

**Table A.58**  
**Banking System<sup>1</sup>: Selected Indicators**

	Commercial banks <sup>1</sup>		Finance companies		Merchant banks		Banking system <sup>1</sup>	
	As at calendar year end							
	Dec.2001	Dec.2002	Dec.2001	Dec.2002	Dec.2001	Dec.2002	Dec.2001	Dec. 2002
Pre-tax profit / Average assets (%)	0.9	1.2	1.8	1.9	0.8	1.4	1.0	1.3
Pre-tax profit / Average shareholders' funds (%)	11.0	14.5	30.5	30.5	7.3	13.6	13.3	16.7
Pre-tax profit per employee <sup>2</sup> (RM'000)	65.5	94.7	102.9	120.9	124.8	244.5	75.4	104.6
Cost <sup>3</sup> incurred per ringgit of revenue earned <sup>4</sup> (sen)	41.7	43.8	32.1	32.1	20.7	27.7	38.3	40.3
Cost <sup>3</sup> incurred per ringgit of net interest income <sup>4</sup> (sen)	63.1	64.1	36.4	36.0	55.5	65.5	55.4	56.3
Overheads to staff cost ratio (%)	103.0	113.2	131.7	126.8	58.1	53.6	105.7	112.6
Staff cost per employee <sup>2</sup> (RM'000)	54.8	55.3	37.5	39.3	86.4	93.6	51.7	52.8
Loan deposit ratio <sup>2, 7</sup> (%)	89.5 <sup>5</sup>	88.4 <sup>6</sup>	108.0 <sup>5</sup>	110.6 <sup>6</sup>	57.6 <sup>5</sup>	51.3 <sup>6</sup>	91.2 <sup>5</sup>	90.5 <sup>6</sup>
Loan per office <sup>2</sup> (RM million)	190.7 <sup>5</sup>	201.7 <sup>6</sup>	106.0 <sup>5</sup>	132.5 <sup>6</sup>	768.8 <sup>5</sup>	793.0 <sup>6</sup>	166.0 <sup>5</sup>	184.2 <sup>6</sup>
Deposits per office <sup>2, 7</sup> (RM million)	195.6	207.2	93.0	110.7	771.8	858.3	164.8	181.5

<sup>1</sup> Excludes Islamic banks

<sup>2</sup> Based on Malaysian operations only.

<sup>3</sup> Excludes bad debt provisions.

<sup>4</sup> Net of interest-in-suspense.

<sup>5</sup> Excludes housing loans sold to Cagamas Berhad with and without recourse.

<sup>6</sup> Excludes housing loans sold to Cagamas Berhad without recourse.

<sup>7</sup> Includes NIDs and repos.