

Bank wrap - Q3

	DBS		OCBC		UOB	
	Q3 FY14	Y-O-Y % CHNG	Q3 FY14	Y-O-Y % CHNG	Q3 FY14	Y-O-Y % CHNG
	(S\$MILLION)					
Net interest income	1,600	14	1,250	27	1,160	11
Non-interest income	912	23	1,190	53	816	32
Net profit	1,010	17	1,230	62	866	19
Gross loans (S\$b)	262	8	205	27	196	11
Non-bank customer deposits (S\$b)	305	7	237	31	224	8.7
	Q3 FY14	Q3 FY13	Q3 FY14	Q3 FY13	Q3 FY14	Q3 FY13
Net interest margin (%)	1.68	1.60	1.68	1.63	1.71	1.71
NPL ratio (%)	0.9	1.2	0.7	0.8	1.2	1.2

Source: Banks' financial statements