

Adelaide Bank Limited and Controlled Entities

Financial Position as at 31 December 2001

	Dec-01 Group \$000's	Jun-01 Group \$000's	Dec-00 Group \$000's
Assets			
Cash	35,212	39,343	26,206
Money at call	11,594	33,379	26,712
Balances due from other banks	12,133	24,630	5,296
Investment securities and other investments	972,500	860,990	804,680
Liquid Assets, Deposits and Investments	1,031,439	958,342	862,894
Net Loans and advances	5,372,296	5,417,859	5,162,514
Inventories	1,264	2,053	5,974
Property, plant and equipment	33,500	34,121	34,966
Intangibles	22,610	23,240	23,870
Other assets	116,792	156,519	155,089
Total Assets	6,577,901	6,592,134	6,245,307
Liabilities			
Deposits	5,816,534	5,727,256	5,345,151
Balances due to other banks	17,988	32,366	17,429
Borrowings	157,151	229,686	312,455
Provisions	39,811	40,494	35,926
Other liabilities	62,862	104,890	81,765
Subordinated Debt	196,048	176,948	177,261
Total Liabilities	6,290,394	6,311,640	5,969,987
Net Assets	287,507	280,494	275,320
Equity			
Contributed equity	193,241	192,341	192,029
Reserves	27,889	28,023	28,023
Retained Profits	66,377	60,130	55,268
Total Equity	287,507	280,494	275,320