

Business English Vocabulary

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Kosakata Profesional Perbankan

1. Email Phrases

Opening

Phrase	Usage
I hope this email finds you well.	Standard opening
Thank you for your email dated...	Acknowledging
Following up on our conversation...	Continuing
I am writing to inquire about...	Inquiry

Request

Phrase	Formality
Could you please...	Polite
I would appreciate if you could...	Very formal
Would you mind...	Polite

Closing

Phrase	Context
Please do not hesitate to contact me.	Offering help
I look forward to hearing from you.	Expecting reply
Thank you for your attention.	Formal

2. Meeting Vocabulary

Opening

- **Let's get started.**
- **Thank you all for coming.**
- **The purpose of this meeting is to...**

Managing Discussion

- **Let's move on to the next point.**
- **Could you elaborate on that?**
- **What are your thoughts?**

Agreement/Disagreement

Agreement	Disagreement
I completely agree.	I see it differently.
That's a valid point.	I'm not sure I agree.
Exactly!	With respect, I differ.

Closing

- **To summarize...**
- **Let's recap the action items.**
- **We'll follow up with minutes.**

3. Presentation Phrases

Introduction

- Good morning, everyone.
- Today I'll be talking about...
- My presentation has three parts.

Signposting

Function	Phrases
Sequencing	Firstly... Secondly... Finally...
Adding	Furthermore... In addition...
Contrasting	However... On the other hand...
Emphasizing	Most importantly...
Summarizing	In conclusion... To sum up...

Q&A

- That's a good question.
- Let me clarify that point.
- I'll get back to you on that.

4. Banking Terms

General Banking

English	Indonesian
Current Account	Rekening Giro
Savings Account	Tabungan
Fixed Deposit	Deposito
Wire Transfer	Transfer Dana
Interest Rate	Suku Bunga
Principal	Pokok Pinjaman
Collateral	Agunan

Financial Ratios

Abbr	Full	Description
NPL	Non-Performing Loan	Kredit bermasalah
LDR	Loan to Deposit Ratio	Rasio pinjaman
CAR	Capital Adequacy Ratio	Kecukupan modal
NIM	Net Interest Margin	Margin bunga
ROA	Return on Assets	Pengembalian aset

5. Idioms & Expressions

Business Idioms

Idiom	Meaning
Get the ball rolling	Memulai sesuatu
On the same page	Pemahaman sama
Touch base	Menghubungi
Think outside the box	Berpikir kreatif
Go the extra mile	Berusaha lebih
Bottom line	Intinya
Win-win	Menguntungkan semua

Polite Alternatives

Instead of...	Say...
I want	I would like
You should	You might consider
I don't understand	Could you clarify
That's wrong	I see it differently

Acronyms

Acronym	Meaning
ASAP	As Soon As Possible
FYI	For Your Information
TBD	To Be Determined
EOD	End of Day
ETA	Estimated Time of Arrival