

ANALISIS KINERJA KEUANGAN PADA PD. BPR BKK LASEM

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Abstract

In order to assist society in rural area poor economic class and small entrepreneur still experiencing capital deficiency for business activity, governmental found Bank Perkreditan Rakyat (BPR) as special bank which serve requirement of capital with procedure gift simple and easy credit. But, as known that with existence of tight emulation of banking world, BPR claimed to develop its effort with evaluating its performance. One of indicator to see BPR performance. According to mentioned analyze to monetary performance at PD. BPR BKK Lasem.

Purposes of this research is to give health assessment to maintain society trust and stuff bank performance, to compass at Decree of Minister for Finance R.I No. 198/KMK.016/1998 date 24th 1998 about health assesement mount body of effort public ownership.

From analysis result can knowed that condition of monetary performance of PD. BPR BKK Lasem. While with under the way category with tired BBB predicate in the year 2001, 2003, 2004, and 2005. But healthy category with predicate A achieve in 2002. While from result of comparability analysis known that PD. BPR BKK Lasem more conducting policy of credit expansion to obtain interest.

Recommendation for PD. BPR BKK Lasem to more offering various amenity of present and facility capable to draw client so that happened increase at saving post to influence channeled credit and will improve earnings from result of interest, by paying attention carefulness and existing risk.

Keywords : *liquidity, solvability, rentability, activity*