

Sentiment lifts

	DBS		OCBC		UOB	
	Q3 FY20	Y-o-Y	Q3 FY20	Y-o-Y	Q3 FY20	Y-o-Y
	(S\$m)	% CHNG	(S\$m)	% CHNG	(S\$m)	% CHNG
Net interest income	2,171	(12)	1,421	(11)	1,474	(13)
Non-interest income	1,406	3	1,118	6	786	(15)
Net profit	1,297	(20)	1,028	(12)	668	(40)
Customer loans	371,358	5	269,000	2	280,682	2
Customer deposits	446,886	12	307,000	3	319,114	5

	Q3 FY20	Q3 FY19	Q3 FY20	Q3 FY19	Q3 FY20	Q3 FY19
Net interest margin (%)	1.53	1.90	1.54	1.77	1.53	1.77
NPL ratio (%)	1.6	1.5	1.6	1.6	1.5	1.5
Allowance coverage (%)	107	96	109	78	111	85

Source: Banks' financial statements as compiled by BT