

Lingering woes

	DBS		OCBC		UOB	
	Q2 FY17 (\$\$ M)	Y-O-Y % CHANGE	Q2 FY17 (\$\$ M)	Y-O-Y % CHANGE	Q2 FY17 (\$\$ M)	Y-O-Y % CHANGE
Net interest income	1,888	3	1,345	7	1,356	12
Non-interest income	1,036	(5)	1,053	34	828	1.8
Net profit	1,140	8	1,083	22	845	5.5
Gross loans	307,422	7	228,805	11	227,740	7.3
Customer deposits	345,886	11	264,421	7	259,920	4.7
	Q2 FY17	Q2 FY16	Q2 FY17	Q2 FY16	Q2 FY17	Q2 FY16
Net interest margin	1.74	1.87	1.65	1.68	1.75	1.68
NPL ratio	1.5	1.1	1.3	1.1	1.5	1.4

Note: OCBC compares deposits of non-bank customers

Source: Banks' financial statements