

Continued

20.4 Liquidity risk management

R'000 Group 31 December 2001	Carrying amounts	Demand	Term to maturity	
			0-12 months	2-5 years
Assets				
Other investments	9 132	-	9 132	-
Advances and other receivables	403 059	-	119 651	283 408
Short term negotiable securities	18 704	18 704	-	-
Cash and short term funds	79 953	76 553	3 400	-
	510 848	95 257	132 183	283 408
Liabilities				
Deposit accounts	451 808	133 164	318 644	-
Accounts payable and other payables	8 263	-	8 263	-
Welfare and charitable funds	24 229	-	4 000	20 229
	484 300	133 164	330 907	20 229
Net liquidity gap	26 548	(37 907)	(198 724)	263 179

20.5 Fair value of financial instruments

The carrying amounts and fair values of financial assets and financial liabilities at 31 December 2001 are:

Group	Carrying amount R'000	Fair value R'000
Financial assets		
Other investments	9 132	9 468
Advances and other receivables	403 059	403 059
Short term negotiable securities	18 704	18 704
Cash and short term funds	79 953	79 953
	510 848	511 184
Financial liabilities		
Deposit accounts	451 808	451 808
Accounts payable and other payables	8 263	8 263
Welfare and charitable funds	24 229	24 229
	484 300	484 300
Unrecognised surplus		336