Nasir Ganikhodjaev Farrukh Mukhamedov Pah Chin Hee

**VOLUME 1** 

x' = 2xy y' = 2xz

### INVESTIGATIONS ON PURE MATHEMATICS, FINANCE MATHEMATICS AND OPTICS

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 $w_1(x, y, z) = z$   $w_2(x, y, z) = z$ 

 $z' = x^2 + y^2 + z^2 + 2yz$ 

 $w_1 N_1 w_1 = N_{17}$ 



# **Investigations on Pure Mathematics, Finance Mathematics and Optics**

Nasir Ganikhodjaev Farrukh Mukhamedov Pah Chin Hee



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## RATIO ANALYSIS: BANK ISLAM MALAYSIA BERHAD (BIMB) & MALAYAN BANKING BERHAD (MAYBANK)

Nurul Hidayah Kamaruddin Assist. Prof. Dr. Mohd Aminul Islam

Abstract. This paper examines the financial performances between two banks in Malaysia which are Bank Islam Malaysia Berhad (BIMB) that represents full-fledge Islamic bank and Malayan Banking Berhad (Maybank) that represents conventional bank for the period 2000-2009. The study utilizes financial ratios analysis. The selected financial ratios are debt ratio, return on asset (ROA), return on equity ROE), earnings per share (EPS), and riskweighted capital ratio (RWCR). The result shows that, from 2000 until 2008, Maybank had better financial performance compared to BIMB. In year 2009, BIMB recovered from its financial crisis and performed better than Maybank. The study suggests that with a well management and sufficient capital, BIMB has potential to operates and develop further on parallel basis with Maybank.

#### 1 Introduction of Cross-Sectional Analysis

Cross-sectional analysis is done to evaluate their performances compared to each other.

#### 1.1 Debt ratio of BIMB and Maybank

Table 1: Debt Ratio of BIMB and Maybank

Year	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009
BIMB	0.94	0.94	0.95	1.02	0.95	0.91	0.92	0.92	0.9	0.88
MAYBANK	0.91	0.92	0.92	0.92	0.91	0.92	0.91	0.91	0.92	0.91

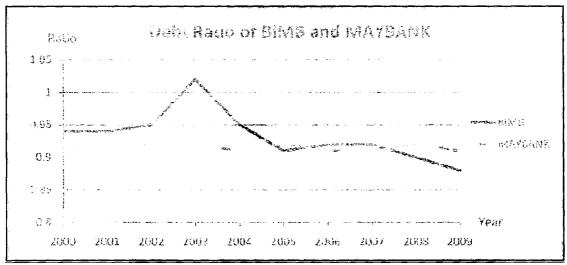


Figure 1.1. Debt Ratio of BIMB and Maybank

The lower the ratio, the smaller the degree of indebtedness and less financial leverage the company has. From the figure 1.1, it was obvious that, BIMB had greater debt ratio in earlier