

The changes occurred in impairment for other assets are analysed as follows:

	(Thousands of euros)	
	2017	2016
<b>Balance on 1 January</b>	323,075	369,250
Transfers	41,247	(77,808)
Impairment for the year	16,827	38,642
Write back for the year	(20,254)	(788)
Amounts charged-off	(69,067)	(6,221)
<b>Balance on 31 December</b>	291,828	323,075

### 30. RESOURCES FROM CREDIT INSTITUTIONS

This balance is analysed as follows:

	2017			2016		
	Non interest bearing	Interest bearing	Total	Non interest bearing	Interest bearing	Total
<b>Resources and other financing</b>						
<b>From Central Banks</b>						
Bank of Portugal	-	3,969,731	3,969,731	-	4,081,574	4,081,574
Central Banks abroad	-	170,734	170,734	-	220,554	220,554
	-	4,140,465	4,140,465	-	4,302,128	4,302,128
<b>Resources from credit institutions in Portugal</b>						
Very short-term deposits	-	19,993	19,993	-	-	-
Sight deposits	480,495	-	480,495	390,707	-	390,707
Term Deposits	-	91,169	91,169	-	764,397	764,397
Other resources	17,540	-	17,540	1,240	-	1,240
	498,035	111,162	609,197	391,947	764,397	1,156,344
<b>Resources from credit institutions abroad</b>						
Very short-term deposits	-	83	83	-	11	11
Sight deposits	145,044	-	145,044	170,878	-	170,878
Term Deposits	-	625,075	625,075	-	505,641	505,641
Loans obtained	-	1,467,096	1,467,096	-	1,226,097	1,226,097
Sales operations with repurchase agreement	-	827,913	827,913	-	2,317,772	2,317,772
Other resources	-	10,178	10,178	-	66,649	66,649
	145,044	2,930,345	3,075,389	170,878	4,116,170	4,287,048
	643,079	7,181,972	7,825,051	562,825	9,182,695	9,745,520

This balance is analysed by remaining period, as follows:

	(Thousands of euros)	
	2017	2016
Up to 3 months	1,335,169	3,764,169
3 to 6 months	65,031	552,379
6 to 12 months	260,125	124,631
1 to 5 years	4,784,375	4,314,091
Over 5 years	1,380,351	990,250
	<b>7,825,051</b>	<b>9,745,520</b>

The caption Resources from credit institutions abroad includes, under the scope of transactions involving derivative financial instruments (IRS and CIRS) with institutional counterparties, and in accordance with the terms of their respective agreements ("Cash collateral"), the amount of Euros 17,540,000 (31 December 2016: Euros 63,393,000). These deposits are held by the Bank and are reported as collateral for the referred operations (IRS and CIRS), whose revaluation is positive.

The caption Resources from credit institutions - Resources from credit institutions abroad - Sales operations with repurchase agreement, corresponds to repo operations carried out in the money market and is a tool for the Bank's treasury management.

### 31. RESOURCES FROM CUSTOMERS AND OTHER LOANS

This balance is analysed as follows:

	2017			2016		
	Non interest bearing	Interest bearing	Total	Non interest bearing	Interest bearing	Total
Deposits from customers						
Repayable on demand	-	16,661,108	16,661,108	-	14,420,226	14,420,226
Term deposits	-	11,993,615	11,993,615	-	13,270,051	13,270,051
Saving accounts	-	2,978,608	2,978,608	-	2,792,217	2,792,217
Deposits at fair value through profit and loss	-	2,902,392	2,902,392	-	2,985,741	2,985,741
Treasury bills and other assets sold under repurchase agreement	-	129,758	129,758	-	137,707	137,707
Cheques and orders to pay	361,755	-	361,755	316,231	-	316,231
Other	-	10,191	10,191	-	35,796	35,796
	<b>361,755</b>	<b>34,675,672</b>	<b>35,037,427</b>	<b>316,231</b>	<b>33,641,738</b>	<b>33,957,969</b>

In the terms of the Law, the Deposit Guarantee Fund was established to guarantee the reimbursement of funds deposited in Credit Institutions. The criteria to calculate the annual contributions to the referred fund are defined in the Regulation No. 11/94 of the Bank of Portugal.

The caption Deposits from customers - Deposits at fair value through profit and loss is measured at fair value in accordance with internal valuation techniques considering mainly observable internal inputs. In accordance with the hierarchy of the valuation sources, and as referred in IFRS 13, these instruments are classified in level 3 (note 43). These financial liabilities are revalued against income statement, as referred in the accounting policy presented in note 1 c) and was recognized in 2017 a loss of Euros 499,000 (31 December 2016: gain of Euros 3,239,000) related to the fair value changes resulting from variations in the credit risk of the Bank, as referred in note 6.

The nominal amount of the caption Deposits from customers - Deposits at fair value through profit and loss amounts to, as at 31 December 2017, Euros 2,901,459,000 (31 December 2016: Euros 2,992,567,000).