

**Table A.37**  
**Commercial Banks<sup>1</sup>: Income and Expenditure**

	For the financial year			For the calendar year		
	2000	2001	2002	2001	2002	2003 <sup>p</sup>
	RM million					
Interest income net of interest-in-suspense ( <i>Interest-in-suspense</i> )	25,416.7	24,969.7	25,157.7	25,472.5	25,055.5	26,533.4
Less: Interest expense	3,148.8	3,488.2	3,959.0	4,087.2	3,759.7	3,169.2
Net interest income	13,455.8	12,961.4	12,876.2	13,341.4	12,808.6	13,505.2
Add: Fee-based income	11,960.9	12,008.4	12,281.5	12,131.0	12,247.0	13,028.2
Less: Staff cost	2,304.3	2,429.6	2,827.1	2,552.7	2,871.8	3,213.2
Overheads	3,299.6	3,624.3	3,635.1	3,768.7	3,688.1	3,907.9
Gross operating profit	3,288.6	3,641.8	4,116.4	3,881.9	4,175.3	4,521.8
Less: Loan loss provisions	7,677.0	7,171.9	7,357.1	7,033.2	7,255.3	7,811.8
Gross operating profit after provision	4,204.3	6,003.2	3,984.2	6,195.6	3,807.4	3,556.3
Add: Other income	3,472.8	1,168.7	3,372.8	837.6	3,447.9	4,255.5
<b>Pre-tax profit</b>	<b>2,648.7</b>	<b>3,475.6</b>	<b>2,986.8</b>	<b>3,669.4</b>	<b>2,909.4</b>	<b>2,652.3</b>
	<b>6,121.4</b>	<b>4,644.3</b>	<b>6,359.7</b>	<b>4,507.1</b>	<b>6,357.3</b>	<b>6,907.8</b>

<sup>1</sup> Excludes Islamic banks

<sup>p</sup> 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		
	2000	2001	2002	2001	2002	2003 <sup>p</sup>
	RM million					
Interest income net of interest-in-suspense ( <i>Interest-in-suspense</i> )	9,002.4	7,637.4	9,299.7	8,865.2	8,824.1	9,250.6
Less: Interest expense	1,153.7	1,161.5	1,452.4	1,330.6	1,521.6	1,361.7
Net interest income	4,867.1	3,375.8	4,094.5	3,947.5	3,884.2	4,020.8
Add: Fee-based income	4,135.3	4,261.6	5,205.1	4,917.7	4,939.8	5,229.8
Less: Staff cost	116.9	224.8	103.0	132.9	104.2	101.1
Overheads	683.6	663.0	802.1	772.9	783.0	812.7
Gross operating profit	907.9	786.8	1,093.9	1,017.8	1,018.5	959.8
Less: Loan loss provisions	2,660.7	3,036.6	3,412.2	3,259.9	3,242.6	3,558.4
Gross operating profit after provision	1,681.7	1,371.6	1,524.4	1,659.1	1,370.9	1,397.3
Add: Other income	979.0	1,664.9	1,887.8	1,600.8	1,871.7	2,161.1
<b>Pre-tax profit</b>	<b>482.5</b>	<b>369.2</b>	<b>524.2</b>	<b>520.0</b>	<b>507.7</b>	<b>516.6</b>
	<b>1,461.5</b>	<b>2,034.1</b>	<b>2,412.0</b>	<b>2,120.8</b>	<b>2,379.4</b>	<b>2,677.7</b>

<sup>p</sup> Preliminary

Note: Numbers may not necessarily add up due to rounding