

	Q4 FY20	Q4 FY19	Y-O-Y % CHANGE
	(S\$ MILLION)		
Net interest income	2,120	2,426	(13)
Non-interest income	1,143	1,035	10
Net profit	1,012	1,508	(33)
Gross loans	371,171	357,884	4
Customer deposits	464,850	404,289	15
Net interest margin (%)	1.49	1.86	
Non-performing loans ratio (%)	1.6	1.5	