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**Table A.1**  
**Sources and Uses of Funds of the Financial System**

	2002	2003	2004	2005	2006p
	RM million				
<b>Sources of Funds</b>					
Capital, reserves and profit	134,871.7	148,901.8	167,017.9	180,639.1	207,180.9
Currency	27,137.4	29,445.4	32,353.9	34,396.7	37,896.0
Demand deposits	87,539.5	92,117.8	124,333.4	135,944.1	141,608.2
Other deposits <sup>1</sup> (of which)	547,135.3	617,286.6	711,307.5	787,169.3	909,493.4
<i>Public sector</i>	44,767.7	40,563.0	38,809.9	44,415.0	51,448.5
<i>Other financial institutions</i>	122,405.2	161,311.5	197,022.6	227,173.6	295,136.6
<i>Private sector</i>	372,884.1	406,049.3	462,149.5	501,873.3	550,821.6
<i>Foreign</i>	7,078.4	9,362.8	13,325.4	13,707.4	12,086.7
Borrowings	44,948.0	48,715.3	52,607.9	55,955.8	58,614.0
Funds from other financial institutions	70,836.8	87,571.5	71,717.6	84,238.8	75,803.6
<i>Domestic</i> <sup>2</sup>	46,973.0	61,837.8	33,762.8	43,150.4	44,465.3
<i>Foreign</i>	23,863.8	25,733.6	37,954.7	41,088.4	31,338.3
Insurance, provident and pension funds	274,384.5	305,657.0	337,937.6	373,645.1	385,136.6
Other liabilities	208,266.6	233,384.8	267,579.3	260,673.7	275,426.3
<b>Total Liabilities</b>	<b>1,395,119.8</b>	<b>1,563,080.0</b>	<b>1,764,855.0</b>	<b>1,912,662.6</b>	<b>2,091,159.0</b>
<b>Uses of Funds</b>					
Currency	7,369.8	5,573.8	5,058.3	6,057.3	5,685.9
Deposits with other financial institutions	187,883.0	226,303.7	247,947.3	259,429.4	322,247.9
<i>Domestic</i>	166,670.2	211,075.6	214,355.2	232,385.7	279,709.7
<i>Foreign</i>	21,212.7	15,228.0	33,592.0	27,043.7	42,538.2
Loans and advances	560,459.4	599,285.5	655,668.4	721,642.3	765,301.7
<i>Public sector</i>	10,191.1	7,799.2	7,950.3	5,446.5	6,037.6
<i>Other financial institutions</i>	23,746.4	24,295.3	24,382.2	22,449.5	22,229.2
<i>Private sector</i>	524,393.4	564,850.9	620,712.1	691,258.2	734,461.8
<i>Foreign</i>	2,128.5	2,340.0	2,623.8	2,488.1	2,573.0
Securities	361,113.2	409,488.6	433,071.0	472,883.8	489,261.6
<i>Treasury bills</i>	5,680.0	3,539.4	445.2	1,698.4	1,667.2
<i>Commercial bills</i>	13,321.8	13,468.4	8,403.7	7,078.7	5,952.8
<i>Malaysian Government Securities (MGS)</i>	104,354.9	125,165.0	139,488.3	153,654.3	154,773.0
<i>Corporate</i> <sup>3</sup>	226,671.9	254,197.9	271,630.7	291,606.4	306,149.6
<i>Private Debt Securities (PDS)</i>	n.a.	122,237.8	130,213.0	140,405.4	139,238.6
<i>Equities</i>	n.a.	131,960.1	141,417.7	151,201.0	166,911.0
<i>Foreign</i>	3,189.7	3,429.0	4,578.6	6,677.9	7,301.6
<i>Others</i>	7,894.9	9,688.7	8,524.5	12,168.0	13,417.4
Gold and forex reserves	127,515.1	163,499.1	247,786.6	263,235.6	288,874.0
Other assets	150,779.3	158,929.3	175,323.5	189,414.3	219,787.9
<b>Total Assets</b>	<b>1,395,119.8</b>	<b>1,563,080.0</b>	<b>1,764,855.0</b>	<b>1,912,662.6</b>	<b>2,091,159.0</b>

<sup>1</sup> Equals savings, fixed and other (NIF, LPHT, etc.) deposits + NIDs + repos

<sup>2</sup> Includes statutory reserves of banking institutions

<sup>3</sup> Breakdown of Corporate Securities between Private Debt Securities (PDS) and Equities available from 2003

p Preliminary

n.a. Not available

Note: Numbers may not necessarily add up due to rounding

## Financial Stability and Payment Systems Report 2006

**Table A.2**  
**Banking System<sup>1</sup>: Income and Expenditure**

	For the calendar year		
	2004	2005	2006 <sup>p</sup>
	RM million		
Interest income <sup>2</sup>	40,755.3	43,659.6	51,234.5
Less: Interest expense	20,591.0	22,034.8	27,279.3
Net interest income	20,164.4	21,624.8	23,955.2
Add: Fee-based income	4,229.4	4,721.2	5,080.4
Less: Staff cost	5,662.1	6,280.0	7,246.3
Overheads	6,427.1	7,057.8	7,859.3
Gross operating profit	12,304.6	13,008.2	13,930.0
Less: Loan loss and other provisions	4,586.9	5,558.7	6,230.8
Gross operating profit after provision	7,717.7	7,449.6	7,699.2
Add: Other income	3,851.7	4,932.2	5,261.2
<b>Pre-tax profit</b>	<b>11,569.4</b>	<b>12,381.8</b>	<b>12,960.4</b>
Pre-tax profit / Average assets (%)	1.4	1.3	1.3
Pre-tax profit / Average shareholders' funds (%)	16.0	16.5	16.1
Pre-tax profit / Average employee (RM'000)	125.2	130.3	131.9
Cost incurred per ringgit of revenue earned (sen)	40.1	40.0	41.3
Cost incurred per ringgit of net interest income (sen)	60.0	61.7	63.1
Overheads to staff cost (%)	113.5	112.4	108.5
Staff cost per employee (RM'000)	60.3	65.3	72.2

<sup>1</sup> Includes Islamic banks

<sup>2</sup> Effective January 2005, banking institutions no longer accrue interests on non-performing loan accounts

<sup>p</sup> Preliminary

Note: Numbers may not necessarily add up due to rounding

**Table A.3**  
**Commercial Banks<sup>1</sup>: Income and Expenditure**

	For the calendar year		
	2004	2005	2006 <sup>p</sup>
	RM million		
Interest income <sup>2</sup>	39,093.6	41,960.9	49,521.2
Less: Interest expense	19,395.0	20,768.9	25,972.4
Net interest income	19,698.6	21,192.0	23,548.8
Add: Fee-based income	3,878.0	4,367.0	4,795.4
Less: Staff cost	5,364.6	5,932.4	6,925.7
Overheads	6,272.5	6,876.9	7,702.6
Gross operating profit	11,939.5	12,749.8	13,715.9
Less: Loan loss and other provisions	4,485.4	5,444.7	6,039.4
Gross operating profit after provision	7,454.1	7,305.0	7,676.5
Add: Other income	3,300.8	3,790.3	4,317.4
<b>Pre-tax profit</b>	<b>10,754.9</b>	<b>11,095.3</b>	<b>11,993.9</b>
Pre-tax profit / Average assets (%)	1.3	1.3	1.2
Pre-tax profit / Average shareholders' funds (%)	16.1	16.0	16.1
Pre-tax profit / Average employee (RM'000)	119.7	120.1	126.0
Cost incurred per ringgit of revenue earned (sen)	40.7	40.9	42.0
Cost incurred per ringgit of net interest income (sen)	59.1	60.4	62.1
Overheads to staff cost (%)	116.9	115.9	111.2
Staff cost per employee (RM'000)	58.8	63.5	71.5

<sup>1</sup> Includes finance companies and Islamic banks

<sup>2</sup> Effective January 2005, banking institutions no longer accrue interests on non-performing loan accounts

<sup>p</sup> Preliminary

Note: Numbers may not necessarily add up due to rounding

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**Table A.4**  
**Islamic Banks: Income and Expenditure**

	For the calendar year		
	2004	2005 <sup>1</sup>	2006 <sup>p1</sup>
	RM million		
Income <sup>2</sup> net of income-in-suspense	1,061.7	784.5	2,295.6
Less: Expense <sup>2</sup>	518.4	367.9	1,207.9
Net income	543.3	416.6	1,087.7
Add: Fee income	48.9	47.6	114.0
Less: Staff cost	186.3	147.3	161.3
Overheads	223.7	195.9	488.9
Gross operating profit	182.3	120.9	551.5
Less: Financing loss and other provisions	162.5	82.6	204.8
Gross operating profit after provision	19.8	38.4	346.7
Add: Other income	91.6	78.3	109.0
<b>Pre-tax profit</b>	<b>111.4</b>	<b>116.7</b>	<b>455.7</b>
Pre-tax profit / Average assets (%)	0.5	0.7	1.1
Pre-tax profit / Average shareholders' funds (%)	7.1	9.4	15.4
Pre-tax profit / Average employee (RM'000)	30.3	83.4	231.9
Cost incurred per ringgit of revenue earned (sen)	0.3	0.4	0.3
Cost incurred per ringgit of net income (sen)	0.8	0.8	0.6
Overheads to staff cost (%)	1.2	1.3	3.0
Staff cost per employee (RM'000)	46.2	94.5	68.0

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

<sup>2</sup> From financing activities and securities

<sup>p</sup> Preliminary

Note: Numbers may not necessarily add up due to rounding