

## INTISARI

Penelitian ini memiliki tujuan menganalisis Kinerja Keuangan Bank Pembiayaan Rakyat Syariah Di Kabupaten Sleman Pada Tahun 2018-2021. Data dalam penelitian ini menggunakan data sekunder yang telah dipublikasikan oleh Otoritas Jasa Keuangan. Penelitian dilakukan terhadap 5 Bank Pembiayaan Rakyat Syariah (BPRS Cahaya Hidup, Danagung Syariah, Formes, Mitra Amal Mulia, Mitra Cahaya Indonesia) . Metode analisis pada penelitian ini yaitu deskriptif kuantitatif dengan menggunakan rasio keuangan. Hasil dalam penelitian ini menunjukkan *Cash Ratio* BPRS Cahaya Hidup, Danagung Syariah, Formes, Mitra Amal Mulia dan Mitra Cahaya Indo dikatakan sangat sehat karena hasil perhitungan yang diperoleh menunjukkan angka di atas 6% (standar BI). *Financing of Deposit Ratio (FDR)* BPRS Cahaya Hidup, BPRS Mitra Amal Mulia dan BPRS Mitra Cahaya Indo dikatakan cukup sehat. BPRS Danagung Syariah dan BPRS Formes dikatakan kurang sehat karena nilai *FDR* masih di atas 100% (standar BI). *Return on Asset (ROA)* BPRS Mitra Cahaya Indo dan BPRS Formes dikatakan sangat sehat, BPRS Cahaya Hidup dikatakan sehat, BPRS Mitra Amal Mulia dikatakan cukup sehat, BPRS Danagung Syariah dikatakan kurang sehat karena nilai *ROA* kurang dari 0,5% (standar BI). *Return on Equity (ROE)* BPRS Mitra Cahaya Indo dikatakan sehat, BPRS Cahaya hidup dan BPRS Formes dikatakan cukup sehat, BPRS Danagung Syariah dan BPRS Mitra Amal Mulia dikatakan kurang sehat karena nilai *ROE* lebih dari 96% (standar BI). Beban Operasional Pendapatan Operasional (BOPO) BPRS Cahaya Hidup, Danagung Syariah, Formes, Mitra Amal Mulia dan Mitra Cahaya Indo dikatakan sehat karena nilai BOPO kurang dari 94% (standar BI). *Capital Adequancy Ratio (CAR)* BPRS Cahaya Hidup, Formes, Dana Agung, Mitra Amal Mulia dan Mitra Cahaya Indo dikatakan dalam keadaan kondisi sangat sehat, karena nilai *CAR* lebih dari 12% (standar BI).

**Kata Kunci :** *Cash Ratio, Financing to Deposit Ratio, Return on Asset, Return on Equity, Beban Operasional Pendapatan Operasional, Capital Adequancy Ratio, Bank Pembiayaan Rakyat Syariah.*

## **ABSTRACT**

*This study has the aim of analyzing the financial performance of Islamic People's Financing Banks in Sleman Regency in 2018–2021. The data in this study uses secondary data that has been published by the Financial Services Authority. The study was conducted on five Islamic people's financing banks (BPRS Cahaya Hidup, Danagung Syariah, Formes, Mitra Amal Mulia, and Mitra Cahaya Indonesia). This study's analysis method is descriptive quantitative with financial ratios. The results in this study show that the cash ratios of BPRS Cahaya Hidup, Danagung Syariah, Formes, Mitra Amal Mulia, and Mitra Cahaya Indo are said to be very healthy because the calculation results obtained show figures above 6% (BI standard). The financing deposit ratios (FDR) of BPRS Cahaya Hidup, BPRS Mitra Amal Mulia, and BPRS Mitra Cahaya Indo are said to be quite healthy. BPRS Danagung Syariah and BPRS Formes are said to be unhealthy because the FDR value is still above 100% (BI standard). Return on Assets (ROA) of BPRS Mitra Cahaya Indo and BPRS Formes are said to be very healthy; BPRS Cahaya Hidup is said to be healthy; BPRS Mitra Amal Mulia is said to be quite healthy; and BPRS Danagung Syariah is said to be unhealthy because the ROA value is less than 0.5% (BI standard). The return on equity (ROE) of BPRS Mitra Cahaya Indo is said to be healthy; BPRS Cahaya Hidup and BPRS Formes are said to be quite healthy; BPRS Danagung Syariah and BPRS Mitra Amal Mulia are said to be unhealthy because the ROE value is more than 96% (BI standard). Operational Expenses Operational Income (BOPO) BPRS Cahaya Hidup, Danagung Syariah, Formes, Mitra Amal Mulia, and Mitra Cahaya Indo are said to be healthy because the BOPO value is less than 94% (BI standard). The capital adequacy ratio (CAR) of BPRS Cahaya Hidup, Formes, Dana Agung, Mitra Amal Mulia, and Mitra Cahaya Indo is said to be in very healthy condition because the CAR value is more than 12% (BI standard).*

**Keywords :** *Cash Ratio, Financing to Deposit Ratio, Return on Assets, Return on Equity, Operating Expenses Operating Income, Capital Adequacy Ratio, BPRS*