

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.

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.

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

	(Thousands of euros)	
	2019	2018
Up to 3 months	836,401	1,965,667
3 to 6 months	3,535,288	52,630
6 to 12 months	628,022	231,413
1 to 5 periods	1,062,395	4,682,096
Over 5 years	304,852	820,990
	6,366,958	7,752,796

33. Resources from customers and other loans

This balance is analysed as follows:

	2019			2018		
	Non interest bearing	Interest bearing	Total	Non interest bearing	Interest bearing	Total
Deposits from customers						
Repayable on demand	36,658,120	425,247	37,083,367	30,143,049	449,154	30,592,203
Term deposits	-	17,329,381	17,329,381	-	18,231,848	18,231,848
Saving accounts	-	4,276,990	4,276,990	-	3,512,313	3,512,313
Treasury bills and other assets sold under repurchase agreement	-	21,963	21,963	-	15,958	15,958
Cheques and orders to pay	355,077	-	355,077	312,365	-	312,365
Other	-	60,227	60,227	-	-	-
	37,013,197	22,113,808	59,127,005	30,455,414	22,209,273	52,664,687

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 until the next operation renewal date, as follows:

	(Thousands of euros)	
	2019	2018
Deposits repayable on demand	37,083,367	30,592,203
Term deposits and saving accounts		
Up to 3 months	11,357,567	10,882,082
3 to 6 months	5,713,727	5,676,407
6 to 12 months	3,979,916	4,557,361
1 to 5 years	554,915	614,111
Over 5 years	246	14,200
	21,606,371	21,744,161
Treasury bills and other assets sold under repurchase agreement		
Up to 3 months	21,963	15,958
Cheques and orders to pay		
Up to 3 months	355,077	312,365
Other		
Up to 3 months	227	-
Over 5 years	60,000	-
	60,227	-
	59,127,005	52,664,687