



**THE ANALYSIS OF FINANCIAL PERFORMANCE  
OF BANK KERJASAMA RAKYAT MALAYSIA BERHAD**

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**OCTOBER 2010**

DECLARATION OF ORIGINAL WORK



BACHELOR OF BUSINESS ADMINISTRATION

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“DECLARATION OF ORIGINAL WORK”

I, MOHAMMAD FAROUK AL-AMBRI BIN ABD GHANI, (I/C Number: 871009-14-5745)

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 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**

28 OCT 2010

The Head of Program

Bachelor of Business Administration (Hons) Finance

Faculty of Business Management

Universiti Teknologi MARA

75300 Melaka

Dear Sir/Madam,

### **SUBMISSION OF PROJECT PAPER**

Attached is the project paper titled “The Analysis of Financial Performance of Bank Kerjasama Rakyat Malaysia Berhad (BKRMb)” to fulfill the requirement as needed by the Faculty of Business Management, Universiti Teknologi MARA.

Thank You

Yours sincerely,

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## **ABSTRACT**

The focus of this study is to examine the financial performance of Bank Kerjasama Rakyat Malaysia Berhad. Financial performance is a subjective measure of how well a firm can use assets from its primary mode of business and generate revenues. This study will focus on the company financial statement for the past five year's period range from 2005 to 2009. The objectives of this study are to analyze company performance by using ratio analysis and to identify company trends by using common size analysis. This study uses data from the company financial statement consist of balance sheet and income statement. The researcher will calculate using five ratio analysis which are Profitability Ratio, Liquidity Ratio, Capital Structure and Solvency Ratio, Return on Investment Ratio, and Asset Utilization Ratio in order to determine the financial performance of the company. Based on the findings, the company will need to improve on some ratio such as quick ratio, total debt to equity ratio, return on assets ratio, and total asset turnover ratio in order to ensure that the company is able to maintain their profitability and able to expended their business in the future.

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