



**A STUDY ON FINANCIAL PERFORMANCE OF AGROBANK  
FROM YEAR 2004 UNTIL 2008**

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DECLARATION OF ORIGINAL WORK



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## ABSTRACT

The study is about the financial performance of Agrobank from year 2004 until 2008. The researcher need to download an annual report's of the bank in order to get the financial statement. As we know, Agrobank is an institution that provides holistic financial services and banking facilities for the customers. Evaluating the bank's financial performance is important for all parties that are depositors, bank managers and regulators. As we know, Agrobank formerly known as Bank Pertanian Malaysia. So the researcher wants to investigates and analyze the financial performance of Agrobank before and after rebranded. The dependent variable for this study is bank's financial performance. While there are two types of independent variable those are liquidity performance and profitability performance. The researcher uses the financial ratio to measure the Agrobank's financial performance. Under the liquidity ratio, the researcher used current ratio and loans deposit ratio while to measure profitability, the researcher used net profit margin and return on assets. For the conclusion, the researcher analyzed that year 2007 is better than other years. It is because the profitability ratio is high in that year even though slightly decreased in current ratio. There are three recommendations that the researcher recommended to the future researcher and also to the agrobank itself.

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