

Promising start

	DBS		OCBC		UOB	
	Q1 FY18	Y-O-Y % CHANGE	Q1 FY18	Y-O-Y % CHANGE	Q1 FY18	Y-O-Y % CHANGE
	(\$M)		(\$M)		(\$M)	
Net interest income	2,128	16	1,415	11	1,470	13
Non-interest income	1,232	17	918	8	761	1
Net profit	1,511	21	1,112	29	978	21
Gross loans	332,868	10	246,662	10	240,788	5
Customer deposits	375,826	10	298,088	7	273,817	5

	Q1 FY18	Q1 FY17	Q1 FY18	Q1 FY17	Q1 FY18	Q1 FY17
Net interest margin (%)	1.83	1.74	1.67	1.62	1.84	1.73
NPL ratio (%)	1.6	1.4	1.4	1.3	1.7	1.5