

The balance Interest on financial assets at amortised cost - Loans and advances to customers includes the amount of Euros 41,700,000 (2019: Euros 55,582,000) 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 18,273,000 (2019: Euros 29,308,000), as referred in note 19 and Euros 54,000 (2019: Euros 120,000), 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.

As at 31 December 31 2020, according to note 29, in the balance Interest expense and similar charges - Interest on financial liabilities at amortised cost - Resources from credit institutions, it was recorded a negative cost of Euros 40,057,000, associated with the TLTRO III operation.

3. Dividends from equity instruments

The amount of this account is comprised of:

| | (Thousands of euros) | |
|--|----------------------|---------------|
| | 2020 | 2019 |
| Dividends from financial assets through other comprehensive income | 4,030 | 130 |
| Dividends from subsidiaries and associated companies | 11,788 | 19,547 |
| | 15,818 | 19,677 |

The balances Dividends from financial assets through other comprehensive income in 2020 and 2019 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 2020, the amounts of Euros 5,922,000, and Euros 1,102,000 related to the distribution of dividends from company Banque Privée BCP (Suisse) S.A. and the company Interfundos - Sociedade Gestora de Organismos de Investimento Coletivo, S.A., respectively. 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.

4. Net fees and commissions income

The amount of this account is comprised of:

| | (Thousands of euros) | |
|--|----------------------|------------------|
| | 2020 | 2019 |
| Fees and commissions received | | |
| From guarantees | 39,466 | 43,961 |
| From commitments | 4,463 | 4,334 |
| From banking services | 248,330 | 258,900 |
| From bancassurance | 83,360 | 86,173 |
| From securities operations | 64,003 | 51,236 |
| From management and maintenance of accounts | 112,007 | 105,221 |
| From other commissions | 17,023 | 27,244 |
| | 568,652 | 577,069 |
| Fees and commissions paid | | |
| From guarantees received provided by third parties | (5,101) | (6,132) |
| From banking services | (81,390) | (84,568) |
| From securities operations | (7,020) | (6,585) |
| From other commissions | (9,749) | (12,232) |
| | (103,260) | (109,517) |
| | 465,392 | 467,552 |