	2020 R'000	2019 R'000
34. Amounts owed to bank depositors		
Call deposits	**4 183 890**	3 549 795
Fixed and notice deposits	**3 102 874**	2 857 695
	7 286 764	6 407 490
All amounts owed to bank depositors mature within one year.		
Effective rates of interest	**%**	%
Call deposits	**1.5**	3.4
Fixed and notice deposits	**7.1**	8.4

Amounts owed to bank depositors other than fixed and notice deposits are at floating interest rates. Refer *note 40 Nature and extent of risks arising from financial instruments* for further disclosure.

	2020 R'000	2019 R'000
35. Lease liabilities		
Movement in lease liabilities		
Adoption/transition balance at 1 July 2019	**5 159 037**	–
Additions	**435 243**	–
On acquisition of business	**1 235 041**	–
On disposal of business	**(47 991)**	–
Interest paid	**375 936**	–
Interest accrued	**60 359**	–
Modification to lease terms	**(41 262)**	–
Variable lease payment adjustments	**(57 516)**	–
Lease payments	**(1 393 480)**	–
Foreign exchange adjustment	**(57 332)**	–
	5 668 035	–
Nature of lease liabilities		
Long-term portion of lease liabilities	**4 429 734**	–
Short-term portion of lease liabilities	**1 238 301**	–
	5 668 035	–
Segmental analysis		
Services	**1 318 675**	–
Branded Products	**611 316**	–
Freight	**1 712 650**	–
Commercial Products	**773 752**	–
Financial Services	**373 638**	–
Automotive	**855 175**	–
Corporate and investments	**22 829**	–
	5 668 035	–
Geographic region		
Southern Africa	**4 771 539**	–
International	**896 496**	–
	5 668 035	–

Short term, low value and lessor lease accounting

Short term, low value 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.