



**THE STUDY OF FINANCIAL PERFORMANCE IN AGRO BANK
(2004- 2009)**

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**BACHELOR OF BUSINESS ADMINISTRATION
(HONS) FINANCE
FACULTY OF BUSINESS MANAGEMENT
UNIVERSITI TEKNOLOGI MARA
MALACCA CITY CAMPUS**

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**THE STUDY OF FINANCIAL PERFORMANCE IN
AGRO BANK
(2004-2009)**

NURULHAYATI BINTI ADNAN

**Submitted in Partial Fulfillment
of the Requirement for the
Bachelor of Business Administration
(Hons) Finance**

**FACULTY OF BUSINESS MANAGEMENT
UITM MALACCA CITY CAMPUS**

2011



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“DECLARATION OF ORIGINAL WORK”

I, Nurulhayati Binti Adnan

(I/C Number : 890419-01-5234)

Hereby, declare that :

- This work has not previously been accepted in substance for any degree, locally or overseas, and is not being concurrently submitted for this degree or any other degree.
- 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: _____

4 Mei 2011

The Head of Program

Bachelor of Business Administration (Hons) Finance

Faculty of Business Management

Universiti Teknologi MARA

75300, Bandaraya Melaka

Melaka.

Dear sir/madam,

SUBMISSION OF PROJECT PAPER

Attached is the project paper titled "**A STUDY OF FINANCIAL PERFORMANCE IN BANK PERTANIAN MALAYSIA BERHAD (2004-2009)**" to fulfill the requirement as needed by the faculty of Business Management, Universiti Teknologi MARA

Thank you,

Yours sincerely,

Nurulhayati Binti Adnan

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Bachelor of Business Administration (Hons) Finance

ABSTRACTS

This study focused on bank performance but using time series analysis method. The study was conducted to analyze Bank Pertanian Malaysia Berhad (Agro Bank) performance from year 2004 to year 2009. The objectives of the study are to analyze Bank Pertanian profitability performance, to determine their liquidity performance and also to evaluate the bank risk and solvency. This study also indicates on how the bank manages their assets, equity and liability. It is important for the bank managers, depositors and regulators to know the bank performance every year. The method used in this study was financial ratio calculation. There are three grouped of ratio consist of 10 ratios. These ratios were calculated using the bank yearly financial statement except in 2008. The ratios then convert into graph using Microsoft Words and Excel.

The result of this study indicates that whether the bank has a good position in generating profits from its assets, equity and deposits from customers. The result also shows that whether the bank was a very risky bank because most of the capital was provide from outsiders. Besides that, the result also finds that is it the bank was a less liquid asset since they were unable to pay their short term obligations.