Web Scraping using Selenium - SGX Website

Objectives:

- How to use Selenium to extract HTML
- How to use Selenium to interact with website before extract HTML

We will use following website to demonstrate

https://www.sgx.com/securities/equities/D05 (https://www.sgx.com/securities/equities/D05)

Install Python library selenium and webdriver_manager using pip .

Requirement already satisfied: selenium in c:\users\isszq\anaconda3\envs\py dot36\lib\site-packages (3.141.0)

Requirement already satisfied: urllib3 in c:\users\isszq\anaconda3\envs\pyd ot36\lib\site-packages (from selenium) (1.25.9)

Requirement already satisfied: webdriver_manager in c:\users\isszq\anaconda 3\envs\pydot36\lib\site-packages (3.2.1)

Requirement already satisfied: requests in c:\users\isszq\anaconda3\envs\py dot36\lib\site-packages (from webdriver_manager) (2.24.0)

Requirement already satisfied: crayons in c:\users\isszq\anaconda3\envs\pyd ot36\lib\site-packages (from webdriver manager) (0.3.1)

Requirement already satisfied: configparser in c:\users\isszq\anaconda3\env s\pydot36\lib\site-packages (from webdriver_manager) (5.0.0)

Requirement already satisfied: certifi>=2017.4.17 in c:\users\isszq\anacond a3\envs\pydot36\lib\site-packages (from requests->webdriver_manager) (2020. 6.20)

Requirement already satisfied: urllib3!=1.25.0,!=1.25.1,<1.26,>=1.21.1 in c:\users\isszq\anaconda3\envs\pydot36\lib\site-packages (from requests->web driver_manager) (1.25.9)

Requirement already satisfied: idna<3,>=2.5 in c:\users\isszq\anaconda3\env s\pydot36\lib\site-packages (from requests->webdriver manager) (2.10)

Requirement already satisfied: chardet<4,>=3.0.2 in c:\users\isszq\anaconda 3\envs\pydot36\lib\site-packages (from requests->webdriver_manager) (3.0.4) Requirement already satisfied: colorama in c:\users\isszq\anaconda3\envs\py dot36\lib\site-packages (from crayons->webdriver_manager) (0.4.3)

Import libraries

1. Extract Data without Interaction

We will demonstrate on how to extract company announcements and company news from SGX website.

Open Website and Get HTML

Get an instance of web browser.

• The webdriver_manager provides managers for different browsers. It will download the correct version of driver for your browser.

Use the browser object to open a webpage.

To find multiple items, you can use following methods.

- find_elements_by_id()
- find elements by name()

- find_elements_by_xpath()
- find elements by link text()
- find_elements_by_partial_link_text()
- find elements by tag name()
- find_elements_by_class_name()
- find_elements_by_css_selector()

Examine HTML Code and Make Soup

Save the HTML code to a file and examine it. Examine the file to make sure it contains the data which you are interested in.

Let's "make a soup" from the downloaded HTML code.

2. Example: Extract Company Announcements

In Chrome, inspect the element of the Company Announcements. It uses a custom tag widget-company-announcements.

Use soup.find() to find above element by its tag name.

Use soup.find all() to find all items.

Experiment with One Annoucement

Let's use first item to experiment our code.

```
In [10]: ► 1 item = items[0]
```

Get timestamp from the item.

Get news title and its link.

General Announcement::Minutes of the Adjourned 21st Annual General Meeting of DBS Group Holdings Ltd

https://links.sgx.com/1.0.0/corporate-announcements/9N8PB8C1R6V1KICS/6577ac9f479eb9ca8643102d03c0faea17758cccaa5f47ea5ad5ef8f604ee7fa (https://links.sgx.com/1.0.0/corporate-announcements/9N8PB8C1R6V1KICS/6577ac9f479eb9ca8643102d03c0faea17758cccaa5f47ea5ad5ef8f604ee7fa)

Get tag of the news

Package into Function

Package above code into a function.

```
In [14]:
               1
                  def extract an announcement(item):
               2
                      try:
               3
                          # Get timestamp
                          t = item.find('div', {'class':'text-caption timestamp'})
               4
                          timestamp = t.text
               5
               6
                          # Get article title and link
               7
                          t = item.find('a')
               8
                          title = t.text
               9
                          link = t.attrs['href']
              10
                          # Get tag
              11
                          t = item.find('span', {'class':'website-tag'})
              12
                          tag = t.text
                          return title, link, tag, timestamp
              13
                      except Exception as e:
              14
              15
                          print(repr(e))
              16
                          return None
```

Test the function.

Process All Announcements

```
In [17]: ▶ 1 print(result)
```

[('General Announcement::Minutes of the Adjourned 21st Annual General Meeti ng of DBS Group Holdings Ltd ', 'https://links.sgx.com/1.0.0/corporate-anno uncements/9N8PB8C1R6V1KICS/6577ac9f479eb9ca8643102d03c0faea17758cccaa5f47ea 5ad5ef8f604ee7fa', 'General Announcement', '08 Jun 2020 05:03:40 PM'), ('Ge neral Announcement::ISSUE OF SORA-REFERENCED NOTES BY DBS BANK LTD.', 'http s://links.sgx.com/1.0.0/corporate-announcements/NIJR5H55AGHM3EV2/74f55b0947 4d81f56e4b0a5cc2aa35e98c7a36691e8f8fa59f3a729d8b27e05e', 'General Announcem ent', '06 May 2020 05:07:16 PM'), ("Disclosure of Interest/ Changes in Inte rest of Director/ Chief Executive Officer::Disclosure of director's interes t", 'https://links.sgx.com/1.0.0/corporate-announcements/EEXK0Y2V9KARQT25/7 e2de8d5208c1f192165f01ed4494f940b8b50f3da82a191d88364b11335e345', 'Disclosu re of Interest/ Changes in Interest', '05 May 2020 06:15:42 PM'), ("Disclos ure of Interest/ Changes in Interest of Director/ Chief Executive Officer:: Disclosure of director's interest", 'https://links.sgx.com/1.0.0/corporateannouncements/W3NW79EH03KL6GHN/46000f23d197286e6c28f4d9c314aaa69f976e464a28 f76a386c33321b13e57e', 'Disclosure of Interest/ Changes in Interest', '05 M ay 2020 06:11:37 PM'), ("Disclosure of Interest/ Changes in Interest of Dir ector/ Chief Executive Officer::Disclosure of director's interest", 'http s://links.sgx.com/1.0.0/corporate-announcements/AVKFKIYMIKQH1D6M/7ee3888dda 1a5292bb8816131e859e9d03ac672f1edfc4e3437cefe6316ea6d2', 'Disclosure of Int erest/ Changes in Interest', '05 May 2020 06:09:32 PM')]

Close web browser after the task is completed.

3. Exercise: Extract Company News

Download HTML

Open web browser and go to website.

Wait for page is loaded and return HTML code.

\chromedriver.exe] found in cache

Close web browser.

```
In [30]: ► 1 browser.close()
```

Make Soup and Find Items

Make a soup from HTML code.

```
In [20]: ► soup = BeautifulSoup(html)
```

Inspect the News elements in Chrome. The news list is contained in a tag <widget-stocks-news>.

Use soup.find() to find the relevant HTML code using tag name.

Each news item are enclosed in a div with class name article-list-result.

Use find_all() method to extract all new items.

Extract One News

Use first news to experiment your code to extract data from a single news item.

```
In [23]: ▶ 1 item = items[0]
```

Extract timestamp of the news.

30 Apr 2020 03:57:37 AM

Extract title of the news.

Dbs CEO Says Majority Of Bank's Loans In Oil And Gas Sector Are To Oil Majors And State-Owned Companies

Extract Tags of the news.

['Other Pre-Announcement']

Create Function

Package above codes into a function.

```
In [27]:
               1
                  def extract_a_news(item):
               2
                      try:
               3
                          # Get timestamp
                          t = item.find('div', {'class':'text-caption timestamp'})
               4
               5
                          timestamp = t.text
               6
                          # Get article title
               7
                          t = item.find('div', {'class':'widget-stocks-news-item-headline'
               8
                          title = t.span.text
               9
                          # Get tag
                          t = item.find('div', {'class':'widget-stocks-news-item-tags-cont;
              10
              11
                          _tags = t.find_all('span', {'class':'website-tag'})
              12
                          tags = [_tag.text for _tag in _tags]
              13
                          return title, tags, timestamp
              14
              15
                      except Exception as e:
              16
                          print(repr(e))
              17
                          print(item)
              18
                          print(t)
                          return None
              19
```

Extract All News

Use function to extract all news items.

In [29]: ► 1 print(result)

[("Dbs CEO Says Majority Of Bank's Loans In Oil And Gas Sector Are To Oil M ajors And State-Owned Companies", ['Other Pre-Announcement'], '30 Apr 2020 03:57:37 AM'), ('Dbs Group Holdings Says FY Profit Before Allowances To Be Around 2019 Levels', ['Other Pre-Announcement', 'Labor Issues'], '29 Apr 20 20 10:56:54 PM'), ('Dbs Group Holdings Qtrly Net Profit Declines', ['Earnin gs Announcements'], '29 Apr 2020 10:56:53 PM'), ('DBS Group Says \$1 Bln 3. 3% Perpetual Capital Securities First Callable In 2025 Will Be Listed And Q uoted In Bond Market On 28 Feb', ['Debt Financing / Related', 'Exchange Cha nges'], '27 Feb 2020 12:06:04 PM'), ('DBS Group Says Successfully Priced Is sue Of \$1 Bln 3.30 Pct Perpetual Capital Securities', ['Debt Financing / Re lated', 'Other Pre-Announcement'], '21 Feb 2020 01:24:04 AM'), ('DBS CEO Sa ys Current Market Conditions Offer Scope For Clients To Do Fixed Income And Debt Capital Market deals', ['Other Pre-Announcement'], '13 Feb 2020 03:17: 25 AM'), ('DBS Group Holdings Says Pre-Virus, 2020 Outlook On Track To Prev ious Guidance', ['Other Pre-Announcement'], '12 Feb 2020 10:48:37 PM'), ('D BS Group Posts Qtrly Net Profit Of S\$1,508 Million', ['Other Pre-Announceme nt'], '12 Feb 2020 10:43:30 PM'), ("DBS Group Says DBS China Receives Bond Settlement Agent Licence For China's Interbank Bond Market", ['Regulator y'], '14 Jan 2020 04:48:18 AM'), ('DBS Group Holdings Says 2020 NIM Expecte d To Decline By About 7 BPS', ['Other Pre-Announcement'], '11 Nov 2019 01:4 2:41 AM')]

4. Example: Extract Data after Interaction

Task: Extract details of all News items of a company from SGX Website.

For each news item on SGX Equity website, e.g. https://www.sgx.com/securities/equities/D05 (https://www.sgx.com/securities/equities/D05), user has to click on the item to view more details in a pop-up window. We have to simulate click on the item before we can extract the data.

Open web browser and go to website https://www.sgx.com/securities/equities/D05.

[WDM] - Current google-chrome version is 83.0.4103
[WDM] - Get LATEST driver version for 83.0.4103
[WDM] - Driver [C:\Users\isszq\.wdm\drivers\chromedriver\win32\83.0.4103.39
\chromedriver.exe] found in cache

Out[38]: <selenium.webdriver.remote.webelement.WebElement (session="4b107e3ab04ce157 05c929f8468350e6", element="9d8acda1-427a-4872-b70d-79ec8663cdcb")>

Close Cookie Banner

Find the Accept button and click to accept the cookie agreement. This is so that the banner will be closed and wont block the clicks.

```
In [39]: ▶ 1 browser.find_element_by_class_name('sgx-consent-banner-acceptance-button
```

Extract elements from browser using xpath.

Out[40]: 10

Experiment with One News

Experiment with code to extract one news item from pop-up.

Out[41]: '29 Apr 2020 10:56:54 PM\nDbs Group Holdings Says FY Profit Before Allowanc es To Be Around 2019 Levels\nOther Pre-AnnouncementLabor Issues'

Dbs Group Holdings Says FY Profit Before Allowances To Be Around 2019 Level s

```
In [43]:
                                           H
                                                               1
                                                                          import time
                                                               2 time.sleep(.5)
                                                                        target = browser.find_element_by_xpath('//sgx-dialog[@id="widget-stocks-l
                                                                         header = target.find_element_by_xpath('.//div/header/h2')
                                                                         _timestamp = target.find_element_by_xpath('.//div/div/div[@class="text-categorials.com.action.com.action.com.action.com.action.com.action.com.action.com.action.com.action.com.action.com.action.com.action.com.action.com.action.com.action.com.action.com.action.com.action.com.action.com.action.com.action.com.action.com.action.com.action.com.action.com.action.com.action.com.action.com.action.com.action.com.action.com.action.com.action.com.action.com.action.com.action.com.action.com.action.com.action.com.action.com.action.com.action.com.action.com.action.com.action.com.action.com.action.com.action.com.action.com.action.com.action.com.action.com.action.com.action.com.action.com.action.com.action.com.action.com.action.com.action.com.action.com.action.com.action.com.action.com.action.com.action.com.action.com.action.com.action.com.action.com.action.com.action.com.action.com.action.com.action.com.action.com.action.com.action.com.action.com.action.com.action.com.action.com.action.com.action.com.action.com.action.com.action.com.action.com.action.com.action.com.action.com.action.com.action.com.action.com.action.com.action.com.action.com.action.com.action.com.action.com.action.com.action.com.action.com.action.com.action.com.action.com.action.com.action.com.action.com.action.com.action.com.action.com.action.com.action.com.action.com.action.com.action.com.action.com.action.com.action.com.action.com.action.com.action.com.action.com.action.com.action.com.action.com.action.com.action.com.action.com.action.com.action.com.action.com.action.com.action.com.action.com.action.com.action.com.action.com.action.com.action.com.action.com.action.com.action.com.action.com.action.com.action.com.action.com.action.com.action.com.action.com.action.com.action.com.action.com.action.com.action.com.action.com.action.com.action.com.action.com.action.com.action.com.action.com.action.com.action.com.action.com.action.com.action.com.action.com.action.com.action.com.action.com.action.com.action.com.action.com.action.com.action.com.action.com.action.com.a
                                                                         tags = target.find element by xpath('.//div/div/div[@class="widget-stoc|
                                                                         _body = target.find_element_by_xpath('.//div/div/not(@class)]')
                                                               7
                                                              8
                                                              9 header = header.text
                                                           10 timestamp = timestamp.text
                                                           11 tags = [t.text for t in tags.find elements by tag name('span')]
                                                          12 body = body.text
                                                           13
                                                          14 print(header)
                                                           15 print(timestamp)
                                                          16 print(tags)
                                                          17 print(body)
```

Dbs Group Holdings Says FY Profit Before Allowances To Be Around 2019 Level s
29 Apr 2020 10:56:54 PM
['Other Pre-Announcement', 'Labor Issues']
April 30 (Reuters) - DBS Group Holdings Ltd <DBSM.SI>::FY PROFIT BEFORE ALL OWANCES TO BE AROUND 2019 LEVELS AFTER FACTORING IN DECLINES FOR REST OF YE AR.DBS GROUP SEES NO RETRENCHMENTS OR PAY CUTS, BUT HIRING JUDICIOUSLY IN F Y; BONUSES ALIGNED TO EARNINGS.DBS GROUP SEES CREDIT COSTS TO RISE TO BETWE EN \$\$3 BILLION-S\$5 BILLION CUMULATIVELY OVER TWO YEARS.EARNINGS CURRENTLY E XPECTED TO BE SUFFICIENT FOR MAINTAINING QTRLY DPS AT 33 CENTS.

Package them into Function

```
In [44]:
               1
                  def extract one news(browser, news one):
                      browser.find_element_by_tag_name('body').send_keys(Keys.ESCAPE)
               2
                      span = news one.find_element_by_tag_name('span')
               3
               4
                      span.click()
               5
               6
                      import time
               7
                      time.sleep(.5)
               8
                      target = browser.find element by xpath('//sgx-dialog[@id="widget-sto")
               9
                      _header = target.find_element_by_xpath('.//div/header/h2')
                      _timestamp = target.find_element_by_xpath('.//div/div/div[@class="textents.ample)]
              10
              11
                      tags = target.find element by xpath('.//div/div/div[@class="widget-
                      _body = target.find_element_by_xpath('.//div/div/div[not(@class)]')
              12
              13
              14
                      header = header.text
              15
                      timestamp = timestamp.text
              16
                      tags = [t.text for t in _tags.find_elements_by_tag_name('span')]
              17
                      body = body.text
              18
              19
                      return (header, timestamp, tags, body)
```

Use the function to extract all news items.

```
1 result
In [46]:
   Out[46]: [("Dbs CEO Says Majority Of Bank's Loans In Oil And Gas Sector Are To Oil
             Majors And State-Owned Companies",
               '30 Apr 2020 03:57:37 AM',
               ['Other Pre-Announcement'],
               "April 30 (Reuters) - DBS Group Holdings Ltd <DBSM.SI>::CEO SAYS BANK I
             S NOT CUTTING BACK EXPOSURE TO OIL AND GAS SECTOR, GETTING MORE DISCIPLIN
             ED ON DOCUMENTATION AROUND TRADE FINANCE.CEO SAYS MAJORITY OF BANK'S LOAN
             S IN OIL AND GAS SECTOR ARE TO OIL MAJORS AND STATE-OWNED COMPANIES."),
              ('Dbs Group Holdings Says FY Profit Before Allowances To Be Around 2019
             Levels',
               '29 Apr 2020 10:56:54 PM',
               ['Other Pre-Announcement', 'Labor Issues'],
               'April 30 (Reuters) - DBS Group Holdings Ltd <DBSM.SI>::FY PROFIT BEFOR
             E ALLOWANCES TO BE AROUND 2019 LEVELS AFTER FACTORING IN DECLINES FOR RES
             T OF YEAR.DBS GROUP SEES NO RETRENCHMENTS OR PAY CUTS, BUT HIRING JUDICIO
             USLY IN FY; BONUSES ALIGNED TO EARNINGS.DBS GROUP SEES CREDIT COSTS TO RI
             SE TO BETWEEN S$3 BILLION-S$5 BILLION CUMULATIVELY OVER TWO YEARS.EARNING
             S CURRENTLY EXPECTED TO BE SUFFICIENT FOR MAINTAINING QTRLY DPS AT 33 CEN
             TS.'),
              ('Dbs Group Holdings Otrly Net Profit Declines',
               '29 Apr 2020 10:56:53 PM',
               ['Earnings Announcements'],
               'April 30 (Reuters) - DBS Group Holdings Ltd <DBSM.SI>::FOR Q1, DECLARE
             D INTERIM ONE-TIER TAX-EXEMPT DIVIDEND OF 33 CENTS FOR EACH DBSH ORDINARY
             SHARE.QTRLY NET INTEREST INCOME S$2,482 MILLION VERSUS S$2,310 MILLION.QT
             RLY NET PROFIT S$1,165 MILLION VERSUS S$1,651 MILLION.NPL RATIO 1.6% AS A
             T MARCH 31.QTRLY RETURN ON EQUITY 9.2%.QTRLY NET INTEREST MARGIN 1.86% VE
             RSUS 1.88%.AS AT MARCH 31 2020, CET 1 CAPITAL ADEQUACY RATIO 13.9 %.Q1 NE
             T PROFIT DECLINED AS CO PRE-EMPTIVELY SET ASIDE FURTHER S$0.70 BILLION OF
             GENERAL ALLOWANCES FOR COVID-19 PANDEMIC RISKS.WILL MAINTAIN SOLID BALANC
             E SHEET WITH AMPLE CAPITAL, LIQUIDITY & LOSS ALLOWANCE RESERVES.'),
              ('DBS Group Says $1 Bln 3.3% Perpetual Capital Securities First Callable
             In 2025 Will Be Listed And Quoted In Bond Market On 28 Feb',
               '27 Feb 2020 12:06:04 PM',
               ['Debt Financing / Related', 'Exchange Changes'],
               'Feb 27 (Reuters) - DBS Group Holdings Ltd <DBSM.SI>::US$1 BILLION 3.3%
             PERPETUAL CAPITAL SECURITIES FIRST CALLABLE IN 2025 WILL BE LISTED AND QU
             OTED IN BOND MARKET ON 28 FEB. SECURITIES WILL BE IN DENOMINATIONS OF US$2
             00,000 AND INTEGRAL MULTIPLES OF US$1,000.'),
              ('DBS Group Says Successfully Priced Issue Of $1 Bln 3.30 Pct Perpetual
             Capital Securities',
               '21 Feb 2020 01:24:04 AM',
               ['Debt Financing / Related', 'Other Pre-Announcement'],
               'Feb 21 (Reuters) - DBS Group Holdings Ltd <DBSM.SI>::SUCCESSFULLY PRIC
             ED ISSUE OF U.S.$1 BILLION 3.30 PER CENT. PERPETUAL CAPITAL SECURITIES FI
             RST CALLABLE IN 2025.SECURITIES WILL CONFER A RIGHT TO RECEIVE DISTRIBUTI
             ON AT INITIAL RATE OF 3.30 PER CENT PER ANNUM. SECURITIES EXPECTED TO QUAL
             IFY AS ADDITIONAL TIER 1 CAPITAL. SECURITIES ARE EXPECTED TO BE ISSUED ON
             27 FEBRUARY 2020.'),
              ('DBS CEO Says Current Market Conditions Offer Scope For Clients To Do F
             ixed Income And Debt Capital Market deals',
               '13 Feb 2020 03:17:25 AM',
               ['Other Pre-Announcement'],
               'Feb 13 (Reuters) - DBS Group Holdings Ltd <DBSM.SI>::CEO SAYS HIT TO R
```

EVENUE EXPECTED TO COME FROM CARDS BUSINESS IN HONG KONG AND SINGAPORE DUE TO IMPACT OF CORONAVIRUS. SAYS STARTING TO SEE SOME EARLY SIGNS OF SLOWD OWN IN WEALTH MANAGEMENT BUSINESS IN FEBRUARY DUE TO IMPACT OF CORONAVIRUS. CEO SAYS EXPECTS HIGHER CREDIT COSTS BUT BANK HAS ADEQUATE PROVISIONS TO MANAGE THIS. CEO SAYS CURRENT MARKET CONDITIONS OFFER SCOPE FOR CLIENTS TO DO FIXED INCOME AND DEBT CAPITAL MARKET TRANSACTIONS.'),

('DBS Group Holdings Says Pre-Virus, 2020 Outlook On Track To Previous Guidance',

```
'12 Feb 2020 10:48:37 PM', ['Other Pre-Announcement'],
```

'Feb 13 (Reuters) - DBS Group Holdings Ltd <DBSM.SI>::PRE-VIRUS, 2020 O UTLOOK ON TRACK TO PREVIOUS GUIDANCE.IN FY20 ASSUMING VIRUS IS CONTROLLED BY SUMMER SEES REVENUE IMPACT OF AROUND 1-2%.ASSUMING VIRUS IS CONTROLLED BY SUMMER, 2020 SP COULD RISE BY A FEW BASIS POINTS OF LOANS; GP PROVIDES CUSHION.IN RESPONSE TO COVID-19 6 MONTHS MORATORIUM ON PRINCIPAL REPAYMEN T FOR SME PROPERTY LOANS IN SG AND HK.IN RESPONSE TO COVID-19 6 MONTHS MO RATORIUM ON PRINCIPAL REPAYMENT FOR MORTGAGE LOANS FOR RETAIL CUSTOMERS IN SG.'),

```
('DBS Group Posts Qtrly Net Profit Of S$1,508 Million',
   '12 Feb 2020 10:43:30 PM',
   ['Other Pre-Announcement'],
```

'Feb 13 (Reuters) - DBS Group Holdings Ltd <DBSM.SI>::QTRLY NET PROFIT S\$ 1,508 MILLION VERSUS S\$ 1,319 MILLION.DIRECTORS HAVE RECOMMENDED A FIN AL ONE-TIER TAX EXEMPT DIVIDEND OF 33 CENTS FOR EACH DBSH ORDINARY SHARE. QTRLY NET INTEREST INCOME S\$2,426 MILLION VERSUS S\$2,330 MILLION.QTRLY NET FEE AND COMMISSION INCOME S\$741 MILLION VERSUS S\$635 MILLION.QTRLY RETU RN ON EQUITY 12.1 % VERSUS 11.3%.QTRLY NET INTEREST MARGIN 1.86% VERSUS 1.87%.QTRLY NPL RATIO 1.5% VERSUS 1.5%.'),

("DBS Group Says DBS China Receives Bond Settlement Agent Licence For China's Interbank Bond Market",

```
'14 Jan 2020 04:48:18 AM', ['Regulatory'],
```

"Jan 14 (Reuters) - DBS Group Holdings Ltd <DBSM.SI>::DBS BANK (CHINA) RECEIVES BOND SETTLEMENT AGENT LICENCE FROM PBOC FOR CHINA'S INTERBANK BO ND MARKET."),

```
('DBS Group Holdings Says 2020 NIM Expected To Decline By About 7 BPS',
'11 Nov 2019 01:42:41 AM',
['Other Pre-Announcement'],
```

'Nov 11 (Reuters) - DBS Group Holdings Ltd <DBSM.SI>::SEES 2020 LOAN GR OWTH SIMILAR TO 2019.2020 NIM EXPECTED TO DECLINE BY ABOUT 7BPS.SEES 2020 CREDIT COSTS SIMILAR TO 2019.SEES LOW-SINGLE-DIGIT INCOME GROWTH IN 2020. 3Q LOAN GROWTH SLOW DUE TO GLOBAL AND COUNTRY-SPECIFIC FACTORS.THREE RATE CUTS WILL LEAD TO FULL-YEAR NIM BELOW GUIDANCE.DBS HONG KONG PERFORMANCE RESILIENT.')]

Clean up by closing the web browser.

```
In [47]: ▶ 1 browser.close()
```