

6. Net interest income

	Year ended 31 December	
	2017	2016
Interest income		
Loans and advances including the unwind of the impairment provision discount	3 014 793	2 753 185
Investment securities	693 175	707 974
Cash and short-term placements	59 872	57 263
Trading debt securities	62 806	76 957
Interest income on derivatives classified into banking book	133 601	196 762
Interest income on derivatives concluded under the fair value hedge accounting	66 808	59 936
Interest income on derivatives concluded under the cash flow hedge accounting	15 780	15 874
Other	5 239	4 904
Total interest income	4 052 074	3 872 855
Interest expense		
Arising from amounts due to banks	(58 270)	(63 678)
Arising from amounts due to customers	(493 022)	(638 687)
Arising from issue of debt securities	(280 211)	(256 992)
Arising from subordinated liabilities	(69 017)	(68 661)
Other	(15 894)	(11 994)
Total interest expense	(916 414)	(1 040 012)

Interest income related to impaired financial assets amounted to PLN 102 887 thousand (for the period ended 31 December 2016: PLN 104 128 thousand).

Net interest income per client groups is as follows:

	Year ended 31 December	
	2017	2016
Interest income		
From banking sector	331 151	395 611
From other customers, including:	3 720 923	3 477 244
- corporate clients	1 293 963	1 120 693
- individual clients	1 731 968	1 621 809
- public sector	694 992	734 742
Total interest income	4 052 074	3 872 855
Interest expense		
From banking sector	(62 291)	(74 768)
From other customers, including:	(495 534)	(639 591)
- corporate clients	(177 656)	(247 899)
- individual clients	(292 739)	(378 040)
- public sector	(25 139)	(13 652)
From debt securities in issue and from subordinated liabilities	(358 589)	(325 653)
Total interest expense	(916 414)	(1 040 012)