

Income statements

For the year ended 30 September	Note	Group		Company	
		2023 \$m	2022 \$m	2023 \$m	2022 \$m
Interest income					
Effective interest rate method		46,358	21,465	42,478	19,167
Fair value through profit or loss		1,714	913	1,404	805
Interest expense		(31,265)	(7,538)	(30,894)	(8,799)
Net interest income	3	16,807	14,840	12,988	11,173
Other income	4	3,841	3,730	10,301	4,478
Operating expenses	5	(9,382)	(8,702)	(8,423)	(7,765)
Credit impairment charge	17	(816)	(124)	(654)	(48)
Profit before income tax		10,450	9,744	14,212	7,838
Income tax expense	6	(2,980)	(2,684)	(2,200)	(1,893)
Net profit for the year from continuing operations		7,470	7,060	12,012	5,945
Net loss after tax for the year from discontinued operations		(51)	(169)	-	-
Net profit for the year		7,419	6,891	12,012	5,945
Attributable to non-controlling interests		5	-	-	-
Attributable to owners of the Company		7,414	6,891	12,012	5,945
Earnings per share		cents	cents		
Basic	7	236.4	214.1		
Diluted	7	228.7	205.6		
Basic from continuing operations	7	238.0	219.3		
Diluted from continuing operations	7	230.2	210.5		