

|                                           | Q3 FY14<br>— (\$MILLION) — | Q3 FY13 | Y-O-Y %<br>CHANGE* |
|-------------------------------------------|----------------------------|---------|--------------------|
| <b>Net interest income</b>                | 1,602                      | 1,406   | 14                 |
| <b>Non-interest income</b>                | 912                        | 744     | 22.6               |
| <b>Net profit</b>                         | 1,008                      | 862     | 17                 |
| <b>Gross customer loans</b>               | 265,204                    | 245,280 | 8                  |
| <b>Non-bank customer deposits</b>         | 304,982                    | 284,489 | 7                  |
| <b>Net interest margin (%)</b>            | 1.68                       | 1.60    |                    |
| <b>Non-performing loans<br/>ratio (%)</b> | 0.9                        | 1.2     | —                  |