

39. Other liabilities

This balance is analysed as follows:

	(Thousands of euros)	
	2019	2018
Creditors:		
Associated companies	190	44
Suppliers	44,627	46,144
From factoring operations	35,948	26,323
For futures and options transactions	11,039	13,731
For direct insurance and reinsurance operations	3,350	3,614
Deposit account and other applications	60,339	75,453
Liabilities not covered by the Group Pension Fund - amounts payable by the Group	15,014	13,431
Rents to pay	281,072	-
Other creditors		
Residents	29,774	27,915
Non-residents	61,564	257,902
Negative equity in associated companies	278	-
Holidays, subsidies and other remuneration payable	59,420	58,609
Interests and other amounts payable	151,170	106,326
Operations to be settled - foreign, transfers and deposits	288,281	277,452
Amounts payable on trading activity	89,003	10,603
Other administrative costs payable	5,153	5,194
Deferred income	10,846	11,688
Loans insurance received and to amortised	74,712	59,641
Public sector	38,037	35,791
Other liabilities	182,408	270,213
	1,442,225	1,300,074

As at 31 December 2018, the balance Other creditors - Non-residents included the amount of Euros 207,531,000 related to the acquisition of securities for BCP's portfolio, which were settled in 2019.

The balance Liabilities not covered by the Group Pension Fund - amounts payable by the Group includes the amount of Euros 5,543,000 (31 December 2018: Euros 6,363,000) 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 2018: Euros 3,733,000), 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 50.

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

In 2019, the Group has several operating leases for properties, and accounts for, in the balance Rents to pay, the amount of lease liabilities recognised under IFRS 16, according to the accounting policy 1 H and note 59. The analyse of this balance, by maturity, is as follows:

	(Thousands of euros)
	2019
Until 1 year	26,473
1 to 5 years	97,590
Over 5 years	168,361
	292,424
Accrued costs recognised in Net interest income	(11,352)
	281,072