

BIBLIOGRAPHY

- Abdul Gafoor, A. L. M. (1996), *Interest-free Commercial Banking*, APPTec Publications Netherlands, AS Noordeen Malaysia.
- Radiah A. K. (1993), "Performance and market implications of Islamic banking: A case study of Bank Islam Malaysia Berhad" Unpublished PHd thesis for University of Durham, U.K.
- Ahmed Meenai, A. (1998), "Islamic Banking-Where are We Going Wrong" New Horizon, February 1998, pp.3-5
- Ahmed, A. (1995), "The Evolution of Islamic Banking", *Encyclopedia of Islamic Banking and Insurance*, London Institute of Islamic Banking and Insurance.
- Al-Ashker, A. (1990), "Egypt: An evaluation of major Islamic banks" in Wilson (eds), *Islamic Financial Markets*, Routledge, London.
- Annual Reports of BIMB and Commercial Banks, various years
- Anwar, M. and Yusof, R. (1993), "A Review of Islamic Banking from the Shariah Perspective", *Banker's Journal Malaysia*, no.79, October 1993, pp.39-43.
- Ariff, M. (1988), "Islamic Banking", *Asian Pacific Economic Literature*, vol.2, no.2, September 1988, pp.46-62
- Bashir, AHM (1999), "Risk and Profitability Measures in Islamic Banks : The case of two Sudanese banks", *Islamic Economic Studies*, Vol.6, No.2, May 1999
- Brett, M. (1995), *How to Read the Financial Pages* (4ed), Century Limited, Ch.14
- Edwardes, W. (1999), "Islamic Banking", *Princeton Economics Journal*, Princeton Economics International, 1st Quarter.
Website : <http://people.dclphi.com/riskmanage/islamicbanking.htm>
- Elliot, B. and Elliot, J. (2000), *Financial Accounting and Reporting* (4ed), Financial Times Prentice Hall, Ch 25-26.
- Fuller, R.J. and Farrel, J.L. (1984), *Modern Investments and Security Analysis*, McGraw Hill International Edition, Ch 7.
- Gibson, C.H. (1995), *Financial Statement Analysis : Using Financial Accounting Information* (6ed), South West College Publishing, Cincinnati, Ohio, Ch.15
- Haron, S. and Ahmad, N. (2000), "The Effects of Conventional Interest Rates and Rate of Profit on Funds Deposited with Islamic Banking System in Malaysia", *International Journal of Islamic Financial Services*, Vol.1, No.4, January-March 2000
<http://islamic-finance.net/journal/sudin.html>

- Hussin, A.A., "The Islamic Financial Landscape in Malaysia", International Conference on Islamic Economics in the 21st Century, 12 August 1999, Speech of the Assistant Governor of Bank Negara Malaysia.
- Madura, J.(1995), *Financial Markets and Institutions* (3ed), West Publishing.
- Mishkin, F. S. (1998), *The Economics of Money, Banking and Finance* (5ed), Addison Wesley.
Money and Banking in Malaysia (4ed), 35th Anniversary Edition 1959-1994, Bank Negara Malaysia, Kuala Lumpur 1994.
- Partington, I. (1989), *Applied Economics in Banking and Finance* (4ed), Oxford University Press, Ch.3.
- Rating Agency Malaysia, "Bank Performance Review and Outlook", *Financial Institutions Scoreboard*, , Vol.1, Issue 1, March 2000, pp.8-14.
- Rose, S.P. (1999), *Commercial Bank Management* (4ed), McGraw Hill International Edition, Singapore.
- Samad, A. (1999), "Comparative Efficiency of the Islamic Bank *vis-à-vis* Conventional Banks in Malaysia", *IJUM Journal of Economics and Management* 7, no.1, pp.1-25.
- Samad,A., Kamarulzaman,N.R. and Bhupalan,R. (1993), *Guide to Islamic Banking in Malaysia : An Overview*, Institut Bank-Bank Malaysia 1993.
- Samad,Abdus and Hassan, M.K. (1999), "The Performance of Malaysian Islamic Bank During 1984-1997: An Exploratory Study", *International Journal of Islamic Financial Services*, Vol.1, No.3, October-December 1999.
Website : <http://islamic-finance.net/journal/samad.html>
- Shallah, R.(1990), "Jordan: The experience of the Jordan Islamic Bank" in Wilson (eds), *Islamic Financial Markets*, Routledge, London.
- Standard and Poor's Rating Service : Financial Institutions Criteria
www.standardandpoor.com/ratings/financial_institutions/criteria
- Taqi Usmani, M. (1999), "The Performance of Islamic Banks", New Horizon, April 1999, pp.5-8
- The Central Bank and the Financial System in Malaysia*, 40th Anniversary Edition 1989-1999, Bank Negara Malaysia, Kuala Lumpur 1999.
- Wilson, R. (1990), "Kuwait: Islamic banking for a consumer society" in Wilson (eds), *Islamic Financial Markets*, Routledge, London.
- Wilson, R.(1990), *Islamic Financial Markets*, Routledge, London.