

Table A.3
Commercial Banks¹: Income and Expenditure

	For the calendar year				
	2004	2005	2006	2007	2008 ^p
	RM million				
Interest income	39,093.6	41,960.9	50,396.0	56,890.9	60,568.2
Less: Interest expense	19,395.0	20,768.9	26,486.7	30,619.2	32,180.0
Net interest income	19,698.6	21,192.0	23,909.3	26,271.7	28,388.2
Add: Fee-based income	3,878.0	4,367.0	4,885.7	5,596.7	5,967.2
Less: Staff cost	5,364.6	5,932.4	7,088.5	7,753.0	8,515.3
Overheads	6,272.5	6,876.9	7,926.3	8,590.1	9,949.8
Gross operating profit	11,939.5	12,749.8	13,780.2	15,525.4	15,890.3
Less: Loan loss and other provisions	4,485.4	5,444.7	6,339.3	5,517.7	4,128.3
Gross operating profit after provision	7,454.1	7,305.0	7,440.9	10,007.7	11,762.0
Add: Other income	3,300.8	3,790.3	4,642.2	5,647.8	6,726.6
Pre-tax profit	10,754.9	11,095.3	12,083.1	15,655.4	18,488.6
Pre-tax profit / Average assets (%)	1.3	1.3	1.2	1.4	1.5
Pre-tax profit / Average shareholders' funds (%)	16.3	16.2	16.4	19.2	19.6
Pre-tax profit / Average employee (RM'000)	119.7	120.1	126.9	157.5	177.6
Cost incurred per ringgit of revenue earned (sen)	43.3	43.6	44.9	43.6	44.9
Cost incurred per ringgit of net interest income (sen)	59.1	60.4	62.8	62.2	65.0
Overheads to staff cost (%)	116.9	115.9	111.8	110.8	116.8
Staff cost per employee (RM'000)	58.8	63.5	73.2	76.1	80.1

¹ Includes finance companies and Islamic banks

^p Preliminary

Note: Numbers may not necessarily add up due to rounding