

Notes to the consolidated financial statements

for the year ended 30 June

	2017 R'000	2016 R'000
32. Amounts owed to bank depositors		
Call deposits	2 489 187	2 204 579
Fixed and notice deposits	1 922 917	1 484 582
	4 412 104	3 689 161
All amounts owed to bank depositors mature within one year.		
Effective rates of interest	%	%
Call deposits	2,5	3,0
Fixed and notice deposits	8,4	7,9
Amounts owed to bank depositors other than fixed and notice deposits are at floating interest rates. Refer note 38 for further disclosure.		
More detailed disclosure for amounts owing to bank depositors can be found in the Bidvest Bank Limited financial statements published on the website, www.bidvestbank.co.za .		
33. Operating leases		
Leases which have fixed determinable escalations are charged to the income statement on a straight-line basis and liabilities are raised for the difference between the actual lease expense and the charge recognised in the income statement. The liabilities are classified based on the timing of the reversal which will occur when the actual cash flow exceeds the income statement amounts.		
	R'000	R'000
Operating lease liabilities	162 790	146 845
Less: Short-term portion included in trade and other payables	(19 914)	(26 498)
Long-term portion	142 876	120 347
Operating lease commitments		
Land and buildings	5 025 773	5 426 536
Due in one year	989 048	992 798
Due after one year but within five years	2 071 016	2 297 086
Due after five years	1 965 709	2 136 652
Equipment and vehicles	293 236	170 364
Due in one year	102 040	72 752
Due after one year but within five years	134 948	97 612
Due after five years	56 248	—
	5 319 009	5 596 900
Less: Amounts raised as liabilities	(162 790)	(146 845)
	5 156 219	5 450 055
34. Trade and other payables		
Trade payables	5 981 648	6 559 593
Non-interest-bearing floorplan creditors	838 293	766 443
Forward exchange contracts liability	18 870	19 856
Payables relating to customer contracts	105 630	147 598
Other payables and accrued expenses	4 088 983	3 522 896
	11 033 424	11 016 386
The majority of trade and other payables are fixed in the subsidiaries' local currency. Since trade and other payables have limited exposure to exchange rate fluctuations, a currency analysis has not been included.		
Refer note 38 for further disclosure.		