

**Title**

PENGARUH KONTRIBUSI BUNGAN KREDIT GUNA BHAKTI (KGB) TERHADAP PENDAPATAN PADA PT BANK JABAR CABANG SUMEDANG

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**Abstract**

Bank is the is effort body of activity the core important is to mustering fund of society in the form of deposit and channel again to society in the form of loan or credit, and also give the other service.

Credit is the service product give big enough advantage for an bank. Where much more big lending rate than the advantage obtained from other bank service products. Therefore lending rate will influence the earnings storey;level by an bank.

Discussed in Research object Tugas Akhir is to hitting Influence Lending rate to Earnings Of PT Bank Jabar Sumedang Branch . Where free variable of him (X) is lending rate and variable tied him (Y) is earnings.

Analysis method the used is the statistical methods use Analisis Koefisien correlation and examination validitas koefisien korelasi with test of two side that is analysis koefisien determinasi and Uji t.

The lending rate mustered by PT Bank Jabar Sumedang Branch from year of 2002 shall 2006 experiencing of increase, biggest increase happened in the year 2004 that is equal to 55,15% to the number of the clients raise the credit because low credit rate of interest and flapond the mounting that is what cause that increase happened. Is the same as with earnings of year ketahun experience of the improvement, where biggest increase happened in the year 2003 that is equal to 76,63%. From result analyse with correlation  $x$  equal to 0.959 is while coefficient determinasion equal to 91,97%. Pursuant to calculation result with freedom level of 2 and level signifikasi 0,05 obtained

$t$  count equal to 5,53 is while value  $t$  the tables of equal to 3,182 the mean the value

$t$  count bigger than value  $t$  tables of . This matter indicate that the lending rate have the influence signifikan to earnings.