

PERFORMANCE OF THE MALAYSIAN BANKING SYSTEM, 1990-95
(RM million)

<i>Financial year ending</i>	<i>1990</i>	<i>1991</i>	<i>1992</i>	<i>1993</i>	<i>1994</i>	<i>1995¹</i>	<i>Average Annual Growth Rate, 1991-95 %</i>
Net Interest Income	4,115	4,832	5,658	6,973	8,868	9,957	19.3
Pre-tax Profit	1,985	2,271	2,657	3,788	5,205	6,906	28.3
Average Shareholders' Funds & Net Working Funds	9,250	12,872	15,853	18,736	21,532	25,005	22.0
Return on Assets (%)	1.4	1.3	1.3	1.5	1.7	1.9	
Return on Equity (%)	21.5	17.6	16.8	20.2	24.2	27.6	
Specific Provision/Total Loans (%)	5.3	3.6	3.4	3.2	2.2	1.4	
General Provision/Total Loans (%)	0.7	0.9	1.1	1.3	1.6	1.5	
Non-performing Loans/Total Loans (%)	20.3	15.6	14.9	12.6	8.1	5.4	