

	Q2 FY15 — (\$\$MILLION) —	Q2 FY14	Y-O-Y % CHANGE
Net interest income	1,213	1,124	7.9
Non-interest income	714	760	(6.1)
Net profit	762	808	(5.7)
Gross loans	202,406	193,140	4.8
Customer deposits	241,485	216,128	11.7
Net interest margin (%)	1.77	1.71	
Non-performing loans ratio (%)	1.2	1.2	
Annualised EPS (\$\$)	1.84	1.98	
Dividend per share (S¢)	35	20	