

Table A.4

Commercial Banks¹: Income and Expenditure

	For the calendar year				
	2009	2010	2011	2012	2013 ^p
	RM million				
Interest income	54,418.1	63,744.4	71,668.9	81,931.8	81,086.0
Less: Interest expense	25,402.6	30,103.6	37,417.0	44,943.9	42,165.1
Net interest income	29,015.5	33,640.8	34,251.8	36,988.0	38,920.9
Add: Fee-based income	6,289.2	6,590.5	6,904.9	7,620.1	7,874.4
Less: Staff cost	9,136.4	10,550.9	11,736.6	12,789.4	12,399.9
Overheads	10,065.5	11,105.8	10,747.1	12,031.4	12,570.1
Gross operating profit	16,102.9	18,574.5	18,673.1	19,787.3	21,825.3
Less: Impairment ² and other provisions	5,011.4	4,170.7	2,938.6	1,509.0	2,433.5
Gross operating profit after provision	11,091.5	14,403.8	15,734.5	18,278.3	19,391.8
Add: Other income	4,667.5 ³	7,802.8	9,360.4	9,920.3	9,422.7
Pre-tax profit	15,759.1	22,206.5	25,094.9	28,198.5	28,814.5
Pre-tax profit / Average assets (%)	1.2	1.6	1.6	1.6	1.5
Pre-tax profit / Average shareholders' funds (%)	13.9	17.2	17.7	17.7	16.1
Pre-tax profit / Average employee (RM'000)	148.4	201.9	219.9	242.3	245.9
Cost incurred per ringgit of revenue earned (sen)	48.0	45.1	44.5	44.2	44.3
Cost incurred per ringgit of net interest income (sen)	66.2	64.4	65.6	67.1	64.2
Overheads to staff cost (%)	110.2	105.3	91.6	94.1	101.4
Staff cost per employee (RM'000)	86.1	95.9	102.8	109.0	105.9

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

³ Includes a significant non-recurring impairment on overseas investment by a commercial bank

^p Preliminary

Note: Figures may not necessarily add up due to rounding