

7. Net fee and commission income

	Year ended 31 December	
	2017	2016
Fee and commission income		
Payment cards-related fees	372 887	361 907
Credit-related fees and commissions	324 784	308 497
Commissions for agency service regarding sale of insurance products of external financial entities	187 388	166 784
Fees from brokerage activity and debt securities issue	135 450	142 024
Commissions from bank accounts	186 677	170 153
Commissions from money transfers	119 876	110 584
Commissions due to guarantees granted and trade finance commissions	71 395	58 819
Commissions for agency service regarding sale of other products of external financial entities	136 558	115 351
Commissions on trust and fiduciary activities	26 344	25 017
Fees from portfolio management services and other management-related fees	14 794	13 533
Fees from cash services	53 258	51 082
Other	30 262	27 092
Fee and commission income	1 659 673	1 550 843
Fee and commission expense		
Payment cards-related fees	(244 656)	(229 856)
Commissions paid to external entities for sale of the Bank's products	(130 686)	(123 010)
Commissions paid for agency service regarding sale of insurance products of external financial entities	(2 515)	(2 085)
Discharged brokerage fees	(28 626)	(56 271)
Cash services expenses	(47 537)	(47 906)
Fees to NBP and KIR	(13 057)	(11 453)
Other discharged fees	(200 438)	(173 817)
Total fee and commission expense	(667 515)	(644 398)