

	Q3 FY15	Q3 FY14	Y-O-Y % CHANGE
	(S\$ MILLION)		
Net interest income	1,813	1,602	13
Non-interest income	899	912	(1)
Net profit	1,066	1,008	6
Gross loans (S\$ billion)	289	265	9
Customer deposits (S\$ billion)	318	305	4
Net interest margin (%)	1.78	1.68	
Non-performing loans ratio (%)	0.9	0.9	
EPS – annualised (S\$)	1.67	1.61	