

31. Other assets

This balance is analysed as follows:

	(Thousands of euros)	
	2020	2019
Deposit account applications	324,501	468,123
Associated companies	425	631
Subsidies receivables	9,750	9,429
Prepaid expenses	24,186	25,757
Debtors for futures and options transactions	281,991	98,965
Insurance activity	5,355	5,882
Debtors		
Residents		
Prosecution cases / agreements with the Bank	14,023	14,832
SIBS	4,832	6,183
Receivables from real estate, transfers of assets and other securities	105,003	40,361
Others	18,579	18,575
Non-residents	96,346	31,832
Dividends to receive	4,672	–
Interest and other amounts receivable	64,320	55,628
Amounts receivable on trading activity	498	7,256
Gold and other precious metals	3,743	3,769
Other financial investments	16,393	20,473
Other recoverable tax	28,817	28,818
Artistic patrimony	165	165
Reinsurance technical provision	21,071	16,604
Obligations with post-employment benefits	93,041	10,529
Capital supplies	239,735	238,449
Amounts due for collection	74,119	74,469
Amounts due from customers	21,278	225,073
Sundry assets	109,311	85,247
	1,562,154	1,487,050
Impairment for other assets	(265,342)	(247,916)
	1,296,812	1,239,134

As referred in note 47, as at 31 December 2020, the item Capital supplies includes the amount of Euros 232,421,000 (31 December 2019: Euros 231,136,000) arising from the transfers of assets to Specialized recovery funds which have impairment in the same amount.

As at 31 December 2020, the balance Deposit account applications includes the amount of Euros 286,315,000 (31 December 2019: Euros 431,226,000) on the Clearing houses / Clearing derivatives.

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

Considering the nature of these transactions and the age of the amounts of these items, the Group's procedure is to periodically assess the collectability of these amounts and whenever impairment is identified, an impairment loss is registered in the income statement.

The changes occurred in impairment for other assets are analysed as follows:

	(Thousands of euros)	
	2020	2019
Balance on 1 January	247,916	285,141
Transfers	15,464	3,442
Charge for the year (note 12)	17,184	14,107
Reversals for the year (note 12)	(9,636)	(7,606)
Amounts charged-off	(5,381)	(47,173)
Exchange rate differences	(205)	5
Balance at the end of the year	265,342	247,916

32. Resources from credit institutions

This balance is analysed as follows:

	(Thousands of euros)					
	2020			2019		
	Non interest bearing	Interest bearing	Total	Non interest bearing	Interest bearing	Total
Resources and other financing from Central Banks						
Bank of Portugal	–	7,510,013	7,510,013	–	3,940,496	3,940,496
Central Banks abroad	–	94,713	94,713	–	109,508	109,508
	–	7,604,726	7,604,726	–	4,050,004	4,050,004
Resources from credit institutions in Portugal						
Sight deposits	97,151	–	97,151	112,244	–	112,244
Term Deposits	–	313,560	313,560	–	92,471	92,471
Loans obtained	–	–	–	–	1,771	1,771
CIRS and IRS operations collateralised by deposits (*)	–	120	120	–	1,060	1,060
Other resources	–	229	229	–	–	–
	97,151	313,909	411,060	112,244	95,302	207,546
Resources from credit institutions abroad						
Very short-term deposits	–	–	–	–	640	640
Sight deposits	110,625	–	110,625	109,004	–	109,004
Term Deposits	–	216,818	216,818	–	169,413	169,413
Loans obtained	–	467,353	467,353	–	1,784,671	1,784,671
CIRS and IRS operations collateralised by deposits (*)	25,211	–	25,211	18,484	–	18,484
Sales operations with repurchase agreement	–	54,507	54,507	–	21,335	21,335
Other resources	–	8,459	8,459	–	5,861	5,861
	135,836	747,137	882,973	127,488	1,981,920	2,109,408
	232,987	8,665,772	8,898,759	239,732	6,127,226	6,366,958

(*) 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.

Considering the characteristics of the financing and the nature of the respective lender, the Group accounts for the TLTRO III operation under IFRS9. The Group considers that the operation constitutes variable rate financing, indexed to variable rates administratively fixed by the ECB. Specifically for the period between 24 June 2020, the date of disbursement of financing funds in progress at 31 December 2020, and 23 June 2021, the Group considers that, with a high degree of probability, it will fulfil the conditions required for application to the financing an interest rate corresponding to the average Deposit Rate Facility in effect in the period minus 0.50%, with a maximum of -1%. As a consequence, it recognizes in the financial statements, for the referred interest counting period, the rate of -1%. As at 31 December 2020, the balance Resources and other financing from Central Banks - Bank of Portugal includes a financing associated with this program in the amount of Euros 7,550,070,000.