



**THE FINANCIAL PERFORMANCE OF  
STANDARD CHARTERED BANK**

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**BACHELOR OF BUSINESS ADMINISTRATION  
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**“DECLARATION OF ORIGINAL WORK”**

**I, AZFARINA BT ZULKFFLI, (I/C Number: 860928-29-5556)**

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 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 TRANSMITTAL

5 MAY 2010

The Head of Program  
Bachelor of Business Administration (Hons) Finance  
Faculty of Business Management  
Universiti Teknologi MARA  
Melaka City Campus

Dear Madam,

## **SUBMISSION OF PROJECT PAPER**

Attached is the project paper titled “**THE FINANCIAL PERFORMANCE OF STANDARD CHARTERED BANK**” to fulfill the requirement as needed by the Faculty of Business Management, Universiti Teknologi Mara.

Thank You.

Yours sincerely,

AZFARINA BT ZULKFFLI  
2007137373  
Bachelor of Business Administration (Hons) Finance

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# THE FINANCIAL PERFORMANCE OF STANDARD CHARTERED BANK

## **Abstract**

This report has been done to study the financial performance of Standard Chartered Bank. For completion of this report, secondary data and other approaches such as common sizing, financial 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 financial ratio analysis we can determine the profitability of the company, whether it is profitable or not. 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, and other parties.