**ANALISIS KINERJA KEUANGAN PT PEGADAIAN (PERSERO) AREA YOGYAKARTA PERIODE TAHUN 2019-2020**

**Hiliria Hulian Palaraya**

# Abstrak

Penelitian ini bertujuan untuk mengetahui kinerja keuangan pada PT Pegadaian (Persero) Area Yogyakarta periode tahun 2019-2020. Analisis penelitian ini berpedoman pada Surat Keputusan Menteri BUMN No: KEP-100/MBU/2002 tentang penilaian tingkat kesehatan BUMN. Penilaian kinerja keuangan BUMN dilakukan dengan menganalisis delapan rasio yaitu *return on equity* (ROE), *return on investment* (ROI), *cash ratio, current ratio, collection periods,* perputaran persediaan, *total assets turn over* (TATO), dan rasio modal sendiri terhadap total aktiva (TMS terhadap TA). Metode yang digunakan dalam penelitian ini adalah deskriptif kuantitatif. Data yang digunakan adalah laporan neraca dan laporan laba rugi tahun 2019 dan 2020. Hasil analisis menunjukkan bahwa kinerja keuangan PT Pegadaian (Persero) Area Yogyakarta periode tahun 2019-2020 yang dilihat dari rasio ROE memperoleh predikat sangat sehat, rasio ROI memperoleh predikat sangat sehat, *cash ratio* memperoleh predikat kurang sehat, *current ratio* memperoleh predikat sangat sehat, *collection periods* memperoleh predikat tidak sehat, perputaran persediaan memperoleh predikat sangat sehat, TATO memperoleh predikat kurang sehat, dan rasio TMS terhadap total aset memperoleh predikat cukup sehat.

**Kata Kunci**: *Kinerja Keuangan, Surat Keputusan Menteri BUMN, Penilaian Kinerja Keuangan BUMN, PT Pegadaian (Persero).*



***ANALYSIS OF FINANCIAL PERFORMANCE AT PT PEGADAIAN (PERSERO) YOGYAKARTA AREA PERIOD OF 2019-2020***

***Hiliria Hulian Palaraya***

# *Abstract*

*This study aims to determine the financial performance of PT Pegadaian (Persero) Yogyakarta Area during period 2019-2020. The analysis of this research is guided by the Decree of the Minister of BUMN number: KEP-100/MBU/2002 concerning the assessment of the health level of BUMN. The assessment of the financial performance of BUMN was carried out by analyzing eight ratios, namely return on equity (ROE), return on investment (ROI), cash ratio, current ratio, collection periods, inventory turnover, total assets turn over (TATO), and the ratio of equity to total assets (TMS to TA). The method used in this research is descriptive quantitative. The data used were balance sheets and income statements for 2019 and 2020. The results of the analysis show that the financial performance of PT Pegadaian (Persero) Yogyakarta Area during period 2019-2020 seen from the ROE ratio is very healthy, the ROI ratio is very healthy, cash ratio received the unhealthy, the current ratio received the very healthy predicate, collection periods received the unhealthy predicate, inventory turnover received the very healthy predicate, TATO received the unhealthy predicate, and the ratio of TMS to total assets received the fairly healthy predicate.*

***Keywords****: Financial Performance, Decree of the Minister of BUMN, Assessment of Financial Performance of BUMN, PT Pegadaian (Persero).*