

Local banks in 2015

	DBS	OCBC	UOB
Specific allowances for loans (S\$ million)	551	232	392
Non-performing loan (NPL) ratio (%)	0.9	0.9	1.4
Exposure to China (S\$ billion)	37	6*	21
Oil & gas exposure (S\$ billion)	22	12.4	12

NOTE: *Only loans booked in China

STRAITS TIMES GRAPHICS

Sources: DBS, OCBC, UOB