

	2019 R'000	2018 R'000
32. Amounts owed to bank depositors		
Call deposits	3 549 795	3 067 760
Fixed and notice deposits	2 857 695	2 553 382
	6 407 490	5 621 142
All amounts owed to bank depositors mature within one year.		
Effective rates of interest	%	%
Call deposits	3.4	2.6
Fixed and notice deposits	8.4	8.1
Amounts owed to bank depositors other than fixed and notice deposits are at floating interest rates. Refer note 38 for further disclosure.		

	2019 R'000	2018 R'000
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.		
Operating lease liabilities	153 888	160 946
Less short-term portion included in trade and other payables	(58 252)	(19 866)
Long-term portion	95 636	141 080
Operating lease commitments		
Land and buildings	5 703 599	5 687 205
Due in one year	1 151 193	959 870
Due after one year but within five years	2 495 569	2 327 236
Due after five years	2 056 837	2 400 099
Equipment and vehicles	373 487	647 539
Due in one year	140 352	269 936
Due after one year but within five years	198 126	332 263
Due after five years	35 009	45 340
	6 077 086	6 334 744
Less amounts raised as liabilities	(153 888)	(160 946)
	5 923 198	6 173 798

34. Trade and other payables		
Trade payables	6 505 465	7 229 842
Non-interest-bearing floorplan creditors	683 520	946 088
Forward exchange contracts liability	18 000	2 645
Interest rate swap liabilities	18 857	1 334
Payables relating to customer contracts	222 139	37 948
Value added tax liability	442 234	439 961
Salary and wage-related accruals	2 274 236	1 927 175
Other payables and accrued expenses	1 827 402	2 398 518
	11 991 853	12 983 511

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.