

Soft lending ahead

	DBS		OCBC		UOB	
	Q1 FY15 (S\$M)	Y-O-Y % CHANGE	Q1 FY15 (S\$M)	Y-O-Y % CHANGE	Q1 FY15 (S\$M)	Y-O-Y % CHANGE
Net interest income	1,690	14	1,249	15	1,201	8.3
Non-interest income	1,046	9	859	7	755	17.5
Net profit	1,269	3	993	11	801	1.6
Gross loans	284,498	11	210,156	20	203,324	7.8
Customer deposits*	324,480	8	250,309	26	239,410	10.5
	Q1 FY15	Q1 FY14	Q1 FY15	Q1 FY14	Q1 FY15	Q1 FY14
Net interest margin (%)	1.69	1.66	1.62	1.7	1.76	1.73
NPL ratio (%)	0.9	1.0	0.6	0.7	1.2	1.1

*OCBC compares deposits of non-bank customers