

	Q4 FY14	Q4 FY13	Y-O-Y % CHANGE
	(S\$ MILLION)		
Net interest income	1,674	1,454	15
Non-interest income	666	697	(4)
Net profit	838	973	(14)
Gross loans	279,154	252,181	11
Non-bank customer deposits	317,173	292,365	8
Net interest margin (%)	1.71	1.61	
Non-performing loans ratio	0.9	1.1	
EPS (earnings per share) (S\$)*	1.32	1.37	
DPS (dividend per share) (S\$)	0.30	0.30	

* annualised