

	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.

Notes to the consolidated financial statements (continued)

35. Lease liabilities (continued)

	2020 R'000	2019 R'000
Net lease liability arising from short-term leases, low value leases and lessor accounting	(33 628)	153 888
Less short-term portion included in trade and other payables	(2 826)	(58 252)
Long-term portion	(36 454)	95 636
Undiscounted contractual maturities of lease liabilities		
Land and buildings	8 119 752	5 703 599
Due in one year	1 337 898	1 151 193
Due after one year but within five years	3 725 058	2 495 569
Due after five years	3 056 796	2 056 837
Equipment and vehicles	664 232	373 487
Due in one year	362 245	140 352
Due after one year but within five years	296 894	198 126
Due after five years	5 093	35 009
	8 783 984	6 077 086
Less amounts raised as liabilities	(5 634 407)	(153 888)
	3 149 577	5 923 198

36. Trade and other payables

Trade payables	6 277 456	6 505 465
Non-interest-bearing floorplan creditors	622 058	683 520
Forward exchange contracts liability	9 929	18 000
Interest rate swap liabilities	101 785	18 857
Derivative liabilities	43 855	–
Payables relating to customer contracts	1 359 502	222 139
Value added tax liability	913 203	442 234
Salary and wage related accruals	2 584 196	2 274 236
Adcock Ingram Black Managers Share Trust cash-settled share-based payment scheme	21 382	–
Adcock Ingram cash-settled share-based payment scheme	21 096	–
Goods in transit and other stock accruals	730 573	99 363
Other payables and accrued expences	2 333 814	1 728 039
	15 018 849	11 991 853

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 40 Nature and extent of risks arising from financial instruments* for further disclosure.

	2020 R'000	2019 R'000
37. Provisions		
Long-term portion	667 672	350 705
Short-term portion	820 590	332 465
	1 488 262	683 170