

EMPLOYEES

As at 31st December 2001, the Group had 220 full-time employees. Employees' remuneration is in accordance with the nature of their duties and is in line with market practices. The Group also provides in-house training programmes for staff to enhance their skills and product, regulatory and compliance knowledge. Certain employees of the Group are entitled to the share option scheme. Details of the share option scheme are set out in pages 5 to 6 of this report.