial* statements	11. in conformity with *Islamic* Sharia law
12. statutory *financia*l statements	12. reduced liquidity impacted on *Islamic*
13. annual audited *financial* statement	13. firmly adhered to *Islamic* banking
14. internal audit & *financial* control	14. trade finance *Islamic* treasury
15. to incur a *financial* loss	15. in accordance with *Islamic* Sharia
19. Operating	**20. Consolidated**
1. other *operating* income	1. *consolidated* financial statement
2. amortization other *operating* expenses	2. *consolidated* balance sheet
3. deduction of *operating* expenses	3. *consolidated* statement of income
4. total *operating* income	4. *consolidated* income statement
5. associated companies *operating* profit	5. achieved a *consolidated* total of
6. higher *operating* expenses of	6. will be *consolidated* into
7. charges in *operating* assets & liabilities	7. disclosure in *consolidated* sheet
8. *operating* activities investing	8. attention to *consolidated* statement
9. *operating* activities rose to	9. shown separately in the c*onsolidated*

10. **operating** strictly in accordance with	10. **consolidated** quarterly
11. financial & **operating** policies of	11. continue to be **consolidated**
12. net **operating** profit	12. **consolidated** into the group
13. resulting in **operating** loss	13. **consolidated** set of financial
14. yielded net **operatin**g income	14. overall **consolidated** financial
15. **operating** expenses rose by	15. is recognized in **consolidated**
21. Unrestricted	**22. Foreign**
1. **unrestricted** investment account	1. **foreign** currency
2. **unrestricted** access to the audit	2. **foreign** currencies transaction
3. equity **unrestricted** investment	3. **foreign** exchange
4. liabilities of **unrestricted** investment	4. **foreign** correspondent
5. capital increase of **unrestricted**	5. disposal of **foreign** entity
6. managing **unrestricted** investment	6. under license of **foreign** bank
7. distribution of **unrestricted** account	7. **foreign** exchange risk
8. gross return to **unrestricted** account	8. liquidity of **foreign** currency
9. **unrestricted** investment deposit	9. remittances & **foreign** investment
10. balance of **unrestricted** investment	10. current deposit in **foreign** currencies
11. restricted **unrestricted** investment	11. equity in **foreign** exchange investment
12. net paid to **unrestricted** account	12. consolidating **foreign** economic
13. value attributed to **unrestricted**	13. transaction in **foreign** currencies
14. allocation of **unrestricted** account	14. **foreign** relations
15. premium reserves of **unrestricted**	15. increase in **foreign** reserve
23. Murabaha	**24. Mudaraba**
1. sales **murabaha** receivable profit	1. quantifiable **mudaraba**
2. income from its own **murabaha**	2. comprise sales from **mudaraba**
3. promissory notes of **murabaha** transfer	3. **mudaraba** for a fixed period
4. stamp duties profit on **murabaha**	4. financing income on **mudaraba**
5. directed towards **murabaha** contracts	5. progress based on **mudaraba** contracts
6. risk provision of total **murabaha**	6. appropriated **mudaraba** contract
7. promise made in **murabaha**	7. growth in **mudaraba** portfolio
8. local medium term for **murabaha**	8. restricted **mudaraba** transaction

9. accrual basis except for **murabaha**	9. **mudaraba** in foreign currency
10. income from **murabaha**	10. to conduct Islamic **mudaraba**
11. banks commodity **murabaha**	11. maturity investment in **mudaraba**
12. lower balance of **murabaha**	12. equity investment including **mudaraba**
13. seen in **murabaha** financing	13. secure income from **mudaraba**
14. growth of **murabaha** sales	14. excluded from **mudaraba** financing
15. financing modes in **murabah**	15. moderate reduction in **mudaraba**
25. Musharaka	**26. Zakah**
1. government **musharaka** certificates	1. **zakah** on the profits
2. **musharaka** financing facilities	2. required to be **zakah**
3. **musharaka** financing income	3. empowered to be *zakah*
4. balance on **musharaka** portfolio	4. should be **zakah**
5. growth recorded in **musharaka**	5. payment of **zakah** is individual
6. definite period of **musharaka**	6. shareholders should pay **zakah**
7. **musharaka** financing agreement	7. **zakah** should be paid annually
8. services based on **musharaka** contract	8. **zakah** due to number of shares
9. reflected in reduced **musharaka**	9. assets on which **zakah** should be paid
10. diminishing of **musharaka**	10. postponed **zakah** becomes debts
11. balance sheet of **musharaka** financing	11. **zakah** per share is
12. leaseback under **musharaka**	12. taxation and **zakah**
13. provision for impairment of **musharaka**	13. investments are excluded from **zakah**
14. estimated **musharaka**	14. is committed to pay **zakah**
15. **musharaka** financing is recoganized	15. responsibility of payment of **zakah**
27. Istisna	**28. Sharia**
1*. istisna* is a sale agreement	1. **sharia** supervisory board control
2. newly launched **istisna** product	2. **sharia** accounting standard
3. sale trade **istisna**	3. legal auditors **sharia** report
4. good faith fund **istisna**	4. **sharia** advisory board
5. **istisna** is recoganized on time	5. commitment to **sharia** laws
6. trading securities **istisna**	6. in accordance to **sharia**
7. total assets in **istisna**	7. allocated according to **sharia**
8. immediate payment on **istisna**	8. in conformity with approved **sharia**
9. transaction with **istisna**	9. financial **sharia** statements
10. **istisna** receivables	10. **sharia** complaint income accrue
11. statement of income **istisna**	11. adhered to **sharia** principles
12. provision of doubtful **istisna**	12. head & members of **sharia**

	board
13. *istisna* financing	13. offering various *sharia* modes
14. debts based on *istisna*	14. to achieve *sharia* compliant
15. installment sale *istisna* contract	15. independent *sharia* opinion

29. That	30. Which
1. financial performance *that* witnessed	1. *which* is discussed below
2. *that* is held to	2. assets on *which*
3. operations *that* require	3. each of *which* is explained
4. over *that* time	4. some of *which* have been
5. arising from the possibility *that*	5. *which* expanded by
6. recoverable amount of *that*	6. *which* will lead to considerable
7. *that* can be estimated reliably	7. *which* yielded on
8. despite of *that* profit	8. *which* serves as
9. price of *that* time was	9. *which* means adding
10. receivables *that* are jointly owned	10. for matters *which* are related to
11. discount rate *that* reflect	11. *which* is equivalent to
12. *that* are appropriate to	12. which will help to diminish
13. provided *that*	13. *which* is deemed to have
14. circumstances indicate *that*	14. asset to *which* it relates
15. this mean *that*	15. subsidiaries *which* incorporate

31. From	32. Over
1. to protect *from* risk associated	1. implementation *over* past decades
2. assets have increased *from*	2. significant influence *over*
3. joint income *from* sales	3. *over* such period
4. investors *from* around the world	4. current account flipping *over*
5. net income *from* investment	5. expected to fall *over*
6. share income *from*	6. benefits are accrued for *over*
7. revenues *from* services fees	7. GDP froth *over*
8. *from* a moderate deficit to	8. staff spread all *over*
9. transaction *from* local currencies	9. liquidity resources *over*
10. profit *from* sales receivable	10. industrial sector soared *over*
11. remittances *from* other countries	11. a number of steps were taken *over*
12. apart *from* this	12. *over* the lease time
13. surpluses derived *from*	13. per annum *over*
14. senior nominees drawn *from*	14. *over*-due bills
15. *from* that date on	15. expanded *over* the year

33. After	34. Through
1. beginning *after* January	1. to control poverty *through*
2. events occurring *after* impairment value	2. rising performance *through* training
3. associated profit *after*	3. social charity *through* donation
4. net profit *after* tax Zakah provision	4. stance maintained *through*

5. **after** adding increased revenue	5. finance transaction **through** buying
6. **after** excluding non-taxable	6. banking transactions **through** SWIFT
7. **after** closure of transaction	7. designated value **through**
8. **after** deducing other expenses	8. to achieve goals **through**
9. **after** being granted	9. managing risk **through**
10. **after** spending several years	10. **through** appropriate limits set
11. provision **after** service benefits	11. controls credit risk **through**
12. oil export **afte**r separation of South	12. **through** regular review
13. **after** paying out	13. **through** patronage & sponsors
14. **after** application of	14. acquired **through**
15. **after** permission of	15. reduce inflation **through**
35. Before	**36. Is**
1. **before** it reaches to	1. **is** provided in accordance with
2. **before** disseminating information	2. **is** recognized in consolidated sheet
3. will be implemented **before**	3. **is** based solely on the report
4. net income **before** provision	4. **is** due to
5. profit **before** taxation	5. **is** excluded from
6. particular amount **before**	6. **is** measured by
7. **before** changes occur	7. **is** determined at the level of
8. **before** the agreed period	8. **is** projected at
9. **before** the honorable assembly	9. risk **is** defined as
10. shares are deduced **before**	10. profit **is** shared as per agreement
11. **before** public announcement	11. loss **is** reversed to
12. stand here **before** you to discuss	12. is added **to** cumulate
13. **before** the arrival of	13. each unit **is** managed by
14. **before** implementing bank policy	14. transaction **is** initiated
15. profit **before** changes	15. **is** credited to
37. Was	**38. Are**
1. **was** recommended as	1. staff **are** sent to
2. **was** given by	2. **are** prepared in accordance with
3. **was** approved at annual assembly	3. shares **are** held in
4. **was** formed in	4. shareholders **are** entitled to appoint
5. **was** recently appointed to	5. subsidiaries **are** required to
6. activity **was** reflected in	6. statements **are** translated at weight of
7. agreement **was** signed with	7. regulations **are** observed according to
8. **was** involved in several	8. press release **are** posted on
9. assets **was** seen in cash	9. **are** controlled through regular

10. *was* classified into	10. *are* financed by
11. bank *was* permitted to conduct	11. *are* jointly owned by
12. bank *was* incorporated in	12. *are* regularly reviewed by
13. budget *was* itemized for	13. *are* expected to benefit from
14. committee *was* established to adjust	14. positions *are* maintained with
15. company *was* contracted to	15. *are* deemed to
39. Were	**40. Have**
1. *were* propagated to	1. *have* been classified in order
2. *were* in compliance with	2. statements *have* been published
3. *were* attended by delegates	3. *have* been consolidated as
4. *were* funded by customers	4. acquisition *have* been completed
5. *were* designated as hedges	5. assets *have* been increased
6. financings *were* spread across	6. banks *have* been directed to
7. charges *were* made in	7. committees *have* been formed to
8. deposits *were* accounted for	8. companies *have* been encouraged by
9. efforts *were* made to compensate	9. correspondents *have* been increased
10. goals *were* adopted in	10. oil-based economies *have* empowered
11. staff *were* terminated consensually	11. guidelines *have* been allocated to
12. results *were* achieved due to	12. *have* been active
13. rules *were* imposed under	13. principles *have* been committed by
14. tenders *were* invented for	14. records *have* been kept by
15. statements *were* audited by	15. requirements *have* been complied with
41. Has	**42. Will**
1. committee *has* announced	1. credit rating *will* be applied to
2. framework *has* been established	2. agricultural sector *will* be maintained to
3. *has* been keen to utilize	3. shares *will* be fluctuated as result of
4. annual GDP growth *has* averaged	4. roadmap *will* be enhanced to
5. bank *has* been responsible for	5. liability *will* be introduced by
6. report *has* been furnished to	6. payments *will* be in installment
7. target *has* been achieved fully	7. priorities *will* be focused on
8. Sudan *has* been awarded	8. programs *will* be incorporated into
9. *has* been engaged for	9. revenues *will* remain unchanged
10. *has* been included in	10. charges *will* be determined in
11. *has* been appointed by	11. work *will* be completed over
12. *has* been adjusted to	12. *will* enable to comply with
13. financing *has* been affected by	13. *will* be seen
14. *has* been taken to charity	14. *will* be acquired
15. approval *has* been given to	15. data *will* be captured via

43. Such	44. Other
1. outlets **such** as cash & ATM	1. including **other** revenues
2. over **such** prior period	2. reflected in **other** operating income
3. loss in **such** investment is	3. values of **other** financial assets
4. **such** exchange differences are	4. reports of **other** auditors
5. excess of **such** gains over	5. **other** fee & commission income
6. fair value of **such** assets	6. **other** than that
7. **such** time as	7. **other** members are
8. **such** measures which	8. **other** expenses include
9. **such** risks are monitored on	9. remittances from **other** countries
10. **such** real estate is	10. in **other** states
11. **such** income is recognized on	11. on the **other** hand
12. **such** increase is attributed to	12. through **other** forms
13. **such** investments are carried	13. while **other**
14. if **such** evidence exists	14. among **other** things
15. acquiring **such** goals is	15. political or **other** conditions
45. More	**46. Out**
1. of **more** than	1. after paying **out**
2. **more** frequently	2. paid **out** in instilments
3. **more** overdue is	3. paid **out** in addition to
4. such **more**	4. **out** of mudaraba income
5. in **more** details	5. may come **out** of
6. implementation of **more** flexible	6. values laid **out** in
7. not **more** than	7. statements as set **out** in
8. **more** branches are located in	8. transactions are carried **out** by
9. with **more** than	9. to bear **out** the current
10. which **more** than	10. amount appropriated **out** of
11. several **more** cash	11. arising **out** of
12. **more** oriented towards	12. the meeting came **out** with
13. attracting **more** funds from	13. income statement bore **out** deficit
14. to ensure **more** efficient	14. carried **out** compliance procedures
15. more than its value	15. carrying **out** business

Appendix (5) Banking Glossary

Banking Glossary of Terms & Phrases

Account Agreement: the contract governing your open-end credit account, it provides information on changes that may occur to the account

Account History: the payment history of an account over a specific period of time, including the number of times the account was past due or over limit.

Account Holder: any and all persons designated and authorized to transact business on behalf of an account. Each account holder's signature needs to be on file with the bank. The signature authorizes that person to conduct business on behalf of the account.

Accrued Interest: interest that has been earned but not yet paid.

Acquiring Bank: in a merger, the bank that absorbs the bank acquired.

Adverse Action Notice: The notice required by the Equal Credit Opportunity Act advising a credit applicant or existing debtor of the denial of their request for credit or advising of a change in terms considered unfavorable to the account holder.

Affidavit: a sworn statement is writing before a proper official, such as a notary public

Alteration: any change involving an erasure or rewriting in the date, amount, or payee of a check or other negotiable instrument.

Amortization: the process of reducing debt through regular installment payments of principal and interest that will result in the payoff of a loan at its maturity.

Annual Percentage Rate (APR): the cost of credit on a yearly basis, expressed as a percentage.

Annual Percentage Yield (APY): a percentage rate reflecting the total amount of interest paid on a deposit account based on the interest rate and the frequency of compounding for a 365-day year.

Annuity: a life insurance contract sold by insurance companies, brokers, and other financial institutions. It is usually sold as a retirement investment. An annuity is a long-term investment and can have steep surrender charges and penalties for withdrawal before the annuity's maturity date.

Application: under the Equal Credit Opportunity Act (ECOA), an oral or written request for an extension of credit that is made in accordance with the procedures established by a creditor for the type of credit requested.

Appraisal: the act of evaluating and setting the value of a specific piece of personal or real property.

Authorization: the issuance of approval, by a credit card issuer, merchant, or other affiliate, to complete a credit card transaction.

Automated Clearing House (ACH): A computerized facility used by member depository institutions to electronically combine, sort, and distribute inter-bank credits and debits. ACHs process electronic transfers of government securities and provided customer services, such as direct deposit of customers' salaries and government benefit payments (i.e., social security, welfare, and veterans' entitlements), and preauthorized transfers.

Automated Teller Machine (ATM): A machine, activated by a magnetically encoded card or other medium that can process a variety of banking transactions. These include accepting deposits and loan payments, providing withdrawals, and transferring funds between accounts.

Automatically Protected: As of May 1, 2011, up to two months of Federal benefits such as Social Security benefits, Supplemental Security Income benefits, Veteran's benefits, Railroad Retirement benefits, and benefits from the Office of Personnel Management that are direct deposited to an account may be protected from garnishment. The amount automatically protected will depend upon the balance of the account on the day of review.

Automatic Bill Payment: A checkless system for paying recurring bills with one authorization statement to a financial institution. For example, the customer would only have to provide one authorization form/letter/document to pay the cable bill each month. The necessary debits and credits are made through an Automated Clearing House (ACH).

Availability Policy: Bank's policy as to when funds deposited into an account will be available for withdrawal.

Available Balance: The balance of an account less any hold, uncollected funds, and restrictions against the account.

Available Credit: The difference between the credit limit assigned to a cardholder account and the present balance of the account.

Balance Transfer: The process of moving an outstanding balance from one credit card to another. This is usually done to obtain a lower interest rate on the outstanding balance. Transfers are sometimes subjected to a Balance Transfer Fee.

Bank Custodian: A bank custodian is responsible for maintaining the safety of clients' assets held at one of the custodian's premises, a sub-custodian facility or an outside depository.

Bank Examination: Examination of a bank's assets, income, and expenses-as well as operations by representatives of Federal and State bank supervisory authority-to ensure that the bank is solvent and is operating in conformity with banking laws and sound banking principles.

Bank Statement: Periodically the bank provides a statement of a customer's deposit account. It shows all deposits made, all checks paid, and other debits posted during the period (usually one month), as well as the current balance.

Bankrupt: A bankrupt person, firm, or corporation has insufficient assets to cover their debts. The debtor seeks relief through a court proceeding to work out a payment schedule or erase debts. In some cases, the debtor must surrender control of all assets to a court-appointed trustee.

Bankruptcy: The legal proceedings by which the affairs of a bankrupt person are turned over to a trustee or receiver for administration under the bankruptcy laws. There are two types of bankruptcy:

Beneficiary: A person who is entitled to receive the benefits or proceeds of a will, trust, insurance policy, retirement plan, annuity, or other contract.

Billing Cycle: The time interval between the dates on which regular periodic statements are issued.

Billing Date: The month, date, and year when a periodic or monthly statement is generated. Calculations have been performed for appropriate finance charges, minimum payment due, and new balance.

Billing Error: A charge that appears on a periodic statement associated with an extension of credit (e.g., credit card)

Bond, U.S. Savings: Savings bonds are issued in face value denominations by the U.S. Government in denominations ranging from $50 to $10,000. They are typically long-term, low-risk investment tools.

Business Day: Any day on which offices of a bank are open to the public for carrying on substantially all of the bank's business.

Canceled Check : A check that a bank has paid, charged to the account holder's account, and then endorsed. Once canceled, a check is no longer negotiable.

Cease and Desist Letter: A letter requesting that a company stops the activity mentioned in the letter.

Certificate of Deposit: A negotiable instrument issued by a bank in exchange for funds, usually bearing interest, deposited with the bank.

Certificate of Release: A certificate signed by a lender indicating that a mortgage has been fully paid and all debts satisfied.

Certified Check: A personal check drawn by an individual that is certified (guaranteed) to be good. The face of the check bears the words "certified" or "accepted," and is signed by an official of the bank or thrift institution issuing the check.

Charge-off: The balance on a credit obligation that a lender no longer expects to be repaid and writes off as a bad debt.

Check: A written order instructing a financial institution to pay immediately on demand a specified amount of money from the check writer's account to the person named on the check or, if a specific person is not named, to whoever bears the check to the institution for payment.

Checking Account: A demand deposit account subject to withdrawal of funds by check.

Closed-End Credit : Generally, any credit sale agreement in which the amount advanced, plus any finance charges, is expected to be repaid in full by a specified date. Most real estate and automobile loans are closed-end agreements.

Closed-End Loan: Generally, any loan in which the amount advanced, plus any finance charges, is expected to be repaid in full by a specified date. Most real estate and automobile loans are closed-end agreements.

Closing a Mortgage Loan: The consummation of a contractual real estate transaction in which all appropriate documents are signed and the proceeds of the mortgage loan are then disbursed by the lender.

Closing Costs: The expenses incurred by sellers and buyers in transferring ownership in real property. The costs of closing may include the origination fee, discount points, attorneys' fees, loan fees, title search and insurance, survey charge, recordation fees, and the credit report charge.

Collateral: Assets that are offered to secure a loan or other credit. For example, if you get a real estate mortgage, the bank's collateral is typically your house. Collateral becomes subject to seizure on default.

Collected Funds: Cash deposits or checks that have been presented for payment and for which payment has been received.

Collection Agency: A company hired by a creditor to collect a debt that is owed. Creditors typically hire a collection agency only after they have made efforts to collect the debt themselves, usually through letters and telephone calls.

Collection Items: Items-such as drafts, notes, and acceptances-received for collection and credited to a depositor's account after payment has been received. Collection items are usually subject to special instructions and may involve additional fees. Most banks impose a special fee, called a collection charge, for handling collection items.

Collective Investment Funds (CIFs): A Collective Investment Fund (CIF) is a trust created and administered by a bank or trust company that commingles assets from multiple clients. The Federal securities laws generally require entities that pool securities to register those pooled vehicles (such as mutual funds) with the SEC. However, Congress created exemptions from these registration requirements for CIFs so long as the entity offering these funds is a bank or other authorized entity and so long as participation in the fund is restricted to only those customers covered by the exemption. If these limitations are met, CIFs are exempt from SEC registration and reporting requirements.

Co-Maker: A person who signs a note to guarantee a loan made to another person and is jointly liable with the maker for repayment of the loan.

Consumer Credit Counseling Service: A service which specializes in working with consumers who are overextended with debts and need to make arrangements with creditors.

Consumer Reporting Agency: An agency that regularly collects or evaluates individual consumer credit information or other information about consumers and sells consumer reports for a fee to creditors or others. Typical clients include banks, mortgage lenders, credit card companies, and other financing companies.

Conventional Fixed Rate Mortgage: A fixed-rate mortgage offers you a set interest rate and payments that do not change throughout the life, or "term," of the loan.

Credit Application: A form to be completed by an applicant for a credit account, giving sufficient details (residence, employment, income, and existing debt) to allow the seller to establish the applicant's creditworthiness. Sometimes, an application fee is charged to cover the cost of loan processing.

Credit Bureau: An agency that collects individual credit information and sells it for a fee to creditors so they can make a decision on granting loans. Typical clients include banks, mortgage lenders, credit card companies, and other financing companies. Also commonly referred to as a consumer reporting agency or a credit reporting agency.

Credit Card Issuer: Any financial institution that issues bank cards to those who apply for them.

Credit Disability Insurance: A type of insurance, also known as accident and health insurance, that makes payments on the loan if you become ill or injured and cannot work.

Credit Life Insurance: A type of life insurance that helps repay a loan if you should die before the loan is fully repaid. This is optional coverage.

Credit Limit: The maximum amount of credit that is available on a credit card or other line of credit account.

Credit Repair Organization: A person or organization that sells, provides, performs, or assists in improving a consumer's credit record, credit history or credit rating (or says that that they will do so) in exchange for a fee or other payment. It also includes a person or organization that provides advice or assistance about how to improve a consumer's credit record, credit history or credit rating.

Credit Report: A detailed report of an individual's credit history prepared by a credit bureau and used by a lender in determining a loan applicant's creditworthiness.

Credit Score: A number, roughly between 300 and 800, that measures an individual's credit worthiness. The most well-known type of credit score is the FICO® score. This score represents the answer from a mathematical formula that assigns numerical values to various pieces of information in your credit report.

Cut-Off Time: A time of day established by a bank for receipt of deposits. After the cut-off time, deposits are considered received on the next banking day.

Debit: A debit may be an account entry representing money you owe a lender or money that has been taken from your deposit account.

Debit Card: A debit card allows the account owner to access their funds electronically. Debit cards may be used to obtain cash from automated teller machines or purchase goods or services using point-of-sale systems. The use of a debit card involves immediate debiting and crediting of consumers' accounts.

Debt Collector: Any person who regularly collects debts owed to others.

Debt Elimination Scheme: A debt elimination scheme is a plan that is advertised as a way for an individual to eliminate various types of debt simply by paying someone a small fee compared to the amount of debt to be eliminated. These schemes are fraudulent.

Debtor: Someone who owes monies to another party.

Debt-to-Income Ratio (DTI): The percentage of a consumer's monthly gross income that goes toward paying debts. Generally, the higher the ratio, the higher the perceived risk. Loans with higher risk are generally priced at a higher interest rate.

Decedent: A deceased person, ordinarily used with respect to one who has died recently.

Deferred Payment: A payment postponed until a future date.

Delinquency: A debt that was not paid when due.

Demand Deposit: A deposit of funds that can be withdrawn without any advance notice.

Deposit Slip: An itemized memorandum of the cash and other funds that a customer presents to the bank for credit to his or her account.

Derogatory Information: Data received by a creditor indicating that a credit applicant has not paid his or her accounts with other creditors according to the required terms.

266

Direct Deposit: A payment that is electronically deposited into an individual's account at a depository institution.

Direct Dispute: A dispute submitted directly to the furnisher about the accuracy of information in your consumer report that relates to an account or other relationship you have with the furnisher.

Disclosures: Certain information that Federal and State laws require creditors to give to borrowers relative to the terms of the credit extended.

Draft: A signed, written order by which one party (the drawer) instructs another party (the drawee) to pay a specified sum to a third party (the payee), at sight or at a specific date. Typical bank drafts are negotiable instruments and are similar in many ways to checks.

Drawee: The person (or bank) who is expected to pay a check or draft when it is presented for payment.

Drawee bank: The bank upon which a check is drawn.

Drawer: The person who writes a check or draft instructing the drawee to pay someone else.

Electronic Banking: A service that allows an account holder to obtain account information and manage certain banking transactions through a personal computer via the financial institution's Web site on the Internet. (This is also known as Internet or online banking.)

Electronic Check Conversion: Electronic check conversion is a process in which your check is used as a source of information-for the check number, your account number, and the number that identifies your financial institution. The information is then used to make a one-time electronic payment from your account-an electronic fund transfer. The check itself is not the method of payment.

Electronic Funds Transfer (EFT): The transfer of money between accounts by consumer electronic systems-such as automated teller machines (ATMs) and electronic payment of bills-rather than by check or cash. (Wire transfers, checks, drafts, and paper instruments do not fall into this category.)

Embezzlement: In most States, embezzlement is defined as theft/larceny of assets (money or property) by a person in a position of trust or responsibility over those assets. Embezzlement typically occurs in the employment and corporate settings.

Enforcement Action: A regulatory tool that the OCC may use to correct problems or effect change in a national bank.

Equal Credit Opportunity Act (ECOA): Prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age, or because an applicant receives income from a public assistance program.

Error Resolution: The required process for resolving errors involving electronic transfers to and from deposit accounts.

Escheat: Reversion of real or personal property to the State when 1) a person dies without leaving a will and has no heirs, or 2) when the property (such as a bank account) has been inactive for a certain period of time.

Escrow: A financial instrument held by a third party on behalf of the other two parties in a transaction. The funds are held by the escrow service until it receives the appropriate written or oral instructions-or until obligations have been fulfilled. Securities, funds, and other assets can be held in escrow.

Escrow Analysis: The periodic examination of escrow accounts by a mortgage company to verify that monthly deposits are sufficient to pay taxes, insurance, and other escrow-related items on when due.

Escrow Funds: Funds held in reserve by a mortgage company to pay taxes, insurance, and other mortgage-related items when due.

Estate Account: An account held in the name of a decedent that is administered by an executor or administrator of the estate.

Exception Hold: A period of time that allows the banks to exceed the maximum hold periods defined in the Expedited Funds Availability Act.

Fair Credit Reporting Act (FCRA): A Federal law, established in 1971 and revised in 1997, that gives consumers the right to see their credit records and correct any mistakes.

Fair Debt Collection Practices Act (FDCPA): The Fair Debt Collection Practices Act is a set of United States statutes added as Title VIII of the Consumer Credit Protection Act. Its purpose is to ensure ethical practices in the collection of consumer debts and to provide consumers with an avenue for disputing and obtaining validation of debt information in order to ensure the information's accuracy. It is often used in conjunction with the Fair Credit Reporting Act.

Federal Deposit Insurance Corporation (FDIC): A government corporation that insures the deposits of all national and State banks that are members of the Federal Reserve System.

Federal Emergency Management Agency (FEMA): Federal agency responsible for the emergency evaluation and response to all disasters, natural and man-made. FEMA oversees the administration of flood insurance programs and the designation of certain areas as flood prone.

Federal Reserve System: The central bank of the United States. The Fed, as it is commonly called, regulates the U.S. monetary and financial system. The Federal Reserve System is composed of a central governmental agency in Washington, D.C. (the Board of Governors) and twelve regional Federal Reserve Banks in major cities throughout the United States.

Fiduciary: Undertaking to act as executor, administrator, guardian, conservator, or trustee for a family trust, authorized trust, or testamentary trust, or receiver or trustee in bankruptcy.

Finance Charge: The total cost of credit a customer must pay on a consumer loan, including interest. The Truth in Lending Act requires disclosure of the finance charge.

Financial Regulatory Agency: An organization authorized by statute for ensuring the safe and sound operation of financial institutions chartered to conduct business under that agency's jurisdiction.

First Mortgage: A real estate loan which is in a first lien position, taking priority over all other liens. In case of a foreclosure, the first mortgage will be repaid before any other mortgages.

Fixed Rate Loan: The interest rate and the payment remain the same over the life of the loan. The consumer makes equal monthly payments of principal and interest until the debt is paid in full.

Fixed Rate Mortgage: A mortgage with payments that remain the same throughout the life of the loan because the interest rate and other terms are fixed and do not change.

Flood Insurance: Flood insurance protects against water from an overflowing river or a hurricane's tidal surge and also covers damage from water that builds up during storms.

Flood Plain: A strip of relatively flat and normally dry land alongside a stream, river, or lake that is covered by water during a flood.

Foreclosure: A legal process in which property that is collateral or security for a loan may be sold to help repay the loan when the loan is in default.

Foreign Transaction Fees: A fee assessed by your bank for making a transaction at another bank's ATM.

Forged Check: A check on which the drawer's signature has been forged.

Forgery: The fraudulent signing or alteration of another's name to an instrument such as a deed, mortgage, or check. The intent of the forgery is to deceive or defraud.

Fraud Alert: A key provision of the Fair and Accurate Credit Transactions Act of 2003 is the consumer's ability to place a fraud alert on their credit record. A consumer would use this option if they believe they were a victim of identity theft.

Freedom of Information Act (FOIA): A Federal law that mandates that all the records created and kept by Federal agencies in the executive branch of government must be open for public inspection and copying. The only exceptions are those records that fall into one of nine exempted categories listed in the statute.

Frozen Account: An account on which funds may not be withdrawn until a lien is satisfied and a court order or other legal process makes the account available for withdrawal (e.g., the account of a deceased person is frozen pending a court order distributing the funds to the new lawful owners).

Furnisher: An entity that provides information about a consumer to a consumer reporting agency for inclusion in a consumer report.

Guarantor: A party who agrees to be responsible for the payment of another party's debts should that party default.

Hold: Used to indicate that a certain amount of a customer's balance may not be withdrawn until an item has been collected, or until a specific check or debit is posted.

Home Equity Line of Credit (HELOC): A line of credit secured by the equity in a consumer's home. It can be used for home improvements, debt consolidation, and other major purchases. Interest paid on the loan is generally tax deductible (consult a tax advisor to be sure). The funds may be accessed by writing checks against the line of credit or by getting a cash advance.

Home Equity Loan: A home equity loan allows you to tap into your home's built-up equity, which is the difference between the amount that your home could be sold for and the amount that you still owe.

Inactive Account: An account that has little or no activity; neither deposits nor withdrawals having been posted to the account for a significant period of time.

Individual Account: An account in the name of one individual.

Individual Retirement Account (IRA): A retirement savings program for individuals to which yearly tax-deductible contributions up to a specified limit can be made. The amount contributed is not taxed until withdrawn. Withdrawal is not permitted without penalty until the individual reaches age 59 1/2.

Insufficient Funds: When a depositor's checking account balance is inadequate to pay a check presented for payment.

Insurance (Hazard): Insurance to protect the homeowner and the lender against physical damage to a property from sources such as but not limited to fire, wind, or vandalism.

Insured Deposits: Deposits held in financial institutions that are guaranteed by the Federal Deposit Insurance Corporation (FDIC) against loss due to bank failure.

Interest: The term interest is used to describe the cost of using money, a right, share, or title in property.

Interest Rate: The amount paid by a borrower to a lender in exchange for the use of the lender's money for a certain period of time. Interest is paid on loans or on debt instruments, such as notes or bonds, either at regular intervals or as part of a lump sum payment when the issue matures.

Interest Rate Index: IA table of yields or interest rates being paid on debt that is used to determine interest-rate changes for adjustable-rate mortgages and other variable-rate loans.

Joint Account: An account owned by two or more persons. Either party can conduct transactions separately or together as set forth in the deposit account contract.

Kiting: Writing a check in an amount that will overdraw the account but making up the deficiency by depositing another check on another bank. For example, mailing a check for the mortgage when your checking account has insufficient funds to cover the check, but counting on receiving and depositing your paycheck before the mortgage company presents the check for payment.

Late Charge: The fee charged for delinquent payment on an installment loan, usually expressed as a percentage of the loan balance or payment. Also, a penalty imposed by a card issuer against a cardholder's account for failing to make minimum payments.

Lease: A contract transferring the use of property or occupancy of land, space, structures, or equipment in consideration of a payment (e.g., rent).

Lender: An individual or financial institution that lends money with the expectation that the money will be returned with interest.

Lien: Legal claim against a property. Once the property is sold, the lien holder is then paid the amount that is owed.

Line of Credit: A pre-approved loan authorization with a specific borrowing limit based on creditworthiness. A line of credit allows borrowers to obtain a number of loans without re-applying each time as long as the total of borrowed funds does not exceed the credit limit.

Loan-to-Value Ratio (LTV): The ratio of the loan principal (amount borrowed) to the appraised value (selling price). For example, on a $100,000 home, with a mortgage loan principal of $80,000, the loan-to-value ratio is 80 percent. The LTV will affect programs available to the borrower; generally, the lower the LTV, the more favorable the program terms offered by lenders.

Loan Contract: The written agreement between a borrower and a lender in which the terms and conditions of the loan are set.

Loan Fee: A fee charged by a lender to make a loan (in addition to the interest charged to the borrower).

Loan Modification Provision: A contractual agreement in a loan that allows the borrower or lender to permanently change one or more of the terms of the original contract.

Loan Proceeds: The net amount of funds that a lending institution disburses under the terms of a loan, and which the borrower then owes.

Local Check: A check payable by, at, or through a bank in the same check processing region as the location of the branch of the depository bank. The depository bank is the bank into which the check was deposited. As of February 27, 2010, the Federal Reserve consolidated its checking processing centers into one processing center. Therefore, all checks are now considered local.

Maturity: The date on which the principal balance of a loan, bond, or other financial instrument becomes due and payable.

Media: Any organization in the business of informing the public with news or commentary. The various forms of media include print, television, internet, and radio.

Minimum Balance: The amount of money required to be on deposit in an account to qualify the depositor for special services or to waive a service charge.

Minimum Payment: The minimum dollar amount that must be paid each month on a loan, line of credit, or other debt.

Money Market Deposit Account: A savings account that offers a higher rate of interest in exchange for larger than normal deposits. Insured by the FDIC, these accounts have limits on the number of transactions allowed and may require higher balances to receive the higher rate of interest.

Money Market Fund: An open-ended mutual fund that invests in short-term debts and monetary instruments such as Treasury bills and pays money market rates of interest. Money market funds usually offer check writing privileges. They are not insured by the FDIC.

Mortgage: A debt instrument used in a real estate transaction where the property is the collateral for the loan. A mortgage gives the lender a right to take possession of the property if the borrower fails to pay off the loan.

Mortgage Loan: A loan made by a lender to a borrower for the financing of real property.

Mortgagor: The borrower in a mortgage loan relationship.

Mutual Fund: A fund operated by an investment company that raises money from shareholders and invests it in stocks, bonds, options, commodities, or money market securities. These funds offer investors the advantages of diversification and professional management. To participate, the investor may pay fees and expenses. (Mutual funds are not covered by FDIC insurance.)

National Bank: A bank that is subject to the supervision of the Comptroller of the Currency. The Office of the Comptroller of the Currency is a bureau of the U.S. Treasury Department. A national bank can be recognized because it must have "national" or "national association" in its name.

National Bank Examiner: An employee of the Comptroller of the Currency whose function is to examine national banks periodically to determine the financial position of a bank and the security of its deposits. The examiner also verifies that the bank maintains procedures consistent with Federal banking laws and regulations.

National Credit Union Administration (NCUA): The Federal regulatory agency that charters and supervises Federal credit unions. (NCUA also administers the National Credit Union Share Insurance Fund, which insures the deposits of Federal credit unions.)

National Flood Insurance Program (NFIP): The program of flood insurance coverage and floodplain management administered under the Flood Disaster Protection Act (FDPA or Act) and applicable Federal regulations found in Title 44 of the Code of Federal Regulations.

Negotiable Order of Withdrawal Account (NOW): A savings account from which withdrawals can be made by negotiable orders of withdrawal (functional equivalent of checks). This is an interest-bearing account for which the bank must reserve the right to require the depositor to provide at least seven days' notice of his/her intent to withdraw funds.

Official Check: A check drawn on a bank and signed by an authorized bank official.

Online Banking: A service that allows an account holder to obtain account information and manage certain banking transactions through a personal computer via the financial institution's web site on the Internet.

Open-End Credit: A credit agreement (typically a credit card) that allows a customer to borrow against a preapproved credit line when purchasing goods and services. The borrower is only billed for the amount that is actually borrowed plus any interest due.

Operating Subsidiary: National banks conduct some of their banking activities through companies called operating subsidiaries. These subsidiaries are companies that are owned or controlled by a national bank and that, among other things, offer banking products and services such as loans, mortgages, and leases.

Outstanding Check: A check written by a depositor that has not yet been presented for payment to or paid by the depositor's bank.

Overdraft: When the amount of money withdrawn from a bank account is greater than the amount actually available in the account, the excess is known as an overdraft, and the account is said to be overdrawn.

Overdraw: To write a check for an amount that exceeds the amount on deposit in the account.

Over limit: An open-end credit account in which the assigned dollar limit has been exceeded.

Passbook: A book in ledger form in which are recorded all deposits, withdrawals, and earnings of a customer's savings account.

Past Due Item : Any note or other time instrument of indebtedness that has not been paid on the due date.

Payday Loans: A small-dollar, short-term loan that a borrower promises to repay out of their next paycheck or deposit of funds.

Payee: The person or organization to whom a check, draft, or note is made payable.

Paying (Payor) Bank : A bank upon which a check is drawn and that pays a check or other draft.

Payment Due Date: The date on which a loan or installment payment is due. It is set by a financial institution. Any payment received after this date is considered late; fees and penalties can be assessed.

Payoff: The complete repayment of a loan, including principal, interest, and any other amounts due. Payoff occurs either over the full term of the loan or through prepayments.

Payoff Statement: A formal statement prepared when a loan payoff is contemplated. It shows the current status of the loan account, all sums due, and the daily rate of interest.

Payer: The person or organization who pays.

Periodic Rate: The interest rate described in relation to a specific amount of time. The monthly periodic rate, for example, is the cost of credit per month; the daily periodic rate is the cost of credit per day.

Periodic Statement: The billing summary produced and mailed at specified intervals, usually monthly.

Personal Identification Number (PIN): Generally a four-character number or word, the PIN is the secret code given to credit or debit cardholders enabling them to access their accounts. The code is either randomly assigned by the bank or selected by the customer. It is intended to prevent unauthorized use of the card while accessing a financial service terminal.

PITI: Common acronym for principal, interest, taxes, and insurance—used when describing the monthly charges on a mortgage.

Point of Sale (POS): 1) The location at which a transaction takes place. 2) Systems that allow bank customers to effect transfers of funds from their deposit accounts and other financial transactions at retail establishments.

Power of Attorney: A written instrument which authorizes one person to act as another's agent or attorney. The power of attorney may be for a definite, specific act, or it may be general in nature. The terms of the written power of attorney may specify when it will expire. If not, the power of attorney usually expires when the person granting it dies.

Preauthorized Electronic Fund Transfers: An EFT authorized in advance to recur at substantially regular intervals.

Prepayment: The payment of a debt before it actually becomes due.

Prepayment Clause: A clause in a mortgage allowing the mortgagor to pay off part or all of the unpaid debt before it becomes due.

Prepayment Penalty: A penalty imposed on a borrower for repaying the loan before its due date. (In the case of a mortgage, this applies when there is not a prepayment clause in the mortgage note to offset the penalty.)

Previous Balance: The cardholder's account balance as of the previous billing statement.

Principal Balance: The outstanding balance on a loan, excluding interest and fees.

Private Mortgage Insurance (PMI): Insurance offered by a private insurance company that protects the bank against loss on a defaulted mortgage up to the limit of the policy (usually 20 to 25 percent of the loan amount). PMI is usually limited to loans with a high loan-to-value (LTV) ratio. The borrower pays the premium.

Real Estate Settlement Procedures Act (RESPA): Federal law that, among other things, requires lenders to provide "good faith" estimates of settlement costs and make other disclosures regarding the mortgage loan. RESPA also limits the amount of funds held in escrow for real estate taxes and insurance.

Reconciliation: The process of analyzing two related records and, if differences exist between them, finding the cause and bringing the two records into agreement. Example: Comparing an up-to-date check book with a monthly statement from the financial institution holding the account.

Redlining: The alleged practice of certain lending institutions of not making mortgage, home improvement, and small business loans in certain neighborhoods-usually areas that are deteriorating or considered by the lender to be poor investments.

Refinancing: A way of obtaining a better interest rate, lower monthly payments, or borrow cash on the equity in a property that has built up on a loan. A second loan is taken out to pay off the first, higher-rate loan.

Refund: An amount paid back because of an overpayment or because of the return of an item previously sold.

Regular Program Community: A community wherein a Flood Insurance Rate Map is in effect and full limits of coverage are available under the Flood Disaster Protection Act (FDPA or Act).

Release of Lien: To free a piece of real estate from a mortgage.

Renewal: A form of extending an unpaid loan in which the borrower's remaining unpaid loan balance is carried over (renewed) into a new loan at the beginning of the next financing period.

Residual Interest: Interest that continues to accrue on your credit card balance from the statement cycle date until the bank receives your payment.

Return Item: A negotiable instrument—principally a check—that has been sent to one bank for collection and payment and is returned unpaid by the sending bank.

Reverse Mortgage: A reverse mortgage is a special home loan product that allows a homeowner aged 62 or older the ability to access the equity that has accumulated in their home. The home itself will be the source of repayment. The loan is underwritten based on the value of the collateral (home) and the life expectancy of the borrower. The loan must be repaid when you die, sell your home, or no longer live there as your principal residence.

Revolving Credit: A credit agreement (typically a credit card) that allows a customer to borrow against a preapproved credit line when purchasing goods and services. The borrower is only billed for the amount that is actually borrowed plus any interest due. (Also called a charge account or open-end credit.)

Right of Offset: Banks' legal right to seize funds that a guarantor or debtor may have on deposit to cover a loan in default. It is also known as the right of set-off.

Right of Rescission: Right to cancel, within three business days, a contract that uses the home of a person as collateral, except in the case of a first mortgage loan. There is no fee to the borrower, who receives a full refund of all fees paid. The right of rescission is guaranteed by the Truth in Lending Act (TILA).

Safe (or Safety) Deposit Box: A type of safe usually located in groups inside a bank vault and rented to customers for their use in storing valuable items.

Safekeeping: A service provided by banks where securities and valuables are protected in the vaults of the bank for customers.

Satisfaction of Mortgage: A document issued by a mortgagee (the lender) when a mortgage is paid in full.

Service Charge: A charge assessed by a depository institution for processing transactions and maintaining accounts.

Signature Card: A card signed by each depositor and customer of a bank which may be used as a means of identification. The signature card represents a contract between the bank and the depositor.

Special Flood Hazard Area (SFHA): An area defined on a Flood Insurance Rate Map with an associated risk of flooding.

Stale-Dated Check: Presented to the paying bank 180 days (6 months) or more after the original issue date. Banks are not required by the Uniform Commercial Code to honor stale-dated checks and can return them to the issuing bank unpaid. The maker of a check can discourage late presentment by writing the words "not good after X days" on the back of the check.

State Bank: A bank that is organized under the laws of a State and chartered by that State to conduct the business of banking.

State Banking Department: The organization in each State that supervises the operations and affairs of State banks.

Statement: A summary of all transactions that occurred over the preceding month and could be associated with a deposit account or a credit card account.

Stop Payment: An order not to pay a check that has been issued but not yet cashed. If requested soon enough, the check will not be debited from the payer's account. Most banks charge a fee for this service.

Student Loan: Loans made, insured, or guaranteed under any program authorized by the Higher Education Act. Loan funds are used by the borrower for education purposes.

Substitute Check: A substitute check is a paper copy of the front and back of the original check. A substitute check is slightly larger than a standard personal check so that it can contain a picture of your original check.

Terms: The period of time and the interest rate arranged between creditor and debtor to repay a loan.

Time Certificate of Deposit: A time deposit evidenced by a negotiable or nonnegotiable instrument specifying an amount and maturity.

Trust Account: A general term that covers all types of accounts in a trust department, such as estates, guardianships, and agencies.

Trust Administrator: A person or institution that manages trust accounts.

Truth in Lending Act (TILA): The Truth in Lending Act is a Federal law that requires lenders to provide standardized information so that borrowers can compare loan terms.

Uncollected Funds: A portion of a deposit balance that has not yet been collected by the depository bank.

Uniform Commercial Code (UCC): A set of statutes enacted by the various States to provide consistency among the States' commercial laws. It includes negotiable instruments, sales, stock transfers, trust and warehouse receipts, and bills of lading.

Uniform Gift to Minors Account: A UGMA provides a child under the age of 18 (a minor) with a way to own investments. The money is in the minor's name, but the custodian (usually the parent) has the responsibility to handle the money in a prudent manner for the minor's benefit. The parent cannot withdraw the money to use for his or her own needs.

Usury: Charging an illegally high interest rate on a loan.

Usury Rates: The maximum rate of interest lenders may charge borrowers. The usury rate is generally set by State law.

Variable Rate: Any interest rate or dividend that changes on a periodic basis.

Wire Transfer: A transfer of funds from one point to another by wire or network such the Federal Reserve Wire Network.