

# UOB's financial performance

	Q3 2020 (S\$ million)	Q3 2019 (S\$ million)	Year-on-year change (%)
Net interest income	1,474	1,687	-13
Non-interest income	786	922	-15
Net profit	668	1,118	-40
Gross loans	280,682	275,072	2
Customer deposits	319,114	304,423	5

## KEY FINANCIAL RATIOS

	Q3 2020 (%)	Q3 2019 (%)
Net interest margin	1.53	1.77
Non-performing loans ratio	1.5	1.5

Source: UOB STRAITS TIMES GRAPHICS