

# A slow slide

|                            | DBS               |                   | OCBC              |                   | UOB               |                   |
|----------------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|
|                            | Q1FY'16<br>(S\$m) | Y-O-Y<br>% CHANGE | Q1FY'16<br>(S\$m) | Y-O-Y<br>% CHANGE | Q1FY'16<br>(S\$m) | Y-O-Y<br>% CHANGE |
| Net interest income        | 1,833             | 8                 | 1,307             | 5                 | 1,275             | 6                 |
| Non-interest income        | 1,032             | (2)               | 753               | (12)              | 695               | (8)               |
| Net profit                 | 1,203             | (5)               | 856               | (14)              | 766               | (4)               |
| Gross loans                | 277,665           | (2)               | 208,081           | (1)               | 209,360           | 3                 |
| Non-bank customer deposits | 313,804           | (3)               | 242,293           | (3)               | 254,779           | 6                 |
|                            | Q1FY'16           | Q1FY'15           | Q1FY'16           | Q1FY'15           | Q1FY'16           | Q1FY'15           |
| Net interest margin        | 1.85              | 1.69              | 1.75              | 1.62              | 1.78              | 1.76              |
| NPL ratio                  | 1                 | 0.9               | 1                 | 0.6               | 1.4               | 1.2               |