

The balance Net gains / (losses) from derecognition of financial assets at fair value through other comprehensive income is comprised of:

	(Thousands of euros)	
	2019	2018
Net gains / (losses) from derecognition of financial assets at fair value through other comprehensive income		
<i>Gains</i>		
Debt securities portfolio	101,056	59,818
<i>Losses</i>		
Debt securities portfolio	(1,380)	(10,383)
	99,676	49,435

In 2019, 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 70,474,000 (2018: Euros 17,905,000) related to gains resulting from the sale of Portuguese Treasury bonds.

In 2019, the balance Net gains / (losses) from hedge accounting includes a net gain of Euros 89,174,000 (2018: Euros 8,212,000) 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.

6. Other operating income / (losses)

The amount of this account is comprised of:

	(Thousands of euros)	
	2019	2018
Operating income		
Gains on leasing operations	3,949	3,488
Income from services provided	24,091	24,486
Rents	4,915	5,031
Sales of cheques and others	11,386	11,840
Other operating income	21,848	11,351
	66,189	56,196
Operating costs		
Donations and contributions	(4,276)	(3,604)
Contribution over the banking sector	(31,818)	(33,066)
Contributions for Resolution Funds	(33,030)	(20,271)
Contribution for the Single Resolution Fund	(18,747)	(21,185)
Contributions to Deposit Guarantee Fund	(11,952)	(16,855)
Tax for the Polish banking sector	(57,734)	(46,553)
Taxes	(22,403)	(22,822)
Losses on financial leasing operations	(80)	-
Other operating costs	(30,549)	(27,718)
	(210,589)	(192,074)
	(144,400)	(135,878)

The balance Contribution over the Portuguese 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 Resolution Fund Contributions includes the periodic contributions that must be paid to the Portuguese 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 based on 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 Resolution Funds Contributions also includes the mandatory contributions made by Bank Millennium, S.A to the Bank Guarantee Fund in Poland. The current principles of financing the deposit guarantee system and resolution in Poland, as defined in the Act of 10 June 2016 on the Bank Guarantee Fund, deposit guarantee system and forced restructuring, and are effective from 2017.

The method of calculating contributions regarding the resolution fund of banks in Poland was defined in the Delegated Regulation of the European Commission No. 2015/63 (amended by regulation 2016/1434), which applies directly to all European Union countries. The contribution for a given year from each entity is calculated by BFG in accordance with this regulation and the entity is notified by 1 May, each year.

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 consider 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) No 2015/63 and European Parliament and of the Council Regulation (EU) No 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.

The Group delivered in 2019 the amount of Euros 18,747,000 (2018: Euros 21,185,000) to the Single Resolution Fund. The total value of the contribution attributable to the Group amounted to Euros 21,918,000 (2018: Euros 24,922,000) and the Group opted to constitute an irrevocable commitment, through a constitution of a bailment for this purpose, in the amount of Euros 3,171,000 (2018: Euros 3,737,000), 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. As at 31 December 2019 the total amount of irrevocable commitments constituted is Euros 13,860,000 (31 December 2018: Euros 10,691,000), registered in Other assets - Deposit account applications (note 31).

7. Staff costs

The amount of this account is comprised of:

	(Thousands of euros)	
	2019	2018
Remunerations	519,888	457,617
Mandatory social security charges		
Post-employment benefits (note 50)		
Service cost	(15,372)	(15,800)
Net interest cost / (income) in the liability coverage balance	4,524	3,030
Cost with early retirement programs	18,375	19,303
Amount transferred to the Fund resulting from acquired rights unassigned related to the Complementary Plan	(683)	(380)
	6,844	6,153
Other mandatory social security charges	114,177	105,024
	121,021	111,177
Voluntary social security charges	12,416	10,370
Other staff costs	14,907	13,628
	668,232	592,792

The balance Remuneration includes, in 2019, the amount of Euros 12,587,000 related to the distribution of profits to Bank's employees, as described in note 48.