UOB

	Q2 FY21	Q2 FY20	Y-O-Y % CHANGE
	(S$ MILLION)		
Net interest income	1,578	1,456	8
Non-interest income	838	804	4
Net profit	1,003	703	43
Customer loans	298,597	280,693	6
Customer deposits	338,894	322,688	5

	H1 FY21	H1 FY20
Net interest margin (%)	1.56	1.6
Non-performing loan ratio (%)	1.5	1.6
*EPS ($)	2.36	1.81
DPS (cent)	60	39

** Bank earnings are annualised*