

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