

**INFLUENCE OF IS AMOUNT OF  
CHANNELING OF CREDIT TO PROFIT  
BANK CREDIT PEOPLE BANK OF  
MILLENNIA IN MANADO (STUDY CASE IN  
THE YEAR 2014-2018)**

By:

Sinolungan Alzefin Yolandi Roos Mareike  
Economics Science, Faculty Of Economics,  
Manado State University

e-mail:

[alzefinsinolungan@unima.ac.id](mailto:alzefinsinolungan@unima.ac.id)

**Abstraction:** "Bank is activity financial institution the core important mustering fund of society and channelling it return to society. Activity of fund gathering of this society can in the form of saving, deposit, giro, and others. In activity of channeling of fund to society can in the form of invesment / credit". **Bank Credit People (BPR)** is: (a).Fund mustering of society in the form of deposito, saving expect, certificate of saving, in the form of: giro, deposito/other form,(b).Giving Defrayal,(c).Providing and location of fund pursuant to law principle pursuant to specified by Indonesia Bank; it is fund, (d).Placing of Certificate Indonesia Bank form,time deposit,certificate of deposito,other bank saving. **Target of giving credit:**(1).Follow governmental program success in economic area and development. (2).Improving corporate activity so that can run function,usefull guarantee fulfilled of requirement of society. (3).Obtaining profit so that continuity of well guaranted company life and can extend its effort. **Credit function** in life of economics: (a).Improve useful power of capital,(b).Power an good's.(c).Economic stability,(d).Credit as bridge to increase earnings of national. **Credit aid** used by all entrepreneur to enlarge volume of is effort its production. Make-Up of effort expected will improve profit,where if advantage cumulatively developed in word meaning returned into capital structure, hence improvement will take place continuously and result earnings increasing. **Element in giving of credit:**(a).Trust,(b).Time,(c).Level Risk,(d).Achievement. **Profit:** difference between result of earnings and all expense of in certain accounting period. **Profit type:** (1).Gross Profit,(2).Profit is Effort,(3).Profit Cleanness In profit report/ lossy show classification in stimulating of measurement of profit: (1).Profit dirty of sale,(2).Operate for company.(3).Before lease cutting,(4).Dirty after lease cutting. **Conclusion:** amount of

credit influence positive influence bank profit and significant. In obtaining maximal profit need the amount of credit channelled to mount each;every moment. Bank profit influenced by amount of credit, by other factor do not check. **Result of research** obtained by research of technique hypothesis test analyse correlation:existence of positive influence and signifiican between Amount of Credit with Profit Bank of BPR (Bank of Millenia)in Manado. Coefficient of Determinasi equal to 97% Profit Bank variable Year 2014-2018 influenced by It is Amount variable on him 3 % explained by other variable outside variable of is Amount of Credit do not be discussed in this research. Relation of is Amount of Credit to Profit Bank of Millenia) in Manado) obtained:  $r = 0,98$  matter show positive relation both variable, where amount of credit very determining in improving Profit. **Conclusion:** (1).Amount influence Profit Bank of BPR (Bank of Millenia) in Manado: positive influence and signifiican't, showing maximal profit need the amount of Credit channelled to mount each every moment.(2).Profit Bank by Amount of Credit by other factor do not check.**Suggestion:**(1).Research this expected to add reader side knowledge due to study of scienc finance-related and banking,(2).For research hereinafter, better be conducted by research of continuation use other indicator or variable.

**Keyword:** Channeling Of Credit, Profit Bank

## INTRODUCTION

### Research Background

Human being generally difficult to conduct an unassisted activity of others either through indirect and also direct, so also in activity of accomplishment of its requirement especially in fulfilling requirement of economics.Requirement of economics among others requirement of clothing, board and food where this requirement can fulfill to through industrial activity, commerce, service activities and other economic activities to obtain;get production to be used in accomplishment of requirement. Economic activity's above, there are at step early surely need good capital of working capital or capital of skill. capital of Skill can be obtained to through education medium, while working capital can be obtained from capital alone and also loan. Capital come from loan usually can be obtained from financial institution or institute of is non finance which is permit

memiliki operate for to conduct activity in the field of finance, where one of the which can finance give loan is bank.

Bank according to Indonesian Institute of Accountants (ZAK, 2007:31,1) is "institute which personate monetary medium (intermediary financial) among between side owning side and fund need fund and also as functioning institute of last of payment lintar". While according to Ahmad (2004:107) saying that "such basically with bank is financial institution mustering fund of society which is excess of fund and channelling it to society which lacking of fund". From both the definition can be concluded that " bank is financial institution which is activity the core important mustering fund of society and channelling it return to society. Activity of fund gathering of this society can in the form of saving, deposit, giro, and others. While in activity of channeling of fund to society can in the form of credit or invesment". Chnelled credit represent one of the activity of bank in its effort as institute trusted to play a part in to to push growth of economics

**Tables 1.1.** Giving public picture about amount of channelled credit and also obtained by profit is Bank Credit People Bank (BPR) Bank Of Millenia in Manado five (5) The Last Year (2014 - 2018) (Millions of Rp.)

Number	Year	Amount Of Channelled Credit (X)	Profit (Y)
1.	2014	96.897.574.906	15.886.543.485
2.	2015	101.432.867.598	18.560.415.657
3.	2016	123.577.646.928	20.246.813.892
4.	2017	157.508.177.823	24.303.212.051
5.	2018	188.873.253.213	29.536.652.503

Source: Financial Statement of BPR ( Bank of Milenia Manado) (2014-2018).

Data exist in **Tables 1.1.** above, giving picture about amount of channelled credit fund and also obtained profit 5 the last year.

As for source of fund used to the amount of channelled credit to client can come from itself bank fund and or third party fund that is a success fund mustered from society. Amount of given credit and amount of used by fund is bank to give credit represent indicator used to assess health of bank. Assessment of health of this bank can be seen from one of the ratio of liquidity that is ratio to measure composition of is amount of given to be credit to be compared to the amount of society fund and capital alone which is used (Kashmir,2008:290). This ratio

is recognized with sebutuan "Loan To Deposite Ratio" or can be shortened with LDR. By paying attention the amount of channelled credit as one of the indicator able to influence ratio deposit to loan (LDR), hence more and more amount of given credit, hence excelsior will also LDR, on the contrary progressively a few/little amount of credit which is diberikan, maka will progressively lower also LDR. This Matter indicate that at the (time) of amount of given credit and high LDR, hence obtained by profit is bank through earnings of saving will be high.

Researcher try to do research at one of the financial institution exist in Manado, where this institute represent one of the banking institute. As for its business activity that is accepting fund of society and channelling it in the form of credit. This research is emphasized at matter that is amount of channeling of bank profit and credit. Besides, small big is amount of given credit affect at earnings of bank profit. Fact met by at Bank Credit People at Bank of Millenia in Manado there are some problem.

## Target of Research

Target of in this research is to know:  
 (1).Effect channeling of credit amount to Bank Credit People profit (Bank of Millenia) in Manado. (2).Growth channeling of credit amount every year to Bank Credit People bank profit (Bank of Millenia) in Manado.

## II.THEORETICAL FRAMEWORK

### II.1. Congeniality of Bank

Bank defined by as an body which is duty the core important mustering money of third party. While other definition tell bank is an duty badang the core important as medium to channel offer and request of credit when which is determined Congeniality of Bank according to Law Banking, of Number 10, Tahun 1998, Section 1, Article 2, tell "**Bank** is body of is effort mustering fund of society in the form of deposit and channelling it return to society in the form of credit and or other forms in order to improving level live publics.

**Congeniality of Bank** according to "Dictionary Banking"(2000:28) that is "**Bank** is financial institution which effort in essence give service and credit in then payment lintar and circulation of money. According to Hasibuan, (2004:2) explaining that "Bank is body of is effort which is it's properties especially in the form of monetary asset (assets financial) and also have profitability motif to and social, become not merely

searching just advantage". Crosse and of Hampel, (Siamat, 1993:12) giving congeniality of bank as an organization join the effort human being and monetary sources to execute service function to requirement of masyarakat and to obtain; get advantage to banker. Congeniality of other bank given by Perry (Siamat, 1993:12) express that bank is body of its effort which is its transaction relate to acceptance of deposit of client, providing fund to the each; every withdrawal, launching payment traffic, giving credit and or inculcate excess of the deposit required Law Number 10, Year 1998 about Banking, Section 1, Article 2.

### **Function Bank**

Function universal bank is as institute of Financial Intermediary that is bank can muster fund of society directly and at the same time can channel it to society requiring. Bank function according to Riswandi (2005:7) is: (1). Agent Of Trust: especial Elementary of activity of banking is trust, good in the case of gathering and also channeling of fund; (2) . Agent Of Development: sector in activity of economics of society that is monetary sector and real sector represent inseparable sector. Bank duty as accumulator and dealer of fund very needed to is fluency activity of economics in real sector; (3). Agent Of Service: Bank also give offer of other banking services to society, for example: service delivery of money, service safety of goods in the form of high-value goods, service giving of bank security, and service off is solving of invoice.

### **Types Bank**

Pursuant To Law Banking of Number 7 Year 1992, Type Bank differentiated to become 2 (dua) that is: (1). Bank Public (BU) is bank executing it is business activity conventionally or pursuant to Moslem law principle which in its activity give service in payment traffic and circulation of money. (2). Bank Credit People (BPR) is bank executing its business activity conventionally or pursuant to Moslem law principle which in its activity do not give service in payment traffic.

### **Business Activity Bank**

#### **1. Bank Public ( MA)**

Business activity Public Bank cover: (a). Fund of society in the form of deposit in the form of: giro, time deposit, certificate of deposit, saving and or other form that likened with; (b). Credit Giving debenture; (c). Publishing Money, (d). Removing good to importance alone and also for the sake of client; (e). Buying guarantying or

selling money order letters which have in acceptance by bank, debenture: Certificate Indonesia Bank (SBI), Obligation, and others.

#### **2. Bank Credit People (BPR)**

Fund of society in the form of deposit, in the form of: (a). Giro, time deposit, certificate of deposit, (b). Saving and or other form that likened with; (c). Giving location of fund pursuant to Moslem law principle pursuant to specified by Indonesia Bank; (d). It is fund to getting in the form of Certificate Indonesia Bank, Time Deposit, Certificate of Deposit, and or saving at other bank. It is practice in deposit in the form of other executed by BPR (Credit People Bank) much the same to with opening of its account of just him of conditions opening of account and withdrawal of it's unequal fund. With other word, the account more is looking like of saving account.

### **II.2. Congeniality of Credit**

**Credit** is (Sudarsono and of Edilius, 2001:69) an approval of payment among between buyer and seller, or between debtor and kreditru, to execute the payment of loan or payment later on day by paying by installments. Whereas Mulyono and of Pudjo, (2001:10) giving congeniality of credit as ability to execute a[n] purchasing or perform a an loan with an payment promise will be conducted, to be delayed at one particular duration agreed on is. Other of side, Kashmir, (2007:72) expressing that credit is to obtain; get goods with paying instalmently instalment or later on day or obtain; get money loan which is its payment is conducted later on day with instalment or instalment as according to agreement.

According to Hasibuan, (2002:87) credit is all loan type with agreement which have been agreed on, while according to ZAK (2007:31) that credit is money loan or invoice able to be likened with is pursuant to permission or agreement of saving-borrowed among other party obliging side. According to Sastradipoera, (2004:152), **defining Credit** as trust (given), relate to delivered properties or it's payment promise is accompanied with loan flower and bank will get profit of loan flower. Thereby giving of kredita is giving of trust, matter this means given achievement really believed can be returned by receiver of credit as according to conditions and time mutually agreed.

Elements in giving of credit according to Sinungan, (1993:3) adalah: (a). Trust, (b). Time, (c). Degree Of Risc, (d). Achievement. According to Law, Number 10, Year 1998,

Section 21, Sentence 11 which is cited by Paradise and of Ariyanti, (2004:1), "**Credit** is ready of invoice or money able to be likened with that, pursuant to permission or agreement of loan between bank with other party obliging lender side to pay its debt over a period of time with giving of flower.

Indonesian Institute of Accountants (ZAK, 2007:31,11) please express that "**Credit** is loaning of invoice or money able to be likened with that pursuant to permission or agreement of saving-credit between other party and bank obliging lender side to pay its debt over a period of time with amount of bunga, reward or division of advantage result". **Congeniality of credit** above, please conclude that "**Credit** represent bank effort or activity in order to channelling fund to side requiring fund with where lender have obligation to pay its debt over a period of time with flower, reward or division of result. Credit have multifarious dimension of manner, started from word meaning "credit" coming from **Greek**, "**credere**" meaning trust of truth will be everyday in practice. **Congeniality of Credit** is "ability to execute an purchasing or perform an loan with an promise, payment will be executed by at duration which have been agreed on, (Astiko, 1996:5). Congeniality of more well established credit for the activity of to banking in Indonesia have been formulated in Fundamental Law of Banking of Number 7, Year 1992 expressing credit criterion is penyediaan of money/ invoice able to be likened with that pursuant to approval / agreement of loan between bank side with other party which is lender side to execute with amount of bunga as reward. Everyday in practice credit loan expressed in the form of agreement written by goodness underhand and also.

### **Principles Credit**

Procedure which have been determined by bank side/financial institution to get credit, so that activity of execution of credit can walk robustly and is competent, recognized by **6 C**, if:

#### **a.Character (Personality/Character)**

Is demeanour and also willingness of applicant to fulfill obligation which have the checked is the nature of, habit, personality, life style and situation of family.

#### **b.Capacity(Ability)**

Is applicant readiness to pay obligation of conducted business activity or activity evaluated on credit from bank. Become intention of assessment of credit to this capacity to assess until where result of effort

which is obtained it will be able to to paying it in time as according to agreement of credit which have been agreed on.

#### **c.Capital**

Is capital had by debtor candidate at the (time) of them apply credit at bank.

#### **d.Collateral (Guarantee)**

Is delivered goods at bank by debtor or lender as guarantee of credit given. Mortgage needed credit to do not contain risk.

#### **e.Condition of Economic**

Is condition and situation, social, economics, cultural, and other which influence situation economics at one time and also to one (1) certain range of time which it is of him will be able to influence effort fluency of company obtaining credit.

#### **f. Definition or Resistance Constrain**

In assessment of debtor of dipengaurh by resistance which do not enable someone do the effort in a place.

There is **4 Principle Credit (4 P)** that is:

#### **a.Personality**

That is assessment of bank about personality of lender, like: biography, its hobby, situation of family (father, mother, child), standing social (association in society, and also how society about exself the lender etcetera.

#### **b.Purpose**

Bank in assessing the lender look for the way of about target or need of usage of credit and what is target usage of that credit as according to lino of of pertinent bank credit business.

#### **c.Payment**

To know ability of debtor in returning loan, this matter can be obtained from calculation about sale fluency prospect and earnings so that can be estimated by ability of return loan evaluated from its amount time.

#### **d.Prospect**

Prospect that is expectation of [is effort in the future from debtor candidate, this can know from growth of lender during some year or month; moon. Growth of situation of effort or economics commerce of sector of is effort debtor, strength of company's finance seen from power earning (strength of earnings / advantage) in the past and estimate a period of to will come.

### **Kinds Of Credit**

To differentiate credit according to existing elements and factors in congeniality of credit, hence difference of credit can be differentiated on the basis of:

#### **a. Usage of Credit**

(1). **Credit Consumptive** is used credit for money or consumption will be used used up to fulfilling its requirement.

(2). *Credit Productive* is credit used to the make-up of effort, good is effort production invesment and also commerce

**b. Credit Need:**

(1). *Credit Production/Exploitation*

This Credit is needed by company to increase good production of quantitative improvement that is amount result of improvement and also production qualitative that is make-up of quality or amount result of production.

(2). *Credit Commerce*

This Credit is utilized by for commerce in general mean improvement " place of utility or an goods which is whole saller needed to industry.

(3). *Credit Invesment*

Passed to Credit all entrepreneur for invesment, to meaning for the addition of credit and capital non for repair or addition of capital goods or hand in glove facility of relationship, if to develop; build factory, buying/changing machines, etcetera.

**b. Credit According to Way of Usage**

(1). *Credit Free Book-Keeping*

Debitor accept entire/all its credit in the form of book-keeping is to it given by cheque blanko and it is loan book-keeping is filled according to level of given credit, where free debitor do with drawal during credit walk.

(2). *Credit Limited Book-Keeping*

This System is existence of certain frontier to client in conducting money withdrawal of its account, like: giving of credit with money of giral and it is change become money of chartal conducted gradually.

(3). *Credit Book-Keeping of Aflopend:* withdrawal of credit done in meaning: maximum of credit when first withdrawal fully utilized by client.

(4). *Revolving Credit:* System withdrawal of credit is equal to way of: free book-keeping with useful life 1 (year one), but the way of its usage differ.

(5). *Term Loans*

In this system of usage and usage of credit very flexible its meaning of free client use credit money for any kind of and bank do not want to to the effect that that.

**c. Credit According to Guarantee**

This Credit in general there is 2 (two) that is:

(1). *Unsecured Loans (Credit On Trust)* often is also referred as by Credit of Blangko.

(2). *Secured Loans (Credit Guarantee):* this type of which is used by many bank in Indonesia that is giving guarantee credit, where credit guarantee can in the form of: land; ground, house, factory and or

machine-factory machine, company and also marketable securities.

**Duration Credit**

Difference of credit duration according to Bank Rules Of Indonesia is "Short term loan, that is credit which s have duration to forever and ever 1(year one), become its usage do not exceed 1(year one)" "Middle Credit Meter", that is credit which is its duration among 1 until 3 year "Long term loan, that is credit which is its duration more than 3 year.

**Types Credit**

According to Sartono, (2001:152), for example: (1). Facet of is Target of Usage of Credit, consist of: (a). *Consumptive Credit*, that is credit given by Government bank side, or given private bank to civil to defray need of it is consumption for everyday requirement. (b) *Productive Credit* is Invesment credit addressed for usage as defrayal of fixed capital like: equipments of production, machines and to defray to rehabilitate and ekspansion.

\* Semi and Consumptive Semi Credit is productive: Than document facet, hence credit this type of that is: credit which very tied with valuable document have substitution assess the amount of document and money of representing fundamental guarantee of giving of credit. This type of consisting of credit export and import.

(2). From Facet According to its Need, credit type consist of: (a). *Production Credit:* this credit is needed by company to increase good production of improvement quantitative, that is amount of result of improvement and also production qualitative that is make-up of quality or quality of result of production.

(b). *Commerce Credit:* this credit is utilized by for commerce in general mean make-up of place of utility from an goods. (c). *Invesment Credit:* this Credit is given by bank to all entrepreneur for invesment for example: to develop; build factory, buying machines. This credit have the character of productively, because repair or accretion of capital asset's is in order to effort to increase productivity.

(3). Facet Duration Credit, consist of:

(a). *Credit Short-Range (Short Term Loan):* credit which is have maximum duration to 1 year, it is for can in the form of book-keeping credit, sale credit, credit pembeli, kredit of money order (Middle Meter);

(b). *Credit Medium of Term Loan* that is credit which is have duration to 1 year until 3 year.

(c). *Credit Long-Range (Long Term Loan)* that is credit which is have duration to more than 3 year, where credit long-range this in general is invesment kdreit aim to to add company

capital in order to rehabilitate, ekspansion (extension) and founding of new project.

(4). Type Credit according to Way of Usage, consist of: (a). Credit Book-Keeping: Debitur accept entire /all its credit in the form of book-keeping and is to it given: blanko check and it is book-keeping of him filled according to level of credit given. Free debtor do withdrawal into pertinent account during credit walk. (b). Credit Limited Book-Keeping: in this system there are an certain demarcation to client in conducting money withdrawal via its account. (c). Credit Book-Keeping of Aflopend: withdrawal of credit done at the same time in word meaning: entire/all maximum credit when first withdrawal have is fully utilized by client. (d). Credit System Revolving withdrawal of credit is equal to way of free book-keeping with a period of to it is use 1 year, but of its way of its usage differ. In way of its usage of client allowed by free disposition, is but signed, final is: to quarterly I loan balance have to have shown remains 0 and in the early quarterly II client earn again do free withdrawal until final quarterly here in after have to show nul balance, that way further until 1 year. (e). Loan Term: in usage loan term and usage of credit very flexible its meaning the free client using credit money for any kind of and basin do not want to know

#### **Target and Function Credit**

**Credit** in the early growth instruct its function to stimulate to both parties to is to helping each other for the purpose of attainment of requirement of goodness in the field of everyday requirement and also effort. Side getting credit have to earn to show higher level achievement of progress of effort him own. As for intention of giving of credit according to Judiseno(2002:167), for example: (1). Together governmental program success in economic area and development. (2). Increasing corporate activity so that can run its function, utilize to guarantee fulfilled of requirement of society. (3). Profit so that continuity of well guaranteed company life and can extend its effort.

**Credit function** is to channel funds required by society. Credit function in life of economics is: (a). Credit can improve useful power of capital, its meaning that all small trader can enjoy credit to extend its effort, developing opportunity and effort to try. (b). Credit can improve useful power an goods, where constructively credit of bank, hence all small trader can produce raw material become materials become, meaning useful power of materials. (c). Credit as a

means of economic stability, where that in face of situation of less economics healthy, hence credit earn as a means of economic stability, for example: in effort operation of inflation make-up of exporting and also accomplishment of requirement of people fundamental. (d). Credit as bridge to increase earnings of national. Credit aid used by all entrepreneur to enlarge volume of its effort its production. Make-Up of effort expected will improve profit. Where if advantage cumulatively developed in word meaning returned into structure capital, hence improvement will take place continuously and result earnings continue mounting (Sinungan, 1989:9).

**Credit banking function** according to Paradise & Ariyanti(2004:5), for example: (1). Credit can move forward current convert to convert service and goods. (2). Credit can activate medium of exchange of idle, that the happening of credit, because of existence of faction abundant, hence will be gathered by a number of fund which do not be used (idle), Where fund if removed or loaned to faction which is insufficiency, hence will turn into fund effective. (3). Credit can create new medium of exchange, it is of him is one of the credit type given by public bank that is book-keeping. In book-keeping credit, hence agreement of credit signed and credit condition have fulfilled, hence basically at that moment have circulated money of giral new in society a number of book-keeping credit. (4). Credit as a means of price control, where is in this case needed by the existence of extension of money amount which circulating in society, hence one of the it is way is by way of watering down giving of credit banking to society. (5). Credit can activate and improve benefit or usefulness of existing economic potency, with there is it aid in the form of credit, hence a good entrepreneur of industrialist, farmer and other scan estimated to increase produce from economic potency which owned it.

#### **Profit Bank**

Elementary each; every company specially bank, good of public bank (Moslem law bank and also conventional) have the target of is same that is obtaining profit (Profit Oriented). An bank can extend its effort, if supported with big profit. In general profit obtained from entire /all production lessened with entire/all expense. Level of tired profit become it is his successful size measure do not to an company. According to Baridwan (2002:31): **Defintion Profit** is profit (Gain's) is to "increase of capital (Net Asset) coming



from transaction seldom happened from a[n] body off is effort and from all transaction/ other occurrence influence body of is effort during 1 period, except arising from investment or earnings by owner".

According to Suadi (2001:6):**Profit** is difference among amount of earnings which one of the coming credit flower Ari and expense expressed in set of monetary show efficiency and effectiveness". Profit interpreted as difference between result of earnings and all expense of in certain accounting period.

### **Types Profit**

According to Soemarso: **profit types** (2000:123)among others:(1).Profit Dirty is difference among net sales at the price of fundamental of penjualan. **Gross profit** is sometime referred as Gross profit, because this amount still have to lessen with costs off is effort. (2).Profit Effort is gross profit difference and burden off is effort. Income From Operation is obtained profit solely from especial activity of company.(3).Profit Cleanness is difference more all advantage and earnings to all loss and expense. Net Profit represent last number in profit report / lossy. Where this amount represent increase clean to capital

### **Elements Capital**

According to Smith and of Skousen: Elements Profit(2000:123) among others: (1).Income Flower: consist of loan flower and flower of cultivation conducted by bank which is pertinent. Interest income represent element having biggest contribution in getting profit. Interest income come from fluent credit and credit in confessed special attention by actual. (2).Provision and Commission: consist of collected commission and provision from various activity,like:provision credit, transfer of and komis sale of marketable securities. (3).Earnings Others: is earnings of activity of bank which do not the including into types earnings, for example:obtained by dividend is bank from various owned share it. (4).Cost Flower:is all expense of arising out of fund of Indonesia Bank (including: provision), other bank and fund of third party (non bank). (5).Cost Labour:is the expense of released by bank to defray its officer, the example: salary, fee, part time payment and treatment of health.(6).Cost Others:account of is expense of this accomodate all expenditure form which do not the including into types off is expense of, the example:insurance expense,office rent expenses,office maintenance cost.

### **Classification of Profit**

Profit can be seen in financial statement that is profit report/ lossy. In profit report/ the lossy will show classification in stipulating of measurement of profit that is:

(1).Profit dirty of sale represent selish of net sales and cost of goods sold. This profit is named by clean sales revenue gross profit before lessened with other operation burden for period certain.(2).Profit cleanness operate for company that is: gross profit lessened by degnan a number of selling expense,expense of public and administration.(3).Profit cleanness before lease cutting represent earnings of company as a whole before lease cutting of perseoran that is if operation profit lessened or added with earnings selish and others burden.(4).Profit dirty after lease cutting that is: net profit after added or lessened with earnings and expense of is non operation and lessened with corporate tax.

**Bank as financial institution** is not quit of the problem of credit, even activity of bank as financial institution. Giving of credit represent activity the core important. Activity of channeling of credit by addressed bank to society aim to to get profit to bank, so that advantage got by bank become progressively mount.**Profit obtained maximally:**if existence of giving of loan or payment of wide of credit and it is amount relative many and followed with existence of return or redemption of well guaranted loan later on day. **Profit types** divided to become 3 among others is: gross profit, income from operation and net profit According to Suadi, (2001:10): Net Profit represent earnings to the entire / all charges. There by acquirement of net profit to be accepted by an bank will accompany by amount of giving of passed to credit society.

### **Framework Idea**

Bank represent one of the financial institution owning role of vital importance to society, this matter because of society needing capital to fulfill its requirement, where bank can menyediakan modal to assist accomplishment of requirement. Besides, bank can be interpreted institute personate monetary medium(side intermediary) beside financial owning fund proper parties and fund and also as functioning institute of payment traffic(ZAK, 2007:31).

As institute owning important role, hence especial matter will become problem to a bank is the problem of fund. Without existence of fund, bank cannot run its activity as medium of profit (growth intermediary), except financial an bank can be seen from amount of fund able to be mustered by bank.

Funds owned by bank can be obtained from 3 (three) sumber that is: from side fund of kesatu (fund of bank capital alone), second party fund (loan fund of outside party), and third party fund (fund of society) (Dendawijaya, 2009:47). With existence of fund, activity of distribution of fund will walk at ease. Activity of channeling of fund can through credit medium provided by bank.

**Bank as financial institution** is not quit of the problem of credit, even activity of bank as financial institution, giving of credit represent activity the core important. Activity of channeling of credit by addressed bank to society aim to to get profit to bank, so that advantage got by bank become progressively mount. **Profit** obtained maximally, if existence of giving of pinjaman or payment of wide of credit and its amount relative many and followed with existence of return or redemption of well guaranteed loan later on harga. **Profit types** divided to become 3, among others is: (1). profit is dirty, (2). Profit effort, (3). Profit cleanness.

### III. METHOD RESEARCH

#### Type Research

**Method or research type** used by writer is descriptive research, analysis with approach of case study. According to Nazir, descriptive research (2003:63) is "An accurate method of group status of manusia, objek, a[n] setting condition, an idea system or a[n] event class at a period of/to now with a purpose to description, painting or picture systematically, factual and accurate regarding facts, nature of and also relation between phenomenon investigated". As for case study method according to Nazir, (2003:66) is "research about status of subject respective research with an typical or specific phase from overall of personalitas". According to Sugiyono (2012:86) **descriptive research** is research conducted to know self-supporting value, goodness 1 variable or more (independent) without making comparison or connect among 1 with other variable

#### Procedure Research

Procedure Research used by researcher in doing research step related to problem of the checked is: (1). Research apply research to Bank side of BPR (Bank of Millenia) in Manado passing branch head; (2). Research explaining background of back, goal benefit and of research; (3). Research conducting data collecting through interview, side document and observation of BPR (Bank of Millenia) in Manado relate to research; (4). Research

process data which have been collected in the form of study; (5). Research concluding result of research study

#### Type and Source Data

Researcher claimed to master data collecting technique so that yield relevant data with research. Researcher use data type qualitative from source of source and primary of sekunder. Data Qualitative that is data represent corps of data of non-angka its for oral good information and also article, brief seperti: sejarah stand up BPR (Bank of Millenia) in Manado, division of duty, banking structure and banking business activity.

#### Definition and of Operasionalitation Variable

In this research consist of: 3 variable consist of 2 independent variable and 1 variable of dependent that is:

##### (1). Variable is Independent (X)

Independent Variable according to Sugiyono (2008:39) is "variable influencing or becoming because it is change or incidence of variable of dependen (tied)". In this research of independent variable that is "Amount of Credit".

##### (2). Variable Dependent (Y)

Variable of Dependen according to Sugiyono (2008:39) is "variable influenced or become effect, caused by free variable". In this research there are 1 variable of dependen that is "Profit Bank".

**Table 3.1.**  
**Operasionalitation Variable**

Variable	Concept Variable	Indikator	Unit's
Amount Credit (X)	(X) Credit is loaning of invoice or money able to be likened with that pursuant to permission or agreement of pinjam-meminjam among other party and bank obliging lender side to pay it is debt over a period of time with amount of flower, reward or division of advantage result (ZAK, 2007:31) Amount Of Given by Credit is Rupiah's.	Amount Of Credit	Rupiah's
Profit Bank (Y)	Profit represent recompensation of money loan or goods paid by debtor to creditor (Hasibuan, 2005:18)	Level Of Profit Bank Of (Bank Of Millenia) in Manado	Rupiah's

#### Population and of Sampel

a. Population in this research is entire / all financial statement from year to year (2014-2018) BPR (Bank Millenia) in Manado.



b. Samplel in this research only taken all financial statement during 3 year of year 2016-2018.

#### Method Data Collecting

Data represent important factor in research, is for that needed by certain method in data collecting. Method data collecting which is writer use in this research is:

(1). Observation: conducted to draw near researcher to accurate people who of and to their environment or situation which in fact, and researcher can step into it is accurate environment or which is recognized with observation of partisipasif (Sulistyo and of Basuki, 2010:149).

(2). Interview: is conversation conducted by 2 side that is interviewer (interviewer) raising question and interviewed (interviewee) giving answers to question (Moleong, 2012:118). Interview conducted by at BPR (Bank of Millenia) in Manado by conducting question and answer directly with side in charge or other party related to accurate object to get information about internal control system on the side of BPR (Bank of Millenia) in Manado.

(3). Documentation: representing note concerning event which have elapsed. Where researcher side collect document able to in the form of article, masterpieces or picture of monumental of someone (Sugiyono, 2012:240). Documentation method is data collecting method, it is data is obtained of the book, internet,

or other related document with system operation of internal: jumlah channeling of bank profit and credit of BPR (Bank of Millenia) in Manado.

#### Method Analyse Data

This Research use descriptive analysis technique qualitative. **Descriptive Analysis Qualitative** that is by giving interpretation or ulasan to obtained data so that become clearer and have a meaning of to be compared to simply numbers. It is step's it data discount, presentation of data, taking verification and recapitulating and is last of final conclusion. As for things performed within this research that is: (1). Giving public picture of company of BPR (Bank of Millenia) in Manado; (2). Giving organization chart picture company of duty all and responsibility in every part of at BPR (Bank of Millenia) in Manado; (3). Giving picture applying of internal control system: amount of channeling of bank profit and credit of BPR (Bank of Millenia) in Manado; (4). Evaluation applying of internal control system: amount of channeling of bank profit and credit of BPR (Bank of Millenia) in Manado).

#### Analysis Data

##### (1). Test Trend

To know growth storey; level of channeling of given credit and also obtained profit use

**Analysis of Trend** with formula:  $Y_t = a + b_t$

##### (2). Test Correlation

To know the level of Correlation Coefficient variable of X to variable of Y use Spearman Corellation with the following formula:

$$r_s = 1 - \frac{6 \sum d^2}{n(n^2 - 1)}$$

Where:

d = different of sequence in one couple

n = to the number of couple

##### (3). Test Determination

To know the level of variable contribution of X to variable of Y use test of R Determinant with the following formula:  $R = r^2 \times 100\%$ .

#### Location and Time Research

##### (1). Location Research

To obtain get data which is needed in this research, hence writer chosen location in office BPR (Bank of Millenia) in Manado.

##### (2). Time Research

Time Research the used is 3 months that is May month; moon until July 2018.

## IV. RESULT OF RESEARCH AND SOLUTION

### IV.1. RESULT OF RESEARCH

#### A. Public Picture of Object Research

Data concerning growth of amount channeling of credit during 5 Bank the last year of BPR (Bank Millenia) in Manado, that is from year 2014 up to year 2018 at tables 4.1. hereunder.

Tables 4.1.  
Amount Of Channeling Of Credit Bank of BPR of Millenia) in Manado in the Year 2014 untill 2018

Year Budget	Amount Credit
2014	96.897.574.906
2015	101.432.867.598
2016	123.577.646.928
2017	157.508.177.823
2018	188.873.253.213

Tables 4.2.  
Profit Bank of BPR ( Bank of Millenia) in Manado Year 2014 untill 2018

Year Budget	Profit
2014	15.886.543.485
2015	18.560.415.657
2016	20.246.813.892
2017	24.303.212.051
2018	29.536.652.503

(1). Amount Channeling Of Credit Bank of BPR (Bank of Millenia) in Manado

Pursuant to tables 4.1. seen that amount of channelled credit experience of increase

in every year until year 2018. The mentioned can be seen from it is amount of realization in the year 2014 until year 2018: year 2014 Rp.96.897.574.906.;Year 2015 going up to become Rp.101.432.867.598.; year 2016 equal to Rp.123.577.646.928.; year 2017 equal to Rp.157.508.177.823.; year 2018 equal to Rp.188.873.253.213 go up big enoughly, with the happening of improvement, hence this matter indicate that the amount of credit which have been channelled to experience of growth it is of Obtained by Profit him is Bank.

(2).Pursuant to result of research, in **tables 4.2.** that Obtained by **Profit** is Bank of BPR (Bank of Millenia)in Manado natural of improvement from year to year, this matter can be seen from level of amount obtain; get profit of year 2014-2018. In the year 2014 profit obtained equal to Rp.15.886.543.485. In the year 2015 mounting to become Rp.18.560.415.657. In the year 2016 equal to Rp.20.246.813.892. In the year 2017 going up big enough become Rp.24.303.212.051. In the year 2018 equal to Rp.29.536.652.503. This Matter indicate that year 2014 up to year 2018 happened improvement by significant obtained profit experience of growth.

$$\hat{y}_t = a + bt.$$

**(c).Test Hypothesis**

To know how influence of is amount of channeling of credit to bank profit of BPR (Bank of Millenia) in Manado require to be executed by examination of hypothesis. Researcher raise the following hypothesis: "Amount of credit have an effect on to bank profit at bank of BPR (Bank of Millenia) in Manado". Where the hypothesis will test by using statistical test of analysis of Trend and Analysis Correlation.

**(1).Analysis Trend**

Usage of analysis of Trend in examination of hypothesis which is researcher raise the that is to forecast the level of the Amount of Credit and Profit Bank of BPR (Bank of Millenia) in Manado Year 2014 until Year 2018,with the following formula:  $\hat{y}_t = a + bt.$

**Boldness:**

$\hat{y}_t$  = valuation value of Y at value of t certain.

a = assess intercept of Y, its meaning of value of Yt will is equal to a, if value of t = 0.

b = assess slope, its big meaning of increase of value of Yt in each value of t.

t = certain value show period of time

Where:

a = value intercept from Y,meaning's value

Yt the same a, if value t = 0.

b = value slope,meaning's big increasing Yt for each value t.

t = value in time period.

a + b = by using formula:

$$a = \frac{\sum Y}{n}$$

$$b = \frac{\sum tY}{t^2}$$

**Tables 4.3.**  
**Values To Determine Trend of is Amount of Credit Year 2014 – 2018 (In Thousands of Rp.)**

Year	Coding Year	Amount Credit (X)	t.Y
1	2	3	4
2014	-2	96.897.574.906	-193.795.149.812
2015	-1	101.432.867.598	-101.432.867.598
2016	0	123.577.646.928	0
2017	1	157.508.177.823	157.508.177.823
2018	2	188.873.253.213	377.746.506.426
$\sum$	0	668.289.521.468	

$$\hat{y}_t = 133.857.904.293,60 + 24.006.266.502,70 t$$

Pursuant to result of research of **tables 4.3.**, hence substitution will into formula to look for value of a and of b is so that got by result:

$$a = \frac{668.289.521.468}{5} = 133.857.904.293,60$$

$$b = \frac{240.062.665.027}{10} = 24.006.266.502,70$$

Trend for the data of time deret above having equation:

$$a = \frac{668.289.521.468}{5} = 133.857.904.293,60$$

$$b = \frac{240.062.665.027}{10} = 24.006.266.502,70$$

$$\hat{y}_t = 133.857.904.293,60 + 24.006.266.502,70 t$$

$$t = 133.857.904.293,60 + 24.006.266.502,70.$$

$$\hat{y}_t = 133.857.904.293,60 + 24.006.266.502,70 (-2)$$

$$\hat{y}_t = 133.857.904.293,60 - 480.125.321.005,40$$

$$\hat{y}_t = -346.267.417.288,20$$

$$\hat{y}_t = 133.857.904.293,60 + 24.006.266.502,70 t$$

$$\hat{y}_t = 133.857.904.293,60 + 24.006.266.502,70(-1)$$

$$\hat{y}_t = 133.857.904.293,60 - 24.006.266.502,70$$

$$\hat{y}_t = -109.851.638.209,10$$

$$\hat{y}_t = 133.857.904.293,60 + 24.006.266.502,70t$$

$$\hat{y}_t = 133.857.904.293,60 + 24.006.266.502,70(1)$$

$$\hat{y}_t = 133.857.904.293,60 + 24.006.266.502,70$$

$$\hat{y}_t = 157.864.170.796,30.$$

$$\hat{y}_t = 133.857.904.293,60 + 24.006.266.502,70t$$

$$\hat{y}_t = 133.857.904.293,60 + 24.006.266.502,70(2)$$

$$\hat{y}_t = 133.857.904.293,60 + 480.125.321.005,40$$

$$\hat{y}_t = 613.983.225.299.$$

To know estimation of is level of the amount of giving of credit in the year 2018 is with substitution of  $t = 3$ . It is result is:

$$\hat{y}_t = 133.857.293,60 + 24.006.266.502,70t$$

$$\hat{y}_t = 133.857.904.293,60 + 24.006.266.502,70(3)$$

$$\hat{y}_t = 133.857.904.293,60 + 720.187.981.508,10$$

$$\hat{y}_t = 854.045.885.801,70.$$

Become result of estimation of is level of the amount of giving of credit in the year 2018 is Rp.854.045.885.801,70.

**Tables 4.4. Values To Determine Trend Profit Year 2014- 2018**

Year	Coding Year	Profit (Y)	tY	t <sup>2</sup>	Value Trend Y <sub>t(Ribuan)</sub>
1	2	3	4	5	6
2014	-2	15.886.543.485	-31.773.086.970	4	15.096.924.631,60
2015	-1	18.560.415.657	-18.560.415.657	1	18.401.826.074,60
2016	0	20.246.813.892	0	0	20.246.813.892,00
2017	1	24.303.212.051	24.303.212.051	1	25.011.628.960,60
2018	2	29.536.652.502	59.079.305.006	4	28.316.530.403,60
$\Sigma$	0	108.533.637.588	33.049.014.430	10	

Pursuant to result of from Tables 4.5., if substitution will into formula to look for value of a and of b is so that got by result:

$$a = \frac{108.533.637.588}{5} = 21.706.727.517,6$$

$$b = \frac{33.049.014.430}{10} = 3.304.901.443.$$

Trend for the data of time deret above having equation:

$$\hat{y}_t = 21.706.727.517,6 + 3.304.901.443t.$$

Pursuant to result of forecasting of trend above, hence researcher will present calculation that is by values substitution at tables 4.4. into equation of trend mentioned asfollowing:

$$\hat{y}_t = 21.706.727.517,6 + 3.304.901.443t$$

$$\hat{y}_t = 21.706.727.517,6 + 3.304.901.443(-2)$$

$$\hat{y}_t = 21.706.727.517,6 - 6.609.802.886$$

$$\hat{y}_t = 15.096.924.631,60 (2014)$$

$$\hat{y}_t = 21.706.727.517,6 + 3.304.901.443t$$

$$\hat{y}_t = 21.706.727.517,6 + 3.304.901.443(-1)$$

$$\hat{y}_t = 21.706.727.517,6 - 3.304.901.443$$

$$\hat{y}_t = 18.401.826.074,60 (2015)$$

$$\hat{y}_t = 21.706.727.517,6 + 3.304.901.443t$$

$$\hat{y}_t = 21.706.727.517,6 + 3.304.901.443(1)$$

$$\hat{y}_t = 21.706.727.517,6 + 3.304.901.443$$

$$\hat{y}_t = 25.011.628.960,60 (2016)$$

$$\hat{y}_t = 21.706.727.517,6 + 3.304.901.443t$$

$$y_t = 21.706.727.517,6 + 3.304.901.443(2)$$

$$\hat{y}_t = 21.706.727.517,6 + 6.609.802.886$$

$$\hat{y}_t = 28.316.530.403,60 (2017)$$

To know estimation of is level of profit in the year 2018 is with substitution  $t = 3$ . Its result is:

$$\hat{y}_t = 21.706.727.517,6 + 3.304.901.443t$$

$$\hat{y}_t = 21.706.727.517,6 + 3.304.901.443(3)$$

$$\hat{y}_t = 21.706.727.517,6 + 9.914.704.329$$

$$\hat{y}_t = 31.621.431.846,60$$

Become result of estimation of is level of profit in the year its 2018 result is Rp.31.621.431.846,60.

## (2).Analysis Correlation

In research data analysis use correlation analysis of Spearmen with the following formula :

$$r_s = 1 - \frac{6 \sum d^2}{n(n^2 - 1)}$$

This research analyse data use program aid of SPSS 22.0. As for its result there are at Tables 4.5 is. the following:

**Table 4.5.**  
**Correlation's**  
**Correlations**

		Amount Credit	Profit
Amount Credit	Pearson	1	.988**
	Correlation		
	Sig.(1-tailed)		.001
	N	5	5
Profit	Pearson	.988**	1
	Correlation		
	Sig.(1-tailed)	.001	
	N	5	5

**\*\*Correlation is significant at the 0.01 level (1-tailed).**

From result of correlation analysis, hence obtained by value of  $r=0.988$  meaning that relation among variable of X and of Y have the character of positively, so that this have a meaning of that variable of is amount of channelled credit correlate significant with bank profit variable of BPR (Bank of Millenia) in Manado.

### (3). Test Determination

To know variable contribution of is Amount of Credit to Profit Bank of BPR (Bank of Millenia) in Manado, hence searched by coefficient of determinasi ( $r^2$ ) representing correlation coefficient and square that is:

$$r^2 = (r)^2 \times 100\%$$

$$r^2 = (0,988)^2 \times 100\%$$

$$r^2 = 0,976 \times 100\%$$

$$r^2 = 97\%.$$

Coefficient of Determinasi the meaningful statistically= 97% Profit Bank variable of BPR (Bank of Millenia) in Manado can be explained by variable of is Amount of Credit. It's Meaning that 97% Profit Bank variable of BPR (Bank of Millenia) in Manado influenced by variable of is Amount of Credit, while the rest 3 % explained by other variable outside variable of is Amount of Credit which do not be discussed in this research.

## IV.2. SOLUTION

Pursuant to result of obtained by research is research of hypothesis test with technique analyse correlation indicate that the existence of influence which are positive and significant among Amount of Credit with Profit Bank of BPR (Bank of Millenia) in Manado. It's Coefficient of him equal to 97% Profit Bank variable of BPR (Bank of Millenia) in Manado) Year 2014-2018 influenced by variable of is Amount of Credit. While the rest 3 % explained by other variable outside variable of is Amount of Credit which do not be discussed in this research. Relation of is Amount of Credit to Profit Bank of BPR (Bank of Millenia) in Manado) obtained:  $r$ =this 0,98 matter show relation which are positive both

variable. There by the amount of credit very determining in improving Profit Bank of BPR (Bank of Millenia) in Manado.

### Implication Research

#### a. Theoretical Implication

Theoretically, intrinsically the amount of channelled credit will deliver profit. Big the so small Bank profit of BPR (Bank of Millenia) in Manado depend on ability of bank to read and analyse client candidate, because employees side challenged to conduct service and also fulfill specified by goals is bank, and also ever will and ready to conscript its best ability for the sake of group or it is organization in order to reaching target which have been specified.

#### b. Practical Implication

Amount of credit represent one of the especial element in improving Profit Bank of BPR (Bank of Millenia) in Manado for that very expected by role of employees in checking and analysing to bind loan so that the amount of credit which have been agreed as according to banking side expectation and procedure. On the contrary to employees side, to support effort conducted by bank side, so that each;every activity which have been specified to be to be executed in line with bank.

Thereby, in the event of relation work which are positive among coworker and leader will affect at result of job.

#### c. Implication For Research Hereinafter

From result of analysis which have been obtained in this research, in data network have been conducted according to situation dnegan and condition at the (time)of required. Thereby, expected by research of continuation, hence this matter can be conducted by side of each other the including employees exist in bank with is same research object and also can use descriptive method or with other research method as according to desire and requirement of research in studying problems is on such object, by using Financial Statement as instrument to get data in analysing.

## V.1. Conclusion

Result of obtained research, hence researcher can take the following conclusion: (1). Amount credit influencing Profit Bank of BPR (Bank of Millenia) in Manado if influence which is positive and significant, this matter indicate that in obtaining maximal profit need amount of Credit channelled to mount each every moment.

(2).Profit Bank of BPR (Bank of Millenia) in Manado besides by Amount of Credit also by other factors which do not check.

## V.2. Suggestion

Pursuant to result of this research, can be suggested as follows:

(1).Research this expected can add reader side knowledge referring to study of science in the field of banking and finance.

(2).For research hereinafter, better be conducted by research of continuation by using or variable other indicator.

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