MEASUREMENT OF ISLAMIC BANK PERFORMANCE DURING RISK EXPOSURE:

THE CASE OF BANK ISLAM MALAYSIA BERHAD

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DECLARATION OF ORIGINAL WORK

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“DECLARATION OF ORIGINAL WORK”

I, SITI NUR ABIDAH BT RAMLI,

Hereby, declare that,

- The 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 others degrees.
- This project paper is the result of my independent work and investigation, except where otherwise stated.
- All verbalism extract have been distinguished by quotation marks and source of my information have been specifically acknowledge.

Signature: ………………….   Date: ………………

Acknowledgement

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Finally, I will do this project paper can be continued and improved in the future in order to expose the students to the real business world. I hope also that everyone have gain knowledge and information from this project paper.

Abstract

In era globalization, the growth and changes in the global financial institutions has posed various risk to the financial perception over the world. As we know, risk cannot be avoided sits a part of operations. In banking institutions are likewise exposing to the risk. As a Conventional banks have face four major risk; 1) credit risk, 2) market risk, 3) liquidity risk and 4) operational risk that similarly risk as Islamic banks. The perception that Islamic banks are risk free is not correct and can be understatement. This paper is explores the risk involved in Islamic banks and risk management practices by the Islamic banks. The focus on this paper is on performance in Bank Islam Malaysia Berhad (BIMB) during the crisis occurring. This study follows are basic of financial ratio analysis.

Keyword: Islamic banking, risk expose

Paperwork type: Case study (Mode A)

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