

# OCBC

	Q1 FY16 —— (S\$ MILLION) ——	Q1 FY15 ——	Y-O-Y % CHANGE
<b>Net interest income</b>	1,307	1,249	5
<b>Non-interest income</b>	753	859	(12)
<b>Net profit</b>	856	993	(14)
<b>Customer loans</b>	208,081	210,156	(1)
<b>Customer deposits</b>	242,293	250,309	(3)
<b>Net interest margin (%)</b>	1.75	1.62	
<b>Non-performing loans ratio (%)</b>	1	0.6	