	2013 R'000	2012 R'000
18. Investments		
Listed held-for-trading	1 431 277	992 577
Unlisted held-for-trading	773 958	760 724
Listed available-for-sale	98 191	101 264
Unlisted available-for-sale	204 480	34 576
	2 507 906	1 889 141
Fair value and hierarchy of investments		
Investments held at cost	99 340	73 488
Investments held at fair value as determined on inputs based on:	2 408 567	1 815 653
Unadjusted quoted prices in an active market for identical assets	1 529 468	1 066 695
Factors that are observable for the asset either as prices or derived from prices	62 939	148 899
Factors that are not based on observable market data	816 160	600 059
	2 507 907	1 889 141

Listed investments available-for-sale include interest-bearing listed government bonds which amount to R81 million (2012: R80 million), with coupon interest rates of between 8,8% to 13,5% (2012: 8,8% to 13,5%) which mature in one to two years (2012: two to three years). These investments may be realised prior to their maturity dates.

Listed investments held-for-trading include interest-bearing listed government bonds which amount to R47 million (2012: R43 million), with coupon interest rates of between 6,8% and 8,0% (2012: 8,3%) which mature in four to eight years (2012: five years). These investments may be realised prior to their maturity dates.

Included in categories, factors that are not based on observable market data, and unlisted investment held-for-trading, is the Group's effective beneficial interest in the Indian-based Mumbai International Airport Private Limited. The carrying value of this investment based on the directors' valuation at June 30 2013 is R578 million (2012: R490 million). The directors used a discounted cash flow method to value this investment. The anticipated cashflows were discounted at a rate of 15,1% (2012: 15,8%) derived from a nominal risk free rate of 7,6% (2012: 8,3%); an equity premium risk rate of 4,5% (2012: 4,5%); sovereign risk rate of 1,5% (2012:1,5%); and a project risk premium of 1,5% (2012: 1,5%).

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

	2013 R'000	2012 R'000
19. Banking and other advances		
Instalment finance and vehicle lease receivables	700 037	487 699
Call and term loans	186 231	180 124
Other	152 185	80 995
	1 038 453	748 818
Impairment allowances	(23 743)	(30 199)
	1 014 710	718 619
Maturity analysis		
Maturing in one year	276 173	211 215
Maturing after one year but within five years	606 810	453 826
Maturing after five years	131 727	53 578
	1 014 710	718 619

Interest rates are based on contractual agreements with customers.
Refer note 35 for further disclosure.