Note 15. Other assets

As at 31 December 2018 and 2017, the balance Other assets is analysed as follows:

(AOA thousand)

	31.12.2019	31.12.2018
Debtors from promissory purchase contracts	56,124,841	41,521,330
Other debtors	35,352,664	22,436,954
Pending transactions	8,752,265	3,358,234
Deferred costs	7,187,876	7,862,082
Escrow accounts	2,943,724	2,004,093
Administrative public sector	49,233	1,758,085
Precious metals, coins, medals and other resources	2,210	2,210
Other assets	143,892	60,250
	110,556,705	79,003,238
Impairment losses	(7,351,564)	(7,306,020)
Total	103,205,141	71,697,218

The balance Other debtors includes: (i) the advance in the amount of AOA 9,358,511 thousand (2018: AOA 5,133,063 thousand), carried out in the framework of a residential project and (ii) the advance payment of AOA 2,471,654 thousand (2018: AOA 2,432,530 thousand) for the construction project of a University Hospital.

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

(AOA thousand)

	31.12.2019	31.12.2018
Opening balance	7,306,020	1,656,357
Impact of transition to IFRS 9	-	(170,000)
Charges for the period/(Reversals)	(615,611)	5,039,289
Charge-off	(1,437)	(263,767)
Reclassifications	-	-
Exchange differences and others	662,592	1,044,141
Closing balance	7,351,564	7,306,020

Note 16. Deposits from central banks and other credit institutions

This balance is analysed as follows:

(AOA thousand)

Deposits from central banks

Transactions with repurchase agreement

Deposits from central banks and other credit institutions

Loans

Deposits

Other deposits

Interest payable

Total

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

(AOA thousand)

Domestic

Loans

Other deposits

Interest payable

Transactions with repurchase agreement

Abroad

Loans

Deposits

Interest payable

Total

31.12.2019	31.12.2018	
20,033,025	-	
150,976,417	154,659,025	
1,667,229	1,536,815	
152,643,646	156,195,840	
3,275,629	481,681	
541,338	3,377,059	
176,493,638	160,054,580	

31.12.2019	31.12.2018
29,000,000	70,629,105
3,275,629	481,681
528,079	3,325,039
20,033,025	-
52,836,733	74,435,825
121,976,417	84,029,920
1,667,229	1,536,815
13,259	52,020
123,656,905	85,618,755
176,493,638	160,054,580

As at 31 December 2019 and 2018, the maturity of deposits from central banks and other credit institutions is as follows:

(AOA thousand)

	31.12.2019	31.12.2018
Below 3 months	152,643,646	146,195,840
3 to 12 months	-	10,000,000
Total	152,643,646	156,195,840

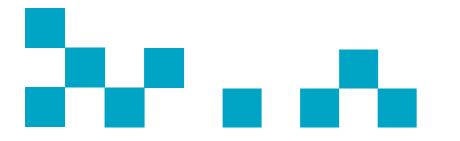
Deposits from other credit institutions bear interest at an average rate of 22.79% for national currency (2018: 18.58%) and 4.21% for foreign currency (2018: 3.54%).

Note 17. **Deposits from Customers**

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

(AOA thousand)

	31.12.2019	31.12.2018
Deposits repayable on demand		
Deposits repayable on demand	480,107,421	425,015,653
Term deposits		
Term deposits	746,669,643	609,536,265
Interest payable	8,208,524	8,372,630
	754,878,167	617,908,895
Total	1,234,985,588	1,042,924,548



As at 31 December 2019 and 2018, the maturity of deposits from Customers is as follows:

(AOA thousand)		
	31.12.2019	31.12.2018
Payable immediately	480,107,421	425,015,653
Payable term		
Below 3 months	181,766,299	324,866,543
3 to 12 months	564,903,344	284,669,722
	746,669,643	609,536,265
Total	1,226,777,064	1,034,551,918

Deposits from Customers and other loans bear interest at an average rate of 11.85% for national currency (2018: 9.19%) and 3.33% for foreign currency (2018: 3.36%).

Note 18. **Provisions**

As at 31 December 2019 and 2018, the balance Provisions is analysed as follows:

(AOA thousand)

	Provisions for guarantees and other commitments	Provisions for other liabilities and charges	Total
Balance at 31 December 2017	373,268	2,080,933	2,454,201
Charge for the period/Reversals	177,032	2,688,831	2,865,863
Charge-off	-	(379,485)	(379,485)
Reclassifications/Transfers	-	(1,448,495)	(1,448,495)
Exchange differences and other	441,244	1,227,773	1,669,017
Balance at 31 December 2018	991,544	4,169,557	5,161,101
Charge for the period/Reversals	(432,466)	2,115,473	1,683,007
Charge-off	-	(465,517)	(,465,517)
Reclassifications/Transfers		(41,819)	(41,819)
Exchange differences and other	279,749	1,765,497	2,045,246
Balance at 31 December 2019	838,827	7,543,191	8,382,018

As at 31 December 2019 and 2018, the balance Provisions for guarantees and commitments records provisions for documentary credit granted and guarantees provided.

The balance of Other provisions for risks and charges covers certain properly identified contingencies arising from the Bank's activity which are reviewed on each reporting date with the purpose to reflect the best estimate of the amount and associated probability of payment.