

for the year ended  
31 December 2001

	Notes	Group		Company	
		Twelve months ended 31 Dec 2001 R'000	Eighteen months ended 31 Dec 2000 R'000	Twelve months ended 31 Dec 2001 R'000	Eighteen months ended 31 Dec 2000 R'000
Income earned from Islamic activities		<b>46 867</b>	64 393	<b>46 867</b>	64 393
From customers		<b>46 179</b>	63 951	<b>46 179</b>	63 951
Service fees		<b>688</b>	442	<b>688</b>	442
Non-Islamic income		-	-	-	-
Income earned from non-Islamic activities		<b>10 841</b>	17 852	<b>10 841</b>	17 852
Less attributable to the charitable fund		<b>10 841</b>	17 852	<b>10 841</b>	17 852
		<b>46 867</b>	64 393	<b>46 867</b>	64 393
Bad debts and provision for doubtful advances	5	<b>2 623</b>	5 158	<b>2 623</b>	5 158
		<b>44 244</b>	59 235	<b>44 244</b>	59 235
Income paid to depositors		<b>25 823</b>	35 407	<b>25 823</b>	35 407
		<b>18 421</b>	23 828	<b>18 421</b>	23 828
Other income	11	<b>3 089</b>	2 911	<b>2 827</b>	2 576
Operating income		<b>21 510</b>	26 739	<b>21 248</b>	26 404
Operating expenditure	12	<b>17 586</b>	21 879	<b>17 332</b>	21 555
Net income before taxation		<b>3 924</b>	4 860	<b>3 916</b>	4 849
Taxation	13	<b>1 586</b>	1 918	<b>1 585</b>	1 914
Net income for the year		<b>2 338</b>	2 942	<b>2 331</b>	2 935
Earnings per ordinary share (cents)	15				
Basic		<b>78</b>	98		
Headline		<b>121</b>	126		
Dividends per ordinary share (cents)	14	<b>30</b>	30		