THE DETERMINANTS OF BANK FINANCIAL PERFORMANCE THROUGH CREDIT RISK MODEL: EVIDENCE FROM MALAYSIA BANKING INDUSTRY

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ABSTRACT

This research is focus on The Determinants of Bank Financial performance through credit risk model: evidence from Malaysia Banking Industry. The researcher was conducted this study to identify the financial performance of banking industry in Malaysia through credit risk model. In this study, adjusted and unadjusted as a credit risk model that used to determine and measure the financial performance. There are seven (7) banks and 5 years such as Maybank, CiMB, Islamic Bank, Hong Leong Bank, Affin Bank, RHB Bank and Public Bank. Liquidity, profitabiluty, productivity, leverage and probability of default is the variable on this study. The major finding of this study is there is significant relationship between dependent and independent variable.