ABSTRACT

Prandika Fatrissya, Analysis of ownership credit of the house (KPR) Multi Griya In giving the contribution in the profitability of the BJB Bank branch Indramayu. Supervised by the guidance: Oman Sukirman SE.,M.M

The bank was the company that assembled the fund from the community in the form of savings and distributed him to the community in the form of credit and or other forms in order to increase the standard of living.

The Bank Jabar Banten gave one of the credit kinds by the name of KPR Multi Griya (ownership Credit of the Multi Griya House). KPR this in the allocation for all the Indonesian citizen (the Indonesian citizen) especially the West Javanese community and Banten, that consisted of the active official (the good civil servant the regional government and not the regional government, the official BHMN/BUMN/BUMD, the official of the multinasional company (PMN), the official of the domestic private company, and the official of the foreign private company), the TNI member/Republic of Indonesia state police, profesional that his production could in the verification. The entrepreneur that his production could in the verification and the pensioner.

The profitability was one of the elements in the assessment of the achievement and the company's efficiency.

In this research, the writer used the descriptive method. This method was a form of the research that was carried out to know the value variable, good one variable or more (the independent) without making the comparison or connected with variable other.

The picture concerning the KPR Multi Griya analysis in giving the contribution in the profitability of the BJB bank the Indramayu branch was known how the KPR Multi Griya product contribution against the company's profit. KPR Multi Griya although only as the additional product of the company but could give the income of the profit for the company.

The key word: KPR Multi Griya and Profitability