

Table A.37
Commercial Banks¹: Income and Expenditure

	For the financial year			For the calendar year		
	2001	2002	2003	2002	2003	2004 ^p
	RM million					
Interest income net of interest-in-suspense (<i>Interest-in-suspense</i>)	24,969.7	25,157.7	25,832.4	25,055.5	26,383.7	30,120.2
Less: Interest expense	3,488.2	3,959.0	3,296.1	3,759.7	3,149.6	2,562.2
Net interest income	12,961.4	12,876.2	13,105.7	12,808.6	13,400.2	15,346.6
Add: Fee-based income	12,008.4	12,281.5	12,726.7	12,247.0	12,983.5	14,773.6
Less: Staff cost	2,429.6	2,827.1	3,083.7	2,871.8	3,267.3	3,889.2
Overheads	3,624.3	3,635.1	3,776.1	3,688.1	3,879.3	4,512.1
Gross operating profit	3,641.8	4,116.4	4,314.9	4,175.3	4,328.2	5,042.4
Less: Loan loss and other provisions	7,171.9	7,357.1	7,719.4	7,255.3	8,043.4	9,108.3
Gross operating profit after provision	6,003.2	3,984.2	2,646.6	3,807.4	2,869.3	3,905.7
Add: Other income	1,168.7	3,372.8	5,072.8	3,447.9	5,174.1	5,202.5
Pre-tax profit	4,644.3	6,359.7	6,772.3	6,357.3	6,727.9	8,094.3

¹ Excludes Islamic banks

^p Preliminary

Note: Numbers may not necessarily add up due to rounding

Table A.38
Finance Companies: Income and Expenditure

	For the financial year			For the calendar year		
	2001	2002	2003	2002	2003	2004 ^p
	RM million					
Interest income net of interest-in-suspense (<i>Interest-in-suspense</i>)	7,637.4	9,299.7	8,956.8	8,824.1	9,202.4	7,892.9
Less: Interest expense	1,161.5	1,452.4	1,339.4	1,521.6	1,327.7	968.5
Net interest income	3,375.8	4,094.5	3,955.1	3,884.2	4,005.6	3,455.1
Add: Fee-based income	4,261.6	5,205.1	5,001.8	4,939.8	5,196.8	4,437.8
Less: Staff cost	224.8	103.0	88.1	104.2	100.9	88.1
Overheads	663.0	802.1	785.2	783.0	812.7	687.3
Gross operating profit	786.8	1,093.9	934.0	1,018.5	959.4	895.1
Less: Loan loss and other provisions	3,036.6	3,412.2	3,370.6	3,242.6	3,525.6	2,943.4
Gross operating profit after provision	1,371.6	1,524.4	971.8	1,370.9	1,022.7	368.6
Add: Other income	1,664.9	1,887.8	2,398.7	1,871.7	2,502.9	2,574.9
Pre-tax profit	2,034.1	2,412.0	2,575.5	2,379.4	2,643.7	2,739.4

^p Preliminary

Note: Numbers may not necessarily add up due to rounding