

Table A.5

Investment Banks: Income and Expenditure

	For the calendar year				
	2011	2012	2013	2014	2015 ^p
	RM million (or otherwise stated)				
Interest income	2,012.1	1,828.3	1,993.3	1,708.8	1,756.4
Less: Interest expense	1,501.1	1,349.0	1,456.4	1,312.8	1,264.6
Net interest income	511.0	479.3	536.9	396.0	491.8
Add: Fee-based income	2,046.9	1,505.4	1,743.2	1,923.9	1,606.1
Less: Staff cost	1,105.3	1,020.9	1,161.5	1,140.1	1,135.3
Overheads	1,004.0	635.1	812.2	939.6	834.5
Gross operating profit	448.5	328.7	306.4	240.1	128.1
Less: Impairment ¹ and other provisions	-103.1	-7.1	-40.4	-15.0	-42.0
Gross operating profit after provision	551.6	335.8	346.8	255.1	170.1
Add: Other income	549.2	684.6	645.2	918.0	562.5
Pre-tax profit	1,100.8	1,020.4	991.9	1,173.1	732.6
Pre-tax profit / Average assets (%)	1.7	1.6	1.7	2.1	1.4
Pre-tax profit / Average shareholders' funds (%)	12.3	11.5	10.6	11.4	6.9
Pre-tax profit / Average employee (RM'000)	117.4	108.4	107.7	130.8	83.8
Cost incurred per ringgit of revenue earned (sen)	67.9	62.0	67.5	64.2	74.0
Cost incurred per ringgit of net interest income (sen)	412.8	345.5	367.6	525.2	400.6
Overheads to staff cost (%)	90.8	62.2	69.9	82.4	73.5
Staff cost per employee (RM'000)	117.9	106.2	131.8	125.0	135.8

¹ 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