

	DBS		OCBC		UOB	
	Q2 FY19	Y-o-Y	Q2 FY19	Y-o-Y	Q2 FY19	Y-o-Y
	(S\$m)	% CHNG	(S\$m)	% CHNG	(S\$m)	% CHNG
Net interest income	2,429	9	1,588	10	1,653	7
Non-interest income	1,280	31	1,030	1	930	16
Net profit	1,603	20	1,223	1	1,168	8
Gross loans	355,365	4	262,708	4	272,881	9
Customer deposits	391,301	1	308,075	3	304,792	6
	Q2 FY19	Q2 FY18	Q2 FY19	Q2 FY18	Q2 FY19	Q2 FY18
Net interest margin (%)	1.91	1.85	1.79	1.67	1.81	1.83
NPL ratio (%)	1.5	1.6	1.5	1.4	1.5	1.7

Source: Banks' financial statements as compiled by BT