

A STUDY ON COMPARISON ANALYSIS OF FINANCIAL PERFORMANCE BETWEEN THEORY AND PRACTICED IN STANDARD CHARTERED BANK MALAYSIA BERHAD

WAN NORAKHMA BINTI WAN MAMAT 2007129539

BACHELOR OF BUSINESS ADMINISTRATION. (HONS) FINANCE FACULTY OF BUSINESS MANAGMENT UNIVERSITI TEKNOLOGI MARA KAMPUS BANDARAYA MELAKA

APRIL 2010

DECLARATION OF ORIGINAL WORK



BACHELOR OF BUSINESS ADMINISTRATION (HONS) FINANCE FACULTY OF BUSINESS MANAGEMENT UNIVERSITI TEKNOLOGI MARA BANDARAYA MELAKA

"DECLARATION OF ORIGINAL WORK"

I, WAN NORAKHMA BINTI WAN MAMAT, (I/C NUMBER: 850607-03-5738)

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

2010

The Head of Program Bachelor of Business Administration (Hons) Finance Faculty of Business Management Universiti Teknologi Mara Kampus Bandaraya Melaka 75300 Melaka.

Dear Sir/Madam,

SUBMISSION OF PROJECT PAPER

Attached is the project paper titled "A STUDY ON COMPARISON ANALYSIS OF FINANCIAL PERFORMANCE BETWEEN THEORY AND PRACTICED IN STANDARD CHARTERED BANK MALAYSIA BERHAD" to fulfill the requirement as needed by the Faculty of Business Management, Universiti Teknologi Mara.

Thank You

Yours sincerely,

WAN NORAKHMA BINTI WAN MAMAT 2007129539 Bachelor of Business Administration (Hons) Finance TABLE OF CONTENT

			PAGE
ACKNOWLEDGEMENT			i
TABLE OF CONTENT			ii
LIST OF TABLE			iv
ABS	RACT		v
CHAI	PTERS		
1.0	INTRODUCTION		
	1.0	Introduction	1
	1.1	Background of the company	2
	1.2	Issue	5
	1.3	Objectives	7
2.0 L I	TERAT	URE REVIEW	
	2.1	Financial performance	8
	2.2	Financial Ratios	9
	2.3	Financial Statement Analysis	13
3.0	FIND	INGS	
	3.1	Sources of information	15
	3.2	Company practices relating to issues	15
	3.3	Gap identification	17
		3.3.1 Method of analysis	21
		3.3.2 Tools and measurements	22
	3.4	Interpretation of ratios	31

ABTRACT

This study reveals on the important of towards having a good financial performance. From that, the analysis on the financial performance will be carried out. The reason is because the stability of one bank is depending on their financial performance and how they utilize it for the bank benefits. They can operate effectively and efficiently by having good financial performance. From the financial statement (balance sheet and income statement), the evaluation of the bank performance can be done. To analyze the bank that involve in this study, the basic tool of financial analysis will be used. The financial ratios and that is appropriate for a bank will calculated based on the information disclosed on the financial statement of the bank. The study identifies the financial strength on certain criteria. There are six types of common ratios will apply to calculate the financial statement. An analysis has been given on each of the selected ratios after been calculated. From the ratio, we will know the financial performance of the bank. Thus, the determination whether the bank doing well in managing their financial activities in the last 5 years can be made.