

ABSTRAK

ANALISIS TINGKAT KESEHATAN CREDIT UNION

Studi Kasus Pada Credit Union Lantang Tipo, Credit Union Bima dan Credit Union Keling Kumang di Kalimantan Barat

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Penelitian ini bertujuan untuk menilai tingkat kesehatan dari tiga buah *credit union* yaitu *credit union* Lantang Tipo, *credit union* Bima dan *credit union* Keling Kumang yang ditinjau dari tujuh aspek yaitu *Protection*, *Effective financial structure*, *Asset quality*, *Rates of return and costs*, *Liquidity* dan *Sign of growth*.

Penelitian ini dilakukan di *credit union* Lantang Tipo, *credit union* Bima dan *credit union* Keling Kumang pada bulan April 2015. Data yang digunakan adalah data kinerja keuangan *credit union* yang berasal dari laporan keuangan. Pengumpulan data yang dilakukan menggunakan teknik wawancara, dokumentasi dan studi pustaka. Teknik analisis data yang dilakukan untuk menjawab analisis ini yaitu menggunakan sistem *PEARLS*.

Hasil penelitian menunjukkan bahwa *credit union* Lantang Tipo dan *credit union* Bima kurang sehat, sedangkan *credit union* Keling Kumang sehat.

Kata kunci: *Protection*, *Effective financial structure*, *Asset quality*, *Rates of return and costs*, *Liquidity* dan *Sign of growth*

ABSTRACT

ANALISIS OF THE FINANCIAL SOUNDNESS OF CREDIT UNION

A Case Study at Credit Union Lantang Tipo, Credit Union Bima and Credit Union Keling Kumang, West Kalimantan

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The objective of the research was to identify the performance of the Credit Union Lantang Tipo, Credit Union Bima and Credit Union Keling Kumang based on: protection, Effective financial structure, Asset quality, Rates of return and costs, Liquidity and Sign of growth.

The research was carried out at Credit Union on April 2015. The data analyzed came from financial report, which was applied was the financial performance of the Credit Union which was stemmed from its financial report. The data collection technique were interview, documentation and accompanied by necessary library study, where as the data analysis technique to answer the problem was PEARLS system.

The result of the research indicates that the financial performance of Credit Union Lantang Tipo and Credit Union Bima are not good (unhealthy) while Credit Union Keling Kumang is good (healthy).

Key words: Protection, Effective financial structure, Asset quality, Rates of return and costs, Liquidity and Sign of growth