

ANALISIS SUMBER DAN PENGGUNAAN MODAL KERJA
PD BPR BANK SLEMAN DAN PD BPR BANK JOGJA
TAHUN 2016-2018

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Abstrak

Mengevaluasi kinerja dapat dilihat dari laporan keuangan perusahaan. Kondisi keuangan perusahaan yang terdapat dilaporan keuangan dievaluasi dengan menggunakan suatu analisis yaitu rasio keuangan. Rasio keuangan dapat diukur dengan menggunakan rasio likuiditas, solvabilitas, dan profitabilitas. Penelitian dilakukan di Kantor Pusat PD BPR Bank Sleman dan PD BPR Bank Jogja melalui *website* resmi pada Otoritas Jasa Keuangan (OJK). Jenis penelitian yang dilakukan yaitu deskriptif dengan pendekatan kuantitatif.

Hasil penelitian PD BPR Bank Sleman jika dilihat dari tingkat rasio likuiditas, Solvabilitas, dan Profitabilitas tahun 2016-2018 mengalami peningkatan dan dalam kondisi cukup baik, namun pada PD BPR Bank Jogja jika dilihat dari tiga rasio tersebut dalam kondisi kurang baik. PD BPR Bank Sleman dan PD BPR Bank Jogja diharapkan dapat meningkatkan pendapatan atau keuntungan agar dapat membiaya hutang-hutang dan membiayai kebutuhan perusahaan lainnya.

Kata Kunci: Kondisi Keuangan, Rasio likuiditas, Solvabilitas, Profitabilitas

**THE ANALYSIS OF SOURCE AND USAGE OF WORK CAPITAL IN PD
BPR BANK SLEMAN AND PD BPR BANK JOGJA IN THE PERIOD OF
2016-2018**

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Abstract

Evaluating performance can be seen from the financial report of a company. The financial condition of a company in the financial report is evaluated by using a kind of analysis, namely financial ratio. Financial ratio can be measured by using the ratios of liquidity, solvability, and profitability. The research was conducted in the Headquarter Office of PD BPR Bank Sleman and PD BPR Bank Jogja through the official website of Financial Services Authority (Otoritas Jasa Keuangan/OJK). This research was descriptive in nature with quantitative approach.

If seen from the ratio level of the liquidit, solvability, and profitability in 2016-2018, the result of the research on PD BPR Bank Sleman shows that there was an increase and a quite good condition. However. PD BPR Bank Jogja, if seen from the three ratios, was not in a good condition. Hopefully, PD BPR Bank Sleman and PD BPR Bank Jogja can increase their income or profit so that they can pay their debts and afford the other needs of the company.

Keywords: Financial Condition, Ratio of Liquidity, Solvability, and Profitability