

Table A.4

**Commercial Banks<sup>1</sup>: Income and Expenditure**

	For the calendar year				
	2012	2013	2014	2015	2016 <sup>p</sup>
	RM million (or otherwise stated)				
Interest income	81,931.8	81,085.9	87,707.9	95,028.2	98,571.6
Less: Interest expense	44,943.9	42,165.1	46,598.7	53,348.2	56,132.6
Net interest income	36,988.0	38,920.9	41,109.2	41,680.0	42,439.0
Add: Fee-based income	7,620.1	7,874.4	8,179.1	8,076.6	8,065.3
Less: Staff cost	12,789.4	12,399.9	12,488.5	14,071.0	13,255.1
Overheads	12,031.4	12,571.6	13,232.2	14,394.9	14,481.0
Gross operating profit	19,787.3	21,823.8	23,567.5	21,290.7	22,768.2
Less: Impairment <sup>2</sup> and other provisions	1,509.0	2,467.4	1,487.0	2,925.7	2,675.7
Gross operating profit after provision	18,278.3	19,356.4	22,080.5	18,365.0	20,092.5
Add: Other income	9,920.3	9,409.3	8,675.3	9,898.3	11,358.7
<b>Pre-tax profit</b>	<b>28,198.5</b>	<b>28,765.7</b>	<b>30,755.8</b>	<b>28,263.3</b>	<b>31,451.2</b>
Pre-tax profit / Average assets (%)	1.6	1.5	1.5	1.3	1.3
Pre-tax profit / Average shareholders' funds (%)	17.4	16.0	15.4	12.6	12.7
Pre-tax profit / Average employee (RM'000)	242.3	246.3	264.6	249.2	286.2
Cost incurred per ringgit of revenue earned (sen)	45.5	44.4	44.4	47.7	44.8
Cost incurred per ringgit of net interest income (sen)	67.1	64.2	62.6	68.3	65.4
Overheads to staff cost (%)	94.1	101.4	106.0	102.3	109.2
Staff cost per employee (RM'000)	109.0	106.7	107.5	127.2	121.4

<sup>1</sup> Includes Islamic banks

<sup>2</sup> Refers to individual and collective impairment provisions in accordance with the Policy Document on Classification and Impairment Provisions for Loans / Financing

<sup>p</sup> Preliminary

Note: Figures may not necessarily add up due to rounding

Source: Bank Negara Malaysia