

# Mixed performance

|                          | DBS               |                   | OCBC              |                   | UOB               |                   |
|--------------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|
|                          | Q3FY'15<br>(S\$m) | Y-O-Y<br>% change | Q3FY'15<br>(S\$m) | Y-O-Y<br>% change | Q3FY'15<br>(S\$m) | Y-O-Y<br>% change |
| Net interest income      | 1,813             | 13                | 1,317             | 6                 | 1,235             | 6.9               |
| Non-interest income      | 899               | (1)               | 775               | (3)               | 850               | 4.2               |
| Net profit               | 1,066             | 6                 | 902               | (27)              | 858               | (1)               |
| Gross loans (S\$b)       | 288,749           | 9                 | 212,682           | 4                 | 199,587           | 3.6               |
| Customer deposits (S\$)* | 318,005           | 4                 | 251,884           | 6                 | 244,630           | 9                 |

|                     | Q3FY'15 | Q3FY'14 | Q3FY'15 | Q3FY'14 | Q3FY'15 | Q3FY'14 |
|---------------------|---------|---------|---------|---------|---------|---------|
| Net interest margin | 1.78    | 1.68    | 1.66    | 1.68    | 1.77    | 1.71    |
| NPL ratio           | 0.9     | 0.9     | 0.9     | 0.7     | 1.3     | 1.2     |

\* OCBC compares deposits of non-bank customers