

# On the margin

	DBS		OCBC		UOB	
	Q3 FY18	Y-o-Y	Q3 FY18	Y-o-Y	Q3 FY18	Y-o-Y
	(S\$m)	% CHNG	(S\$m)	% CHNG	(S\$m)	% CHNG
Net interest income	2,273	15	1,505	9	1,599	14
Non-interest income	1,102	2	1,039	-	728	(4)
Net profit	1,413	76	1,245	12	1,037	17
Gross loans	345,101	8	256,576	11	255,122	9
Customer deposits	388,295	7	295,827	6	293,634	9

	Q3 FY18	Q3 FY17	Q3 FY18	Q3 FY17	Q3 FY18	Q3 FY17
Net interest margin (%)	1.86	1.73	1.72	1.66	1.81	1.79
NPL ratio (%)	1.6	1.7	1.4	1.3	1.6	1.6

Source: Banks' financial statements as compiled by BT