

	Q4 FY16	Q4 FY15	Y-O-Y % CHANGE
	(S\$ MILLION)		
Net interest income	1,251	1,341	(7)
Non-interest income	926	960	(4)
Net profit	789	960	(18)
Gross loans	220,152	210,665	5
Customer deposits*	261,486	246,277	6
Net interest margin (%)	1.63	1.74	
Non-performing loans ratio (%)	1.3	0.9	

**This refers to non-bank customers*