

Table A.38
Commercial Banks¹: Income and Expenditure

	For the financial year			For the calendar year		
	1998	1999	2000	1999	2000	2001 _p
	(RM million)					
Interest income net of interest-in-suspense (<i>Interest-in-suspense</i>)	45,408.0	33,840.5	27,217.7	28,385.9	27,757.4	26,901.2
Less: Interest expense	2,830.2	3,849.4	3,322.2	3,303.9	3,533.9	4,130.3
	31,204.8	22,867.2	14,620.3	17,618.1	14,498.2	14,173.0
Net interest income	14,203.2	10,973.3	12,597.4	10,767.8	13,259.2	12,728.2
Add: Non-interest income	4,327.2	4,695.8	5,103.5	4,773.2	5,227.5	6,318.6
Less: Loan loss provisions	13,901.1	6,756.7	4,337.0	3,832.5	4,310.0	5,902.0
Staff cost	3,426.6	3,221.2	3,490.5	2,916.7	3,673.5	3,863.6
Overheads	3,359.6	3,316.7	3,515.2	3,016.7	3,654.9	4,169.4
Pre-tax profit	-2,156.7	2,374.5	6,358.2	5,775.1	6,848.3	5,111.7

¹ Excludes Islamic banks_p Preliminary**Table A.39**
Finance Companies: Income and Expenditure

	For the financial year			For the calendar year		
	1998	1999	2000	1999	2000	2001 _p
	(RM million)					
Interest income net of interest-in-suspense (<i>Interest-in-suspense</i>)	13,843.6	10,643.4	9,002.4	9,315.5	8,722.5	8,922.4
Less: Interest expense	1,707.9	1,540.0	1,153.7	1,398.2	1,216.9	1,344.1
	11,273.3	7,726.9	4,867.1	5,725.4	3,982.7	3,970.9
Net interest income	2,570.3	2,916.5	4,135.3	3,590.1	4,739.8	4,951.5
Add: Non-interest income	366.6	595.4	599.4	624.7	681.4	643.4
Less: Loan loss provisions	2,908.5	3,751.9	1,681.7	3,561.6	1,838.0	1,721.3
Staff cost	752.2	647.8	683.6	608.4	758.0	780.0
Overheads	1,038.9	1,028.8	910.2	987.8	935.8	1,033.4
Pre-tax profit	-1,762.7	-1,916.6	1,459.1	-943.0	1,889.4	2,060.2

_p Preliminary**Table A.40**
Merchant Banks: Income and Expenditure

	For the financial year			For the calendar year		
	1998	1999	2000	1999	2000	2001 _p
	(RM million)					
Interest income net of interest-in-suspense (<i>Interest-in-suspense</i>)	4,220.2	2,863.2	1,861.7	2,181.9	1,736.8	1,777.6
Less: Interest expense	329.8	620.3	421.7	546.6	387.7	312.3
	3,291.6	2,381.9	1,214.5	1,666.2	1,093.7	1,186.4
Net interest income	928.6	481.3	647.2	515.7	643.1	591.2
Add: Non-interest income	281.3	575.7	727.8	680.9	790.7	955.4
Less: Loan loss provisions	1,015.2	1,295.6	513.4	1,056.9	567.5	928.2
Staff cost	158.2	137.7	147.4	138.3	165.0	197.5
Overheads	249.7	194.0	117.1	173.1	115.6	118.5
Pre-tax profit	-213.2	-570.3	597.1	-171.7	585.7	302.4

_p Preliminary