

	2019 R'000	2018 R'000
20. Banking and other advances		
Instalment finance	1 019 246	715 004
Mortgages	584 267	403 587
Call and term loans	463 368	120 093
Other advances	612 056	672 123
	2 678 937	1 910 807
Expected credit losses/Impairment allowances	(23 762)	(18 563)
Specific provision for doubtful advances	–	(13 271)
General provision for doubtful advances	–	(5 292)
Expected credit losses	(23 762)	–
	2 655 175	1 892 244
Maturity analysis		
Maturing in one year	1 162 407	1 082 937
Maturing after one year but within five years	1 200 911	658 191
Maturing after five years	291 857	151 116
	2 655 175	1 892 244
Interest rates are based on contractual agreements with customers.		
Refer note 38 for further disclosure.		
21. Vehicle rental fleet		
Cost	1 417 993	1 316 540
Accumulated depreciation	(140 190)	(110 949)
	1 277 803	1 205 591
Movement in vehicle rental fleet		
Carrying value at beginning of year	1 205 591	992 942
Additions	1 002 221	1 035 398
Disposals	(758 887)	(688 851)
Depreciation	(171 144)	(134 077)
Exchange rate adjustments	22	179
Carrying value at end of year	1 277 803	1 205 591
22. Inventories		
Raw materials	410 555	374 401
Work-in-progress	108 120	107 617
Finished goods	4 657 456	4 316 201
New vehicles and motor cycles	1 279 591	1 258 541
Used vehicles	901 876	1 145 804
Demonstration vehicles	870 860	944 042
Parts and accessories	330 509	368 945
	8 558 967	8 515 551
New and used motor vehicle inventory acquired under floorplan arrangements, remains as security to the respective floorplan provider until the purchase price has been paid.		
Amounts included in borrowings relating to these assets (refer note 29)	641 089	666 104
Amounts included in trade and other payables relating to these assets (refer note 34)	683 520	946 088
	1 324 609	1 612 192
Write down of inventory to net realisable value charged to the income statement	218 487	233 183