

Risks ahead

	DBS		OCBC		UOB	
	Q3 FY19	Y-o-Y	Q3 FY19	Y-o-Y	Q3 FY19	Y-o-Y
	(S\$m)	% CHNG	(S\$m)	% CHNG	(S\$m)	% CHNG
Net interest income	2,460	8	1,600	6	1,687	5
Non-interest income	1,363	24	1,055	2	922	27
Net profit	1,629	15	1,172	(6)	1,118	8
Gross loans	358,373	4	262,816	2	275,072	8
Customer deposits	400,217	3	311,219	5	304,423	4

	Q3 FY19	Q3 FY18	Q3 FY19	Q3 FY18	Q3 FY19	Q3 FY18
Net interest margin (%)	1.9	1.86	1.77	1.72	1.77	1.81
NPL ratio (%)	1.5	1.6	1.6	1.4	1.5	1.6

Source: Banks' financial statements as compiled by BT