



## Balance Sheet

AT 31 MARCH 2002

	Notes	2002 R'000	2001 R'000
<b>Assets</b>			
<b>Liquid assets</b>		445,445	535,186
Cash and cash equivalents	3	202,448	190,126
Negotiable securities	4	242,997	345,060
<b>Loans and advances</b>	6	1,475,768	2,793,643
<b>Investments</b>	7	71,677	90,063
Subsidiaries		44,505	41,806
Other		27,172	48,257
<b>Other assets</b>	5	236,534	197,389
<b>Intangible assets</b>	8	22,273	34,210
<b>Property and equipment</b>	8	36,246	51,659
<b>Total assets</b>		2,287,943	3,702,150
<b>Equity and liabilities</b>			
<b>Shareholders' equity</b>		19,549	507,511
Share capital	10	929,687	804,070
General reserve	11	12,231	12,231
Accumulated loss		(922,369)	(308,790)
<b>Liabilities</b>		2,268,394	3,194,639
Deposit and credit balances	12	2,113,693	3,141,228
Other liabilities	13	130,357	49,855
Provisions	14	19,399	3,556
Taxation		4,945	-
<b>Total equity and liabilities</b>		2,287,943	3,702,150
<b>Contingent liabilities</b>	9.1	186,829	203,459