

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