| | | 2020 Rm | Restated* 2019 Rm |
|---|---|---|---|
| 4 | **FAIR VALUE ADJUSTMENTS ON FINANCIAL INSTRUMENTS** | | |
| | Income included in operating profit as valuation of insurance companies^ | **5** | 13 |
| | Disclosed as fair value (loss)/gain on financial instruments | **(340)** | 22 |
| | Per IFRS 9 category | | |
| | Net foreign exchange (loss)/gain on loans, cash , receivables and payables | **(167)** | (8) |
| | Financial assets/liabilities at fair value (loss)/gain through profit or loss | **(173)** | 30 |
| | **Total Group** | **(340)** | 22 |

^ This relates to the fair value movement of investment in insurance cell captives within Automotive, Logistics and Corporate operating segments.

| | | 2020 Rm | Restated* 2019 Rm |
|---|---|---|---|
| 5 | **FINANCE COSTS** | | |
| | Interest on financial liabilities at amortised cost: | | |
| | Corporate bonds and other long-term borrowings | **(501)** | (630) |
| | Bank and other short-term borrowings | **(361)** | (337) |
| | Floor plan | **(70)** | (75) |
| | Defined benefit plan | **(36)** | (49) |
| | Capitalised finance leases | **(21)** | (43) |
| | Lease liability interest – long-term | **(266)** | |
| | Lease liability interest – short-term | **(19)** | |
| | **Total Group** | **(1 274)** | (1 134) |
| 6 | **INCOME FROM INVESTMENTS** | | |
| | Dividends – received from insurance companies | **20** | 18 |
| | Interest on financial assets at amortised cost (income from investments) | **155** | 203 |
| | **Total Group** | **175** | 221 |
| | Included in operating profit as dividends received from insurance companies | **20** | 18 |
| | Disclosed in income statement as income from investments | **155** | 203 |
| | **Total Group** | **175** | 221 |
| 7 | **OTHER NON-OPERATING AND CAPITAL ITEMS** | | |
| | (Loss)/profit on disposal of subsidiary | **(6)** | 12 |
| | Profit on disposal of property, plant, equipment, intangibles and other assets | **13** | 3 |
| | **Total Group** | **7** | 15 |