

Table A.50
Islamic Banking System: Income and Expenditure

	For the financial year						For the calendar year					
	2002			2003 ^p			2002			2003 ^p		
	Islamic Banks	IBS Banks	Total	Islamic Banks	IBS Banks	Total	Islamic Banks	IBS Banks	Total	Islamic Banks	IBS Banks	Total
	RM million											
Finance income ¹ net of income-in-suspense (<i>Income-in-suspense</i>)	627.9 <i>201.1</i>	1,768.6 <i>154.0</i>	2,396.5 <i>355.1</i>	596.9 <i>51.6</i>	2,266.5 <i>141.9</i>	2,863.4 <i>193.5</i>	1,096.0 <i>201.2</i>	2,300.9 <i>171.9</i>	3,195.7 <i>373.1</i>	925.1 <i>95.0</i>	2,944.8 <i>210.8</i>	3,869.9 <i>305.8</i>
Less: Finance expense	291.2	848.2	1,139.4	265.4	966.5	1,231.9	625.2	1,144.8	1,568.8	403.0	1,285.5	1,688.5
Net finance income	336.7	920.4	1,257.1	331.5	1,300.0	1,631.5	470.8	1,156.1	1,626.9	522.1	1,659.3	2,181.4
Add: Non-finance income	77.2	215.5	292.7	82.5	356.9	439.4	116.1	378.9	495.0	111.9	615.4	727.3
Less: Provisions	129.4	377.4	506.8	125.6	759.2	884.8	143.7	562.3	706.0	163.3	1,155.7	1,319.0
Staff cost	105.9	51.2	157.1	104.7	73.5	178.2	139.0	60.0	199.0	145.2	83.3	228.5
Overheads	102.3	83.1	185.4	131.3	144.0	275.3	148.5	120.6	269.1	196.0	188.0	384.0
Pre-tax profit	76.3	624.2	700.5	52.4	680.2	732.6	155.7	792.1	947.8	129.5	847.7	977.2

¹ Finance income includes income from securities

^p Preliminary