

	Q4 FY2015	Q4 FY2014	Y-O-Y % CHANGE
	(S\$ MILLION)		
Net interest income	1,277	1,168	9.3
Non-interest income	803	682	17.9
Net profit	788	786	0.3
Customer loans	203,611	195,903	3.9
Customer deposits	240,524	233,750	2.9
Net interest margin	1.79%	1.69%	
Non-performing loans ratio	1.4%	1.2%	
EPS (\$) annualised	1.90	1.90	
DPS (\$)	0.35	0.55*	

** includes \$0.05 special dividend*