

31. Other assets

This balance is analysed as follows:

	(Thousands of euros)	
	2019	2018
Deposit account applications	468,123	53,417
Associated companies	631	1,644
Subsidies receivables	9,429	8,767
Prepaid expenses	25,757	29,307
Debtors for futures and options transactions	98,965	109,445
Insurance activity	5,882	6,297
Debtors		
Residents		
Advances to suppliers	-	962
Prosecution cases / agreements with the Bank	14,832	11,713
SIBS	6,183	6,005
Receivables from real estate, transfers of assets and other securities	40,361	46,550
Others	18,575	63,107
Non-residents	31,832	43,150
Interest and other amounts receivable	55,628	43,969
Amounts receivable on trading activity	7,256	33,792
Gold and other precious metals	3,769	3,617
Other financial investments	-	165
Other recoverable tax	20,473	22,026
Artistic patrimony	28,818	28,811
Reinsurance technical provision	16,604	5,243
Obligations with post-employment benefits	10,529	12,707
Capital supplies	238,449	227,295
Amounts due for collection	74,469	45,501
Amounts due from customers	225,073	217,483
Sundry assets	85,247	75,984
	1,487,050	1,096,957
Impairment for other assets	(247,916)	(285,141)
	1,239,134	811,816

As referred in note 47, as at 31 December 2019, the balances Capital supplies include the amount of Euros 231,136,000 (31 December 2018: Euros 226,049,000) arising from the transfers of assets to Specialized recovery funds which have impairment in the same amount.

As at 31 December 2019, the balance Deposit account applications includes the amount of Euros 431,226,000 (31 December 2018: Euros 16,307,000) on the Clearing houses / Clearing derivatives.

The balance Amounts receivable on trading activity includes amounts receivable within 3 business days of stock exchange operations.

Considering the nature of these transactions and the age of the amounts of these items, the Group's procedure is to periodically assess the collectability of these amounts and whenever impairment is identified, an impairment loss is registered in the income statement.

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

	(Thousands of euros)	
	2019	2018
Balance on 1 January	285,141	282,646
Transfers	3,442	51,842
Charge for the year (note 12)	14,107	7,234
Reversals for the year (note 12)	(7,606)	(1,414)
Amounts charged-off	(47,173)	(55,164)
Exchange rate differences	5	(3)
Balance at the end of the year	247,916	285,141

In 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.

32. Resources from credit institutions

This balance is analysed as follows:

	(Thousands of euros)					
	2019			2018		
	Non interest bearing	Interest bearing	Total	Non interest bearing	Interest bearing	Total
Resources and other financing from Central Banks						
Bank of Portugal	-	3,940,496	3,940,496	-	3,950,657	3,950,657
Central Banks abroad	-	109,508	109,508	-	805,264	805,264
	-	4,050,004	4,050,004	-	4,755,921	4,755,921
Resources from credit institutions in Portugal						
Very short-term deposits	-	-	-	-	8,134	8,134
Sight deposits	112,244	-	112,244	119,634	-	119,634
Term Deposits	-	92,471	92,471	-	190,825	190,825
Loans obtained	-	1,771	1,771	-	1,154	1,154
CIRS and IRS operations collateralised by deposits (*)	-	1,060	1,060	-	2,560	2,560
	112,244	95,302	207,546	119,634	202,673	322,307
Resources from credit institutions abroad						
Very short-term deposits	-	640	640	-	700	700
Sight deposits	109,004	-	109,004	184,543	-	184,543
Term Deposits	-	169,413	169,413	-	196,906	196,906
Loans obtained	-	1,784,671	1,784,671	-	1,818,677	1,818,677
CIRS and IRS operations collateralised by deposits (*)	18,484	-	18,484	-	21,174	21,174
Sales operations with repurchase agreement	-	21,335	21,335	-	451,712	451,712
Other resources	-	5,861	5,861	-	856	856
	127,488	1,981,920	2,109,408	184,543	2,490,025	2,674,568
	239,732	6,127,226	6,366,958	304,177	7,448,619	7,752,796

(*) 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"). These deposits are held by the Group and are reported as collateral for the referred operations (IRS and CIRS), whose revaluation is positive.