

## 19. CASH AND DEPOSITS AT CENTRAL BANKS

This balance is analysed as follows:

	(Thousands of euros)	
	2017	2016
Cash	540,608	540,290
Central Banks		
Bank of Portugal	939,852	433,534
Central Banks abroad	687,474	600,088
	<b>2,167,934</b>	<b>1,573,912</b>

The balance Central Banks includes deposits at Central Banks of the countries where the Group operates in order to satisfy the legal requirements to maintain a cash reserve calculated based on the value of deposits and other effective liabilities. According to the European Central Bank System for Euro Zone, the cash reserve requirements establishes the maintenance of a deposit with the Central Bank equivalent to 1% of the average value of deposits and other liabilities, during each reserve requirement period. The rate is different for countries outside the Euro Zone.

## 20. LOANS AND ADVANCES TO CREDIT INSTITUTIONS REPAYABLE ON DEMAND

This balance is analysed as follows:

	(Thousands of euros)	
	2017	2016
Credit institutions in Portugal	8,394	659
Credit institutions abroad	160,389	232,152
Amounts due for collection	126,749	215,414
	<b>295,532</b>	<b>448,225</b>

The balance Amounts due for collection represents essentially cheques due for collection on other financial institutions. These balances are settled in the first days of the following month.

## 21. OTHER LOANS AND ADVANCES TO CREDIT INSTITUTIONS

This balance is analysed as follows:

	(Thousands of euros)	
	2017	2016
Other loans and advances to Central Banks abroad	50,114	12,461
Other loans and advances to credit institutions in Portugal		
Very short-term applications	39,742	-
Loans	39,220	15,586
Other applications	10,328	4,801
	<b>89,290</b>	<b>20,387</b>
Other loans and advances to credit institutions abroad		
Very short-term applications	388,327	180,347
Short-term applications	262,339	548,564
Loans	-	4
Other applications	274,837	294,439
	<b>925,503</b>	<b>1,023,354</b>
	<b>1,064,907</b>	<b>1,056,202</b>
Overdue loans - Over 90 days	661	499
	<b>1,065,568</b>	<b>1,056,701</b>