

**Table A.39**  
**Merchant Banks: 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> )	1,803.4	1,783.7	1,714.3	1,728.8	1,601.0	1,636.5
	421.7	313.8	328.1	311.9	296.8	220.9
Less: Interest expense	1,205.2	1,176.9	1,138.7	1,146.7	1,070.1	1,146.6
Net interest income	598.2	606.8	575.5	582.1	530.9	489.9
Add: Fee-based income	288.3	296.3	306.2	277.8	338.2	327.6
Less: Staff cost	147.3	204.9	214.8	204.2	226.5	260.6
Overheads	116.9	118.1	117.0	118.6	121.3	132.2
Gross operating profit	622.2	580.1	549.9	537.1	521.2	424.6
Less: Loan loss provisions	513.4	894.7	371.6	942.6	318.2	322.7
Gross operating profit after provision	108.8	-314.6	178.3	-405.5	203.1	101.9
Add: Other income	439.6	624.6	488.3	700.3	388.3	590.2
<b>Pre-tax profit</b>	<b>548.4</b>	<b>310.0</b>	<b>666.6</b>	<b>294.8</b>	<b>591.3</b>	<b>692.1</b>

<sup>p</sup> Preliminary

Note: Numbers may not necessarily add up due to rounding

**Table A.40**  
**Commercial Banks<sup>1</sup>: Lending Guidelines to the Priority Sectors**

	Compliance Date of 31 December 2002				2003/2004 Lending Guidelines (Compliance Date of 31 December 2004)	
	2000 Lending Guidelines		2002 Lending Guidelines			
	Target	Achieved	Target	Achieved	Target	Achieved <sup>3</sup>
<b>Loans to Bumiputera community</b>						
Total outstanding loans (RM billion)			94.8	93.1		
Total outstanding loans (%)			30.0	29.4		
Non-compliance (no. of institutions)				12		
<b>Housing Loan Commitments<sup>2</sup></b>						
Total number of houses (units)	112,515	170,571			78,114	32,825
Non-compliance (no. of institutions)		3				
<b>Loans to Small and Medium Enterprises</b>						
Total loans approved (RM billion)					20.6	9.07

<sup>1</sup> Excluding performance of Islamic banks

<sup>2</sup> Compliance date for 2000 Lending Guideline in respect of housing loan commitments has been extended from end-December 2001 to end-December 2002

<sup>3</sup> Target achieved as at 31 December 2003

