

37. Financial liabilities designated at fair value through profit or loss

This balance is analysed as follows:

	(Thousands of euros)	
	2020	2019
Deposits from customers	258,528	1,720,134
Debt securities at fair value through profit and loss		
Bonds	–	262
Medium term notes (MTNs)	662,016	734,722
	662,016	734,984
Accruals	1	801
	662,017	735,785
Certificates	678,860	745,390
	1,599,405	3,201,309

As at 31 December 2020, the analysis of Debt securities at fair value through profit and loss, is as follows:

				(Thousands of euros)	
Issue	Issue date	Maturity date	Interest rate	Nominal value	Book value
Banco Comercial Português:					
Bcp Euro Divid Cupão Memoria Iii18-Smtm Sr9	March, 2018	March, 2021	Indexed to EuroStoxx Select Dividend 30	2,060	1,933
Bcp Rend Multi Set Europa Autocallable Smtm11	April, 2018	April, 2021	Indexed to portfolio of 3 shares	1,230	1,225
Millennium Cabaz 3 Ações-Smtm Sr13	June, 2018	June, 2023	Indexed to portfolio of 3 shares	85,847	85,529
Bcp Rend Cabaz Sectorial Autocallable-Smtm Sr15	June, 2018	June, 2021	Indexed to portfolio of 3 shares	1,580	1,566
Bcp Inv Euro Ações Cupão Lock In-Smtm Sr16	June, 2018	June, 2021	Indexed to EuroStoxx 50 index	2,130	2,088
Bcp Tit Div Millennium Cabaz 3 Ações-Smtm Sr17	July, 2018	July, 2023	Indexed to portfolio of 3 shares	15,066	15,315
Bcp Ret Sect Europa Autocallable Vii18-Smtm Sr18	July, 2018	July, 2021	Indexed to portfolio of 3 indexes	1,270	1,262
Bcp Tit Div Millenn Cabaz 3Acoes-Smtm Sr20	September, 2018	September, 2023	Indexed to portfolio of 3 shares	29,390	29,288
Bcp Rendimento Sectores Ix 18- Smtm 22	September, 2018	September, 2021	Indexed to portfolio of 3 indexes	1,070	1,066
Cabaz Multi Sect Europ Autocall Xi18-Smtm 23	October, 2018	October, 2021	Indexed to portfolio of 3 shares	3,910	3,913
Rembol Parc Euro Telecom Xi Eur Smtm Sr 26	November, 2018	November, 2021	Indexed to EuroStoxx Telecoms	312	297
Bcp Performance Euro Divid-Smtm 27	November, 2018	November, 2021	Indexed to EuroStoxx Select Dividend 30	1,370	1,252
Bcp Tit Divida MillennCabaz 3 Ações-Smtm 25	December, 2018	December, 2023	Indexed to portfolio of 3 shares	95,875	95,914
Bcp Rend Ações Europ Cupão Min Autoc Smtm Sr 32	February, 2019	February, 2022	Indexed to portfolio of 3 shares	8,140	8,198
Bcp Cabaz 3 Ações Fevereiro 2024 - Smtm Sr 31	February, 2019	February, 2024	Indexed to portfolio of 3 shares	75,288	75,648
Bcp Ações Europa Rend Min Aut Iii19 Smtm 34	March, 2019	March, 2022	Indexed to portfolio of 3 shares	5,650	5,711
Bcp Tit Div Mill Cabaz 3 Ações 8Abr24 Smtm Sr 35	April, 2019	April, 2024	Indexed to portfolio of 3 shares	68,592	68,688
Bcp Tit Div Mill Cabaz 4 Ações Smtm Sr 38	June, 2019	June, 2024	Indexed to portfolio of 4 shares	85,165	85,656
Bcp Tit Div Millennium Cabaz 5 Ac Smtm 42	July, 2019	July, 2024	Indexed to portfolio of 5 shares	78,914	79,046
Bcp Tit Div Millennium Cabaz 5 Ac Smtm 44	December, 2019	December, 2024	Indexed to portfolio of 5 shares	97,836	98,421
					662,016
Accruals					1
					662,017

As at 31 December 2020, the analysis of Debt securities at fair value through profit and loss, is as follows:

(Thousands of euros)						
2020						
	Up to 3 months	3 months to 6 months	6 months to 1 year	1 year to 5 years	Over 5 years	Total
Deposits from customers	96,517	158,123	2,660	1,228	–	258,528
Debt securities at fair value through profit and loss						
MTNs	1,933	4,879	7,790	647,414	–	662,016
Certificates	–	–	–	–	678,860	678,860
	98,450	163,002	10,450	648,642	678,860	1,599,404

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

(Thousands of euros)						
2019						
	Up to 3 months	3 months to 6 months	6 months to 1 year	1 year to 5 years	Over 5 years	Total
Deposits from customers	318,903	433,281	734,858	233,092	–	1,720,134
Debt securities at fair value through profit and loss						
Bonds	262	–	–	–	–	262
MTNs	–	31,796	3,776	699,150	–	734,722
	262	31,796	3,776	699,150	–	734,984
Certificates	–	–	–	–	745,390	745,390
	319,165	465,077	738,634	932,242	745,390	3,200,508

38. Provisions

This balance is analysed as follows:

(Thousands of euros)		
	2020	2019
Provision for guarantees and other commitments (note 21)	103,830	116,560
Technical provisions for the insurance activity - For direct insurance and reinsurance accepted:		
Unearned premiums	5,774	7,346
Life insurance	2,020	3,400
For participation in profit and loss	104	216
Other technical provisions	25,921	26,853
Other provisions for liabilities and charges	306,150	190,937
	443,799	345,312