



Industry: Bank Al Falah LTD

Title: Determinants of bank performance; Study on bank Al Falah using
*(CAMEL) Analysis

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ACKNOWLEDGEMENT

“In the Name of Allah most Merciful and most Beneficent ”

Thanks to **ALLAH**. The almighty, which enabled us to present this project within this stipulated time period. All respects are for the holy prophet **HAZRAT MUHAMMAD (S.A.W)** who enables us to recognize our creature.

After that we would like to express our sincere gratitude and heartily thanks to our respected **Maam Ammara Mujtaba** who encourage us for this project. Through this she tries to polish our minds towards business world. We are also thankful to our parents, without their love and encouragement it was not possible for us to complete our project. The guidance and support received from all the members who contributed and who are contributing to this project, was vital for the success of the project. I am grateful for their constant support and help and also would like to thanks our seniors.

ABSTRACT

There is a broad mixture of sectors in lending industry and most of this sector of industry is interconnected with each others. And in lending industry some rapid changes have been noted. During recent years the banking business set in motion with a lot of thrust. The profits of the banking industry go over 100 billion in 2009 for the second consecutive year and indeed the second time ever. The banking industry brought this incredible performance due to gradual and rapid, economic development and rise in interest rates over the period, as well as a continuing growth in business loan demand by the consumers. The objective of this project is to analyze the financial performance and conduct a risk and return analysis of AFB. The analysis has been conducted on different branches of ABF in Rawalpindi and Islamabad. The research is based on variables testing are based on Capital Adequacy, Asset Quality, Management Quality, Earning Ability and Liquidity. This research is supported by different ratios ROA, ROE, NIM .for statistical analysis different analytical and statistical tools such as SPSS has been used to measure the data. The end result and findings show that the AFB is facing some discrepancies in its operations such as none performing loans has been increased during the period of studied.

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