

	Q1 FY21	Q1 FY20	Y-o-Y
	(S\$MILLION)		% CHANGE
Net interest income (S\$m)	1,529	1,593	(4)
Non-interest income (S\$m)	957	813	18
Net profit (S\$m)	1,008	855	18
Gross loans (S\$m)	293,267	278,381	5
Customer deposits (S\$m)	331,979	322,213	3
Net interest margin (%)	1.57	1.71	
Non-performing loan ratio (%)	1.5	1.6	
*EPS (\$)	2.36	2	

**Bank earnings are annualised*