

As at 31 December 2019, the analysis of this balance, by remaining period, is as follows:

(Thousands of euros)						
	2019					Total
	Up to 3 months	3 months to 6 months	6 months to 1 year	1 year to 5 years	Over 5 years	
Deposits from customers	318,904	433,281	734,858	233,092	–	1,720,135
Debt securities at fair value through profit and loss						
Bonds	262	–	–	–	–	262
Medium Term Notes (MTNs)	–	31,797	3,776	699,149	–	734,722
	262	31,797	3,776	699,149	–	734,984
Certificates	–	–	–	–	745,390	745,390
	319,166	465,078	738,634	932,241	745,390	3,200,509

35. Provisions

This balance is analysed as follows:

(Thousands of euros)		
	2020	2019
Provision for guarantees and other commitments	89,678	102,068
Other provisions for liabilities and charges	180,757	158,378
	270,435	260,446

Changes in Provision for guarantees and other commitments are analysed as follows:

(Thousands of euros)		
	2020	2019
Balance on 1 January	102,068	163,363
Transfer resulting from the merger of BII on BCP	–	10,165
Other transfers (note 19)	(14,885)	(67,083)
Charge for the year (note 13)	2,498	5
Reversals for the year (note 13)	–	(4,382)
Exchange rate differences	(3)	–
Balance at the end of the year	89,678	102,068

As at 31 December 2020, the balance Other transfers includes the amount of Euros 14,885,000 (31 December 2019: Euros 64,588,000 related to provisions for guarantees and other commitments, which were transferred to impairment for credit risks due to the fact that the guarantees granted were converted into loans and advances to customers.

Changes in Other provisions for liabilities and charges are analysed as follows:

(Thousands of euros)		
	2020	2019
Balance on 1 January	158,378	150,505
Transfer resulting from the merger of BII on BCP	–	7,230
Transfers	41	188
Charge for the year (note 13)	35,178	3,395
Reversals for the year (note 13)	(182)	(12)
Amounts charged-off	(12,658)	(2,928)
Balance at the end of the year	180,757	158,378

The Other provisions for liabilities and charges were based on the probability of occurrence of certain contingencies related to risks inherent to the Bank's activity, being reviewed at each reporting date to reflect the best estimate of the amount and respective probability of payment. This caption includes provisions for lawsuits, fraud and tax contingencies. The provisions constituted to cover tax contingencies totalled Euros 61,720,000 (31 December 2019: Euros 68,224,000) and are associated, essentially, to contingencies related to VAT and Stamp Duty.

36. Other liabilities

This balance is analysed as follows:

	(Thousands of euros)	
	2020	2019
Creditors:		
Suppliers	28,628	42,978
From factoring operations	40,045	35,948
Deposit account applications and others applications	36,820	58,468
For futures and options transactions	6,852	11,039
Obligations not covered by the Group Pension Fund - amounts payable by the Bank	10,205	11,634
Rents to pay	157,806	175,598
Other creditors		
Residents	45,815	40,250
Non-residents	6,372	3,136
Public sector	28,371	33,218
Interests and other amounts payable	38,801	35,640
Deferred income	6,436	7,153
Holiday pay and subsidies	42,629	44,026
Amounts payable on trading activity	50,821	81,464
Operations to be settled - foreign, transfers and deposits	19,931	230,189
Other liabilities	94,745	94,256
	614,277	904,997

The balance Obligations not covered by the Group Pension Fund - amounts payable by the Bank includes the amount of Euros 4,072,000 (31 December 2019: Euros 5,448,000) related to the actual value of benefits attributed associated with mortgage loans to employees, retirees and former employees and the amount of Euros 3,733,000 (31 December 2019: Euros 3,733,000), related to the obligations with retirement benefits already recognised in Staff costs, to be paid to former members of the Executive Board of Directors, as referred in note 45.

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

The Bank has several operating leases for properties, and accounts for, in the balance Rents to pay, the amount of lease liabilities recognised under IFRS 16, according to the accounting policy 1 H and note 52. The analyse of this balance, by maturity, is as follows:

	(Thousands of euros)	
	2020	2019
Until 1 year	833	9,389
1 to 5 years	69,043	61,467
Over 5 years	97,389	116,316
	167,265	187,172
Accrued costs recognised in Net interest income	(9,459)	(11,574)
	157,806	175,598