

	Q3 '16	Q3 '15	Y-O-Y % CHANGE
	(S\$ MILLION)		
Net interest income	1,234	1,317	(6)
Non-interest income	970	775	25
Net profit	943	902	5
Customer loans (S\$billion)	209	213	(2)
Customer deposits (S\$billion)	247	252	(2)
Net interest margin (%)	1.62	1.66	
Non-performing loans ratio (%)	1.2	0.9	
Earnings per share* (\$/cents)	0.883	0.868	

*annualised