

Table A.55
Banking System¹: Selected Indicators

	Commercial banks ¹		Finance companies		Merchant banks		Banking system ¹	
	As at calendar year end							
	Dec.2000	Dec.2001	Dec.2000	Dec.2001	Dec.2000	Dec.2001	Dec.2000	Dec.2001
Pre-tax profit / Average assets (%)	1.4	1.0	1.7	1.8	1.5	0.8	1.5	1.1
Pre-tax profit / Average shareholders' funds (%)	18.0	12.5	31.8	31.0	16.1	7.5	19.6	14.5
Pre-tax profit per employee ² (RM'000)	94.1	74.2	91.2	100.6	250.4	126.7	97.4	81.5
Cost ³ incurred per ringgit of revenue earned ⁴ (sen)	39.6	42.2	31.2	32.4	19.6	20.4	36.7	38.8
Cost ³ incurred per ringgit of net interest income ⁴ (sen)	55.3	63.1	35.7	36.6	43.6	53.6	49.9	55.6
Staff cost per employee ² (RM'000)	52.3	57.3	36.6	38.1	70.5	82.7	49.3	53.6
Loan deposit ratio ^{2,7} (%)	84.4 ⁵	89.5 ⁶	90.6 ⁵	108.0 ⁶	70.1 ⁵	57.7 ⁶	84.8 ⁵	91.2 ⁶
Loans per office ² (RM million)	168.9 ⁵	190.7 ⁶	81.4 ⁵	106.1 ⁶	789.1 ⁵	770.4 ⁶	143.8 ⁵	166.1 ⁶
Deposits ⁷ per office ² (RM million)	200.1	213.0	89.8	98.2	1,125.6	1,334.6	169.7	182.1

¹ Excludes Islamic banks.

² Based on Malaysian operations only.

³ Excludes bad debt provisions.

⁴ Net of interest-in-suspense.

⁵ Excludes loans sold to Cagamas Berhad with and without recourse.

⁶ Excludes loans sold to Cagamas Berhad without recourse.

⁷ Includes NIDs and repos.