

Table A.42
Banking System¹: Selected Indicators

	Commercial banks ²				
	2001	2002	2003	2004	2005
Pre-tax profit/Average assets (%)	1.0	1.3	1.3	1.4	1.3
Pre-tax profit/Average shareholders' funds (%)	14.7	17.6	18.0	17.9	16.9
Pre-tax profit/Average employee (RM'000)	72.6	98.2	112.4	123.9	124.9
Cost ³ incurred per ringgit of revenue earned ⁴ (sen)	40.9	42.7	43.2	42.9	43.1
Cost ³ incurred per ringgit of net interest income ⁴ (sen)	55.0	56.2	55.6	58.7	59.7
Overheads to staff cost ratio (%)	106.3	116.0	116.4	116.7	113.5
Staff cost per employee (RM'000)	50.8	50.9	54.9	60.1	64.3
Loan deposit ratio ⁵ (%)	93.1	92.9	89.2	85.7	82.7
Loans per office (RM million)	161.8	180.0	187.6	216.6	255.1
Deposits per office ⁵ (RM million)	173.7	193.8	210.3	252.8	308.3

¹ Based on Malaysian operations only

² Includes finance companies

³ Cost = Staff cost and overheads (excluding loan loss provisions)

⁴ Revenue = Net interest income + fee-based income + other income

⁵ Including NIDs and repos

Merchant banks					Islamic banks					Banking system				
As at calendar year end-														
2001	2002	2003	2004	2005	2001	2002	2003	2004	2005	2001	2002	2003	2004	2005
0.8	1.4	1.6	1.9	3.0	0.4	0.7	0.6	0.3	0.1	1.0	1.3	1.3	1.4	1.4
7.5	13.3	14.0	15.9	25.5	5.4	9.5	8.5	4.8	1.3	13.3	16.0	16.2	16.8	17.5
124.8	244.5	280.8	318.2	504.4	23.9	41.6	37.2	20.8	7.9	72.4	100.2	114.2	125.2	130.3
22.5	31.6	32.4	33.0	27.3	62.5	54.7	58.6	59.3	59.0	40.2	42.5	43.1	42.8	42.7
55.5	65.5	80.3	97.1	122.8	67.9	61.5	66.4	71.9	68.4	55.3	56.6	56.5	60.0	61.4
58.1	53.6	51.2	52.0	51.7	96.7	108.3	132.7	123.9	134.9	104.0	112.9	113.5	113.5	111.1
86.4	93.6	106.8	116.2	131.8	46.1	45.2	46.2	49.6	68.8	51.6	51.8	56.0	61.3	66.4
78.0	69.2	48.5	42.9	35.3	53.4	56.1	55.8	55.2	90.4	91.3	90.7	86.4	83.1	81.3
768.8	793.0	649.6	554.9	460.4	62.9	71.9	74.3	84.3	27.0	151.3	158.3	165.8	179.9	195.3
985.1	1,146.6	1,340.5	1,294.6	1,303.4	117.8	128.1	133.2	152.6	29.9	165.7	174.4	191.9	216.3	240.3