

The balance Interest on financial assets at amortised cost - Loans and advances to customers includes the amount of Euros 55,582,000 (31 December 2018: Euros 75,635,000) related to interests income arising from customers classified in stage 3. The balances Interest on financial assets at amortised cost - Loans and advances to customers and Debt securities include the amounts of Euros 29,308,000 (31 December 2018: Euros 31,026,000), as referred in note 19 and Euros 120,000 (31 December 2018: Euros 211,000), as referred in note 20, related to the adjustment on interest on loans to customers classified in stage 3, under the scope of application of IFRS 9.

The balance Interest on leasing refers to the interest cost related to the leasing liabilities recognised under IFRS 16, as referred in accounting policy described 1 H and note 52.

3. Dividends from equity instruments

The amount of this account is comprised of:

	(Thousands of euros)	
	2019	2018
Dividends from financial assets through other comprehensive income	130	86
Dividends from subsidiaries and associated companies	19,547	223,265
	19,677	223,351

The balances Dividends from financial assets through other comprehensive income in 2019 and 2018 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 2019, the amounts of Euros 7,610,000, and Euros 4,976,000 related to the distribution of dividends from company Banque Privée BCP (Suisse) S.A. and the company Millennium bcp Participações, S.G.P.S, Sociedade Unipessoal, Lda., respectively. 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.

4. Net fees and commissions income

The amount of this account is comprised of:

	(Thousands of euros)	
	2019	2018
Fees and commissions received		
From guarantees	43,961	47,263
From commitments	4,334	4,352
From banking services	258,900	244,301
From bancassurance	86,173	80,793
From securities operations	51,236	62,486
From management and maintenance of accounts	105,221	94,830
From other commissions	27,244	27,936
	577,069	561,961
Fees and commissions paid		
From guarantees received provided by third parties	(6,132)	(8,006)
From banking services	(84,568)	(77,615)
From securities operations	(6,585)	(6,117)
From other commissions	(12,232)	(21,750)
	(109,517)	(113,488)
	467,552	448,473