

## A

|                             |                                    |
|-----------------------------|------------------------------------|
| a combined statement        | laporan gabungan                   |
| a descriptive statement     | laporan mutasi akun                |
| abandonment                 | hak kepemilikan                    |
| ability to pay              | mampu - kemampuan membayar         |
| absolute title              | hak mutlak                         |
| absorption                  | lebur - peleburan usaha            |
| abstract                    | abstrak                            |
| abstraction of banks funds  | abstraksi dana bank                |
| accelerated depreciation    | susut - penyusutan dipercepat      |
| acceleration clause         | klausul percepatan pelunasan       |
| acceleration coefficient    | koefisien akselerasi               |
| acceptance                  | akseptasi                          |
| acceptance commission       | komisi akseptasi                   |
| acceptance credit           | kredit akseptasi                   |
| acceptance ledger           | kira - perkiraan akseptasi wesel   |
| acceptance register         | daftar akseptasi wesel             |
| acceptor                    | akseptor                           |
| access device               | sarana akses                       |
| accommodation endorsement   | endosemen pinjam nama              |
| accommodation paper         | surat wesel pinjam nama            |
| accommodation endoser       | endosan                            |
| accord                      | akur                               |
| account                     | hubungan akun                      |
| account                     | rekening                           |
| account                     | akun; rekening                     |
| account activity            | aktivitas rekening; aktlvitas akun |
| account balance             | saldo rekening; saldo akun         |
| account payable             | utang dagang                       |
| account receivable          | piutang dagang                     |
| account receivable turnover | putar - perputaran piutang         |
| account reconciliation      | rekonsiliasi akun                  |
| account register            | buku nomor pemegang rekening       |
| account statement           | laporan akun                       |
| account uncollectible]      | pinjaman taktertagih               |
| accountancy                 | akuntansi                          |
| accountant                  | akuntan                            |
| accountee                   | pegang - pemegang akun             |
| accounting                  | akun - perakunan                   |
| accounts                    | kira - perkiraan                   |
| accrual basis               | asas akrual                        |
| accrued interest            | bunga akrual                       |
| accumulation                | akumulasi                          |
| accumulator                 | kelompok - pengelompok             |
| acid test ratio             | rasio cepat                        |
| acquisition                 | akuisisi                           |
| acquittance                 | bukti pelunasan                    |
| act of bankruptcy           | mohon - permohonan pailit          |
| act of honour               | bantuan penjaminan surat berharga  |
| actio pauliana              | aksio pauliana                     |
| action of debt              | tagih - penagihan utang            |
| active account              | akun aktif                         |

|  |   |
|--|---|
| active partner                         | mitra aktif                                     |
| active stock                           | saham aktif                                     |
| activity organization chart            | bagian organisasi aktivitas                     |
| ad valorem                             | ad valorem                                      |
| additional collateral, side collateral | jaminan tambahan                                |
| add-on rates, add-on interest          | bunga ditambahkan                               |
| adjective law                          | hukum acara                                     |
| adjudication adjustable rate mortgage  | hipotek berburiga tersesuaikan                  |
| adjudication order                     | putusan pailit                                  |
| adjudication                           | adjudikasi                                      |
| adjusted capital ratios                | nisbah modal sesuai                             |
| adjuster                               | taksir - penaksir                               |
| adjusting claim                        | taksiran ganti rugi                             |
| advance commitment                     | ikat janji di muka                              |
| advance; down payment                  | uang muka                                       |
| adverse opinion                        | dapat - pendapat menyangkal                     |
| adverse opinion                        | tolak berpendapat                               |
| adverse possession                     | kuasa - penguasaan tanpa hak                    |
| adversely classified assets            | aktiva produktif bermasalah                     |
| advice                                 | advis   |
| advising bank                          | bank penerus surat kredit berdokumen            |
| af                                     | lepas   |
| affidavit                              | afidavit  |
| affiliate                              | pihak terafiliasi                               |
| affiliated company                     | usaha - perusahaan afiliasi                     |
| after acquired property                | harta pailit                                    |
| after hours                            | pasca waktu                                     |
| agent                                  | agen  |
| agent bank                             | bank agen                                       |
| aging account receivables              | daftar umur piutang                             |
| aging schedule                         | jadwal tagihan                                  |
| agio                                   | agio  |
| algorithm                              | algoritma                                       |
| all in cost                            | biaya seluruh                                   |
| all risk insurance                     | asuransi segala risiko                          |
| allonge                                | alons   |
| allotment                              | jatah saham                                     |
| allottee                               | terima - penerima jatah saham                   |
| allowance for bad debt                 | sisih - penyisihan penghapusan kredit           |
| allowance for earning asset losses     | sisih - penyisihan penghapusan aktiva produktif |
| allowance; reserve                     | cadangan  |
| alloy                                  | logam pencampur                                 |
| amalgamation                           | amalgamasi                                      |
| amandment                              | amandemen                                       |
| amortization schedule                  | jadwal amortisasi                               |
| amortization; amortisement             | amortisasi                                      |
| annual general meeting                 | rapat umum tahunan                              |
| annual report                          | laporan tahunan                                 |
| annuity                                | anuitas   |
| annuity bond                           | obligasi nirkala tahunan                        |
| ante dated                             | pra tanggal                                     |
| anticipated acceptance                 | weselantisipasi                                 |
| anticipated interest                   | bunga terantisipasi                             |

|   |  |
|---|--|
| anticipatie crediet                       | kredit antisipasi                        |
| application                               | aplikasi                                 |
| application for cheque book               | aplikasi buku cek                        |
| application form for a banking account    | formulir permohonan pembukaan akun       |
| apport                                    | bagian modal                             |
| apportion                                 | bagi - pembagian secara adil             |
| appraiser                                 | nilai - penilai harga                    |
| appreciation                              | apresiasi                                |
| appropriate reserve                       | cadangan khusus                          |
| appropriated reserve; appropriate surplus | cadangan tujuan                          |
| appropriation of payment                  | untuk - peruntukan setoran               |
| arbitrage                                 | arbitrasi                                |
| arbitration                               | arbitrase                                |
| arbitration of exchange                   | arbitrasi wesel                          |
| arithmatical errors                       | salah hitung                             |
| arithmetic means                          | rerata hitung                            |
| arrears                                   | tunggak - tunggakan                      |
| arrears certificate                       | surat keterangan tunggakan               |
| as it is                                  | serah - penyerahan seadanya              |
| as per advice                             | sesuai dengan advis                      |
| ASEAN                                     | ASEAN                                    |
| Asian Development Bank                    | Bank Pembangunan Asia                    |
| assessment                                | beban tambahan                           |
| asset                                     | harta; aset                              |
| asset coverage                            | mampu - kemampuan aset                   |
| asset deficiency                          | defisiensi                               |
| asset enter mains                         | aset luwes                               |
| asset ledger                              | buku besar aset                          |
| asset liability management                | kelola - pengelolaan harta dan kewajiban |
| asset turnover                            | putar - perputaran aset                  |
| associate bank                            | bank asosiatif                           |
| assurantiebeding                          | klausul asuransi                         |
| at-par nominal                            | nilai nominal                            |
| attest                                    | ates                                     |
| attest copy                               | ates salinan                             |
| attorney                                  | acara - pengacara                        |
| auction                                   | lelang                                   |
| audit                                     | audit                                    |
| audit program                             | program audit                            |
| audit report                              | laporan audit                            |
| audit technics                            | teknik audit                             |
| audit trail                               | alur audit                               |
| auditing evidence                         | bukti audit                              |
| auditing standard                         | standar audit                            |
| auditor                                   | auditor                                  |
| authentieke daad                          | akta autentik                            |
| authorised capital                        | modal dasar                              |
| authority                                 | kuasa                                    |
| authorized depository                     | lembaga penyimpan efek                   |
| authorized depository                     | pelihara - pemelihara sekuritas          |
| automated teller machine                  | anjungan tunai mandiri                   |
| automatic data processing                 | olah - pengolah data otomatis            |
| automatic transfer fund                   | transfer dana otomatis                   |

automation  
aval  
average adjuster

otomatisasi  
jaminan surat wesel  
selesai - penyelesaian awar

back contracts  
back office  
back to back commitment  
back to back L/C  
back up  
back up line  
backlog  
bad check  
bad debt  
bad debt recovery  
bailment  
bailout  
balai harta peninggalan  
balance budget  
balance due  
balance of payment  
balance of service account  
balance of trade  
balance of transfer payment  
balance sheet  
balanced book  
banco  
bank  
bank acceptance  
bank call  
bank card  
bank card association  
bank charges  
bank credit  
bank customer  
bank debits  
bank discount  
bank discount rate  
bank draft  
bank endorsement  
bank examination  
Bank for International Settlement  
bank gelap  
bank guarantee  
bank holding company  
bank holiday  
bank identification number  
Bank Indonesia  
Bank Interest  
bank interest certificate

kontrak kelak  
bagian administrasi  
ikat janji terdukung  
surat kredit berdokumen terdukung  
aman - pengamanan  
kredit penunjang  
tunggak - tunggakan aplikasi  
cek tertolak  
kredit macet  
selesai - penyelesaian kredit macet  
titip - penitipan  
bantuan penyelamatan  
balai harta peninggalan  
anggaran berimbang  
saldo minimum jatuh tempo  
neraca pembayaran  
neraca jasa  
neraca perdagangan  
neraca pembayaran transfer  
neraca  
daftar saldo  
banco  
bank  
aksep bank  
lapor neraca  
kartu bank  
asosiasi kartu bank  
komisi bank  
fasilitas kredit bank  
nasabah bank  
debit bank  
diskonto bank  
tingkat diskonto bank  
wesel bank  
endosemen bank  
periksa - pemeriksaan bank  
Bank for International Settlement (BIS)  
bank gelap  
jaminan bank  
induk perusahaan bank  
hari libur bank  
nomor identitas bank  
Bank Indonesia  
Bunga bank  
sertifikat bunga bank

bank karya produksi desa (BKPD)  
bank line  
bank merger  
bank money order  
bank note  
bank of issue  
bank pasar  
bank quality  
bank rating  
bank reserve  
bank run  
bank statement  
bank take over  
bankers and brokers blanked bond  
bankers order  
banking  
banking insurance fund  
banking investment  
banking power  
banking syndicate  
bankrupt  
bankrupt estate  
bankruptcy  
barometer stock  
barren money; idle  
barter  
base price  
base rates  
basis risk  
batch control  
batch header  
batch processing  
bear  
bear market  
bear panic  
bearer  
bearer bond  
bearer cheque  
beneficiary  
bettenient  
bid  
bid bond  
blijet  
bill  
bill of exchange  
bill of lading  
bilateral credit limit  
bills discounted account  
bimetallism  
binary coded decimal  
binary system  
black list  
black market

bank karya produksi desa (BKPD)  
janji bank  
merger bank  
surat perintah bayar bank  
uang kertas bank  
bank penerbit alat bayar  
bank pasar  
peringkat obligasi  
nilai - penilaian tingkat kesehatan bank  
cadangan bank  
tank - penarikan masal  
laporan akun nasabah  
bank terambil alih  
asuransi perlindungan bank  
kuasa bayar  
bank - perbankan  
dana asuransi bank  
investasi perbankan  
mampu - kemampuan bank  
sindikata bank  
pailit  
budel pailit  
pailit - kepailitan  
saham barometer  
uang menganggur  
barter  
harga dasar  
tingkat dasar suku bunga  
risiko dasar  
periksa - pemeriksaan kelompok data  
kelompok - pengelompokan data  
proses - pemrosesan data  
spekulasi jual  
pasar turun  
panik - kepanikan spekulasi jual  
bawa - pembawa  
obligasi alas unjuk  
cek atas bawa  
mastahat - termastahat  
tingkat - peningkatan nilai  
tawar - penawaran (1)  
jaminan penawaran  
bilyet  
tagihan  
surat wesel  
surat muatan  
batas kredit antarbank  
akun wesel diskonto  
standar kembar  
sandi biner  
sistem biner  
daftar hitam  
pasar gelap

blank cheque  
blanket bond  
blanket lien  
BLBI  
block  
blocked currency  
blotter  
blue chips  
blue-collar-worker  
board  
board of directors  
bolivar  
boliviano  
bonafide  
bonanza  
bond  
bond anticipation notes  
bonded warehouse  
bonus  
book keepings

cek blanko  
obligasi terjamin (1)  
surat pengakuan utang  
bantuan likuiditas Bank Indonesia  
blok  
devisa terbiokir  
bloter  
saham unggulan  
tenaga pelaksana  
dewan  
dewan direksi  
bolivar  
boliviano  
bonafide  
bonanza  
obligasi  
surat antisipasi obligasi  
gudang pabean  
bonus  
buku - pembukuan

## C

cadangan revaluasi aktiva tetap  
call  
call money  
CAMEL  
cancelled cheque; paid  
cannibalize  
capacity  
capital  
capital account  
capital adequacy  
capital assets  
capital budget  
capital flight  
capital goods  
capital market  
capital movement  
capital ratio  
capital risk  
capital statement  
capital stock  
capital to risk assets ratio  
capitalism  
capitalist  
cardholder agreement  
Cartel  
Cash  
cash account  
cash advance

cadangan revaluasi aktiva tetap  
somasi  
pinjaman singkat  
CAMEL  
cek lunas  
kanibalisasi  
kapasitas  
modal  
rekening modal  
cukup - kecukupan kebutuhan modal  
harta modal  
anggaran modal  
lari - pelarian modal  
barang modal  
pasar modal  
pindah - perpindahan modal  
rasio modal  
risiko modal  
laporan perubahan modal  
modal saham  
nisbah modal terhadap risiko asset  
kapitalisme  
kapitalis  
janji - penjarjian (kepada) pemegang kartu  
kartel  
kas  
akun kas  
tarik - penarikan tunai dimuka

|  |                                 |
|--|---------------------------------|
| cash audit cash basis                        | audit kas                       |
| cash basis                                   | asas tunai; dasar tunai         |
| cash basis                                   | dasar tunai                     |
| cash basis loan                              | pinjaman dasar tunai            |
| cashbook                                     | buku kas                        |
| cash budget                                  | anggaran kas                    |
| cash card                                    | kartu kas                       |
| cash collateral                              | jaminan kas                     |
| cash credit                                  | kredit tunai                    |
| cash discount                                | potongan tunai                  |
| cash dispenser                               | mesin bayar otomatis            |
| cash flow                                    | arus kas                        |
| cash flow loan                               | pinjaman arus kas               |
| cash flow statement                          | ikhtisar arus dana              |
| cash in advance                              | tunai praserah                  |
| cash in bank                                 | kas di bank                     |
| cash journal                                 | jurnal kas                      |
| cash management                              | kelola — pengelolaan kas kas    |
| cash on hand                                 | kas di tangan                   |
| cash payments; cash disbursements            | bayar - pembayaran tunai        |
| cash ratio                                   | nisbah kas                      |
| cash ratio                                   | rasio kas                       |
| cash register                                | register kas                    |
| cash reserve                                 | cadangan kas (1)                |
| cash reserve checking ; overdraft protection | cadangan kas (2)                |
| cash surrender value                         | nilai tunai                     |
| cashier's cheque                             | cek kasir                       |
| catchment area                               | luang - peluang penunjang usaha |
| cease and desist order                       | CDO                             |
| ceiling                                      | pagu                            |
| ceiling                                      | plafon                          |
| ceiling price; administered                  | harga pagu                      |
| central bank                                 | bank sentral                    |
| central liability                            | daftar gabungan utang           |
| certificate                                  | sertifikat                      |
| certificate of analysis                      | sertifikat analisis             |
| certificate of deposits                      | sertifikat deposito             |
| certificate of inspection                    | sertifikat pemeriksaan          |
| certificate of insurance                     | sertifikat asuransi             |
| certificate of origin                        | sertifikat asal barang          |
| certificate of quality                       | sertifikat mutu                 |
| certificate of stock                         | sertifikat saham                |
| certificate of weight                        | sertifikat teraan               |
| certified cheque                             | cek terjamin                    |
| cessie                                       | sesi                            |
| chain bank                                   | bank berantai                   |
| chain bank                                   | jaringan perbankan              |
| charge account banking                       | biaya kredit                    |
| charge back                                  | tolak bayar                     |
| charges                                      | beban                           |
| charter party                                | partai carter                   |
| chattel                                      | chattel                         |
| chattel mortgage                             | jaminan chattel                 |

|                                    |                                      |
|------------------------------------|--------------------------------------|
| cheap money                        | uang murah                           |
| check                              | cek                                  |
| check credit                       | kredit cek                           |
| check guarantee                    | jaminan pencairan cek                |
| check kitting                      | gait - penggaitan cek                |
| check rate                         | nilai patokan                        |
| check writer                       | alat penulis cek                     |
| checkless banking                  | bank - perbankan nircek              |
| cheque book                        | buku cek                             |
| cheque book receipt                | bukti penerimaan buku cek            |
| cheque book register               | daftar buku cek                      |
| chase in action                    | hak tuntutan                         |
| circulating capital                | modal lancar                         |
| claim                              | klaim                                |
| classified assets                  | aktiva terkiasifikasikan             |
| classified financial statement     | laporan keuangan terklasifikasi      |
| clausal bill of exchange           | syarat - persyaratan surat wesel     |
| clean bill of lading               | surat muatan bersih                  |
| clear                              | bersih                               |
| clearing                           | kliring                              |
| clearing account                   | kira - perkiraan kliring             |
| clearing house                     | lembaga kliring                      |
| clearing house balance             | neraca kliring                       |
| clearing house proof               | bukti perhitungan kliring            |
| clerical error                     | salah buku                           |
| close; closing prices              | harga penutupan                      |
| close-end credit                   | kredit terbatas                      |
| closing date                       | tanggal penutupan                    |
| co-branded credit card             | kartu kredit bercap gabungan         |
| coin                               | uang logam                           |
| collateral                         | Agunan                               |
| collateral bond                    | obligasi kolateral                   |
| collateral loan                    | jaminan pinjaman                     |
| collateral loan                    | pinjaman berjaminan                  |
| collateral trust note              | surat berharga beragunan             |
| collateral value                   | nilai jaminan                        |
| collateral; cover                  | jaminan                              |
| collectibility                     | kolektibilitas                       |
| collecting bank                    | bank penagih                         |
| collection                         | inkaso                               |
| collection agent,                  | agen penagihan                       |
| collection period                  | masa penagihan                       |
| collusion                          | kolusi                               |
| comaker                            | Jamin - penjamin pendamping          |
| commanditaire vennootschap         | sero - perseroan komanditer          |
| commercial bank                    | bank komersial; bank umum            |
| commercial bank; full service bank | bank umum                            |
| commercial invoice                 | faktur dagang                        |
| commercial offshore loan           | pinjaman komersial luar negen (PKLN) |
| commercial paper                   | surat berharga komersial             |
| commission                         | komisi                               |
| commission merchant                | komisi dagang                        |
| commitment                         | ikat janji                           |



|                                   |  |
|-----------------------------------|--|
| commitment                        | komitmen                                   |
| commitment fee c                  | biaya ikat janji; biaya komitmen           |
| ommitment letter                  | surat ikat janji                           |
| commodity                         | komoditas                                  |
| commodity exchange                | bursa komoditas                            |
| commodity loan                    | pinjaman komoditas                         |
| commodity money                   | uang barang                                |
| commodity paper                   | surat komoditas                            |
| commodity rate                    | tingkat suku bunga komoditas               |
| commodity standard                | standar komoditas                          |
| common stock                      | saham biasa                                |
| common stock fund                 | biaya - pembiayaan saham biasa             |
| common stock ratio                | rasio saham biasa                          |
| community bank                    | bank komunitas, sin, bank independen       |
| compensating balance              | akun kompensasi                            |
| compensating balance              | saldo kompensasi                           |
| compensating errors               | galat kompensasi                           |
| competition                       | kompetisi                                  |
| composition                       | komposisi                                  |
| compound interest                 | bunga majemuk                              |
| compounding periode               | periode bunga majemuk                      |
| compromise                        | damai - perdamaian, kompromi               |
| compromise                        | kompromi                                   |
| computerization                   | komputensasi                               |
| concealed error                   | galat terpendam                            |
| concentration                     | pusat - pemusatan                          |
| concentration bank                | bank konsentrasi                           |
| concentric organization chart     | bagan organisasi lingkaran                 |
| condensed statement of condition  | laporan keuangan publikasi                 |
| confirmation                      | konfirmasi                                 |
| confirming bank                   | bank pengonfirmasi                         |
| consensus                         | konsensus                                  |
| consignee                         | terima - penerinia konsinyasi              |
| consignment                       | konsinyasi                                 |
| consignor                         | konsinyasi - pengonsinyasi                 |
| consignor                         | serah - penyerah konsinyasi                |
| consolidated balance sheet        | neraca konsolidasi                         |
| consolidated banking supervision  | awas - pengawasan menyeluruh terhadap bank |
| consolidated financial statement  | laporan keuangan konsolidasi               |
| consolidatie leninig              | obligasi pemerintah                        |
| consolidation                     | konsolidasi                                |
| consolidation loan                | konsolidasi kredit                         |
| consolidation loan                | pinjaman konsolidasi                       |
| consortium                        | konsorsium                                 |
| consortium bank                   | bank konsorsium                            |
| constant payment                  | bayar - pembayaran konstan                 |
| consular invoice                  | faktur konsular                            |
| consumer                          | konsumen                                   |
| consumer credit                   | kredit konsumsi                            |
| consumption goods; consumer goods | barang konsumsi                            |
| contingency                       | kontingensi                                |
| contingent annuity                | anuitas tak-terduga                        |
| contingent asset                  | harta kontingen                            |

|                                   |                                       |
|-----------------------------------|---------------------------------------|
| contingent interest               | penting - kepentingan bersyarat       |
| contingent liabilities            | wajib - kewajiban bersyarat           |
| contingent liability              | wajib - kewajiban bersyarat           |
| contingent reserve                | cadangan kontingensi                  |
| contra guarantee                  | kontra garansi                        |
| contract                          | kontrak                               |
| contract bond                     | kontrak berjaminan obligasi           |
| contract in foreign currency      | kontrak dalam valas                   |
| contract of guarantee             | kontrak bergaransi                    |
| contraction                       | kontraksi                             |
| control                           | kontrol                               |
| control account                   | kira - perkiraan kontrol              |
| conventional organization chart   | bagan organisasi vertikal             |
| credit ceiling                    | pagu kredit                           |
| credit contract                   | janji - perjanjian kredit             |
| credit control                    | kendali - pengendalian kredit         |
| credit criteria                   | syarat - persyaratan pemberian kredit |
| credit denial                     | tolak - penolakan kredit              |
| credit department                 | bagian kredit                         |
| credit dislocation                | dislokasi kredit                      |
| credit enhancement                | kuat - penguatan surat berharga       |
| credit file                       | berkas kredit                         |
| credit information                | informasi kredit                      |
| credit instrument                 | instrumen kredit                      |
| credit insurance                  | asuransi kredit                       |
| credit investigation              | investigasi kredit                    |
| credit limit                      | batas kredit                          |
| credit line                       | lini kredit                           |
| credit personel                   | kredit pegawai                        |
| credit rating                     | nilai - penilaian kredit              |
| credit report                     | laporan kredit                        |
| credit review                     | kaji ulang kredit                     |
| credit risk                       | risiko kredit                         |
| credit slip                       | slip kredit                           |
| credit ticket; credit advice      | nota kredit                           |
| credit under rescue               | kredit terselamatkan                  |
| credit union                      | koperasi simpan pinjam                |
| credit worthy                     | layak kredit                          |
| creditor                          | kreditur                              |
| crisis                            | krisis                                |
| cross clearing                    | kliring silang                        |
| cross currency interest rate swap | swap silang suku bunga                |
| cross post                        | pos silang                            |
| cross rate                        | kurs silang                           |
| cross selling                     | jual - penjualan silang               |
| crossed check                     | cek silang                            |
| crossfooting                      | teliti - penelitian silang            |
| cruzeiro                          | cruzeiro                              |
| cum dividend                      | kum dividen                           |
| cummulative prefferent stock      | saham preferen kumulatif              |
| curatele                          | ampu - pengampuan                     |
| curator                           | kurator                               |
| currency                          | mata uang                             |

currency options  
currency swap  
current account; checking; giro  
current assets; active realisable  
current liabilities  
current liabilities  
current ratio  
custodial service  
custodian  
custom area  
customer profile  
customer profitability analysis  
customer relation  
customs drawback  
customs duties  
cutthroat competition

opsi mata uang  
swap valuta  
rekening koran  
aktiva lancar  
pasiva lancar  
utang jangka pendek  
rasio lancar  
jasa kustodi  
kustodian  
kawasan pabean  
profil nasabah  
analisis profitabilitas nasabah  
unit pelayanan nasabah  
restitusi bea masuk  
bea pabean  
saing - persaingan kejam

## D

daily interest  
dana suku bunga primer  
dana talangan  
data control  
date discount  
day book  
day loan  
days of grace  
dead account  
dead asset  
dead line  
dead market  
dead money  
dealer  
dear  
dear money  
debase  
debenture  
debenture bond  
debit  
debit advice  
debit balance  
debit card  
debit interest  
debit ticket  
debit ticket  
debitur grup  
debt  
debt financing  
debt instrument  
debt management  
debt to equity ratio

bunga harian  
dana suku bunga primer  
dana talangan  
kontrol data  
tanggal diskonto  
buku harian  
pinjaman sehari  
waktu tenggang  
rekening mati  
aset tidur  
tenggat  
pasar sepi  
uang mati  
dealer  
mahal  
uang mahal  
tururi - penurunan nilai dasar  
surat utang  
obligasi niragunan  
debit  
advis debit  
saldo debit  
kartu debit  
bunga debit  
memo debit  
nota debit  
debitur grup  
utang  
biaya - pembiayaan dengan utang  
instrumen utang  
manajemen utang  
rasio utang terhadap modal sendiri

|   |   |
|---|---|
| debtor  | debitur                                 |
| decision tree                                     | pohon putusan                           |
| deed  | akta                                    |
| defalcation                                       | defalkasi                               |
| default   | cedera janji                            |
| deferred annuity                                  | anuitas tertangguh                      |
| deferred bond                                     | obligasi tunda bunga                    |
| deferred charges                                  | beban ditangguhkan                      |
| deferred income; deffered revenue;deffered credit | dapat - pendapatan diterima dimuka      |
| deferred payment                                  | bayar - pembayaran ditunda              |
| definitive bond                                   | obligasi definitif                      |
| defisit spending unit                             | pihak kekurangan dana                   |
| deflation   | deflasi                                 |
| deflator  | deflator                                |
| defraud; fraud                                    | curang - kecurangan                     |
| del credere agent                                 | agen penjamin                           |
| del credere commission                            | komisi penjamin                         |
| delegation of authority                           | limpah - pelimpahan wewenang            |
| delivery order                                    | amanat penyerahan                       |
| delivery risk                                     | risiko penyerahan                       |
| demand  | minta - permintaan                      |
| demand deposit; banking                           | rekening giro                           |
| demand for money                                  | minta - permintaan akan uang            |
| demand loan                                       | pinjaman atas permintaaan               |
| demonetization                                    | demonetisasi; penarikan dalam peredaran |
| denomination                                      | denominasi                              |
| deposit   | simpanan                                |
| deposit on call                                   | deposito dengan pemberitahuan           |
| deposit ticket; paying in slips                   | slip setoran                            |
| depository correspondent                          | pelihara - pemelihara akun              |
| depreciation                                      | depresiasi                              |
| depreciation                                      | susut - penyusutan                      |
| depression  | depresi                                 |
| dept service coverage                             | rasio laba utang                        |
| derivative deposit                                | simpanan derivatif                      |
| derivative transaction                            | transaksi derivatif                     |
| devaluation                                       | devaluasi                               |
| deviezen  | devisa                                  |
| diferred payment                                  | surat kredit pembayaran ditunda         |
| dime  | dime                                    |
| dinar   | dinar                                   |
| direct debit                                      | debit - pendebitan langsung             |
| direct investment                                 | tanam - penanaman modal langsung        |
| direct selling                                    | jual - penjualan langsung               |
| direct tax  | pajak langsung                          |
| direct write off methode                          | metode penghapusan langsung             |
| director  | direktur                                |
| dis agio  | disagio                                 |
| discharge of bankrupt                             | batal - pembatalan kepailitan           |
| disdaimer of opinion                              | tolak nirpendapat                       |
| discount  | diskon                                  |
| discount on bond                                  | potongan pembayaran obligasi            |
| discount window                                   | fasilitas diskonto                      |

discounted cash flow  
disinvestment  
dividend  
dividend payable  
document  
document against acceptance = D/A  
dollar = \$  
dollar exchange  
domestic I/c  
domicile  
donated stock  
dor  
dormant account  
double entry; dual system  
doubtful loan  
drachma  
drawee  
drawer  
drive-in bank  
dual banking  
dual control  
due  
due date control  
due dilligence  
due to account  
dummy stockholder  
dumping  
dunning letter  
duopoly  
duplicate statements  
duree  
duty  
dynamic gap

arus kas terdiskonto  
disinvestasi  
dividen  
utang dividen  
dokumen  
dokumen akseptasi  
dolar  
wesel dolar  
surat kredit berdokumen dalam negeri  
domisili  
saham donasi  
daftar orang tercela (DOR)  
akun tak-aktif  
jumal berpasangan  
kredit diragukan  
drachma  
tarik - tertarik  
tarik - penarik  
bank kendaraan lalu  
sistem perbankan ganda  
awas - pengawasan berlapis  
jatuh tempo  
kendali - pengendalian tanggal bayar  
due dilligence  
akun antarbank pasiva  
pegang - pemegang saham semu  
dumping  
surat tagihan  
duopoli  
sistem perkiraan tembusan  
tenggang waktu  
bea  
senjang dinamis

## E

earmark  
earning asset  
earning asset quality  
earnings  
easy money  
economic expansion  
economic recovery  
economic trend  
economics  
effective date  
effective rate  
elasticity of demand  
elasticity of supply  
electrical accounting machine  
electronic accounting machine  
electronic banking

ciri - penciri  
aktiva produktif  
kualitas aktiva produktif  
hasil - penghasilan  
uang mudah  
ekspansi ekonomi  
pulih - pemulihan ekonomi  
cenderung - kecenderungan ekonomi  
ilmu ekonomi  
tanggal efektif  
suku bunga efektif  
elastisitas permintaan  
elastisitas penawaran  
alat - peralatan pembukuan elektrik  
mesin perakunan elektris (MPE)  
bank elektronik

|  |   |
|--|---|
| electronic data processing system                  | sistem pemrosesan data elektronik             |
| electronic fund transfer                           | transfer dana elektronik                      |
| embargo  | embargo                                       |
| embezzlement                                       | gelap - penggelapan                           |
| emitten  | emiten  |
| encoding   | sandi - penyandian                            |
| endorsed bond                                      | obligasi terendos                             |
| endorsee   | endos - terendos                              |
| endorsee   | terima - penerima endos                       |
| endorsement  | endosemen                                     |
| endorsement in blank; blank endorsement            | endosemen tanpa nama                          |
| endorsement without recourse; absolute endorsement | endosemen tanpa hak regres                    |
| engrossing   | borong - pemborongan                          |
| entrepreneur                                       | wirausaha                                     |
| equity   | ekuitas                                       |
| equity contract notes                              | surat gadai modal                             |
| equity participation                               | partisipasi ekuitas                           |
| equity securities                                  | sekuritas kepemilikan                         |
| equivalent rate                                    | suku bunga setara                             |
| error of omission                                  | galat termaklumi                              |
| escrow account                                     | dana eskro                                    |
| escrow account                                     | rekening eskro                                |
| escrow agent                                       | agen eskro                                    |
| eskudo   | escudo  |
| euro dollar  | euro dolar                                    |
| euromoney  | euromoney                                     |
| European Economic Community                        | Masyarakat Ekonomi Eropa (MEE)                |
| evergreen loan                                     | pinjaman abadi                                |
| evergreen loan                                     | pinjaman nirkala                              |
| ex dividend  | nirdividen                                    |
| exact interest                                     | bunga pasti                                   |
| examination  | periksa - pemeriksaan                         |
| excess loans                                       | lebih kredit - kelebihan kredit               |
| excess reserve                                     | cadangan lebih                                |
| exchange aqualization fund                         | dana stabilitasi devisa                       |
| exchange clearing agreement                        | janji - perjanjian kliring devisa             |
| exchange control                                   | awas - pengawasan devisa; pengendalian devisa |
| exchange control                                   | kendali - pengendalian devisa                 |
| exchange rate                                      | nilai tukar                                   |
| exchange risk                                      | risiko kurs                                   |
| execution creditor                                 | kreditur (peng) eksekusi                      |
| execution debtor                                   | debitur tereksekusi                           |
| executoriaal beslag                                | sita eksekusi                                 |
| executive committee                                | komite eksekutif                              |
| exercise price = strike price                      | harga jadi                                    |
| expansion  | ekspansi                                      |
| expectation theory                                 | teori harapan                                 |
| expenditure  | keluar - pengeluaran                          |
| expire date  | kedaluwarsa                                   |
| expiry date  | tanggal kedaluwarsa                           |
| export   | ekspor  |
| export credit                                      | kredit ekspor                                 |

export duty; export tax  
export import bank  
exporter  
express warranties  
extended credit  
external audit; independent audit  
external auditor  
external bond  
extra dividend

bea ekspor  
bank ekspor impor  
eksportir  
jaminan pascajual  
ekstensi kredit  
audit ekstern  
auditor ekstern  
obligasi eksternal  
dividen tambahan

## F

facility fee  
facsimilie signature  
factor  
factoring  
factory mark  
fail  
federal reserve bank  
federal reserve system  
fee  
fee  
fiduciaire eigendomsoverdracht  
fiduciary loan  
fiduciary money  
FIFO  
fill or kill  
final dividend  
finance  
finance company  
finance paper  
financial accounting standard board - fsab  
financial appraisal  
financial budget period  
financial institution  
financial institution non bank  
financial intermediary  
financial investment  
financial lease  
financial market  
financial paper  
financial position  
financial statement  
fine  
fire insurance  
first class paper; prime paper  
fiscal  
fiscal agent  
fiscal policy  
fiscal year; financial  
fit and profer  
five cs of credit

ongkos fasilitas  
stempel tanda tangan  
anjak - penganjak piutang  
anjak piutang  
merek perusahaan  
gagal - kegagalan  
federal reserve bank  
federal reserve system  
ongkos  
upah  
fidusia  
ben - pemberian kredit niragunan  
uang fidusia  
masuk awal - keluar awal (MAKA)  
perintah transaksi  
dividen akhir  
uang - keuangan  
usaha - perusahaan pembiayaan  
kertas berharga finansial  
dewan standar perakunan keuangan  
nilai - penilaian keuangan  
periode anggaran keuangan  
lembaga keuangan  
lembaga keuangan bukan bank  
antara - perantara keuangan  
investasi keuangan  
kontrak sewa keuangan  
pasar keuangan  
surat berharga financial  
posisi keuangan  
laporan keuangan  
denda  
asuransi kebakaran  
surat berharga unggul  
fiskal  
agen fiskal  
bijak-kebijakan fiskal  
tahun fiskal  
fit and profer  
lima kriteria kelayakan kredit

|                                    |   |
|------------------------------------|---|
| fixed assets                       | aktiva tetap                                  |
| fixed budget                       | anggaran tetap                                |
| fixed capital                      | modal tetap                                   |
| fixed charges                      | beban tetap                                   |
| fixed cost                         | biaya tetap                                   |
| fixed income                       | hasil; - penghasilan tetap                    |
| fixed income investment            | hasil - penghasilan tetap investasi           |
| fixed rate loan                    | tingkat bunga tetap                           |
| fixed-charge coverage              | tutup - penutupan beban tetap                 |
| flat rate                          | angsuran tetap                                |
| flexible budget                    | anggaran fleksibel                            |
| float                              | warkat ambang                                 |
| floating interest rate             | suku bunga mengambang                         |
| floating money                     | uang mengambang                               |
| floating rate note                 | surat utang bersuku bunga mengambang          |
| floor                              | batas bawah                                   |
| floor limit                        | batas atas                                    |
| floor limit                        | pijakan dasar; batas atas                     |
| flow of funds                      | aliran dana                                   |
| food and agricultural organization | badan pangan dunia                            |
| force majeure                      | force majeure                                 |
| forced loan                        | kredit terpaksa                               |
| forecasting                        | kira - prakiraan                              |
| foreign aid                        | bantuan luar negeri                           |
| foreign corporation                | usaha - perusahaan asing                      |
| foreign currency                   | mata uang asing                               |
| foreign deposit                    | simpanan valuta asing                         |
| foreign direct investment          | tanam - penanaman modal asing                 |
| foreign exchange                   | valuta asing                                  |
| foreign exchange bank              | bank devisa                                   |
| foreign exchange loan              | pinjaman valuta asing                         |
| foreign fund                       | dana luar negeri                              |
| foreign loan                       | pinjaman luar negeri                          |
| foreign money                      | uang asing                                    |
| forward contract                   | kontrak berjangka                             |
| forward exchange contract          | kontrak penukaran berjangka                   |
| forward market; futures market     | pasar berjangka                               |
| forward market; futures market     | transaksi berjangka                           |
| forward rate arrangement/fra       | sepakat - kesepakatan tingkat bunga mendatang |
| forwarding agent                   | usaha - perusahaan ekspedisi                  |
| foul bill of lading                | surat muatan cacat                            |
| fractional money                   | uang pecahan                                  |
| franc                              | franc   |
| franchise                          | waralaba                                      |
| franchise tax                      | pajak waralaba                                |
| franco                             | franco  |
| free alongside ship                | bebas biaya ke sisi kapal                     |
| free balance                       | saldo minimum                                 |
| free market                        | pasar bebas                                   |
| free of capture and seizure        | bebas resiko penahanan dan perampasan,        |
| free on board                      | bebas biaya ke atas kapal                     |
| free on plane                      | bebas biaya ke dalam pesawat                  |
| free on rail                       | bebas biaya ke atas kereta api                |



|                       |                           |
|-----------------------|---------------------------|
| free on truck         | bebas biaya ke atas truk  |
| free port             | pelabuhan bebas           |
| free reserve          | cadangan bebas            |
| freight               | barang kiriman            |
| freight forwarder     | jasa angkutan laut        |
| freight payable       | biaya muat layak bayar    |
| freight prepaid       | bayar pramuat             |
| freight pre-payable   | layak bayar pramuat       |
| freight to be paid    | bayar segera pascamuat    |
| fringe benefit        | tunjangan                 |
| frozen asset          | harta beku                |
| full paid stock       | saham dibayar penuh       |
| fully amortizing loan | kredit amortisasi         |
| fund transfer         | kiriman dana              |
| funded debt           | utang dana                |
| funding               | dana - pendanaan          |
| funds                 | dana                      |
| funds management      | kelola - pengelolaan dana |

## G

|   |  |
|---|--|
| gain  | untung   |
| gap   | senjang  |
| gap management                                | manajemen kesenjangan                                  |
| gapping                                       | senjang - kesenjangan                                  |
| gearing ratio                                 | rasio utang modal                                      |
| general account                               | rekening umum  |
| General Agreement on Tariffs and Trade (GATI) | janji - perjanjian umum mengenal tarif dan perdagangan |
| general creditor                              | kreditur konkuren                                      |
| general examination                           | periksa - pemeriksaan umum                             |
| general reserve                               | cadangan umum  |
| generally accepted accounting principles      | generally accepted accounting principles               |
| gentlemen's agreement                         | sepakat - kesepakatan kepercayaan                      |
| giraal verkeer                                | lalulintas giro l                                      |
| giro  | giro   |
| giro biljet                                   | giro bilyet  |
| globalization                                 | globalisasi  |
| gold bullion                                  | emas batangan  |
| gold exporting point                          | titik emas ekspor                                      |
| gold importing point                          | titik emas impor                                       |
| gold point                                    | titik emas   |
| gold standard                                 | standar emas   |
| gold stock                                    | cadangan emas  |
| goodwill                                      | muhibah  |
| gourde  | gourde   |
| grace period                                  | masa tenggang  |
| great depression                              | depresi hebat  |
| green clause I/c                              | surat kredit berdokumen klausa hijau                   |
| gresham law                                   | hukum gresham  |
| groschen                                      | groschen   |
| gross interest                                | bunga prapajak   |

gross margin  
gross margin  
gross national product  
gross profit on sales  
group banking  
group insurance  
grou of seven  
group of ten; paris club  
guarani  
guardian  
guild; gilda  
guildler

dapat - pendapatan kotor  
margin kotor  
produk nasional bruto  
laba kotor penjualan  
grup bank  
asuransi kelompok  
kelompok tujuh  
kelompok sepuluh  
guarani  
ampu - pengampu  
gilda  
gulden

## H

hall mark  
handling charge  
head teller  
hedge/hedging  
hedge; hedging  
herbelening  
hidden asset  
hidden tax  
high finance  
high ratio loan  
hoarding  
holding company  
holding the line  
home banking  
home equity credit (loan)  
homogeneous commodity  
homologatie  
honor  
horizontal - integration  
horizontal audit  
horizontal merger  
hot money  
house brand  
hurdle rate  
huurbeding  
huurkoop  
hyperInflation  
hypothecation

cap mutu  
biaya transaksi  
teller kepala  
cegah risiko  
lindung nilai; cegah risiko  
gadai ulang  
harta tersembunyi  
pajak tersembunyi  
biaya - pembiayaan spekulasi  
pinjaman nisbah tinggi  
timbun - penimbunan  
usaha - perusahaan grup usaha  
tahan posisi  
layanan perbankan rumah  
kredit berjamin rumah  
komoditas sejenis  
homogolasi  
honor  
integrasi horizontal  
audit horizontal  
merger horizontal  
uang panas  
merek dagang  
tingkat keuntungan minimum  
syarat pembatasan sewa  
beli sewa  
hiperinflasi  
hak tanggungan

## I

illiquid  
illiquid asset  
illiquidity

taklikuid  
aset tak-likuid  
taklikuid - ketaklikuidan

|   |  |
|---|--|
| immediate credit                          | kredit semerta                             |
| immovables                                | barang tak-bergerak                        |
| impaired capital                          | modal niemburuk                            |
| impaired credit                           | kredit memburuk                            |
| impaved credit                            | kredit bermasalah                          |
| impersonal accounts                       | akun bukan perseorangan                    |
| implied warranties                        | syarat larangan tersirat                   |
| import                                    | impor                                      |
| Import duty                               | bea impor                                  |
| importer                                  | importir                                   |
| imputed interest                          | bunga andaian                              |
| inactive stock                            | saham tak-aktif                            |
| incentive                                 | insentif                                   |
| incentive bonus                           | bonus insentif                             |
| income account                            | kira - perkiraan pendapatan                |
| income bond                               | obligasi pendapatan                        |
| income per capita                         | dapat - pendapatan per kapita              |
| income statement                          | hitung - perhitungan laba rugi             |
| income tax                                | pajak penghasilan                          |
| income; revenue                           | dapat - pendapatan (1)                     |
| inconvertible                             | tak-terkonversi                            |
| indemnity bond                            | jaminan cedera janji                       |
| indent                                    | inden                                      |
| independent bank                          | bank independen; bank komunitas            |
| index                                     | indeks                                     |
| indirect labour cost                      | biaya pekerja tak-langsung                 |
| indirect loan                             | pinjaman tak langsung                      |
| indirect overhead cost                    | biaya tak-langsung                         |
| indirect tax                              | pajak tak-langsung                         |
| Indonesian Bank Restructuring Agency/IBRA | Badan Penyehatan Perbankan Nasional (BPPN) |
| INDRA                                     | INDRA                                      |
| industrial bank                           | bank industri                              |
| industry                                  | Industri                                   |
| inelastic demand                          | minta - permintaan tak-elastis             |
| inelastic supply                          | Tawar - penawaran tak-elastis              |
| infant industry                           | Industri pemula                            |
| inferior goods                            | barang mutu rendah                         |
| inflation                                 | Inflasi                                    |
| inflation accounting                      | akun - perakunan inflasi                   |
| inflation rate                            | tingkat inflasi                            |
| insolvency                                | insolvensi                                 |
| inspection                                | inspeksi                                   |
| installment arrears                       | tunggak - tunggakan angsuran pokok         |
| installment credit                        | kredit angsuran                            |
| insufficient fund                         | takcukup - ketakcukupan dana               |
| insurable interest                        | hubungan kepentingan asuransi              |
| insurance                                 | asuransi                                   |
| insurance policy                          | polis asuransi                             |
| insurance premium                         | premi asuransi                             |
| insured account                           | akun terasuransi                           |
| insured; insuree                          | tertanggung                                |
| insurer                                   | tanggung - penanggung                      |
| interbank borrowing                       | pinjaman antar bank                        |

|  |   |
|--|---|
| interbank deposit  | simpanan antar bank                       |
| interbank deposits   | deposito antarbank                        |
| interbank loan   | kredit antarbank                          |
| interbank market offered rate                              | suku bunga pasar antar bank               |
| interest   | bunga                                     |
| interest arrear  | tunggak - tunggakan bunga                 |
| interest bond  | obligasi bunga                            |
| interest earned  | dapat - pendapatan bunga                  |
| interest rate  | suku bunga                                |
| interest rate cap  | batas atas suku bunga                     |
| interest rate risk   | risiko suku bunga                         |
| interest rate swap   | swap suku bunga                           |
| interest sensitive assets                                  | aset peka perubahan bunga                 |
| interest sensitive liabilities                             | wajib - kewajiban peka perubahan harga    |
| interim bond   | obligasi sementara                        |
| interim dividend   | dividen sementara                         |
| interim statement  | laporan keuangan interim                  |
| intermediary   | lembaga perantara                         |
| internal audit   | audit intern                              |
| internal check   | akur -pengukuran intern                   |
| internal control   | kendali - pengendalian intern             |
| internal debt  | utang intern                              |
| internal loan  | kredit intern                             |
| Internal Rate of Return                                    | tingkat pengembalian modal internal (IRR) |
| International Development Association                      | Asosiasi Pengembangan Internasional       |
| International Finance Corporation                          | International Finance Corporation         |
| International Monetary Fund                                | Dana Moneter Internasional                |
| International reserve                                      | cadangan internasional                    |
| intrinsic value  | nilai intrinsik                           |
| inventory  | sedia - persediaan barang                 |
| inventory financing  | biaya - pembiayaan penyediaan barang      |
| inventory to net current asset                             | rasio sediaan terhadap harta lancar       |
| investigation team   | tim investigasi                           |
| investment   | investasi                                 |
| investment banker  | bankir investasi                          |
| investment banking   | bank investasi                            |
| investment banking house                                   | lembaga bank investasi                    |
| investment loan  | kredit investasi                          |
| investment portfolio                                       | portofolio investasi                      |
| invisible trade  | dagang - perdagangan jasa                 |
| invoice  | faktur                                    |
| inward collection; incoming                                | inkaso masuk                              |
| inward mail transfer; incoming                             | kiriman uang dengan surat masuk           |
| inward telegraphic transfer; incoming telegraphic transfer | kiriman uang dengan kawat masuk           |
| irrevocable I/c  | surat kredit berdokumen tak-terbatalkan   |
| irrevocable credit   | kredit tak terbatalkan sepihak            |
| Islamic bank   | bank syariah                              |
| issue  | emisi                                     |
| issued capital; subscribed                                 | modal ditempatkan                         |
| issuing bank   | bank pembuka surat kredit berdokumen      |
| tem; document  | warkat                                    |
| izin prinsip bank  | izin prinsip bank                         |

izin usaha bank

izin usaha bank

Jakarta Interbank Offered rate  
job analysis  
job description  
job evaluation  
job rotation  
joint account  
joint and several liability  
joint cost  
joint venture bank  
journal sheet; proof  
judgement  
just-in-time (JIT)

## J

JIBOR  
analisis pekerjaan  
uraian - uraian pekerjaan  
nilai - penilaian pekerjaan  
rotasi pekerjaan, rotasi tugas  
rekening gabungan  
tanggung renteng  
biaya gabung  
bank campuran  
lembar jurnal  
atas dasar penilaian  
tepat waktu

Kawasan terikat  
kip  
koperasi gabungan  
koperasi induk  
koperasi konsumsi  
koperasi primer  
koperasi produsen  
koperasi pusat  
kredit likuiditas bank indonesia  
kron  
kwacha  
kyat

## K

kawasan berikat  
kip  
koperasi gabungan  
koperasi induk  
koperasi konsumsi  
koperasi primer  
koperasi produsen  
koperasi pusat  
kredit likuiditas bank indonesia  
krona  
kwaca  
kyat (ky)

labour  
labour agreement  
labour bank  
labour cost  
labour dispute  
labour force  
labour mobility  
labour movement  
labour piracy  
labour slowdown  
labour theory of value  
labour union  
land transportation  
lapping  
lapse

## L

kerja - pekerja  
janji - perjanjian kerja  
bank pegawai  
biaya tenaga kerja  
selisih - perselisihan perburuhan  
angkatan kerja  
mobilitas tenaga kerja  
gerakan pekerja  
bajak - pembajakan tenaga kerja  
aksi pengurangan produktivitas  
teori nilai kerja  
serikat pekerja  
angkut - pengangkutan di darat  
lapping  
lewat waktu

|                                  |                                 |
|----------------------------------|---------------------------------|
| lateral integration              | integrasi samping               |
| lead time                        | tenggang pesan barang           |
| lease                            | sewa beli                       |
| ledger                           | buku besar                      |
| legal debt                       | utang sah                       |
| legal entity                     | badan hukum                     |
| legal lending limit              | batas maksimum pemberian kredit |
| legal rate of interest           | bunga resmi                     |
| legal reserve                    | cadangan wajib                  |
| legal risk                       | risiko yundis                   |
| legal tender                     | alat bayar sah                  |
| lek                              | lek                             |
| lembaga penjamin simpanan        | lembaga penjamin simpanan       |
| lempira                          | lempira                         |
| lender                           | ben - pemberi kredit; kreditur  |
| lender of the last resort        | kreditur akhir                  |
| lesae                            | sewa - penyewa                  |
| lessor                           | milik - pemilik barang sewa     |
| letter of credit (L/C)           | surat kredit berdokumen         |
| leverage                         | dana penumpu                    |
| leverage buy-out                 | beli utang                      |
| liability insurance              | asuransi pihak ketiga           |
| liability ledger                 | buku besar utang                |
| license                          | lisensi                         |
| lien                             | hak gadai                       |
| limited company                  | sero - perseroan terbatas       |
| limited partner                  | sekutu komanditer               |
| line of credit                   | batas maksimum kredit           |
| line of credit                   | fasilitas penarikan kredit      |
| line organization                | organisasi lini                 |
| liquid                           | likuid                          |
| liquid assets                    | alat likuid                     |
| liquidated bank                  | bank dalam likuidasi            |
| liquidating value                | nilai likuidasi                 |
| liquidation                      | likuidasi                       |
| liquidator                       | likuidator                      |
| liquidity                        | likuiditas                      |
| liquidity analysis               | analisis likuiditas             |
| liquidity ratio                  | nisbah likuiditas               |
| liquidity risk                   | risiko likuiditas               |
| lira                             | lira                            |
| litas                            | litas                           |
| loan                             | pinjaman                        |
| loan capital                     | modal pinjaman                  |
| loan committee                   | komite kredit                   |
| loan documentation               | dokumentasi kredit              |
| loan fee                         | ongkos pinjaman                 |
| loan sale                        | alih - pengalihan kredit        |
| loan shark                       | lintah darat                    |
| loan syndication                 | kredit sindikasi                |
| loanable fund                    | dana untuk pinjaman             |
| loanable fund theory of interest | teori penetapan suku bunga      |
| local currency                   | mata uang lokal                 |

lock up  
London Interbank Offered Rate  
long dated paper  
long position  
long term debt  
loopholes  
loro account  
loss  
lumpsum

baru - pembaruan syarat obligasi  
LIBOR  
wesel jangka panjang  
posisi beli  
utang jangka panjang  
celah hukum  
akun pihak ketiga  
rugi-kerugian  
lumpsum

## M

macroeconomics  
magnetic ink character recognition  
Magnetic Ink Character Recognition = MICR  
magnetic stripe  
mail teller  
mail transfer  
maintenance  
maintenance fee  
majority stockholders  
malafide  
managed currency  
management  
management by objective  
management information system  
manager  
manifest  
manual  
margin  
margin call  
marginal analysis  
marginal cost  
marginal cost of fund  
marginal cost pricing  
marginal deposit  
marginal product  
marginal propensity to consume  
  
marginal propensity to invest  
  
marginal propensity to save  
  
marginal revenue  
marginal tax rate  
marginal utility  
marine insurance  
mark  
mark down  
marked cheque  
market  
market maker

ilmu makroekonomi  
lambang pengenal bertinta magnet  
kenal - pengenalan lambang magnet  
garis bemagnet  
teller surat  
kiriman uang dengan surat  
pelihara - pemeliharaan  
biaya administrasi  
pegang - pemegang saham mayoritas  
malafide  
mata uang terkendali  
manajemen  
manajemen berdasarkan sasaran  
sistem informasi manajemen  
manajer  
manifes  
buku pedoman  
margin  
minta - permintaan tambahan margin  
analisis marginal  
biaya marginal  
biaya marginal dana  
harga biaya marginal  
setoran jaminan  
produk marginal  
cenderung - kecenderungan tambahan konsumsi  
marginal  
cenderung - kecenderungan tambahan investasi  
marginal  
cenderung - kecenderungan tambahan tabungan  
marginal  
dapat - pendapatan marginal  
tarif pajak marginal  
manfaat marginal  
asuransi laut  
mark  
turun - penurunan harga jual  
cek bersandi  
pasar  
cipta - pencipta pasar

|                         |                                      |
|-------------------------|--------------------------------------|
| market maker            | pelaku pasar                         |
| market off              | pasar lesu                           |
| market price            | harga pasar                          |
| market rate of interest | suku bunga pasar                     |
| market segment          | pangsa pasar (1)                     |
| market share            | pangsa pasar (2)                     |
| market value            | nilai pasar                          |
| market value method     | metoda nilai pasar                   |
| marketing               | pasar - pemasaran                    |
| marketing audit         | audit pemasaran                      |
| marketing channels      | saluran pemasaran                    |
| marketing research      | riset pemasaran                      |
| marketing strategy      | strategi pemasaran                   |
| marking up rates        | angkat nilai                         |
| marshalling of assets   | atur - pengaturan harta              |
| mate's receipt          | surat muallim                        |
| maturity date           | tanggal jatuh tempo                  |
| maturity value          | nilai jatuh tempo                    |
| measurement             | ukuran                               |
| memorandum              | memo                                 |
| memorandum cheque       | cek memo                             |
| memory; storage         | simpan - penyimpan data              |
| merchant                | dagang - pedagang (1)                |
| merchant agreement      | janji - perjanjian (kepada) pedagang |
| merchant bank           | bank dagang                          |
| merchant fraud          | curang - kecurangan pedagang         |
| merchants credit        | surat kredit dagang                  |
| merit system; - rating  | sistem penilaian kemampuan           |
| message                 | pesan                                |
| messenger               | caraka; kurir                        |
| messenger service       | jasa caraka; jasa kurir              |
| mezzanine financing     | biaya - pembiayaan mezanin           |
| microeconomics          | ilmu mikroekonomi                    |
| middleman               | antara - perantara pemasaran         |
| minimum payment         | bayar - pembayaran minimum           |
| minority interest       | saham minoritas                      |
| mismatch                | galat kelola                         |
| missing payment         | angsuran tak-tercatat                |
| mixed account           | kira - perkiraan campuran            |
| modal inti              | modal inti                           |
| modal pelengkap         | modal pelengkap                      |
| modal sumbangan         | modal sumbangan                      |
| monetary asset          | aset moneter                         |
| monetary equilibrium    | seimbang - keseimbangan moneter      |
| monetary policy         | bijak - kebijakan moneter            |
| monetary reserves       | cadangan moneter s                   |
| monetary standard       | tandar moneter                       |
| monetary system         | sistem moneter                       |
| money                   | uang                                 |
| money changer           | dagang- pedagang valuta asing        |
| money laundering        | cuci - pencucian uang                |
| money market            | pasar uang                           |
| money market instrument | surat berharga pasar uang            |



money market rates  
money order  
money reserve  
money supply  
monopoly  
monopsony  
monthly statement  
moral hazard  
moral risk  
moral suasion  
moratorium  
mortgage  
mortgage bond  
mortgage note  
mortgage swap agreement  
mortgagor  
motive  
multicurrency system  
multicurrency loan  
multilateral check  
multilateral development bank  
multinational corporation  
multiple banking  
multiple choice  
multiple exchange rate  
multiple expansion of bank deposit  
multiple posting  
multiplier  
mutilated currency  
mutual association  
mutual saving banks

suku bunga pasar uang  
surat perintah pembayaran  
cadangan uang  
uang beredar  
monopoli  
monopsoni  
laporan rekening bulanan  
moral hazard  
risiko moral  
anjuan  
moratorium  
hipotek  
obligasi hipotek  
surat utang berjaminan harta tetap  
janji - perjanjian barter hipotik  
pasang - pemasang hak tanggungan  
motif  
sistem multimata-uang  
kredit multimata-uang  
cek cacat  
bank pembangunan multilateral  
usaha - perusahaan multinasional  
bank multijasa  
pilihan aneka jawaban  
kurs valuta beraneka  
multiexpansi simpanan  
buku - pembukuan beruntun  
lipat - perlipatan  
uang lusuh  
asosiasi simpan pinjam  
bank tabungan bersama

## N

named perils  
nasabah debitur  
nasabah penyimpan  
national bank system  
national income  
national product  
nationalization  
natural resources  
near cash assets  
negative gap  
negotiable bond  
negotiating bank  
negotiation  
net asset  
net capital inflow  
net charge-off = write off  
net debt  
net income  
net income after taxes  
net interest margin

bahaya khusus  
nasabah debitur  
nasabah penyimpan  
sistem perbankan nasional  
dapat - pendapatan nasional  
produk nasional  
nasionalisasi  
sumber daya alam  
aktiva setara kas  
senjang negatif  
obligasi boleh alih  
bank penegosiasi  
negosiasi  
harta bersih  
arus modal masuk  
hapus - penghapusan aktiva produktif  
utang bersih  
dapat - pendapatan bersih  
hasil - penghasilan bersih  
margin bunga bersih

|                               |   |
|-------------------------------|---|
| net interest margin           | selisih bunga bersih                      |
| net national product          | produk nasional neto                      |
| net open position             | posisi devisa neto                        |
| net operating income          | laba operasional                          |
| net present value             | nilai kini bersih                         |
| net profit                    | laba bersih                               |
| net surplus                   | surplus bersih                            |
| networth                      | kaya - kekayaan bersih                    |
| newly industrialized country  | negara industri baru                      |
| night depository              | simpan malam                              |
| no pan stock                  | saham non-pari                            |
| nominal capital; face capital | modal nominal                             |
| nominal interest rate         | suku bunga nominal                        |
| nominal price                 | harga nominal                             |
| nominal profit                | laba normal                               |
| non-accrual loan, assets      | piutang ragu                              |
| non-bank bank                 | bank bukan bank                           |
| non-Callable bond             | obligasi tak-tertebus                     |
| non-cash item                 | pos bukan kas                             |
| non-depository correspondent  | koresponden non-depositor                 |
| non-earning assets            | aktiva nonproduktif                       |
| non-installment credit        | kredit nirangsuran                        |
| non-interest expense          | biaya bukan biaya bunga                   |
| nonnotification loan          | alih kredit nirwarta                      |
| non-operating expenses        | biaya nonoperasional                      |
| non-operating revenue         | dapat - pendapatan non operasional        |
| nonpar check                  | cek non-pari                              |
| non-performing loan           | kredit taklancar                          |
| non-price competition         | kompetisi non-harga                       |
| nonpurpose loan               | pinjaman multiguna                        |
| nonrecurring gain/loss        | untung - keuntungan/kerugian tak terulang |
| non-resident                  | bukan penduduk                            |
| non-self revealing error      | galat takmuncul                           |
| non-voting stock              | saham tanpa hak suara                     |
| noprotest                     | tanpa protes                              |
| nostro account                | rekening nostro                           |
| nota bone                     | catatan (n.b.)                            |
| notary public                 | notaris                                   |
| note payable                  | wesel bayar                               |
| notes payable                 | wesel utang                               |
| notes to financial statement  | catatan pada laporan keuangan             |
| notice of dishonor            | berita penolakan                          |
| notice of withdrawal          | beri tahu - pemberitahuan penarikan       |
| notification                  | beri tahu - pembentahuan keuangan         |
| novation                      | novasi                                    |
| nul and void                  | batal mutlak                              |
| nursing of credit             | bina - pembinaan kredit                   |

## O

|                 |                    |
|-----------------|--------------------|
| obligation      | wajib- kewajiban   |
| obligation bond | obligasi kewajiban |

obligator  
obligee  
obsolescence  
occupational hazard  
off balance sheet  
off- balance sheet transaction  
official check  
offset  
off-site supervision  
oligopoly  
on line  
onbekwaam  
on-site supervision  
onteigening  
open credit  
open inflation  
open market  
open market credit  
open market rate  
open policy  
open staande post  
open-end credit  
open-ended credit  
operating assets  
operating expenses  
operating revenues  
operational risk  
opportunity cost  
option  
order  
order bill of lading  
order cheque  
order paper  
ordering bank  
ordering bank identifier type  
ordinary interest  
ordonateur  
organization  
organization chart  
orientation  
original b/I  
originating bank  
originators bank  
out bills of collection; bills remitted  
out of money  
out of pocket expenses  
out of town cheque  
outline  
outright transaction  
outstanding  
outstanding  
outstanding checks  
outward collection; outgoing collection

obligator  
ben - pemberi pinjaman  
usang - keusangan  
bahaya pekerjaan  
rekening administratif  
transaksi rekening administratif  
cek intern  
offset  
awas - pengawasan tak-langsung  
oligopoli  
randai - serandai  
di bawah pengampuan  
awas - pengawasan langsung  
bebas - pembebasan tanah  
kredit amanah  
inflasi terbuka  
pasar terbuka  
pasar kredit terbuka  
tingkat bunga pasar terbuka  
polis terbuka  
pos terbuka  
kredit terbuka  
fasilitas kredit nirtenggat  
harta usaha  
biaya operasional  
dapat - pendapatan operasional  
risiko operasional  
biaya peluang  
opsi  
amanat  
surat muatan order  
cek order  
surat order  
bank pelaksana  
kode jenis transaksi  
bunga biasa  
ordonatir  
organisasi  
bagan organisasi  
orientasi  
surat muatan asli  
bank penerima transaksi  
bank pemrakarsa  
wesel tagih keluar  
di luar harga  
biaya talangan  
cek luar kota  
garis besar  
transaksi outright  
posisi utang  
saldo  
cek gantung  
inkaso keluar

outward mail transfer; outgoing mail transfer  
outward telegraphic transfer; outgoing telegraphic transfer  
over the counter  
overall position  
overall cost of capital  
overbought  
overdraft  
overdraft penalty  
overdraft protection  
overfull employment  
ovensurance  
overissue  
overlapping  
overnight money  
overnight repurchased agreement  
oversold  
overtime  
own cheque  
own risk; retention  
ownership risk

kinman uang dengan surat keluar  
kiriman uang dengan kawat keluar  
  
saham luar bursa  
posisi menyeluruh  
biaya modal  
lewah bell  
cerukan  
denda cerukan  
proteksi cerukan  
lewah pekerja  
asuransi berlebih  
emisi lebih  
tumpang tindih  
dana semalam  
janji - perjanjian pembelian kembali semalam  
lewah jual  
lembur  
cek sendiri  
risiko sendiri  
risiko kepemilikan

## P

paid in full  
paid in surplus  
paid up capital  
pand  
pand besiag  
pansion plan  
paper gain/loss  
paper money  
paper standard  
paperless transaction  
PAPI  
par value  
paralel loan  
parate executie  
parent company  
pari passu  
parity  
parol contract  
part time staff  
participation loan  
particular average  
partnership  
pass book  
passive bond  
past due  
patent  
pawn broker  
pawn shop

lunas  
agio saham  
modal disetor  
gadai  
sita gadai  
paket pensiun  
untung - keuntungan/kerugian diatas kertas  
uang kertas  
standar kertas  
transaksi nirkertas  
Pedoman Akuntansi Perbankan Indonesia (PAPI)  
nilai pari  
pinjaman paralel  
eksekusi langsung  
induk perusahaan  
paripasu  
paritas  
janji - perjanjian lisan  
kerja - pekerja paruh waktu  
pinjaman partisipasi  
awar khusus  
sero - perseroan firma  
buku tabungan  
obligasi pasif  
lewat jatuh tempo  
hak paten  
pialang gadai  
gadai - pegadaian

|   |   |
|---|---|
| pay by phone  | bayar per telepon                                     |
| pay date  | tanggal pembayaran                                    |
| pay to bearer   | bayar atas unjuk                                      |
| pay to order  | bayar atas perintah                                   |
| payable   | yang harus dibayar                                    |
| payback period  | masa balik modal                                      |
| paydown   | lunas - pelunasan sebagian                            |
| Payee   | pihak terbayar  |
| payee line  | garis cek   |
| payer bank  | bank pembayar cek                                     |
| paying agent  | agen pembayar   |
| paying bank   | bank pembayar surat kredit berdokumen                 |
| paying teller   | teller pembayar                                       |
| payment caps  | pagu pembayaran                                       |
| payment document                                      | dokumen pembayaran                                    |
| payment due date                                      | jatuh tempo pembayaran                                |
| payment for honor                                     | bayar - pembayaran penyelesaian                       |
| payment order   | perintah bayar  |
| payment service                                       | layanan pembayaran                                    |
| payment surplus                                       | surplus pembayaran                                    |
| payment system  | sistem pembayaran                                     |
| payment system risk                                   | risiko sistem pembayaran                              |
| payment under reserve                                 | bayar - pembayaran bersyarat                          |
| payroll   | daftar upah   |
| Pedoman Penyusunan Kebijakan Perkreditan Bank (PPKPB) | Pedoman Penyusunan Kebijakan Perkreditan Bank (PPKPB) |
| peer group  | grup sejenis  |
| peg (pegging)   | mantap — pemantapan harga                             |
| pegged exchange rates                                 | patokan kurs devisa                                   |
| pembiayaan berdasarkan prinsip syariah                | biaya - pembiayaan berklasarkan prinsip syariah       |
| penalty   | penalti   |
| penalty clause  | klausul denda   |
| penalty requirements                                  | syarat - persyaratan penalti                          |
| penilai independen                                    | nilai - penilai independen                            |
| penilaian   | nilai - penilaian                                     |
| pension   | pensiun   |
| pension fund  | dana pensiun  |
| penyertaan bank                                       | serta - penyertaan bank                               |
| per pro   | kuasa tanda tangan                                    |
| percentage  | persentase  |
| percentage growth                                     | persentase pertumbuhan                                |
| performance analysis                                  | analisis kinerja                                      |
| performance appraisal                                 | nilai - penilaian kinerja                             |
| performance bond                                      | jaminan pelaksanaan                                   |
| performance budgeting                                 | kinerja anggaran                                      |
| performance fund                                      | dana kinerja  |
| performance report                                    | laporan kinerja                                       |
| peril   | bahaya  |
| period cost to sales ratio                            | rasio beban tetap terhadap penjualan                  |
| permanent assets                                      | harta tetap   |
| permanent file  | berkas permanen                                       |
| perpetual bond  | obligasi bunga abadi                                  |
| perpetuity  | anuitas abadi   |

|                                 |   |
|---------------------------------|---|
| personal account                | rekening pribadi  |
| personal check                  | cek perseorangan  |
| personal Identification number  | nomor identitas   |
| personal loan                   | kredit perseorangan   |
| personnd distribution of income | distiibusi pendapatan perseorangan                                      |
| personnel finance company       | usaha - perusahaan jasa keuangan perseorangan                           |
| personnel instalment loan       | pinjaman perorangan berangsuran   |
| persoonhijk recht               | hak perseorangan  |
| peso                            | peso  |
| pet bank                        | bank pilihan  |
| petition                        | minta - permintaan pailit   |
| petitum                         | petitum   |
| petty cash                      | kas kecil   |
| petty cash fund                 | dana kas kecil  |
| PHBK                            | kembang - pengembangan hubungan bank dengan kelompok swadaya masyarakat |
|                                 | imbalan   |
| piggybacking                    | tempat - penempatan harta pabrik  |
| placement                       | aktiva jaminan  |
| plant assets                    | terima - penerima gadai   |
| pledge asset                    | beri - pemberi gadai; penggadai   |
| pledger                         | jamin — penjaminan  |
| pledging                        | risiko politik  |
| political risk                  | posisi  |
| position                        | evaluasi posisi   |
| position evaluation             | lembar posisi   |
| position sheet                  | senjang positif   |
| positive gap                    | tanggal mundur  |
| post dated                      | cek mundur  |
| post-dated cheque               | pindah - pemindahan pos   |
| posting                         | portfolio efek  |
| portfolio efek                  | tanggal pembukuan   |
| posting date                    | poundstetling   |
| poundsteiling; sterling         | hak beli kembali  |
| pre-emption                     | kreditur preferen   |
| preferential creditor           | kreditur istimewa   |
| preferred creditur              | utang istimewa  |
| preferred debt                  | bank pemberi pinjaman istimewa  |
| preferred lender bank           | saham istimewa  |
| preferred stock                 | premi   |
| premium                         | biaya bayar di muka   |
| prepaid expenses                | biaya premi asuransi bayar di muka                                      |
| prepaid insurance expenses      | biaya bunga bayar di muka   |
| prepaid interest expense        | biaya sewa bayar di muka  |
| prepaid rent expense            | bayar - pembayaran di muka  |
| prepayment                      | preskripsi  |
| prescription                    | nilai kini  |
| present value                   | saldo awal  |
| previous balance                | harga   |
| price                           | pagu harga  |
| price ceiling                   | kendali - pengendalian harga  |
| price c ontrol                  | rasio harga terhadap pendapatan   |
| price earning ratio             | tetap - penetapan harga rata  |
| price flat                      |   |

|  |                                    |
|--|------------------------------------|
| price indexes                                | indeks harga                       |
| price leadership                             | tentu - penentu harga              |
| price risk                                   | risiko harga                       |
| price spreading                              | sebaran harga                      |
| price stabilization                          | stabilisasi harga                  |
| primaire banken                              | bank primer                        |
| primary bank reserve                         | cadangan primer bank               |
| primary capital to assets ratios             | nisbah modal primer terhadap asset |
| primary dealer                               | dealer primer                      |
| primary deposits                             | simpanan primer                    |
| primary liabilities                          | wajib - kewajiban utama            |
| primary market                               | pasar primer                       |
| primary reserve                              | cadangan primer                    |
| prime customer                               | nasabah utama                      |
| prime rate                                   | suku bunga primer                  |
| principal                                    | prinsipal                          |
| principal arrears                            | tunggak - tunggakan pokok          |
| principal balance                            | saldo pokok                        |
| principle of indemnity                       | asas ganti rugi                    |
| principle of subrogation                     | asas subrogasi                     |
| principle stock holder                       | pegang - pemegang saham utama      |
| prinsip syariah                              | prinsip syariah                    |
| private code                                 | sandi sendin                       |
| private debt                                 | utang swasta                       |
| private deed                                 | akta di bawah tangan               |
| privileges                                   | hak istimewa                       |
| probability                                  | probabilitas                       |
| problem bank; troubled bank                  | bank bermasalah                    |
| proceeds                                     | hasil jual                         |
| produce broker                               | pialang komoditas                  |
| product life cyde                            | daur hidup produk                  |
| production credit association                | kredit kelompok tani               |
| profit                                       | laba                               |
| profit and loss statement                    | laporan laba rugi                  |
| profit center                                | pusat laba                         |
| profit margin                                | margin laba                        |
| profit planning                              | rencana - perencanaan laba         |
| profit sharing bond; dividend; participating | obligasi bagi hasil                |
| profitability                                | mampu - kemampulabaan              |
| proforma invoice                             | faktur pro forma                   |
| proforma statement                           | laporan proforma                   |
| program                                      | program                            |
| program product                              | hak penggunaan program             |
| program trading                              | program perdagangan                |
| programming language                         | bahasa program                     |
| progress payments                            | bayar- pembayaran bertahap         |
| project aid                                  | bantuan proyek                     |
| project flnance                              | biaya - pembiayaan proyek          |
| project team                                 | tim proyek                         |
| promessory notes                             | promes                             |
| promissory notes                             | surat sanggup bayar                |
| promoter                                     | promotor                           |
| proof sheet                                  | lembar penguji                     |

property  
property dividend  
proportional tax  
proprietary debit card  
proprietor  
proprietor's stake  
proprietorship  
proprietorship  
proprietorship certificate  
prospectus  
prosperity  
protest  
provision for bad and doubtful debts  
provisional certificate  
provisional credit  
provision for bad debt  
proxy  
prudential banking  
public accountant  
public accounting  
public debt; national  
public funds  
public offering  
public official bond  
purchase acquisition  
put option  
pyramid debt

properti  
dividen properti  
pajak proporsional  
kartu debit plus  
milik - pemilik  
modal pemilik  
milik - kepemilikan tunggal  
usaha - perusahaan perseorangan  
dokumen kepemilikan  
prospektus  
masa kejayaan  
protes  
sisih - penyisihan penghapusan piutang  
sertifikat saham sementara  
kredit - pengkreditan sementara  
cadangan penghapusan kredit macet  
proksi  
hati-hati - kehati-hatian bank  
akuntan publik  
akun - perakunan bebas  
utang pemerintah  
dana pemerintah  
tawar - penawaran umum  
obligasi terjamin (2)  
beli - pembelian akuisisi  
opsi jual  
tumpuk - penumpukan utang

## Q

qualified endorsement  
qualified opinion  
quality control  
quality rating  
quantity control  
quantity theory of money  
quasi money  
quasi public company  
quasi rent  
quick assets  
quorum  
quotation  
quotation committee

endosemen bersyarat  
dapat- pendapat bersyarat  
kendali mutu  
peringkat mutu  
kendali kuantitas  
teori kuantitas uang  
uang kuasi  
usaha - perusahaan kuasi-publik  
kuasisewa  
aktiva sangat lancar  
kuorum  
kuotasi  
komite kuotasi

## R

rack rent  
rand

sewa biaya tinggi  
rand



|                                    |   |
|------------------------------------|---|
| range forward                      | batas - pembatasan nsiko                  |
| rate                               | tingkat harga                             |
| rate floor                         | tarif dasar                               |
| rate of return                     | tingkat pengembalian                      |
| rate structure                     | struktur biaya bunga                      |
| rating                             | peringkat - pemeringkatan                 |
| ratio                              | nisbah; rasio                             |
| ratio analysis                     | analisis rasio                            |
| ratio of debt to net worth         | nisbah utang terhadap modal bersih        |
| ratio of fixed assets to net worth | nisbah aktiva tetap terhadap modal bersih |
| ratio of net profit to net worth   | nisbah laba bersih terhadap modal bersih  |
| rationing of exchange              | jatah - penjatahan devisa                 |
| reader/sorter                      | mesin baca pilah                          |
| reaffirmation                      | reafirmasi                                |
| real account                       | akun riil                                 |
| real estate                        | real estat                                |
| real interest rate                 | tingkat bunga riil                        |
| real money                         | uang kartal                               |
| real property                      | harta tidak bergerak                      |
| real rate of return                | dapat - pendapatan bersih investasi       |
| realization value                  | nilai realisasi                           |
| realized profit or loss            | laba atau rugi nyata                      |
| rebate                             | potongan bunga; rabat                     |
| rebate                             | rabat                                     |
| recapitalization                   | rekapitalisasi                            |
| receipt                            | resi                                      |
| receipt                            | tanda terima                              |
| receivable financing               | biaya - pembiayaan piutang                |
| receivable written off             | piutang dihapus buku                      |
| receiver                           | terima - penerima mandat                  |
| receiving teller                   | teller penenna                            |
| recession                          | resesi                                    |
| recht van regres                   | hak regres                                |
| rechta connossement                | surat muatan kapal                        |
| reciprocity                        | timbal balik - ketertimbalbalikan         |
| recision                           | resisi                                    |
| reclamation                        | kembali - pengembalian dana               |
| reclamation                        | reklamasi                                 |
| recomputation                      | hitung ulang                              |
| reconciliation                     | rekonsiliasi                              |
| reconditioning                     | syarat - persyaratan kembali              |
| reconveyance                       | roya                                      |
| record                             | catatan informasi                         |
| record date                        | tanggal pencatatan                        |
| recourse                           | hak alih bayar                            |
| recourse loan                      | kredit terjamin                           |
| recovery                           | pulih - pemulihan                         |
| recurring payment                  | bayar - pembayaran rutin                  |
| redeemable                         | tebusan                                   |
| redemption                         | lunas - pelunasan                         |
| redemption                         | tebus - penebusan                         |
| redemption check                   | cek tebus                                 |
| rediscount rate                    | tingkat rediskonto                        |

|  |   |
|--|---|
| redraft                                      | surat wesel ulang                         |
| reducing charge method                       | metode penurunan nilai                    |
| refinance risk                               | risiko pendanaan kembali                  |
| refinancing                                  | biaya - pembiayaan tambahan               |
| refundable interest                          | kembali - pengembalian bunga              |
| refunding                                    | dana - pendanaan kembali                  |
| regional banking                             | bank - perbankan regional                 |
| registered bond                              | obligasi terdaftar                        |
| registered check                             | cek terdaftar                             |
| registered security                          | surat berharga tercatat                   |
| regular dividend                             | dividen reguler                           |
| reimbursement                                | bayar - pembayaran kembali                |
| reimbursement draft                          | wesel tagih                               |
| reinstatement                                | nilai - penilalan kembali                 |
| reinsurance                                  | reasuransi                                |
| reinvestment risk                            | resiko reinvestasi                        |
| reksadana                                    | reksa dana                                |
| relation banking                             | layan - pelayanan bank terpadu            |
| relationship banking                         | hubungan perbankan                        |
| remittance                                   | Remis                                     |
| remote electronic banking                    | kirim - pengiriman dana elektronik        |
| renegotiated loan                            | pinjaman terestruktursasi                 |
| renewal                                      | baru — pembaruan                          |
| reorganization                               | reorganisasi                              |
| repatriation                                 | repatriasi                                |
| repledge                                     | jamin - penjaminan kembali                |
| repossession                                 | alih milik                                |
| repossession                                 | milik - pemilikan kembali                 |
| representative office                        | kantor perwakilan                         |
| repurchase agreement                         | janji - perjanjian beli kembali           |
| rescheduling                                 | jadwal - penjadwalan kembali              |
| reservable deposit                           | cadangan likuiditas                       |
| reserve currency                             | cadangan devise                           |
| reserve requirement                          | cadangan wajib minimum                    |
| respondent bank                              | bank responden                            |
| respondentia                                 | respondensia                              |
| restricted L/C                               | surat kredit berdokumen terbatas          |
| restrictive asset                            | akun terbatas                             |
| restructured loan                            | selamat - penyelamatan kredit             |
| restructuring                                | restrukturisasi                           |
| retail banking                               | bank retail                               |
| retail credit                                | kredit retail                             |
| retail repurchased agreement                 | janji - perjanjian membeli kembali retail |
| retained earning                             | laba ditahan                              |
| return                                       | dapat - pendapatan (2)                    |
| return on assets                             | nisbah laba terhadap aktiva               |
| return on equity                             | nisbah laba terhadap modal                |
| return on investment                         | kembali - pengembalian investasi          |
| revaluation                                  | revaluasi                                 |
| revaluation surplus; appraisal; appreciation | revaluasi surplus                         |
| revenue expenditure                          | keluar - pengeluaran pendapatan           |
| reverse swap                                 | swap ulang                                |
| reversing entries                            | jurnal balik                              |

revocable L/C  
revolving credit  
rights offering  
risk  
risk assets  
risk diversification  
risk management  
risk spreading  
riyal  
rollover  
round transaction  
rounding  
royalty  
rubber check  
rubber check , bounced check  
rupee  
rupiah  
rural bank

surat kredit berdokumen terbatalakan sepihak  
kredit berulang  
tawar - penawaran surat berharga  
Risiko  
aktiva berisiko  
diversifikasi risiko  
manajemen risiko  
sebar - penyebaran risiko  
riyal  
panjang - perpanjangan  
transaksi berkesinambungan  
bulat- pembulatan  
royalti  
cek luwes  
cek kosong  
rupee  
rupiah  
bank perkredltan rakyat

## S

safe custody  
safe deposit box  
safe deposit vault  
safety and soundness  
safety margin  
salary  
sale and lease back  
sales draft  
sales ledger  
sales promotion  
sales tax  
sales to current asset ratio  
sales to debtor ratio  
sales to inventory ratio  
sales to networth ratio  
sample  
saving  
saving account loan  
saving bank  
saving rate  
scanning  
scheme of arrangement  
schuld vergelijking; compensatie  
scrap value  
script  
script dividend  
seasonal credit  
second class paper  
secondary bank reserve  
secondary market  
secondary reserve

simpan - penyimpanan kustodi  
kotak simpan aman  
ruang simpanan aman  
sehat dan aman  
margin aman  
gaji  
jual dan sewa kembali  
piutang penjualan  
buku besar penjualan  
promosi penjualan  
pajak penjualan  
rasio penjualan terhadap harta lancar  
rasio penjualan terhadap piutang  
rasio penjualan terhadap sediaan  
rasio penjualan terhadap kekayaan bersih  
sampel  
tabungan  
pinjaman berjaminan tabungan  
bank tabungan  
tingkat tabungan  
pindai - pemindaian  
jadwal - penjadwalan ulang  
kompensasi  
nilai residu  
skrip  
dividen skrip  
kredit musiman  
surat berharga tidak terkenal  
cadangan sekunder bank  
pasar sekunder  
cadangan sekunder

|   |  |
|---|--|
| secrecy   | rahasia - kerahasiaan bank                   |
| secundaire banken                               | bank sekunder                                |
| secured credit card                             | kartu kredit berjaminan                      |
| secured creditor                                | kreditur teramin                             |
| secured loan                                    | pinjaman beragunan                           |
| securities                                      | Sekuritas                                    |
| securities                                      | Surat berharga                               |
| securitization                                  | sekuritisasi                                 |
| self service banking                            | bank - perbankan swalayan                    |
| self service banking                            | sistem perbankan swalayan                    |
| self-financing                                  | swadana                                      |
| self-liquidating credit                         | kredit transaksional                         |
| self-regulatory banking                         | bank - perbankan swa-atur                    |
| sellers market                                  | pasar penjual                                |
| sequestration                                   | sita - penyitaan                             |
| service charge                                  | ongkos pelayanan                             |
| service credit                                  | kredit profesi                               |
| set off   | set-off                                      |
| settlement                                      | selesai - penyelesaian                       |
| settlement date                                 | tanggal penyerahan                           |
| shares; stock                                   | saham  |
| shilling shipped                                | shilling                                     |
| bill of lading                                  | surat muatan atas kapal                      |
| shipping documents                              | dokumen pengapalan                           |
| short form audit report                         | laporan audit ringkas                        |
| short form b/l                                  | surat muatan singkat                         |
| short position                                  | posisi jual                                  |
| short term financing                            | biaya - pembiayaan jangka pendek             |
| short term gain or loss                         | untung - keuntungan jangka pendek            |
| side by side posting                            | buku - pembukuan berdampingan                |
| sight draft                                     | wesel atas unjuk                             |
| sight rate                                      | tarif atas unjuk                             |
| signature card                                  | kartu contoh tanda tangan                    |
| signature verification                          | verifikasi tanda tangan                      |
| silver standard                                 | standar perak                                |
| simple anuity;ordinary anuity                   | anuitas sederhana                            |
| simple interest                                 | bunga biasa                                  |
| Singapore Interbank Offered Rate                | SIBOR  |
| single posting system; entry bookkeeping        | sistem pembukuan tunggal                     |
| sinking fund                                    | dana pembayaran utang; dana pelunasan utang  |
| SKAPI   | standar khusus akuntansi perbankan indonesia |
| skilled labour                                  | kerja - pekerja terlatih                     |
| skip account                                    | rekening bermasalah                          |
| skip-payment privilege                          | hak istimewa pembayaran                      |
| sleeping partner; dormant; silent partner       | mitra pasif                                  |
| small scale investment credit (diganti dgn KUK) | kredit usaha kecil                           |
| soft currency                                   | mata uang lemah                              |
| soft loan                                       | pinjaman lunak                               |
| soft money                                      | uang lemah                                   |
| software  | perangkat lunak                              |
| sola bill                                       | surat wesel tunggal                          |
| solvency  | solvabilitas                                 |
| sorter  | sortir - penyortir                           |

|                         |   |
|-------------------------|---|
| source document         | dokumen sumber  |
| special drawing right   | uang kertas emas                                      |
| special drawing rights  | hak tarik khusus                                      |
| special endorsement     | endosemen khusus                                      |
| special guardian        | wali khusus   |
| special L/C             | kredit berdokumen khusus                              |
| special provision       | cadangan antisipasi                                   |
| special report          | laporan audit khusus                                  |
| specialty goods         | barang ternama  |
| specialty store         | toko barang ternama                                   |
| speculation             | spekulasi   |
| speculator              | spekulasi   |
| SPFAIB                  | Standar Pelaksanaan Fungsi Audit Intern Bank (SPFAIB) |
| split deposit           | simpanan pecahan                                      |
| sponsor                 | sponsor   |
| spot market             | pasar spot  |
| spot transaction        | transaksi spot  |
| spread                  | farak   |
| staatsblad              | lembaran negara                                       |
| stagflation             | stagflasi   |
| stale cheque            | cek kedaluwarsa                                       |
| stamp duty              | bea meterai   |
| stamp tax               | pajak meterai   |
| standard deviation      | deviasi standar                                       |
| standard money          | uang standar  |
| standard prepayment     | bayar - pembayaran di muka standar                    |
| standby L/C             | surat kredit berdokumen siaga                         |
| start-up financing      | biaya - pembiayaan awal                               |
| statement               | laporan   |
| statistic               | statistik   |
| stock dividend          | dividen saham   |
| stock exchange          | bursa efek; bursa sekuritas                           |
| stock piling            | bentuk - pembentukan persediaan                       |
| stock repurchase        | beli - pembelian kembali saham                        |
| stock subscription      | janji - perjanjian beli saham                         |
| stock taking, opname    | periksa - pemeriksa (per)sediaan                      |
| straight credit         | kredit niragunan                                      |
| straight L/C            | surat kredit berdokumen langsung                      |
| strike                  | mogok - pemogokan                                     |
| strike price            | harga eksekusi  |
| strong currency         | mata uang kuat  |
| stuffing                | sortir - penyortiran bukti pembukuan                  |
| subject to verification | hal verifikasi  |
| subordinated debentures | surat utang subordinasi                               |
| subordinated loan       | pinjaman subordinasi                                  |
| subordination agreement | janji - perjanjian subordinasi                        |
| subrogation             | subrogasi   |
| subsidiary company      | anak perusahaan                                       |
| subsidiary ledger       | buku besar pembantu                                   |
| subsidy                 | subsidi   |
| sub-standard            | kurang lancar   |
| substitutie recht       | hak substitusi  |

|   |  |
|---|--|
| substitution in collateral                              | substitusi agunan                                    |
| supervision   | awas - pengawasan                                    |
| supervisor  | awas - pengawas; penyelia                            |
| supervisory merger                                      | merger terawasi                                      |
| supply  | tawar - penawaran (2)                                |
| supply and demand                                       | tawar - penawaran dan permintaan                     |
| supply and demand curves; supply and demand equilibrium | kurva penawaran dan permintaan, keseimbangan s dan d |
| surety  | tanggungan; jaminan                                  |
| surety bond   | kontrak jaminan                                      |
| surplus   | surplus  |
| surplus reserve   | cadangan surplus                                     |
| surplus spending unit                                   | pihak kelebihan dana                                 |
| suspension bank   | bank beku operasi                                    |
| suspension of payment                                   | tunda — penundaan pembayaran                         |
| swap  | Swap   |
| symmetallism  | Simmetalisme   |
| syndicate   | Sindikat   |
| syndicate member  | anggota sindikasi                                    |
| syndicated loan   | pinjaman sindikasi                                   |
| system analysis   | analisis sistem                                      |
| system analyst  | analisis sistem komputer                             |

## T

|                                  |                                     |
|----------------------------------|-------------------------------------|
| take a position                  | ambil posisi                        |
| take down                        | turun — penurunan kelonggaran tarik |
| take out loan                    | biaya - pembiayaan bertahap         |
| take over                        | ambil alih                          |
| take-out commitment              | ikat janji beli                     |
| tangible net worth               | modal berwujud                      |
| tariff                           | tanf                                |
| tax                              | pajak                               |
| tax anticipation note            | surat berharga antisipasi pajak     |
| tax exemption                    | kecuali - pengecualian pajak        |
| tax holiday                      | masa bebas pajak                    |
| tax law t                        | hukum pajak                         |
| ax sale                          | lelang pajak                        |
| tax payer                        | wajib pajak                         |
| technical analysis               | analisis teknik                     |
| technical appraisal              | nilai - penilaian teknis            |
| Technology of Information System | Teknologi Sistem Informasi (TSI)    |
| telegraphic transfer             | kiriman uang dengan kawat           |
| telephone order                  | penntah per telepon                 |
| teller                           | teller                              |
| tenant                           | tenan                               |
| term                             | jangka waktu                        |
| term loan                        | pinjaman berjangka                  |
| terminable interest              | hapus - penghapusan bunga           |
| terms of trade                   | rasio perdagangan                   |
| test key                         | sandi uji                           |
| testamentary guardian            | lindung – pelindung ahli waris      |

thailand baht  
the balance sheet of maonetary system  
the government guarantee on commercial bank obligations  
the steps in processing  
third party check  
third party credit  
tickler  
tied loan  
tight money  
tight money market  
time and motion study  
time deposit  
time value  
token money  
tomorrow next  
toonder papier  
total capital ratio  
total capital ratio  
total loss clause  
total losses  
total reserve  
trace  
trade acceptance  
trade association  
trade discount  
trade fair  
trader  
transaction  
transfer  
transfer agent  
:ransfer telephone  
transferable credit  
transhipment  
transhipment b/I  
transportation  
travel bureau  
travellers check  
treasury bill  
trend analysis  
trust  
trust account  
trust account  
trust committee  
trust receipt  
trustee  
turnover ratio  
two way communication

baht thailand  
neraca sistem moneter  
program penjaminan pemerintah  
tahap pengolahan data  
cek pihak ketiga  
kredit pihak ketiga  
catatan pengingat  
pinjaman terikat  
uang ketat  
pasar uang ketat  
telaah waktu dan gerak  
deposito berjangka  
nilai waktu  
uang tanda  
tom next  
surat berharga atas bawa  
nisbah jumlah modal  
rasio jumlah modal  
klausul hilang total  
rugi - kerugian total  
jumlah cadangan  
runut  
wesel dagang  
asosiasi dagang  
potongan dagang  
pekan raya  
dagang - pedagang (2)  
transaksi  
transfer  
agen transfer  
transfer per telepon  
surat kredit boleh alih  
pindah muatan  
surat muatan pindah kapal  
transportasi  
biro perjalanan  
cek perjalanan  
surat perbendaharaan negara  
analisis kecenderungan  
trust  
akun trust; rekening trust  
rekening trust  
usaha - perusahaan pelaksana amanat  
akad trust  
wali amanat  
nisbah perputaran  
komunikasi dua arah

## U

US. dollar gap

deflsit dolair us

uitvoerbaar bij voorraad  
unauthorized transfer  
uncollected funds  
unconfirmed t./C  
underinsurance  
underwater loan  
underwriting agreement  
unemployment  
uniform customs  
unit bank  
unit banking  
unit banking  
unit of value  
unlimited company  
unlimited liabilities  
unpaid balance  
unqualified opinion  
unrealized profit and loss  
unrestricted L/C  
unsecured creditor  
unsecured debt  
unsecured loan  
unskilled labour  
up date  
upward communication  
usance  
usance draft  
use value  
user  
usufruct  
utentloal errors  
utility

putusan sela  
transfer tak sah  
dana tak tertagih  
surat kredit berdokumen tak-dikuatkan  
asuransi kurang  
kredit bawah nilai  
janji - perjanjian penjaminan emisi  
pengangguran  
uniform customs  
bank tunggal  
bank - perbankan unit  
sistem perbankan unit  
unit moneter  
sero- perseroan tidak terbatas  
wajib - kewajiban tak terbatas  
saldo terhutang  
dapat - pendapat takbersyarat  
laba atau rugi diatas kertas  
surat kredit berdokumen tak-terbatas  
kreditur tak terjamin  
utang tak berjamin  
pinjaman niragunan  
kerja - pekerja tak tetlatih  
baru - memperbarui  
komunikasi ke atas  
jangka waktu pembayaran  
wesel berjangka  
nilau pakai  
pakai - pemakai data komputer  
hak menikmati hasil  
galat taksengaja  
guna - kegunaan

## V

value  
value added  
value compensated  
value date  
value dating  
value impaired  
valued policy  
variable  
variable cost  
vault  
vault cash  
velocity of money  
venottsthap  
venture capital  
verbal symbols  
verbintenis  
verbruiklening

nilai  
nilai tambah  
nilai kompensasi  
tanggal valuta  
tanggal - penanggalan valuta  
nilai kredit bermasalah  
polis bernilai  
variabel  
biaya variabel  
khazanah  
uang tunai kasanah  
cepat - kecepatan perputaran uang  
firma  
modal ventura  
lambang kata  
ikat - perikatan  
pinjam mengganti



verdict  
verification  
verifier  
vertical integration  
vested  
vested interest  
vested remainder  
visa  
visaed commercial invoice  
voidable  
voluntary bankruptcy  
vostro account  
voting stock  
voucher  
voucher check  
vouching  
voyage policy

putusan pengadilan  
verifikasi  
alat kontrol pons  
integrasi vertikal  
hak pensiun  
penting - kepentingan tetap  
tunda - penundaan hak  
visa  
faktur bervisa  
boleh batal  
pailit - kepailitan sukarela  
rekening vostro  
saham berhak suara  
bukti transaksi  
bukti pembayaran cek  
cocok-pencocokan  
polis perjalanan

## W

wage control  
wage differential  
wage rate  
wage structure  
walk up window  
wall street  
war risk insurance  
warehouse receipt  
warehouse receipt loan  
warehouse; godown  
warehousing loan  
warrant  
watch list  
wiaterred asset  
weighted average  
white color worker  
white plastic  
wholesale banking  
wholesale trade  
wholesaler  
will  
window dressing  
with exchange  
with particular average  
withdrawal  
without recourse  
won  
work in process  
working capital  
working capital loan  
workout agreement  
workout loan

kendali - pengendalian upah  
beda - pembedaan upah  
tingkat upah  
struktur upah  
loket layanan  
wall street  
asuransi bahaya perang  
resi gudang  
pinjaman berjaminan resi gudang  
gudang  
kredit berjamin sediaan  
waran  
daftar pengawasan  
harta gembung  
rerata tertimbang  
kerja - pekerja kantor  
plastik putih  
bank - perbankan korporasi  
dagang - perdagangan besar  
grosir  
wasiat  
rekayasa laporan keuangan  
yang dapat dipertukarkan  
dengan awar khusus  
tarik - penarikan  
tanpa tanggung renteng  
won  
barang setengah jadi; barang dalam proses  
modal kerja  
kredit modal kerja  
janji - perjanjian penyelesaian  
pinjaman penyelesaian

World Bank; IBRD  
write down  
write off  
write off  
written communication

Bank Dunia  
turun - penurunan nilai  
hapus - penghapusan  
hapus buku  
komunikasi tertulis

## **Y**

yard stick  
yen  
yield

tolok ukur  
yen  
dapat - pendapatan investasi

## **Z**

zakelijkrecht  
zero balance account  
zero gap  
zero proof

hak kebendaan  
rekening terkendali  
tanpa gap  
kontrol nihil