

	Q4 FY14 —— (\$MILLION) ——	Q4 FY13	Y-O-Y % CHANGE
Net interest income	1,168	1,095	6.7
Non-interest income	682	647	5.4
Net profit	786	773	1.7
Gross loans	199,343	181,978	9.5
Non-bank customer deposits	233,750	214,548	9.0
Net interest margin	1.69	1.74	
Non-performing loans ratio	1.2	1.1	
Earnings per share (\$)*	1.90	1.94	
Dividend per share (¢)	55	55	

*annualised