

Table A.5

**Banking System<sup>1</sup>: Income and Expenditure**

	For the calendar year				
	2014	2015	2016	2017	2018 <sup>p</sup>
	RM million (or otherwise stated)				
Interest income	89,416.7	96,784.6	100,160.0	104,281.2	114,323.2
Less: Interest expense	47,911.5	54,612.9	57,191.2	57,959.3	65,485.9
Net interest income	41,505.1	42,171.8	42,968.8	46,321.9	48,837.3
Add: Fee-based income	10,103.0	9,682.7	9,380.2	10,616.1	10,075.1
Less: Staff cost	13,628.7	15,206.3	14,294.4	15,350.5	16,165.8
Overheads	14,171.8	15,229.4	15,160.6	15,749.1	15,787.7
Gross operating profit	23,807.6	21,418.8	22,893.9	25,838.4	26,958.8
Less: Impairment <sup>2</sup> and other provisions	1,472.0	2,883.7	2,700.9	2,066.3	2,393.2
Gross operating profit after provision	22,335.6	18,535.1	20,193.1	23,772.0	24,565.6
Add: Other income	9,593.3	10,460.8	12,053.3	12,461.2	12,709.4
<b>Pre-tax profit</b>	<b>31,928.9</b>	<b>28,995.9</b>	<b>32,246.3</b>	<b>36,233.2</b>	<b>37,275.1</b>
Pre-tax profit / Average assets (%)	1.5	1.3	1.3	1.5	1.4
Pre-tax profit / Average shareholders' funds (%)	15.2	12.3	12.5	13.1	12.6
Pre-tax profit / Average employee (RM'000)	255.0	237.1	271.3	304.7	312.2
Cost incurred per ringgit of revenue earned (sen)	45.4	48.8	45.7	44.8	44.6
Cost incurred per ringgit of net interest income (sen)	67.0	72.2	68.5	67.1	65.4
Overheads to staff cost (%)	104.0	100.2	106.1	102.6	97.7
Staff cost per employee (RM'000)	108.8	127.5	120.7	129.2	134.8

<sup>1</sup> Includes Islamic banks

<sup>2</sup> Refers to individual and collective impairment provisions in accordance with the Policy Document on Classification and Impairment Provisions for Loans / Financing

<sup>p</sup> Preliminary

Note: Figures may not necessarily add up due to rounding

Source: Bank Negara Malaysia