

**Table A.53**  
**Islamic Banks: Income and Expenditure**

	For the financial year		For the calendar year	
	2000	2001 <sub>p</sub>	2000	2001 <sub>p</sub>
	RM million			
Finance income <sup>1</sup> net of income-in-suspense (Income-in-suspense)	353.2	729.0	612.5	768.7
Less: Finance expense	185.0	355.9	311.5	371.5
Net finance income	168.2	373.1	301.0	397.2
Add: Non-finance income	28.1	71.5	41.9	69.6
Less: Bad debt provisions	14.4	126.9	52.5	156.1
Staff cost	69.8	128.6	109.7	136.3
Overheads	80.8	109.5	129.0	131.7
<b>Pre-tax profit</b>	<b>31.3</b>	<b>79.6</b>	<b>51.7</b>	<b>42.7</b>

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

<sub>p</sub> Preliminary

**Table A.54**  
**Islamic Banks : Lending Guidelines to the Priority Sectors**

	1999 / 2000 Lending Guidelines <sup>1</sup> (performance as at end-2001)	
	Target <sup>2,3</sup>	Achieved
<b>Financing to Bumiputera Community<sup>3</sup></b>		
Total outstanding financing (RM billion)		
Bank Islam M'sia Berhad	1.2	3.8
Bank Muamalat M'sia Berhad	0.3	1.4
Total outstanding financing ( % )		
Bank Islam M'sia Berhad	30.0	92.9
Bank Muamalat M'sia Berhad	30.0	148.9
<b>House Financing Commitments</b>		
Total houses (units)		
Bank Islam M'sia Berhad	2,809	4,292
Bank Muamalat M'sia Berhad	1,147	2,530

<sup>1</sup> The 1998 Guideline on Loans of RM500,000 and below to SMEs was replaced by the Guideline on Loan to SMEs. Under the 1999 Guideline, the maximum financing size per customer was increased from RM500,000 to RM5 million. The 1999 Guideline expired on 31 December 2000.

<sup>2</sup> Compliance dates for the 1999 / 2000 Lending Guidelines are as follows:

Loans to Bumiputera Community	end-December 2001
Housing Loan Commitments	end-December 2001
Loans of RM5 million and below to SMEs	end-December 2000

<sup>3</sup> Target for the Loans to Bumiputera Community is based on the 30% of the Loan Base as at 31 December 1999.

