

|                         | DBS               |                 | OCBC              |                 | UOB               |                 |
|-------------------------|-------------------|-----------------|-------------------|-----------------|-------------------|-----------------|
|                         | Q1 FY19<br>(S\$m) | Y-o-Y<br>% CHNG | Q1 FY19<br>(S\$m) | Y-o-Y<br>% CHNG | Q1 FY19<br>(S\$m) | Y-o-Y<br>% CHNG |
| Net interest income     | 2,310             | 9               | 1,534             | 8               | 1,587             | 8               |
| Non-interest income     | 1,241             | 1               | 1,142             | 24              | 819               | 8               |
| Net profit              | 1,651             | 9               | 1,231             | 11              | 1,052             | 8               |
| Gross loans             | 351,773           | 6               | 258,712           | 5               | 269,683           | 12              |
| Customer deposits       | 394,995           | 5               | 302,252           | 1               | 307,701           | 12              |
|                         |                   |                 |                   |                 |                   |                 |
|                         | Q1 FY19           | Q1 FY18         | Q1 FY19           | Q1 FY18         | Q1 FY19           | Q1 FY18         |
| Net interest margin (%) | 1.88              | 1.83            | 1.76              | 1.67            | 1.79              | 1.84            |
| NPL ratio (%)           | 1.5               | 1.6             | 1.5               | 1.4             | 1.5               | 1.7             |

Source: Banks' financial statements as compiled by BT