

Table A.36
Commercial Banks¹: Income and Expenditure

	For the financial year			For the calendar year		
	2002	2003	2004	2003	2004	2005 _p
	RM million					
Interest income ²	34,178.6	17,471.5	19,183.1	38,762.1	41,070.5	43,381.5
Less: Interest expense	17,178.6	17,471.5	19,183.1	20,038.8	21,372.0	22,113.6
Net interest income	17,628.3	18,261.6	19,172.5	18,723.3	19,698.6	21,268.0
Add: Fee-based income	2,951.0	3,211.9	3,925.1	3,355.3	3,878.0	4,334.1
Less: Staff cost	4,501.0	4,718.5	5,332.7	4,826.1	5,364.6	5,958.8
Overheads	5,340.3	5,432.1	6,158.3	5,639.7	6,272.5	6,826.7
Gross operating profit	10,738.0	11,323.0	11,606.6	11,612.8	11,939.5	12,816.5
Less: Loan loss and other provisions	652.6	642.3	629.6	3,850.9	4,485.4	5,402.5
Gross operating profit after provision	10,085.4	10,680.7	10,977.0	7,762.0	7,454.1	7,414.1
Add: Other income	2,631.7	4,135.9	6,850.0	1,930.8	3,300.8	3,625.6
Pre-tax profit	12,717.1	14,816.6	17,827.0	9,692.8	10,754.9	11,039.7

¹ Includes finance companies and Islamic banks

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

_p Preliminary

Note: Numbers may not necessarily add up due to rounding

Table A.37
Merchant Banks: Income and Expenditure

	For the financial year			For the calendar year		
	2002	2003	2004	2003	2004	2005 _p
	RM million					
Interest income ¹	1,714.3	1,624.3	1,744.0	1,636.5	1,661.7	1,698.5
Less: Interest expense	1,138.7	1,081.7	1,269.7	1,145.7	1,196.0	1,265.9
Net interest income	575.5	542.6	474.3	490.8	465.8	432.6
Add: Fee-based income	306.2	332.6	375.7	327.6	351.4	349.9
Less: Staff cost	214.8	263.1	295.4	260.6	297.5	350.2
Overheads	117.0	130.8	160.2	133.4	154.6	181.0
Gross operating profit	549.9	481.4	394.5	424.3	365.1	251.3
Less: Loan loss and other provisions	114.3	96.2	111.5	137.4	101.5	73.0
Gross operating profit after provision	435.7	385.2	283.0	287.0	263.6	178.3
Add: Other income	306.3	519.6	412.6	398.2	550.9	1,162.0
Pre-tax profit	742.0	904.8	695.6	685.2	814.4	1,340.3

¹ Effective January 2005, banking institutions no longer accrue interests on non-performing loan accounts

_p Preliminary

Note: Numbers may not necessarily add up due to rounding