

18. Loans and advances to credit institutions

This balance is analysed as follows:

	(Thousands of euros)	
	2020	2019
Loans and advances to credit institutions in Portugal		
Loans	30,942	36,655
Term applications to collateralise CIRS and IRS operations (*)	2,850	–
Other	812	6,028
	<u>34,604</u>	<u>42,683</u>
Loans and advances to credit institutions abroad		
Very short-term deposits	–	283,322
Short-term deposits	136,418	2,999
Term deposits to collateralise CIRS and IRS operations (*)	166,300	171,428
Other	13,876	14,245
	<u>316,594</u>	<u>471,994</u>
	<u>351,198</u>	<u>514,677</u>
Overdue loans - over 90 days	2	–
	<u>351,200</u>	<u>514,677</u>
Impairment for loans and advances to credit institutions	(304)	(368)
	<u>350,896</u>	<u>514,309</u>

(*) Under the scope of derivative financial instruments operations (IRS and CIRS) with institutional counterparties, and as defined in the respective contracts ("Cash collateral"). These deposits are held by the counterparties and are given as collateral of the referred operations (IRS and CIRS), whose revaluation is negative for the Bank.

This balance is analysed by the period to maturity, as follows:

	(Thousands of euros)	
	2020	2019
Up to 3 months	323,826	504,117
3 to 6 months	10,268	–
6 to 12 months	3,317	560
1 to 5 years	13,787	10,000
Undetermined	2	–
	<u>351,200</u>	<u>514,677</u>

The changes occurred in impairment for other loans and advances to credit institutions are analysed as follows:

	(Thousands of euros)	
	2020	2019
Balance on 1 January	368	1,850
Impairment charge for the year (note 10)	1	55
Reversals for the year (note 10)	(65)	(863)
Loans charged-off	–	(674)
Balance at the end of the year	<u>304</u>	<u>368</u>