

	Q3 FY16	Q3 FY15	Y-O-Y % CHANGE
	(S\$ MILLION)		
Net interest income	1,230	1,235	(0.4)
Non-interest income	810	850	(4.7)
Net profit	791	858	(7.8)
Gross loans	217,395	203,228	7
Customer deposits	250,999	244,630	2.6
Annualised EPS (S\$)	1.9	2.07	(8.2)
Net interest margin (%)	1.69	1.77	–
Non-performing loans ratio (%)	1.6	1.3	–