Not bad

	DBS			OCBC			UOB		
	Q2 FY16 ($M)	Q2 FY15 ($M)	Y-O-Y % CHNG	Q2 FY16 ($M)	Q2 FY15 ($M)	Y-O-Y % CHNG	Q2 FY16 ($M)	Q2 FY15 ($M)	Y-O-Y % CHNG
Net interest income	1,833	1,743	5	1,260	1,282	(2)	1,211	1,213	(0.2)
Non-interest income	1,086	957	13	788	939	(16)	813	713	14
Net profit	1,051	1,117	(6)	885	1,048	(15)	801	762	5.1
Customer loans	288,344	283,723	2	205,485	210,146	(2)	212,281	202,406	4.9
Customer deposits	310,098	305,913	1	246,274	246,424		248,153	241,485	2.8
Net interest margin (%)	1.87	1.75		1.68	1.67		1.68	1.77	
Non-performing loans ratio (%)	1.1	0.9		1.1	0.7		1.4	1.2	
Dividend per share (S$)	0.30	0.30		0.18	0.18		0.35	0.35	

Source: Banks' financial statements