

	Q4 FY20	Q4 FY19	Y-O-Y % CHANGE
	(S\$ MILLION)		
Net interest income	1,436	1,610	(11)
Non-interest income	1,049	1,312	(20)
Net profit	1,131	1,243	(9)
Gross loans	267	265	1
Customer deposits	315	303	4
Net interest margin (%)	1.56	1.77	
Non-performing loans ratio (%)	1.5	1.5	
EPS (S\$)	0.80	1.14	
Full-year DPS (S¢)	31.8	53	