

# Financial snapshot

	DBS			OCBC			UOB		
	Q3 FY16	Q3 FY15	Y-O-Y % CHANGE	Q3 FY16	Q3 FY15	Y-O-Y % CHANGE	Q3 FY16	Q3 FY15	Y-O-Y % CHANGE
Net interest income (S\$m)	1,815	1,813	-	1,234	1,317	<b>(6)</b>	1,230	1,235	<b>(0.4)</b>
Non-interest income (S\$m)	1,114	896	<b>24</b>	970	775	<b>25</b>	810	850	<b>(4.7)</b>
Net profit (S\$m)	1,071	1,066	-	943	902	<b>5</b>	791	858	<b>(7.8)</b>
Customer loans (S\$m)	290,207	285,156	<b>2</b>	208,628	212,682	<b>(2)</b>	217,395	203,228	<b>7</b>
Customer deposits (S\$m)	324,310	318,005	<b>2</b>	247,318	251,884	<b>(2)</b>	250,999	244,630	<b>2.6</b>
Net interest margin (%)	1.77	1.78		1.62	1.66		1.69	1.77	
Non-performing loans ratio(%)	1.3	0.9		1.2	0.9		1.6	1.3	
Annualised earnings per share (S\$)	1.67	1.67		0.883	0.868		1.9	2.07	