

12. LOANS IMPAIRMENT

The amount of this account is comprised of:

	(Thousands of euros)	
	2017	2016
Loans and advances to customers:		
Impairment charge for the year	939,919	1,381,442
Reversals for the year	(299,245)	(230,658)
Recoveries of loans and interest charged-off (note 22)	(16,966)	(33,866)
	623,708	1,116,918
Loans and advances to credit institutions:		
Reversals for the year	-	(2)
	-	(2)
	623,708	1,116,916

The balance Loans impairment records the variation of the estimate of incurred losses determined according with the evaluation of objective evidence of impairment, as referred in accounting policy described in note 1 c).

13. OTHER FINANCIAL ASSETS IMPAIRMENT

The amount of this account is comprised of:

	(Thousands of euros)	
	2017	2016
Impairment of financial assets available for sale		
Charge for the year	63,421	274,741

The balance Impairment of financial assets available for sale - Charge for the period includes the impairment losses on shares and on participation units held by the Group in the amount of Euros 63,401,000 (2016: Euros 235,557,000). This amount includes Euros 45,956,000 (2016: Euros 218,381,000) related to impairment losses on investments held in restructuring funds, as described in note 57.

14. OTHER PROVISIONS

The amount of this account is comprised of:

	(Thousands of euros)	
	2017	2016
Provision for guarantees and other commitments (note 37)		
Charge for the year	18,537	64,536
Reversals for the year	(15,953)	(8,644)
	2,584	55,892
Other provisions for liabilities and charges (note 37)		
Charge for the year	16,463	44,928
Reversals for the year	(2,337)	(12,433)
	14,126	32,495
	16,710	88,387