

39. Other liabilities

This balance is analysed as follows:

	(Thousands of euros)	
	2020	2019
Creditors:		
Associated companies	98	190
Suppliers	31,718	44,627
From factoring operations	40,045	35,948
For futures and options transactions	6,852	11,039
For direct insurance and reinsurance operations	12,636	3,350
Deposit account and other applications	38,701	60,339
Liabilities not covered by the Group Pension Fund - amounts payable by the Group	14,481	15,014
Rents to pay	238,868	281,072
Other creditors		
Residents	30,691	29,774
Non-residents	55,953	61,564
Negative equity in associated companies	-	278
Holidays, subsidies and other remuneration payable	54,645	59,420
Interests and other amounts payable	142,747	151,170
Operations to be settled - foreign, transfers and deposits	94,594	288,281
Amounts payable on trading activity	51,158	89,003
Other administrative costs payable	4,438	5,153
Deferred income	8,593	10,846
Loans insurance received and to amortised	79,322	74,712
Public sector	32,292	38,037
Other liabilities	165,820	182,408
	1,103,652	1,442,225

The balance Liabilities not covered by the Group Pension Fund - amounts payable by the Group includes the amount of Euros 4,153,000 (31 December 2019: Euros 5,543,000) 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 50.

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

The Group has several operating leases for properties, being registered in the item Rents to pay the amount of lease liabilities recognised under IFRS 16, as described in the accounting policy 1 H and in note 59. The analysis of this balance, by maturity, is as follows:

	(Thousands of euros)	
	2020	2019
Until 1 year	25,305	26,473
1 to 5 years	92,175	97,590
Over 5 years	130,552	168,361
	248,032	292,424
Accrued costs recognised in Net interest income	(9,164)	(11,352)
	238,868	281,072