

	(Thousands of euros)	
	2018	2017
<b>Net gains / (losses) from derecognition of financial assets at fair value through other comprehensive income</b>		
<i>Gains</i>		
Debt securities portfolio	23,250	n.a.
<i>Losses</i>		
Debt securities portfolio	(10,355)	n.a.
	<b>12,895</b>	<b>n.a.</b>
<b>Net gains / (losses) from financial assets available for sale</b>		
<i>Gains</i>		
Debt securities portfolio	n.a.	95,454
Equity instruments	n.a.	29,431
	<b>n.a.</b>	<b>124,885</b>
<i>Losses</i>		
Debt securities portfolio	n.a.	(1,637)
Equity instruments	n.a.	(6,683)
	<b>n.a.</b>	<b>(8,320)</b>
	<b>n.a.</b>	<b>116,565</b>
	<b>(9,611)</b>	<b>142,735</b>

In 2018, the balance Net gains / (losses) arising from financial assets at fair value through other comprehensive income - Gains - Debt securities portfolio includes the amount of Euros 11,670,000 related to gains resulting from the sale of Portuguese Treasury bonds. In 2017, the balance Net gains / (losses) from financial assets available for sale - Gains - Debt securities portfolio included the gains resulting from the sale of Portuguese Treasury bonds in the amount of Euros 35,003,000.

In 2018, the balance Net gains / (losses) from hedge accounting includes a net gain of Euros 3,255,000 as a result of the sale of financial assets at fair value through other comprehensive income subject to hedge accounting, which are offset in the balance Net gains / (losses) from derecognition of financial assets at fair value through other comprehensive income (2017: Euros 17,894,000 registered in Net gains / (losses) from financial assets available for sale).

## 6. Other operating income / (losses)

The amount of this account is comprised of:

	(Thousands of euros)	
	2018	2017
<b>Operating income</b>		
Income from services	25,506	26,777
Cheques and others	9,021	9,948
Gains on leasing operations	3,406	6,003
Rents	1,702	1,189
Other operating income	13,559	13,820
	<b>53,194</b>	<b>57,737</b>
<b>Operating costs</b>		
Taxes	(11,905)	(13,777)
Donations and contributions	(2,971)	(3,154)
Contribution over the banking sector	(30,422)	(28,011)
Resolution Funds Contribution	(11,151)	(7,684)
Contribution for the Single Resolution Fund	(19,926)	(17,167)
Contributions to Deposit Guarantee Fund	(95)	(87)
Losses on financial leasing operations	-	(994)
Other operating costs	(13,397)	(12,562)
	<b>(89,867)</b>	<b>(83,436)</b>
	<b>(36,673)</b>	<b>(25,699)</b>

The balance Contribution over the banking sector is estimated according to the terms of the Decree-Law no. 55-A/2010. The determination of the amount payable is based on: (i) the annual average liabilities deducted by core capital (Tier 1) and supplementary capital (Tier 2) and deposits covered by the Deposit Guarantee Fund, and (ii) notional amount of derivatives.

The balance Contribution to the Resolution Fund corresponds to the periodic contributions that must be paid to the Fund, as stipulated in Decree-Law No 24/2013. The periodic contributions are determined by a base rate, established by the Bank of Portugal through regulatory instruments, to be applied in each year and which may be adjusted to the credit institution's risk profile on the basis of the objective incidence of those contributions. The period contributions affect the liabilities of the credit institutions members of the Fund, as per the article 10 of the referred Decree-Law, deducted from the liability elements that are part of the core capital and supplementary and from the deposits covered by the Deposit Guarantee Fund.

The balance Contribution to the Single Resolution Fund ("SRF") corresponds to the Bank's annual ex-ante contribution to support the application of resolution measures at EU level. The SRF has been established by Regulation (EU) No 806/2014 (the "SRM Regulation"). The SRF is financed from ex-ante contributions paid annually at individual level by all credit institutions within the Banking Union. Contributions to the SRF take into account the annual target level as well as the size and the risk profile of institutions.

In calculating the ex-ante contributions, the SRF applies the methodology as set out in the Commission Delegated Regulation (EU) 2015/63 and European Parliament and of the Council Regulation (EU) 806/2014. The annual contribution to the Fund is based on the institution's liabilities excluding own funds and covered deposits considering adjustments due to derivatives and intra group liabilities and on a risk factor adjustment that depends on the risk profile of the institution.

In accordance with Article 67(4) of SRM Regulation and in accordance with the Intergovernmental Agreement on the transfer and mutualisation of contributions to the SRF, the ex-ante contributions are collected by national resolution authorities and transferred to the SRF by 30 June of each year.

During 2018, the Bank delivered the amount of Euros 19,926,000 (2017: Euros 17,167,000) to the Single Resolution Fund. The total value of the contribution attributable to the Bank amounted to Euros 23,442,000 (2017: Euros 20,197,000) and the Bank opted to constitute an irrevocable commitment, through a constitution of a bailment for this purpose, in the amount of Euros 3,516,000 (2017: Euros 3,029,000), not having this component been recognised as a cost, as defined by the Single Resolution Council in accordance with the methodology set out in Delegated Regulation (EU) No 2015/63 of the Commission of 21 October 2014 and with the conditions laid down in the Implementing Regulation (EU) 2015/81 of the Council of 19 December 2014.

## 7. Staff costs

The amount of this account is comprised of:

	(Thousands of euros)	
	2018	2017
Remunerations	276,395	257,225
Mandatory social security charges		
Post-employment benefits (note 46)		
Service cost	(15,472)	(16,054)
Cost / (income) in the liability coverage balance	3,046	4,536
Cost with early retirement programs	19,302	13,957
Amount transferred to the Fund resulting from acquired rights		
unassigned related to the Complementary Plan	(380)	(1,451)
Collective Labour Agreement	-	(39,436)
	6,496	(38,448)
Other mandatory social security charges	75,510	82,674
	82,006	44,226
Voluntary social security charges	9,046	7,311
Other staff costs	9,432	16,647
	376,879	325,409