

Table A.38
Commercial Banks¹: Income and Expenditure

	For the financial year			For the calendar year		
	1999	2000	2001	2000	2001	2002 _p
	(RM million)					
Interest income net of interest-in-suspense (<i>Interest-in-suspense</i>)	31,974.4	25,416.7	24,969.7	25,956.5	25,472.5	25,032.3
Less: Interest expense	3,658.4	3,148.8	3,488.2	3,360.4	4,087.2	3,753.4
	21,439.2	13,455.8	12,961.4	13,333.6	13,341.4	12,773.6
Net interest income	10,535.2	11,960.9	12,008.3	12,622.8	12,131.0	12,258.8
Add: Fee-based income	2,088.9	2,304.3	2,429.6	2,401.8	2,552.7	2,882.5
Other income	2,379.6	2,648.7	3,475.6	2,675.1	3,669.4	2,812.9
Less: Loan loss provisions	6,594.2	4,204.3	6,003.2	4,177.2	6,195.6	3,788.5
Staff cost	3,057.5	3,299.6	3,624.3	3,482.5	3,768.7	3,685.6
Overheads	3,159.0	3,288.6	3,641.8	3,428.3	3,881.9	4,172.8
Pre-tax profit	2,193.1	6,121.4	4,644.3	6,611.7	4,507.1	6,307.2

¹ Excludes Islamic banks

_p Preliminary

Numbers may not add up due to rounding.

Table A.39
Finance Companies: Income and Expenditure

	For the financial year			For the calendar year		
	1999	2000	2001	2000	2001	2002 _p
	(RM million)					
Interest income net of interest-in-suspense (<i>Interest-in-suspense</i>)	10,643.4	9,002.4	7,637.4	8,722.5	8,865.2	8,820.5
Less: Interest expense	1,540.0	1,153.7	1,161.5	1,216.9	1,330.6	1,520.3
	7,726.9	4,867.1	3,375.8	3,982.7	3,947.5	3,879.5
Net interest income	2,916.5	4,135.3	4,261.6	4,739.8	4,917.7	4,941.0
Add: Fee-based income	122.4	116.9	224.8	213.5	132.9	104.2
Other income	473.0	482.5	369.2	467.8	520.0	497.3
Less: Loan loss provisions	3,751.9	1,681.7	1,371.6	1,838.0	1,659.1	1,352.3
Staff cost	647.8	683.6	663.0	758.0	772.9	783.7
Overheads	1,028.8	907.9	786.8	935.8	1,017.8	993.6
Pre-tax profit	-1,916.6	1,461.5	2,034.1	1,889.4	2,120.8	2,412.9

_p Preliminary

Numbers may not add up due to rounding.

Table A.40
Merchant Banks: Income and Expenditure

	For the financial year			For the calendar year		
	1999	2000	2001	2000	2001	2002 _p
	(RM million)					
Interest income net of interest-in-suspense (<i>Interest-in-suspense</i>)	2,863.2	1,803.4	1,783.7	1,727.2	1,728.8	1,601.0
Less: Interest expense	620.3	421.7	313.8	387.7	311.9	296.8
	2,381.9	1,205.2	1,176.9	1,084.3	1,146.7	1,070.1
Net interest income	481.3	598.2	606.8	642.9	582.1	530.9
Add: Fee-based income	269.9	288.3	296.3	310.0	277.8	338.2
Other income	305.8	439.5	624.6	480.8	700.3	388.3
Less: Loan loss provisions	1,295.6	513.4	894.7	567.5	942.6	318.2
Staff cost	137.7	147.3	204.9	165.0	204.2	226.5
Overheads	194.0	116.9	118.1	115.5	118.6	121.3
Pre-tax profit	-570.2	548.4	310.0	585.6	294.8	591.3

_p Preliminary

Numbers may not add up due to rounding.