

	Q2 FY16	Q2 FY15	Y-O-Y % CHANGE
	(S\$ MILLION)		
Net interest income	1,260	1,282	(2)
Non-interest income	788	939	(16)
Net profit	885	1,048	(15)
Gross loans	205,485	210,146	(2)
Customer deposits*	246,274	246,424	-
Net interest margin (%)	1.68	1.67	
Non-performing loans ratio (%)	1.1	0.7	

*\*This refers to non-bank customers*