

**Table A.54**  
**Islamic Banking System: Income and Expenditure**

	For the financial year						For the calendar year					
	2001			2002 <sup>p</sup>			2001			2002 <sup>p</sup>		
	Islamic Banks	IBS Banks	Total	Islamic Banks	IBS Banks	Total	Islamic Banks	IBS Banks	Total	Islamic Banks	IBS Banks	Total
	RM million			RM million			RM million			RM million		
Finance income <sup>1</sup> net of income-in-suspense ( <i>Income-in-suspense</i> )	511.6	1,498.6	2,010.2	627.9	1,768.6	2,396.5	773.6	1,978.1	2,751.7	1,096.0	2,300.9	3,195.7
	-	101.7	101.7	201.1	154.0	355.1	-	120.9	120.9	201.2	171.9	373.1
Less: Finance expense	252.8	761.7	1,014.5	291.2	848.2	1,139.4	378.7	1,008.7	1,387.4	625.2	1,144.8	1,568.8
Net finance income	258.8	736.9	995.7	336.7	920.4	1,257.1	394.9	969.4	1,364.3	470.8	1,156.1	1,626.9
Add: Non-finance income	37.2	231.2	268.4	77.2	215.5	292.7	77.6	355.2	432.8	116.1	378.9	495.0
Less: Provisions	61.7	317.8	379.5	129.4	377.4	506.8	134.0	412.0	546.0	143.7	562.3	706.0
Staff cost	98.2	36.1	134.3	105.9	51.2	157.1	136.2	44.2	180.4	139.0	60.0	199.0
Overheads	97.3	75.8	173.1	102.3	83.1	185.4	131.7	94.5	226.2	148.5	120.6	269.1
<b>Pre-tax profit</b>	<b>38.8</b>	<b>538.4</b>	<b>577.2</b>	<b>76.3</b>	<b>624.2</b>	<b>700.5</b>	<b>70.6</b>	<b>773.9</b>	<b>844.5</b>	<b>155.7</b>	<b>792.1</b>	<b>947.8</b>

<sup>1</sup> Finance income includes income from securities.

<sup>p</sup> Preliminary