

**GasLog Ltd. and its Subsidiaries****Notes to the consolidated financial statements (Continued)****For the years ended December 31, 2017, 2018 and 2019****(All amounts expressed in thousands of U.S. Dollars, except share and per share data)****19. Financial Income and Costs**

An analysis of financial income and costs is as follows:

	For the year ended December 31,		
	2017	2018	2019
<b>Financial Income</b>			
Interest income . . . . .	2,650	4,784	5,318
<b>Total financial income . . . . .</b>	<b>2,650</b>	<b>4,784</b>	<b>5,318</b>
<b>Financial Costs</b>			
Amortization and write-off of deferred loan/bond issuance costs/premium . . . . .	12,398	12,593	14,154
Interest expense on loans and realized loss on cash flow hedges . . . . .	85,813	111,600	122,819
Interest expense on bonds and realized loss on CCSs . .	27,085	30,029	34,607
Lease charge . . . . .	10,875	10,520	10,506
Loss arising on bond repurchases at a premium (Note 13) . . . . .	1,459	—	2,119
Other financial costs, including unrealized foreign exchange losses on cash and bonds . . . . .	1,551	1,885	6,276
<b>Total financial costs . . . . .</b>	<b>139,181</b>	<b>166,627</b>	<b>190,481</b>

**20. Contingencies**

Various claims, suits and complaints, including those involving government regulations, arise in the ordinary course of the shipping business. In addition, losses may arise from disputes with charterers, environmental claims, agents and insurers and from claims with suppliers relating to the operations of the Group's vessels. Currently, management is not aware of any such claims or contingent liabilities requiring disclosure in the consolidated financial statements.