

	Q4 FY '15	Q4 FY '14	Y-O-Y % CHANGE
	(S\$ MILLION)		
Net interest income	1,341	1,277	5
Non-interest income	960	762	26
Net profit	960	791	21
Gross loans	210,665	209,822	0.40
Non-bank customer deposits	246,277	245,519	0.30
Net interest margin (%)	1.74	1.67	
Non-performing loans ratio (%)	0.90	0.60	
Dividend per share (S\$)	0.18	0.18	