

Table A.3

Banking System¹: Income and Expenditure

| | For the calendar year | | | | |
|--|-----------------------|----------------------|-----------------|-----------------|-------------------|
| | 2008 | 2009 | 2010 | 2011 | 2012 ^p |
| | RM million | | | | |
| Interest income | 63,146.9 | 56,364.5 | 65,681.9 | 73,681.0 | 83,213.3 |
| Less: Interest expense | 34,058.1 | 26,557.8 | 31,331.3 | 38,918.2 | 45,723.4 |
| Net interest income | 29,088.8 | 29,806.8 | 34,350.6 | 34,762.8 | 37,489.9 |
| Add: Fee-based income | 7,385.8 | 7,856.8 | 8,562.6 | 8,951.8 | 9,629.8 |
| Less: Staff cost | 9,342.5 | 9,838.8 | 11,467.0 | 12,841.9 | 13,913.8 |
| Overheads | 10,826.0 | 10,840.7 | 12,209.4 | 11,751.1 | 13,000.7 |
| Gross operating profit | 16,306.1 | 16,983.9 | 19,236.9 | 19,121.6 | 20,205.2 |
| Less: Impairment ² and other provisions | 4,170.1 | 4,903.7 | 4,366.9 | 2,835.6 | 1,422.0 |
| Gross operating profit after provision | 12,136.0 | 12,080.3 | 14,870.0 | 16,286.0 | 18,783.2 |
| Add: Other income | 7,033.8 | 4,910.5 ³ | 8,088.7 | 9,909.0 | 10,637.6 |
| Pre-tax profit | 19,169.7 | 16,990.8 | 22,958.7 | 26,195.6 | 29,420.8 |
| Pre-tax profit / Average assets (%) | 1.5 | 1.2 | 1.5 | 1.6 | 1.6 |
| Pre-tax profit / Average shareholders' funds (%) | 18.6 | 13.9 | 16.6 | 17.4 | 17.5 |
| Pre-tax profit / Average employee (RM'000) | 169.5 | 148.5 | 193.5 | 212.1 | 233.2 |
| Cost incurred per ringgit of revenue earned (sen) | 46.4 | 48.6 | 46.4 | 45.9 | 46.6 |
| Cost incurred per ringgit of net interest income (sen) | 69.3 | 69.4 | 68.9 | 70.7 | 71.8 |
| Overheads to staff cost (%) | 115.9 | 110.2 | 106.5 | 91.5 | 93.4 |
| Staff cost per employee (RM'000) | 82.6 | 86.1 | 96.6 | 104.0 | 110.3 |

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