## " ASSET AND LIABILITY MANAGEMENT OF COMMERCIAL BANKS"

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ADVISOR: PUAN ROHANI BINTI ABDUL GHANI

> BY: MASLINA BINTI HAJI ALIAS

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#### ABSTRACTS

This project paper is done basically to provide the reader an overview on the asset and liability management that has been carried out by the financial institutions especially the banks. Since the asset and liability management is a very crucial part which it really need an expertise to deal with therefore this project paper is conducted just to view the reader the management of asset and liability as a general.

Basically, this study is conducted based on primary data as well as secondary data. The study will look into the gap that the banks have in asset and liability management. The purpose of the study is to know how the asset and liability committee will be conducted in order to minimise the gap, the type of gap (positive or negative) and the reason why it happened.

The result is measured by using the gap method and shows that the sample banks has a positive and negative gap. This will give a clear picture to the asset and liability committee to alter the structure of the balance sheet in order to minimise the attributes of interest rates changes to the asset and liability.

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