

The balance Interest on financial assets at amortised cost - Loans and advances to customers includes the amount of Euros 75,635,000 (2017: Euros 96,664,000) related to interest income arising from customers with signs of impairment.

The balances Interest on financial assets at amortised cost - Loans and advances to customers and Debt instruments include the amounts of Euros 31,026,000 (note 19) and Euros 211,000 (note 20), related to the adjustment on interest on loans to customers classified in stage 3, under the scope of application of IFRS 9.

3. Dividends from equity instruments

The amount of this account is comprised of:

	(Thousands of euros)	
	2018	2017
Dividends from financial assets through other comprehensive income	86	n.a.
Dividends from financial assets available for sale	n.a.	1,399
Dividends from subsidiaries and associated companies	223,265	71,798
	223,351	73,197

The balances Dividends from financial assets through other comprehensive income in 2018 and Dividends from financial assets available for sale in 2017 include dividends and income from investment fund units received during the year.

The balance Dividends from subsidiaries and associated companies includes, as of 31 December 2018, the amounts of Euros 133,300,000, Euros 45,080,000, and Euros 22,945,000 related to the distribution of dividends from company BCP Investment B.V., the Millenniumbcp Ageas Grupo Segurador, S.G.P.S., S.A. (Group) and the company Banco de Investimento Imobiliário, S.A., respectively. The balance Dividends from subsidiaries and associated companies includes as of 31 December 2017, the amounts of Euros 14,860,000, and Euros 4,444,000, related to the distribution of dividends from the company Banco de Investimento Imobiliário, S.A., and Interfundos Gestão de Fundos de Investimento Imobiliários, S.A., respectively.

4. Net fees and commissions income

The amount of this account is comprised of:

	(Thousands of euros)	
	2018	2017
Fees and commissions received		
From guarantees	47,263	50,303
From commitments	4,352	4,465
From banking services	325,093	287,714
From securities operations	62,486	61,002
From management and maintenance of accounts	94,830	92,503
From other commissions	27,937	25,737
	561,961	521,724
Fees and commissions paid		
From guarantees received provided by third parties	(8,006)	(8,087)
From banking services	(77,615)	(56,088)
From securities operations	(6,117)	(5,814)
From other commissions	(21,750)	(18,479)
	(113,488)	(88,468)
	448,473	433,256

The balance Fees and commissions received - From banking services includes the amount of Euros 81,143,000 (31 December 2017: Euros 77,812,000) related to insurance mediation commissions, as referred in note 47 C).