

at 31 December 2001

	Notes	Group		Company	
		2001 R'000	2000 R'000	2001 R'000	2000 R'000
ASSETS					
Property and equipment	2	9 118	9 568	5 569	6 011
Other investments	3	9 132	5 019	9 132	5 019
Investment in subsidiary	4			3 231	3 248
Advances and other receivables	5	403 059	290 802	402 956	290 702
Short term negotiable securities	6	18 704	19 000	18 704	19 000
Cash and short term funds	7	79 953	107 953	79 953	107 953
Total assets		519 966	432 342	519 545	431 933
EQUITY AND LIABILITIES					
Share capital and premium	8	31 012	31 012	31 012	31 012
Investment risk reserve		3 732	2 784	3 732	2 784
Distributable reserve		922	23	893	1
Total shareholders' interest		35 666	33 819	35 637	33 797
Liabilities		484 300	398 523	483 908	398 136
Deposit accounts	9	451 808	373 087	451 808	373 087
Accounts payable and other payables		8 263	5 616	7 871	5 229
Welfare and charitable funds	10	24 229	19 820	24 229	19 820
Total equity and liabilities		519 966	432 342	519 545	431 933
Contingent liabilities	16	22 112	29 591	22 112	29 591