

### 30. Amounts due to customers

	31.12.2017	31.12.2016
<b>Individual customers:</b>	<b>55 693 608</b>	<b>53 494 909</b>
Current accounts	43 733 114	38 051 354
Term deposits	11 819 154	15 380 844
Other liabilities due to:	141 340	62 711
- liabilities in respect of cash collaterals	62 279	31 098
- other	79 061	31 613
<b>Corporate customers:</b>	<b>34 589 603</b>	<b>37 383 484</b>
Current accounts	21 463 748	22 065 224
Term deposits	8 037 151	8 911 873
Loans and advances received	4 142 944	4 201 768
Repo transactions	439 637	1 600 487
Other liabilities due to:	506 123	604 132
- liabilities in respect of cash collaterals	348 268	392 425
- other	157 855	211 707
<b>Public sector customers:</b>	<b>1 212 816</b>	<b>539 569</b>
Current accounts	623 231	466 078
Term deposits	585 389	65 507
Other liabilities due to:	4 196	7 984
- liabilities in respect of cash collaterals	4 196	3
- other	-	7 981
<b>Total amounts due to customers</b>	<b>91 496 027</b>	<b>91 417 962</b>
<b>Short-term (up to 1 year)</b>	<b>86 874 677</b>	<b>85 191 150</b>
<b>Long-term (over 1 year)</b>	<b>4 621 350</b>	<b>6 226 812</b>

As at 31 December 2017, the majority of the deposits from retail and corporate customers bore fixed interest rates. The average interest rate for amounts due to customers (excluding repos) amounted to 0.67% (31 December 2016: 0.85%).

As at 31 December 2017, the balance of loans and advances received includes the loan received from European Investment Bank in the amount of PLN 4 142 944 thousand (31 December 2016: PLN 4 201 768 thousand). The loan was collateralized with treasury bonds, which have been presented as pledged assets under Note 23 and Note 39.