

# The final lap

	DBS		OCBC		UOB	
	Q4 FY14 (S\$M)	Y-O-Y % CHANGE	Q4 FY14 (S\$M)	Y-O-Y % CHANGE	Q4 FY14 (S\$M)	Y-O-Y % CHANGE
<b>Net interest income</b>	1,674	15	1,277	24	1,168	6.7
<b>Non-interest income</b>	666	(4)	762	12	682	5.4
<b>Net profit</b>	838	(14)	791	11	786	1.7
<b>Gross loans</b>	279,154	11	209,822	24	199,343	9.5
<b>Customer deposits</b>	317,173	8	266,022	22	233,750	9
	Q4 FY14	Q4 FY13	Q4 FY14	Q4 FY13	Q4 FY14	Q4 FY13
<b>Net interest margin (%)</b>	1.71	1.61	1.67	1.64	1.69	1.74
<b>NPL ratio (%)</b>	0.9	1.1	0.6	0.7	1.2	1.1

Source: Banks' financial statements