

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

	(Thousands of euros)	
	2018	2017
Balance on 1 January	291,828	323,075
Transfers (a)	57,120	41,247
Impairment for the year (note 12)	6,544	16,827
Write back for the year (note 12)	(1,432)	(20,254)
Amounts charged-off	(41,287)	(69,067)
Balance on 31 December	312,773	291,828

(a) In 2018, the balance Transfers corresponds to impairments that, as at 31 December 2017, were accounted in loans to customers. In the context of the financial restructuring of a group of customers occurred in 2018, the associated credits were liquidated, and the Bank received a set of assets in kind.

30. Resources from credit institutions

This balance is analysed as follows:

	2018			2017		
	Non interest bearing	Interest bearing	Total	Non interest bearing	Interest bearing	Total
Resources and other financing						
From Central Banks						
Bank of Portugal	-	3,950,657	3,950,657	-	3,969,731	3,969,731
Central Banks abroad	-	803,986	803,986	-	170,734	170,734
	-	4,754,643	4,754,643	-	4,140,465	4,140,465
Resources from credit institutions in Portugal						
Very short-term deposits	-	8,134	8,134	-	19,993	19,993
Sight deposits	453,795	-	453,795	480,495	-	480,495
Term Deposits	-	417,911	417,911	-	91,169	91,169
Other resources	19,820	-	19,820	17,540	-	17,540
	473,615	426,045	899,660	498,035	111,162	609,197
Resources from credit institutions abroad						
Very short-term deposits	-	700	700	-	83	83
Sight deposits	197,673	-	197,673	145,044	-	145,044
Term Deposits	-	555,195	555,195	-	625,075	625,075
Loans obtained	-	1,522,631	1,522,631	-	1,467,096	1,467,096
Sales operations with repurchase agreement	-	439,999	439,999	-	827,913	827,913
Other resources	-	2,036	2,036	-	10,178	10,178
	197,673	2,520,561	2,718,234	145,044	2,930,345	3,075,389
	671,288	7,701,249	8,372,537	643,079	7,181,972	7,825,051

This balance is analysed by remaining period, as follows:

	(Thousands of euros)	
	2018	2017
Up to 3 months	2,311,072	1,335,169
3 to 6 months	39,693	65,031
6 to 12 months	219,821	260,125
1 to 5 years	4,679,943	4,784,375
Over 5 years	1,122,008	1,380,351
	8,372,537	7,825,051

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 21,000,000 (31 December 2017: Euros 26,250,000). 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:

	2018			2017		
	Non interest bearing	Interest bearing	Total	Non interest bearing	Interest bearing	Total
Deposits from customers						
Repayable on demand	18,849,565	449,154	19,298,719	16,150,559	510,549	16,661,108
Term deposits	-	11,142,718	11,142,718	-	11,993,616	11,993,616
Saving accounts	-	3,473,141	3,473,141	-	2,978,608	2,978,608
Treasury bills and other assets sold under repurchase agreement	-	-	-	-	129,758	129,758
Cheques and orders to pay	303,339	-	303,339	361,755	-	361,755
Other	-	-	-	-	10,190	10,190
	19,152,904	15,065,013	34,217,917	16,512,314	15,622,721	32,135,035

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.