

	First half of 2018	First half of 2017
- Interest income calculated using the effective interest method	2,596	2,746
- Other interest income	282	227
Total interest income	2,878	2,973
- Interest expenses calculated using the effective interest method	2,604	2,692
- Other interest expenses	54	59
Total interest expenses	2,658	2,751
Interest result	220	222
- Commission income	14	12
- Commission expenses	1	1
Commission result	13	11
Result on financial transactions	85	132
Results from associates and joint ventures	2	2
Other results	1	1
TOTAL INCOME	321	368
Staff costs	20	20
Other administrative expenses	16	13
Depreciation	1	1
TOTAL OPERATING EXPENSES	37	34
Net impairment losses on financial assets	-4	3
Net impairment losses on associates and joint ventures	1	0
Contribution to resolution fund	12	9
TOTAL OTHER EXPENSES	9	12
PROFIT BEFORE TAX	275	322
Income tax expense	-68	-80
NET PROFIT	207	242
- of which attributable to the holders of hybrid capital	19	18
- of which attributable to shareholders	188	224