

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

	(Thousands of euros)	
	<b>2018</b>	<b>2017</b>
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
	<b>7,752,796</b>	<b>7,487,357</b>

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:

	(Thousands of euros)					
	<b>2018</b>			<b>2017</b>		
	<b>Non interest bearing</b>	<b>Interest bearing</b>	<b>Total</b>	<b>Non interest bearing</b>	<b>Interest bearing</b>	<b>Total</b>
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
	<b>30,455,414</b>	<b>22,209,273</b>	<b>52,664,687</b>	<b>25,307,189</b>	<b>22,978,236</b>	<b>48,285,425</b>

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.

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

	(Thousands of euros)	
	<b>2018</b>	<b>2017</b>
<b>Deposits repayable on demand</b>	<b>30,592,203</b>	25,447,443
<b>Term deposits and saving accounts</b>		
Up to 3 months	10,882,082	10,968,328
3 to 6 months	5,676,407	5,993,472
6 to 12 months	4,557,361	4,877,607
1 to 5 years	614,111	473,695
Over 5 years	14,200	14,200
	<b>21,744,161</b>	<b>22,327,302</b>
<b>Treasury bills and other assets sold under repurchase agreement</b>		
Up to 3 months	15,958	129,764
<b>Cheques and orders to pay</b>		
Up to 3 months	312,365	370,295
<b>Other</b>		
Up to 3 months	-	1,764
6 to 12 months	-	1,286
1 to 5 years	-	7,571
	-	10,621
	<b>52,664,687</b>	<b>48,285,425</b>

### 35. Non subordinated debt securities issued

This balance is analysed as follows:

	(Thousands of euros)	
	<b>2018</b>	<b>2017</b>
<b>Bonds</b>	<b>310,164</b>	709,225
Covered bonds	994,347	992,725
Medium term notes (MTNs)	77,488	20,365
Securitisations	298,395	338,011
	<b>1,680,394</b>	<b>2,060,326</b>
<b>Accruals</b>	<b>5,693</b>	6,212
	<b>1,686,087</b>	<b>2,066,538</b>

During 2017, Banco Comercial Português, S.A. issued covered mortgage bonds, under its Covered Bond Program, with subscription date on 31 May 2017. The issue, in the amount of Euros 1,000 million, has a term of 5 years, an issuance price of 99.386% and an annual interest rate of 0.75%, reflecting a spread of 65 basis points over 5-year swaps.