

Continued

**5 ADVANCES AND OTHER RECEIVABLES**

	Group		Company	
	2001 R'000	2000 R'000	2001 R'000	2000 R'000
Trade	98 258	68 226	98 258	68 226
Property	231 410	193 479	231 410	193 479
Instalment sale	88 554	47 559	88 554	47 559
Qurdan Hasana (benevolent loans)	73	294	73	294
Musharaka investments	470	863	470	863
<b>Total advances</b>	<b>418 765</b>	<b>310 421</b>	<b>418 765</b>	<b>310 421</b>
Provision for doubtful advances	18 340	21 776	18 340	21 776
Specific provision for doubtful advances	14 157	18 084	14 157	18 084
Balance at beginning of year	18 084	14 552	18 084	14 552
Charge to income statement	2 623	5 158	2 623	5 158
Bad debts written off	(4 766)	(1 696)	(4 766)	(1 696)
Net amount attributable to depositors	(1 784)	–	(1 784)	–
Bad debts recovered	–	70	–	70
General provision for doubtful advances	4 183	3 692	4 183	3 692
Balance at beginning of year	3 692	3 283	3 692	3 283
Transfer from investment risk reserve	491	409	491	409
<b>Net advances</b>	<b>400 425</b>	<b>288 645</b>	<b>400 425</b>	<b>288 645</b>
Other receivables	1 587	2 067	1 564	2 045
Taxation prepaid	1 047	90	967	12
<b>403 059</b>	<b>290 802</b>	<b>402 956</b>	<b>290 702</b>	
<b>MATURITY ANALYSIS</b>				
Within 1 month	59 704	31 730	59 704	31 730
From 1 month to 6 months	69 122	52 420	69 122	52 420
From 6 months to 1 year	6 531	38 962	6 531	38 962
More than 1 year	283 408	187 309	283 408	187 309
<b>418 765</b>	<b>310 421</b>	<b>418 765</b>	<b>310 421</b>	

