

The Other provisions for liabilities and charges were based on the probability of occurrence of certain contingencies related to risks inherent to the Bank's activity, being reviewed at each reporting date to reflect the best estimate of the amount and respective probability of payment. This caption includes provisions for lawsuits, fraud and tax contingencies. The provisions constituted to cover tax contingencies totalled Euros 61,720,000 (31 December 2019: Euros 68,224,000) and are associated, essentially, to contingencies related to VAT and Stamp Duty.

36. Other liabilities

This balance is analysed as follows:

	(Thousands of euros)	
	2020	2019
Creditors:		
Suppliers	28,628	42,978
From factoring operations	40,045	35,948
Deposit account applications and others applications	36,820	58,468
For futures and options transactions	6,852	11,039
Obligations not covered by the Group Pension Fund - amounts payable by the Bank	10,205	11,634
Rents to pay	157,806	175,598
Other creditors		
Residents	45,815	40,250
Non-residents	6,372	3,136
Public sector	28,371	33,218
Interests and other amounts payable	38,801	35,640
Deferred income	6,436	7,153
Holiday pay and subsidies	42,629	44,026
Amounts payable on trading activity	50,821	81,464
Operations to be settled - foreign, transfers and deposits	19,931	230,189
Other liabilities	94,745	94,256
	614,277	904,997

The balance Obligations not covered by the Group Pension Fund - amounts payable by the Bank includes the amount of Euros 4,072,000 (31 December 2019: Euros 5,448,000) 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 2019: 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 45.

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

The Bank 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 52. The analyse of this balance, by maturity, is as follows:

	(Thousands of euros)	
	2020	2019
Until 1 year	833	9,389
1 to 5 years	69,043	61,467
Over 5 years	97,389	116,316
	167,265	187,172
Accrued costs recognised in Net interest income	(9,459)	(11,574)
	157,806	175,598