

ANALISIS RASIO PADA LAPORAN KEUANGAN PERUSAHAAN UMUM  
DAERAH AIR MINUM (PDAM) TIRTA BINANGUN KABUPATEN KULON  
PROGO PERIODE 2018 - 2020

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Abstrak

Penelitian ini bertujuan untuk mengetahui tingkat rasio likuiditas, solvabilitas dan rentabilitas PDAM Tirta Binangun Kabupaten Kulon Progo pada periode 2018, 2019 dan 2020. Tingkat rasio likuiditas dihitung berdasarkan *Current Ratio* dan *Quick Ratio*. Rasio solvabilitas dihitung berdasarkan *Debt to Equity Ratio* dan *Debt to Total Assets Ratio*. Rasio rentabilitas dihitung berdasarkan *Return on Equity*. Penelitian ini juga bertujuan untuk memberikan penilaian terhadap kondisi keuangan dan kinerja PDAM Tirta Binangun Kabupaten Kulon Progo. Metode pengumpulan data yang digunakan adalah metode dokumentasi. Objek yang digunakan untuk menghitung rasio adalah laporan keuangan yang berupa neraca dan laporan laba rugi PDAM Tirta Binangun Kabupaten Kulon Progo periode 2018, 2019 dan 2020. Metode analisis data yang digunakan adalah teknik deskriptif kuantitatif, yaitu analisis yang mendeskripsikan dengan cara menghitung rasio-rasio yang ada dalam laporan keuangan perusahaan. Hasil penelitian menunjukkan bahwa tingkat rasio selama tiga tahun: (1) Rasio Likuiditas diperoleh hasil *Current Ratio* 371,38%, 485,70%, 425,40%, *Quick Ratio* sebesar 274,97%, 332,67%, 310,72%. (2) Rasio Solvabilitas diperoleh hasil *Debt to Equity Ratio* sebesar 12,65%, 16,77%, 12,68%, *Debt to Total Assets Ratio* sebesar 11,23%, 14,36% dan 11,25%. (3) Rasio Rentabilitas diperoleh hasil *Return on Equity* sebesar 3,76%, 5,79%, 5,07%. (4) Kondisi keuangan dan kinerja PDAM Tirta Binangun Kabupaten Kulon Progo berdasarkan perhitungan analisis rasio dikatakan cukup baik karena selalu memperoleh laba walaupun laba yang diperoleh tidak selalu mengalami kenaikan.

Kata Kunci: Laporan Keuangan, Rasio Likuiditas, Rasio Solvabilitas, Rasio Rentabilitas

**RATIO ANALYSIS IN THE FINANCIAL STATEMENTS OF THE TIRTA  
BINANGUN REGIONAL DRINKING WATER PUBLIC COMPANY  
FINANCIAL STATEMENTS 2018 - 2020**

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**Abstract**

This study aims to determine the level of liquidity ratio, solvency and profitability of PDAM Tirta Binangun, Kulon Progo Regency in the period 2018, 2019 and 2020. The level of liquidity ratio is calculated based on the Current Ratio and Quick Ratio. The solvency ratio is calculated based on the Debt to Equity Ratio and the Debt to Total Assets Ratio. Profitability ratio is calculated based on Return on Equity. This study also aims to provide an assessment of the financial condition and performance of PDAM Tirta Binangun, Kulon Progo Regency. The data collection method used is the documentation method. The object used to calculate the ratio is a financial report in the form of a balance sheet and profit and loss report for PDAM Tirta Binangun, Kulon Progo Regency for the period 2018, 2019 and 2020. The data analysis method used is a quantitative descriptive technique, namely an analysis that describes by calculating the ratios used. in the company's financial statements. The results showed that the level of the ratio for three years: (1) Liquidity Ratio obtained Current Ratio 371.38%, 485.70%, 425.40%, Quick Ratio of 274.97%, 332.67%, 310.72 %. (2) Solvency Ratio, the results obtained are Debt to Equity Ratio of 12.65%, 16.77%, 12.68%, Debt to Total Assets Ratio of 11.23%, 14.36% and 11.25%. (3) Profitability Ratios obtained by Return on Equity of 3.76%, 5.79%, 5.07%. (4) The financial condition and performance of PDAM Tirta Binangun, Kulon Progo Regency based on the calculation of ratio analysis is said to be quite good because it always earns a profit even though the profit earned does not always increase.

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