

ABSTRAK**ANALISIS PEARLS PADA CU SINAR SARON
NUSA TENGGARA TIMUR
TAHUN 2013 – 2017**

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Penelitian ini bertujuan untuk mengetahui hasil analisis kinerja keuangan menggunakan PEARLS (*Protection, Effective Financial Structure, Asset Quality, Rates of Return and Costs, Liquidity, dan Signs of Growth*) di *credit union* Sinar Saron Nusa Tenggara Timur tahun 2013-2017. Waktu penelitian yang dilakukan penulis yaitu mulai dari bulan Januari 2019 sampai selesai, dengan lokasi penelitian di kantor pusat *credit union* Sinar Saron, di Kelurahan Sarotari, Kecamatan Larantuka, Kabupaten Flores Timur, NTT. Variabel yang digunakan dalam penelitian ini adalah kinerja keuangan *credit union* berdasarkan metode PEARLS dengan menggunakan 13 rasio, dan sumber data yang digunakan yaitu data primer dan sekunder.

Hasil dari penelitian menunjukkan bahwa kinerja keuangan *credit union* Sinar Saron menggunakan 13 rasio dari metode PEARLS menunjukkan kinerja yang masih kurang sehat, karena dari 13 rasio ini, banyak rasio yang masih berada dalam kategori Sedang dan Buruk.

Kata Kunci: *Credit Union, Protection, Effective Financial Structure, Asset Quality, Rates of Return and Costs, Liquidity, dan Signs of Growth.*

ABSTRACT

**THE PEARLS ANALYSIS ON CU SINAR SARON
EAST NUSA TENGGARA
ON 2013-2017**

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The purpose of this research is to find out the financial performance in Sinar Saron credit union, East Nusa Tenggara, on 2013-2017, based on PEARLS system (Protection, Effective Financial Structure, Asset Quality, Rates of Return and Costs, Liquidity, and Signs of Growth). This research was conducted in Sinar Saron Credit Union's Center Office, Sarotari, Sub-district Larantuka, district of East Flores, on January 2019 until the end. The variable of this research is financial performance based on PEARLS method with 13 ratio, and the data being used is the primary data and the secondary data.

The analysis result shows that the financial performance in Sinar Saron Credit Union based on ratio by PEARLS method belong to unhealthy category, out of 13 ratios, there were many of that belonged to medium and bad category.

Keywords: Credit Union, Protection, Effective Financial Structure, Asset Quality, Rates of Return and Costs, Liquidity, and Signs of Growth.