

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)	
	2020	2019
Up to 3 months	622,107	836,401
3 to 6 months	162,304	3,535,288
6 to 12 months	100,178	628,022
1 to 5 periods	7,954,170	1,062,395
Over 5 years	60,000	304,852
	8,898,759	6,366,958

33. Resources from customers and other loans

This balance is analysed as follows:

	(Thousands of euros)					
	2020			2019		
	Non-interest bearing	Interest bearing	Total	Non-interest bearing	Interest bearing	Total
Deposits from customers						
Repayable on demand	42,712,179	382,188	43,094,367	36,658,120	425,247	37,083,367
Term deposits	-	14,186,698	14,186,698	-	17,329,381	17,329,381
Saving accounts	-	5,278,672	5,278,672	-	4,276,990	4,276,990
Treasury bills and other assets sold under repurchase agreement	-	15,890	15,890	-	21,963	21,963
Cheques and orders to pay	364,994	-	364,994	355,077	-	355,077
Other	-	60,208	60,208	-	60,227	60,227
	43,077,173	19,923,656	63,000,829	37,013,197	22,113,808	59,127,005

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)	
	2020	2019
Deposits repayable on demand	43,094,367	37,083,367
Term deposits and saving accounts		
Up to 3 months	10,044,353	11,357,567
3 to 6 months	5,743,715	5,713,727
6 to 12 months	3,175,837	3,979,916
1 to 5 years	501,248	554,915
Over 5 years	217	246
	19,465,370	21,606,371
Treasury bills and other assets sold under repurchase agreement		
Up to 3 months	15,890	21,963
Cheques and orders to pay		
Up to 3 months	364,994	355,077
Other		
Up to 3 months	208	227
Over 5 years	60,000	60,000
	60,208	60,227
	63,000,829	59,127,005