

	Debt secured		Net carrying value of assets encumbered	
	2014 Rm	2013 Rm	2014 Rm	2013 Rm
<b>Details of encumbered assets</b>				
Property, plant and equipment (refer to note 6)		29		32
Transport fleet (refer to note 7)	310	249	399	274
Vehicles for hire (refer to note 8)	18	39	23	48
Inventories (refer to note 12)	427	452	417	435
	<b>755</b>	<b>769</b>	<b>839</b>	<b>789</b>
<b>Borrowing facilities</b>				
Total facilities established			13 401	10 870
Less: Utilised			6 698	4 990
Unutilised borrowing capacity			<b>6 703</b>	<b>5 880</b>

In terms of the memorandum of incorporation the borrowing powers of the Group are unlimited.

For interest-rate swap arrangements and further disclosures refer to notes 38.1.3, 38.1.6, 38.2 and 38.3.

	2014 Rm	2013 Rm
<b>22. INSURANCE, INVESTMENT, MAINTENANCE AND WARRANTY CONTRACTS</b>		
Long-term insurance funds	830	713
Short-term insurance funds	575	570
Maintenance and warranty contracts	2 905	2 687
	<b>4 310</b>	<b>3 970</b>
<b>Maturity analysis of insurance, investment, maintenance and warranty contracts</b>		
- Maturing within one year	1 398	905
- Maturing after one year but within five years	2 180	2 445
- Maturing after five years	732	620
	<b>4 310</b>	<b>3 970</b>
See Annexure A for details on insurance funds.		
<b>23. OTHER FINANCIAL LIABILITIES</b>		
Cross currency and interest-rate swap instruments	199	172
Contingent consideration liabilities	92	214
Loans payable	430	33
Put option liability	990	
	<b>1 711</b>	<b>419</b>

The put option liability is to the non-controlling shareholders of Eco Health Limited who have the right to put their remaining shareholding in Eco Health Limited to Imperial Mobility International B.V. Netherlands.

For a maturity analysis and further disclosures refer to notes 38.1.6 and 38.2.