

**PENILAIAN HASIL KINERJA LAPORAN KEUANGAN  
PADA KOPERASI BHUMI SARI DANA BERDASARKAN  
RASIO LIKUIDITAS, SOLVABILITAS, DAN RENTABILITAS**

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**ABSTARK**

Tujuan dari penelitian ini yaitu untuk mengetahui penilaian hasil kinerja laporan keuangan pada Koperasi Bhumi Sari Dana berdasarkan rasio likuiditas, solvabilitas dan rentabilitas. Penelitian ini merupakan penelitian deskriptif dengan pendekatan kuantitatif. Subjek dalam penelitian ini adalah pegawai koperasi bagian keuangan, serta objek dalam penelitian ini yaitu Laporan keuangan Koperasi berupa Neraca dan laporan laba rugi dari tahun 2017, 2018 dan 2019. Hasil penelitian ini menunjukkan bahwa Penilaian hasil kinerja laporan keuangan pada Koperasi Bhumi Sari Dana berdasarkan rasio likuiditas dilihat dari *current ratio* (rasio lancar) serta *cash ratio* (rasio kas) secara keseluruhan masuk ke dalam kriteria kurang baik, berdasarkan rasio solvabilitas masuk ke dalam kriteria kurang baik, berdasarkan rasio rentabilitas dilihat dari *Return on Asset* secara keseluruhan masuk ke dalam kriteria cukup baik. Sedangkan untuk rasio rentabilitas yang dilihat dari rentabilitas modal sendiri secara keseluruhan masuk ke dalam kriteria baik.

**Kata kunci: Laporan Keuangan, Rasio Likuiditas, Solvabilitas, Rentabilitas**

**PERFORMANCE ASSESSMENT OF FINANCIAL STATEMENTS  
IN BHUMI SARI DANA COOPERATION BASED ON  
LIQUIDITY, SOLVENCY AND PROFITABILITY RATIO**

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**ABSTARK**

The purpose of this study is to determine the assessment of the results of the performance of the financial statements at the Bhumi Sari Dana Cooperative based on the ratio of liquidity, solvency and profitability. This study is a descriptive study with a quantitative approach. The subjects in this study were employees of the financial department of the cooperative, and the object in this study was the Cooperative's financial statements in the form of balance sheets and income statements from 2017, 2018 and 2019. The results of this study indicate that the performance appraisal the financial statements at the Bhumi Sari Dana Cooperative are based on the liquidity ratios seen from the current ratio (current ratio) and the cash ratio (cash ratio) as a whole is in the poor criteria, based on the solvency ratio it is in the poor criteria, based on the profitability ratio seen from the Return on Assets as a whole fit into the criteria quite well. Meanwhile, the profitability ratio seen from the profitability of own capital as a whole is in good criteria.

**Keywords:** Financial Statements, Liquidity Ratio, Solvency, Profitability