



THE DETERMINANT OF NON PERFORMING LOAN (NPL) TOWARD
CONVENTIONAL BANK IN MALAYSIA

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“DECLARATION OF ORIGINAL WORK”

I, Nor Atiqah binti Asnawi, (I/c Number :881020055440)

Hereby , declare that:

- This work has not previously been accepted in substance for any degree, locally or oversea and is not being concurrently submitted for this degree or any other degrees.
- This project paper is the result of my independent work and investigation, except where otherwise stated.
- All verbatim extracts have been distinguished by quotation marks and sources of my information have been specifically acknowledged.

Signature : _____

Date : _____

LETTER OF SUBMISSION

April 2011

The Head Of Program
Bachelor of Business Administration (Hons) Finance
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75000 Melaka.

Dear Sir,

SUBMISSION OF PROJECT PAPER

Attached is the project paper entitled “ **THE DETERMINANT OF NON PERFORMING LOAN (NPL) TOWARD CONVENTIONAL BANK IN MALAYSIA**” to fulfill the requirement as needed by the faculty of Business Management, Universiti Teknologi MARA.

Thank you.

Yours sincerely

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Bachelor of Business Administration (Hons) Finance

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ABSTRACT

This study reveal the determinants or factor of non performing loan toward conventional bank in Malaysia. Toward that, the central bank Malaysia also give a guidelines the level of non performing loan. Furthermore , the data about non performing loan for three month is taken from source Bank Negara Malaysia from year 2000 until 2010.To analyze the non performing loan of conventional bank in Malaysia we used all the data from Bank Negara Malaysia to make a finding. From that, I will identify the factor that contribute the non performing loan toward conventional bank on Malaysia generally. An analysis that I made ,is based on data by quarterly from 2000 until 2010. It includes the data about gross domestic product (GDP), interest rate , inflation rate and non performing loan for three month. This all the data are needed to justify and proof for my this research in order for complete my report.