ABSTRAK

"ANALISI PENERAPAN PEARLS ATAS LAPORAN KEUANGAN DI
KREDIT SIMPAN PINJAM"
(STUDI KASUS : KREDIT SIMPAN PINJAM CU SATU HATI)

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Penelitian ini bertujuan untuk mengetahui tingkat kesehatan laporan keuangan di Kredit Simpan Pinjam CU Satu Hati dengan mengunakan analisis PEARLS (*Protection, Effective Financial Structure, Asset Quality, Rates of Return and Costs, Liquidity, and Signs of Growth*) dari tahun 2015 sampai tahun 2018. Penelitian ini dilakukan di Kredit Simpan Pinjam CU Satu Hati pada bulan September dan Desember 2019 sampai Januari 2020. Data penelitian mengunakan data Sekunder.

Hasil Penelitian menunjukkan bahwa rata-rata kinerja laporan keuangan Kredit Simpan Pinjam CU Satu Hati tahun 2015 sampai 2018 kurang sehat dimana tidak sehat ada 4 aspek yaitu : E-1, E-8, A-2 dan S-10. Pada tingkat kurang sehat ada 4 aspek yaitu : P-1, A-1, R-9 dan L-1. Pada tingkat sehat ada 2 aspek yaitu E-7 dan S-11. Pada tingkat sangat sehat ada 2 aspek yaitu P-2 dan R-7.

Kata Kunci : *Credit Union*, Kinerja Laporan Keuangan, PEARLS (*Protection, Effective Financial Structure, Asset Quality, Rates of Return and Costs, Liquidity, and Signs of Growth*)

ABSTRACT

"ANALYSIS OF THE IMPLEMENTATION OF PEARLS ON FINANCIAL STATEMENTS IN LOAN SAVING CREDITS"

(CASE STUDY: CU SATU HATI LOAN CREDIT)

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This study aims to determine the soundness of financial statements in CU Satu Hati Savings and Loans using PEARLS (Protection, Effective Financial Structure, Asset Quality, Rates of Return and Costs, Liquidity, and Signs of Growth) analysis from 2015 to 2018. This research was conducted at the CU Satu Hati Savings and Loans Savings and Loans in September and December 2019 to January 2020. The research data used secondary data.

The results showed that the average performance of CU Satu Hati Savings and Loans from 2015 to 2018 was not healthy where there were 4 unhealthy aspects, namely: E-1, E-8, A-2 and S-10. At an unhealthy level there are 4 aspects: P-1, A-1, R-9 and L-1. At a healthy level there are 2 aspects, namely E-7 and S-11. At the very healthy level there are 2 aspects, namely P-2 and R-7.

***Keywords**: Credit Union, Financial Statement Performance, PEARLS (Protection, Effective Financial Structure, Asset Quality, Rates of Return and Costs, Liquidity, and Signs of Growth)*