

Table A.7

Islamic Banking System: Income and Expenditure

| | For the calendar year | | | | |
|---|-----------------------|----------------|----------------|----------------|-------------------|
| | 2006 ¹ | 2007 | 2008 | 2009 | 2010 ^p |
| | RM million | | | | |
| Income | 5,271.2 | 7,688.8 | 9,123.7 | 9,707.7 | 11,798.1 |
| Less: Expense | 2,418.9 | 3,528.8 | 4,161.6 | 3,611.3 | 4,955.9 |
| Net income | 2,852.3 | 4,159.9 | 4,962.2 | 6,096.4 | 6,842.1 |
| Add: Fee-based income | 297.7 | 461.4 | 489.0 | 595.2 | 676.8 |
| Less: Staff cost | 346.8 | 800.0 | 886.2 | 932.8 | 1,166.2 |
| Overheads | 812.7 | 1,454.6 | 1,873.0 | 2,100.4 | 2,401.7 |
| Gross operating profit | 1,990.5 | 2,366.7 | 2,692.0 | 3,658.4 | 3,951.1 |
| Less: Financing loss and other provisions | 575.3 | 917.9 | 1,200.6 | 1,386.4 | 1,298.9 |
| Gross operating profit after provision | 1,415.2 | 1,448.8 | 1,491.4 | 2,272.0 | 2,652.2 |
| Add: Other income | 197.2 | 445.3 | 319.3 | 368.9 | 434.7 |
| Pre-tax profit | 1,612.4 | 1,894.1 | 1,810.7 | 2,640.9 | 3,086.9 |
| Pre-tax profit / Average assets (%) | 1.6 | 1.3 | 1.0 | 1.3 | 1.2 |
| Pre-tax profit / Average shareholders' funds (%) | 18.7 | 15.6 | 12.4 | 13.9 | 14.5 |
| Pre-tax profit / Average employee (RM'000) ² | 198.8 | 130.4 | 107.7 | 100.6 | 105.4 |
| Cost incurred per ringgit of revenue earned (sen) | 22.0 | 26.2 | 27.8 | 28.4 | 27.6 |
| Cost incurred per ringgit of net income (sen) | 40.7 | 54.2 | 55.6 | 49.8 | 52.1 |
| Overheads to staff cost (%) | 234.3 | 181.8 | 211.4 | 225.2 | 205.9 |
| Staff cost per employee (RM'000) ² | 45.5 | 55.1 | 52.7 | 35.5 | 39.8 |

¹ Excludes one Islamic bank that made exceptional loss

² Number of employees is estimated based on the percentage of institution's Islamic assets

^p Preliminary

Note: Numbers may not necessarily add up due to rounding