

Clear the deck

	DBS		OCBC		UOB	
	Q4 FY17 (S\$m)	Y-O-Y % CHNG	Q4 FY17 (S\$m)	Y-O-Y % CHNG	Q4 FY17 (S\$m)	Y-O-Y % CHNG
Net interest income	2,097	15	1,424	14	1,461	15
Non-interest income	958	1	1,205	30	846	12
Net profit	1,194	31	1,033	31	855	16
Gross loans	327,769	7	237,321	8	236,028	5
Customer deposits	373,634	8	283,642*	8	272,765	7
	Q4 FY17	Q4 FY16	Q4 FY17	Q4 FY16	Q4 FY17	Q4 FY16
Net interest margin (%)	1.78	1.71	1.67	1.63	1.81	1.69
NPL ratio (%)	1.7	1.4	1.5	1.3	1.8	1.5

*OCBC compares non-bank customer deposits