

Balance Sheets

AT 31 MARCH 2002

	Notes	GROUP		COMPANY	
		2002 R'000	2001 R'000	2002 R'000	2001 R'000
Assets					
Liquid assets		455,044	543,082	2,661	24,141
Cash and cash equivalents	4	212,047	198,022	2,661	24,141
Negotiable securities	5	242,997	345,060	-	-
Loans and advances	6	1,475,609	2,792,954	-	-
Investments	7	22,806	64,804	9,605	488,996
Subsidiaries		-	-	9,180	486,278
Associated companies		3,246	19,678	-	1,251
Other		19,560	45,126	425	1,467
Other assets		233,531	121,762	1,106	222
Taxation		-	2,090	-	-
Intangible assets	8	22,284	56,289	1	1
Property and equipment	8	99,548	128,470	29	136
Total assets		2,308,822	3,709,451	13,402	513,496
Equity and liabilities					
Shareholders' equity		15,917	536,656	11,768	512,915
Share capital	10	866,865	747,786	866,865	747,786
Capital redemption reserve fund	11	3,788	3,788	3,788	3,788
General reserve	11	7,478	7,478	-	-
Non-distributable reserve	11	21,182	14,237	-	-
Accumulated loss		(883,396)	(236,633)	(858,885)	(238,659)
Liabilities		2,292,905	3,172,795	1,634	581
Long-term liabilities	12	-	10,517	-	-
Deferred taxation	13	-	2,886	-	-
Deposit and credit balances	14	2,085,712	3,094,538	-	-
Provisions	15	29,399	3,556	-	-
Other liabilities		174,042	61,298	1,634	581
Taxation		3,752	-	-	-
Total equity and liabilities		2,308,822	3,709,451	13,402	513,496
Contingent liabilities	9.1	186,829	203,459	-	-