

	3 mths to 30-Sep-19	3 mths to 30-Sep-18	Year to 30-Jun-19
	Rs'M	Rs'M	Rs'M
Interest income	5,204.3	4,370.0	18,841.4
Interest expense	(1,665.4)	(1,249.5)	(5,884.6)
Net interest income	3,538.9	3,120.5	12,956.8
Fee and commission income	1,263.7	1,144.9	5,135.0
Fee and commission expense	(362.1)	(292.1)	(1,348.9)
Net fee and commission income	901.6	852.8	3,786.1
Other income	818.3	695.4	3,483.5
Operating income	5,258.8	4,668.7	20,226.4
Non-interest expense	(1,966.0)	(1,860.0)	(7,510.7)
Operating profit before impairment	3,292.8	2,808.7	12,715.7
Net impairment of financial assets	(380.9)	(360.2)	(1,596.9)
Operating profit	2,911.9	2,448.5	11,118.8
Share of profit of associates	192.8	150.3	403.9
Profit before tax	3,104.7	2,598.8	11,522.7
Income tax expense	(536.1)	(443.4)	(1,930.2)
Profit for the period	2,568.6	2,155.4	9,592.5
Profit for the period attributable to:			
Ordinary equity holders of the parent	2,532.9	2,130.9	9,482.2
Non-controlling interests	35.7	24.5	110.3
	2,568.6	2,155.4	9,592.5