

20. Loans and advances to credit institutions

This balance is analysed as follows:

	(Thousands of euros)	
	2020	2019
Loans and advances to Central Banks abroad	291,669	–
Loans and advances to credit institutions in Portugal		
Loans	30,942	36,655
Term deposits to collateralise CIRS and IRS operations (*)	2,850	–
Other	811	6,028
	<u>34,603</u>	<u>42,683</u>
Loans and advances to credit institutions abroad		
Very short-term deposits	–	342,090
Term deposits	383,874	220,426
Loans	95	–
Term deposits to collateralise CIRS and IRS operations (*)	276,722	252,584
Other	28,426	35,580
	<u>689,117</u>	<u>850,680</u>
	<u>1,015,389</u>	<u>893,363</u>
Overdue loans - Over 90 days	2	–
	<u>1,015,391</u>	<u>893,363</u>
Impairment for loans and advances to credit institutions	(304)	(368)
	<u>1,015,087</u>	<u>892,995</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 Group.

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

	(Thousands of euros)	
	2020	2019
Up to 3 months	987,553	875,286
3 to 6 months	10,734	–
6 to 12 months	3,317	8,077
1 to 5 years	13,787	10,000
	<u>1,015,391</u>	<u>893,363</u>

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

	(Thousands of euros)	
	2020	2019
Balance on 1 January	368	1,853
Impairment charge for the year (note 10)	1	55
Reversals for the year (note 10)	(65)	(867)
Loans charged-off	–	(673)
Balance at the end of the year	<u>304</u>	<u>368</u>