

**Table A.5**  
**Islamic Banking System: Income and Expenditure**

	For the calendar year				
	2005 <sup>1</sup>	2006 <sup>1</sup>	2007	2008	2009 <sup>p</sup>
	RM million				
Income	4,183.1	5,271.2	7,688.8	9,123.7	9,707.7
Less: Expense	1,639.8	2,418.9	3,528.8	4,161.6	3,611.3
Net income	2,543.3	2,852.3	4,159.9	4,962.2	6,096.4
Add: Fee-based income	232.7	297.7	461.4	489.0	595.2
Less: Staff cost	282.7	346.8	800.0	886.2	932.8
Overheads	468.5	812.7	1,454.6	1,873.0	2,098.3
Gross operating profit	2,024.8	1,990.5	2,366.7	2,692.0	3,660.6
Less: Financing loss and other provisions	652.5	575.3	917.9	1,200.6	1,386.4
Gross operating profit after provision	1,372.3	1,415.2	1,448.8	1,491.4	2,274.2
Add: Other income	170.3	197.2	445.3	319.3	368.9
<b>Pre-tax profit</b>	<b>1,542.6</b>	<b>1,612.4</b>	<b>1,894.1</b>	<b>1,810.7</b>	<b>2,643.1</b>
Pre-tax profit / Average assets (%)	1.9	1.6	1.3	1.0	1.3
Pre-tax profit / Average shareholders' funds (%)	24.0	18.7	15.6	12.4	13.9
Pre-tax profit / Average employee (RM'000) <sup>2</sup>	195.0	198.8	130.4	107.7	138.5
Cost incurred per ringgit of revenue earned (sen)	18.0	22.0	26.2	27.8	28.4
Cost incurred per ringgit of net income (sen)	29.5	40.7	54.2	55.6	49.7
Overheads to staff cost (%)	165.7	234.3	181.8	211.4	224.9
Staff cost per-employee (RM'000) <sup>2</sup>	32.9	45.5	55.1	52.7	48.9

<sup>1</sup> Excludes one Islamic bank that made exceptional loss

<sup>2</sup> Number of employees is estimated based on the percentage of institution's Islamic assets

<sup>p</sup> Preliminary

Note: Numbers may not necessarily add up due to rounding