ABSTRACT

North Sulawesi is one of Indonesia's area that require a few fund to realize various sectors development, like industry, fishery, mining, and tourism. To support this necessity, Bank Pembangunan Daerah Sulawesi Utara finances institution of regional goverment, have a role as fund distributor in various sector of regional economy development.

The purpose of the present research is to find out influence of some variables concerning extention of credit at Bank Pembangunan Daerah Sulawesi Utara. Between some variables mentioned before, the present research seek dominant variable that have most influence to extention of credit.

Independent variables of the present research are interest rate, fund of third person, equity, and regional goverment policy. Whereas dependent variable is extention of credit.

Case study is obtained as model of the present research, based on time series data. Time series data is took from annual report of finances during fifteen years, from 1980 until 1994, at Development Bank of Sulawesi Utara.
Analysis model of the present research is multiple linear regression method. F-test (jointly test) and t-test.

Result of present research are showed as follows:
1. Jointly, variables of interest rate, fund of third person, equity, and regional government policy have very significant influence.
2. Partly, regional government policy variable has most dominant extension of credit.