



CIMB GROUP PROFITABILITY RATIO ANALYSIS FOR 5 YEARS

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“DECLARATION OF ORIGINAL WORK”

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Hereby, declare that,

- This work has not previously been accepted in substance for any degree, locally or overseas and 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:



“THE FINANCIAL PERFORMANCE OF CIMB GROUP”

ABSTRACT

This report has been done to study the financial performance of CIMB Group. For completion of this report, secondary data and the approaches were profitability ratios and gap analysis has been use as a data collection. The data is taken from external sources such as journal, internet, and newspaper.

Besides that, by using the gap analysis we can determine the profitability of the company. Other than that, we also can determine how liquid the assets of the company when there is a downturn economic situation. The finding of the ratio show company is not doing well in year 2008. This is because of the global economic crisis in year 2008 where it affects the business of the company, and at the end it gives a less return to the company. By doing this study, we can determine the strength and weaknesses of the company. In order to meet their customer's needs and satisfaction, they should maintain and improve their services with developing several strategies. Hopefully, this report can give valuable information about the performance of the company to their customers, creditor and other related parties.

Keyword: Financial Performance

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CHAPTER 1: INTRODUCTION

1.0 INTRODUCTION

Incorporated in Malaysia in 1974 and headquartered in Kuala Lumpur, CIMB Group's operations encompass a well-established consumer bank, a premier regional investment bank and an Islamic bank, served by a staff of over 25,000 employees.

CIMB Bank, the consumer banking arm of the Group, is the country's second largest commercial bank, with over 5.3 million customers nationwide. The bank offers a full spectrum of banking services covering credit cards, mortgages, auto loans, business banking services for SMEs and mid-sized corporate customers, insurance, investment services and wealth management services for our customers. It also provides offshore financial services out of its Labuan office.

CIMB Investment Bank, the Group's corporate and investment banking outfit, provides a complete suite of services in corporate finance, equity market and derivatives, cross market trading and treasury, debt capital market and syndicate, structured products and derivatives, research, corporate and international banking, asset management, private equities, structured assets, real estate, structured investments and private banking, and custody and trust to individuals, corporate clients, governments and financial institutions. Known for its unrivalled leadership in all areas of product-market knowledge and transaction execution excellence, CIMB Investment Bank's award-winning franchise is consistently at the forefront of Malaysia and Southeast Asia's corporate advisory, equity and debt capital markets.