

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

	(Thousands of euros)	
	2018	2017
Balance on 1 January	282,646	267,389
Transfers (a)	51,842	41,243
Charge for the year (note 12)	7,234	13,616
Reversals for the year (note 12)	(1,414)	(1,029)
Amounts charged-off	(55,164)	(38,635)
Exchange rate differences	(3)	62
Balance at the end of the year	285,141	282,646

(a) As at 31 December 2018, the balance Transfers refers 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 Group received a set of assets in kind.

33. 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	-	3,969,732	3,969,732
Central Banks abroad	-	805,264	805,264	-	172,226	172,226
	-	4,755,921	4,755,921	-	4,141,958	4,141,958
Resources from credit institutions in Portugal						
Very short-term deposits	-	8,134	8,134	-	19,993	19,993
Sight deposits	119,634	-	119,634	104,155	-	104,155
Term Deposits	-	190,825	190,825	-	89,247	89,247
Loans obtained	-	1,154	1,154	-	1,095	1,095
Other resources	2,560	-	2,560	1,570	-	1,570
	122,194	200,113	322,307	105,725	110,335	216,060
Resources from credit institutions abroad						
Very short-term deposits	-	700	700	-	83	83
Sight deposits	184,543	-	184,543	121,208	-	121,208
Term Deposits	-	216,900	216,900	-	454,713	454,713
Loans obtained	-	1,818,677	1,818,677	-	1,715,246	1,715,246
Sales operations with repurchase agreement	-	451,712	451,712	-	827,913	827,913
Other resources	-	2,036	2,036	-	10,176	10,176
	184,543	2,490,025	2,674,568	121,208	3,008,131	3,129,339
	306,737	7,446,059	7,752,796	226,933	7,260,424	7,487,357

This balance is analysed, by remaining period, as follows:

	(Thousands of euros)	
	2018	2017
Up to 3 months	1,965,667	1,312,660
3 to 6 months	52,630	71,012
6 to 12 months	231,413	297,739
1 to 5 years	4,682,096	4,736,613
Over 5 years	820,990	1,069,333
	7,752,796	7,487,357

The balance 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 23,734,000 (31 December 2017: Euros 231,621,000). These deposits are held by the Group and are reported as collateral for the referred operations (IRS and CIRS), whose revaluation is positive.

The balance 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.

34. 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	30,143,049	449,154	30,592,203	24,936,894	510,549	25,447,443
Term deposits	-	18,231,848	18,231,848	-	19,310,419	19,310,419
Saving accounts	-	3,512,313	3,512,313	-	3,016,883	3,016,883
Treasury bills and other assets sold under repurchase agreement	-	15,958	15,958	-	129,764	129,764
Cheques and orders to pay	312,365	-	312,365	370,295	-	370,295
Other	-	-	-	-	10,621	10,621
	30,455,414	22,209,273	52,664,687	25,307,189	22,978,236	48,285,425

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 Portuguese fund are defined in the Regulation no. 11/94 of the Bank of Portugal.