ABSTRACT

Diki Firmansyah. 21509029, Research by Title : Analysis of the Development of Interest Rate on Credit at PT. Bank Tabungan Pensiunan Nasional Bank Branch Ahmad Yani Bandung. Under the guidance of Oman Sukirman, SE., MM.

The purpose of this research was to determine the development of lending rate and the efforts carried out by the Bank in maintaining the stability of lending rate on PT. Bank Tabungan Pensiunan Nasional Kantor Cabang Ahmad Yani Bandung.

The object of research used in the preparation of this final project is about the development of lending rate on Bank BTPN, whereas the method used is descriptive analysis method which describes the object of research is based on the facts, by collecting, organizing and clarifying the data obtained the research techniques of observation and interview.

Based on the results of research showed that companies that have the stability of interest rates is a company that is able to utilize the operational funds properly and operating as expected so it does not affect the operations of other banks.

Keywords: interest rate credit