

# Some divergence

	DBS		OCBC		UOB	
	Q2 FY15 (S\$m)	Y-O-Y % CHANGE	Q2 FY15 (S\$m)	Y-O-Y % CHANGE	Q2 FY15 (S\$m)	Y-O-Y % CHANGE
<b>Net interest income</b>	1,743	12	1,282	14	1,213	7.9
<b>Non-interest income</b>	947	25	939	10	714	(6.1)
<b>Net profit</b>	1,117	15	1,048	14	762	(5.7)
<b>Gross loans</b>	280,071	9	210,146	18	202,406	4.8
<b>Customer deposits*</b>	305,913	2	246,424	22	241,485	11.7
	Q2 FY15	Q2 FY14	Q2 FY15	Q2 FY14	Q2 FY15	Q2 FY14
<b>Net interest margin (%)</b>	1.75	1.67	1.67	1.7	1.77	1.71
<b>NPL ratio (%)</b>	0.9	0.9	0.7	0.7	1.2	1.2

\* OCBC compares deposits of non-bank customers

Source: Banks' financial statements