

The road is long

	DBS		OCBC		UOB	
	Q1 FY20 (S\$m)	Y-o-Y % CHNG	Q1 FY20 (S\$m)	Y-o-Y % CHNG	Q1 FY20 (S\$m)	Y-o-Y % CHNG
Net interest income	2,482	7	1,626	6	1,593	0
Non-interest income	1,544	24	864	(24)	813	(1)
Net profit	1,165	(29)	698	(43)	855	(19)
Customer loans	369,414	6	271,000	5	278,000	3
Customer deposits	445,278	13	314,000	7	322,000	5
	Q1 FY20	Q1 FY19	Q1 FY20	Q1 FY19	Q1 FY20	Q1 FY19
Net interest margin (%)	1.86	1.88	1.76	1.76	1.71	1.79
NPL ratio (%)	1.6	1.5	1.5	1.5	1.6	1.5

Source: Banks' financial statements as compiled by BT