

**ABSTRAK**

**ANALISIS RASIO LIKUIDITAS, SOLVABILITAS DAN RENTABILITAS  
UNTUK MENILAI KINERJA KEUANGAN**  
Studi Kasus di *Credit Union* “Cindelaras Tumangkar”

Theopilus Prastyo Adhi Harjono  
Universitas Sanata Dharma  
2013

Penelitian ini bertujuan untuk mengetahui kinerja keuangan *Credit Union* “Cindelaras Tumangkar” periode pelaporan keuangan tahun 2010 sampai dengan tahun 2012. Penelitian ini merupakan penelitian studi kasus di *Credit Union* “Cindelaras Tumangkar” Jl. Pangkur 19 Ganjuran-Manukan RT 02/03 Condong Catur, Depok, Sleman, Yogyakarta. Waktu penelitian antara bulan April sampai dengan bulan Mei 2013. Teknik analisis data yang digunakan analisis statistik deskriptif dan analisis rasio keuangan.

Hasil penelitian ini menunjukkan bahwa : (1) Ditinjau dari aspek likuiditas, rasio kas dikategorikan cukup dan rasio volume pinjaman terhadap dana yang diterima dikategorikan buruk; (2) Ditinjau dari aspek solvabilitas, *total debt to total asset ratio* dan *long term to equity ratio* dikategorikan buruk; (3) Ditinjau dari aspek rentabilitas, ratio rentabilitas asset dikategorikan baik, dan rasio rentabilitas modal sendiri dikategorikan sangat baik.

**ABSTRACT**

**LIQUIDITY, SOLVABILITY AND RENTABILITY RATIO  
ANALYSIS TO EVALUATE FINANCIAL PERFORMANCE**

A Study Case at “Cindelas Tumangkar” Credit Union

Theopilus Prastyo Adhi Harjono  
Sanata Dharma University  
2013

The purpose of this research is to discover financial performance of “Cindelas Tumangkar” Credit Union in the period of financial report from 2010 until 2012. This research is a study case research at “Cindelas Tumangkar” Credit Union Jl. Pangkur 19, Ganjuran-Manukan, RT 02/03 Condong Catur, Depok, Sleman, Yogyakarta. The research was conducted from April until May 2013. Descriptive statistic analysis and financial ratio analysis were used as a technique in this research.

The result of this research indicates that : (1) In terms of liquidity aspect, cash ratio is good enough and debt volume ratio towards the received fund is not good (2) In terms of solvability aspect, total debt to total asset ratio and long term to equity ratio is not good ; (3) In terms of rentability aspect, rentability asset ratio is good enough, and equity rentability is in a good category.