



<i>Terms of repayment</i>	<i>Interest rate at 30 June 2003</i>	2003 Rm	2002 Rm	2001 Rm
Unsecured liabilities				
<i>Purchase consideration repayable in four equal annual amounts until December 2006</i>	4,4%	84	125	70
<i>Repayable July 2003</i>	13,0%	75	75	75
<i>Repayable December 2015</i>	7,3 – 12,5%	35	35	43
<i>Repayment in two equal annual amounts until April 2005</i>	Nil	15	31	—
<i>Repayment terms not specified</i>	8%	48	20	14
<i>Repayment terms not specified</i>	Nil	28	27	—
<i>Repayable in equal monthly instalments until September 2005</i>	Nil	5	5	7
<i>Repayment terms not specified</i>	9,0%	2	4	—
<i>Repayment terms not specified</i>	NACQ – 0,75%	2	—	—
<i>Subordinated loans repayable during August 2010</i>		66	—	—
<i>Unsubordinated loans repayable during February 2007</i>		22	—	—
<i>Bankers' acceptances loans repayable during June 2004</i>		38	—	—
<i>Revolving credit repayable during June 2004</i>		59	—	—
<i>Other</i>	Various	57	207	71
<i>Settled during the year</i>		—	56	1 104
		5 479	6 264	5 364
<i>Repayable within one year included in short-term debt</i>		(898)	(837)	(394)
		4 581	5 427	4 970