

Table A.3

Banking System¹: Income and Expenditure

	For the calendar year				
	2011	2012	2013	2014	2015 ^p
	RM million (or otherwise stated)				
Interest income	73,681.0	83,760.1	83,079.3	89,416.7	96,797.4
Less: Interest expense	38,918.2	46,292.9	43,621.4	47,911.5	54,625.6
Net interest income	34,762.8	37,467.3	39,457.8	41,505.1	42,171.8
Add: Fee-based income	8,951.8	9,125.5	9,617.6	10,103.0	9,667.3
Less: Staff cost	12,841.9	13,810.3	13,561.5	13,628.7	15,206.3
Overheads	11,751.1	12,666.5	13,383.7	14,171.8	15,216.3
Gross operating profit	19,121.6	20,116.0	22,130.2	23,807.6	21,416.5
Less: Impairment ² and other provisions	2,835.6	1,501.9	2,427.1	1,472.0	2,851.4
Gross operating profit after provision	16,286.0	18,614.1	19,703.1	22,335.6	18,565.1
Add: Other income	9,909.6	10,604.9	10,054.5	9,593.3	10,454.9
Pre-tax profit	26,195.6	29,219.0	29,757.6	31,928.9	29,020.0
Pre-tax profit / Average assets (%)	1.6	1.6	1.5	1.5	1.3
Pre-tax profit / Average shareholders' funds (%)	17.4	17.4	15.9	15.2	12.4
Pre-tax profit / Average employee (RM'000)	213.3	231.9	236.2	255.0	237.4
Cost incurred per ringgit of revenue earned (sen)	45.9	46.3	45.6	45.4	48.8
Cost incurred per ringgit of net interest income (sen)	70.7	70.7	68.3	67.0	72.1
Overheads to staff cost (%)	91.5	91.7	98.7	104.0	100.1
Staff cost per employee (RM'000)	102.7	108.8	108.4	108.8	127.6

¹ Includes Islamic banks

² Refers to individual and collective impairment provisions in accordance with the Guidelines on Classification and Impairment Provisions for Loans / Financing

^p Preliminary

Note: Figures may not necessarily add up due to rounding

Source: Bank Negara Malaysia