

As at 31 December 2017, the analysis of this balance, by remaining period, is as follows:

	2017					Total
	Up to 3 months	3 months to 6 months	6 months to 1 year	1 year to 5 years	Over 5 years	
<b>Deposits from customers</b>	377,045	395,330	925,921	1,204,096	-	2,902,392
<b>Debt securities at fair value through profit and loss</b>						
Bonds	2,042	4,542	1,783	5,001	-	13,368
MTNs	-	123,533	-	36,933	-	160,466
	2,042	128,075	1,783	41,934	-	173,834
<b>Certificates</b>	-	23	-	-	763,896	763,919
	379,087	523,428	927,704	1,246,030	763,896	3,840,145

## 36. Provisions

This balance is analysed as follows:

	(Thousands of euros)	
	2018	2017
Provision for guarantees and other commitments	163,363	114,981
Other provisions for liabilities and charges	150,505	154,076
	313,868	269,057

Changes in Provision for guarantees and other commitments are analysed as follows:

	(Thousands of euros)	
	2018	2017
<b>Balance on 1 January</b>	114,981	110,601
Adjustments due to the implementation of IFRS 9 (note 52)	9,078	-
Other transfers	(2,124)	-
Charge for the year (note 13)	41,462	4,449
Reversals for the year (note 13)	(36)	(52)
Exchange rate differences	2	(17)
<b>Balance on 31 December</b>	163,363	114,981

Changes in Other provisions for liabilities and charges are analysed as follows:

	(Thousands of euros)	
	2018	2017
<b>Balance on 1 January</b>	154,076	113,032
Transfers	(12,915)	(588)
Charge for the year (note 13)	19,142	46,094
Reversals for the year (note 13)	(24)	-
Amounts charged-off	(9,774)	(4,462)
<b>Balance on 31 December</b>	150,505	154,076

The Other provisions for liabilities and charges were based on the probability of occurrence of certain contingencies related to risks inherent to the Bank's activity, being reviewed at each reporting date to reflect the best estimate of the amount and respective probability of payment. This caption includes provisions for lawsuits, fraud and tax contingencies. The provisions constituted to cover tax contingencies totalled Euros 55,817,000 (31 December 2017: Euros 54,762,000) and are associated, essentially, to contingencies related to VAT and Stamp Duty.