

## **Abstract**

Contributions and high elasticity of savings and loans are the expectations of all Savings and Loan Cooperatives, because this can affect the remaining operating income which will be distributed to cooperative members. Savings and loans are important factors in developing cooperatives, especially in the savings and loan business unit. Savings reflect the availability of capital owned and existing loans reflect the development of the savings and loan unit business. If the existing savings and loans are of high value, then the opportunity for growth is also very large. Elasticity is the level of sensitivity to variables. This means that the level of sensitivity between Savings and Loans to the Remaining Operating Results.

The research method used is descriptive qualitative research method. By using the method of observation, interviews, and documentation. The data obtained is primary data in the form of accountability reports from 2017 to 2020 from KPRI Dhaya Harta Jombang. The results of this study indicate that the contribution of savings has an average of 38.9 with good enough criteria, while the loan contribution to the remaining operating income has an average of 31.6 with good enough criteria. The elasticity of savings to the remaining operating income has an average of 3.5 which means it is elastic, the elasticity of loans to the remaining operating income has an average of -2.5 which means it is inelastic

**Keywords:** Contribution, Elasticity, Savings, Loans, Remaining Operating Results (SHU)