

Brace for impact

	DBS		OCBC		UOB	
	Q4 FY19 (S\$m)	Y-o-Y % CHNG	Q4 FY19 (S\$m)	Y-o-Y % CHNG	Q4 FY19 (S\$m)	Y-o-Y % CHNG
Net interest income	2,426	4	1,610	6	1,635	2
Non-interest income	1,035	13	1,312	58	796	31
Net profit	1,508	14	1,243	34	1,006	10
Gross loans	362,427	4	264,773	3	265,458	3
Customer deposits	404,289	3	311,101	3	310,726	6

	Q4 FY19	Q4 FY18	Q4 FY19	Q4 FY18	Q4 FY19	Q4 FY18
Net interest margin (%)	1.86	1.87	1.77	1.72	1.76	1.8
NPL ratio (%)	1.5	1.5	1.5	1.5	1.5	1.5

Source: Banks' financial statements as compiled by BT