DBS

	Q1 FY21	Q1 FY20	Y-O-Y % CHANGE
	(S$MILLION)		
Net interest income	2,107	2,482	(15)
Non-interest income	1,747	1,544	13
Net profit	2,009	1,165	72
Customer loans	386,382	369,414	5
Customer deposits	478,095	445,278	7
Net interest margin (%)	1.49	1.86	
Non-performing loan ratio (%)	1.5	1.6	
*EPS ($)	3.14	1.8	
DPS (cent)	18	33	

*Bank earnings are annualised

Source: DBS financial statements