

OCBC Bank

	Q1 FY '15 —— (\$ MILLION) ——	Q1 FY '14 ——	Y-O-Y % CHANGE
Net interest income	1,249	1,087	15
Non-interest income	859	800	7
Net profit	993	899	11
Gross loans	210,156	175,245	20
Non-bank customer deposits	250,309	199,403	26
Net interest margin (%)	1.62	1.70	
Non-performing loans ratio (%)	0.6	0.7	
EPS (cents)#	99.7	101.6	

#Restated for the effects of the 1-for-8 rights issue