

# Stirred, not shaken

	DBS		OCBC		UOB	
	Q4 FY15	Y-O-Y %	Q4 FY15	Y-O-Y %	Q4 FY15	Y-O-Y %
	(S\$M)	CHANGE	(S\$M)	CHANGE	(S\$M)	CHANGE
<b>Net interest income</b>	1,854	11	1,341	5	1,277	9.3
<b>Non-interest income</b>	795	19	960	26	803	17.9
<b>Net profit</b>	1,002	20	960	21	788	0.3
<b>Gross loans</b>	286,871	2.8	210,665	0.4	207,371	4
<b>Customer deposits*</b>	320,134	1	246,277	0.3	240,524	2.9

	Q4 FY15	Q4 FY14	Q4 FY15	Q4 FY14	Q4 FY15	Q4 FY14
	(%)					
<b>Net interest margin</b>	1.84	1.71	1.74	1.67	1.79	1.69
<b>NPL ratio</b>	0.9	0.9	0.9	0.6	1.4	1.2

\* OCBC compares deposits of non-bank customers