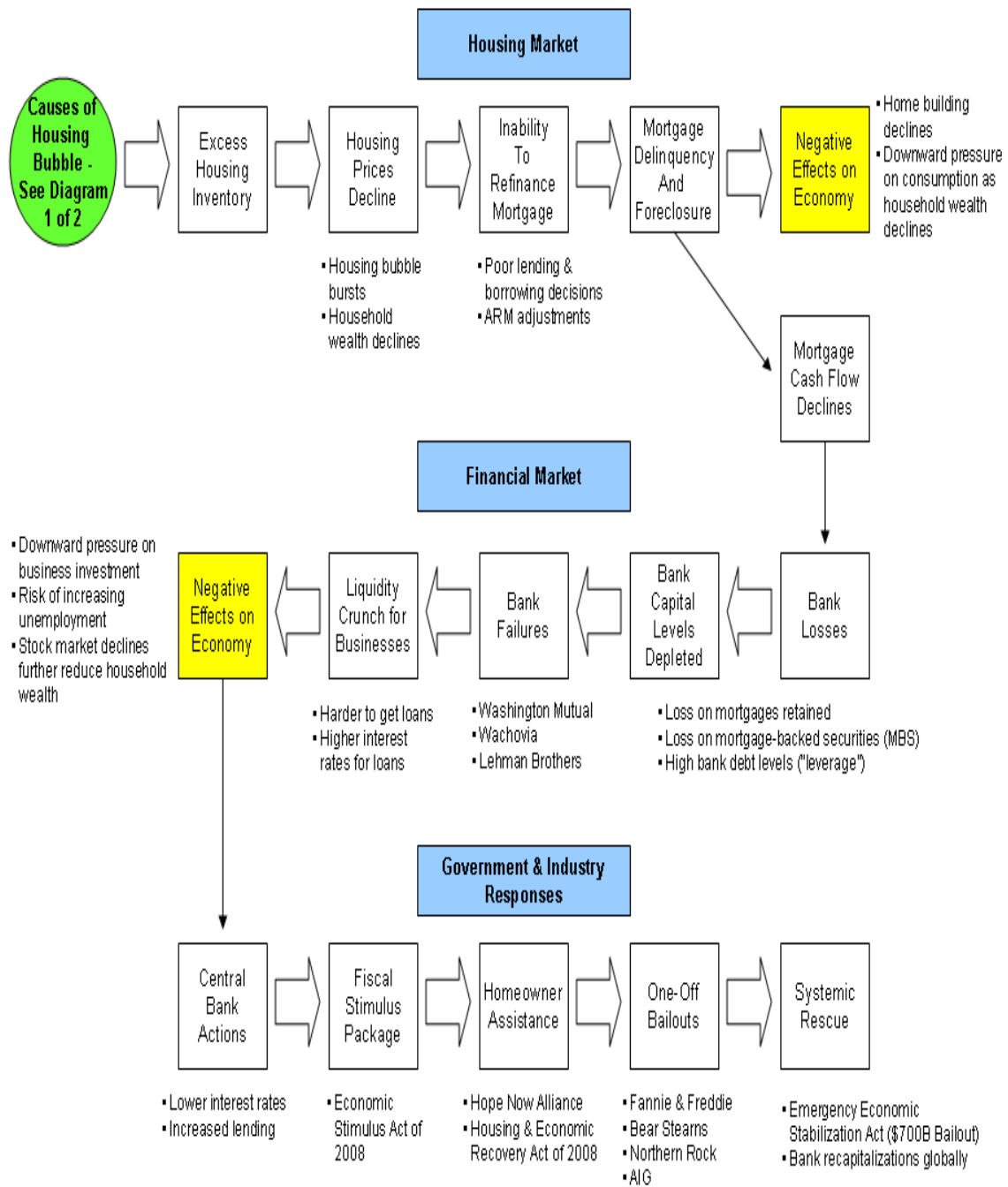


Figure 1.1.1. Overview of Credit Crunch



LIST OF SAMPLES

Local Conventional Banks

1. CIMB Bank Berhad
2. RHB Bank Berhad
3. Hong Leong Bank Berhad
4. EON Bank Berhad
5. Affin Bank Berhad

Foreign Banks

1. Standard Chartered Bank
2. OCBC Bank Bhd
3. HSBC Bank Malaysia Bhd
4. UOB Bank Bhd
6. Citibank Bhd

Local Islamic Banks

1. CIMB Islamic Bank Berhad
2. RHB Islamic Bank Berhad
3. Hong Leong Islamic Bank Berhad
4. EON Islamic Bank Berhad
5. Affin Islamic Bank Berhad

LIST OF WEBSITES

1. www.cimb.com
2. www.rhb.com.my
3. www.eonbank.com.my
4. www.affinbank.com.my
5. www.hongleongbank.com.my
6. www.standardchartered.com.my
7. www.ocbcbank.com.my
8. www.uob.com.my
9. www.hsbc.com.my
10. www.citibank.com.my
11. www.bankofchina.com.my
12. www.bnm.com.my
13. www.bloomberg.com
14. www.treasury.gov.my

TABLES

Leverage Ratio

Table I- Leverage Ratio (Local Conventional Bank)

Year	mean	median	SD	Min	Max
2006	0.072	0.072	0.010	0.056	0.086
2007	0.071	0.069	0.012	0.054	0.086
2008	0.078	0.080	0.014	0.062	0.094
2009	0.090	0.087	0.018	0.073	0.117

Table II- Leverage Ratio (Islamic Bank)

Year	mean	median	SD	Min	Max
2006	0.058	0.078	0.037	-0.019	0.086
2007	0.064	0.059	0.021	0.037	0.094
2008	0.059	0.058	0.020	0.032	0.086
2009	0.064	0.071	0.020	0.025	0.080

Table III- Leverage Ratio (Foreign Conventional Bank)

Year	mean	median	SD	Min	Max
2006	0.129	0.063	0.123	0.047	0.314
2007	0.106	0.059	0.098	0.039	0.312
2008	0.108	0.067	0.083	0.049	0.275
2009	0.110	0.077	0.098	0.053	0.225

Gross revenue Ratio

Table IV- Gross Revenue Ratio (Conventional Bank)

Year	mean	median	SD	Min	Max
2006	3.419	3.467	0.721	1.962	4.207
2007	3.190	3.478	0.715	1.695	3.733
2008	3.179	3.393	0.656	2.166	3.964
2009	3.845	3.787	0.952	2.757	5.560

Table V- Gross Revenue Ratio (Islamic Bank)

Year	mean	median	SD	Min	Max
2006	1.759	1.645	0.885	0.511	3.382
2007	1.363	1.342	0.339	0.916	1.808
2008	1.412	1.272	0.461	0.961	2.100
2009	1.709	1.899	0.461	0.900	2.167

Table VI- Gross Revenue Ratio (Foreign Bank)

Year	mean	median	SD	Min	Max
2006	5.530	2.716	5.362	1.767	15.227
2007	5.253	2.643	5.108	1.765	14.954
2008	5.197	2.875	4.408	2.378	13.570
2009	6.294	3.481	5.441	2.619	16.645

Return on Assets Ratio

Table VII- Return On Assets Ratio (Conventional Bank)

Year	mean	median	SD	Min	Max
2006	0.008	0.007	0.003	0.005	0.013
2007	0.008	0.008	0.003	0.005	0.013
2008	0.010	0.011	0.002	0.005	0.012
2009	0.009	0.009	0.005	-0.001	0.012

Table VIII- Return On Assets Ratio (Islamic Bank)

Year	mean	median	SD	Min	Max
2006	-0.008	0.005	0.036	-0.089	0.011
2007	0.008	0.007	0.004	0.004	0.014
2008	0.007	0.005	0.005	0.002	0.016
2009	0.006	0.006	0.001	0.005	0.008

Table IX- Return On Assets Ratio (Foreign Conventional Bank)

Year	mean	median	SD	Min	Max
2006	0.014	0.013	0.003	0.010	0.017
2007	0.010	0.011	0.004	0.003	0.013
2008	0.013	0.012	0.003	0.009	0.017
2009	0.011	0.011	0.004	0.004	0.017

Return on Equity Ratio

Table IX- Returns On Equity Ratio (Conventional Bank)

Year	mean	median	SD	Min	Max
2006	0.100	0.095	0.034	0.059	0.162
2007	0.112	0.116	0.042	0.055	0.175
2008	0.133	0.141	0.044	0.048	0.195
2009	0.109	0.105	0.068	-0.015	0.209

Table X- Returns On Equity Ratio (Islamic Bank)

Year	mean	median	SD	Min	Max
2006	0.744	0.103	1.731	0.009	4.667
2007	0.126	0.096	0.061	0.067	0.229
2008	0.111	0.098	0.086	0.036	0.293
2009	0.093	0.082	0.025	0.071	0.142

Table XI- Returns On Equity Ratio (Foreign Conventional Bank)

Year	mean	median	SD	Min	Max
2006	0.164	0.172	0.090	0.050	0.311
2007	0.152	0.174	0.092	0.018	0.261
2008	0.162	0.155	0.097	0.043	0.315
2009	0.125	0.154	0.068	0.023	0.206

Appendix V

DATA

CONVENTIONAL BANK

		Lev ratio	GR Ratio	Net Earning	ROA	ROE
RHB BANK	2006	5.60%	341%	392,045	0.46%	9.00%
B1	2007	5.45%	289%	645,393	0.77%	15.42%
	2008	6.32%	238%	936,456	1.11%	14.94%
	2009	7.32%	288%	1,079,716	1.15%	15.04%
EONBANK	2006	8.56%	352%	185,868	0.54%	5.85%
	2007	8.55%	348%	178,743	0.50%	5.46%
	2008	9.07%	339%	161,943	0.46%	4.84%
	2009	11.13%	432%	312,120	0.88%	8.53%
CIMB	2006	6.51%	196%	955,435	0.79%	9.46%
	2007	6.88%	170%	1,178,487	0.87%	11.02%
	2008	8.04%	217%	1,678,036	1.17%	14.44%
	2009	9.53%	276%	1,469,073	0.94%	10.06%
AFFIN BANK	2006	7.79%	347%	159,024	0.61%	7.14%
	2007	8.56%	352%	180,859	0.69%	7.51%
	2008	8.82%	359%	299,936	1.09%	11.62%
	2009	8.71%	354%	295,240	0.98%	10.50%
HONG LEONG bank	2006	7.72%	421%	502,556	0.91%	11.59%
	2007	6.58%	373%	547,031	0.83%	12.17%
	2008	6.84%	347%	696,530	1.00%	14.15%
	2009	7.28%	379%	659,678	0.93%	12.57%
public bank	2006	7.06%	402%	948,466	0.71%	10.57%
	2007	6.29%	368%	878,895	0.56%	9.40%
	2008	6.19%	329%	1,826,852	1.10%	19.45%
	2009	7.65%	408%	2,181,665	1.24%	20.89%
Maybank	2006	7.19%	335%	2,490,072	1.26%	16.22%
	2007	7.10%	334%	3,051,461	1.34%	17.48%
	2008	9.39%	396%	2,303,965	1.05%	13.39%
	2009	11.69%	556%	-331,165	-0.14%	-1.47%

ISLAMIC BANK

		Lev ratio	Gr Rev Ratio	ROA	ROE
RHB BANK	2006	7.78%	159.35%	1.07%	13.25%
	2007	8.53%	165.25%	1.41%	16.00%
	2008	8.62%	190.78%	0.92%	10.18%
	2009	7.79%	216.67%	0.57%	7.09%
EON ISLAMIC	2006	7.99%	222.34%	0.25%	3.07%
	2007	7.21%	160.06%	0.50%	7.00%
	2008	6.49%	158.86%	0.24%	3.63%
	2009	7.11%	194.48%	0.54%	7.55%
CIMB Islamic	2006	8.57%	338.17%	0.08%	0.92%
	2007	5.89%	134.19%	0.73%	9.63%
	2008	3.19%	96.08%	0.40%	9.84%
	2009	2.54%	89.96%	0.46%	14.21%
affin bank Islamic	2006	5.04%	164.52%	0.94%	18.59%
	2007	3.67%	99.97%	0.63%	16.74%
	2008	4.28%	98.62%	0.46%	10.66%
	2009	5.95%	170.98%	0.50%	8.24%
hong leong Islamic	2006	8.15%	170.04%	0.67%	7.96%
	2007	9.38%	180.79%	0.91%	9.47%
	2008	7.96%	210.01%	0.79%	9.65%
	2009	7.87%	206.70%	0.81%	10.05%
Bank Islam	2006	-1.86%	51.11%	-8.88%	466.74%
	2007	4.97%	91.57%	1.22%	22.92%
	2008	5.29%	106.66%	1.63%	29.35%
	2009	5.21%	127.34%	0.58%	10.57%
Bank Muamalat	2006	5.11%	125.86%	0.55%	10.35%
	2007	5.22%	122.08%	0.36%	6.69%
	2008	5.12%	127.22%	0.21%	4.31%
	2009	8.04%	189.92%	0.58%	7.40%

FOREIGN CONVENTION BANKS

		Leverage Ratio	GR Ratio	ROA	ROE
std	2006	4.68%	212%	1.06%	21.07%
chartered	2007	3.92%	177%	1.09%	26.13%
	2008	4.91%	238%	1.62%	31.46%
	2009	5.33%	311%	0.69%	12.38%
uob	2006	7.07%	321%	1.27%	17.16%
	2007	7.13%	295%	1.34%	17.85%
	2008	6.74%	290%	0.93%	13.10%
	2009	7.73%	348%	1.25%	15.37%
Citibank	2006	4.95%	177%	1.58%	31.14%
	2007	5.40%	208%	1.29%	23.50%
	2008	7.04%	267%	1.67%	23.02%
	2009	8.19%	262%	1.71%	20.59%
OCBC	2006	5.54%	272%	1.03%	17.11%
	2007	5.43%	264%	1.02%	17.41%
	2008	6.42%	287%	1.08%	15.47%
	2009	7.73%	363%	1.26%	17.03%
HSBC	2006	6.26%	259%	1.24%	18.08%
	2007	5.93%	256%	1.05%	16.18%
	2008	6.72%	282%	1.45%	20.22%
	2009	6.80%	343%	1.13%	15.71%
Bangkok Bank	2006	30.52%	1108%	1.56%	5.01%
	2007	15.37%	982%	0.28%	1.77%
	2008	16.52%	917%	0.95%	5.61%
	2009	18.53%	1115%	0.44%	2.33%
Bank of China	2006	31.38%	1523%	1.75%	5.52%
	2007	31.25%	1495%	1.18%	3.73%
	2008	27.54%	1357%	1.20%	4.28%
	2009	22.46%	1665%	0.92%	4.02%