

Table A.55
Islamic Banking System: Income and Expenditure

	For the financial year				For the calendar year							
	2003		2004 ^p		2003		2004 ^p					
	Islamic Banks	IBS Banks	Total	Islamic Banks	IBS Banks	Total	Islamic Banks	IBS Banks	Total			
	RM million											
Income ¹ net of income-in-suspense (<i>Income-in-suspense</i>)	596.9	2,266.5	2,863.4	638.3	2,604.7	3,243.0	924.5	2,939.2	3,863.7	953.5	3,342.4	4,295.9
Less: Expense ¹	51.6	147.9	193.5	56.1	169.5	225.6	95.0	211.6	306.6	108.2	201.3	309.5
	265.4	966.5	1,231.9	289.0	1,100.2	1,389.2	403.4	1,285.5	1,688.9	410.2	1,403.7	1,813.9
Net income	331.5	1,300.0	1,631.5	349.3	1,504.5	1,853.8	521.1	1,653.7	2,174.8	543.3	1,938.7	2,482.0
Add: Other income	82.5	356.9	439.4	131.7	450.6	582.3	124.0	624.5	748.5	246.8	589.2	836.0
Less: Financing loss and other provisions	125.6	759.2	884.8	141.6	993.2	1,134.8	179.2	1,167.7	1,346.9	268.7	1,374.6	1,643.3
Staff cost	104.7	73.5	178.2	131.6	69.5	201.1	148.8	82.9	231.7	186.3	80.6	266.9
Overheads	131.3	144.0	275.3	152.9	136.6	289.5	197.4	186.9	384.3	223.7	197.8	421.5
Pre-tax profit	52.4	680.2	732.6	54.9	755.8	810.7	119.7	840.7	960.4	111.4	874.9	986.3

¹ From financing activities and securities
^p Preliminary