

Table A.4

Commercial Banks<sup>1</sup>: Income and Expenditure

	For the calendar year				
	2008	2009	2010	2011	2012 <sup>p</sup>
	RM million				
Interest income	60,568.2	54,418.1	63,744.4	71,668.9	81,175.9
Less: Interest expense	32,180.0	25,402.6	30,103.6	37,417.0	44,194.1
Net interest income	28,388.2	29,015.5	33,640.8	34,251.8	36,981.8
Add: Fee-based income	5,967.2	6,289.2	6,590.5	6,904.9	7,619.7
Less: Staff cost	8,515.3	9,136.4	10,550.9	11,736.6	12,782.5
Overheads	9,949.8	10,065.5	11,105.8	10,747.1	12,015.0
Gross operating profit	15,890.3	16,102.9	18,574.5	18,673.1	19,804.0
Less: Impairment <sup>2</sup> and other provisions	4,128.3	5,011.4	4,170.7	2,938.6	1,429.2
Gross operating profit after provision	11,762.0	11,091.5	14,403.8	15,734.5	18,374.9
Add: Other income	6,726.6	4,667.5 <sup>3</sup>	7,802.8	9,360.4	9,905.1
<b>Pre-tax profit</b>	<b>18,488.6</b>	<b>15,759.1</b>	<b>22,206.5</b>	<b>25,094.9</b>	<b>28,280.0</b>
Pre-tax profit / Average assets (%)	1.5	1.2	1.6	1.6	1.6
Pre-tax profit / Average shareholders' funds (%)	19.6	13.9	17.2	17.7	17.8
Pre-tax profit / Average employee (RM'000)	176.2	148.4	201.9	219.9	243.2
Cost incurred per ringgit of revenue earned (sen)	44.9	48.0	45.1	44.5	45.5
Cost incurred per ringgit of net interest income (sen)	65.0	66.2	64.4	65.6	67.1
Overheads to staff cost (%)	116.8	110.2	105.3	91.6	94.0
Staff cost per employee (RM'000)	81.2	86.1	95.9	102.8	109.9

<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>3</sup> Includes a significant non-recurring impairment on overseas investment by a commercial bank

<sup>p</sup> Preliminary

Note: Figures may not necessarily add up due to rounding