

Table A.47
Banking System^{1,2}: Selected Indicators

	Commercial banks					Finance companies				
	2000	2001	2002	2003	2004	2000	2001	2002	2003	2004
Pre-tax profit / Average assets (%)	1.4	0.9	1.2	1.2	1.2	1.7	1.8	1.9	1.9	2.6
Pre-tax profit / Average shareholders' funds (%)	18.2	10.5	13.9	13.5	14.4	42.4	27.4	26.9	26.0	34.7
Pre-tax profit / Average employee (RM'000)	94.5	65.5	95.4	101.7	112.0	91.6	102.9	119.2	138.9	196.9
Cost ³ incurred per ringgit of revenue earned ⁴ (sen)	39.0	41.7	43.6	46.1	44.3	31.2	32.1	32.4	32.6	33.7
Cost ³ incurred per ringgit of net interest income ⁴ (sen)	54.7	63.1	64.2	63.2	64.7	35.7	36.4	36.5	34.1	35.7
Overheads to staff cost ratio (%)	98.4	103.0	113.2	111.6	111.8	123.5	131.7	130.1	118.0	130.2
Staff cost per employee (RM'000)	49.8	54.8	55.4	58.6	62.5	36.7	37.5	39.2	42.7	49.4
Loan to deposit ratio ⁵ (%)	87.7	89.6	88.4	83.3	82.4	100.4	108.0	111.1	115.8	124.3
Loans per branch (RM million)	175.4	190.7	201.7	205.4	222.9	90.2	106.0	133.1	146.6	177.5
Deposits per branch ⁵ (RM million)	200.1	213.0	228.1	246.5	270.5	89.8	98.2	119.8	126.6	142.8

¹ Includes Islamic banks

² Based on Malaysian operations only

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