

## 18. Cash and deposits at Central Banks

This balance is analysed as follows:

	(Thousands of euros)	
	<b>2018</b>	<b>2017</b>
Cash	566,202	540,608
Central Banks		
Bank of Portugal	1,315,682	939,852
Central Banks abroad	871,955	687,474
	<b>2,753,839</b>	<b>2,167,934</b>

The balance Central Banks includes deposits at Central Banks of the countries where the Group operates 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.

## 19. Loans and advances to credit institutions repayable on demand

This balance is analysed as follows:

	(Thousands of euros)	
	<b>2018</b>	<b>2017</b>
Credit institutions in Portugal	960	8,394
Credit institutions abroad	238,932	160,389
Amounts due for collection	86,815	126,749
	<b>326,707</b>	<b>295,532</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.

## 20. Loans and advances to credit institutions

This balance is analysed as follows:

	(Thousands of euros)	
	<b>2018</b>	<b>2017</b>
Loans and advances to Central Banks abroad	-	50,114
Loans and advances to credit institutions in Portugal		
Very short-term applications	-	39,742
Loans	47,911	39,220
Other applications	1,553	10,328
	<b>49,464</b>	<b>89,290</b>
Loans and advances to credit institutions abroad		
Very short-term applications	78,030	388,327
Short-term applications	550,904	262,339
Other applications	212,819	274,837
	<b>841,753</b>	<b>925,503</b>
	<b>891,217</b>	<b>1,064,907</b>
Overdue loans - Over 90 days	669	661
	<b>891,886</b>	<b>1,065,568</b>
Impairment for loans and advances to credit institutions	(1,853)	-
	<b>890,033</b>	<b>1,065,568</b>