

According to note 32, the balance Interest expense and similar charges - Interest on financial liabilities at amortised cost - Resources from credit institutions has recorded in 2020 a negative cost of Euros 40,057,000 associated with the TLTRO III operation.

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 59.

### 3. Dividends from equity instruments

The amount of this account is comprised of:

	(Thousands of euros)	
	2020	2019
Dividends from financial assets held for trading	4	6
Dividends from financial assets through other comprehensive income	4,771	792
	<b>4,775</b>	<b>798</b>

The balances Dividends from financial assets through other comprehensive income 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)	
	2020	2019
<b>Fees and commissions received</b>		
Banking services provided	415,643	442,444
Management and maintenance of accounts	135,508	118,954
Bancassurance	122,017	118,293
Securities operations	85,607	77,075
Guarantees granted	47,620	53,353
Commitments to third parties	4,463	4,334
Insurance activity commissions	900	1,015
Fiduciary and trust activities	467	684
Other commissions	43,305	48,204
	<b>855,530</b>	<b>864,356</b>
<b>Fees and commissions paid</b>		
Banking services provided by third parties	(112,093)	(128,294)
Securities operations	(12,288)	(11,413)
Guarantees received	(3,550)	(4,600)
Insurance activity commissions	(917)	(1,167)
Other commissions	(24,026)	(15,385)
	<b>(152,874)</b>	<b>(160,859)</b>
	<b>702,656</b>	<b>703,497</b>