

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
<b>Total</b>	<b>152,643,646</b>	<b>156,195,840</b>

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



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

(AOA thousand)

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

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
<b>Balance at 31 December 2017</b>	<b>373,268</b>	<b>2,080,933</b>	<b>2,454,201</b>
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
<b>Balance at 31 December 2018</b>	<b>991,544</b>	<b>4,169,557</b>	<b>5,161,101</b>
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
<b>Balance at 31 December 2019</b>	<b>838,827</b>	<b>7,543,191</b>	<b>8,382,018</b>

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.