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POLYSEMY OF THE LEXEME BANK FROM THE FRAME SEMANTICS PERSPECTIVE. AN ANALYSIS OF SELECTED EXAMPLES IN ENGLISH, POLISH AND SLOVAK

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Abstract

This paper investigates the polysemy of the lexeme *bank* through the framework of Frame Semantics, with a comparative focus on its usage in English, Polish, and Slovak. Contrary to Lyons (1977), who classifies *bank* as a case of homonymy, this study argues for a polysemous analysis, demonstrating that the various senses of the word are systematically related and conceptually unified. The analysis draws on data from etymological sources, monolingual and bilingual dictionaries, and FrameNet, supplemented by insights from cognitive linguistics, particularly prototype theory. The findings show that the different meanings of *bank*, such as ‘financial institution’, ‘river edge’, and ‘storage place’, are linked through a common conceptual frame centered on the notion of “keeping something safe in a designated location”. This frame accounts for the structured and non-arbitrary nature of the semantic extensions observed across the three languages. The study contributes to ongoing debates on lexical ambiguity by providing cross-linguistic evidence for a frame-based approach to polysemy and offers a refined understanding of how semantic networks are cognitively and linguistically organized.

Keywords: frame, Frame Semantics, polysemy, homonymy, prototype, conceptualisation, cognitive linguistics.

1 Introduction

Polysemy, the phenomenon where a single lexeme has multiple related meanings, is prevalent in both general and specialised vocabulary. Lexical items such as *BANK* function across different domains and registers, with meanings that are often systematically related through cognitive processes like metaphor and metonymy.

The present study examines *BANK* across three languages (English, Polish, and Slovak), proposing that despite their varying semantic ranges, the meanings can be unified under the conceptual frame *KEEPING SAFE IN ONE PLACE*. This view is grounded in Frame Semantics (Fillmore, 1982; Fillmore & Atkins, 1992) and supported by prototype theory (Rosch, 1975; Lakoff, 1987; Langacker, 1987; Taylor, 2003).

2 Prototype theory and Frame Semantics

2.1 Categorisation in Prototype Theory

The concept of prototype theory originated in the psychological research of Eleanor Rosch (1975), who demonstrated that human categorisation does not rely on rigid boundaries defined by necessary and sufficient conditions but instead graded and organised around cognitively salient exemplars, or prototypes. This insight challenged classical view of categorisation that treated categories as homogeneous and symmetrical.

In linguistics, George Lakoff (1987), Ronald Langacker (1987), and John R. Taylor (2003) built on Rosch's ideas into full-fledged models of semantic structure. According to this view, lexical categories are not fixed sets of meanings but dynamic, context-sensitive networks structured around central, most typical senses. As Taylor (2003, p. 43) argues, "A prototype is the best example or the most representative member of a category," and other members are included to varying degrees depending on their resemblance to the prototype. This organisation gives rise to what Lakoff (1987) calls radial categories. In other words, they are webs of interconnected senses radiating from a core meaning. Prototype-Based Categorisation can be characterised via centrality (some senses are more central or typical than others), motivation (peripheral senses are systematically related to the prototype through cognitive mechanisms such as metonymy, metaphor, and image-schema transformations), and cognitive salience (prototypes tend to be frequent in use, learned early, and easily accessible in memory).

In the case of the lexeme *BANK*, the financial institution sense functions as the prototype. It is the most commonly used, culturally salient, and cognitively dominant sense across all three languages, i.e. English, Polish and Slo-

vak. From this prototype, peripheral senses develop through motivated extensions, e. g.,

Riverbank – spatial containment,

Snowbank – mass accumulation,

Banking a plane – maintaining safe orientation,

Blood bank – secure storage.

These meanings are not random but exhibit structured relationships rooted in human conceptualisation. For example, the metaphor ABSTRACT ACCUMULATION IS PHYSICAL CONTAINMENT helps explain how BANK comes to mean both a place for storing money and a pile of snow or blood.

Taylor (2003) also stresses that polysemous senses form semantic networks, and the boundaries between them are often fuzzy. Instead of discrete word meanings, there are interconnected sense nodes, some closer to the prototype than others. This explains why polysemous words like BANK remain a single item in speakers' mental lexicons, even though they serve different semantic functions.

Thus, prototype theory provides a cognitive explanation for how the meanings of BANK are learned, structured, and used, supporting the argument that the lexeme is polysemous rather than homonymous.

2.2 Frame Semantics

Frame Semantics, developed by Charles Fillmore (1976, 1982), proposes that the meaning of a word is best understood in terms of a semantic frame, being a structured representation of a particular type of situation, event, or experience, along with the participants and relations involved in it. A frame is not merely a collection of features; it is a cognitive model that organises background knowledge and expectations. When a word is used, it activates a corresponding frame in the mind of the speaker or hearer, allowing the listener to interpret the word within the relevant context. For example, the word *buy* evokes a COMMERCIAL TRANSACTION frame, which includes roles such as buyer, seller, goods, money, or exchange. The meaning of the word in relation to this larger scenario. The core ideas of Frame Semantics are:

- (i) Meaning is encyclopaedic – understanding a word involves accessing a rich body of background knowledge.
- (ii) Words evoke frames – the meaning of a word cannot be isolated from the scenario it presupposes.
- (iii) Frame elements (FEs) – specific roles or participants within a frame, e.g., BANK evokes frames involving depositor, account, funds, etc.
- (iv) Contextual flexibility – the same word can evoke different frames depending on usage.

2.3 BANK in FrameNet

The FrameNet project ([<https://framenet.icsi.berkeley.edu>]), which builds on Fillmore's theory, catalogues how English words evoke specific frames and frame elements. FrameNet classifies BANK as a financial institution, within the BUSINESSES frame which is a part of the larger COMMERCE SCENARIO. Also, in the FrameNet, BANK as a river edge appears in the RELATIONAL NATURAL FEATURES frame, involving geographic and environmental relations. While FrameNet identifies distinct frames for the different senses of BANK, this division does not preclude a unified cognitive analysis. On the contrary, a deeper investigation shows that all these senses can be viewed as instantiations of a more abstract conceptual frame, which is labeled as KEEPING SAFE IN ONE PLACE. Many meanings extend into aviation, sports storage, and mechanical contexts. All these senses can be cognitively related to the idea of maintaining control or safekeeping within a bounded space.

Fillmore and Atkins (1992) argue that polysemy should be recognised in the cases when:

- (i) multiple senses can be traced back to a common experiential or conceptual frame,
- (ii) these senses are linked through motivated cognitive processes, such as metaphor or metonymy,
- (iii) the understanding of one sense depends on the knowledge of the other.

It can be observed that in the case of BANK, all major senses, whether institutional, physical, functional, or metaphorical, share a core frame structure involving protection, containment, safekeeping, and stability. And thus, a financial bank keeps money safe, a river bank keeps water within bounds, a snow bank holds snow in one place, a bank of machines keeps technology ordered and accessible, a plane that banks maintains safe spatial orientation. These are all variations on a central scenario of stabilising or safeguarding something within a defined boundary, thus fulfilling the conditions for frame-based polysemy.

Both prototype theory and frame semantics offer complementary insights into the semantics of BANK. Prototype theory explains how the financial sense is central and how related meanings radiate outwards in a structured way. Frame semantics on the other hand, explains how the various uses of BANK are united by shared conceptual structures, especially the cognitive frame of KEEPING SAFE IN ONE PLACE. Together, these approaches reinforce the conclusion that BANK is a polysemous lexeme with an internally coherent semantic network, not a set of unrelated homonyms.

3 The lexeme BANK in English, Polish and Slovak

3.1 BANK in English

In English, BANK exhibits extensive polysemy. Its prototypical meaning is that of a financial institution, a place where money is kept and managed, closely tied to the etymological root *banca* (Italian – bench or moneylender's table). Additionally, other senses include:

- (i) natural features – riverbank (raised land along river),
- (ii) masses or collections – snowbank, blood bank,
- (iii) machine clusters – bank of computers,
- (iv) sport and aviation – to bank a ball or plane (positioning safely or precisely)
- (v) verb forms – to bank money, to bank a shot, to bank snow, etc.

These senses appear in dictionaries like Cambridge and Collins and are arranged, as can be concluded, by semantic domains, suggesting underlying conceptual coherence.

3.2 BANK in Polish

While in English the lexeme BANK is highly polysemous across a range of contexts and grammatical categories, its counterparts in Polish, as well as in Slovak, demonstrate a more restricted but revealing semantic range. In both languages, BANK, primarily denotes a financial institution, and this meaning remains strongly prototypical. Nevertheless, a closer linguistic and lexicographic analysis reveals important nuances regarding polysemy, grammatical category, metaphorical extension, and potential for productivity in these Slavic languages. In Polish, the noun BANK is defined as: *bank* (noun, masculine) – instytucja zajmująca się gromadzeniem i przechowywaniem pieniędzy oraz udzielaniem kredytów (“an institution that collects and stores money and offers loans”).

This core definition aligns with the prototype identified in English and other languages – a financial institution that functions within the commercial and economic domain. As in English, Polish speakers conceptualise a *bank* as a place for safekeeping, particularly of money and financial assets.

Polish dictionaries such as Słownik Języka Polskiego PWN provide relatively limited polysemy for *bank*. Unlike English, where the term appears as both a noun and a verb with multiple metaphorical extensions, Polish *bank* is attested mainly as a noun in standard registers. However, specialised or colloquial contexts show some creative, possibly emergent extensions. One notable example is the slogan used in a commercial campaign: “Bankujesz – zyskujesz” (“you bank – you gain”), where *bankujesz* is a rather non-standard, verbalised form of *bank*, meaning roughly “to use banking services”.

While not formally accepted in standard grammar, this usage reflects a trend toward verbalisation and echoes patterns found in English (e.g., to bank online). It also demonstrates how language for specific purposes, especially marketing, can foster semantic innovation. Polish also features compound nouns and derivative constructions that reflect domain-specific polysemy (but not broad metaphorical extension), e.g., bank krwi (“blood bank”), bank danych (“data bank”). These collocations extend the idea of secure storage or centralised accumulation, consistent with the KEEPING SAFE IN ONE PLACE frame. While these are technically compound constructions rather than separate dictionary entries, they show that Polish accommodates some semantic flexibility through compounding and nominal modification.

3.3 BANK in Slovak

In Slovak, the noun *BANKA* (feminine) denotes the same primary concept; *banka* – finančná inštitúcia, ktorá spravuje peniaze, poskytuje úvery a zabezpečuje platby (“a financial institution that manages money, provides credit, and ensures payments”).

The core/ prototypical sense is nearly identical to its Polish and English equivalents. Slovak likewise treats *banka* as a monosemous or minimally polysemous noun in general use, registered largely to financial domain.

As in Polish, *banka* is not used as a verb in Slovak. It is morphologically and semantically constrained to function as a noun, and dictionaries such as Slovenský národný korpus and Slovník súčasného slovenského jazyka provide no attested verb forms or broader polysemy in general use. Nevertheless, Slovak allows some noun-noun constructions or prepositional phrases that echo the extensions observed in English, i.e., krvná banka (“blood bank”), dátová banka (“data bank”). These examples again reflect domain-specific usage that metaphorically extends the BANK concept to contexts of controlled storage, access, and safekeeping, in line with the proposed cognitive frame.

Despite their restricted grammatical behaviour, Polish *bank* and Slovak *banka* reflect the same core conceptual schema found in English. The notion of a secure, centralised place for valuable content, whether money, data, or blood is clearly present and productive at the level of compounding and domain extension. Thus, while English more fully realises the polysemous potential of the lexeme BANK, Polish and Slovak share the same conceptual prototype and support the view that BANK, across these languages, functions within the frame of safekeeping and containment. The variations are differences in lexical realisation and grammatical flexibility, not in core semantics.

The analysis of BANK in Polish and Slovak reinforces the cross-linguistic salience of the prototype (financial institution) and indicates that even when surface level polysemy is limited, deeper conceptual unity can still be observed. Through compounding, semantic extension, and specialised domain

usage, these languages participate in the same frame-based network that characterises English. This affirms the argument that BANK is a polysemous lexeme, with language-specific realisations of a shared semantic frame, namely KEEPING SAFE IN ONE PLACE.

4 Etymology and the prototypical frame

The origin of *bank*, in the sense of a financial institution, can be traced to the Old Italian *banca* or *banco*, meaning “bench” or “table”, which was used by moneylenders to conduct financial transactions in public marketplaces (Etymonline, n.d.). This bench was not merely a physical object; it symbolized a secure, controlled location for handling and storing valuables, thus anchoring the modern association between *banking* and safekeeping (Wikipedia, 2025).

Parallel developments can be found in the geographical sense of *bank* (e.g., *riverbank* or *snowbank*), which originates from Proto-Germanic *bankiz*, meaning “shelf”, and Old Norse *banki*, meaning “ridge or embankment” (Etymonline, n.d.). In this spatial sense, the *bank* functions as a boundary or container, physically enclosing water, snow, or sediment, which reinforces the metaphorical link to containment and order.

These historical roots support the argument that the multiple senses of *bank* are not homonymous but rather polysemous, grounded in a shared conceptual frame. Termed here KEEPING SAFE IN ONE PLACE, this frame encompasses financial security (*banking institution*), physical containment (*riverbank*, *snowbank*), regulated movement (*banking a plane*), functional order (*banks of switches*), and secure storage (*blood bank*). The consistent metaphor of safekeeping across domains points to a structured, cognitively motivated semantic network rather than arbitrary lexical divergence.

5 Polysemy vs. homonymy. Revisiting the case of bank

A critical point in lexical semantics is the distinction between polysemy and homonymy, both of which involve multiple meanings associated with a single form, but differ in origin, structure, and mental representation.

a) Defining polysemy and homonymy

Polysemy occurs when a single lexeme develops multiple related meanings, typically through metaphorical, metonymical, or functional extensions of a core sense. These meanings share an underlying conceptual structure and often form part of a cognitive network anchored in a prototype (Lakoff, 1987; Taylor, 2003; Cruse, 2000). Polysemous senses are not merely similar

in form but are systematically and meaningfully connected. By contrast, homonymy refers to cases where two or more unrelated meanings share the same phonological or orthographic form but have distinct etymologies and no semantic or conceptual link. These are considered separate lexical entries in the mental lexicon. For example, the lexeme HEAD as body part, leader, top of a table, top of a page is considered polysemous as all the meanings are conceptually linked to the idea of "top" or "foremost". On the contrary, the lexeme BAT is homonymous because *bat* as a flying mammal and *bat* as sports equipment represent unrelated meanings and different etymological roots.

Cruse (2000) posits that polysemy forms a semantic network, where meanings exhibit systematic variability and often rely on a prototypical sense, whereas homonyms are separate lexical items.

b) Lyons's classification of BANK

Lyons (1977) presents the lexeme BANK as a case of homonymy, arguing that meanings such as *bank*, a financial institution and *bank*, the side of a river are semantically unrelated and derive from different etymological sources (Old Italian *banca* vs. Old Norse *banki* or Old English *benc*). On the surface, this analysis proves to be justified as one meaning relates to commerce, the other to geography. Traditionally, such words are treated as separate homonyms due to their distinct historical developments.

c) A cognitive linguistic reassessment

However, a cognitive linguistic perspective questions this strict distinction, emphasizing that synchronic meaning is not solely determined by etymology but also by conceptual coherence, metaphorical motivation, and mental representation (Lakoff, 1987; Taylor, 2003; Fillmore & Atkins, 1992). From this perspective, the various senses of BANK, whether financial, geographical, physical, or abstract, can be traced back to a shared schematic core, i.e., the notion of containment, accumulation, and safekeeping in a bounded space. This aligns with the KEEPING SAFE IN ONE PLACE frame proposed in this article.

d) Applying Fillmore & Atkins' polysemy criteria

Fillmore & Atkins (1992) establish three criteria for identifying polysemy over homonymy. These are: (i) traceability – all senses can be conceptually traced to a common source or prototype, (ii) network structure – meanings are interconnected through recurring semantic or cognitive processes (e.g., metaphor, metonymy), (iii) cognitive asymmetry – understanding of extended senses is facilitated by knowledge of the core/prototypical sense.

Applying these to *BANK*, (i) traceability – all senses, financial, riverbank, snowbank, machine bank, banking in sports or aviation, relate to the conceptual function of containing, holding, or protecting something in a bounded or structured space, (ii) network structure – radial categories and metaphorical extensions (e.g., “a blood bank stores blood” parallels “a bank stores money”; “a riverbank holds water” parallels “a bank account holds funds”), cognitive asymmetry – speakers’ knowledge of the prototypical “money bank” supports understanding of other senses (e.g., storage, protection, accumulation). These insights validate the view that bank is not a case of homonymy but of structured polysemy.

e) Context and specialisation

Another argument for polysemy comes from usage in specialised domains. For instance, in finance, banking refers to managing money securely; in aviation, banking a plane involves maneuvering it into a stable, controlled tilt – a metaphorical extension of safety and positioning; in sports, banking a ball involves rebounding it off a Surface to land it accurately, again implying control and containment. These meanings are not random but motivated by functional analogies rooted in the concept of security, control, and safe placement. This kind of polysemy is particularly prevalent in language for specific purposes, where general terms develop domain-specific applications without losing their conceptual origin.

f) Beyond etymology to conceptual integration

While Lyons’s (1977) etymological argument highlights important diachronic distinctions, it underestimates the conceptual integration of meanings in the speaker’s mind. Modern cognitive linguistics, particularly work by scholars such as Langacker (1987, 1991), Lakoff (1987), and Evans and Green (2006), shifts the focus from historical form to semantic motivation and mental representation. Thus, even though *BANK* may originate from multiple sources, its current usage patterns demonstrate a polysemous structure, where diverse meanings are unified by a central conceptual schema such as *KEEPING SAFE IN ONE PLACE*. This supports the polysemy hypothesis and demonstrates the value of Frame Semantics (Fillmore, 1982; Fillmore & Atkins, 1992) and prototype theory (Rosch, 1975) in modern lexical analysis. Including such perspectives helps move beyond etymology toward a cognitively grounded understanding of meaning.

6 The semantic network of BANK. A radial category

One of the most powerful tools for analysing polysemy in cognitive linguistics is the concept of the radial category, first developed by Lakoff (1987) and further elaborated by Taylor (2003). Radial categories are non-arbitrary, structured networks of senses organised around a central prototype, from which other senses radiate through motivated extensions, especially metaphorical, metonymic, and functional mappings. This model is particularly appropriate for the lexeme BANK, whose diverse senses, although seemingly disparate, are cognitively interconnected and traceable to a core conceptual structure.

a) Central prototype – BANK as financial institution

At the centre of the radial network lies the prototype: a bank as a financial institution, understood as a place where money or valuables are kept securely, managed, and accessed. This prototype is deeply entrenched in both everyday and specialised language use and is culturally and cognitively salient across languages, especially in English, Polish, and Slovak. The above-mentioned sense embodies the indicated key features, i.e., containment (money is kept within the institution), security (protection against loss or theft), management (access, withdrawal, transfer), physical place (building, location), social institution (involving participants such as bankers, clients, and systems). From this prototype, multiple peripheral meanings develop through semantic extensions.

b) Metonymic extensions

Several senses of BANK arise through metonymy, where an aspect of the prototype stands for a related concept. For example, the conceptual metonymy THE BUILDING FOR BANKING SERVICES which is present in the linguistic realisation *She went to the bank*. Another metonymy i.e., THE INSTITUTION FOR A SERVICE PROVIDER is detectable in the sentence *The bank proved my loan*, or still another one, simply THE ACT OF BANKING reflected in the sentence *He banks with HSBC*. These uses exemplify contiguity-based meaning shifts, where the core concept remains intact but different facets are foregrounded.

c) Metaphorical extensions

Other meanings arise through metaphorical mappings, where the structure of one conceptual domain is applied to another.

(i) Riverbank (geographical metaphor)

The term *bank* as the edge of a river or body of water metaphorically extends from the idea of a structure that contains and restricts flow, analogous to how a financial bank contains and manages monetary flow. A conceptual metaphor that reflects the above analogy is PHYSICAL STRUCTURE IS CONTAINER FOR NATURAL FLOW (e.g., Riverbanks hold water as banks hold money).

(ii) Snowbank, sandbank, cloudbank (mass/accumulation metaphor)

Here, *bank* refers to a pile or accumulation of a substance in one place. These usages metaphorically derive from the idea of gathering and holding valuable matter in a bounded area. The following conceptual metaphor represents the meaning:

VALUABLE ACCUMULATION IS BANKED MASS (e.g., snow is accumulated and held in a snowbank, like funds in a financial bank).

(iii) Bank of machines/switches/monitors (organisation metaphor)

A *bank* as a row or series of similar items (e.g., computer bank, switch bank) metaphorically extends from the idea of systematic storage and access, evoking structure, reliability, and control, in a similar way as a financial bank. Conceptual metaphor sanctioning this meaning is SYSTEMATIC ORDER IS BANKED ARRANGEMENT.

d) Functional/action-derived extensions

Some verb uses of *bank* emerge through functional metaphor and image-schema transformation. They demonstrate how language extends meaning through metaphorical projection and embodied experience. These extensions reflect what Lakoff and Johnson (1980) define as Conceptual Metaphor Theory (CMT), where abstract or unfamiliar experiences are understood in terms of more concrete and familiar ones.

(i) To bank money

This phrase arises through straightforward conversion of noun to verb, a common morphological process in English. Its meaning remains transparent, namely depositing money into a financial institution. This usage maintains close ties to the prototype of a bank as a place for storing and safeguarding funds, reflecting what Rosh (1978) calls prototype theory, in which meaning radiates out from a central, typical instance. Simultaneously, the container schema (Johnson, 1987) is activated. One of the basic image schemas where things are kept safely within boundaries underlies the conceptualisation. The action implies the safe, institutionalised containment and management of value.

(ii) To bank a ball (e.g., in basketball, billiards)

In this sense, *banking* a ball refers to using a surface (like a backboard or cushion) to redirect the ball toward a desired location. This action relies on

a physical understanding of trajectory and controlled redirection. Metaphorically, it maps onto the idea of achieving goals through indirect or mediated means, encapsulating the conceptual metaphor GUIDED CONTROLLED MOVEMENT IS BANKING. The action of banking a ball draws on embodied experiences of motion, intention, and redirection, aligning with the Force Dynamics framework proposed by Talmy (1988), where forces act upon entities to direct movement toward an end.

(iii) To bank an aircraft

In aviation, *to bank* refers tilting an aircraft to one side to facilitate a turn. This use reflects an embodied understanding of balance and stability while moving dynamically through space. It metaphorically extends the idea of safe directional control under changing conditions. Conceptual metaphor sanctioning this sense is STABLE ORIENTATION IN DYNAMIC SYSTEMS IS BANKING.

The aircraft bank is not merely a physical maneuver but represents a broader cognitive structure where tilt and control signal precision, stability, and adaptability, concepts crucial to both financial and physical forms of banking. This aligns with Lakoff and Johnson's (1999) discussion on metaphors of balance and orientation in conceptual reasoning.

e) Schematic frame KEEPING SAFE IN ONE PLACE

Across its diverse senses, whether geographic (riverbank), financial (money bank), or physical-actional (banking a plane or ball), *bank* consistently activates a schematic frame rooted in safety, containment, and strategic positioning. This can be defined using the KEEPING SAFE IN ONE PLACE conceptual frame. This overarching schema integrates several image schemas (Johnson, 1987), i.e., CONTAINMENT schema, present in riverbanks and money banks, where something valuable is held securely; PATH and TRAJECTORY CONTROL schema, observed in sports and aviation uses, where movement is guided toward a goal via calculated manipulation; ORDERED ARRANGEMENT found in usages like "a bank of machines" or "a bank of switches", where items are systematically positioned for optimal functionality.

This synthetic perspective is consistent with Frame Semantics (Fillmore, 1982), which holds that word meanings are embedded in broader cognitive structures. These frames help explain why such semantically diverse uses of BANK still feel intuitively related. They all draw on the conceptual core of secure spatial organisation, whether literal or metaphorical.

Conclusion

This article has demonstrated that the lexeme BANK exemplifies structured polysemy rather than homonymy. Drawing on Frame Semantics (Fillmore,

1982; Fillmore & Atkins, 1999) and Prototype Theory (Rosch, 1975; Lakoff, 1987; Taylor, 2003), the analysis revealed a unifying conceptual frame KEEPING SAFE IN ONE PLACE, underlying the various meanings of BANK across English, Polish, and Slovak.

From a cognitive linguistic perspective, what appear on the surface to be semantically unrelated meanings (e.g., *bank* as financial institution vs. *riverbank*) are in fact conceptually integrated. This integration is made possible by recurrent image schemas such as containment, path, and accumulation (Johnson, 1987), and by metaphorical and metonymic extensions that systematically connect central and peripheral senses. The notion of BANK as a secure, bounded, and functional space recurs across domains, from geography to sports to aviation and digital technology.

While etymological arguments like those posed by Lyons (1977) suggest that BANK consists of homonyms with different historical roots, this diachronic perspective fails to account for the synchronic cognitive coherence experienced by language users. Instead, the meaning network of BANK is best understood as a radial category (Lakoff, 1987), with a prototype (the financial institution) anchoring a constellation of conceptually motivated extensions. Moreover, the cross-linguistic comparison revealed that despite grammatical and lexical differences, Polish and Slovak share the same cognitive prototype and frame structure as English. This supports the hypothesis that conceptual frames are universal in scope, though their linguistic realisation varies by language.

Ultimately, this study reinforces the cognitive linguistic position that word meaning is not a list of discrete senses, but rather a web of interrelated concepts, grounded in human experience and cognitive structure. The lexeme BANK serves as a compelling example of how semantic diversity can be unified through conceptual, rather than merely formal, analysis.

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