

Table A.3

Banking System<sup>1</sup>: Income and Expenditure

	For the calendar year				
	2010	2011	2012	2013	2014 <sup>p</sup>
	RM million (or otherwise stated)				
Interest income	65,681.9	73,681.0	83,760.1	83,079.3	89,564.5
Less: Interest expense	31,331.3	38,918.2	46,292.9	43,621.4	48,010.4
Net interest income	34,350.6	34,762.8	37,467.3	39,457.8	41,554.0
Add: Fee-based income	8,562.6	8,951.8	9,125.5	9,617.6	10,165.5
Less: Staff cost	11,467.0	12,841.9	13,810.3	13,561.5	13,702.6
Overheads	12,209.4	11,751.1	12,666.5	13,383.7	14,221.8
Gross operating profit	19,236.9	19,121.6	20,116.0	22,130.2	23,795.1
Less: Impairment <sup>2</sup> and other provisions	4,366.9	2,835.6	1,501.9	2,427.1	1,469.1
Gross operating profit after provision	14,870.0	16,286.0	18,614.1	19,703.1	22,326.0
Add: Other income	8,088.7	9,909.6	10,604.9	10,054.5	9,694.9
<b>Pre-tax profit</b>	<b>22,958.7</b>	<b>26,195.6</b>	<b>29,219.0</b>	<b>29,757.6</b>	<b>32,020.8</b>
Pre-tax profit / Average assets (%)	1.5	1.6	1.6	1.5	1.5
Pre-tax profit / Average shareholders' funds (%)	16.6	17.4	17.4	15.9	15.2
Pre-tax profit / Average employee (RM'000)	193.5	213.3	231.9	236.2	256.1
Cost incurred per ringgit of revenue earned (sen)	46.4	45.9	46.3	45.6	45.5
Cost incurred per ringgit of net interest income (sen)	68.9	70.7	70.7	68.3	67.2
Overheads to staff cost (%)	106.5	91.5	91.7	98.7	103.8
Staff cost per employee (RM'000)	96.6	102.7	108.8	108.4	109.6

<sup>1</sup> Includes Islamic banks

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

<sup>p</sup> Preliminary

Note: Figures may not necessarily add up due to rounding