

21. Investments (continued)

Bidvest Insurance and Bidvest Life hold portfolios of listed investments held for trading, which are measured and classified at fair value through profit or loss of R486 million (2019: R660 million) and unlisted investments held for trading, which are measured and classified at fair value through profit or loss of R85 million (2019: R92 million). The Bank holds listed investments classified at fair value through profit or loss in the amount of R919 million (2019: nil).

The valuations of all listed investments are considered Level 1 type valuations in accordance with IFRS 13 *Fair Value Measurement*.

A register of investments is available for inspection by shareholders at the registered office of the Company.

	2020 R'000	2019 R'000
22. Banking and other advances		
Instalment finance	1 389 086	1 019 246
Mortgages	622 272	584 267
Call and term loans	541 856	463 368
Other advances	594 942	612 056
	3 148 156	2 678 937
Expected credit losses	(43 440)	(23 762)
	3 104 716	2 655 175
<i>Maturity analysis</i>		
Maturing in one year	1 344 550	1 162 407
Maturing after one year but within five years	1 529 018	1 200 911
Maturing after five years	231 148	291 857
	3 104 716	2 655 175

Interest rates are based on contractual agreements with customers.

Refer note 40 *Nature and extent of risks arising from financial instruments* for further disclosure.

23. Vehicle rental fleet		
Cost	–	1 417 993
Accumulated depreciation	–	(140 190)
	–	1 277 803
<i>Movement in vehicle rental fleet</i>		
Carrying value at beginning of year	1 277 803	1 205 591
Transfers to discontinued operations	(1 277 803)	–
Additions	–	1 002 221
Disposals	–	(758 887)
Depreciation	–	(171 144)
Exchange rate adjustments	–	22
	–	1 277 803