



Consolidated Balance Sheet

As at 30 June 2001 (In \$ thousands)	2001	2000*
Assets		
Cash and demand deposits with banks	87,692	63,697
Term deposits with banks	1,603,731	1,451,116
Total cash and deposits with banks (note 2)	1,691,423	1,514,813
Investments (notes 1(c) and 3)	1,882,479	1,831,303
Loans (notes 1(d) and 4)	1,451,773	1,284,223
Premises and equipment (notes 1(e) and 5)	97,690	96,557
Accrued interest	31,535	38,455
Other assets	42,904	28,661
Total Assets	5,197,804	4,794,012
Liabilities		
Deposits		
Customers	4,464,379	3,961,746
Banks	236,344	376,036
Total deposits (note 6)	4,700,723	4,337,782
Securities sold under agreements to repurchase (note 1(h))	55,360	54,822
Dividend payable	6,219	4,516
Accrued interest	12,380	9,215
Other liabilities	61,597	62,480
Total other liabilities	135,556	131,033
Subordinated debt capital (note 15)	75,000	75,000
Total Liabilities	4,911,279	4,543,815
Shareholders' Equity		
Share capital	19,436	19,634
Share premium	22,186	25,542
General reserve	100,000	100,000
Retained earnings	176,273	136,718
Less: loan to stock option trust (notes 1(i) and 16)	(31,370)	(31,697)
Total Shareholders' Equity	286,525	250,197
Total Liabilities and Shareholders' Equity	5,197,804	4,794,012

The accompanying notes are an integral part of these consolidated financial statements.

* 2000 comparative format has been restated to conform with current period presentation.

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