

The analysis of the subordinated debt by remaining period, is as follows:

	(Thousands of euros)	
	<b>2017</b>	<b>2016</b>
3 to 6 months	-	703,419
Up to 1 year	94,359	-
1 to 5 years	524,904	608,934
Over 5 years	298,583	-
Undetermined	86,928	88,478
	<b>1,004,774</b>	<b>1,400,831</b>
Accruals	16,767	15,202
	<b>1,021,541</b>	<b>1,416,033</b>

### 36. OTHER LIABILITIES

This balance is analysed as follows:

	(Thousands of euros)	
	<b>2017</b>	<b>2016</b>
Creditors:		
Suppliers	36,699	19,283
From factoring operations	24,937	13,717
Deposit account applications and others applications	55,073	22,567
For futures and options transactions	10,972	6,517
Obligations not covered by the Group Pension Fund - amounts payable by the Bank (note 44)	20,582	45,604
Other creditors		
Residents	42,469	47,917
Non-residents	577	47
Public sector	29,729	27,078
Interests and other amounts payable	18,839	26,857
Deferred income	5,725	6,297
Holiday pay and subsidies	43,694	41,001
Amounts payable on trading activity	1,441	803
Operations to be settled - foreign, transfers and deposits	218,834	213,205
Other liabilities	107,720	114,948
	<b>617,291</b>	<b>585,841</b>

The caption Obligations not covered by the Group Pension Fund - amounts payable by the Bank includes the amount of Euros 9,098,000 (31 December 2016: Euros 17,416,000) related to the actual value of benefits attributed associated with mortgage loans to employees, retirees and former employees and the amount of Euros 3,733,000 (31 December 2016: Euros 3,837,000), related to the obligations with retirement benefits already recognised in Staff costs, to be paid to former members of the Executive Board of Directors, as referred in note 44. This balance also includes the amount of Euros 5,000,000 regarding to restructuring costs. These obligations are not covered by the Group Pension Fund and therefore, correspond to amounts payable by the Bank.

As at 31 December 2016, this caption also included the amount of Euros 20,962,000 related to the seniority premium.

The caption Amounts payable on trading activity includes amounts payable within 3 business days of stock exchange operations.