

Table A.4

Commercial Banks¹: Income and Expenditure

	For the calendar year				
	2011	2012	2013	2014	2015 ^p
	RM million (or otherwise stated)				
Interest income	71,668.9	81,931.8	81,085.9	87,707.9	95,041.0
Less: Interest expense	37,417.0	44,943.9	42,165.1	46,598.7	53,361.0
Net interest income	34,251.8	36,988.0	38,920.9	41,109.2	41,680.0
Add: Fee-based income	6,904.9	7,620.1	7,874.4	8,179.1	8,061.2
Less: Staff cost	11,736.6	12,789.4	12,399.9	12,488.5	14,071.0
Overheads	10,747.1	12,031.4	12,571.6	13,232.2	14,381.8
Gross operating profit	18,673.1	19,787.3	21,823.8	23,567.5	21,288.4
Less: Impairment ² and other provisions	2,938.6	1,509.0	2,467.4	1,487.0	2,893.5
Gross operating profit after provision	15,734.5	18,278.3	19,356.4	22,080.5	18,395.0
Add: Other income	9,360.4	9,920.3	9,409.3	8,675.3	9,892.4
Pre-tax profit	25,094.9	28,198.5	28,765.7	30,755.8	28,287.4
Pre-tax profit / Average assets (%)	1.6	1.6	1.5	1.5	1.3
Pre-tax profit / Average shareholders' funds (%)	17.7	17.4	16.0	15.4	12.6
Pre-tax profit / Average employee (RM'000)	219.9	242.3	246.3	264.6	249.2
Cost incurred per ringgit of revenue earned (sen)	44.5	45.5	44.4	44.4	47.7
Cost incurred per ringgit of net interest income (sen)	65.6	67.1	64.2	62.6	68.3
Overheads to staff cost (%)	91.6	94.1	101.4	106.0	102.2
Staff cost per employee (RM'000)	102.8	109.0	106.7	107.5	127.0

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