

Clearer skies

	DBS		OCBC		UOB	
	Q4 FY20 (\$M)	Y-O-Y % CHANGE	Q4 FY20 (\$M)	Y-O-Y % CHANGE	Q4 FY20 (\$M)	Y-O-Y % CHANGE
Net interest income	2,120	(13)	1,436	(11)	1,512	(8)
Non-interest income	1,143	10	1,049	(20)	737	(7)
Net profit	1,012	(33)	1,131	(9)	688	(32)
Customer loans	371,171	4	267,240	1	281,387	5
Customer deposits	464,850	15	314,907	4	324,598	4
	Q4 FY20 (%)	Q4 FY19 (%)	Q4 FY20 (%)	Q4 FY19 (%)	Q4 FY20 (%)	Q4 FY19 (%)
Net interest margin	1.49	1.86	1.56	1.77	1.57	1.76
NPL ratio	1.6	1.5	1.5	1.5	1.6	1.5
Allowance coverage	110	94	115	86	107	87
	FY20	FY19	FY20	FY19	FY20	FY19
DPS for full year (¢)	87	123	31.8	53	78	130

NOTE: Y-O-Y refers to year on year

Source: Compiled by BT