

	Q4 FY16	Q4 FY15	Y-O-Y % CHANGE
	(S\$ MILLION)		
Net interest income	1,824	1,854	(2)
Non-interest income	952	798	19
Net profit	913	1,002	(9)
Gross loans	301,516	283,289	6
Non-bank customer deposits	347,446	320,134	9
Net interest margin (%)	1.71	1.84	
Non-performing loans ratio (%)	1.4	0.9	
Earnings per share (S\$)	1.40	1.57	
Final dividend per share (S\$)	0.30	0.30	