

UNITED OVERSEAS BANK (MALAYSIA) BHD
(Company No. 271809 K)
AND ITS SUBSIDIARY COMPANIES
(Incorporated in Malaysia)

PILLAR 3 DISCLOSURE
30 JUNE 2017

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

HEAD OFFICE

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**Attestation by Chief Executive Officer pursuant to BASEL II – Pillar 3 Disclosures
as at 30 June 2017**

To the best of my knowledge, I hereby attest that United Overseas Bank (Malaysia) Bhd's Pillar 3 Disclosures prepared for submission to Bank Negara Malaysia is in accordance with Bank Negara Malaysia's Risk Weighted Capital Adequacy Framework (Basel II) – Disclosure Requirements (Pillar 3) for the financial period ended 30 June 2017.



Wong Kim Choong
Chief Executive Officer


21/7

Date: 21 July 2017

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-17 RM'000	31-Dec-16 RM'000	30-Jun-17 RM'000	31-Dec-16 RM'000
<u>Common Equity Tier 1 ("CET1")/</u>				
<u>Tier 1 Capital</u>				
Paid-up share capital	792,555	470,000	792,555	470,000
Share premium	-	322,555	-	322,555
Retained profits	7,116,794	7,032,664	7,181,249	7,097,119
Statutory reserve	-	470,000	-	470,000
Other reserves	264,663	218,817	95,973	50,127
Regulatory adjustments applied in the calculation of CET1 Capital	(295,592)	(267,904)	(147,775)	(118,238)
Total CET1/Tier 1 Capital	7,878,420	8,246,132	7,922,002	8,291,563
<u>Tier 2 Capital</u>				
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	278,045	277,107	279,182	277,107
- Collective impairment provisions	26,931	26,357	23,203	22,621
Regulatory adjustments applied in the calculation of Tier 2 Capital	70,784	68,111	(2,712)	(5,425)
Total Tier 2 Capital	1,875,760	1,871,575	1,799,673	1,794,303
Total Capital	9,754,180	10,117,707	9,721,675	10,085,866

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

	Group		Bank	
	30-Jun-17	31-Dec-16	30-Jun-17	31-Dec-16
CET1/Tier 1 ratio	14.403%	15.205%	14.509%	15.371%
Total Capital	17.832%	18.656%	17.805%	18.698%

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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-17	31-Dec-16
	RM'000	RM'000
<u>Common Equity Tier 1 ("CET1")/</u>		
<u>Tier 1 Capital</u>		
Capital fund	450,000	450,000
Accumulated losses	(1,982)	(406)
Other reserves	(176)	(353)
Regulatory adjustments applied in the calculation of CET1 Capital	(93)	(175)
Total CET1/Tier 1 Capital	<u>447,749</u>	<u>449,066</u>
<u>Tier 2 Capital</u>		
Financing loss provision		
- Surplus eligible provisions over expected losses	33	-
- Collective impairment provisions	1	-
Total Tier 2 Capital	<u>34</u>	<u>-</u>
Total Capital	<u>447,783</u>	<u>449,066</u>

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

	30-Jun-17	31-Dec-16
CET1/Tier 1 ratio	172.348%	427.722%
Total Capital	<u>172.361%</u>	<u>427.722%</u>

2. CAPITAL ADEQUACY

The aggregate breakdown of Risk-Weighted Assets ("RWA") by exposures in each category of the Bank as at 30 June 2017 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	<u>Exempted exposures under the Standardised Approach (SA)</u>				
	<i>On-balance sheet exposures</i>				
	Sovereigns/central banks	15,839,503	15,839,503	-	-
	Insurance cos, securities firms and fund managers	18,520	504	504	40
	Corporates	811,513	808,875	808,415	64,673
	Other assets	946,309	946,309	776,195	62,096
	Defaulted exposures	9,963	9,963	14,944	1,196
	Total on-balance sheet exposures	17,625,808	17,605,154	1,600,058	128,005
	<i>Off-balance sheet exposures</i>				
	OTC derivatives	232,093	232,093	152,040	12,163
	Off-balance sheet exposures other than OTC derivatives or credit derivatives	203,226	201,772	104,171	8,334
	Total off-balance sheet exposures	435,319	433,865	256,211	20,497
	Total on and off-balance sheet exposures (SA)	18,061,127	18,039,019	1,856,269	148,502
1.2	<u>Exposures under the Foundation IRB approach (FIRB)</u>				
	<i>On-balance sheet exposures</i>				
	Banks, DFIs and MDBs	7,545,234	7,545,234	1,078,747	86,300
	Corporates	28,566,205	24,134,504	25,442,363	2,035,389
	Equity (simple risk weight)	156,833	156,833	623,972	49,918
	Defaulted exposures	745,275	714,907	-	-
	Total on-balance sheet exposures	37,013,547	32,551,478	27,145,082	2,171,607
	<i>Off-balance sheet exposures</i>				
	OTC derivatives	1,403,356	1,401,221	624,758	49,980
	Off-Balance sheet exposures other than OTC derivatives or credit derivatives	8,754,311	7,757,693	7,514,350	601,148
	Defaulted exposures	26,173	23,903	-	-
	Total off-balance sheet exposures	10,183,840	9,182,817	8,139,108	651,128
	Total on and off-balance sheet exposures (FIRB)	47,197,387	41,734,295	35,284,190	2,822,735

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)				
	<i>On-balance sheet exposures</i>				
	Corporates	48,912	48,912	23,498	1,880
	Residential mortgages	30,753,263	30,753,263	3,091,308	247,304
	Qualifying revolving retail	2,352,023	2,352,023	919,358	73,549
	Other retail	15,602,220	15,602,220	2,660,371	212,830
	Defaulted exposures	619,377	619,377	721,774	57,742
	Total on-balance sheet exposures	49,375,795	49,375,795	7,416,309	593,305
	<i>Off-balance sheet exposures</i>				
	OTC derivatives	3,234	3,234	3,237	259
	Off-Balance sheet exposures other than OTC derivatives or credit derivatives	9,647,136	9,647,136	1,192,641	95,411
	Defaulted exposures	329	329	176	14
	Total off-balance sheet exposures	9,650,699	9,650,699	1,196,054	95,684
Total on and off-balance sheet exposures (AIRB)	59,026,494	59,026,494	8,612,363	688,989	
Total exposures under IRB approach	106,223,881	100,760,789	43,896,553	3,511,724	
Total (exempted exposures and exposures under the IRB approach) after scaling factor	-	-	48,386,615	3,870,929	
2.0	Large exposures risk requirement	-	-	-	-
3.0	Market risk				
		Long position	Short position		
	Interest rate risk	80,627,284	75,552,189	892,252	71,380
	Foreign currency risk	260,000	329,678	82,942	6,636
	Commodity risk	78,302	76,989	32,452	2,596
Options risk	-	-	60,865	4,869	
4.0	Operational risk (basic indicator approach)			5,146,508	411,721
5.0	Total RWA and capital requirements			54,601,634	4,368,131

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 2016 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	<u>Exempted exposures under the Standardised Approach (SA)</u>				
	<i>On-balance sheet exposures</i>				
	Sovereigns/central banks	17,348,496	17,348,496	-	-
	Insurance cos, securities firms and fund managers	13,085	68	68	6
	Corporates	801,334	799,311	799,075	63,926
	Other assets	784,550	784,550	665,917	53,273
	Defaulted exposures	8,042	8,042	12,062	965
	Total on-balance sheet exposures	18,955,507	18,940,467	1,477,122	118,170
	<i>Off-balance sheet exposures</i>				
	OTC derivatives	344,054	344,054	195,090	15,607
	Off-balance sheet exposures other than OTC derivatives or credit derivatives	145,996	144,980	137,466	10,997
	Total off-balance sheet exposures	490,050	489,034	332,556	26,604
	Total on and off-balance sheet exposures (SA)	19,445,557	19,429,501	1,809,678	144,774
1.2	<u>Exposures under the Foundation IRB approach (FIRB)</u>				
	<i>On-balance sheet exposures</i>				
	Banks, DFIs and MDBs	5,572,921	5,572,921	1,064,291	85,143
	Corporates	27,653,372	23,335,956	24,711,738	1,976,939
	Equity (simple risk weight)	126,021	126,021	501,191	40,096
	Defaulted exposures	674,373	649,925	-	-
	Total on-balance sheet exposures	34,026,687	29,684,823	26,277,220	2,102,178
	<i>Off-balance sheet exposures</i>				
	OTC derivatives	1,284,887	1,278,115	624,322	49,946
	Off-Balance sheet exposures other than OTC derivatives or credit derivatives	9,241,956	8,265,721	8,073,194	645,855
	Defaulted exposures	23,645	21,128	-	-
	Total off-balance sheet exposures	10,550,488	9,564,964	8,697,516	695,801
	Total on and off-balance sheet exposures (FIRB)	44,577,175	39,249,787	34,974,736	2,797,979

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	<u>Exposures under the Advance IRB approach (AIRB)</u>				
	<i>On-balance sheet exposures</i>				
	Corporates	32,286	32,286	17,198	1,376
	Residential mortgages	29,939,234	29,939,234	3,045,946	243,676
	Qualifying revolving retail	2,377,189	2,377,189	920,884	73,671
	Other retail	15,531,334	15,531,334	2,686,449	214,916
	Defaulted exposures	602,594	602,594	689,966	55,197
	Total on-balance sheet exposures	48,482,637	48,482,637	7,360,443	588,836
	<i>Off-balance sheet exposures</i>				
	OTC derivatives	5,984	5,984	4,358	349
	Off-Balance sheet exposures other than OTC derivatives or credit derivatives	9,618,905	9,618,905	1,230,541	98,443
	Defaulted exposures	135	135	216	17
	Total off-balance sheet exposures	9,625,024	9,625,024	1,235,115	98,809
Total on and off-balance sheet exposures (AIRB)	58,107,661	58,107,661	8,595,558	687,645	
Total exposures under IRB approach	102,684,836	97,357,448	43,570,294	3,485,624	
Total (exempted exposures and exposures under the IRB approach) after scaling factor	-	-	47,994,189	3,839,535	
2.0	<u>Large exposures risk requirement</u>	-	-	-	-
3.0	<u>Market risk</u>				
		Long position	Short position		
	Interest rate risk	55,301,677	53,057,601	786,892	62,951
	Foreign currency risk	295,589	299,852	27,261	2,181
	Commodity risk	198,588	169,400	129,380	10,350
Options risk	-	-	23,645	1,892	
4.0	<u>Operational risk (basic indicator approach)</u>			4,980,184	398,415
5.0	<u>Total RWA and capital requirements</u>			53,941,551	4,315,324

2. CAPITAL ADEQUACY (Cont'd.)

The aggregate breakdown of RWA by exposures in each category of the Islamic Banking Window as at 30 June 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						
	<i>On-balance sheet exposures</i>						
	Sovereigns/central banks	666,023	666,023	-	-	-	-
	Other assets	92	92	92	-	92	7
	Total on-balance sheet exposures	666,115	666,115	92	-	92	7
	Total on and off-balance sheet exposures (SA)	666,115	666,115	92	-	92	7
1.2	Exposures under the FIRB approach						
	<i>On-balance sheet exposures</i>						
	Banks, DFIs and MDBs	12,155	12,155	1,121	-	1,121	90
	Corporates	171,161	170,661	157,864	-	157,864	12,629
	Total on-balance sheet exposures	183,316	182,816	158,985	-	158,985	12,719
	<i>Off-balance sheet exposures</i>						
	Off-balance sheet exposures other than OTC derivatives or credit derivatives	9,852	9,852	17,330	-	17,330	1,386
	Total off-balance sheet exposures	9,852	9,852	17,330	-	17,330	1,386
	Total on and off-balance sheet exposures (FIRB)	193,168	192,668	176,315	-	176,315	14,105

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	<u>Exposures under the AIRB approach</u>						
	<i>On-balance sheet exposures</i>						
	Residential mortgages	23,642	23,642	5,857	-	5,857	469
	Other retail	80,817	80,817	25,502	-	25,502	2,040
	Total on-balance sheet exposures	104,459	104,459	31,359	-	31,359	2,509
	<i>Off-balance sheet exposures</i>						
	Off-balance sheet exposures other than OTC derivatives or credit derivatives	56,701	56,701	12,829	-	12,829	1,026
	Total off-balance sheet exposures	56,701	56,701	12,829	-	12,829	1,026
	Total on and off-balance sheet exposures (AIRB)	161,160	161,160	44,188	-	44,188	3,535
	Total exposures under IRB approach	354,328	353,828	220,503	-	220,503	17,640
	Total (exempted exposures and exposures under the IRB approach) after scaling factor	-	-	233,826	-	233,826	18,706
2.0	<u>Large exposures risk requirement</u>	-	-	-	-	-	-
3.0	<u>Market risk</u>						
		Long position	Short position				
	Interest rate risk	-	-	-	-	-	-
	Foreign currency risk	-	-	-	-	-	-
	Commodity risk	-	-	-	-	-	-
	Options risk	-	-	-	-	-	-
4.0	<u>Operational risk (basic indicator approach)</u>			25,968	-	25,968	2,078
5.0	<u>Total RWA and capital requirements</u>			259,794	-	259,794	20,784

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 2016 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						
	<i>On-balance sheet exposures</i>						
	Sovereigns/central banks	792,096	792,096	-	-	-	-
	Other assets	88	88	88	-	88	7
	Total on-balance sheet exposures	792,184	792,184	88	-	88	7
	Total on and off-balance sheet exposures (SA)	792,184	792,184	88	-	88	7
1.2	Exposures under the FIRB approach						
	<i>On-balance sheet exposures</i>						
	Banks, DFIs and MDBs	49	49	5	-	5	1
	Corporates	100,062	100,062	87,829	-	87,829	7,026
	Total on-balance sheet exposures	100,111	100,111	87,834	-	87,834	7,027
	Total on and off-balance sheet exposures (FIRB)	100,111	100,111	87,834	-	87,834	7,027
1.3	Exposures under the AIRB approach						
	<i>On-balance sheet exposures</i>						
	Residential mortgages	330	330	78	-	78	6
	Other retail	4,323	4,323	2,278	-	2,278	182
	Total on-balance sheet exposures	4,653	4,653	2,356	-	2,356	188
	<i>Off-balance sheet exposures</i>						
	Off-balance sheet exposures other than OTC derivatives or credit derivatives	718	718	152	-	152	12
	Total off-balance sheet exposures	718	718	152	-	152	12
	Total on and off-balance sheet exposures (AIRB)	5,371	5,371	2,508	-	2,508	200

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
	Total exposures under IRB approach	105,482	105,482	90,342	-	90,342	7,227
	Total (exempted exposures and exposures under the IRB approach) after scaling factor	-	-	95,851	-	95,851	7,668
2.0	<u>Large exposures risk requirement</u>	-	-	-	-	-	-
3.0	<u>Market risk</u>						
		Long position	Short position				
	Interest rate risk	-	-	-	-	-	-
	Foreign currency risk	-	-	-	-	-	-
	Commodity risk	-	-	-	-	-	-
	Options risk	-	-	-	-	-	-
4.0	<u>Operational risk (basic indicator approach)</u>			9,139	-	9,139	731
5.0	<u>Total RWA and capital requirements</u>			104,990	-	104,990	8,399

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3. CREDIT RISK

The credit exposures by sector of the Bank as at 30 June 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	Equity exposures RM'000	Other assets RM'000	Grand total RM'000
Agriculture, hunting, forestry and fishing	-	-	11,281	-	1,353,496	46,930	-	-	-	1,411,707
Mining and quarrying	-	-	303,967	-	264,354	6,868	-	-	-	575,189
Manufacturing	-	-	39,931	-	5,678,537	1,285,880	-	-	-	7,004,348
Electricity, gas and water	-	-	-	-	122,187	9,158	-	-	-	131,345
Construction	-	-	-	-	13,042,309	429,113	-	-	-	13,471,422
Wholesale, retail trade, restaurant and hotels	-	-	6,002	-	9,040,455	3,875,546	-	-	-	12,922,003
Transport, storage and communication	-	-	-	-	1,501,416	175,940	-	-	-	1,677,356
Finance, insurance and business services	-	-	8,634,888	102,569	3,012,642	720,153	-	-	-	12,470,252
Real estate	-	-	-	-	5,051,041	759,591	-	-	-	5,810,632
Community, social and personal services	-	-	-	-	37,222	131,812	-	-	-	169,034
Households	-	-	-	-	252	17,434,480	34,072,472	-	-	51,507,204
Others	15,938,496	70,862	-	-	13,467	53	-	156,833	955,805	17,135,516
	15,938,496	70,862	8,996,069	102,569	39,117,378	24,875,524	34,072,472	156,833	955,805	124,286,008

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3. CREDIT RISK (Cont'd.)

The credit exposures by sector of the Bank for the financial year ended 31 December 2016 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	Equity exposures RM'000	Other assets RM'000	Grand total RM'000
Agriculture, hunting, forestry and fishing	-	-	4,686	-	1,246,812	52,815	-	-	-	1,304,313
Mining and quarrying	-	-	1,828,668	-	258,699	7,694	-	-	-	2,095,061
Manufacturing	-	-	47,169	-	5,525,329	1,324,568	-	-	-	6,897,066
Electricity, gas and water	-	-	-	-	115,479	9,447	-	-	-	124,926
Construction	-	-	-	-	13,055,569	418,562	-	-	-	13,474,131
Wholesale, retail trade, restaurant and hotels	-	-	11,758	-	8,800,472	4,050,939	-	-	-	12,863,169
Transport, storage and communication	-	-	-	-	1,566,614	163,027	-	-	-	1,729,641
Finance, insurance and business services	55,957	-	5,101,296	169,810	2,941,879	703,574	-	-	-	8,972,516
Real estate	-	-	-	-	4,877,091	799,707	-	-	-	5,676,798
Community, social and personal services	-	-	-	-	45,393	133,882	-	-	-	179,275
Households	-	-	-	-	6	17,198,782	33,183,335	-	-	50,382,123
Others	17,292,539	165,119	-	-	27,256	59	-	126,021	820,380	18,431,374
	17,348,496	165,119	6,993,577	169,810	38,460,599	24,863,056	33,183,335	126,021	820,380	122,130,393

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3. CREDIT RISK (Cont'd.)

The credit exposures by sector of the Islamic Banking Window as at 30 June 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	Equity exposures RM'000	Other assets RM'000	Grand total RM'000
Manufacturing	-	-	-	-	19,484	13,089	-	-	-	32,573
Construction	-	-	-	-	100,401	5,803	-	-	-	106,204
Wholesale, retail trade, restaurant and hotels	-	-	-	-	53,110	36,822	-	-	-	89,932
Transport, storage and communication	-	-	-	-	-	9,865	-	-	-	9,865
Finance, insurance and business services	-	-	12,155	-	8,019	6,987	-	-	-	27,161
Real estate	-	-	-	-	-	3,586	-	-	-	3,586
Community, social and personal services	-	-	-	-	-	2,321	-	-	-	2,321
Households	-	-	-	-	-	45,542	37,144	-	-	82,686
Others	666,023	-	-	-	-	-	-	-	92	666,115
	666,023	-	12,155	-	181,014	124,015	37,144	-	92	1,020,443

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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 2016 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	Equity exposures RM'000	Other assets RM'000	Grand total RM'000
Construction	-	-	-	-	100,062	4,270	-	-	-	104,332
Finance, insurance and business services	2,427	-	49	-	-	-	-	-	-	2,476
Households	-	-	-	-	-	361	740	-	-	1,101
Others	789,669	-	-	-	-	-	-	-	88	789,757
	<u>792,096</u>	<u>-</u>	<u>49</u>	<u>-</u>	<u>100,062</u>	<u>4,631</u>	<u>740</u>	<u>-</u>	<u>88</u>	<u>897,666</u>

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3. CREDIT RISK (Cont'd.)

The credit exposures by remaining contractual maturities of the Bank as at 30 June 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	Equity exposures RM'000	Other assets RM'000	Grand total RM'000
< 3 months	7,102,998	44,617	5,897,481	45,151	9,576,774	710,250	6,594	-	30,850	23,414,715
3 - 6 months	20,122	10,499	372,382	9,512	3,402,941	150,762	10,376	-	-	3,976,594
6 - 12 months	60,457	15,746	138,196	13,907	2,645,592	6,768,351	1,581,485	-	-	11,223,734
1 - 3 years	5,599,220	-	2,125,334	28,073	9,820,101	2,411,691	94,014	156,833	924,955	21,160,221
3 - 5 years	1,939,484	-	444,495	5,817	7,948,653	421,090	276,828	-	-	11,036,367
> 5 years	1,216,215	-	18,181	109	5,723,317	14,412,380	32,103,175	-	-	53,473,377
	15,938,496	70,862	8,996,069	102,569	39,117,378	24,874,524	34,072,472	156,833	955,805	124,285,008

The credit exposures by remaining contractual maturities of the Bank for the financial year ended 31 December 2016 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	Equity exposures RM'000	Other assets RM'000	Grand total RM'000
< 3 months	11,408,041	32,136	4,427,097	17,609	9,234,237	652,478	18,444	-	-	25,790,042
3 - 6 months	-	31,421	184,360	7,478	1,939,233	158,819	3,440	-	-	2,324,751
6 - 12 months	10,004	101,562	202,350	3,382	3,052,168	6,482,548	1,551,886	-	-	11,403,900
1 - 3 years	3,551,186	-	1,861,255	137,839	10,631,740	2,590,113	100,218	126,021	820,380	19,818,752
3 - 5 years	1,584,399	-	263,750	3,474	7,280,702	381,319	273,198	-	-	9,786,842
> 5 years	794,866	-	54,765	28	6,322,519	14,597,779	31,236,149	-	-	53,006,106
	17,348,496	165,119	6,993,577	169,810	38,460,599	24,863,056	33,183,335	126,021	820,380	122,130,393

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3. CREDIT RISK (Cont'd.)

The credit exposures by remaining contractual maturities of the Islamic Banking Window as at 30 June 2017 were as follows:

Islamic Banking Window	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	Equity exposures	Other assets	Grand total
	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
< 3 months	635,787	-	-	-	43,438	-	-	-	-	679,225
3 - 6 months	-	-	-	-	-	-	-	-	-	-
6 - 12 months	-	-	-	-	7,301	-	-	-	-	7,301
1 - 3 years	30,237	-	12,155	-	107,126	-	-	-	92	149,610
3 - 5 years	-	-	-	-	2,946	-	-	-	-	2,946
> 5 years	-	-	-	-	20,202	124,015	37,144	-	-	181,361
	666,024	-	12,155	-	181,013	124,015	37,144	-	92	1,020,443

The credit exposures by remaining contractual maturities of the Islamic Banking Window for the financial year ended 31 December 2016 were as follows:

Islamic Banking Window	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	Equity exposures	Other assets	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 - 6 months	-	-	-	-	-	-	-	-	-	-
6 - 12 months	-	-	-	-	-	-	-	-	-	-
1 - 3 years	792,096	-	49	-	100,062	-	-	-	88	892,295
3 - 5 years	-	-	-	-	-	-	-	-	-	-
> 5 years	-	-	-	-	-	4,631	740	-	-	5,371
	792,096	-	49	-	100,062	4,631	740	-	88	897,666

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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 2017 were as follows:

Risk weights	Bank							Total exposures after netting and CRM	Total RWA
	Sovereigns/ central banks	Public sector entities	Banks, DFIs and MDBs	Ins cos, securities firms and fund managers	Corporates	Other assets			
	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	
0%	15,929,440	-	-	-	1,124	170,114	16,100,678	-	
10%	-	-	-	-	-	-	-	-	
20%	9,056	70,862	1,428	-	-	-	81,346	16,269	
35%	-	-	-	-	-	-	-	-	
50%	-	-	43,952	-	1	-	43,953	21,976	
75%	-	-	-	-	-	-	-	-	
90%	-	-	-	-	-	-	-	-	
100%	-	-	-	83,671	933,717	785,691	1,803,079	1,803,080	
110%	-	-	-	-	-	-	-	-	
125%	-	-	-	-	-	-	-	-	
135%	-	-	-	-	-	-	-	-	
150%	-	-	-	-	9,963	-	9,963	14,944	
270%	-	-	-	-	-	-	-	-	
350%	-	-	-	-	-	-	-	-	
400%	-	-	-	-	-	-	-	-	
625%	-	-	-	-	-	-	-	-	
937.5%	-	-	-	-	-	-	-	-	
1250.0%	-	-	-	-	-	-	-	-	
Total	15,938,496	70,862	45,380	83,671	944,805	955,805	18,039,019	1,856,269	

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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 2016 were as follows:

Risk weights	Bank							Total exposures after netting and CRM	Total RWA
	Sovereigns/ central banks	Public sector entities	Banks, DFIs and MDBs	Ins cos, securities firms and fund managers	Corporates	Other assets			
	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	
0%	17,348,496	-	-	-	748	118,633	17,467,877	-	
10%	-	-	-	-	-	-	-	-	
20%	-	165,117	141	-	-	-	165,258	33,052	
35%	-	-	-	-	-	-	-	-	
50%	-	2	47,516	-	1	-	47,519	23,759	
75%	-	-	-	-	-	-	-	-	
90%	-	-	-	-	-	-	-	-	
100%	-	-	-	156,711	882,347	701,747	1,740,805	1,740,805	
110%	-	-	-	-	-	-	-	-	
125%	-	-	-	-	-	-	-	-	
135%	-	-	-	-	-	-	-	-	
150%	-	-	-	-	8,042	-	8,042	12,062	
270%	-	-	-	-	-	-	-	-	
350%	-	-	-	-	-	-	-	-	
400%	-	-	-	-	-	-	-	-	
625%	-	-	-	-	-	-	-	-	
937.5%	-	-	-	-	-	-	-	-	
1250.0%	-	-	-	-	-	-	-	-	
Total	17,348,496	165,119	47,657	156,711	891,138	820,380	19,429,501	1,809,678	

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3. CREDIT RISK (Cont'd.)

The aggregate breakdown of credit risk exposures by risk weights of the Islamic Banking Window as at 30 June 2017 were as follows:

Risk weights	Islamic Banking Window							Total exposures after netting and CRM	Total RWA
	Sovereigns/ central banks	Public sector entities	Banks, DFIs and MDBs	Ins cos, securities firms and fund managers	Corporates	Other assets			
	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	
0%	666,023	-	-	-	-	-	666,023	-	
10%	-	-	-	-	-	-	-	-	
20%	-	-	-	-	-	-	-	-	
35%	-	-	-	-	-	-	-	-	
50%	-	-	-	-	-	-	-	-	
75%	-	-	-	-	-	-	-	-	
90%	-	-	-	-	-	-	-	-	
100%	-	-	-	-	-	92	92	92	
110%	-	-	-	-	-	-	-	-	
125%	-	-	-	-	-	-	-	-	
135%	-	-	-	-	-	-	-	-	
150%	-	-	-	-	-	-	-	-	
270%	-	-	-	-	-	-	-	-	
350%	-	-	-	-	-	-	-	-	
400%	-	-	-	-	-	-	-	-	
625%	-	-	-	-	-	-	-	-	
937.5%	-	-	-	-	-	-	-	-	
1250.0%	-	-	-	-	-	-	-	-	
Total	666,023	-	-	-	-	92	666,115	92	

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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 2016 were as follows:

Risk weights	Islamic Banking Window							Total exposures after netting and CRM	Total RWA
	Sovereigns/ central banks	Public sector entities	Banks, DFIs and MDBs	Ins cos, securities firms and fund managers	Corporates	Other assets			
	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	
0%	792,096	-	-	-	-	-	792,096	-	
10%	-	-	-	-	-	-	-	-	
20%	-	-	-	-	-	-	-	-	
35%	-	-	-	-	-	-	-	-	
50%	-	-	-	-	-	-	-	-	
75%	-	-	-	-	-	-	-	-	
90%	-	-	-	-	-	-	-	-	
100%	-	-	-	-	-	88	88	88	
110%	-	-	-	-	-	-	-	-	
125%	-	-	-	-	-	-	-	-	
135%	-	-	-	-	-	-	-	-	
150%	-	-	-	-	-	-	-	-	
270%	-	-	-	-	-	-	-	-	
350%	-	-	-	-	-	-	-	-	
400%	-	-	-	-	-	-	-	-	
625%	-	-	-	-	-	-	-	-	
937.5%	-	-	-	-	-	-	-	-	
1250.0%	-	-	-	-	-	-	-	-	
Total	792,096	-	-	-	-	88	792,184	88	

3. CREDIT RISK (Cont'd.)

Rated Exposures according to ratings by ECAIs of the Bank as at 30 June 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)		-	-	-	-	70,862	
Insurance cos, securities firms and fund managers		-	-	-	-	83,671	
Corporates		-	-	-	-	944,805	
Total		-	-	-	-	1,099,338	

							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		-	26,449	150	-	-	18,781
Total		-	26,449	150	-	-	18,781

							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		-	15,938,496	-	-	-	-
Total		-	15,938,496	-	-	-	-

3. CREDIT RISK (Cont'd.)

Rated Exposures according to ratings by ECAIs of the Bank for the financial year ended 31 December 2016

RM'000

Exposure class	Ratings of corporates by approved ECAIs					
	Moody's	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)		-	-	-	-	165,119
Insurance cos, securities firms and fund managers		-	-	-	-	156,711
Corporates		-	-	-	-	891,138
Total		-	-	-	-	1,212,968

RM'000

Exposure class	Ratings of banking institutions by approved ECAIs						
	Moody's	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		-	-	-	-	-	47,657
Total			-	-	-	-	47,657

RM'000

Exposure class	Ratings of sovereigns and central banks by approved ECAIs						
	Moody's	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		-	17,348,496	-	-	-	-
Total		-	17,348,496	-	-	-	-

3. CREDIT RISK (Cont'd.)

Rated Exposures according to ratings by ECAIs of the Islamic Banking Window as at 30 June 2017 were as follows:

							RM'000
Exposure class	Ratings of corporates by approved ECAIs						
	Moody's	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		-	-	-	-	-	
Corporates		-	-	-	-	-	
Total		-	-	-	-	-	

							RM'000
Exposure class	Ratings of banking institutions by approved ECAIs						
	Moody's	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		-	-	-	-	-	
Total		-	-	-	-	-	

							RM'000
Exposure class	Ratings of sovereigns and central banks by approved ECAIs						
	Moody's	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		-	666,023	-	-	-	
Total		-	666,023	-	-	-	

3. CREDIT RISK (Cont'd.)

Rated Exposures according to ratings by ECAIs of the Islamic Banking Window for the financial year ended 31 December 2016 were as follows:

RM'000						
Exposure class	Ratings of corporates by approved ECAIs					
	Moody's	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		-	-	-	-	-
Corporates		-	-	-	-	-
Total		-	-	-	-	-

RM'000							
Exposure class	Ratings of banking institutions by approved ECAIs						
	Moody's	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		-	-	-	-	-	-
Total		-	-	-	-	-	-

RM'000							
Exposure class	Ratings of sovereigns and central banks by approved ECAIs						
	Moody's	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		-	792,096	-	-	-	-
Total		-	792,096	-	-	-	-

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-17

Bank

CRR band	1-9	10-16	17-20 (Default)
	RM'000	RM'000	RM'000
<u>Non-retail exposures (EAD)</u>			
Large corporate, SMEs and specialised lending (IPRE)	21,701,925	15,682,220	771,501
Bank	8,772,925	177,765	-
Total non-retail exposures	30,474,850	15,859,985	771,501
<u>Undrawn commitments</u>			
Large corporate, SMEs and specialised lending (IPRE)	2,596,576	475,315	14,546
Bank	-	-	-
Total undrawn commitments	2,596,576	475,315	14,546
<u>Exposure weighted average LGD (%)</u>			
Large corporate, SMEs and specialised lending (IPRE)	42%	38%	44%
Bank	45%	45%	0%
<u>Exposure weighted average risk weight (%)</u>			
Large corporate, SMEs and specialised lending (IPRE)	72%	112%	0%
Bank	15%	37%	0%

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
<u>Specialised Lending Exposure (EAD)</u>					
Object Finance	312	7,728	-	5,675	-
Risk Weighted Assets	218	6,956	-	14,186	-

3. CREDIT RISK (Cont'd.)

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

30-Jun-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
<u>Retail exposures (EAD)</u>				
Residential mortgages	29,741,522	924,856	2,992,383	413,711
Qualifying revolving retail	3,998,258	646,752	1,637,839	44,035
Other retail	14,400,755	2,058,599	1,926,327	161,959
Total retail exposures	48,140,535	3,630,207	6,556,549	619,705
<u>Undrawn commitments</u>				
Residential mortgages	2,424,017	310,079	171,402	-
Qualifying revolving retail	3,014,568	283,329	632,930	-
Other retail	2,070,074	532,332	181,054	328
Total undrawn commitments	7,508,659	1,125,740	985,386	328
<u>Exposure weighted average LGD (%)</u>				
Residential mortgages	11.74%	13.45%	12.19%	12.18%
Qualifying revolving retail	31.55%	45.14%	43.05%	55.64%
Other retail	15.73%	25.51%	25.76%	26.62%
<u>Exposure weighted average risk weight (%)</u>				
Residential mortgages	6.70%	20.95%	40.64%	77.43%
Qualifying revolving retail	5.97%	19.86%	61.92%	306.89%
Other retail	11.80%	28.76%	40.67%	164.54%

3. CREDIT RISK (Cont'd.)

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

31-Dec-16

Bank

CRR band	1-9	10-16	17-20 (Default)
	RM'000	RM'000	RM'000
<u>Non-retail exposures (EAD)</u>			
Large corporate, SMEs and specialised lending (IPRE)	21,569,455	15,299,002	698,046
Bank	6,795,202	150,718	-
Total non-retail exposures	28,364,657	15,449,720	698,046
<u>Undrawn commitments</u>			
Large corporate, SMEs and specialised lending (IPRE)	3,075,710	553,332	12,000
Bank	-	-	-
Total undrawn commitments	3,075,710	553,332	12,000
<u>Exposure weighted average LGD (%)</u>			
Large corporate, SMEs and specialised lending (IPRE)	42%	38%	44%
Bank	45%	45%	0%
<u>Exposure weighted average risk weight (%)</u>			
Large corporate, SMEs and specialised lending (IPRE)	75%	110%	0%
Bank	20%	66%	0%

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
<u>Retail exposures (EAD)</u>				
Residential mortgages	28,774,484	1,202,215	2,804,336	402,300
Qualifying revolving retail	3,724,219	637,753	1,616,202	44,933
Other retail	14,437,691	2,375,789	1,870,916	155,553
Total retail exposures	46,936,394	4,215,757	6,291,454	602,786
<u>Undrawn commitments</u>				
Residential mortgages	2,279,498	398,670	139,374	-
Qualifying revolving retail	2,708,902	273,172	618,912	-
Other retail	2,152,034	620,254	165,545	-
Total undrawn commitments	7,140,434	1,292,096	923,831	-
<u>Exposure weighted average LGD (%)</u>				
Residential mortgages	11.67%	13.33%	12.03%	12.03%
Qualifying revolving retail	32.16%	45.80%	43.29%	56.32%
Other retail	16.17%	25.22%	26.10%	26.09%
<u>Exposure weighted average risk weight (%)</u>				
Residential mortgages	6.67%	20.75%	41.00%	74.69%
Qualifying revolving retail	6.09%	20.24%	62.43%	339.77%
Other retail	12.07%	28.51%	41.46%	152.37%

3. CREDIT RISK (Cont'd.)

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

30-Jun-17

Islamic Bank Window

CRR band	1-9	10-16	17-20 (Default)
	RM'000	RM'000	RM'000
<u>Non-retail exposures (EAD)</u>			
Large corporate, SMEs and specialised lending (IPRE)	148,576	32,437	-
Bank	12,155	-	-
Total non-retail exposures	160,731	32,437	-
<u>Undrawn commitments</u>			
Large corporate, SMEs and specialised lending (IPRE)	-	-	-
Bank	-	-	-
Total undrawn commitments	-	-	-
<u>Exposure weighted average LGD (%)</u>			
Large corporate, SMEs and specialised lending (IPRE)	45%	44%	0%
Bank	45%	0%	0%
<u>Exposure weighted average risk weight (%)</u>			
Large corporate, SMEs and specialised lending (IPRE)	80%	173%	0%
Bank	9%	0%	0%

As at 30 June 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
<u>Retail exposures (EAD)</u>				
Residential mortgages	1,283	33,916	1,945	-
Other retail	34,908	71,990	17,117	-
Total retail exposures	36,191	105,906	19,062	-
<u>Undrawn commitments</u>				
Residential mortgages	306	12,742	454	-
Other retail	1,509	35,941	5,749	-
Total undrawn commitments	1,815	48,683	6,203	-
<u>Exposure weighted average LGD (%)</u>				
Residential mortgages	15.58%	15.45%	17.21%	0.00%
Other retail	32.30%	22.69%	28.63%	0.00%
<u>Exposure weighted average risk weight (%)</u>				
Residential mortgages	14.60%	23.73%	46.98%	0.00%
Other retail	27.07%	26.22%	39.22%	0.00%

3. CREDIT RISK (Cont'd.)

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

31-Dec-16

Islamic Bank Window

CRR band	1-9	10-16	17-20 (Default)
	RM'000	RM'000	RM'000
<u>Non-retail exposures (EAD)</u>			
Large corporate, SMEs and specialised lending (IPRE)	100,062	-	-
Bank	49	-	-
Total non-retail exposures	100,111	-	-
<u>Undrawn commitments</u>			
Large corporate, SMEs and specialised lending (IPRE)	-	-	-
Bank	-	-	-
Total undrawn commitments	-	-	-
<u>Exposure weighted average LGD (%)</u>			
Large corporate, SMEs and specialised lending (IPRE)	45%	0%	0%
Bank	45%	0%	0%
<u>Exposure weighted average risk weight (%)</u>			
Large corporate, SMEs and specialised lending (IPRE)	88%	0%	0%
Bank	9%	0%	0%

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
<u>Retail exposures (EAD)</u>				
Residential mortgages	-	740	-	-
Other retail	-	2,321	2,310	-
Total retail exposures	-	3,061	2,310	-
<u>Undrawn commitments</u>				
Residential mortgages	-	411	-	-
Other retail	-	307	-	-
Total undrawn commitments	-	718	-	-
<u>Exposure weighted average LGD (%)</u>				
Residential mortgages	0.00%	15.58%	0.00%	0.00%
Other retail	0.00%	59.22%	25.83%	0.00%
<u>Exposure weighted average risk weight (%)</u>				
Residential mortgages	0.00%	23.77%	0.00%	0.00%
Other retail	0.00%	64.18%	36.50%	0.00%

3. CREDIT RISK (Cont'd.)

Retail exposures under the IRB approach by expected loss range as at 30 June 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
<u>Retail exposures (EAD)</u>					
Residential mortgages	33,054,102	849,759	31,307	137,304	-
Qualifying revolving retail	4,688,420	1,214,147	157,192	195,967	71,158
Other retail	17,549,916	740,419	192,021	37,425	27,859
Total retail exposures	55,292,438	2,804,325	380,520	370,696	99,017
<u>Undrawn commitments</u>					
Residential mortgages	2,892,883	11,224	1,391	-	-
Qualifying revolving retail	3,338,941	551,706	14,149	24,405	1,626
Other retail	2,740,680	39,873	2,981	254	-
Total undrawn commitments	8,972,504	602,803	18,521	24,659	1,626
<u>Exposure weighted average risk weight (%)</u>					
Residential mortgages	9.46%	66.43%	89.55%	0.32%	0.00%
Qualifying revolving retail	7.47%	45.88%	111.16%	160.64%	168.47%
Other retail	14.83%	57.80%	123.12%	187.39%	15.01%

Retail exposures under the IRB approach by expected loss range for the financial year ended 31 December 2016 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
<u>Retail exposures (EAD)</u>					
Residential mortgages	31,940,198	1,052,941	66,687	123,509	-
Qualifying revolving retail	4,391,880	1,202,221	161,776	197,539	69,691
Other retail	17,778,008	762,666	228,392	45,682	25,201
Total retail exposures	54,110,086	3,017,828	456,855	366,730	94,892
<u>Undrawn commitments</u>					
Residential mortgages	2,807,192	10,012	338	-	-
Qualifying revolving retail	3,012,599	546,537	14,497	25,688	1,665
Other retail	2,899,466	31,616	4,546	2,205	-
Total undrawn commitments	8,719,257	588,165	19,381	27,893	1,665
<u>Exposure weighted average risk weight (%)</u>					
Residential mortgages	8.72%	74.34%	76.94%	0.08%	0.00%
Qualifying revolving retail	7.64%	45.83%	110.99%	164.15%	182.38%
Other retail	15.24%	52.31%	107.81%	159.07%	25.96%

3. CREDIT RISK (Cont'd.)

Retail exposures under the IRB approach by expected loss range as at 30 June 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
<u>Retail exposures (EAD)</u>					
Residential mortgages	37,144	-	-	-	-
Other retail	117,463	6,552	-	-	-
Total retail exposures	154,607	6,552	-	-	-
<u>Undrawn commitments</u>					
Residential mortgages	13,502	-	-	-	-
Other retail	41,775	1,424	-	-	-
Total undrawn commitments	55,277	1,424	-	-	-
<u>Exposure weighted average risk weight (%)</u>					
Residential mortgages	24.63%	0.00%	0.00%	0.00%	0.00%
Other retail	25.56%	76.54%	0.00%	0.00%	0.00%

Retail exposures under the IRB approach by expected loss range for the financial year ended 31 December 2016 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
<u>Retail exposures (EAD)</u>					
Residential mortgages	740	-	-	-	-
Other retail	4,631	-	-	-	-
Total retail exposures	5,371	-	-	-	-
<u>Undrawn commitments</u>					
Residential mortgages	411	-	-	-	-
Other retail	307	-	-	-	-
Total undrawn commitments	718	-	-	-	-
<u>Exposure weighted average risk weight (%)</u>					
Residential mortgages	23.77%	0.00%	0.00%	0.00%	0.00%
Other retail	50.38%	0.00%	0.00%	0.00%	0.00%

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 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
<u>Credit risk</u>				
<i><u>On-balance sheet exposures</u></i>				
Sovereign/central banks	15,839,503	-	-	-
Banks, DFIs and MDBs	7,545,234	-	-	-
Insurances cos, securities firms and fund managers	18,520	-	18,016	-
Corporates	29,426,631	618,978	2,813,956	1,620,384
Regulatory retail	17,965,696	-	-	-
Residential mortgages	30,776,582	-	-	-
Other assets	946,309	-	-	-
Equity exposures	156,833	-	-	-
Defaulted exposures	1,133,520	-	9,314	13,345
Total on-balance sheet exposures	103,808,828	618,978	2,841,286	1,633,729
<i><u>Off-balance sheet exposures</u></i>				
OTC derivatives	1,638,714	3,386	2,135	-
Off-balance sheet exposures other than OTC derivatives or credit derivatives	18,569,869	85,216	779,457	218,616
Defaulted exposures	15,911	-	192	1,683
Total off-balance sheet exposures	20,224,494	88,602	781,784	220,299
Total on and off-balance sheet exposures	124,033,322	707,580	3,623,070	1,854,028

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 2016:

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
<u>Credit risk</u>				
<i><u>On-balance sheet exposures</u></i>				
Sovereign/central banks	17,348,496	-	-	-
Banks, DFIs and MDBs	5,572,920	-	-	-
Insurances cos, securities firms and fund managers	13,085	-	13,017	-
Corporates	28,486,992	547,400	2,543,609	1,775,830
Regulatory retail	17,926,245	-	-	-
Residential mortgages	29,963,494	-	-	-
Other assets	784,550	-	-	-
Equity exposures	126,021	-	-	-
Defaulted exposures	1,058,856	-	9,899	6,623
Total on-balance sheet exposures	101,280,659	547,400	2,566,525	1,782,453
<i><u>Off-balance sheet exposures</u></i>				
OTC derivatives	1,171,707	4,334	6,772	-
Off-balance sheet exposures other than OTC derivatives or credit derivatives	19,428,093	90,931	813,521	163,731
Defaulted exposures	13,152	-	109	2,121
Total off-balance sheet exposures	20,612,952	95,265	820,402	165,852
Total on and off-balance sheet exposures	121,893,611	642,665	3,386,927	1,948,305

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 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
<u>Credit risk</u>				
<i>On-balance sheet exposures</i>				
Sovereign/central banks	666,023	-	-	-
Banks, DFIs and MDBs	12,155	-	-	-
Corporates	171,161	-	500	-
Regulatory retail	80,816	-	-	-
Residential mortgages	23,642	-	-	-
Other assets	92	-	-	-
Total on-balance sheet exposures	953,889	-	500	-
<i>Off-balance sheet exposures</i>				
Off-balance sheet exposures other than OTC derivatives or credit derivatives	66,553	-	-	-
Total off-balance sheet exposures	66,553	-	-	-
Total on and off-balance sheet exposures	1,020,442	-	500	-

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 2016:

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
<u>Credit risk</u>				
<i>On-balance sheet exposures</i>				
Sovereign/central banks	792,096	-	-	-
Banks, DFIs and MDBs	49	-	-	-
Corporates	100,062	-	-	-
Regulatory retail	4,323	-	-	-
Residential mortgages	330	-	-	-
Other assets	88	-	-	-
Total on-balance sheet exposures	896,948	-	-	-
<i>Off-balance sheet exposures</i>				
Off-balance sheet exposures other than OTC derivatives or credit derivatives	718	-	-	-
Total off-balance sheet exposures	718	-	-	-
Total on and off-balance sheet exposures	897,666	-	-	-

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 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	3,078,018	-	3,028,918	2,421,462
Transaction related contingent items	5,818,097	-	2,920,800	2,032,431
Short-term self liquidating trade related contingencies	454,636	-	99,870	60,972
Foreign exchange related contracts				
One year or less	25,817,505	219,500	536,545	169,786
Over one year to five years	249,486	1,804	17,900	17,338
Interest/profit rate related contracts				
One year or less	9,130,726	63,770	112,878	47,550
Over one year to five years	16,760,230	194,438	820,018	479,853
Over five years	118,798	662	8,157	4,557
Equity related contracts				
One year or less	579,011	2,857	26,517	23,617
Over one year to five years	911,300	-	36,452	7,071
Precious metal contracts				
One year or less	14,141	-	-	-
Commodity contracts				
One year or less	136,471	3,317	14,058	6,407
Over one year to five years	571,561	23	66,189	23,862
Other commitments, such as formal standby facilities and credit lines, with an original maturity of over one year	11,112,014	-	6,179,917	3,518,464
Other commitments, such as formal standby facilities and credit lines, with an original maturity of up to one year	13,778,891	-	786,738	157,052
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	11,478,632	-	5,604,408	611,132
Unutilised credit card lines	52,461	-	10,492	9,819
Total	100,061,978	486,371	20,269,857	9,591,373

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 2016 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	2,963,581	-	2,963,581	2,350,193
Transaction related contingent items	5,751,113	-	2,907,914	2,029,319
Short-term self liquidating trade related contingencies	476,394	-	107,718	69,745
Foreign exchange related contracts				
One year or less	16,559,657	413,612	627,679	262,095
Over one year to five years	319,406	13,361	31,832	30,636
Interest/profit rate related contracts				
One year or less	8,070,548	56,088	136,859	55,150
Over one year to five years	14,451,820	203,220	649,760	368,703
Over five years	1,475,311	3,601	78,508	55,388
Equity related contracts				
One year or less	383,707	1,629	16,572	9,803
Over one year to five years	483,193	12	19,514	4,517
Commodity contracts				
One year or less	376,522	18,699	50,456	25,529
Over one year to five years	200,000	-	24,000	12,000
Other commitments, such as formal standby facilities and credit lines, with an original maturity of over one year	12,384,483	-	6,857,557	4,195,239
Other commitments, such as formal standby facilities and credit lines, with an original maturity of up to one year	13,374,793	-	809,243	210,181
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	11,075,418	-	5,371,596	619,757
Unutilised credit card lines	63,863	-	12,773	12,250
Total	88,409,809	710,222	20,665,562	10,310,505

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 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	2,000	-	2,000	1,464
Foreign exchange related contracts				
One year or less	2,771	4	-	-
Other commitments, such as formal standby facilities and credit lines, with an original maturity of over one year	105,636	-	63,803	27,869
Other commitments, such as formal standby facilities and credit lines, with an original maturity of up to one year	18,700	-	750	826
Total	129,107	4	66,553	30,159

The off-balance sheet exposures and their related counterparty credit risk of the Islamic Banking Window for the financial year ended 31 December 2016 were as follows:

Description	Principal amount	Positive fair value of derivative contracts	Credit equivalent amount	RWA
	RM'000	RM'000	RM'000	RM'000
Other commitments, such as formal standby facilities and credit lines, with an original maturity of over one year	1,071	-	718	152
Total	1,071	-	718	152

4. EQUITIES (Disclosures for Banking Book position)

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

These exposures were classified under available-for-sale ("AFS") securities which were being measured at fair value.

Type of Equities	Bank			
	30-Jun-17		31-Dec-16	
	Exposures	RWA	Exposures	RWA
	RM'000	RM'000	RM'000	RM'000
Publicly traded equity exposures * mainly acquired via loan restructuring activities	3,360	10,080	2,893	8,679
All other equity exposures	153,473	613,892	123,128	492,512
Total	156,833	623,972	126,021	501,191

	Bank	
	30-Jun-17	31-Dec-16
	RM'000	RM'000
Realised gains arising from sales and liquidation	-	144
Unrealised gains included in fair value reserve	144,295	113,483

As at 30 June 2017, 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-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)	(69.0)/107.3	+100/(100)	(38.7)/47.6
MYR	+200/(200)	(74.3)/110.6	+100/(100)	(41.3)/50.3
USD	+200/(200)	5.3/(3.3)	+100/(100)	2.6/(2.7)
31-Dec-16	Increase/ (Decrease) in basis points	Sensitivity of EVE	Increase/ (Decrease) in basis points	Sensitivity of EVE
Currency		RM'million		RM'million
Total	+200/(200)	96.4/(72.7)	+100/(100)	45.6/(39.6)
MYR	+200/(200)	97.3/(73.2)	+100/(100)	46.0/(40.0)
USD	+200/(200)	(0.9)/0.5	+100/(100)	(0.4)/0.4

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

30-Jun-17	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)	412.5/(413.8)	+100/(100)	175.0/(175.0)
MYR	+200/(200)	407.9/(407.9)	+100/(100)	172.7/(172.7)
USD	+200/(200)	4.6/(5.9)	+100/(100)	2.3/(2.3)
31-Dec-16	Increase/ (Decrease) in basis points	Sensitivity of NII	Increase/ (Decrease) in basis points	Sensitivity of NII
Currency		RM'million		RM'million
Total	+200/(200)	401.3/(420.3)	+100/(100)	167.7/(172.6)
MYR	+200/(200)	413.4/(413.4)	+100/(100)	173.7/(173.7)
USD	+200/(200)	(12.1)/(6.9)	+100/(100)	(6.0)/1.1

United Overseas Bank (Malaysia) Bhd
(Company No. 271809 K)
(Incorporated in Malaysia)

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 2017. As such, no Shariah non-compliant income has been recorded for the financial period.