

PERFORMANCE OF ISLAMIC BANK IN MALAYSIA:  
A COMPARATIVE STUDY BETWEEN FULL-FLEDGE ISLAMIC  
BANK AND FULL-FLEDGE ISLAMIC SUBSIDIARY BANK

By

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## ABSTRACT

Institution called as Bank was not available during prophet era, but the banking activities was commonly practice during that time and the all transaction are based on Shariah principles. This mean that Islamic banking practice was commonly practice in that time. In modern era Islamic banking practice is flourishing. Even some of the conventional banks are converting their bank to be full-fledge Islamic banks. The purpose of this emopirical study is to analyze performance of Full-fledge Islamic Bank and Full-Fledge Islamic Subsidiary Banks in Malaysia based on the performance of liquidity and profitability sectors. For this study 3 Full-fledge Islamic Banks and 3 full-fledge Islamic Subsidiary Banks were selected. Key performance of liquidity and profitability by using six financial ratios from 5 years quarterly financial analysis from 2007-2011. To determining the difference of the performance, T test used as statistical analysis for the both bank performance.

## ABSTRAK

Pada era Nabi Muammad SAW, tidak terdapat instusi yag disebut sebagai bank, akan tetapi aktiviti-aktiviti perbankan biasa amalkan pada masa itu dan semua transaksi berdasarkan prinsip Syariah. Ini bermakna bahawa amalan perbankan Islam telah biasa amalkan dalam masa itu. Dalam era moden amalan perbankan Islam sedang berkembang pesat. Malah beberapa bank konvensional menukar bank mereka untuk menjadi bank Islam sepenuhnya Tujuan kajian emopirical ini adalah untuk menganalisis prestasi Bank Islam dan Subsidiari Islamic di Malaysia berdasarkan prestasi sektor kecairan dan keuntungan. Untuk kajian ini 3 Bank Islam dan 3 Bank Islam Subsidiari telah dipilih. Prestasi utama kecairan dan keuntungan dengan menggunakan enam nisbah kewangan dari 5 tahun analisis kewangan suku tahun 2007-2011. Untuk menentukan perbezaan prestasi, ujian T digunakan sebagai analisis statistik untuk prestasi kedua-dua bank.

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