

31) PROVISIONS

31a. Provisions

	31.12.2014	31.12.2013
Provision for off-balance sheet commitments	27.692	33.738
Provision for contentious claims and others	70.882	32.878
Total	98.574	66.616

31b. Change of provisions

	01.01.2014 - 31.12.2014	01.01.2013 - 31.12.2013
Provision for off-balance sheet commitments		
Balance at the beginning of the period	33.738	22.463
Charge of provision	21.795	23.655
Release of provision	-27.844	-12.387
FX rates differences	3	7
Balance at the end of the period	27.692	33.738
Provision for contentious claims and others		
Balance at the beginning of the period	32.878	22.342
Charge of provision	39.838	15.992
Release of provision	-1.398	-4.811
Utilisation of provision	-436	-645
Balance at the end of the period	70.882	32.878