

ABSTRACT

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FINANCIAL ANALYSIS WITH GROSS PROFIT MARGIN RATIO AT BANK JAWA BARAT DAN BANTEN TANGERANG SELATAN BRANCH OFFICE IN PROVISION OF CREDIT

Banking Company is a company engaged in banking. PT. Bank Pembangunan Daerah Jawa Barat dan Banten, Tbk. Tangerang Selatan branch is one of the companies engaged in banking. General activities carried out by Bank BJB are collecting public funds in the form of savings deposits, current accounts, and deposits as well as distributing funds in the form of loans or business capital loans. During professional work, the practitioner is placed in the MSME Credit Analysis division. Practitioners carry out work while carrying out Professional Work (KP), namely financial analysis of Prospective Debtors using financial ratio analysis. The financial ratio used by the practitioner is Gross Profit Margin (GPM). GPM is used to see the company's ability to earn gross profit each period. That way, it can be seen the ability of the Prospective Debtor to reap its gross profit so that it can be considered in granting credit.

Keywords: *Financial Analysis, Financial Ratios, Gross Profit Margin, Credit, Credit Analysis*