

Table A.55
Banking System^{1,2}: Selected Indicators

	Commercial banks ¹					Finance companies					Merchant banks					Banking system ¹				
	As at calendar year end																			
	1999	2000	2001	2002	2003	1999	2000	2001	2002	2003	1999	2000	2001	2002	2003	1999	2000	2001	2002	2003
Pre-tax profit / Average assets (%)	1.3	1.4	0.9	1.2	1.2	-0.8	1.7	1.8	1.9	2.0	-0.4	1.5	0.8	1.4	1.6	0.8	1.4	1.0	1.3	1.4
Pre-tax profit / Average shareholders' funds (%)	16.5	17.4	10.7	14.3	14.7	-14.5	33.2	31.0	29.1	32.9	-4.9	16.8	7.4	13.1	14.4	10.5	19.3	13.1	16.3	17.2
Pre-tax profit / Average employee (RM'000)	84.1	94.5	63.4	95.4	103.9	-43.1	91.6	102.9	127.0	143.7	-70.1	248.6	124.8	244.5	284.9	50.7	97.7	73.9	106.3	117.4
Cost ³ incurred per ringgit of revenue earned ⁴ (sen)	38.1	39.0	41.5	43.6	44.6	37.9	31.2	32.1	32.5	30.3	26.0	19.6	20.7	27.7	27.9	37.4	36.2	38.2	40.3	40.5
Cost ³ incurred per ringgit of net interest income ⁴ (sen)	54.9	54.7	62.6	64.2	64.7	44.5	35.7	36.4	36.5	33.9	60.4	43.6	55.5	65.5	80.2	52.6	49.3	55.0	56.5	56.5
Overheads to staff cost ratio (%)	104.2	98.4	101.0	113.2	115.7	162.4	123.5	131.7	130.1	118.1	125.2	70.0	58.1	53.6	50.7	114.6	101.7	104.2	113.1	112.7
Staff cost per employee (RM'000)	41.4	49.8	54.8	55.4	58.8	27.8	36.7	37.5	41.8	43.6	56.5	70.0	86.4	93.6	107.3	38.6	47.4	51.8	53.5	56.9
Loan deposit ratio ⁵ (%)	87.9	87.7	89.6	88.4	83.3	88.5	100.4	108.0	111.1	115.8	72.9	70.1	57.6	51.3	37.6	87.2	89.0	91.2	90.6	86.4
Loans per office (RM million)	164.3	175.4	190.7	201.7	205.6	84.3	90.2	106.0	133.1	146.7	857.7	789.1	768.8	792.9	649.4	141.9	151.1	166.1	184.3	191.1
Deposits per office ⁵ (RM million)	186.8	200.1	213.0	228.1	246.7	95.2	89.8	98.2	119.8	126.6	1,175.9	1,125.5	1,334.6	1,547.1	1,725.4	162.7	169.7	182.1	203.4	221.0

¹ Excludes Islamic banks

² Based on Malaysian operations only

³ Cost = Staff cost and overheads (excluding loan loss provisions)

⁴ Net of interest-in-suspense

⁵ Including NIDs and repos