UNITED OVERSEAS BANK (MALAYSIA) BHD
(Company No. 271809 K)
(Incorporated in Malaysia)

PILLAR 3 DISCLOSURE
30 JUNE 2018

Domiciled in Malaysia
Registered Office:
Level 11, Menara UOB
Jalan Raja Laut,
50350 Kuala Lumpur

United Overseas Bank (Malaysia) Bhd. (271809-K)
HEAD OFFICE
Menara UOB, Jalan Raja Laut
50350 Kuala Lumpur, Malaysia
Tel (603) 2692 7722 Fax (603) 2691 0281
www.uob.com.my

Attestation by Chief Executive Officer pursuant to BASEL II – Pillar 3 Disclosures for the financial period ended 30 June 2018

I hereby confirm that the Pillar 3 disclosures for the financial period ended 30 June 2018 have been prepared in accordance with Bank Negara Malaysia's Risk Weighted Capital Adequacy Framework (Basel II) - Disclosure Requirements (Pillar 3) and Capital Adequacy Framework for Islamic Banks (CAFIB) - Disclosure Requirements (Pillar 3). The Pillar 3 disclosures are consistent with the manner that the risks are assessed and managed, and are not misleading in any particular way.

Wong Kim Choong
Chief Executive Officer

Date: 25 July 2018

1. CAPITAL MANAGEMENT AND CAPITAL ADEQUACY

The capital adequacy ratios of the Group and the Bank are computed in accordance with Bank Negara Malaysia ("BNM")'s Capital Adequacy Framework (Capital Components) and Basel II - risk-weighted assets framework.

The capital structure of the Group and the Bank were as follows:

	Group		**Bank**	
	30-Jun-18 RM'000	**31-Dec-17 RM'000**	**30-Jun-18 RM'000**	**31-Dec-17 RM'000**
Common Equity Tier 1 ("CET1")/ Tier 1 Capital				
Paid-up share capital	792,555	792,555	792,555	792,555
Retained profits	7,799,636	8,261,176	7,873,486	8,335,026
Other reserves	213,226	247,773	59,588	94,135
Regulatory adjustments applied in the calculation of CET1 Capital	(234,944)	(314,140)	(246,915)	(276,492)
Total CET1/Tier 1 Capital	8,570,473	8,987,364	8,478,714	8,945,224
Tier 2 Capital				
Tier 2 Capital instruments	1,500,000	1,500,000	1,500,000	1,500,000
Loan/financing loss provision				
- Surplus eligible provisions over expected losses	256,154	277,701	274,120	278,408
- Collective impairment provisions	23,763	29,883	14,276	20,470
Regulatory adjustments applied in the calculation of Tier 2 Capital	66,031	70,762	-	(26,712)
Total Tier 2 Capital	1,845,948	1,878,346	1,788,396	1,772,166
Total Capital	10,416,421	10,865,710	10,267,110	10,717,390

The capital adequacy ratios of the Group and the Bank were as follows:

	Group		**Bank**	
	30-Jun-18	**31-Dec-17**	**30-Jun-18**	**31-Dec-17**
CET1/Tier 1 ratio	14.961%	16.373%	14.963%	16.484%
Total Capital	18.184%	19.795%	18.119%	19.749%

1. CAPITAL MANAGEMENT AND CAPITAL ADEQUACY (Cont'd.)

The capital adequacy ratios of Islamic Banking Window are computed in accordance with the BNM's Capital Adequacy Framework for Islamic Banking (Capital Components) and Basel II - risk-weighted assets framework for Islamic Banking.

The capital structure of the Islamic Banking Window were as follows:

	30-Jun-18 RM'000	31-Dec-17 RM'000
Common Equity Tier 1 ("CET1")/ Tier 1 Capital		
Capital fund	450,000	450,000
Accumulated losses	(518)	(518)
Other reserves	(103)	(81)
Regulatory adjustments applied in the calculation of CET1 Capital	(112)	(144)
Total CET1/Tier 1 Capital	449,267	449,257
Tier 2 Capital		
Financing loss provision		
- Surplus eligible provisions over expected losses	5,083	1,523
- Collective impairment provisions	3	2
Total Tier 2 Capital	5,086	1,525
Total Capital	454,353	450,782

The capital adequacy ratios of the Islamic Banking Window were as follows:

	30-Jun-18	31-Dec-17
CET1/Tier 1 ratio	47.962%	73.643%
Total Capital	48.505%	73.893%

2. CAPITAL ADEQUACY

The aggregate breakdown of Risk-Weighted Assets ("RWA") by exposures in each category of the Bank as at 30 June 2018 were as follows:

Item	Exposure class	Exposures pre Credit Risk Mitigation (CRM)	Exposures post Credit Risk Mitigation (CRM)	RWA	Minimum capital requirement at 8%
		RM'000	RM'000	RM'000	RM'000
1.0	**Credit risk**				
1.1	**Exempted exposures under the Standardised Approach (SA)**				
	On-balance sheet exposures				
	Sovereigns/central banks	12,804,694	12,804,694	-	-
	Insurance cos, securities firms and fund managers	99	99	99	8
	Corporates	372,669	370,292	369,964	29,597
	Other assets	673,238	673,238	540,339	43,227
	Equity Exposure	111,060	111,060	111,060	8,885
	Defaulted exposures	1,887	1,887	2,829	226
	Total on-balance sheet exposures	13,963,647	13,961,270	1,024,291	81,943
	Off-balance sheet exposures				
	OTC derivatives	196,452	196,452	71,207	5,697
	Off-balance sheet exposures other than OTC derivatives or credit derivatives	98,425	97,408	46,556	3,724
	Total off-balance sheet exposures	294,877	293,860	117,763	9,421
	Total on and off-balance sheet exposures (SA)	14,258,524	14,255,130	1,142,054	91,364
1.2	**Exposures under the Foundation IRB approach (FIRB)**				
	On-balance sheet exposures				
	Banks, DFIs and MDBs	14,071,604	11,571,392	1,637,729	131,018
	Insurance cos, securities firms and fund managers	23,743	275	82	7
	Corporates	28,993,796	24,998,884	26,385,741	2,110,859
	Equity (simple risk weight)	2,301	2,301	6,904	553
	Defaulted exposures	805,722	775,784	19	1
	Total on-balance sheet exposures	43,897,166	37,348,636	28,030,475	2,242,438
	Off-balance sheet exposures				
	OTC derivatives	1,487,785	1,480,831	825,725	66,058
	Off-Balance sheet exposures other than OTC derivatives or credit derivatives	9,105,149	8,027,605	8,035,676	642,854
	Defaulted exposures	37,906	37,035	-	-
	Total off-balance sheet exposures	10,630,840	9,545,471	8,861,401	708,912
	Total on and off-balance sheet exposures (FIRB)	54,528,006	46,894,107	36,891,876	2,951,350

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2. CAPITAL ADEQUACY (Cont'd.)

Item	Exposure class	Exposures pre CRM	Exposures post CRM	RWA	Min. capital requirement at 8%
		RM'000	RM'000	RM'000	RM'000
1.3	**Exposures under the Advance IRB approach (AIRB)**				
	On-balance sheet exposures				
	Corporates	39,241	39,241	17,943	1,435
	Residential mortgages	32,542,800	32,542,800	3,375,462	270,037
	Qualifying revolving retail	2,495,852	2,495,852	973,631	77,891
	Other retail	15,733,223	15,733,223	2,814,064	225,125
	Defaulted exposures	722,051	722,051	812,530	65,002
	Total on-balance sheet exposures	51,533,167	51,533,167	7,993,630	639,490
	Off-balance sheet exposures				
	OTC derivatives	2,630	2,630	1,860	149
	Off-Balance sheet exposures other than OTC derivatives or credit derivatives	10,051,486	10,051,486	1,294,487	103,559
	Defaulted exposures	674	674	1,526	122
	Total off-balance sheet exposures	10,054,790	10,054,790	1,297,873	103,830
	Total on and off-balance sheet exposures (AIRB)	61,587,957	61,587,957	9,291,503	743,320
	Total exposures under IRB approach	116,115,963	108,482,064	46,183,379	3,694,670
	Total (exempted exposures and exposures under the IRB approach) after scaling factor	-	-	50,096,436	4,007,715
2.0	**Large exposures risk requirement**	-	-	-	-
3.0	**Market risk**	**Long position**	**Short position**		
	Interest rate risk	77,164,237	71,406,240	999,269	79,941
	Foreign currency risk	240,019	329,930	98,415	7,873
	Commodity risk	118,166	118,449	48,698	3,896
	Options risk	-	-	61,836	4,947
4.0	**Operational risk (basic indicator approach)**			5,361,124	428,890
5.0	**Total RWA and capital requirements**			56,665,778	4,533,262

2. CAPITAL ADEQUACY (Cont'd.)

The aggregate breakdown of RWA by exposures in each category of the Bank for the financial year ended 31 December 2017 were as follows:

Item	Exposure class	Exposures pre CRM	Exposures post CRM	RWA	Min. capital requirement at 8%
		RM'000	RM'000	RM'000	RM'000
1.0	**Credit risk**				
1.1	**Exempted exposures under the Standardised Approach (SA)**				
	On-balance sheet exposures				
	Sovereigns/central banks	15,112,480	15,112,480	-	-
	Insurance cos, securities firms and fund managers	22,226	-	-	-
	Corporates	836,392	834,169	833,901	66,712
	Other assets	692,707	692,707	570,294	45,624
	Defaulted exposures	10,742	10,742	16,112	1,289
	Total on-balance sheet exposures	16,674,547	16,650,098	1,420,307	113,625
	Off-balance sheet exposures				
	OTC derivatives	208,684	208,684	117,834	9,427
	Off-balance sheet exposures other than OTC derivatives or credit derivatives	112,604	111,620	99,518	7,961
	Total off-balance sheet exposures	321,288	320,304	217,352	17,388
	Total on and off-balance sheet exposures (SA)	16,995,835	16,970,402	1,637,659	131,013
1.2	**Exposures under the Foundation IRB approach (FIRB)**				
	On-balance sheet exposures				
	Banks, DFIs and MDBs	7,440,557	6,625,751	938,570	75,086
	Corporates	27,527,264	23,441,427	24,408,403	1,952,672
	Equity (simple risk weight)	140,516	140,516	559,495	44,760
	Defaulted exposures	740,193	713,673	26	2
	Total on-balance sheet exposures	35,848,530	30,921,367	25,906,494	2,072,520
	Off-balance sheet exposures				
	OTC derivatives	1,482,456	1,478,991	716,117	57,289
	Off-Balance sheet exposures other than OTC derivatives or credit derivatives	9,464,533	8,482,571	8,127,308	650,185
	Defaulted exposures	21,649	20,948	-	-
	Total off-balance sheet exposures	10,968,638	9,982,510	8,843,425	707,474
	Total on and off-balance sheet exposures (FIRB)	46,817,168	40,903,877	34,749,919	2,779,994

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2. CAPITAL ADEQUACY (Cont'd.)

Item	Exposure class	Exposures pre CRM	Exposures post CRM	RWA	Min. capital requirement at 8%
		RM'000	RM'000	RM'000	RM'000
1.3	**Exposures under the Advance IRB approach (AIRB)**				
	On-balance sheet exposures				
	Corporates	50,211	50,211	23,292	1,863
	Residential mortgages	31,760,428	31,760,428	3,228,804	258,304
	Qualifying revolving retail	2,517,372	2,517,372	971,548	77,724
	Other retail	15,796,069	15,796,069	2,774,482	221,958
	Defaulted exposures	656,623	656,623	740,547	59,244
	Total on-balance sheet exposures	50,780,703	50,780,703	7,738,673	619,093
	Off-balance sheet exposures				
	OTC derivatives	3,867	3,867	3,799	304
	Off-Balance sheet exposures other than OTC derivatives or credit derivatives	9,930,000	9,930,000	1,281,633	102,531
	Defaulted exposures	512	512	754	60
	Total off-balance sheet exposures	9,934,379	9,934,379	1,286,186	102,895
	Total on and off-balance sheet exposures (AIRB)	60,715,082	60,715,082	9,024,859	721,988
	Total exposures under IRB approach	107,532,250	101,618,959	43,774,778	3,501,982
	Total (exempted exposures and exposures under the IRB approach) after scaling factor	-	-	48,038,923	3,843,114
2.0	**Large exposures risk requirement**	-	-	-	-
3.0	**Market risk**	**Long position**	**Short position**		
	Interest rate risk	66,144,843	64,315,064	659,157	52,733
	Foreign currency risk	256,715	442,915	213,591	17,087
	Commodity risk	173,597	173,600	66,250	5,300
	Options risk	-	-	47,264	3,781
4.0	**Operational risk (basic indicator approach)**			5,242,469	419,398
5.0	**Total RWA and capital requirements**			54,267,654	4,341,413

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2. CAPITAL ADEQUACY (Cont'd.)

The aggregate breakdown of RWA by exposures in each category of the Islamic Banking Window as at 30 June 2018 were as follows:

Item	Exposure class	Exposures pre CRM	Exposures post CRM	RWA	RWA absorbed by PSIA	Total RWA after effects of PSIA	Min. capital requirement at 8%
		RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
1.0	**Credit risk**						
1.1	**Exempted exposures under SA**						
	On-balance sheet exposures						
	Sovereigns/central banks	846,821	846,821	-	-	-	-
	Other assets	237	237	237	-	237	19
	Total on-balance sheet exposures	847,058	847,058	237	-	237	19
	Off-balance sheet exposures						
	OTC derivatives	19	19	19	-	19	2
	Total off-balance sheet exposures	19	19	19	-	19	2
	Total on and off-balance sheet exposures (SA)	847,077	847,077	256	-	256	21
1.2	**Exposures under the FIRB approach**						
	On-balance sheet exposures						
	Banks, DFIs and MDBs	16,237	16,237	1,532	-	1,532	122
	Corporates	423,801	411,052	464,983	-	464,983	37,199
	Total on-balance sheet exposures	440,038	427,289	466,515	-	466,515	37,321
	Off-balance sheet exposures						
	Off-balance sheet exposures other than OTC derivatives or credit derivatives	46,548	43,524	43,178	-	43,178	3,454
	OTC derivatives	18	18	12	-	12	1
	Total off-balance sheet exposures	46,566	43,542	43,190	-	43,190	3,455
	Total on and off-balance sheet exposures (FIRB)	486,604	470,831	509,705	-	509,705	40,776

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2. CAPITAL ADEQUACY (Cont'd.)

Item	Exposure class	Exposures pre CRM	Exposures post CRM	RWA	RWA absorbed by PSIA	Total RWA after effects of PSIA	Min. capital requirement at 8%
		RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
1.3	**Exposures under the AIRB approach**						
	On-balance sheet exposures						
	Residential mortgages	878,554	878,554	150,866	-	150,866	12,069
	Other retail	406,361	406,361	99,861	-	99,861	7,989
	Defaulted Exposures	2,706	2,706	691	-	691	56
	Total on-balance sheet exposures	1,287,621	1,287,621	251,418	-	251,418	20,114
	Off-balance sheet exposures						
	Off-balance sheet exposures other than OTC derivatives or credit derivatives	492,230	492,230	80,947	-	80,948	6,476
	Total off-balance sheet exposures	492,230	492,230	80,947	-	80,948	6,476
	Total on and off-balance sheet exposures (AIRB)	1,779,851	1,779,851	332,365	-	332,366	26,590
	Total exposures under IRB approach	2,266,455	2,250,682	842,070	-	842,071	67,366
	Total (exempted exposures and exposures under the IRB approach) after scaling factor	-	-	892,852	-	892,852	71,428
2.0	**Large exposures risk requirement**	-	-	-	-	-	-
3.0	**Market risk**	**Long position**	**Short position**				
	Interest rate risk	2,427	1,211	-	-	-	-
	Foreign currency risk	-	-	-	-	-	-
	Commodity risk	-	-	-	-	-	-
	Options risk	-	-	-	-	-	-
4.0	**Operational risk (basic indicator approach)**			43,858	-	43,858	3,509
5.0	**Total RWA and capital requirements**			936,710	-	936,710	74,937

2. CAPITAL ADEQUACY (Cont'd.)

The aggregate breakdown of RWA by exposures in each category of the Islamic Banking Window for the financial year ended 31 December 2017 were as follows:

Item	Exposure class	Exposures pre CRM	Exposures post CRM	RWA	RWA absorbed by PSIA	Total RWA after effects of PSIA	Min. capital requirement at 8%
		RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
1.0	**Credit risk**						
1.1	**Exempted exposures under SA**						
	On-balance sheet exposures						
	Sovereigns/central banks	200,846	200,846	-	-	-	-
	Other assets	175	175	175	-	175	14
	Total on-balance sheet exposures	201,021	201,021	175	-	175	14
	Total on and off-balance sheet exposures (SA)	201,021	201,021	175	-	175	14
1.2	**Exposures under the FIRB approach**						
	On-balance sheet exposures						
	Banks, DFIs and MDBs	13,757	13,757	1,275	-	1,275	102
	Corporates	214,485	213,470	221,430	-	221,430	17,714
	Total on-balance sheet exposures	228,242	227,227	222,705	-	222,705	17,816
	Off-balance sheet exposures						
	Off-balance sheet exposures other than OTC derivatives or credit derivatives	72,132	71,553	116,232	-	116,232	9,299
	Total off-balance sheet exposures	72,132	71,553	116,232	-	116,232	9,299
	Total on and off-balance sheet exposures (FIRB)	300,374	298,780	338,937	-	338,937	27,115

2. CAPITAL ADEQUACY (Cont'd.)

Item	Exposure class 2017	Exposures pre CRM	Exposures post CRM	RWA	RWA absorbed by PSIA	Total RWA after effects of PSIA	Min. capital requirement at 8%
		RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
1.3	**Exposures under the AIRB approach**						
	On-balance sheet exposures						
	Residential mortgages	354,450	354,450	77,771	-	77,771	6,222
	Other retail	282,590	282,590	70,760	-	70,760	5,661
	Defaulted exposures	703	703	4	-	4	-
	Total on-balance sheet exposures	637,743	637,743	148,535	-	148,535	11,883
	Off-balance sheet exposures						
	Off-balance sheet exposures other than OTC derivatives or credit derivatives	312,945	312,945	62,630	-	62,630	5,010
	Total off-balance sheet exposures	312,945	312,945	62,630	-	62,630	5,010
	Total on and off-balance sheet exposures (AIRB)	950,688	950,688	211,165	-	211,165	16,893
	Total exposures under IRB approach	1,251,062	1,249,468	550,102	-	550,102	44,008
	Total (exempted exposures and exposures under the IRB approach) after scaling factor	-	-	583,283	-	583,283	46,663
2.0	**Large exposures risk requirement**	-	-	-	-	-	-
3.0	**Market risk**	Long position	Short position				
	Interest rate risk	-	-	-	-	-	-
	Foreign currency risk	-	-	-	-	-	-
	Commodity risk	-	-	-	-	-	-
	Options risk	-	-	-	-	-	-
4.0	**Operational risk (basic indicator approach)**			26,768	-	26,768	2,141
5.0	**Total RWA and capital requirements**			610,051	-	610,051	48,804

3. CREDIT RISK

The credit exposures by sector of the Bank as at 30 June 2018 were as follows:

Bank	Sovereigns/ central banks RM'000	Public sector entities RM'000	Banks, DFIs and MDBs RM'000	Ins cos, securities firms and fund managers RM'000	Corporates (including specialised lending and SMEs) RM'000	Retail RM'000	Residential mortgages RM'000	Other assets RM'000	Equity exposures RM'000	Grand total RM'000
Agriculture, hunting, forestry and fishing	-	-	-	-	1,398,447	40,309	-	-	-	1,438,756
Mining and quarrying	-	-	805,328	-	178,615	5,978	-	-	-	989,921
Manufacturing	-	-	96,565	-	6,637,777	1,332,543	-	-	-	8,066,885
Electricity, gas and water	-	-	-	-	335,354	8,443	-	-	-	343,797
Construction	-	-	-	-	12,742,791	464,992	-	-	-	13,207,783
Wholesale, retail trade, restaurant and hotels	-	-	4,154	-	9,672,289	3,980,516	-	-	-	13,656,959
Transport, storage and communication	-	-	-	-	1,515,515	188,415	-	-	-	1,703,930
Finance, insurance and business services	6,660	-	14,438,163	111,163	2,952,213	747,373	-	-	-	18,255,572
Real estate	-	-	-	-	4,043,993	711,270	-	-	-	4,755,263
Community, social and personal services	-	-	-	-	69,715	119,580	-	-	-	189,295
Households	-	-	-	-	-	18,152,632	35,758,097	-	-	53,910,729
Others	12,956,453	48,156	-	-	48,971	-	-	688,656	113,361	13,855,597
	12,963,113	48,156	15,344,210	111,163	39,595,680	25,752,051	35,758,097	688,656	113,361	130,374,487

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3. CREDIT RISK (Cont'd.)

The credit exposures by sector of the Bank for the financial year ended 31 December 2017 were as follows:

Bank	Sovereigns/ central banks RM'000	Public sector entities RM'000	Banks, DFIs and MDBs RM'000	Ins cos, securities firms and fund managers RM'000	Corporates (including specialised lending and SMEs) RM'000	Retail RM'000	Residential mortgages RM'000	Other assets RM'000	Equity exposures RM'000	Grand total RM'000
Agriculture, hunting, forestry and fishing	-	-	-	-	1,251,124	44,859	-	-	-	1,295,983
Mining and quarrying	-	-	1,030,615	-	235,940	6,724	-	-	-	1,273,279
Manufacturing	-	-	66,200	-	6,184,011	1,324,791	-	-	-	7,575,002
Electricity, gas and water	-	-	-	-	215,335	9,000	-	-	-	224,335
Construction	-	-	-	-	12,774,324	457,015	-	-	-	13,231,339
Wholesale, retail trade, restaurant and hotels	-	-	7,548	-	8,191,329	3,965,350	-	-	-	12,164,227
Transport, storage and communication	-	-	-	-	1,464,826	180,796	-	-	-	1,645,622
Finance, insurance and business services	502	-	3,915,558	118,315	2,716,549	746,097	-	-	-	7,497,021
Real estate	-	-	-	-	4,007,600	740,936	-	-	-	4,748,536
Community, social and personal services	-	-	-	-	57,335	131,535	-	-	-	188,870
Households	-	-	-	-	-	18,002,833	35,026,181	-	-	53,029,014
Others	15,157,299	43,065	3,874,156	-	1,734,399	53	-	705,369	140,516	21,654,857
	15,157,801	43,065	8,894,077	118,315	38,832,772	25,609,989	35,026,181	705,369	140,516	124,528,085

3. CREDIT RISK (Cont'd.)

The credit exposures by sector of the Islamic Banking Window as at 30 June 2018 were as follows:

Islamic Banking Window	Sovereigns/ central banks RM'000	Public sector entities RM'000	Banks, DFIs and MDBs RM'000	Ins cos, securities firms and fund managers RM'000	Corporates (including specialised lending and SMEs) RM'000	Retail RM'000	Residential mortgages RM'000	Other assets RM'000	Equity exposures RM'000	Grand total RM'000
Agriculture, hunting, forestry and fishing	-	-	-	-	10,029	-	-	-	-	10,029
Manufacturing	-	-	-	-	72,632	46,582	-	-	-	119,214
Electricity, gas and water	-	-	-	-	65,325	-	-	-	-	65,325
Construction	-	-	-	-	59,781	27,702	-	-	-	87,483
Wholesale, retail trade, restaurant and hotels	-	-	-	-	158,101	133,564	-	-	-	291,665
Transport, storage and communication	-	-	-	-	-	21,876	-	-	-	21,876
Finance, insurance and business services	-	-	16,237	19	55,940	42,905	-	-	-	115,101
Real estate	-	-	-	-	48,559	23,847	-	-	-	72,406
Community, social and personal services	-	-	-	-	-	4,713	-	-	-	4,713
Households	-	-	-	-	-	332,832	1,145,830	-	-	1,478,662
Others	846,821	-	-	-	-	-	-	237	-	847,058
	846,821	-	16,237	19	470,367	634,021	1,145,830	237	-	3,113,532

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3. CREDIT RISK (Cont'd.)

The credit exposures by sector of the Islamic Banking Window for the financial year ended 31 December 2017 were as follows:

Islamic Banking Window	Sovereigns/ central banks RM'000	Public sector entities RM'000	Banks, DFIs and MDBs RM'000	Ins cos, securities firms and fund managers RM'000	Corporates (including specialised lending and SMEs) RM'000	Retail RM'000	Residential mortgages RM'000	Other assets RM'000	Equity exposures RM'000	Grand total RM'000
Manufacturing	-	-	-	-	35,651	32,411	-	-	-	68,062
Electricity, gas and water	-	-	-	-	54,631	-	-	-	-	54,631
Construction	-	-	-	-	39,682	13,890	-	-	-	53,572
Wholesale, retail trade, restaurant and hotels	-	-	-	-	61,824	91,914	-	-	-	153,738
Transport, storage and communication	-	-	-	-	10,023	15,861	-	-	-	25,884
Finance, insurance and business services	503	-	13,757	-	38,530	27,421	-	-	-	80,211
Real estate	-	-	-	-	46,276	18,172	-	-	-	64,448
Community, social and personal services	-	-	-	-	-	3,664	-	-	-	3,664
Households	-	-	-	-	-	254,170	493,184	-	-	747,354
Others	200,343	-	-	-	-	-	-	175	-	200,518
	200,846	-	13,757	-	286,617	457,503	493,184	175	-	1,452,082

3. CREDIT RISK (Cont'd.)

The credit exposures by remaining contractual maturities of the Bank as at 30 June 2018 were as follows:

Bank	Sovereigns/ central banks	Public sector entities	Banks, DFIs and MDBs	Ins cos, securities firms and fund managers	Corporates (including specialised lending and SMEs)	Retail	Residential mortgages	Other assets	Equity exposures	Grand total
	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
< 3 months	3,112,043	9,845	12,371,825	54,461	10,468,244	787,243	2,846	30,187	-	26,836,694
3 - 6 months	188,180	15,852	920,602	15,802	2,938,483	177,662	7,279	-	-	4,263,860
6 - 12 months	563,749	22,459	94,561	13,055	3,037,798	7,439,972	1,631,255	-	-	12,802,849
1 - 3 years	4,170,612	-	1,619,761	25,276	10,583,013	2,568,942	107,588	658,469	113,361	19,847,022
3 - 5 years	3,162,940	-	312,631	2,569	7,323,708	462,644	270,549	-	-	11,535,041
> 5 years	1,765,589	-	24,829	-	5,244,434	14,315,589	33,738,580	-	-	55,089,021
	12,963,113	48,156	15,344,209	111,163	39,595,680	25,752,052	35,758,097	688,656	113,361	130,374,487

The credit exposures by remaining contractual maturities of the Bank for the financial year ended 31 December 2017 were as follows:

Bank	Sovereigns/ central banks	Public sector entities	Banks, DFIs and MDBs	Ins cos, securities firms and fund managers	Corporates (including specialised lending and SMEs)	Retail	Residential mortgages	Other assets	Equity exposures	Grand total
	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
< 3 months	7,914,599	12,931	6,717,045	57,535	10,111,185	764,419	17,199	29,949	-	25,624,862
3 - 6 months	3,044	4,566	62,399	9,597	2,369,214	170,483	3,657	-	-	2,622,960
6 - 12 months	141,831	25,568	235,353	17,375	3,131,426	7,290,201	1,572,148	882	-	12,414,784
1 - 3 years	4,400,891	-	1,502,388	28,214	10,311,276	2,507,064	102,075	674,538	140,516	19,666,962
3 - 5 years	2,139,792	-	351,733	5,485	7,422,383	438,258	269,360	-	-	10,627,011
> 5 years	557,644	-	25,159	109	5,487,288	14,439,564	33,061,742	-	-	53,571,506
	15,157,801	43,065	8,894,077	118,315	38,832,772	25,609,989	35,026,181	705,369	140,516	124,528,085

3. CREDIT RISK (Cont'd.)

The credit exposures by remaining contractual maturities of the Islamic Banking Window as at 30 June 2018 were as follows:

Islamic Banking Window	Sovereigns/ central banks RM'000	Public sector entities RM'000	Banks, DFIs and MDBs RM'000	Ins cos, securities firms and fund managers RM'000	Corporates (including specialised lending and SMEs) RM'000	Retail RM'000	Residential mortgages RM'000	Other assets RM'000	Equity exposures RM'000	Grand total RM'000
< 3 months	779,559	-	-	19	126,333	-	-	-	-	905,911
3 - 6 months	-	-	-	-	7,966	-	-	-	-	7,966
6 - 12 months	30,201	-	-	-	2,360	-	-	-	-	32,561
1 - 3 years	37,061	-	16,237	-	21,054	58	-	237	-	74,647
3 - 5 years	-	-	-	-	92,798	729	-	-	-	93,527
> 5 years	-	-	-	-	219,856	633,234	1,145,830	-	-	1,998,920
	846,821	-	16,237	19	470,367	634,021	1,145,830	237	-	3,113,532

The credit exposures by remaining contractual maturities of the Islamic Banking Window for the financial year ended 31 December 2017 were as follows:

Islamic Banking Window	Sovereigns/ central banks RM'000	Public sector entities RM'000	Banks, DFIs and MDBs RM'000	Ins cos, securities firms and fund managers RM'000	Corporates (including specialised lending and SMEs) RM'000	Retail RM'000	Residential mortgages RM'000	Other assets RM'000	Equity exposures RM'000	Grand total RM'000
< 3 months	162,115	-	-	-	76,251	-	-	-	-	238,366
3 - 6 months	-	-	-	-	5,330	-	-	-	-	5,330
6 - 12 months	-	-	-	-	6,799	-	-	-	-	6,799
1 - 3 years	38,731	-	13,757	-	20,036	52	-	175	-	72,751
3 - 5 years	-	-	-	-	108,185	88	-	-	-	108,273
> 5 years	-	-	-	-	70,016	457,363	493,184	-	-	1,020,563
	200,846	-	13,757	-	286,617	457,503	493,184	175	-	1,452,082

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3. CREDIT RISK (Cont'd.)

The aggregate breakdown of credit risk exposures by risk weights of the Bank as at 30 June 2018 were as follows:

	Bank								
Risk weights	**Sovereigns/ central banks**	**Public sector entities**	**Banks, DFIs and MDBs**	**Ins cos, securities firms and fund managers**	**Corporates**	**Other assets**	**Equity**	**Total exposures after netting and CRM**	**Total RWA**
	RM'000	**RM'000**	**RM'000**	**RM'000**	**RM'000**	**RM'000**	**RM'000**	**RM'000**	**RM'000**
0%	12,854,712	-	-	-	90	132,900	-	12,987,702	-
10%	-	-	-	-	1,190	-	-	1,190	119
20%	108,401	48,156	-	-	-	-	-	156,557	31,311
35%	-	-	-	-	-	-	-	-	-
50%	-	-	-	-	1	-	-	1	1
75%	-	-	-	-	-	-	-	-	-
90%	-	-	-	-	-	-	-	-	-
100%	-	-	-	39,365	401,613	555,756	111,060	1,107,794	1,107,794
110%	-	-	-	-	-	-	-	-	-
125%	-	-	-	-	-	-	-	-	-
135%	-	-	-	-	-	-	-	-	-
150%	-	-	-	-	1,886	-	-	1,886	2,829
270%	-	-	-	-	-	-	-	-	-
350%	-	-	-	-	-	-	-	-	-
400%	-	-	-	-	-	-	-	-	-
625%	-	-	-	-	-	-	-	-	-
937.5%	-	-	-	-	-	-	-	-	-
1250.0%	-	-	-	-	-	-	-	-	-
Total	**12,963,113**	**48,156**	**-**	**39,365**	**404,780**	**688,656**	**111,060**	**14,255,130**	**1,142,054**

3. CREDIT RISK (Cont'd.)

The aggregate breakdown of credit risk exposures by risk weights of the Bank for the financial year ended 31 December 2017 were as follows:

	Bank								
Risk weights	**Sovereigns/ central banks**	**Public sector entities**	**Banks, DFIs and MDBs**	**Ins cos, securities firms and fund managers**	**Corporates**	**Other assets**	**Equity**	**Total exposures after netting and CRM**	**Total RWA**
	RM'000	**RM'000**	**RM'000**	**RM'000**	**RM'000**	**RM'000**	**RM'000**	**RM'000**	**RM'000**
0%	15,136,493	-	-	-	1,170	122,413	-	15,260,076	-
10%	-	-	-	-	-	-	-	-	-
20%	21,308	43,065	15,431	-	-	-	-	79,804	15,960
35%	-	-	-	-	-	-	-	-	-
50%	-	-	28,387	-	1	-	-	28,388	14,194
75%	-	-	-	-	-	-	-	-	-
90%	-	-	-	-	-	-	-	-	-
100%	-	-	-	95,857	912,579	582,956	-	1,591,392	1,591,393
110%	-	-	-	-	-	-	-	-	-
125%	-	-	-	-	-	-	-	-	-
135%	-	-	-	-	-	-	-	-	-
150%	-	-	-	-	10,742	-	-	10,742	16,112
270%	-	-	-	-	-	-	-	-	-
350%	-	-	-	-	-	-	-	-	-
400%	-	-	-	-	-	-	-	-	-
625%	-	-	-	-	-	-	-	-	-
937.5%	-	-	-	-	-	-	-	-	-
1250.0%	-	-	-	-	-	-	-	-	-
Total	**15,157,801**	**43,065**	**43,818**	**95,857**	**924,492**	**705,369**	**-**	**16,970,402**	**1,637,659**

3. CREDIT RISK (Cont'd.)

The aggregate breakdown of credit risk exposures by risk weights of the Islamic Banking Window as at 30 June 2018 were as follows:

	Islamic Banking Window								
Risk weights	**Sovereigns/ central banks**	**Public sector entities**	**Banks, DFIs and MDBs**	**Ins cos, securities firms and fund managers**	**Corporates**	**Other assets**	**Equity**	**Total exposures after netting and CRM**	**Total RWA**
	RM'000	**RM'000**	**RM'000**	**RM'000**	**RM'000**	**RM'000**	**RM'000**	**RM'000**	**RM'000**
0%	846,821	-	-	-	-	-	-	846,821	-
10%	-	-	-	-	-	-	-	-	-
20%	-	-	-	-	-	-	-	-	-
35%	-	-	-	-	-	-	-	-	-
50%	-	-	-	-	-	-	-	-	-
75%	-	-	-	-	-	-	-	-	-
90%	-	-	-	-	-	-	-	-	-
100%	-	-	-	19	-	237	-	256	256
110%	-	-	-	-	-	-	-	-	-
125%	-	-	-	-	-	-	-	-	-
135%	-	-	-	-	-	-	-	-	-
150%	-	-	-	-	-	-	-	-	-
270%	-	-	-	-	-	-	-	-	-
350%	-	-	-	-	-	-	-	-	-
400%	-	-	-	-	-	-	-	-	-
625%	-	-	-	-	-	-	-	-	-
937.5%	-	-	-	-	-	-	-	-	-
1250.0%	-	-	-	-	-	-	-	-	-
Total	**846,821**	**-**	**-**	**19**	**-**	**237**	**-**	**847,077**	**256**

3. CREDIT RISK (Cont'd.)

The aggregate breakdown of credit risk exposures by risk weights of the Islamic Banking Window for the financial year ended 31 December 2017 were as

	Islamic Banking Window								
Risk weights	**Sovereigns/ central banks**	**Public sector entities**	**Banks, DFIs and MDBs**	**Ins cos, securities firms and fund managers**	**Corporates**	**Other assets**	**Equity**	**Total exposures after netting and CRM**	**Total RWA**
	RM'000	**RM'000**	**RM'000**	**RM'000**	**RM'000**	**RM'000**	**RM'000**	**RM'000**	**RM'000**
0%	200,846	-	-	-	-	-	-	200,846	-
10%	-	-	-	-	-	-	-	-	-
20%	-	-	-	-	-	-	-	-	-
35%	-	-	-	-	-	-	-	-	-
50%	-	-	-	-	-	-	-	-	-
75%	-	-	-	-	-	-	-	-	-
90%	-	-	-	-	-	-	-	-	-
100%	-	-	-	-	-	175	-	175	175
110%	-	-	-	-	-	-	-	-	-
125%	-	-	-	-	-	-	-	-	-
135%	-	-	-	-	-	-	-	-	-
150%	-	-	-	-	-	-	-	-	-
270%	-	-	-	-	-	-	-	-	-
350%	-	-	-	-	-	-	-	-	-
400%	-	-	-	-	-	-	-	-	-
625%	-	-	-	-	-	-	-	-	-
937.5%	-	-	-	-	-	-	-	-	-
1250.0%	-	-	-	-	-	-	-	-	-
Total	**200,846**	**-**	**-**	**-**	**-**	**175**	**-**	**201,021**	**175**

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3. CREDIT RISK (Cont'd.)

Rated Exposures according to ratings by ECAIs of the Bank as at 30 June 2018 were as follows:

RM'000

Exposure class	Ratings of corporates by approved ECAIs					
	Moodys	Aaa to Aa3	A1 to A3	Baa1 to Ba3	B1 to C	Unrated
	S&P	AAA to AA-	A+ to A-	BBB+ to BB-	B+ to D	Unrated
	Fitch	AAA to AA-	A+ to A-	BBB+ to BB-	B+ to D	Unrated
	RAM	AAA to AA3	A to A3	BBB1 to BB3	B to D	Unrated
	MARC	AAA to AA-	A+ to A-	BBB+ to BB-	B+ to D	Unrated
On and off-balance sheet exposures						
Credit exposures (using corporate risk weights)						
Public sector entities (applicable for entities risk weighted based on their external ratings as corporates)		-	-	-	-	48,156
Insurance cos, securities firms and fund managers		-	-	-	-	39,365
Corporates		-	-	-	-	404,780
Total		**-**	**-**	**-**	**-**	**492,301**

RM'000

Exposure class	Ratings of sovereigns and central banks by approved ECAIs						
	Moodys	Aaa to Aa3	A1 to A3	Baa1 to Baa3	Ba1 to B3	Caa1 to C	Unrated
	S&P	AAA to AA-	A+ to A-	BBB+ to BBB-	BB+ to B-	CCC+ to D	Unrated
	Fitch	AAA to AA-	A+ to A-	BBB+ to BBB-	BB+ to B-	CCC+ to D	Unrated
	RAM	AAA to AA3	A1 to A3	BBB1 to BBB3	BB1 to B3	C1 to D	Unrated
	MARC	AAA to AA-	A+ to A-	BBB+ to BBB-	BB+ to B-	C+ to D	Unrated
On and off-balance sheet exposures							
Sovereigns/ central banks		-	12,963,113	-	-	-	-
Total		**-**	**12,963,113**	**-**	**-**	**-**	**-**

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3. CREDIT RISK (Cont'd.)

Rated Exposures according to ratings by ECAIs of the Bank for the financial year ended 31 December 2017 were as follows:

RM'000

Exposure class	Ratings of corporates by approved ECAIs					
	Moodys	Aaa to Aa3	A1 to A3	Baa1 to Ba3	B1 to C	Unrated
	S&P	AAA to AA-	A+ to A-	BBB+ to BB-	B+ to D	Unrated
	Fitch	AAA to AA-	A+ to A-	BBB+ to BB-	B+ to D	Unrated
	RAM	AAA to AA3	A to A3	BBB1 to BB3	B to D	Unrated
	MARC	AAA to AA-	A+ to A-	BBB+ to BB-	B+ to D	Unrated
On and off-balance sheet exposures						
Credit exposures (using corporate risk weights)						
Public sector entities (applicable for entities risk weighted based on their external ratings as corporates)		-	-	-	-	43,065
Insurance cos, securities firms and fund managers		-	-	-	-	95,857
Corporates		-	-	-	-	924,492
Total		**-**	**-**	**-**	**-**	**1,063,414**

RM'000

Exposure class	Ratings of banking institutions by approved ECAIs						
	Moodys	Aaa to Aa3	A1 to A3	Baa1 to Baa3	Ba1 to B3	Caa1 to C	Unrated
	S&P	AAA to AA-	A+ to A-	BBB+ to BBB-	BB+ to B-	CCC+ to D	Unrated
	Fitch	AAA to AA-	A+ to A-	BBB+ to BBB-	BB+ to B-	CCC+ to D	Unrated
	RAM	AAA to AA3	A1 to A3	BBB1 to BBB3	BB1 to B3	C1 to D	Unrated
	MARC	AAA to AA-	A+ to A-	BBB+ to BBB-	BB+ to B-	C+ to D	Unrated
On and off-balance sheet exposures							
Banks, DFIs and MDBs		14,000	24,262	37	-	-	5,519
Total		**14,000**	**24,262**	**37**	**-**	**-**	**5,519**

RM'000

Exposure class	Ratings of sovereigns and central banks by approved ECAIs						
	Moodys	Aaa to Aa3	A1 to A3	Baa1 to Baa3	Ba1 to B3	Caa1 to C	Unrated
	S&P	AAA to AA-	A+ to A-	BBB+ to BBB-	BB+ to B-	CCC+ to D	Unrated
	Fitch	AAA to AA-	A+ to A-	BBB+ to BBB-	BB+ to B-	CCC+ to D	Unrated
	RAM	AAA to AA3	A1 to A3	BBB1 to BBB3	BB1 to B3	C1 to D	Unrated
	MARC	AAA to AA-	A+ to A-	BBB+ to BBB-	BB+ to B-	C+ to D	Unrated
On and off-balance sheet exposures							
Sovereigns/ central banks		-	15,157,801	-	-	-	-
Total		**-**	**15,157,801**	**-**	**-**	**-**	**-**

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3. CREDIT RISK (Cont'd.)

Rated Exposures according to ratings by ECAIs of the Islamic Banking Window as at 30 June 2018 were as follows:

RM'000

Exposure class	Ratings of corporates by approved ECAIs					
	Moodys	Aaa to Aa3	A1 to A3	Baa1 to Ba3	B1 to C	Unrated
	S&P	AAA to AA-	A+ to A-	BBB+ to BB-	B+ to D	Unrated
	Fitch	AAA to AA-	A+ to A-	BBB+ to BB-	B+ to D	Unrated
	RAM	AAA to AA3	A to A3	BBB1 to BB3	B to D	Unrated
	MARC	AAA to AA-	A+ to A-	BBB+ to BB-	B+ to D	Unrated
On and off-balance sheet exposures						
Credit exposures (using corporate risk weights)						
Public sector entities (applicable for entities risk weighted based on their external ratings as corporates)		-	-	-	-	-
Insurance cos, securities firms and fund managers		-	-	-	-	19
Corporates		-	-	-	-	-
Total		**-**	**-**	**-**	**-**	**19**

RM'000

Exposure class	Ratings of sovereigns and central banks by approved ECAIs						
	Moodys	Aaa to Aa3	A1 to A3	Baa1 to Baa3	Ba1 to B3	Caa1 to C	Unrated
	S&P	AAA to AA-	A+ to A-	BBB+ to BBB-	BB+ to B-	CCC+ to D	Unrated
	Fitch	AAA to AA-	A+ to A-	BBB+ to BBB-	BB+ to B-	CCC+ to D	Unrated
	RAM	AAA to AA3	A1 to A3	BBB1 to BBB3	BB1 to B3	C1 to D	Unrated
	MARC	AAA to AA-	A+ to A-	BBB+ to BBB-	BB+ to B-	C+ to D	Unrated
On and off-balance sheet exposures							
Sovereigns/ central banks		-	846,821	-	-	-	-
Total		**-**	**846,821**	**-**	**-**	**-**	**-**

Rated Exposures according to ratings by ECAIs of the Islamic Banking Window for the financial year ended 31 December 2017 were as follows:

RM'000

Exposure class	Ratings of sovereigns and central banks by approved ECAIs						
	Moodys	Aaa to Aa3	A1 to A3	Baa1 to Baa3	Ba1 to B3	Caa1 to C	Unrated
	S&P	AAA to AA-	A+ to A-	BBB+ to BBB-	BB+ to B-	CCC+ to D	Unrated
	Fitch	AAA to AA-	A+ to A-	BBB+ to BBB-	BB+ to B-	CCC+ to D	Unrated
	RAM	AAA to AA3	A1 to A3	BBB1 to BBB3	BB1 to B3	C1 to D	Unrated
	MARC	AAA to AA-	A+ to A-	BBB+ to BBB-	BB+ to B-	C+ to D	Unrated
On and off-balance sheet exposures							
Sovereigns/ central banks		-	200,846	-	-	-	-
Total		**-**	**200,846**	**-**	**-**	**-**	**-**

3. CREDIT RISK (Cont'd.)

The following tables presented the breakdown of exposures by RWA and EAD using the respective internal rating scale for the model applicable to the asset classes for the financial year ended:

Exposures under the IRB approach by Risk Grade

30-Jun-18
Bank

CRR band	1-9	10-16	17-20 (Default)
	RM'000	RM'000	RM'000
Non-retail exposures (EAD)			
Large corporate, SMEs and specialised lending (IPRE)	23,328,838	14,960,954	857,066
Insurance Cos, Securities Firms & Fund Managers	71,188	610	-
Bank	15,187,191	157,020	-
Total non-retail exposures	38,587,217	15,118,584	857,066
Undrawn commitments			
Large corporate, SMEs and specialised lending (IPRE)	2,789,701	659,517	29,396
Insurance Cos, Securities Firms & Fund Managers	-	-	-
Bank	-	-	-
Total undrawn commitments	2,789,701	659,517	29,396
Exposure weighted average LGD (%)			
Large corporate, SMEs and specialised lending (IPRE)	42%	38%	44%
Insurance Cos, Securities Firms & Fund Managers	30%	45%	-
Bank	38%	45%	-
Exposure weighted average risk weight (%)			
Large corporate, SMEs and specialised lending (IPRE)	73%	120%	2%
Insurance Cos, Securities Firms & Fund Managers	19%	227%	-
Bank	12%	56%	-

Specialised Lending Exposure under the Supervisory Slotting Criteria

Supervisory Categories / Risk Weights	Strong/ 70%	Good/ 90%	Satisfactory/ 115%	Weak/ 250%	Default/ 0%
	RM'000	RM'000	RM'000	RM'000	RM'000
Specialised Lending Exposure (EAD)					
Project Finance	30,424	-	-	-	-
Object Finance	690	5,619	-	3,914	-
Risk Weighted Assets	21,780	5,057	-	9,784	-

3. CREDIT RISK (Cont'd.)

Exposures under the IRB approach by Risk Grade (cont'd.)

30-Jun-18
Bank

PD range of retail exposures	0.00% to 1.00%	1.01% to 2.00%	2.01% to 99.99%	SD to default
	RM'000	RM'000	RM'000	RM'000
Retail exposures (EAD)				
Residential mortgages	31,276,620	874,901	3,121,713	484,863
Qualifying revolving retail	4,526,879	691,667	1,688,668	37,877
Other retail	14,395,047	2,131,529	2,086,554	193,830
Total retail exposures	50,198,546	3,698,097	6,896,935	716,570
Undrawn commitments				
Residential mortgages	2,319,458	254,540	156,436	-
Qualifying revolving retail	3,460,925	305,414	645,024	-
Other retail	2,053,782	604,344	221,943	512
Total undrawn commitments	7,834,165	1,164,298	1,023,403	512
Exposure weighted average LGD (%)				
Residential mortgages	12.02%	14.07%	12.72%	12.30%
Qualifying revolving retail	31.37%	45.07%	43.23%	55.88%
Other retail	16.07%	26.35%	27.38%	25.45%
Exposure weighted average risk weight (%)				
Residential mortgages	6.83%	21.83%	43.30%	82.16%
Qualifying revolving retail	5.89%	19.82%	62.70%	358.31%
Other retail	12.08%	29.74%	44.58%	136.96%

3. CREDIT RISK (Cont'd.)

Exposures under the IRB approach by Risk Grade (cont'd.)

31-Dec-17
Bank

CRR band	**1-9**	**10-16**	**17-20 (Default)**
	RM'000	**RM'000**	**RM'000**
Non-retail exposures (EAD)			
Large corporate, SMEs and specialised lending (IPRE)	22,669,812	14,461,704	761,842
Bank	8,668,711	181,546	-
Total non-retail exposures	31,338,523	14,643,250	761,842
Undrawn commitments			
Large corporate, SMEs and specialised lending (IPRE)	3,025,565	537,391	12,210
Bank	-	-	-
Total undrawn commitments	3,025,565	537,391	12,210
Exposure weighted average LGD (%)			
Large corporate, SMEs and specialised lending (IPRE)	42%	38%	44%
Bank	41%	45%	-
Exposure weighted average risk weight (%)			
Large corporate, SMEs and specialised lending (IPRE)	73%	114%	-
Bank	13%	42%	-

Specialised Lending Exposure under the Supervisory Slotting Criteria

Supervisory Categories / Risk Weights	**Strong/ 70%**	**Good/ 90%**	**Satisfactory/ 115%**	**Weak/ 250%**	**Default/ 0%**
	RM'000	**RM'000**	**RM'000**	**RM'000**	**RM'000**
Specialised Lending Exposure (EAD)					
Object Finance	814	6,212	-	4,923	-
Risk Weighted Assets	570	5,590	-	12,306	-

3. CREDIT RISK (Cont'd.)

Exposures under the IRB approach by Risk Grade (cont'd.)

31-Dec-17
Bank

PD range of retail exposures	0.00% to 1.00%	1.01% to 2.00%	2.01% to 99.99%	SD to default
	RM'000	RM'000	RM'000	RM'000
Retail exposures (EAD)				
Residential mortgages	30,497,208	1,151,241	2,946,605	431,127
Qualifying revolving retail	4,351,731	672,789	1,741,084	44,997
Other retail	14,431,770	2,121,589	2,064,468	181,561
Total retail exposures	49,280,709	3,945,619	6,752,157	657,685
Undrawn commitments				
Residential mortgages	2,294,613	360,681	179,333	-
Qualifying revolving retail	3,247,451	299,049	701,731	-
Other retail	2,003,834	569,823	248,100	1,062
Total undrawn commitments	7,545,898	1,229,553	1,129,164	1,062
Exposure weighted average LGD (%)				
Residential mortgages	11.87%	13.97%	12.41%	12.31%
Qualifying revolving retail	31.81%	45.21%	42.77%	55.80%
Other retail	15.98%	25.95%	26.75%	25.29%
Exposure weighted average risk weight (%)				
Residential mortgages	6.75%	21.66%	41.91%	74.56%
Qualifying revolving retail	5.99%	19.91%	62.03%	316.12%
Other retail	11.97%	29.33%	42.54%	152.89%

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3. CREDIT RISK (Cont'd.)

Exposures under the IRB approach by Risk Grade (cont'd.)

30-Jun-18
Islamic Bank Window

CRR band	1-9	10-16	17-20 (Default)
	RM'000	RM'000	RM'000
Non-retail exposures (EAD)			
Large corporate, SMEs and specialised lending (IPRE)	289,505	180,862	-
Bank	16,237	-	-
Total non-retail exposures	305,742	180,862	-
Undrawn commitments			
Large corporate, SMEs and specialised lending (IPRE)	15,721	11,198	-
Bank	-	-	-
Total undrawn commitments	15,721	11,198	-
Exposure weighted average LGD (%)			
Large corporate, SMEs and specialised lending (IPRE)	43%	44%	-
Bank	45%	-	-
Exposure weighted average risk weight (%)			
Large corporate, SMEs and specialised lending (IPRE)	95%	129%	-
Bank	9%	-	-

As at 30 June 2018, there were no Specialised Lending Exposure under the Supervisory Slotting Criteria for Islamic Banking Window.

PD range of retail exposures	0.00% to 1.00%	1.01% to 2.00%	2.01% to 99.99%	SD to default
	RM'000	RM'000	RM'000	RM'000
Retail exposures (EAD)				
Residential mortgages	747,371	297,466	98,287	2,706
Other retail	262,540	305,672	65,809	-
Total retail exposures	1,009,911	603,138	164,096	2,706
Undrawn commitments				
Residential mortgages	164,291	85,946	14,332	-
Other retail	52,911	162,118	12,632	-
Total undrawn commitments	217,202	248,064	26,964	-
Exposure weighted average LGD (%)				
Residential mortgages	15.42%	15.44%	16.93%	15.43%
Other retail	21.90%	19.72%	24.69%	-
Exposure weighted average risk weight (%)				
Residential mortgages	10.10%	23.67%	49.31%	25.54%
Other retail	17.31%	22.44%	35.33%	-

3. CREDIT RISK (Cont'd.)

Exposures under the IRB approach by Risk Grade (cont'd.)

31-Dec-17
Islamic Bank Window

CRR band	**1-9**	**10-16**	**17-20 (Default)**
	RM'000	**RM'000**	**RM'000**
Non-retail exposures (EAD)			
Large corporate, SMEs and specialised lending (IPRE)	91,680	194,938	-
Bank	13,757	-	-
Total non-retail exposures	105,437	194,938	-
Undrawn commitments			
Large corporate, SMEs and specialised lending (IPRE)	7,500	51,950	-
Bank	-	-	-
Total undrawn commitments	7,500	51,950	-
Exposure weighted average LGD (%)			
Large corporate, SMEs and specialised lending (IPRE)	45%	45%	-
Bank	45%	-	-
Exposure weighted average risk weight (%)			
Large corporate, SMEs and specialised lending (IPRE)	62%	144%	-
Bank	9%	-	-

As at 31 December 2017, there were no Specialised Lending Exposure under the Supervisory Slotting Criteria for Islamic Banking Window.

PD range of retail exposures	**0.00% to 1.00%**	**1.01% to 2.00%**	**2.01% to 99.99%**	**SD to default**
	RM'000	**RM'000**	**RM'000**	**RM'000**
Retail exposures (EAD)				
Residential mortgages	129,319	323,896	39,266	703
Other retail	125,531	271,943	60,029	-
Total retail exposures	254,850	595,839	99,295	703
Undrawn commitments				
Residential mortgages	34,544	94,142	9,345	-
Other retail	13,840	145,380	15,693	-
Total undrawn commitments	48,384	239,522	25,038	-
Exposure weighted average LGD (%)				
Residential mortgages	15.31%	15.36%	16.99%	15.58%
Other retail	27.82%	17.21%	25.24%	-
Exposure weighted average risk weight (%)				
Residential mortgages	10.10%	23.65%	46.59%	0.63%
Other retail	22.45%	19.87%	34.98%	-

3. CREDIT RISK (Cont'd.)

Retail exposures under the IRB approach by expected loss range as at 30 June 2018 were as follows:

Bank

EL% range of retail exposures	0.0% to 1.0%	1.0% to 5.0%	5.0% to 10.0%	10.0% to 30.0%	30.0% to 100.0%
	RM'000	RM'000	RM'000	RM'000	RM'000
Retail exposures (EAD)					
Residential mortgages	34,581,915	919,797	84,054	172,254	77
Qualifying revolving retail	5,274,983	1,232,187	170,693	199,865	67,363
Other retail	17,425,241	974,787	331,008	34,509	41,415
Total retail exposures	57,282,139	3,126,771	585,755	406,628	108,855
Undrawn commitments					
Residential mortgages	2,702,572	24,952	2,910	-	-
Qualifying revolving retail	3,817,448	554,374	15,792	22,026	1,723
Other retail	2,762,179	116,150	1,786	392	74
Total undrawn commitments	9,282,199	695,476	20,488	22,418	1,797
Exposure weighted average risk weight (%)					
Residential mortgages	9.70%	67.19%	77.98%	23.79%	-
Qualifying revolving retail	7.33%	46.16%	111.33%	166.69%	177.38%
Other retail	15.01%	51.48%	113.12%	176.91%	38.49%

Retail exposures under the IRB approach by expected loss range for the financial year ended 31 December 2017 were as follows:

Bank

EL% range of retail exposures	0.0% to 1.0%	1.0% to 5.0%	5.0% to 10.0%	10.0% to 30.0%	30.0% to 100.0%
	RM'000	RM'000	RM'000	RM'000	RM'000
Retail exposures (EAD)					
Residential mortgages	33,935,786	898,003	38,230	154,085	77
Qualifying revolving retail	5,076,868	1,287,548	166,060	208,483	71,642
Other retail	17,529,204	969,888	230,091	42,649	27,556
Total retail exposures	56,541,858	3,155,439	434,381	405,217	99,275
Undrawn commitments					
Residential mortgages	2,786,752	46,303	1,572	-	-
Qualifying revolving retail	3,596,071	607,149	14,626	28,452	1,933
Other retail	2,699,466	113,788	5,303	4,188	74
Total undrawn commitments	9,082,289	767,240	21,501	32,640	2,007
Exposure weighted average risk weight (%)					
Residential mortgages	9.53%	66.31%	89.55%	0.80%	-
Qualifying revolving retail	7.43%	46.12%	111.96%	161.79%	171.07%
Other retail	15.01%	51.28%	127.91%	190.36%	9.96%

3. CREDIT RISK (Cont'd.)

Retail exposures under the IRB approach by expected loss range as at 30 June 2018 were as follows:

Islamic Banking Window

EL% range of retail exposures	**0.0% to 1.0%**	**1.0% to 5.0%**	**5.0% to 10.0%**	**10.0% to 30.0%**	**30.0% to 100.0%**
	RM'000	**RM'000**	**RM'000**	**RM'000**	**RM'000**
Retail exposures (EAD)					
Residential mortgages	1,137,138	5,451	635	2,606	-
Other retail	621,613	10,242	-	2,166	-
Total retail exposures	1,758,751	15,693	635	4,772	-
Undrawn commitments					
Residential mortgages	264,569	-	-	-	-
Other retail	226,912	749	-	-	-
Total undrawn commitments	491,481	749	-	-	-
Exposure weighted average risk weight (%)					
Residential mortgages	16.68%	78.33%	85.78%	24.00%	-
Other retail	20.93%	50.12%	-	94.83%	-

Retail exposures under the IRB approach by expected loss range for the financial year ended 31 December 2017 were as follows:

Islamic Banking Window

EL% range of retail exposures	**0.0% to 1.0%**	**1.0% to 5.0%**	**5.0% to 10.0%**	**10.0% to 30.0%**	**30.0% to 100.0%**
	RM'000	**RM'000**	**RM'000**	**RM'000**	**RM'000**
Retail exposures (EAD)					
Residential mortgages	492,481	-	-	703	-
Other retail	446,310	11,193	-	-	-
Total retail exposures	938,791	11,193	-	703	-
Undrawn commitments					
Residential mortgages	138,031	-	-	-	-
Other retail	174,913	-	-	-	-
Total undrawn commitments	312,944	-	-	-	-
Exposure weighted average risk weight (%)					
Residential mortgages	21.92%	-	-	0.63%	-
Other retail	21.72%	56.15%	-	-	-

3. CREDIT RISK (Cont'd.)

Credit risk mitigation

The following tables presented the total exposures which are covered by eligible credit risk mitigants of the Bank as at 30 June 2018:

Exposure class	Exposures before CRM	Exposures covered by guarantees/ credit derivatives	Exposures covered by eligible financial collateral	Exposures covered by other eligible collateral
	RM'000	**RM'000**	**RM'000**	**RM'000**
Credit risk				
On-balance sheet exposures				
Sovereign/central banks	12,804,694	-	-	-
Banks, DFIs and MDBs	14,071,604	-	2,500,212	-
Insurances cos, securities firms and fund managers	23,842	-	23,467	-
Corporates	29,405,706	496,338	2,357,128	1,640,162
Regulatory retail	18,229,075	-	-	-
Residential mortgages	32,542,800	-	-	-
Other assets	673,238	-	-	-
Equity exposures	113,361	-	-	-
Defaulted exposures	1,306,100	255	3,964	21,526
Total on-balance sheet exposures	109,170,420	496,593	4,884,771	1,661,688
Off-balance sheet exposures				
OTC derivatives	1,184,082	9,652	5,380	115
Off-balance sheet exposures other than OTC derivatives or credit derivatives	19,757,845	205,014	823,253	256,767
Defaulted exposures	30,650	-	20	774
Total off-balance sheet exposures	20,972,577	214,666	828,653	257,656
Total on and off-balance sheet exposures	130,142,997	711,259	5,713,424	1,919,344

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3. CREDIT RISK (Cont'd.)

Credit risk mitigation (cont'd.)

The following tables presented the total exposures which are covered by eligible credit risk mitigants of the Bank for the financial year ended 31 December 2017:

Exposure class	Exposures before CRM	Exposures covered by guarantees/ credit derivatives	Exposures covered by eligible financial collateral	Exposures covered by other eligible collateral
	RM'000	RM'000	RM'000	RM'000
Credit risk				
On-balance sheet exposures				
Sovereign/central banks	15,112,480	-	-	-
Banks, DFIs and MDBs	7,440,557	-	814,805	-
Insurances cos, securities firms and fund managers	22,226	-	22,026	-
Corporates	28,413,867	609,372	2,387,649	1,700,611
Regulatory retail	18,313,441	-	-	-
Residential mortgages	31,760,428	-	-	-
Other assets	692,707	-	-	-
Equity exposures	140,516	-	-	-
Defaulted exposures	1,101,582	341	1,022	14,416
Total on-balance sheet exposures	102,997,804	609,713	3,225,502	1,715,027
Off-balance sheet exposures				
OTC derivatives	1,170,997	869	3,422	42
Off-balance sheet exposures other than OTC derivatives or credit derivatives	20,031,147	105,562	777,543	205,403
Defaulted exposures	13,583	-	266	361
Total off-balance sheet exposures	21,215,727	106,431	781,231	205,806
Total on and off-balance sheet exposures	124,213,531	716,144	4,006,733	1,920,833

3. CREDIT RISK (Cont'd.)

Credit risk mitigation (cont'd.)

The following tables presented the total exposures which are covered by eligible credit risk mitigants of Islamic Banking Window as at 30 June 2018:

Exposure class	Exposures before CRM	Exposures covered by guarantees/ credit derivatives	Exposures covered by eligible financial collateral	Exposures covered by other eligible collateral
	RM'000	RM'000	RM'000	RM'000
Credit risk				
On-balance sheet exposures				
Sovereign/central banks	846,821	-	-	-
Banks, DFIs and MDBs	16,237	-	-	-
Corporates	423,801	64,111	12,750	-
Regulatory retail	406,361	-	-	-
Residential mortgages	878,554	-	-	-
Other assets	237	-	-	-
Defaulted Exposures	2,387	-	-	-
Total on-balance sheet exposures	2,574,398	64,111	12,750	-
Off-balance sheet exposures				
OTC Derivatives	37	-	-	-
Off-balance sheet exposures other than OTC derivatives or credit derivatives	538,778	5,762	3,024	-
Total off-balance sheet exposures	538,815	5,762	3,024	-
Total on and off-balance sheet exposures	3,113,213	69,873	15,774	-

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3. CREDIT RISK (Cont'd.)

Credit risk mitigation (cont'd.)

The following tables presented the total exposures which are covered by eligible credit risk mitigants of Islamic Banking Window for the financial year ended 31 December 2017:

Exposure class	Exposures before CRM	Exposures covered by guarantees/ credit derivatives	Exposures covered by eligible financial collateral	Exposures covered by other eligible collateral
	RM'000	RM'000	RM'000	RM'000
Credit risk				
On-balance sheet exposures				
Sovereign/central banks	200,846	-	-	-
Banks, DFIs and MDBs	13,757	-	-	-
Corporates	214,485	87,750	1,015	-
Regulatory retail	282,590	-	-	-
Residential mortgages	354,450	-	-	-
Other assets	175	-	-	-
Defaulted exposures	503	-	-	-
Total on-balance sheet exposures	1,066,806	87,750	1,015	-
Off-balance sheet exposures				
Off-balance sheet exposures other than OTC derivatives or credit derivatives	385,077	8,842	579	-
Total off-balance sheet exposures	385,077	8,842	579	-
Total on and off-balance sheet exposures	1,451,883	96,592	1,594	-

3. CREDIT RISK (Cont'd.)

Off-Balance Sheet Exposures and Counterparty Credit Risk

Pre-settlement limits for FX and derivative transactions are established using the potential future exposures ("PFE") approach. This approach takes into consideration the transaction currency and tenor to address the credit risk exposures arising from adverse market movements.

The off-balance sheet exposures and their related counterparty credit risk of the Bank as at 30 June 2018 were as follows:

Description	Principal amount	Positive fair value of derivative contracts	Credit equivalent amount	RWA
	RM'000	RM'000	RM'000	RM'000
Direct credit substitutes	2,919,032		2,859,915	2,216,474
Transaction related contingent items	6,077,283		3,053,975	2,155,870
Short-term self liquidating trade related contingencies	505,088		101,100	74,207
Foreign exchange related contracts				
One year or less	28,192,732	318,870	690,472	186,299
Over one year to five years	172,977	603	10,424	6,928
Interest/profit rate related contracts				
One year or less	6,276,333	99,286	143,279	51,374
Over one year to five years	14,477,059	158,017	680,321	522,059
Over five years	435,079	4,301	60,786	95,353
Equity related contracts				
One year or less	315,556	3,015	17,892	16,044
Over one year to five years	983,746	543	40,532	6,979
Precious metal contracts				
One year or less	26,681	-	-	-
Commodity contracts				
One year or less	262,796	4,026	20,502	9,243
Over one year to five years	221,961	1,675	22,659	4,512
Other commitments, such as formal standby facilities and credit lines, with an original maturity of over one year	11,337,631		6,339,610	4,095,381
Other commitments, such as formal standby facilities and credit lines, with an original maturity of up to one year	15,786,695		817,520	177,534
Any commitments that are unconditionally cancelled at any time by the bank without prior notice or that effectively provide for automatic cancellation due to deterioration in a borrower's creditworthiness	11,697,184		6,121,521	658,774
Total	99,687,833	590,336	20,980,508	10,277,031

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3. CREDIT RISK (Cont'd.)

Off-Balance Sheet Exposures and Counterparty Credit Risk (cont'd.)

The off-balance sheet exposures and their related counterparty credit risk of the Bank for the financial year ended 31 December 2017 were as follows:

Description	Principal amount	Positive fair value of derivative contracts	Credit equivalent amount	RWA
	RM'000	RM'000	RM'000	RM'000
Direct credit substitutes	3,202,391		3,155,460	2,260,927
Transaction related contingent items	6,037,933		3,034,380	2,139,796
Short-term self liquidating trade related contingencies	524,618		115,387	93,389
Foreign exchange related contracts				
One year or less	24,198,577	296,421	635,018	159,262
Over one year to five years	204,645	99	11,512	11,065
Interest/profit rate related contracts				
One year or less	7,689,651	95,793	152,398	63,654
Over one year to five years	15,526,922	133,699	746,707	542,178
Over five years	58,084	234	4,447	2,815
Equity related contracts				
One year or less	464,921	3,425	22,890	18,337
Over one year to five years	1,093,643	-	43,746	7,730
Commodity contracts				
One year or less	215,980	7,965	23,231	9,396
Over one year to five years	537,233	2,752	55,063	23,314
Other commitments, such as formal standby facilities and credit lines, with an original maturity of over one year	11,697,356		6,597,870	4,202,984
Other commitments, such as formal standby facilities and credit lines, with an original maturity of up to one year	14,085,535		681,934	141,414
Any commitments that are unconditionally cancelled at any time by the bank without prior notice or that effectively provide for automatic cancellation due to deterioration in a borrower's creditworthiness	11,572,661		5,944,262	670,702
Total	97,110,150	540,388	21,224,305	10,346,963

3. CREDIT RISK (Cont'd.)

Off-Balance Sheet Exposures and Counterparty Credit Risk (cont'd.)

The off-balance sheet exposures and their related counterparty credit risk of the Islamic Banking Window as at 30 June 2018 were as follows:

Description	Principal amount	Positive fair value of derivative contracts	Credit equivalent amount	RWA
	RM'000	RM'000	RM'000	RM'000
Direct credit substitutes	11,686		11,686	5,206
Transaction related contingent items	15,885		7,942	8,152
Short-term self liquidating trade related contingencies	-		-	-
Foreign exchange related contracts				
One year or less	2,474	1	37	31
Other commitments, such as formal standby facilities and credit lines, with an original maturity of over one year	895,969		519,150	110,769
Other commitments, such as formal standby facilities and credit lines, with an original maturity of up to one year	94,819		-	-
Total	1,020,833	1	538,815	124,158

The off-balance sheet exposures and their related counterparty credit risk of the Islamic Banking Window for the financial year ended 31 December 2017 were as follows:

Description	Principal amount	Positive fair value of derivative contracts	Credit equivalent amount	RWA
	RM'000	RM'000	RM'000	RM'000
Direct credit substitutes	7,134		7,134	4,522
Transaction related contingent items	11,096		5,548	6,343
Other commitments, such as formal standby facilities and credit lines, with an original maturity of over one year	590,785		371,644	167,159
Other commitments, such as formal standby facilities and credit lines, with an original maturity of up to one year	84,534		750	838
Total	693,549	-	385,076	178,862

4. EQUITIES (Disclosures for Banking Book position)

The following table presented the equity exposures in the banking book.

These exposures were classified under fair value through other comprehensive income ("FVOCI") for the financial period ended 30 June 2018 and available-for-sale ("AFS") securities for the financial year ended 31 December 2017 which were being measured at fair value.

Type of Equities	Bank			
	30-Jun-18		31-Dec-17	
	Exposures	RWA	Exposures	RWA
	RM'000	RM'000	RM'000	RM'000
Publicly traded equity exposures * mainly acquired via loan restructuring activities	2,301	6,904	2,569	7,707
Equity exposures in CGC, ABM, Cagamas, RAM Holding	111,060	111,060	137,947	551,788
Total	113,361	117,964	140,516	559,495

	Bank	
	30-Jun-18	31-Dec-17
	RM'000	RM'000
Realised gains arising from liquidation of subsidiaries	12	11
Unrealised gains included in fair value reserve	100,823	127,978

As at 30 June 2018, there were no equity exposures under Islamic Banking Window.

5. INTEREST RATE RISK/RATE OF RETURN RISK IN THE BANKING BOOK ("IRR/RORBB")

Interest/Profit Rate Sensitivity Analysis - Banking Book

The table below showed the results at 100 and 200 basis points parallel interest/profit rate shocks to Economic Value of Equity ("EVE") and Net Interest/Profit Income ("NII/NPI"). The reported figures were based on the upward and downward parallel movement of the yield curve. The repricing profile of loans/financings and deposits that do not have maturity dates are generally based on the earliest possible repricing dates taking into account the notice period to be served to customers.

Economic Value of Equity ("EVE")

30-Jun-18	Increase/ (Decrease) in basis points	Sensitivity of EVE	Increase/ (Decrease) in basis points	Sensitivity of EVE
Currency		RM'million		RM'million
Total	**+200/(200)**	**(126.8)/175.6**	**+100/(100)**	**(69.0)/81.1**
MYR	+200/(200)	(131.9)/180.8	+100/(100)	(71.6)/83.7
USD	+200/(200)	5.1/(5.2)	+100/(100)	2.6/(2.6)

31-Dec-17	Increase/ (Decrease) in basis points	Sensitivity of EVE	Increase/ (Decrease) in basis points	Sensitivity of EVE
Currency		RM'million		RM'million
Total	**+200/(200)**	**59.1/(32.1)**	**+100/(100)**	**26.5/(19.8)**
MYR	+200/(200)	60.2/(33.1)	+100/(100)	27.0/(20.3)
USD	+200/(200)	(1.1)/1.0	+100/(100)	(0.5)/0.5

Net Interest/Profit Income ("NII/NPI")

30-Jun-18	Increase/ (Decrease) in basis points	Sensitivity of NII/NPI	Increase/ (Decrease) in basis points	Sensitivity of NII/NPI
Currency		RM'million		RM'million
Total	**+200/(200)**	**495.4/(487.0)**	**+100/(100)**	**226.8/(226.8)**
MYR	+200/(200)	491.1/(482.3)	+100/(100)	224.6/(224.6)
USD	+200/(200)	4.3/(4.7)	+100/(100)	2.2/(2.2)

31-Dec-17	Increase/ (Decrease) in basis points	Sensitivity of NII	Increase/ (Decrease) in basis points	Sensitivity of NII
Currency		RM'million		RM'million
Total	**+200/(200)**	**462.3/(463.7)**	**+100/(100)**	**204.2/(204.2)**
MYR	+200/(200)	464.3/(460.4)	+100/(100)	205.2/(205.2)
USD	+200/(200)	(2.0)/(3.3)	+100/(100)	(1.0)/1.0

6. PROFIT SHARING INVESTMENT ACCOUNTS AND SHARIAH GOVERNANCE

Profit Sharing Investment Accounts

This disclosure is not applicable as United Overseas Bank (Malaysia) Bhd's Islamic Banking Window does not have any Profit Sharing Investment Accounts.

Shariah Governance

No actual Shariah non-compliance event has been detected for the first half ended 30 June 2018. As such, no Shariah non-compliant income has been recorded for the financial period.