

Banks' Q4 results

	DBS Q4 FY16 (S\$m)	Y-O-Y % change	OCBC Q4 FY16 (S\$m)	Y-O-Y % change	UOB Q4 FY16 (S\$m)	Y-O-Y % change
Net interest income	1,824	(2)	1,251	(7)	1,276	(0.1)
Non-interest income	952	19	926	(4)	753	(6)
Net profit	913	(9)	789	(18)	739	(6)
Gross loans	305,415	6	220,152	5	225,662	9
Customer deposits*	347,446	9	261,486	6	255,314	6
	Q4 FY16	Q4 FY15	Q4 FY16	Q4 FY15	Q4 FY16	Q4 FY15
Net interest margin	1.71	1.84	1.63	1.74	1.71	1.77
NPL ratio	1.4	0.9	1.3	0.9	1.5	1.4

* OCBC's deposit refers to non-bank deposits

Source: Banks' earnings reports