

Local banks results

	DBS		OCBC		UOB	
	Q4 FY21	Y-o-Y % CHNG	Q4 FY21	Y-o-Y % CHNG	Q4 FY21	Y-o-Y % CHNG
Net interest income (S\$m)	2,140	1	1,492	4	1,677	11
Non-interest income (S\$m)	1,153	1	1,058	1	757	3
Net profit (S\$m)	1,389	37	973	(14)	1,017	48
Customer loans (S\$b)	409	9	290	8	311	10
Customer deposits (S\$b)	502	7	342	9	353	9
	Q4 FY21	Q4 FY20	Q4 FY21	Q4 FY20	Q4 FY21	Q4 FY20
Net interest margin (%)	1.43	1.49	1.52	1.56	1.56	1.57
NPL ratio (%)	1.3	1.6	1.5	1.5	1.6	1.6
	FY21	FY20	FY21	FY20	FY21	FY20
Full year DPS (cents)	120	87	53	31.8	120	78

Source: Banks' financial statements as compiled by BT