

The good in bad

	DBS		UOB	
	Q2 FY20 (S\$m)	Y-o-Y % CHNG	Q2 FY20 (S\$m)	Y-o-Y % CHNG
Net interest income	2,303	(5)	1,456	(12)
Non-interest income	1,423	11	804	(14)
Net profit	1,247	(22)	703	(40)
Customer loans	374,784	7	280,693	3
Customer deposits	447,423	14	322,688	6

	Q2 FY20	Q2 FY19	Q2 FY20	Q2 FY19
Net interest margin (%)	1.62	1.91	1.48	1.81
NPL ratio (%)	1.5	1.5	1.6	1.5

Source: Banks' financial statements as compiled by BT