

	Q4 FY19	Q4 FY18	Y-O-Y % CHANGE
	(S\$ MILLION)		
Net interest income	2,426	2,330	4
Non-interest income	1,035	915	13
Net profit	1,508	1,319	14
Gross loans	362,427	349,645	4
Customer deposits	404,289	393,785	3
Net interest margin (%)	1.86	1.87	
Non-performing loan ratio (%)	1.5	1.5	