	2019 R'000	2018 R'000
9. Amounts owing to Group companies		
Non-interest bearing loans	**1 247 814**	496 134
Details of loans payable are reflected in Annexure A of these financial statements		
10. Contingent liabilities		
In respect of guarantees of banking and other facilities granted to subsidiaries and associates	**33 440 533**	34 301 945
Of which has been utilised	**14 450 458**	12 561 204

11. Related parties

The subsidiaries and associates of the Group are related parties of the Company. The Company has made loans to, and has received loans from, certain of these entities, details of which are reflected on Annexure A of these financial statements.

Details of income received from these related parties are included in the statement of comprehensive income.

All expenditure incurred by the Company is borne by a subsidiary in lieu of administration fees. The Company participates in a cash pooling arrangement provided by The Standard Bank of South Africa Limited. Any interest accruing on its cash balances held, are reflected in the cash management account held by the Group's nominated company which is not the Company.

Details pertaining to executive and non-executive directors' compensations are set out in Annexure B.