

Changes occurred in impairment losses in Other assets are disclosed as follows:

(Thousands of AOA)

| | 31.12.2018 | 31.12.2017 |
|---------------------------------|-------------------|-------------------|
| Opening balance | 1,656,357 | 1,402,409 |
| Impact of transition to IFRS 9 | (170,000) | - |
| Charges for the period | 5,633,268 | 3,088,588 |
| Reversals | (593,979) | (225,272) |
| Charge-off | (263,767) | (2,744,141) |
| Reclassifications | - | 134,773 |
| Exchange differences and others | 1,044,141 | - |
| Closing balance | 7,306,020 | 1,656,357 |

NOTE 16. Resources from central banks and other credit institutions

This balance is analysed as follows:

(Thousands of AOA)

| | 31.12.2018 | 31.12.2017 |
|--|--------------------|--------------------|
| Deposits from central banks and other credit institutions | | |
| Loans | 154,659,025 | 110,734,577 |
| Deposits | 1,536,815 | 3,077,315 |
| | 156,195,840 | 113,811,892 |
| Other deposits | 481,681 | 1,811,191 |
| Interest payable | 3,377,059 | 1,558,281 |
| | 160,054,580 | 117,181,364 |

The balance Deposits from other credit institutions is analysed as follows:

(Thousands of AOA)

| | 31.12.2018 | 31.12.2017 |
|------------------|--------------------|--------------------|
| Domestic | | |
| Loans | 70,629,105 | 56,018,480 |
| Other deposits | 481,681 | 1,811,191 |
| Interest payable | 3,325,039 | 1,423,159 |
| | 74,435,825 | 59,252,830 |
| Abroad | | |
| Loans | 84,029,920 | 54,716,097 |
| Deposits | 1,536,815 | 3,077,315 |
| Interest payable | 52,020 | 135,122 |
| | 85,618,755 | 57,928,534 |
| | 160,054,580 | 117,181,364 |

As at 31 December 2018 and 2017, the maturity of deposits from central banks and other credit institutions is as follows:

(Thousands of AOA)

| | 31.12.2018 | 31.12.2017 |
|----------------|--------------------|--------------------|
| Below 3 months | 146,195,840 | 98,811,892 |
| 3 to 12 months | 10,000,000 | 15,000,000 |
| | 156,195,840 | 113,811,892 |

Deposits from other credit institutions bear interest at an average rate of 18.58% for national currency (2017: 17.74%) and 3.54% for foreign currency (2017: 2.67%).

NOTE 17. Resources from clients and other loans

The balance Deposits from customers, by its nature, is analysed as follows:

(Thousands of AOA)

| | 31.12.2018 | 31.12.2017 |
|-------------------------------------|----------------------|--------------------|
| Deposits repayable on demand | | |
| Deposits repayable on demand | 425,015,653 | 375,273,810 |
| Term deposits | | |
| Term deposits | 609,536,265 | 420,517,474 |
| Interest payable | 8,372,630 | 5,574,426 |
| | 617,908,895 | 426,091,900 |
| | 1,042,924,548 | 801,365,710 |

As at 31 December 2018 and 2017, the maturity of deposits from customers is as follows:

(Thousands of AOA)

| | 31.12.2018 | 31.12.2017 |
|----------------------------|----------------------|--------------------|
| Payable immediately | 425,015,653 | 375,273,810 |
| Payable term | | |
| Below 3 months | 324,866,543 | 180,416,190 |
| 3 to 12 months | 284,669,722 | 240,101,284 |
| | 609,536,265 | 420,517,474 |
| | 1,034,551,918 | 795,791,284 |

Deposits from customers and other loans bear interest at an average rate of 9.19% for national currency (2017: 8.96%) and 3.36% for foreign currency (2017: 3.46%).