

In 2018, the balances Interest on financial assets at amortised cost - Loans and advances to customers and Debt securities include the amounts of Euros 37,281,000 and Euros 211,000, related to the adjustment on interest on loans to customers classified in stage 3, under the scope of application of IFRS 9.

In 2018, the balances Interest on non-subordinated debt securities issued and Interest on subordinated debt include the amount of Euros 13,176,000 e Euros 11,563,000, respectively (2017: Euros 33,048,000 and 9,202,000 respectively) related to commissions and other costs accounted for under the effective interest method, as referred in the accounting policy described in note 1 C3 (2017: nota 1 D2).

The balance Interest on financial assets at amortised cost - Loans and advances to customers includes the amount of Euros 92,026,000 (2017: Euros 116,339,000) related to interest income arising from customers with signs of impairment.

3. Dividends from equity instruments

The amount of this account is comprised of:

	(Thousands of euros)	
	2018	2017
Dividends from financial assets held for trading	4	4
Dividends from financial assets through other comprehensive income	632	n.a.
Dividends from financial assets available for sale	n.a.	1,750
	636	1,754

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

4. Net fees and commissions income

The amount of this account is comprised of:

	(Thousands of euros)	
	2018	2017
Fees and commissions received		
From banking services	527,024	480,000
From management and maintenance of accounts	105,852	103,839
From securities operations	87,862	87,577
From guarantees provided	58,110	61,699
From commitments	4,353	4,465
From fiduciary and trust activities	711	656
From insurance activity commissions	921	1,054
Other commissions	43,657	41,924
	828,490	781,214
Fees and commissions paid		
From banking services	(111,546)	(83,889)
From guarantees received	(5,845)	(5,885)
From securities operations	(10,971)	(10,098)
From insurance activity commissions	(1,044)	(1,543)
Other commissions	(15,065)	(13,102)
	(144,471)	(114,517)
	684,019	666,697

In 2018, the balance Fees and commissions received - From banking services includes the amount of Euros 105,223,000 (2017: Euros 94,726,000) related to insurance mediation commissions.