Bank earnings rebound

	DBS		OCBC		UOB	
	Q1 FY21 (S$m)	Y-O-Y % change	Q1 FY21 (S$m)	Y-O-Y % change	Q1 FY21 (S$m)	Y-O-Y % change
Net interest income	2,107	(15)	1,441	(11)	1,529	(4)
Non-interest income	1,747	13	1,473	70	957	18
Net profit	2,009	72	1,501	115	1,008	18
Customer loans	386,382	5	271,000	–	293,267	5
Customer deposits	478,095	7	316,000	–	331,979	3

	DBS		OCBC		UOB	
	Q1 FY21	Q1 FY20	Q1 FY21	Q1 FY20	Q1 FY21	Q1 FY20
Net interest margin (%)	1.49	1.86	1.56	1.76	1.57	1.71
NPL ratio (%)	1.5	1.6	1.5	1.5	1.5	1.6
EPS ($)*	3.14	1.8	1.35	0.62	2.36	2
DPS (¢)**	18	33	N.A	N.A	N.A	N.A

*Bank earnings are annualised
**OCBC and UOB pay dividends half-yearly

Sources: DBS, OCBC, UOB FINANCIAL STATEMENTS COMPILED BY BT