

ABSTRACT

In line with constitution No. 22, 1999 about Government of Province, rural banking (*Bank Perkreditan Rakyat/BPR*) in Sidoarjo regency have essential function to enforce of economy recovery specially at district area in Sidoarjo Regency. Therefore, this study to try to analysis the difference of saving and deposit with distribution of credit at rural banking or BPR in Sidoarjo Regency.

The objective of this study was : 1. to know the difference of saving and deposit, and distribution of credit by BPR at distric area with more economy prospect, enough prospect, and low prospect in Sidoarjo Regency, 2. to know the capacity of BPR to enforce of district economy at BPR location area, and 3. to know the BPR intermediation function as intermediary institution between surplus unit (depositor) and deficit unit (borrower). 4. to know the ranking of each BPR financial performance.

The main analysis technique in this study is Analysis Of Variance (ANOVA) model with crosssection data of saving and deposit, and credit in June 2002. Next, other analysis models are regression model with series data of saving and deposit, and credit for threeten month before (June 2001 – June 2002) to exam of correlation or intermediation function, and others qualitative models like as analysis of credit distribution.

The first result of this study, showed that there isn't significant difference of saving and deposit between BPR at distric area with more economy prospect, enough prospect, and low prospect in Sidoarjo Regency. The second result of analysis showed that there isn't significant difference of credit distribution between BPR at distric area with more economy prospect, enough prospect, and low prospect in Sidoarjo Regency. And the result of the third analysis showed that each BPR have success to enforce of regional economic in Sidoarjo Regency, however less success to enforce of district economy at BPR location area, because Rp 24,01 billion or 47,71 % of credit distributed in Surabaya, and only Rp 9,06 billion or 18,00 % of credit distributed at BPR district location area.

Correlation analysis with regression model showed that in all BPR have success in implementation of intermediation fuction significantly. However there are six BPR individually less success in implementation of intermediation fuction, coused internal management problem. The last qualitative analysis is ranking of BPR financial performance showed that four BPR in the best five ranking, where located at distric area with enough economy prospect. That mean, not always BPR at distric area with more economy prospect are better than BPR at distric area with enaough or less economy prospect, included in intermediation function and financial performance.

Key words : Saving deposit and credit, Sidoarjo regency, rural banking, intermediation Function and to enforce district economy.