

UNITED OVERSEAS BANK (MALAYSIA) BHD
Company No. 199301017069 (271809K)
AND ITS SUBSIDIARY COMPANIES
(Incorporated in Malaysia)

UNAUDITED CONDENSED INTERIM FINANCIAL STATEMENTS
30 SEPTEMBER 2025

Domiciled in Malaysia
Registered Office:
Level 22, UOB Plaza 1
No. 7, Jalan Raja Laut,
50350 Kuala Lumpur

Company No. 199301017069 (271809K)

UNITED OVERSEAS BANK (MALAYSIA) BHD
(Incorporated in Malaysia)

CONDENSED INTERIM FINANCIAL STATEMENTS
UNAUDITED STATEMENTS OF FINANCIAL POSITION
AS AT 30 SEPTEMBER 2025

		Group		Bank	
	Note	30-Sep-25	31-Dec-24	30-Sep-25	31-Dec-24
		RM'000	RM'000	RM'000	RM'000
ASSETS					
Cash and short-term funds	12	10,823,293	6,489,396	10,823,293	6,489,396
Deposits and placements with financial institutions	13	-	99,943	-	99,943
Securities purchased under resale agreements		880,631	974,044	880,631	974,044
Financial assets at fair value through profit or loss ("FVTPL")	14	7,755,964	6,306,246	7,755,964	6,306,246
Debt instruments at fair value through other comprehensive income ("FVOCI")	15	21,326,101	16,407,312	21,326,101	16,407,312
Equity instruments at fair value through other comprehensive income ("FVOCI")	16	159,824	174,161	159,824	174,161
Debt Instruments at amortised cost	17	10,293,115	9,958,972	10,293,115	9,958,972
Loans, advances and financing	18	108,695,637	107,097,437	109,081,568	107,397,066
Derivative financial assets	19	1,451,595	1,305,213	1,451,595	1,305,213
Other assets	20	1,820,761	1,965,565	1,843,154	1,979,739
Statutory deposits with Bank Negara Malaysia		809,000	1,610,000	809,000	1,610,000
Investment in subsidiaries		-	-	270,020	350,020
Investment in an associate		418	418	4,758	4,758
Property, plant and equipment		1,409,959	1,420,049	677,541	674,137
Right-of-use assets		74,085	90,977	492,992	492,741
Intangible assets	21	443,349	453,174	443,349	453,174
Deferred tax assets		334,560	390,844	324,936	381,222
TOTAL ASSETS		166,278,292	154,743,751	166,637,841	155,058,144
LIABILITIES					
Deposits from customers	22	120,204,196	114,585,585	120,232,072	114,604,083
Deposits and placements of banks and other financial institutions	23	18,597,948	14,632,820	18,597,968	14,632,840
Obligations on securities sold under repurchase agreements		3,993,705	1,973,281	3,993,705	1,973,281
Bills and acceptances payable		232,202	230,992	232,202	230,992
Derivative financial liabilities	19	1,439,882	1,360,345	1,439,882	1,360,345
Other liabilities	24	4,112,734	4,527,486	4,109,710	4,506,958
Lease liabilities		84,120	98,910	530,788	529,799
Tax payable		78,838	37,101	80,863	37,611
Subordinated bonds/sukuk	25	2,250,000	2,249,352	2,250,000	2,249,352
Deferred tax liabilities		27,148	27,090	-	-
TOTAL LIABILITIES		151,020,773	139,722,962	151,467,190	140,125,261

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CONDENSED INTERIM FINANCIAL STATEMENTS
UNAUDITED STATEMENTS OF FINANCIAL POSITION (Cont'd.)
AS AT 30 SEPTEMBER 2025

		Group		Bank	
	Note	30-Sep-25	31-Dec-24	30-Sep-25	31-Dec-24
		RM'000	RM'000	RM'000	RM'000
EQUITY ATTRIBUTABLE TO EQUITY HOLDERS OF THE BANK					
Share capital		792,555	792,555	792,555	792,555
Reserves		14,464,964	14,228,234	14,378,096	14,140,328
TOTAL EQUITY		15,257,519	15,020,789	15,170,651	14,932,883
TOTAL LIABILITIES AND EQUITY		166,278,292	154,743,751	166,637,841	155,058,144
COMMITMENTS AND CONTINGENCIES	34	392,651,247	301,684,329	392,651,247	301,684,329

The unaudited condensed interim financial statements should be read in conjunction with the audited financial statements of the Group and the Bank for the year ended 31 December 2024.

Company No. 199301017069 (271809K)

UNITED OVERSEAS BANK (MALAYSIA) BHD
(Incorporated in Malaysia)

CONDENSED INTERIM FINANCIAL STATEMENTS
UNAUDITED STATEMENTS OF PROFIT OR LOSS
FOR THE FINANCIAL PERIOD ENDED 30 SEPTEMBER 2025

Group	Note	Third Quarter Ended		Nine Months Ended	
		30-Sep-25 RM'000	30-Sep-24 RM'000	30-Sep-25 RM'000	30-Sep-24 RM'000
Operating revenue	26	2,380,495	2,378,018	6,933,717	6,938,537
Interest income	27	1,672,908	1,701,859	4,982,911	5,046,418
Interest expense	28	(896,182)	(970,436)	(2,671,144)	(2,915,266)
Net interest income		776,726	731,423	2,311,767	2,131,152
Net income from Islamic					
Banking operations	37	72,972	52,387	163,113	143,345
Other operating income	29	432,138	461,986	1,232,816	1,270,698
Operating income		1,281,836	1,245,796	3,707,696	3,545,195
Other operating expenses	30	(559,863)	(584,739)	(1,711,574)	(1,753,564)
Operating profit before allowance for expected credit losses ("ECL")		721,973	661,057	1,996,122	1,791,631
(Allowance for)/write-back of ECL on:					
- Loans, advances and financing	31	(511)	20,292	65,771	87,937
- Other financial assets	31	(935)	(33,170)	23,914	(22,727)
- Commitments and contingencies	31	(327)	(20,903)	25,442	9,724
Profit before taxation		720,200	627,276	2,111,249	1,866,565
Income tax expense		(166,748)	(140,110)	(502,730)	(452,974)
Profit for the financial period attributable to equity holders of the Bank		553,452	487,166	1,608,519	1,413,591
Basic/diluted earnings per share (sen)		117.8	103.7	342.2	300.8

The unaudited condensed interim financial statements should be read in conjunction with the audited financial statements of the Group and the Bank for the year ended 31 December 2024.

Company No. 199301017069 (271809K)

UNITED OVERSEAS BANK (MALAYSIA) BHD
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CONDENSED INTERIM FINANCIAL STATEMENTS
UNAUDITED STATEMENTS OF PROFIT OR LOSS (Cont'd.)
FOR THE FINANCIAL PERIOD ENDED 30 SEPTEMBER 2025

Bank	Note	Third Quarter Ended		Nine Months Ended	
		30-Sep-25 RM'000	30-Sep-24 RM'000	30-Sep-25 RM'000	30-Sep-24 RM'000
Operating revenue	26	2,384,816	2,381,786	6,945,626	6,948,671
Interest income	27	1,677,555	1,705,624	4,995,355	5,057,759
Interest expense	28	(901,139)	(975,020)	(2,684,804)	(2,928,309)
Net interest income		776,416	730,604	2,310,551	2,129,450
Net income from Islamic					
Banking operations	37	72,972	52,387	163,113	143,345
Other operating income	29	431,813	462,026	1,232,333	1,269,564
Operating income		1,281,201	1,245,017	3,705,997	3,542,359
Other operating expenses	30	(558,414)	(582,406)	(1,708,161)	(1,749,063)
Operating profit before allowance for ECL		722,787	662,611	1,997,836	1,793,296
(Allowance for)/write-back of ECL on:					
- Loans, advances and financing	31	(579)	20,287	65,173	87,336
- Other financial assets	31	(986)	(33,201)	23,876	(22,820)
- Commitments and contingencies	31	(327)	(20,903)	25,442	9,724
Profit before taxation		720,895	628,794	2,112,327	1,867,536
Income tax expense		(166,788)	(140,537)	(502,770)	(453,173)
Profit for the financial period attributable to equity holders of the Bank		554,107	488,257	1,609,557	1,414,363
Basic/diluted earnings per share (sen)		117.9	103.9	342.5	300.9

The unaudited condensed interim financial statements should be read in conjunction with the audited financial statements of the Group and the Bank for the year ended 31 December 2024.

Company No. 199301017069 (271809K)

UNITED OVERSEAS BANK (MALAYSIA) BHD
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**CONDENSED INTERIM FINANCIAL STATEMENTS
UNAUDITED STATEMENTS OF COMPREHENSIVE INCOME
FOR THE FINANCIAL PERIOD ENDED 30 SEPTEMBER 2025**

Group	Third Quarter Ended		Nine Months Ended	
	30-Sep-25 RM'000	30-Sep-24 RM'000	30-Sep-25 RM'000	30-Sep-24 RM'000
Profit for the financial period	553,452	487,166	1,608,519	1,413,591
<i>Other comprehensive income/(loss):</i>				
<u>Items that may be reclassified subsequently to statements of profit or loss:</u>				
Net fair value changes in debt instruments at FVOCI	10,435	87,949	109,331	86,792
Income tax effect	(2,505)	(21,108)	(26,240)	(21,260)
	<u>7,930</u>	<u>66,841</u>	<u>83,091</u>	<u>65,532</u>
<u>Items that will not be reclassified subsequently to statements of profit or loss:</u>				
Net fair value changes in equity instruments at FVOCI	(3)	(116)	(14,340)	(44,011)
Gains on disposal of equity instruments at FVOCI	-	-	798	-
Income tax effect	1	29	3,442	10,563
	<u>(2)</u>	<u>(87)</u>	<u>(10,100)</u>	<u>(33,448)</u>
Other comprehensive income for the financial period, net of tax	<u>7,928</u>	<u>66,754</u>	<u>72,991</u>	<u>32,084</u>
Total comprehensive income for the financial period attributable to equity holders	<u>561,380</u>	<u>553,920</u>	<u>1,681,510</u>	<u>1,445,675</u>

The unaudited condensed interim financial statements should be read in conjunction with the audited financial statements of the Group and the Bank for the year ended 31 December 2024.

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CONDENSED INTERIM FINANCIAL STATEMENTS
UNAUDITED STATEMENTS OF COMPREHENSIVE INCOME (Cont'd.)
FOR THE FINANCIAL PERIOD ENDED 30 SEPTEMBER 2025

Bank	Third Quarter Ended		Nine Months Ended	
	30-Sep-25	30-Sep-24	30-Sep-25	30-Sep-24
	RM'000	RM'000	RM'000	RM'000
Profit for the financial period	554,107	488,257	1,609,557	1,414,363
<i>Other comprehensive income/(loss):</i>				
<u>Items that may be reclassified subsequently to statements of profit or loss:</u>				
Net fair value changes in debt instruments at FVOCI	10,435	87,949	109,331	86,792
Income tax effect	(2,505)	(21,108)	(26,240)	(21,260)
	7,930	66,841	83,091	65,532
<u>Items that will not be reclassified subsequently to statements of profit or loss:</u>				
Net fair value changes in equity instruments at FVOCI	(3)	(116)	(14,340)	(44,011)
Gains on disposal of equity instruments at FVOCI	-	-	798	-
Income tax effect	1	29	3,442	10,563
	(2)	(87)	(10,100)	(33,448)
Other comprehensive income for the financial period, net of tax	7,928	66,754	72,991	32,084
Total comprehensive income for the financial period attributable to equity holders	562,035	555,011	1,682,548	1,446,447

The unaudited condensed interim financial statements should be read in conjunction with the audited financial statements of the Group and the Bank for the year ended 31 December 2024.

Company No. 199301017069 (271809K)

UNITED OVERSEAS BANK (MALAYSIA) BHD

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**CONDENSED INTERIM FINANCIAL STATEMENTS
UNAUDITED STATEMENTS OF CHANGES IN EQUITY
FOR THE FINANCIAL PERIOD ENDED 30 SEPTEMBER 2025**

Group	Non-distributable			Distributable	Total RM'000
	Share capital RM'000	Revaluation reserves RM'000	FVOCI reserve RM'000	Retained profits RM'000	
At 1 January 2025	792,555	233,477	92,062	13,902,695	15,020,789
Profit for the financial period	-	-	-	1,608,519	1,608,519
Other comprehensive income	-	-	72,991	-	72,991
Total comprehensive income for the financial period	-	-	72,991	1,608,519	1,681,510
Transfer upon the disposal of equity instruments at FVOCI	-	-	(798)	798	-
Transactions with shareholders:					
Dividend paid					
- Interim dividend for the period year ended 30 June 2025	-	-	-	(527,810)	(527,810)
- Final dividend for the financial year ended 31 December 2024	-	-	-	(916,970)	(916,970)
At 30 September 2025	792,555	233,477	164,255	14,067,232	15,257,519

The unaudited condensed interim financial statements should be read in conjunction with the audited financial statements of the Group and the Bank for the year ended 31 December 2024.

Company No. 199301017069 (271809K)

UNITED OVERSEAS BANK (MALAYSIA) BHD

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CONDENSED INTERIM FINANCIAL STATEMENTS

UNAUDITED STATEMENTS OF CHANGES IN EQUITY (Cont'd.)

FOR THE FINANCIAL PERIOD ENDED 30 SEPTEMBER 2025

Group (cont'd.)	Non-distributable		Distributable		Total RM'000
	Share capital RM'000	Revaluation reserves RM'000	FVOCI reserve RM'000	Retained profits RM'000	
At 1 January 2024	792,555	233,477	79,393	12,996,815	14,102,240
Profit for the financial period	-	-	-	1,413,591	1,413,591
Other comprehensive income	-	-	32,084	-	32,084
Total comprehensive income for the financial period	-	-	32,084	1,413,591	1,445,675
Transaction with shareholders:					
Dividend paid					
- Final dividend for the financial year ended 31 December 2023	-	-	-	(771,270)	(771,270)
At 30 September 2024	792,555	233,477	111,477	13,639,136	14,776,645

The unaudited condensed interim financial statements should be read in conjunction with the audited financial statements of the Group and the Bank for the year ended 31 December 2024.

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CONDENSED INTERIM FINANCIAL STATEMENTS

UNAUDITED STATEMENTS OF CHANGES IN EQUITY (Cont'd.)

FOR THE FINANCIAL PERIOD ENDED 30 SEPTEMBER 2025

Bank	Share capital RM'000	Non- distributable FVOCI reserve RM'000	Distributable Retained profits RM'000	Total RM'000
At 1 January 2025	792,555	85,159	14,055,169	14,932,883
Profit for the financial period	-	-	1,609,557	1,609,557
Other comprehensive income	-	72,991	-	72,991
Total comprehensive income for the financial period	-	72,991	1,609,557	1,682,548
Transfer upon the disposal of equity instruments at FVOCI	-	(798)	798	-
Transactions with shareholders:				
Dividend paid				
- Interim dividend for the period year ended 30 June 2025	-	-	(527,810)	(527,810)
- Final dividend for the financial year ended 31 December 2024	-	-	(916,970)	(916,970)
At 30 September 2025	792,555	157,352	14,220,744	15,170,651

The unaudited condensed interim financial statements should be read in conjunction with the audited financial statements of the Group and the Bank for the year ended 31 December 2024.

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CONDENSED INTERIM FINANCIAL STATEMENTS

UNAUDITED STATEMENTS OF CHANGES IN EQUITY (Cont'd.)

FOR THE FINANCIAL PERIOD ENDED 30 SEPTEMBER 2025

Bank (cont'd.)	Share capital RM'000	Non- distributable FVOCI reserve RM'000	Distributable Retained profits RM'000	Total RM'000
At 1 January 2024	792,555	72,490	13,159,032	14,024,077
Profit for the financial period	-	-	1,414,363	1,414,363
Other comprehensive income	-	32,084	-	32,084
Total comprehensive income for the financial period	-	32,084	1,414,363	1,446,447
Transaction with shareholders:				
Dividend paid				
- Final dividend for the financial year ended				
31 December 2023	-	-	(771,270)	(771,270)
At 30 September 2024	792,555	104,574	13,802,125	14,699,254

The unaudited condensed interim financial statements should be read in conjunction with the audited financial statements of the Group and the Bank for the year ended 31 December 2024.

Company No. 199301017069 (271809K)

UNITED OVERSEAS BANK (MALAYSIA) BHD
(Incorporated in Malaysia)

**CONDENSED INTERIM FINANCIAL STATEMENTS
UNAUDITED STATEMENTS OF CASH FLOWS
FOR THE FINANCIAL PERIOD ENDED 30 SEPTEMBER 2025**

	Group		Bank	
	30-Sep-25	30-Sep-24	30-Sep-25	30-Sep-24
	RM'000	RM'000	RM'000	RM'000
Profit before taxation	2,111,249	1,866,565	2,112,327	1,867,536
Adjustments for non-operating and non-cash items	(1,277,248)	(1,349,128)	(1,254,232)	(1,328,753)
Operating profit before working capital changes	834,001	517,437	858,095	538,783
Changes in working capital:				
Net changes in operating assets	(2,086,688)	(7,659,696)	(2,181,845)	(7,669,867)
Net changes in operating liabilities	11,843,254	2,595,512	11,870,135	2,616,933
Tax paid	(427,449)	(407,553)	(426,030)	(408,187)
Net cash generated from/(used in) operating activities	10,163,118	(4,954,300)	10,120,355	(4,922,338)
Net cash (used in)/generated from investing activities	(4,480,948)	6,971,050	(4,400,931)	6,972,186
Net cash used in financing activities	(1,463,245)	(287,576)	(1,500,499)	(320,674)
Net increase in cash and cash equivalents	4,218,925	1,729,174	4,218,925	1,729,174
Cash and cash equivalents at beginning of the financial period	6,607,376	6,050,313	6,607,376	6,050,313
Cash and cash equivalents at end of the financial period before allowance for ECL	10,826,301	7,779,487	10,826,301	7,779,487
Analysis of cash and cash equivalents				
Cash and short-term funds	10,826,301	6,929,487	10,826,301	6,929,487
Deposits and placements with financial institutions	-	850,000	-	850,000
	10,826,301	7,779,487	10,826,301	7,779,487
Less: Allowance for ECL	(3,008)	(18,600)	(3,008)	(18,600)
	10,823,293	7,760,887	10,823,293	7,760,887

The unaudited condensed interim financial statements should be read in conjunction with the audited financial statements of the Group and the Bank for the year ended 31 December 2024.

Company No. 199301017069 (271809K)

UNITED OVERSEAS BANK (MALAYSIA) BHD
(Incorporated in Malaysia)

EXPLANATORY NOTES

1. BASIS OF PREPARATION

The unaudited condensed interim financial statements have been prepared in accordance with MFRS 134: *Interim Financial Reporting* issued by the Malaysian Accounting Standards Board ("MASB").

The unaudited condensed interim financial statements should be read in conjunction with the audited annual financial statements of the Group and of the Bank for the financial year ended 31 December 2024. The explanatory notes attached to the unaudited condensed interim financial statements provide an explanation of events and transactions that are significant to an understanding of the changes in the financial positions and performance of the Group and of the Bank since the financial year ended 31 December 2024.

The unaudited condensed interim financial statements of the Group include Islamic Banking operations. Islamic Banking operations refer generally to the acceptance of deposits, granting of financing, and dealing in Islamic securities under the Shariah Principles.

The material accounting policies and methods of computation applied in the unaudited condensed interim financial statements are consistent with those adopted in the most recent audited annual financial statements for the financial year ended 31 December 2024, except for the adoption of the following amendments to Malaysia Financial Reporting Standards ("MFRSs").

Effective for financial periods beginning on or after 1 January 2025

- Lack of Exchangeability (Amendments to MFRS 121 *The Effects of Changes in Foreign Exchange Rates*)

Effective for financial periods beginning on or after 1 January 2026

- Classification and Measurement of Financial Instruments (Amendments to MFRS 9 and MFRS 7)

Effective for financial periods beginning on or after 1 January 2027

- MFRS 18 *Presentation and Disclosure in Financial Statements*

Effective for financial periods to be determined by the MASB

- Amendments to MFRS 10 and MFRS 128 *Sale or Contribution of Assets between an Investor and its Associate or Joint Venture*

The adoption of the above amendments to MFRSs is not expected to have any material financial impact to the Group's and the Bank's financial statements.

2. AUDITORS' REPORT ON PRECEDING ANNUAL FINANCIAL STATEMENTS

The auditors' report on the audited annual financial statements for the financial year ended 31 December 2024 was not subject to any qualification.

3. COMMENTS ABOUT SEASONAL OR CYCLICAL FACTORS

The business operations of the Group and of the Bank were not materially affected by any seasonal or cyclical factors.

UNITED OVERSEAS BANK (MALAYSIA) BHD

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EXPLANATORY NOTES

4. UNUSUAL ITEMS DUE TO THEIR NATURE, SIZE OR INCIDENCE

There were no unusual items affecting assets, liabilities, equity, net income, or cash flows of the Group and of the Bank for the financial period ended 30 September 2025.

5. CHANGES IN ESTIMATES

There were no material changes in estimates of amounts reported in prior financial year that have a material effect on the financial results and position of the Group and of the Bank for the financial period ended 30 September 2025.

6. DEBT AND EQUITY SECURITIES

On 3 July 2025, the Bank issued RM750.0 million Basel III-compliant Tier 2 Subordinated Islamic Medium-Term Notes ("Tier 2 Sukuk Wakalah") at 3.85% per annum. The said subordinated sukuk were issued out of the RM5.0 billion Islamic debt programme.

The Bank redeemed its RM750 million Basel III-compliant Tier 2 subordinated bonds on its first optional redemption date of 1 August 2025.

There were no material issuances of shares, share buy-backs and repayment or disposal of debt and equity securities by the Group and the Bank during the financial period ended 30 September 2025 except for the abovementioned issuance/redemption.

7. VALUATION OF PROPERTY, PLANT AND EQUIPMENT

Property, plant and equipment are stated at cost/valuation less accumulated depreciation and accumulated impairment losses. There was no change in the valuation of property, plant and equipment that was brought forward from the previous audited financial statements for the financial year ended 31 December 2024.

8. INVESTMENT IN SUBSIDIARIES

In June 2025, the Board of UOB Properties (KL) Bhd ("UOBPKL") approved the partial redemption of Redeemable Preference Shares ("RPS") amounting to RM80.0 million subscribed by the Bank.

9. DIVIDENDS

A single-tier interim dividend of 112.3 sen per share in respect of the financial period ended 30 June 2025 amounting to RM527,810,000 was paid in August 2025.

A final single-tier dividend of 195.1 sen per share in respect of the financial year ended 31 December 2024 amounting to RM916,970,000 was paid in May 2025.

10. EVENTS SUBSEQUENT TO THE REPORTING DATE

There were no material events subsequent to the end of the reporting period that require disclosure or adjustments to the unaudited condensed interim financial statements.

11. CHANGES IN THE COMPOSITION OF THE GROUP

There were no changes in the composition of the Group for the financial period ended 30 September 2025.

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UNITED OVERSEAS BANK (MALAYSIA) BHD

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EXPLANATORY NOTES

12. CASH AND SHORT-TERM FUNDS

	Group and Bank	
	30-Sep-25	31-Dec-24
	RM'000	RM'000
Cash and balances with banks and other financial institutions	2,213,186	3,726,433
Money at call and deposit placements maturing within one month	8,613,115	2,780,943
	10,826,301	6,507,376
Less: Allowance for ECL	(3,008)	(17,980)
	10,823,293	6,489,396

Movements in the allowance for ECL on cash and short-term funds are as follows:

	Stage 1	Stage 2	Stage 3	
	12-month	Lifetime ECL	Lifetime ECL	
	ECL	non credit-	credit-	
Group and Bank		impaired	impaired	Total ECL
As at 30 September 2025	RM'000	RM'000	RM'000	RM'000
At 1 January 2025	17,980	-	-	17,980
Allowance made	2,215	-	-	2,215
Maturity/settlement/repayment	(16,593)	-	-	(16,593)
Exchange differences	(594)	-	-	(594)
Net total	(14,972)	-	-	(14,972)
At 30 September 2025	3,008	-	-	3,008
As at 31 December 2024				
At 1 January 2024	13,144	-	-	13,144
Allowance made	6,173	-	-	6,173
Maturity/settlement/repayment	(660)	-	-	(660)
Exchange differences	(677)	-	-	(677)
Net total	4,836	-	-	4,836
At 31 December 2024	17,980	-	-	17,980

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EXPLANATORY NOTES

13. DEPOSITS AND PLACEMENTS WITH FINANCIAL INSTITUTIONS

	Group and Bank	
	30-Sep-25	31-Dec-24
	RM'000	RM'000
Licensed banks in Malaysia	-	100,000
Less: Allowance for ECL	-	(57)
	<u>-</u>	<u>99,943</u>

Movements in the allowance for ECL on deposits and placements with financial institutions are as follows:

	Stage 1	Stage 2	Stage 3	
	12-month	Lifetime ECL	Lifetime ECL	
	ECL	non credit-	credit-	
Group and Bank		impaired	impaired	Total ECL
As at 30 September 2025	RM'000	RM'000	RM'000	RM'000
At 1 January 2025	57	-	-	57
Maturity/settlement/repayment	(57)	-	-	(57)
Net total	(57)	-	-	(57)
At 30 September 2025	-	-	-	-
As at 31 December 2024				
At 1 January 2024	174	-	-	174
Allowance made	57	-	-	57
Maturity/settlement/repayment	(174)	-	-	(174)
Net total	(117)	-	-	(117)
At 31 December 2024	57	-	-	57

14. FINANCIAL ASSETS AT FAIR VALUE THROUGH PROFIT OR LOSS ("FVTPL")

	Group and Bank	
	30-Sep-25	31-Dec-24
	RM'000	RM'000
Money market instruments		
Bank Negara Malaysia bills	-	1,153,480
Malaysian Government securities	1,091,831	869,287
Negotiable instruments of deposits	3,700,054	2,509,570
	<u>4,791,885</u>	<u>4,532,337</u>
Debt securities in Malaysia		
Cagamas bonds	1,455,200	1,650,782
Unquoted private debt securities	1,508,879	123,127
	<u>2,964,079</u>	<u>1,773,909</u>
Total financial assets at FVTPL	<u>7,755,964</u>	<u>6,306,246</u>

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EXPLANATORY NOTES

15. DEBT INSTRUMENTS AT FAIR VALUE THROUGH OTHER COMPREHENSIVE INCOME ("FVOCI")

	Group and Bank	
	30-Sep-25	31-Dec-24
	RM'000	RM'000
Money market instruments		
Malaysian Government securities	20,177,989	14,455,985
Negotiable instruments of deposits	799,942	1,399,705
	20,977,931	15,855,690
Debt securities in Malaysia		
Cagamas bonds/sukuk	15,021	120,164
Unquoted private debt securities	333,149	431,458
	348,170	551,622
Total debt instruments at FVOCI	21,326,101	16,407,312

Movements in the allowance for ECL on debt instruments at FVOCI are as follows:

	Stage 1	Stage 2	Stage 3	
	12-month	Lifetime ECL	Lifetime ECL	
	ECL	non credit-	credit-	
	RM'000	impaired	impaired	Total ECL
Group and Bank				RM'000
As at 30 September 2025				
At 1 January 2025	1,869	61	-	1,930
Allowance made	1,227	7	-	1,234
Maturity/settlement/repayment	(1,132)	(31)	-	(1,163)
Net total	95	(24)	-	71
At 30 September 2025	1,964	37	-	2,001
As at 31 December 2024				
At 1 January 2024	3,841	306	39,960	44,107
Allowance made	1,222	104	-	1,326
Maturity/settlement/repayment	(3,194)	(349)	(39,960)	(43,503)
Net total	(1,972)	(245)	(39,960)	(42,177)
At 31 December 2024	1,869	61	-	1,930

16. EQUITY INSTRUMENTS AT FAIR VALUE THROUGH OTHER COMPREHENSIVE INCOME ("FVOCI")

	Group and Bank	
	30-Sep-25	31-Dec-24
	RM'000	RM'000
Quoted securities		
Shares of corporations in Malaysia	-	947
Unquoted securities		
Shares of corporations in Malaysia	159,824	173,214
	159,824	174,161

Company No. 199301017069 (271809K)

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17. DEBT INSTRUMENTS AT AMORTISED COST

	Group and Bank	
	30-Sep-25	31-Dec-24
	RM'000	RM'000
Money market instruments		
Malaysian Government securities	7,064,681	7,261,850
Less: Allowance for ECL	(619)	(634)
	<u>7,064,062</u>	<u>7,261,216</u>
Debt securities in Malaysia		
Unquoted private debt securities/sukuk	3,241,254	2,713,956
Less: Allowance for ECL	(12,201)	(16,200)
	<u>3,229,053</u>	<u>2,697,756</u>
Total debt instruments at amortised cost	<u>10,293,115</u>	<u>9,958,972</u>

Movements in the allowance for ECL on debt instruments at amortised cost are as follows:

	Stage 1	Stage 2	Stage 3	
	12-month	Lifetime ECL	Lifetime ECL	
	ECL	non credit-	credit-	Total ECL
Group and Bank		impaired	impaired	
As at 30 September 2025	RM'000	RM'000	RM'000	RM'000
At 1 January 2025	8,163	8,671	-	16,834
Transferred to Stage 1	7,690	(7,690)	-	-
Net remeasurement of allowance	(3,159)	-	-	(3,159)
Allowance made	5,434	-	-	5,434
Maturity/settlement/repayment	(5,875)	(414)	-	(6,289)
Net total	4,090	(8,104)	-	(4,014)
At 30 September 2025	12,253	567	-	12,820
As at 31 December 2024				
At 1 January 2024	21,327	1,162	-	22,489
Transferred to Stage 2	(337)	337	-	-
Net remeasurement of allowance	-	(425)	-	(425)
Allowance made	4,336	7,866	-	12,202
Maturity/settlement/repayment	(17,163)	(269)	-	(17,432)
Net total	(13,164)	7,509	-	(5,655)
At 31 December 2024	8,163	8,671	-	16,834

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EXPLANATORY NOTES**18. LOANS, ADVANCES AND FINANCING**

	Group		Bank	
	30-Sep-25	31-Dec-24	30-Sep-25	31-Dec-24
	RM'000	RM'000	RM'000	RM'000
At amortised cost				
Overdrafts	2,787,674	2,906,991	2,787,674	2,906,991
Term loans/financing:				
- Housing loans/financing	41,412,196	40,657,783	41,412,196	40,657,783
- Syndicated term loans/financing	4,417,913	4,059,293	4,417,913	4,059,293
- Other term loans/financing	32,588,282	31,267,921	32,977,468	31,570,207
Credit card receivables	10,028,543	9,670,098	10,028,543	9,670,098
Bills receivables	200,100	197,554	200,100	197,554
Trust receipts	7,936,231	7,886,076	7,936,231	7,886,076
Claims on customers under acceptance credits	5,998,699	6,172,720	5,998,699	6,172,720
Revolving credits	5,671,858	6,762,626	5,671,858	6,762,626
Staff loans	132,656	121,357	132,656	121,357
	111,174,152	109,702,419	111,563,338	110,004,705
Unearned interest/profit	(209,959)	(174,365)	(209,959)	(174,365)
Gross loans, advances and financing	110,964,193	109,528,054	111,353,379	109,830,340
Allowance for ECL on loans, advances and financing:				
- Stage 1 - 12 month ECL	(776,370)	(832,959)	(779,625)	(835,616)
- Stage 2 - Lifetime ECL non credit-impaired	(829,737)	(941,366)	(829,737)	(941,366)
- Stage 3 - Lifetime ECL credit-impaired	(662,449)	(656,292)	(662,449)	(656,292)
Net loans, advances and financing	108,695,637	107,097,437	109,081,568	107,397,066

(i) **Gross loans, advances and financing by remaining contractual maturity are as follows:**

	Group		Bank	
	30-Sep-25	31-Dec-24	30-Sep-25	31-Dec-24
	RM'000	RM'000	RM'000	RM'000
Maturing within one year	35,917,099	35,765,586	36,306,285	36,067,872
One year to three years	5,100,871	7,158,247	5,100,871	7,158,247
Three years to five years	9,938,480	8,075,302	9,938,480	8,075,302
Over five years	60,007,743	58,528,919	60,007,743	58,528,919
	110,964,193	109,528,054	111,353,379	109,830,340

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EXPLANATORY NOTES

18. LOANS, ADVANCES AND FINANCING (Cont'd.)

(ii) Gross loans, advances and financing by type of customers are as follows:

	Group		Bank	
	30-Sep-25	31-Dec-24	30-Sep-25	31-Dec-24
	RM'000	RM'000	RM'000	RM'000
Domestic non-banking financial institutions:				
- Others	1,899,029	2,571,139	1,899,029	2,571,139
Domestic business enterprises:				
- Small and medium enterprises	23,693,066	23,601,584	23,693,066	23,601,584
- Others	23,036,321	21,797,863	23,425,507	22,100,149
Individuals	57,563,974	56,858,938	57,563,974	56,858,938
Foreign entities	4,771,803	4,698,530	4,771,803	4,698,530
	110,964,193	109,528,054	111,353,379	109,830,340

(iii) Gross loans, advances and financing by interest/profit rate sensitivity are as follows:

	Group		Bank	
	30-Sep-25	31-Dec-24	30-Sep-25	31-Dec-24
	RM'000	RM'000	RM'000	RM'000
Fixed rate:				
- Housing loans/financing	93,624	88,075	93,624	88,075
- Other fixed rate loans/financing	17,295,709	17,233,788	17,295,709	17,233,788
Variable rate:				
- Base rate/base lending/financing rate-plus	61,313,871	61,212,177	61,313,871	61,212,177
- Cost-plus	31,917,373	30,584,904	32,306,559	30,887,190
- Other variable rates	343,616	409,110	343,616	409,110
	110,964,193	109,528,054	111,353,379	109,830,340

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EXPLANATORY NOTES

18. LOANS, ADVANCES AND FINANCING (Cont'd.)

(iv) Gross loans, advances and financing by economic sector are as follows:

	Group		Bank	
	30-Sep-25	31-Dec-24	30-Sep-25	31-Dec-24
	RM'000	RM'000	RM'000	RM'000
Agriculture, hunting, forestry and fishing	747,857	938,952	747,857	938,952
Mining and quarrying	277,462	254,559	277,462	254,559
Manufacturing	11,844,160	10,378,354	11,844,160	10,378,354
Electricity, gas and water	1,581,265	1,473,706	1,581,265	1,473,706
Construction	8,880,257	7,584,464	8,880,257	7,584,464
Wholesale, retail trade, restaurants and hotels	13,991,753	15,172,522	13,991,753	15,172,522
Transport, storage and communication	3,947,750	4,549,170	3,947,750	4,549,170
Finance, insurance and business services	2,773,629	3,304,755	2,773,629	3,304,755
Real estate	4,716,128	4,231,268	5,105,314	4,533,554
Community, social and personal services	171,753	372,223	171,753	372,223
Households:				
- Purchase of residential properties	42,003,425	41,243,458	42,003,425	41,243,458
- Purchase of non-residential properties	7,261,951	7,486,496	7,261,951	7,486,496
- Others	12,766,803	12,538,127	12,766,803	12,538,127
	110,964,193	109,528,054	111,353,379	109,830,340

(v) Gross loans, advances and financing by geographical distribution are as follows:

	Group		Bank	
	30-Sep-25	31-Dec-24	30-Sep-25	31-Dec-24
	RM'000	RM'000	RM'000	RM'000
In Malaysia	106,192,390	104,829,524	106,581,576	105,131,810
Outside Malaysia	4,771,803	4,698,530	4,771,803	4,698,530
	110,964,193	109,528,054	111,353,379	109,830,340

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18. LOANS, ADVANCES AND FINANCING (Cont'd.)

(vi) **Movements in credit-impaired loans, advances and financing are as follows:**

	Group and Bank	
	30-Sep-25	31-Dec-24
	RM'000	RM'000
At 1 January	2,663,010	2,831,791
Classified as credit-impaired	892,570	1,010,709
Amount recovered	(244,883)	(333,351)
Reclassified as non credit-impaired	(278,753)	(380,562)
Amount written-off	(270,832)	(465,577)
Gross credit-impaired loans, advances and financing	2,761,112	2,663,010
Less: Stage 3 - Lifetime ECL credit-impaired	(662,449)	(656,292)
Net credit-impaired loans, advances and financing	2,098,663	2,006,718
Ratio of net credit-impaired loans, advances and financing to gross loans, advances and financing less allowance for ECL on credit-impaired provisions	1.9%	1.8%

(vii) **Movements in the allowance for ECL on loans, advances and financing are as follows:**

	Stage 1	Stage 2	Stage 3	
	12-month	Lifetime ECL	Lifetime ECL	
	ECL	non credit-	credit-	
Group		impaired	impaired	Total ECL
As at 30 September 2025	RM'000	RM'000	RM'000	RM'000
At 1 January 2025	832,959	941,366	656,292	2,430,617
Transferred to Stage 1	75,500	(66,841)	(8,659)	-
Transferred to Stage 2	(15,019)	40,998	(25,979)	-
Transferred to Stage 3	(1,554)	(44,215)	45,769	-
Net remeasurement of allowance	(56,060)	95,836	190,531	230,307
Allowance made	146,643	79,158	68,601	294,402
Maturity/settlement/repayment	(204,497)	(214,807)	(61,830)	(481,134)
Exchange differences	(1,602)	(1,758)	-	(3,360)
Net total	(56,589)	(111,629)	208,433	40,215
Amount written-off	-	-	(202,033)	(202,033)
Other movements	-	-	(243)	(243)
At 30 September 2025	776,370	829,737	662,449	2,268,556

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EXPLANATORY NOTES**18. LOANS, ADVANCES AND FINANCING (Cont'd.)**

(vii) Movements in the allowance for ECL on loans, advances and financing are as follows (cont'd.):

Group (cont'd.)	Stage 1	Stage 2	Stage 3	Total ECL
	12-month ECL	Lifetime ECL non credit-impaired	Lifetime ECL credit-impaired	
As at 31 December 2024	RM'000	RM'000	RM'000	RM'000
At 1 January 2024	355,716	1,405,055	754,736	2,515,507
Transferred to Stage 1	112,793	(90,296)	(22,497)	-
Transferred to Stage 2	(12,100)	39,254	(27,154)	-
Transferred to Stage 3	(1,496)	(29,551)	31,047	-
Net remeasurement of allowance	269,322	(266,162)	244,831	247,991
Allowance made	227,450	134,852	115,984	478,286
Maturity/settlement/repayment	(116,970)	(251,235)	(85,576)	(453,781)
Exchange differences	(1,756)	(551)	-	(2,307)
Net total	477,243	(463,689)	256,635	270,189
Amount written-off	-	-	(355,002)	(355,002)
Other movements	-	-	(77)	(77)
At 31 December 2024	832,959	941,366	656,292	2,430,617

Bank**As at 30 September 2025**

At 1 January 2025	835,616	941,366	656,292	2,433,274
Transferred to Stage 1	75,500	(66,841)	(8,659)	-
Transferred to Stage 2	(15,019)	40,998	(25,979)	-
Transferred to Stage 3	(1,554)	(44,215)	45,769	-
Net remeasurement of allowance	(56,060)	95,836	190,531	230,307
Allowance made	147,241	79,158	68,601	295,000
Maturity/settlement/repayment	(204,497)	(214,807)	(61,830)	(481,134)
Exchange differences	(1,602)	(1,758)	-	(3,360)
Net total	(55,991)	(111,629)	208,433	40,813
Amount written-off	-	-	(202,033)	(202,033)
Other movements	-	-	(243)	(243)
At 30 September 2025	779,625	829,737	662,449	2,271,811

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EXPLANATORY NOTES**18. LOANS, ADVANCES AND FINANCING (Cont'd.)**

(vii) Movements in the allowance for ECL on loans, advances and financing are as follows (cont'd.):

Bank (cont'd.)	Stage 1	Stage 2	Stage 3	Total ECL
	12-month ECL	Lifetime ECL non credit-impaired	Lifetime ECL credit-impaired	
As at 31 December 2024	RM'000	RM'000	RM'000	RM'000
At 1 January 2024	357,818	1,405,055	754,736	2,517,609
Transferred to Stage 1	112,793	(90,296)	(22,497)	-
Transferred to Stage 2	(12,100)	39,254	(27,154)	-
Transferred to Stage 3	(1,496)	(29,551)	31,047	-
Net remeasurement of allowance	269,322	(266,162)	244,831	247,991
Allowance made	228,005	134,852	115,984	478,841
Maturity/settlement/repayment	(116,970)	(251,235)	(85,576)	(453,781)
Exchange differences	(1,756)	(551)	-	(2,307)
Net total	477,798	(463,689)	256,635	270,744
Amount written-off	-	-	(355,002)	(355,002)
Other movements	-	-	(77)	(77)
At 31 December 2024	835,616	941,366	656,292	2,433,274

(viii) Gross credit-impaired loans, advances and financing by economic sector are as follows:

	Group and Bank	
	30-Sep-25	31-Dec-24
	RM'000	RM'000
Mining and quarrying	568	568
Manufacturing	113,052	100,382
Electricity, gas and water	2	17
Construction	713,022	679,950
Wholesale, retail trade, restaurants and hotels	357,608	318,604
Transport, storage and communication	35,198	35,581
Finance, insurance and business services	32,701	33,609
Real estate	210,477	240,719
Community, social and personal services	4,170	3,989
Households:		
- Purchase of residential properties	948,735	920,067
- Purchase of non-residential properties	159,748	149,784
- Others	185,831	179,740
	2,761,112	2,663,010

(ix) Gross credit-impaired loans, advances and financing by geographical distribution are as follows:

	Group and Bank	
	30-Sep-25	31-Dec-24
	RM'000	RM'000
In Malaysia	2,651,872	2,570,791
Outside Malaysia	109,240	92,219
	2,761,112	2,663,010

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EXPLANATORY NOTES

19. DERIVATIVE FINANCIAL ASSETS/(LIABILITIES)

Financial derivatives are instruments whose values change in response to the change in one or more "underlying", such as foreign exchange rate, security price and credit index. They include forwards, swaps, futures, options and credit derivatives. In the normal course of business, the Group and the Bank customise derivatives to meet specific needs of their customers. The Group and the Bank also transact in these derivatives for proprietary trading purposes as well as to manage their assets/liabilities and structural positions. While the Group and the Bank also enter into other foreign exchange forward contracts with the intention to reduce the foreign exchange risk of expected sales and purchases for customers, these other contracts are not designated as hedge relationships and are measured at fair value through profit or loss.

The fair values of the financial derivatives are as follows:

Group and Bank As at 30 September 2025	Contract or underlying principal amount RM'000	Positive fair value RM'000	Negative fair value RM'000
<u>Trading derivatives</u>			
Foreign exchange related contracts:			
- Forwards	31,194,681	63,412	406,158
- Swaps	77,901,523	483,603	479,390
- Options	1,439,823	4,281	5,325
Interest/profit rate related contracts:			
- Swaps	179,417,436	875,165	517,173
- Futures	1,263,438	87	8
- Options	2,479	-	-
Equity related contracts:			
- Swaps	245,883	135	9,568
- Options	74,247	1,403	1,518
Commodity related contracts:			
- Swaps	320,762	8,198	7,345
- Futures	95,035	1,572	831
- Options	522	2	-
Precious metals contracts:			
- Forwards	536,662	13,398	12,566
Credit derivative contracts:			
- Swaps	5,514	339	-
		1,451,595	1,439,882

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19. DERIVATIVES FINANCIAL ASSETS/(LIABILITIES) (Cont'd.)

The fair values of the financial derivatives are as follows (cont'd.):

Group and Bank (cont'd.) As at 31 December 2024	Contract or underlying principal amount RM'000	Positive fair value RM'000	Negative fair value RM'000
<u>Trading derivatives</u>			
Foreign exchange related contracts:			
- Forwards	22,458,932	310,378	201,127
- Swaps	69,707,640	459,109	745,699
- Options	932,151	6,208	2,857
Interest/profit rate related contracts:			
- Swaps	117,496,041	515,751	385,784
- Futures	835	14	-
- Options	25,246	-	35
Equity related contracts:			
- Swaps	84,799	114	3,882
- Options	56,409	2,015	1,251
Commodity related contracts:			
- Swaps	423,137	5,521	14,917
- Futures	40,240	1,797	54
- Options	143,870	868	868
Precious metals contracts:			
- Forwards	788,695	3,204	3,223
Credit derivative contracts:			
- Swaps	5,857	234	-
<u>Hedging derivatives</u>			
Interest rate related contracts:			
- Swaps	750,000	-	648
		<u>1,305,213</u>	<u>1,360,345</u>

The table above analyses the principal amounts and the positive and negative fair values of the Group's and the Bank's financial derivatives. The notional amounts of these instruments indicate the value of transactions outstanding at the reporting date for both trading and hedging instruments. They do not necessarily indicate the amount of future cash flows or the fair value of the derivatives and therefore, do not represent total amount of risk. The positive and negative fair values represent the favourable and unfavourable fair values respectively of hedging and trading derivatives as a result of fluctuations in the value of the underlying relative to their contractual terms as at reporting date.

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20. OTHER ASSETS

	Group		Bank	
	30-Sep-25	31-Dec-24	30-Sep-25	31-Dec-24
	RM'000	RM'000	RM'000	RM'000
Other receivables, deposits and prepayments	702,692	1,127,240	702,688	1,127,125
Interest/profit receivable	483,756	344,342	483,756	344,342
Amount due from subsidiaries	-	-	22,535	14,334
Amount due from fellow subsidiaries	72	-	-	-
Amount due from holding company	101	79	101	62
Amount due from the ultimate holding company	379	74,747	379	74,747
Precious metal accounts	636,674	427,012	636,674	427,012
Less: Allowance for ECL	(2,913)	(7,855)	(2,979)	(7,883)
	1,820,761	1,965,565	1,843,154	1,979,739

Movements in the allowance for ECL on other assets are as follows:

	Stage 1	Stage 2	Stage 3	
	12-month	Lifetime ECL	Lifetime ECL	
	ECL	non credit-	credit-	
Group		impaired	impaired	Total ECL
As at 30 September 2025	RM'000	RM'000	RM'000	RM'000
At 1 January 2025	4,288	3,567	-	7,855
Allowance made	643	338	-	981
Maturity/settlement/repayment	(3,135)	(2,742)	-	(5,877)
Exchange differences	(25)	(21)	-	(46)
Net total	(2,517)	(2,425)	-	(4,942)
At 30 September 2025	1,771	1,142	-	2,913

As at 31 December 2024

At 1 January 2024	2,998	2,516	-	5,514
Allowance made	1,764	1,466	-	3,230
Maturity/settlement/repayment	(461)	(404)	-	(865)
Exchange differences	(13)	(11)	-	(24)
Net total	1,290	1,051	-	2,341
At 31 December 2024	4,288	3,567	-	7,855

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20. OTHER ASSETS (Cont'd.)

Movements in the allowance for ECL on other assets are as follows (cont'd.):

	Stage 1	Stage 2	Stage 3	
	12-month	Lifetime ECL	Lifetime ECL	Total ECL
Bank	ECL	non credit-	credit-	
As at 30 September 2025	RM'000	impaired	impaired	RM'000
At 1 January 2025	4,303	3,580	-	7,883
Allowance made	643	351	-	994
Maturity/settlement/repayment	(3,110)	(2,742)	-	(5,852)
Exchange differences	(25)	(21)	-	(46)
Net total	(2,492)	(2,412)	-	(4,904)
At 30 September 2025	1,811	1,168	-	2,979
As at 31 December 2024				
At 1 January 2024	2,999	2,517	-	5,516
Allowance made	1,778	1,478	-	3,256
Maturity/settlement/repayment	(461)	(404)	-	(865)
Exchange differences	(13)	(11)	-	(24)
Net total	1,304	1,063	-	2,367
At 31 December 2024	4,303	3,580	-	7,883

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21. INTANGIBLE ASSETS

Group and Bank	Goodwill	Other	
2025	RM'000	intangible	Total
		assets*	RM'000
		RM'000	
Cost			
At 1 January/30 September	350,557	131,000	481,557
Accumulated amortisation			
At 1 January	-	(28,383)	(28,383)
Amortisation charged for the financial period	-	(9,825)	(9,825)
At 30 September	-	(38,208)	(38,208)
Net carrying amount			
At 30 September	350,557	92,792	443,349
2024			
Cost			
At 1 January/31 December	350,557	131,000	481,557
Accumulated amortisation			
At 1 January	-	(15,283)	(15,283)
Amortisation charged for the financial year	-	(13,100)	(13,100)
At 31 December	-	(28,383)	(28,383)
Net carrying amount			
At 31 December	350,557	102,617	453,174

* Comprising Core Deposit Intangibles and Customer Relationship

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22. DEPOSITS FROM CUSTOMERS

	Group		Bank	
	30-Sep-25	31-Dec-24	30-Sep-25	31-Dec-24
	RM'000	RM'000	RM'000	RM'000
Demand deposits	43,346,059	38,361,113	43,373,202	38,378,729
Savings deposits	12,178,969	12,019,918	12,178,969	12,019,918
Fixed deposits	62,642,225	61,740,182	62,642,225	61,740,182
Money market deposits	1,239,437	2,031,150	1,239,437	2,031,150
Others	797,506	433,222	798,239	434,104
	120,204,196	114,585,585	120,232,072	114,604,083

(i) The remaining maturity of fixed deposits and money market deposits are as follows:

	Group		Bank	
	30-Sep-25	31-Dec-24	30-Sep-25	31-Dec-24
	RM'000	RM'000	RM'000	RM'000
Due within six months	53,011,328	50,851,434	53,011,328	50,851,434
Six months to one year	10,856,509	12,893,016	10,856,509	12,893,016
One year to three years	13,824	26,497	13,824	26,497
Three years to five years	1	385	1	385
	63,881,662	63,771,332	63,881,662	63,771,332

(ii) The deposits are sourced from the following type of customers:

	Group		Bank	
	30-Sep-25	31-Dec-24	30-Sep-25	31-Dec-24
	RM'000	RM'000	RM'000	RM'000
Business enterprises	38,654,594	34,476,283	38,682,470	34,494,781
Individuals	63,063,327	61,811,182	63,063,327	61,811,182
Foreign entities	8,560,329	8,905,881	8,560,329	8,905,881
Others	9,925,946	9,392,239	9,925,946	9,392,239
	120,204,196	114,585,585	120,232,072	114,604,083

23. DEPOSITS AND PLACEMENTS OF BANKS AND OTHER FINANCIAL INSTITUTIONS

	Group		Bank	
	30-Sep-25	31-Dec-24	30-Sep-25	31-Dec-24
	RM'000	RM'000	RM'000	RM'000
Licensed banks in Malaysia	3,892,102	487,126	3,892,102	487,126
Bank Negara Malaysia	1,849,931	982,339	1,849,931	982,339
Other financial institutions	12,855,915	13,163,355	12,855,935	13,163,375
	18,597,948	14,632,820	18,597,968	14,632,840

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EXPLANATORY NOTES**24. OTHER LIABILITIES**

	Group		Bank	
	30-Sep-25	31-Dec-24	30-Sep-25	31-Dec-24
	RM'000	RM'000	RM'000	RM'000
Allowance for ECL on commitments and contingencies	195,587	221,914	195,587	221,914
Interest/profit payable	365,595	466,539	365,595	466,539
Accruals and provisions for operational expenses	253,335	468,240	250,513	465,377
Other payables and accruals	3,270,070	3,349,462	3,269,868	3,331,797
Deferred income	28,147	21,331	28,147	21,331
	4,112,734	4,527,486	4,109,710	4,506,958

Movements in the allowance for ECL on irrevocable commitments and contingencies are as follows:

	Stage 1	Stage 2	Stage 3	
	12-month	Lifetime ECL	Lifetime ECL	
	ECL	non credit-	credit-	
Group and Bank		impaired	impaired	Total ECL
As at 30 September 2025	RM'000	RM'000	RM'000	RM'000
At 1 January 2025	130,080	67,319	24,515	221,914
Transferred to Stage 1	31,972	(31,972)	-	-
Transferred to Stage 2	(2,768)	2,768	-	-
Net remeasurement of allowance	(22,681)	15,873	-	(6,808)
Allowance made	73,092	17,031	5,502	95,625
Maturity/settlement/repayment	(87,921)	(24,839)	(844)	(113,604)
Exchange differences	(528)	(127)	-	(655)
Net total	(8,834)	(21,266)	4,658	(25,442)
Other movements	-	-	(885)	(885)
At 30 September 2025	121,246	46,053	28,288	195,587

As at 31 December 2024

At 1 January 2024	83,399	92,569	29,297	205,265
Transferred to Stage 1	53,386	(53,386)	-	-
Transferred to Stage 2	(3,060)	3,060	-	-
Net remeasurement of allowance	(36,196)	21,468	-	(14,728)
Allowance made	80,171	27,473	1,657	109,301
Maturity/settlement/repayment	(47,304)	(23,845)	(6,043)	(77,192)
Exchange differences	(316)	(20)	-	(336)
Net total	46,681	(25,250)	(4,386)	17,045
Other movements	-	-	(396)	(396)
At 31 December 2024	130,080	67,319	24,515	221,914

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25. SUBORDINATED BONDS/SUKUK

	Group and Bank	
	30-Sep-25	31-Dec-24
At amortised cost	RM'000	RM'000
RM750.0 million subordinated bond 2020/2030, at par (Note (a))	-	749,352
RM1.0 billion subordinated bond 2022/2032, at par (Note (b))	1,000,000	1,000,000
RM500.0 million subordinated sukuk 2024/2034, at par (Note (c))	500,000	500,000
RM750.0 million subordinated sukuk 2025/2037, at par (Note (d))	750,000	-
	2,250,000	2,249,352
Accumulated fair value adjustment (gain) for subordinated bonds	-	(648)

- (a) On 3 August 2020, the Bank issued RM750.0 million Basel III compliant Tier 2 subordinated bonds (10 years maturity, non-callable 5 years) ("the Bond 1").

The Bond 1 bears interest at the rate of 3.00% per annum. The coupon rate herein is applicable throughout the tenure of the subordinated bonds.

The Bond 1 may be redeemed at par at the option of the Bank, in part or in whole, on 1 August 2025 or at any interest payment date thereafter.

The interest is payable semi-annually in arrears on 3 February and 3 August each year commencing 3 February 2021.

The Bond 1 has been rated AA1 by Rating Agency Malaysia Bhd and it qualifies as Tier 2 capital for the purpose of determining the Bank's capital adequacy ratio.

On 1 August 2025, the Bank has fully redeemed Bond 1.

- (b) On 27 October 2022, the Bank issued RM1.0 billion Basel III compliant Tier 2 subordinated bonds (10 years maturity, non-callable 5 years) ("the Bond 2").

The Bond 2 bears interest at the rate of 4.91% per annum. The coupon rate herein is applicable throughout the tenure of the subordinated bonds.

The Bond 2 may be redeemed at par at the option of the Bank, in part or in whole, on 27 October 2027 or at any interest payment date thereafter.

The interest is payable semi-annually in arrears on 27 April and 27 October each year commencing 27 April 2023.

The Bond 2 has been rated AA1 by Rating Agency Malaysia Bhd and it qualifies as Tier 2 capital for the purpose of determining the Bank's capital adequacy ratio.

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25. SUBORDINATED BONDS/SUKUK (Cont'd.)

- (c) On 8 February 2024, the Bank issued RM500.0 million Basel III compliant Tier 2 subordinated Islamic Medium Term Notes (10 years maturity, non-callable 5 years) ("the Sukuk 1").

The Sukuk 1 bears profit at the rate of 4.01% per annum. The coupon rate herein is applicable throughout the tenure of the subordinated sukuk.

The Sukuk 1 may be redeemed at par at the option of the Bank, in part or in whole, on 8 February 2029 or at any profit payment date thereafter.

The profit is payable semi-annually in arrears on 8 August and 8 February each year commencing 8 August 2024.

The Sukuk 1 has been rated AA1 by Rating Agency Malaysia Bhd and it qualifies as Tier 2 capital for the purpose of determining the Bank's capital adequacy ratio.

- (d) On 3 July 2025, the Bank issued RM750.0 million Basel III compliant Tier 2 subordinated Islamic Medium Term Notes (12 years maturity, non-callable 7 years) ("the Sukuk 2").

The Sukuk 2 bears profit at the rate of 3.85% per annum. The coupon rate herein is applicable throughout the tenure of the subordinated sukuk.

The Sukuk 2 may be redeemed at par at the option of the Bank, in part or in whole, on 2 July 2032 or at any profit payment date thereafter.

The profit is payable semi-annually in arrears on 3 January and 3 July each year commencing 3 January 2026.

The Sukuk 2 has been rated AA1 by Rating Agency Malaysia Bhd and it qualifies as Tier 2 capital for the purpose of determining the Bank's capital adequacy ratio.

- (e) Fair value hedge

As of 30 September 2025, the Group and the Bank no longer had any hedging arrangements for the subordinated bonds, following the redemption of the Bond 1.

The reversal of an unrealised gain of RM648,000 was recognised in trading and investment income during the period (Note 29), upon the redemption of the Bond 1.

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EXPLANATORY NOTES**26. OPERATING REVENUE**

Operating revenue of the Group and the Bank comprises interest/financing income, fee income, commission income, trading and investment income and other income derived from banking operations.

27. INTEREST INCOME

Group	Third Quarter Ended		Nine Months Ended	
	30-Sep-25	30-Sep-24	30-Sep-25	30-Sep-24
	RM'000	RM'000	RM'000	RM'000
Loans, advances and financing	1,206,552	1,263,189	3,720,084	3,786,947
Credit-impaired loans, advances and financing	50,574	13,633	84,888	51,855
Money at call and deposit placements with financial institutions	81,963	85,099	304,284	276,376
Financial assets at FVTPL	64,188	87,014	199,846	189,437
Debt instruments at FVOCI	174,460	171,188	383,539	518,538
Debt instruments at amortised cost	101,924	94,133	303,907	280,059
	1,679,661	1,714,256	4,996,548	5,103,212
Amortisation of premium less accretion of discount on:				
- Financial assets at FVTPL	4,089	(1,030)	9,189	42
- Debt instruments at FVOCI	(12,916)	(13,028)	(27,338)	(61,529)
- Debt instruments at amortised cost	2,074	1,661	4,512	4,693
	1,672,908	1,701,859	4,982,911	5,046,418
Bank				
Loans, advances and financing	1,211,198	1,266,954	3,732,527	3,798,288
Credit-impaired loans, advances and financing	50,574	13,633	84,888	51,855
Money at call and deposit placements with financial institutions	81,964	85,099	304,285	276,376
Financial assets at FVTPL	64,188	87,014	199,846	189,437
Debt instruments at FVOCI	174,460	171,188	383,539	518,538
Debt instruments at amortised cost	101,924	94,133	303,907	280,059
	1,684,308	1,718,021	5,008,992	5,114,553
Amortisation of premium less accretion of discount on:				
- Financial assets at FVTPL	4,089	(1,030)	9,189	42
- Debt instruments at FVOCI	(12,916)	(13,028)	(27,338)	(61,529)
- Debt instruments at amortised cost	2,074	1,661	4,512	4,693
	1,677,555	1,705,624	4,995,355	5,057,759

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28. INTEREST EXPENSE

Group	Third Quarter Ended		Nine Months Ended	
	30-Sep-25	30-Sep-24	30-Sep-25	30-Sep-24
	RM'000	RM'000	RM'000	RM'000
Deposits from customers	704,216	747,794	2,114,463	2,281,412
Deposits and placements of banks and other financial institutions	156,883	191,430	449,445	536,840
Subordinated bonds	14,373	18,145	50,330	54,075
Lease liabilities	751	626	2,301	1,961
Others	19,959	12,441	54,605	40,978
	896,182	970,436	2,671,144	2,915,266
Bank				
Deposits from customers	704,320	747,985	2,114,724	2,281,895
Deposits and placements of banks and other financial institutions	156,883	191,430	449,445	536,840
Subordinated bonds	14,373	18,145	50,330	54,075
Lease liabilities	5,580	4,998	15,633	14,463
Others	19,983	12,462	54,672	41,036
	901,139	975,020	2,684,804	2,928,309

29. OTHER OPERATING INCOME

Group	Third Quarter Ended		Nine Months Ended	
	30-Sep-25	30-Sep-24	30-Sep-25	30-Sep-24
	RM'000	RM'000	RM'000	RM'000
<u>Fee income</u>				
Commission	67,636	67,866	203,235	204,103
Guarantee fees	26,139	27,691	78,480	73,380
Service charges and fees	158,039	148,008	465,427	438,532
Less: Fee expenses	(73,753)	(64,260)	(211,622)	(174,436)
	84,286	83,748	253,805	264,096
Commitment fees	6,489	6,936	21,278	21,068
Arrangement and participation fees	8,300	183	22,614	24,978
	192,850	186,424	579,412	587,625

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29. OTHER OPERATING INCOME (Cont'd.)

Group (cont'd.)	Third Quarter Ended		Nine Months Ended	
	30-Sep-25	30-Sep-24	30-Sep-25	30-Sep-24
	RM'000	RM'000	RM'000	RM'000
<u>Trading and Investment income</u>				
Gain from sale of financial assets at FVTPL	19,518	13,765	32,245	27,564
Unrealised loss on financial assets at FVTPL	(824)	(23,600)	(8,996)	(22,852)
(Loss)/gain from trading derivatives	(34,147)	(16,592)	12,629	(177,889)
Unrealised gain/(loss) from trading derivatives	17,493	(20,894)	(50,981)	107,443
Unrealised (loss)/gain on fair value adjustment for subordinated bonds	(103)	(263)	(648)	42
Gain from sale of precious metals	67	763	3,191	2,235
Unrealised gain/(loss) from revaluation of precious metals	713	(50)	(390)	50
Gain from sale/recovery of debt instruments at FVOCI	29,421	41,829	98,584	88,401
Gross dividends from equity instruments at FVOCI	2,544	482	3,421	981
	34,682	(4,560)	89,055	25,975
<u>Other income</u>				
Foreign exchange gain, net	201,069	274,658	547,653	641,394
Rental income from operating leases	366	456	1,255	1,307
Gain on disposal of property, plant and equipment	19	-	758	-
Others	3,152	5,008	14,683	14,397
	204,606	280,122	564,349	657,098
	432,138	461,986	1,232,816	1,270,698

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EXPLANATORY NOTES**29. OTHER OPERATING INCOME (Cont'd.)**

Bank	Third Quarter Ended		Nine Months Ended	
	30-Sep-25	30-Sep-24	30-Sep-25	30-Sep-24
	RM'000	RM'000	RM'000	RM'000
<u>Fee income</u>				
Commission	67,636	67,866	203,235	204,103
Guarantee fees	26,146	27,699	78,487	73,388
Service charges and fees	158,038	148,339	465,855	438,251
Less: Fee expenses	(73,753)	(64,260)	(211,622)	(174,436)
	84,285	84,079	254,233	263,815
Commitment fees	6,524	7,062	21,563	21,447
Arrangement and participation fees	8,300	183	22,614	24,978
	192,891	186,889	580,132	587,731
<u>Trading and Investment income</u>				
Gain from sale of financial assets at FVTPL	19,518	13,765	32,245	27,564
Unrealised loss on financial assets at FVTPL	(824)	(23,600)	(8,996)	(22,852)
(Loss)/gain from trading derivatives	(34,147)	(16,592)	12,629	(177,889)
Unrealised gain/(loss) from trading derivatives	17,493	(20,894)	(50,981)	107,443
Unrealised (loss)/gain on fair value adjustment for subordinated bonds	(103)	(263)	(648)	42
Gain from sale of precious metals	67	763	3,191	2,235
Unrealised gain/(loss) from revaluation of precious metals	713	(50)	(390)	50
Gain from sale/recovery of debt instruments at FVOCI	29,421	41,829	98,584	88,401
Gross dividends from equity instruments at FVOCI	2,544	482	3,421	981
	34,682	(4,560)	89,055	25,975
<u>Other income</u>				
Foreign exchange gain, net	201,069	274,652	547,653	641,388
Gain on disposal of property, plant and equipment	19	-	758	-
Others	3,152	5,045	14,735	14,470
	204,240	279,697	563,146	655,858
	431,813	462,026	1,232,333	1,269,564

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30. OTHER OPERATING EXPENSES

Group	Third Quarter Ended		Nine Months Ended	
	30-Sep-25 RM'000	30-Sep-24 RM'000	30-Sep-25 RM'000	30-Sep-24 RM'000
Personnel expenses	294,492	328,624	906,392	976,790
Establishment expenses	196,256	184,606	594,433	560,611
Marketing expenses	5,439	18,499	51,967	69,965
General administrative expenses	63,676	53,010	158,782	146,198
	559,863	584,739	1,711,574	1,753,564
<u>Personnel expenses</u>				
Wages, salaries and bonus	223,482	252,056	701,175	756,564
Defined contribution plan	36,060	41,179	112,597	115,892
Other employee benefits	34,950	35,389	92,620	104,334
	294,492	328,624	906,392	976,790
<u>Establishment expenses</u>				
Depreciation of property, plant and equipment	40,905	36,811	118,763	107,285
Depreciation of right-of-use assets	6,412	5,269	18,265	15,908
Amortisation of intangible assets	3,275	3,275	9,825	9,825
Information technology costs	106,238	96,084	310,313	305,219
Repair and maintenance	16,474	22,797	69,999	61,999
Short-term lease expenses	450	104	495	769
Others	22,502	20,266	66,773	59,606
	196,256	184,606	594,433	560,611
<u>Marketing expenses</u>				
Advertisement and publicity	5,439	18,499	51,967	69,965
<u>General administrative expenses</u>				
Fees and commissions paid	12,311	20,468	41,279	54,077
Others	51,365	32,542	117,503	92,121
	63,676	53,010	158,782	146,198

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30. OTHER OPERATING EXPENSES (Cont'd.)

	Third Quarter Ended		Nine Months Ended	
	30-Sep-25 RM'000	30-Sep-24 RM'000	30-Sep-25 RM'000	30-Sep-24 RM'000
Bank				
Personnel expenses	293,105	327,146	902,119	972,433
Establishment expenses	196,588	184,288	596,732	561,897
Marketing expenses	5,437	18,499	51,882	69,869
General administrative expenses	63,284	52,473	157,428	144,864
	558,414	582,406	1,708,161	1,749,063
<u>Personnel expenses</u>				
Wages, salaries and bonus	222,344	250,836	697,615	752,935
Defined contribution plan	35,880	40,951	112,033	115,284
Other employee benefits	34,881	35,359	92,471	104,214
	293,105	327,146	902,119	972,433
<u>Establishment expenses</u>				
Depreciation of property, plant and equipment	36,428	32,288	105,252	93,720
Depreciation of right-of-use assets	14,043	12,247	40,824	36,644
Amortisation of intangible assets	3,275	3,275	9,825	9,825
Information technology costs	106,238	96,084	310,313	305,219
Repair and maintenance	16,120	22,043	69,501	60,818
Short-term lease expenses	529	666	847	2,886
Others	19,955	17,685	60,170	52,785
	196,588	184,288	596,732	561,897
<u>Marketing expenses</u>				
Advertisement and publicity	5,437	18,499	51,882	69,869
<u>General administrative expenses</u>				
Fees and commissions paid	12,247	20,320	41,055	53,862
Others	51,037	32,153	116,373	91,002
	63,284	52,473	157,428	144,864

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EXPLANATORY NOTES

31. ALLOWANCE FOR/(WRITE-BACK OF) EXPECTED CREDIT LOSSES ("ECL")

Group	Third Quarter Ended		Nine Months Ended	
	30-Sep-25 RM'000	30-Sep-24 RM'000	30-Sep-25 RM'000	30-Sep-24 RM'000
Loans, advances and financing:				
- Stage 1 - 12-month ECL	(11,972)	(9,523)	(56,589)	(7,064)
- Stage 2 - Lifetime ECL non credit-impaired	25,918	(32,186)	(111,629)	(174,803)
- Stage 3 - Lifetime ECL credit-impaired	29,175	54,494	208,433	177,153
	<u>43,121</u>	<u>12,785</u>	<u>40,215</u>	<u>(4,714)</u>
Credit-impaired loans, advances and financing:				
- Written-off	20,411	24,593	74,356	85,749
- Recovered	(63,021)	(57,670)	(180,342)	(168,972)
	<u>511</u>	<u>(20,292)</u>	<u>(65,771)</u>	<u>(87,937)</u>
Other financial assets:				
- Stage 1 - 12-month ECL	2,021	11,384	(13,361)	(3,811)
- Stage 2 - Lifetime ECL non credit-impaired	(1,086)	21,786	(10,553)	26,538
	<u>935</u>	<u>33,170</u>	<u>(23,914)</u>	<u>22,727</u>
Commitments and contingencies:				
- Stage 1 - 12-month ECL	22,308	14,910	(8,834)	19,071
- Stage 2 - Lifetime ECL non credit-impaired	(9,201)	5,584	(21,266)	(30,406)
- Stage 3 - Lifetime ECL credit-impaired	(12,780)	409	4,658	1,611
	<u>327</u>	<u>20,903</u>	<u>(25,442)</u>	<u>(9,724)</u>
Total	<u>1,773</u>	<u>33,781</u>	<u>(115,127)</u>	<u>(74,934)</u>

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31. ALLOWANCE FOR/(WRITE-BACK OF) EXPECTED CREDIT LOSSES ("ECL") (Cont'd.)

Bank	Third Quarter Ended		Nine Months Ended	
	30-Sep-25	30-Sep-24	30-Sep-25	30-Sep-24
	RM'000	RM'000	RM'000	RM'000
Loans, advances and financing:				
- Stage 1 - 12-month ECL	(11,904)	(9,518)	(55,991)	(6,463)
- Stage 2 - Lifetime ECL non credit-impaired	25,918	(32,186)	(111,629)	(174,803)
- Stage 3 - Lifetime ECL credit-impaired	29,175	54,494	208,433	177,153
	43,189	12,790	40,813	(4,113)
Credit-impaired loans, advances and financing:				
- Written-off	20,411	24,593	74,356	85,749
- Recovered	(63,021)	(57,670)	(180,342)	(168,972)
	579	(20,287)	(65,173)	(87,336)
Other financial assets:				
- Stage 1 - 12-month ECL	2,053	11,403	(13,336)	(3,761)
- Stage 2 - Lifetime ECL non credit-impaired	(1,067)	21,798	(10,540)	26,581
	986	33,201	(23,876)	22,820
Commitments and contingencies:				
- Stage 1 - 12-month ECL	22,308	14,910	(8,834)	19,071
- Stage 2 - Lifetime ECL non credit-impaired	(9,201)	5,584	(21,266)	(30,406)
- Stage 3 - Lifetime ECL credit-impaired	(12,780)	409	4,658	1,611
	327	20,903	(25,442)	(9,724)
Total	1,892	33,817	(114,491)	(74,240)

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EXPLANATORY NOTES

32. SEGMENT INFORMATION

Operating Segments

The following segment information has been prepared in accordance with MFRS 8 *Operating Segments*, which defines the requirements for the disclosure of financial information of an entity's operating segments. It is prepared on the basis of the "management approach", which requires presentation of the segments on the basis of internal reports about the components of the entity which are regularly reviewed by the chief operating decision-maker in order to allocate resources to a segment and assess its performance.

The Group's businesses are organised into the following four segments based on the types of products and services that it provides:

Retail

The Retail segment covers Personal Financial Services and Private Banking. Personal Financial Services serves the individual customers, offers a wide range of products and services, including deposits, loans, credit and debit cards, insurance products, and also provides an extended range of financial services, including wealth management to wealthy and affluent customers. Private Banking is an integral part of the Personal Financial Services, dedicated to providing high-net-worth clients with financial and portfolio planning services. It is focused on helping our clients achieve sustainable growth and legacy solutions of their wealth for future generations via bespoke wealth management and credit advisory.

Wholesale Banking ("WB")

The WB segment encompasses Commercial Banking, Business Banking, Corporate Banking and Financial Institutions Group ("FIG"). Commercial Banking serves the medium and large enterprises while Business Banking serves small enterprises. Corporate Banking serves large local corporations, government-linked companies and agencies and multinational corporations. FIG serves financial institutions as well as non-bank financial institutions. Commercial Banking, Business Banking, Corporate Banking and FIG provide customers with a broad range of products and services. These include current accounts, deposits, lending, trade finance, structured finance, cash management, foreign exchange, cross-border payments, insurance as well as investment banking services including principal advisor, lead manager and facility agent for the arrangement of both syndicated loans and Private Debt Securities ("PDS").

Global Markets ("GM")

The GM segment provides a comprehensive range of treasury products and services, including foreign exchange, money market, fixed income, derivatives, commodities, gold products, as well as an array of structured products. It is a player in Malaysian Ringgit treasury instruments in the region. It also engages in proprietary investment activities and management of excess liquidity and capital funds.

Others

Other segments include corporate support functions and divisions not attributable to business segments mentioned above and property-related activities.

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32. SEGMENT INFORMATION (Cont'd.)

Operating segments (cont'd.)

Group	Retail RM'000	WB RM'000	GM RM'000	Others RM'000	Total segments RM'000	Eliminations RM'000	Total RM'000
For period ended 30 September 2025							
Operating income	1,383,294	1,688,540	298,498	358,084	3,728,416	(20,720)	3,707,696
Other operating expenses	(986,361)	(491,778)	(83,985)	(179,108)	(1,741,232)	29,658	(1,711,574)
Write-back of/(allowance for) ECL	38,883	75,920	-	(316)	114,487	640	115,127
Profit before taxation	435,816	1,272,682	214,513	178,660	2,101,671	9,578	2,111,249
Income tax expense							(502,730)
Profit after taxation							1,608,519

Other information

For period ended 30 September 2025

Inter-segment operating income/(expense)	182,632	(68,358)	(527,862)	434,308	20,720	(20,720)	-
Depreciation of property, plant and equipment and right-of-use assets	40,057	27,935	3,043	89,120	160,155	(23,127)	137,028

As at 30 September 2025

Gross loans, advances and financing	61,939,801	48,663,441	-	750,137	111,353,379	(389,186)	110,964,193
Deposits from customers	70,103,517	50,132,315	-	7,600	120,243,432	(39,236)	120,204,196

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32. SEGMENT INFORMATION (Cont'd.)

Operating segments (cont'd.)

Group (cont'd.)	Retail RM'000	WB RM'000	GM RM'000	Others RM'000	Total segments RM'000	Eliminations RM'000	Total RM'000
For period ended 30 September 2024							
Operating income	1,443,374	1,628,671	305,963	209,200	3,587,208	(42,013)	3,545,195
Other operating expenses	(989,201)	(490,081)	(80,826)	(246,236)	(1,806,344)	52,780	(1,753,564)
Write-back of/(allowance for) ECL	49,548	25,640	-	(957)	74,231	703	74,934
Profit before taxation	503,721	1,164,230	225,137	(37,993)	1,855,095	11,470	1,866,565
Income tax expense							(452,974)
Profit after taxation							1,413,591

Other information

For period ended 30 September 2024

Inter-segment operating income/(expense)	309,394	15,346	(561,398)	278,671	42,013	(42,013)	-
Depreciation of property, plant and equipment and right-of-use assets	35,604	23,287	2,963	82,625	144,479	(21,286)	123,193

As at 30 September 2024

Gross loans, advances and financing	60,684,121	46,543,057	-	664,131	107,891,309	(300,038)	107,591,271
Deposits from customers	68,764,504	46,076,423	-	22,037	114,862,964	(61,317)	114,801,647

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33. 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) issued on 15 December 2023 and Capital Adequacy Framework (Basel II - Risk-Weighted Assets) issued on 18 December 2023.

	Group		Bank	
	30-Sep-25	31-Dec-24	30-Sep-25	31-Dec-24
	RM'000	RM'000	RM'000	RM'000
<u>Common Equity Tier 1 ("CET1")/</u>				
<u>Tier 1 Capital</u>				
Paid-up share capital	792,555	792,555	792,555	792,555
Retained profits	13,513,780	13,902,695	13,666,637	14,055,169
Other reserves	397,732	325,539	157,352	85,159
Regulatory adjustments applied in the calculation of CET1 Capital	(1,100,822)	(1,158,883)	(1,155,433)	(1,293,438)
Total CET1/Tier 1 Capital	13,603,245	13,861,906	13,461,111	13,639,445
<u>Tier 2 Capital</u>				
Tier 2 Capital instruments	2,250,000	2,250,000	2,250,000	2,250,000
Loan/financing loss provision:				
- Surplus eligible provisions over expected losses	389,485	373,130	391,723	374,957
- General provisions	147,779	161,244	138,471	151,748
Regulatory adjustments applied in the calculation of Tier 2 Capital	105,065	105,065	-	-
Total Tier 2 Capital	2,892,329	2,889,439	2,780,194	2,776,705
Total Capital	16,495,574	16,751,345	16,241,305	16,416,150

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

(a) The capital adequacy ratios of the Group and the Bank are as follows:

	Group		Bank	
	30-Sep-25	31-Dec-24	30-Sep-25	31-Dec-24
CET1/Tier 1 Capital	15.133%	16.034% *	15.048%	15.863% *
Total Capital	18.351%	19.376% *	18.155%	19.092% *

* The CET1/Tier 1 Capital and Total Capital ratios were before payment of dividend. The CET1/Tier 1 Capital would be 14.973 % and 18.315% for the Group and 14.796% and 18.025% for the Bank, net of proposed dividend.

(b) Analysis of gross risk-weighted assets ("RWA") by risk category is as follows:

	Group		Bank	
	30-Sep-25	31-Dec-24	30-Sep-25	31-Dec-24
	RM'000	RM'000	RM'000	RM'000
Total RWA for credit risk	78,606,956	76,643,244	78,235,384	76,188,110
Total RWA for market risk	2,418,253	1,708,989	2,418,253	1,708,989
Total RWA for operational risk	8,866,292	8,102,776	8,803,403	8,087,999
Total RWA	89,891,501	86,455,009	89,457,040	85,985,098

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34. COMMITMENTS AND CONTINGENCIES

In the normal course of business, the Group and the Bank make various commitments and incur certain contingent liabilities with legal recourse to its customers. No material losses are anticipated as a result of these transactions.

Group and Bank As at 30 September 2025	Principal amount RM'000	Credit equivalent amount RM'000	Risk weighted amount RM'000
Direct credit substitutes	5,038,694	4,652,222	3,011,338
Transaction-related contingent items	8,086,088	3,932,171	2,269,110
Short-term self-liquidating trade-related contingencies	969,230	205,041	169,339
Lending of banks' securities or the posting of securities as collateral by banks	4,115,878	122,173	1,380
Foreign exchange related contracts:			
- Less than one year	108,994,523	2,223,111	327,640
- One year to less than five years	1,541,504	105,474	58,504
- Five years and above	-	-	-
Interest/profit rate related contracts:			
- Less than one year	71,571,574	512,724	53,315
- One year to less than five years	105,171,031	3,415,861	866,345
- Five years and above	3,940,748	358,959	128,052
Equity related contracts:			
- Less than one year	298,525	-	-
- One year to less than five years	21,605	-	-
Precious metals related contracts:			
- Less than one year	536,662	21,089	779
Commodity related contracts:			
- Less than one year	412,308	50,952	13,570
- One year to less than five years	4,011	536	232
Credit derivative contracts:			
- Less than one year	5,514	890	67
Undrawn credit facility:			
- Less than one year	30,184,680	1,399,989	316,199
- More than one year	10,109,343	6,989,388	4,532,012
- Unconditionally cancellable	41,221,003	10,235,911	3,524,554
Other commitments	428,326	-	-
Total	392,651,247	34,226,491	15,272,436

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34. COMMITMENTS AND CONTINGENCIES (Cont'd.)

Group and Bank (cont'd.) As at 31 December 2024	Principal amount RM'000	Credit equivalent amount RM'000	Risk weighted amount RM'000
Direct credit substitutes	5,031,976	4,891,797	3,578,305
Transaction-related contingent items	7,551,468	3,728,404	2,302,234
Short-term self-liquidating trade-related contingencies	653,296	136,913	97,968
Lending of banks' securities or the posting of securities as collateral by banks	2,038,447	65,166	2,525
Foreign exchange related contracts:			
- Less than one year	91,581,348	2,012,786	350,479
- One year to less than five years	1,401,062	108,806	62,116
- Five years and above	116,313	11,631	11,648
Interest/profit rate related contracts:			
- Less than one year	47,837,909	284,156	35,518
- One year to less than five years	68,596,860	2,364,585	625,002
- Five years and above	1,837,353	172,150	76,724
Equity related contracts:			
- Less than one year	140,708	2,862	157
- One year to less than five years	500	-	-
Precious metals related contracts:			
- Less than one year	788,695	11,086	611
Commodity related contracts:			
- Less than one year	597,906	49,242	16,710
- One year to less than five years	9,341	-	-
Credit derivative contracts:			
- Less than one year	5,857	819	74
Undrawn credit facility:			
- Less than one year	26,565,986	1,621,999	724,238
- More than one year	8,146,986	5,578,999	3,510,972
- Unconditionally cancellable	38,563,909	9,427,523	3,552,711
Other commitments	218,409	-	-
Total	301,684,329	30,468,924	14,947,992

Disclosure of the principal amount and credit equivalent of the commitments and contingencies is as per BNM's Risk Weighted Capital Adequacy Framework (Basel II) - Disclosure Requirements (Pillar 3).

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35. PERFORMANCE REVIEW

For the nine months ended 30 September 2025, the Group posted a profit before tax of RM2,111.2 million, an increase of RM244.6 million or 13.1 percent compared to the same period last year. This improvement was driven by a 11.4 percent or RM204.5 million increase in operating profit with 4.6 percent growth in operating income and 2.4 percent reduction in operating expenses.

Operating income rose to RM3,707.7 million, up from RM3,545.2 million a year ago. This was supported by a 8.5 percent or RM180.6 million increase in net interest income mainly from improved net interest margins. Other operating income declined marginally by RM37.9 million or 3.0 percent, mainly due to lower foreign exchange gain of RM93.7m partly offset by higher trading and investment income of RM63.1m.

Operating expenses were reduced by RM42.0 million to RM1,711.6 million, compared to RM1,753.6 million in the previous year reflecting the Bank's continuous efforts in executing its cost management measures.

The Group recorded a total expected credit loss ("ECL") allowance writeback of RM115.1 million, which was RM40.2 million higher than the RM74.9 million writeback in the same period last year.

Gross loans, advances and financing grew by 3.2 percent to RM111.0 billion, reflecting the Group's commitment in supporting lending activities for both businesses and individuals. Non-bank deposits grew by 4.7 percent to RM120.2 billion, with growth from business enterprises and individuals.

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36. PROSPECTS FOR 2025

The global economy continues to face a mixed outlook as policy frameworks evolve and trade remains volatile. Although some tariff tensions have eased, uncertainty remains high. Despite this, 2025 has shown resilience thanks to front-loading activities, temporary pause in tariffs, supply chain diversification, supportive policy measures, and accommodative monetary conditions. This has helped to offset the cautious stance adopted by firms and investors amid heightened uncertainty. However, the overall environment remains fragile, and many of the temporary factors that buoyed activity in the first half of 2025 may not carry through into 2026. Nonetheless, a key source of strength for ASEAN—and Malaysia in particular—is its proactive stance on trade diplomacy. The expansion of trade agreements and regional cooperation frameworks continues to act as a stabilising force, supporting supply chain diversification and enhancing economic resilience.

Malaysia remains on a moderate growth path, supported by resilient domestic demand, stable labor market conditions, and robust investment activity. Inflation has been subdued—thanks to effective management of subsidy reforms, softer commodity prices, minimal supply disruptions, and absence of excessive demand pressures. While export performance faces headwinds, several supportive factors are underway including wider fiscal support, income policy measures, cash assistance and rollout of catalytic initiatives under the various national plans and the 13th Malaysia Plan. These initiatives will further unlock regional growth across key strategic corridors, including the Northern Corridor, the Johor-Singapore Special Economic Zone (JS-SEZ), Selangor's connectivity and infrastructure network, and Sarawak's emerging renewable energy hub. The upcoming Visit Malaysia Year 2026, which is supported by targeted incentives in the national budget, is poised to further stimulate tourism. Meanwhile, ongoing structural reforms and a gradual path of fiscal consolidation are expected to reinforce long-term economic resilience and sustainability. However, downside risks remain including slower global trade, weaker investor sentiment, and lower-than-expected commodity output, which could weigh on Malaysia's external sector and overall growth trajectory. Caution still guides the outlook but improving fundamentals, policy foresight and proactive risk management offer reasons for optimism.

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37. ISLAMIC BANKING OPERATIONS

**CONDENSED INTERIM FINANCIAL STATEMENTS
UNAUDITED STATEMENT OF FINANCIAL POSITION
AS AT 30 SEPTEMBER 2025**

	Note	30-Sep-25 RM'000	31-Dec-24 RM'000
Assets			
Cash and short-term funds	a	3,083,952	3,404,517
Securities purchased under resale agreements		569,939	872,506
Debt instruments at FVOCI	b	2,175,633	2,390,860
Debt instruments at amortised cost	c	400,022	432,467
Other assets	e	46,601	29,924
Derivative financial assets	f	197,338	97,251
Financing, advances and others	d	9,019,602	8,772,173
Statutory deposits with BNM		17,000	36,500
Plant and equipment		6,748	8,174
Deferred tax assets		12,252	12,877
Total assets		15,529,087	16,057,249
Liabilities and Islamic Banking funds			
Deposits from customers	g	5,292,391	5,945,798
Investment accounts due to a designated financial institution	h	3,333,430	3,234,748
Deposits and placements of other financial institutions	i	4,552,765	5,480,982
Bills and acceptances payable		1,065	3,285
Other liabilities	j	73,943	55,018
Derivative financial liabilities	f	192,599	96,041
Tax payable		28,631	32,061
Subordinated sukuk	k	1,250,000	500,000
Total liabilities		14,724,824	15,347,933
Capital funds		450,000	450,000
Reserves		354,263	259,316
Islamic Banking funds	l	804,263	709,316
Total liabilities and Islamic Banking funds		15,529,087	16,057,249
Commitments and contingencies	t	24,420,106	15,803,684

The unaudited condensed interim financial statements should be read in conjunction with the audited financial statements of the Group and the Bank for the year ended 31 December 2024.

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37. ISLAMIC BANKING OPERATIONS (Cont'd.)

CONDENSED INTERIM FINANCIAL STATEMENTS
UNAUDITED STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME
FOR THE FINANCIAL PERIOD ENDED 30 SEPTEMBER 2025

		Third Quarter ended		Nine Months ended	
	Note	30-Sep-25 RM'000	30-Sep-24 RM'000	30-Sep-25 RM'000	30-Sep-24 RM'000
Income derived from investment of depositors' funds	m	160,992	105,029	387,438	292,863
Income derived from investment of Islamic Banking funds	n	20,417	11,458	49,053	31,713
Income derived from investment of investment account funds	o	23,504	38,731	85,443	128,955
Write-back of/(allowance for) ECL on:					
- Financing, advances and others	r	1,414	(1,796)	(6,727)	(8,384)
- Other financial assets	r	98	20	339	70
- Commitments and contingencies	r	(846)	745	322	115
Total distributable income		205,579	154,187	515,868	445,332
Profit distributed to depositors and others	p	(107,285)	(71,954)	(283,520)	(207,909)
Profit distributed to investment account holders	q	(24,656)	(30,877)	(75,301)	(102,277)
Total net income		73,638	51,356	157,047	135,146
Other operating expenses	s	(11,939)	(11,398)	(35,032)	(34,014)
Profit before taxation		61,699	39,958	122,015	101,132
Income tax expense		(14,230)	(9,619)	(28,731)	(24,461)
Profit after taxation		47,469	30,339	93,284	76,671
<i>Other comprehensive income:</i>					
<u>Items that may be reclassified subsequently to statement of profit or loss:</u>					
Net fair value changes in debt instruments at FVOCI		(189)	5,440	2,188	4,029
Income tax effect		45	(1,306)	(525)	(967)
Other comprehensive (loss)/income for the financial period, net of tax		(144)	4,134	1,663	3,062
Total comprehensive income for the financial period		47,325	34,473	94,947	79,733

The unaudited condensed interim financial statements should be read in conjunction with the audited financial statements of the Group and the Bank for the year ended 31 December 2024.

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37. ISLAMIC BANKING OPERATIONS (Cont'd.)

CONDENSED INTERIM FINANCIAL STATEMENTS
UNAUDITED STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME (Cont'd.)
FOR THE FINANCIAL PERIOD ENDED 30 SEPTEMBER 2025

Net income from Islamic Banking operations as reported in the statements of profit or loss of the Group and the Bank is derived as follows:

	Third Quarter ended		Nine Months ended	
	30-Sep-25	30-Sep-24	30-Sep-25	30-Sep-24
	RM'000	RM'000	RM'000	RM'000
Income derived from investment of depositors' funds	160,992	105,029	387,438	292,863
Income derived from investment of Islamic Banking funds	20,417	11,458	49,053	31,713
Income derived from investment of investment account funds	23,504	38,731	85,443	128,955
Profit distributed to depositors and others	(107,285)	(71,954)	(283,520)	(207,909)
Profit distributed to investment account holders	(24,656)	(30,877)	(75,301)	(102,277)
Net income from Islamic Banking operations reported in the statements of profit or loss of the Group and the Bank	72,972	52,387	163,113	143,345

The unaudited condensed interim financial statements should be read in conjunction with the audited financial statements of the Group and the Bank for the year ended 31 December 2024.

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37. ISLAMIC BANKING OPERATIONS (Cont'd.)

**CONDENSED INTERIM FINANCIAL STATEMENTS
UNAUDITED STATEMENT OF CHANGES IN ISLAMIC BANKING FUNDS
FOR THE FINANCIAL PERIOD ENDED 30 SEPTEMBER 2025**

	Capital funds RM'000	Non- distributable FVOCI reserve RM'000	Distributable Retained profits RM'000	Total RM'000
At 1 January 2025	450,000	698	258,618	709,316
Profit for the financial period	-	-	93,284	93,284
Other comprehensive income	-	1,663	-	1,663
Total comprehensive income for the financial period	-	1,663	93,284	94,947
At 30 September 2025	450,000	2,361	351,902	804,263
At 1 January 2024	450,000	1,316	160,434	611,750
Profit for the financial period	-	-	76,671	76,671
Other comprehensive income	-	3,062	-	3,062
Total comprehensive income for the financial period	-	3,062	76,671	79,733
At 30 September 2024	450,000	4,378	237,105	691,483

The unaudited condensed interim financial statements should be read in conjunction with the audited financial statements of the Group and the Bank for the year ended 31 December 2024.

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37. ISLAMIC BANKING OPERATIONS (Cont'd.)

**CONDENSED INTERIM FINANCIAL STATEMENTS
UNAUDITED STATEMENT OF CASH FLOWS
FOR THE FINANCIAL PERIOD ENDED 30 SEPTEMBER 2025**

	30-Sep-25 RM'000	30-Sep-24 RM'000
Profit before taxation	122,015	101,132
Adjustments for non-operating and non-cash items	(53,448)	(66,412)
Operating profit before working capital changes	68,567	34,720
Changes in working capital:		
Net changes in operating assets	(40,209)	(889,138)
Net changes in operating liabilities	(1,369,357)	(418,382)
Tax expense	(32,061)	(27,068)
Net cash used in operating activities	(1,373,060)	(1,299,868)
Net cash generated from investing activities	302,209	402,640
Net cash generated from financing activities	750,000	500,000
Net decrease in cash and cash equivalents	(320,851)	(397,228)
Cash and cash equivalents at beginning of the financial period	3,404,999	2,890,913
Cash and cash equivalents at end of the financial period before allowance for ECL	3,084,148	2,493,685
Analysis of cash and cash equivalents		
Cash and short-term funds	3,084,148	2,493,685
Less: Allowance for ECL	(196)	(407)
	3,083,952	2,493,278

The unaudited condensed interim financial statements should be read in conjunction with the audited financial statements of the Group and the Bank for the year ended 31 December 2024.

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37. ISLAMIC BANKING OPERATIONS (Cont'd.)
EXPLANATORY NOTES

a. Cash and short-term funds

	30-Sep-25	31-Dec-24
	RM'000	RM'000
Cash and balances with banks and other financial institutions	2,801,148	2,472,999
Money at call and deposit placements maturing within one month	283,000	932,000
	3,084,148	3,404,999
Less: Allowance for ECL	(196)	(482)
	3,083,952	3,404,517

Movements in the allowance for ECL on cash and short-term funds are as follows:

	Stage 1	Stage 2	Stage 3	
	12-months	Lifetime ECL	Lifetime ECL	
	ECL	non credit-	credit-	
	RM'000	impaired	impaired	Total ECL
	RM'000	RM'000	RM'000	RM'000
As at 30 September 2025				
At 1 January 2025	482	-	-	482
Allowance made	79	-	-	79
Maturity/settlement/repayment	(349)	-	-	(349)
Exchange differences	(16)	-	-	(16)
Net total	(286)	-	-	(286)
At 30 September 2025	196	-	-	196
As at 31 December 2024				
At 1 January 2024	422	-	-	422
Allowance made	139	-	-	139
Maturity/settlement/repayment	(61)	-	-	(61)
Exchange differences	(18)	-	-	(18)
Net total	60	-	-	60
At 31 December 2024	482	-	-	482

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37. ISLAMIC BANKING OPERATIONS (Cont'd.)
EXPLANATORY NOTES

b. Debt instruments at fair value through other comprehensive income ("FVOCI")

	30-Sep-25 RM'000	31-Dec-24 RM'000
Money market instruments		
Government Islamic investments	2,175,633	2,161,028
Negotiable instruments of deposits	-	199,829
	2,175,633	2,360,857
Private debt securities of companies incorporated in Malaysia		
Cagamas sukuk	-	30,003
Total debt instruments at FVOCI	2,175,633	2,390,860

Movements in the allowance for ECL on debt instruments at FVOCI are as follows:

	Stage 1	Stage 2	Stage 3	
	12-months	Lifetime ECL	Lifetime ECL	Total ECL
	ECL	non credit-	credit-	
	RM'000	impaired	impaired	RM'000
As at 30 September 2025				
At 1 January 2025	243	-	-	243
Allowance made	111	-	-	111
Maturity/settlement/repayment	(164)	-	-	(164)
Net total	(53)	-	-	(53)
At 30 September 2025	190	-	-	190
As at 31 December 2024				
At 1 January 2024	185	-	-	185
Allowance made	230	-	-	230
Maturity/settlement/repayment	(172)	-	-	(172)
Net total	58	-	-	58
At 31 December 2024	243	-	-	243

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37. ISLAMIC BANKING OPERATIONS (Cont'd.)
EXPLANATORY NOTES

c. Debt instruments at amortised cost

	30-Sep-25	31-Dec-24
	RM'000	RM'000
Money market instruments		
Government Islamic investment	400,057	401,617
Less: Allowance for ECL	(35)	(35)
	400,022	401,582
Private debt securities of companies incorporated in Malaysia		
Unquoted corporate sukuk	-	30,885
Total debt instruments at amortised cost	400,022	432,467

Movements in the allowance for ECL on debt instruments at amortised cost are as follows:

	Stage 1	Stage 2	Stage 3	
	12-months	Lifetime ECL	Lifetime ECL	Total ECL
	ECL	non credit-	credit-	
	RM'000	impaired	impaired	RM'000
As at 30 September 2025				
At 1 January 2025/30 September 2025	35	-	-	35
As at 31 December 2024				
At 1 January 2024	145	-	-	145
Maturity/settlement/repayment	(110)	-	-	(110)
Net total	(110)	-	-	(110)
At 31 December 2024	35	-	-	35

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37. ISLAMIC BANKING OPERATIONS (Cont'd.)
EXPLANATORY NOTES

d. Financing, advances and others

(i) Financing by type of Shariah contract:

As at 30 September 2025	Sale based contracts				Total RM'000
	Tawarruq RM'000	Murabahah RM'000	Bai Al-Dayn RM'000	Others RM'000	
Term financing:					
- Housing financing	4,061,543	-	-	6,850	4,068,393
- Syndicated term financing	649,908	-	-	-	649,908
- Other term financing	3,318,155	-	-	-	3,318,155
Trust receipts	510,172	-	-	-	510,172
Claims on customers under acceptance credits	-	106,150	690	-	106,840
Revolving credits	464,187	-	-	-	464,187
Gross financing, advances and others	<u>9,003,965</u>	<u>106,150</u>	<u>690</u>	<u>6,850</u>	<u>9,117,655</u>
Allowance for ECL on financing, advances and others:					
- Stage 1 - 12-month ECL					(22,302)
- Stage 2 - Lifetime ECL non credit-impaired					(47,746)
- Stage 3 - Lifetime ECL credit-impaired					(28,005)
Net financing, advances and others					<u>9,019,602</u>

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**37. ISLAMIC BANKING OPERATIONS (Cont'd.)
EXPLANATORY NOTES**

d. Financing, advances and others (cont'd.)

(i) Financing by type of Shariah contract (cont'd.):

As at 31 December 2024	Sale based contracts				Total RM'000
	Tawarruq RM'000	Murabahah RM'000	Bai Al-Dayn RM'000	Others RM'000	
Term financing:					
- Housing financing	3,899,657	-	-	7,402	3,907,059
- Syndicated term financing	55,495	-	-	-	55,495
- Other term financing	3,566,794	-	-	-	3,566,794
Trust receipts	387,983	-	-	-	387,983
Claims on customers under acceptance credits	-	158,892	786	-	159,678
Revolving credits	810,700	-	-	-	810,700
Gross financing, advances and others	<u>8,720,629</u>	<u>158,892</u>	<u>786</u>	<u>7,402</u>	<u>8,887,709</u>
Allowance for ECL on financing, advances and others:					
- Stage 1 - 12-month ECL					(24,951)
- Stage 2 - Lifetime ECL non credit-impaired					(58,977)
- Stage 3 - Lifetime ECL credit-impaired					(31,608)
Net financing, advances and others					<u>8,772,173</u>

Included in financing and advances are specific business ventures funded by the Restricted Specific Investment Account ("RSIA") arrangement between Islamic Banking and Conventional Banking. The Conventional Banking, being the RSIA depositor, is exposed to the risks and rewards of the business ventures and accounts for the ECL allowance arising thereon.

As at 30 September 2025, the gross exposure and ECL relating to RSIA financing amounting to RM1,976,632,953 (31 December 2024: RM2,347,357,179) and RM12,377,562 (31 December 2024: RM27,853,711), respectively.

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37. ISLAMIC BANKING OPERATIONS (Cont'd.)
EXPLANATORY NOTES

d. Financing, advances and others (cont'd.)

(ii)

Gross financing, advances and others by remaining contractual maturity are as follows:

	30-Sep-25	31-Dec-24
	RM'000	RM'000
Maturing within one year	1,779,377	1,792,701
One year to three years	254,376	690,415
Three years to five years	778,847	276,851
Over five years	6,305,055	6,127,742
	9,117,655	8,887,709

(iii) Gross financing, advances and others by type of customers are as follows:

	30-Sep-25	31-Dec-24
	RM'000	RM'000
Domestic non-banking financial institutions:		
- Others	74,309	688,973
Domestic business enterprises:		
- Small and medium enterprises	2,024,656	2,080,455
- Others	2,659,524	1,924,157
Individuals	4,205,041	4,050,177
Foreign entities	154,125	143,947
	9,117,655	8,887,709

(iv) Gross financing, advances and others by profit rate sensitivity are as follows:

	30-Sep-25	31-Dec-24
	RM'000	RM'000
Fixed rate financing	110,635	160,177
Variable rate:		
- Base rate/base financing rate-plus	5,452,846	5,359,580
- Cost-plus	3,554,174	3,367,952
	9,117,655	8,887,709

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37. ISLAMIC BANKING OPERATIONS (Cont'd.)
EXPLANATORY NOTES

d. Financing, advances and others (cont'd.)

(v) Gross financing, advances and others by economic sector are as follows:

	30-Sep-25	31-Dec-24
	RM'000	RM'000
Agriculture, hunting, forestry and fishing	151,583	283,586
Mining and quarrying	39,753	28,740
Manufacturing	928,870	752,014
Electricity, gas and water	689,463	589,452
Construction	492,733	372,965
Wholesale, retail trade, restaurants and hotels	950,893	1,133,546
Transport, storage and communication	752,131	208,377
Finance, takaful and business services	213,322	658,913
Real estate	502,562	422,619
Community, social and personal services	37,179	243,373
Households:		
- Purchase of residential properties	4,079,685	3,926,042
- Purchase of non-residential properties	217,326	214,570
- Others	62,155	53,512
	9,117,655	8,887,709

(vi) Gross financing, advances and others by geographical distribution are as follows:

	30-Sep-25	31-Dec-24
	RM'000	RM'000
In Malaysia	8,963,530	8,743,762
Outside Malaysia	154,125	143,947
	9,117,655	8,887,709

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37. ISLAMIC BANKING OPERATIONS (Cont'd.)
EXPLANATORY NOTES

d. Financing, advances and others (cont'd.)

(vii) Movements in the allowance for ECL on financing, advances and others are as follows:

	Stage 1	Stage 2	Stage 3	
	12-months	Lifetime ECL	Lifetime ECL	Total ECL
	ECL	non credit-	credit-	
	RM'000	impaired	impaired	RM'000
As at 30 September 2025	RM'000	RM'000	RM'000	RM'000
At 1 January 2025	24,951	58,977	31,608	115,536
Transferred to Stage 1	9,268	(7,307)	(1,961)	-
Transferred to Stage 2	(1,959)	6,065	(4,106)	-
Transferred to Stage 3	(95)	(5,467)	5,562	-
Net remeasurement of allowance	(8,042)	14,840	2,485	9,283
Allowance made	11,695	2,943	5,372	20,010
Maturity/settlement/repayment	(13,485)	(22,263)	(3,089)	(38,837)
Exchange differences	(31)	(42)	-	(73)
Net total	(2,649)	(11,231)	4,263	(9,617)
Amount written-off	-	-	(7,866)	(7,866)
At 30 September 2025	22,302	47,746	28,005	98,053
As at 31 December 2024				
At 1 January 2024	17,656	52,737	52,131	122,524
Transferred to Stage 1	7,052	(4,069)	(2,983)	-
Transferred to Stage 2	(910)	5,198	(4,288)	-
Transferred to Stage 3	(96)	(3,402)	3,498	-
Net remeasurement of allowance	(7,583)	10,168	8,130	10,715
Allowance made	13,231	29,074	8,042	50,347
Maturity/settlement/repayment	(4,385)	(30,729)	(19,796)	(54,910)
Exchange differences	(14)	-	-	(14)
Net total	7,295	6,240	(7,397)	6,138
Amount written-off	-	-	(13,126)	(13,126)
At 31 December 2024	24,951	58,977	31,608	115,536

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37. ISLAMIC BANKING OPERATIONS (Cont'd.)
EXPLANATORY NOTES

d. Financing, advances and others (cont'd.)

(viii) Movements in credit-impaired financing, advances and others are as follows:

	30-Sep-25	31-Dec-24
	RM'000	RM'000
At 1 January	196,735	215,411
Classified as credit-impaired	68,716	78,455
Amount recovered	(20,182)	(35,550)
Reclassified as non credit-impaired	(44,757)	(45,489)
Amount written-off	(7,966)	(16,092)
Gross credit-impaired financing, advances and others	192,546	196,735
Less: Stage 3 - Lifetime ECL credit-impaired	(28,005)	(31,608)
Net credit-impaired financing, advances and others	164,541	165,127
Ratio of net credit-impaired financing, advances and others to gross financing, advances and others less allowance for ECL on credit-impaired provisions	1.8%	1.9%

(ix) Gross credit-impaired financing, advances and others by economic sector are as follows:

	30-Sep-25	31-Dec-24
	RM'000	RM'000
Manufacturing	4,533	4,173
Construction	28,855	28,670
Wholesale, retail trade, restaurants and hotels	14,007	19,159
Transport, storage and communication	2,129	2,058
Finance, takaful and business services	-	1,476
Community, social and personal services	1,987	1,987
Households:		
- Purchase of residential properties	136,162	133,755
- Purchase of non-residential properties	3,426	4,188
- Others	1,447	1,269
	192,546	196,735

(x) Gross credit-impaired financing, advances and others by geographical distribution are as follows:

	30-Sep-25	31-Dec-24
	RM'000	RM'000
In Malaysia	187,312	191,595
Outside Malaysia	5,234	5,140
	192,546	196,735

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37. ISLAMIC BANKING OPERATIONS (Cont'd.)

EXPLANATORY NOTES

e. Other assets

	30-Sep-25	31-Dec-24
	RM'000	RM'000
Other receivables, deposits and prepayments	13,147	3,206
Profit receivable	33,493	26,757
Less: Allowance for ECL	(39)	(39)
	46,601	29,924

Movements in the allowance for ECL on other assets are as follows:

	Stage 1	Stage 2	Stage 3	
	12-months	Lifetime ECL	Lifetime ECL	
	ECL	non credit-	credit-	
	RM'000	impaired	impaired	Total ECL
As at 30 September 2025		RM'000	RM'000	RM'000
At 1 January 2025	21	18	-	39
Allowance made	10	4	-	14
Maturity/settlement/repayment	(8)	(6)	-	(14)
Net total	2	(2)	-	-
At 30 September 2025	23	16	-	39
As at 31 December 2024				
At 1 January 2024	5	4	-	9
Allowance made	19	16	-	35
Maturity/settlement/repayment	(3)	(2)	-	(5)
Net total	16	14	-	30
At 31 December 2024	21	18	-	39

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37. ISLAMIC BANKING OPERATIONS (Cont'd.)
EXPLANATORY NOTES

f. Derivative financial assets/(liabilities)

Financial derivatives are instruments whose values change in response to the change in one or more "underlying", such as foreign exchange rate, security price and credit index. They include forwards, swaps, futures, options and credit derivatives. In the normal course of business, the Bank customises derivatives to meet specific needs of its customers. The Bank also transacts in these derivatives for proprietary trading purposes as well as to manage its assets/liabilities and structural positions. While the Bank also enters into other foreign exchange forward contracts with the intention to reduce the foreign exchange risk of expected sales and purchases for customers, these other contracts are not designated as hedge relationships and are measured at fair value through profit or loss.

The fair values of the financial derivatives are as follows:

	Contract or underlying principal amount RM'000	Positive fair value RM'000	Negative fair value RM'000
As at 30 September 2025			
Foreign exchange related contracts:			
- Forwards	8,920,950	6,557	183,162
- Swaps	10,958,419	190,699	9,355
Profit rate related contracts:			
- Swaps	74,014	82	82
		197,338	192,599
As at 31 December 2024			
Foreign exchange related contracts:			
- Forwards	5,018,816	73,560	17,030
- Swaps	5,665,415	23,449	78,773
- Options	563,292	-	-
Profit rate related contracts:			
- Swaps	990,000	242	238
		97,251	96,041

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37. ISLAMIC BANKING OPERATIONS (Cont'd.)
EXPLANATORY NOTES

g. Deposits from customers

(i) By type of deposits:

	30-Sep-25	31-Dec-24
	RM'000	RM'000
<u>Non-mudarabah fund</u>		
Demand deposits:		
- Tawarruq	408,453	279,051
- Qard	991,348	1,133,230
Savings deposits:		
- Tawarruq	112,294	109,870
- Qard	16,181	17,587
Fixed deposits:		
- Tawarruq	3,660,194	3,918,735
Other deposits:		
- Tawarruq	103,921	487,325
	5,292,391	5,945,798

(ii) The remaining maturity of fixed deposits and other deposits are as follows:

	30-Sep-25	31-Dec-24
	RM'000	RM'000
Due within six months	3,288,208	3,155,570
Six months to one year	475,907	1,250,490
	3,764,115	4,406,060

(iii) The deposits are sourced from the following type of customers:

	30-Sep-25	31-Dec-24
	RM'000	RM'000
Business enterprises	1,287,654	1,315,353
Individuals	2,801,037	2,812,555
Foreign entities	420,667	380,483
Others	783,033	1,437,407
	5,292,391	5,945,798

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37. ISLAMIC BANKING OPERATIONS (Cont'd.)

EXPLANATORY NOTES

h. Investment accounts due to a designated financial institution

	30-Sep-25 RM'000	31-Dec-24 RM'000
<u>Mudarabah RSIA</u>		
Conventional Banking	3,345,808	3,262,602
Amount receivable from Conventional Banking	(12,378)	(27,854)
	<u>3,333,430</u>	<u>3,234,748</u>

i. Deposits and placements of other financial institutions

	30-Sep-25 RM'000	31-Dec-24 RM'000
<u>Non-mudarabah fund</u>		
Other financial institutions	4,552,765	5,480,982

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37. ISLAMIC BANKING OPERATIONS (Cont'd.)
EXPLANATORY NOTES

j. Other liabilities

	30-Sep-25	31-Dec-24
	RM'000	RM'000
Allowance for ECL on commitments and contingencies	10,368	9,436
Profit payable	57,246	37,499
Accruals and provisions for operational expenses	573	892
Other payables and accruals	3,124	3,219
Deferred income	2,632	3,972
	73,943	55,018

Movements in the allowance for ECL on commitments and contingencies are as follows:

	Stage 1	Stage 2	Stage 3	
	12-months	Lifetime ECL	Lifetime ECL	
	ECL	non credit-	credit-	
		impaired	impaired	Total ECL
	RM'000	RM'000	RM'000	RM'000
As at 30 September 2025				
At 1 January 2025	7,357	2,079	-	9,436
Transferred to Stage 1	492	(492)	-	-
Transferred to Stage 2	(27)	27	-	-
Net remeasurement of allowance	133	128	-	261
Allowance made	7,026	1,051	-	8,077
Maturity/settlement/repayment	(6,001)	(1,386)	-	(7,387)
Exchange differences	(19)	-	-	(19)
Net total	1,604	(672)	-	932
At 30 September 2025	8,961	1,407	-	10,368

As at 31 December 2024

At 1 January 2024	10,608	667	-	11,275
Transferred to Stage 1	45	(45)	-	-
Transferred to Stage 2	(966)	966	-	-
Net remeasurement of allowance	(16)	317	-	301
Allowance made	2,805	583	-	3,388
Maturity/settlement/repayment	(5,116)	(403)	-	(5,519)
Exchange differences	(3)	(6)	-	(9)
Net total	(3,251)	1,412	-	(1,839)
At 31 December 2024	7,357	2,079	-	9,436

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37. ISLAMIC BANKING OPERATIONS (Cont'd.)
EXPLANATORY NOTES

k. Subordinated sukuk

	30-Sep-25	31-Dec-24
	RM'000	RM'000
RM500.0 million Islamic subordinated Sukuk 2024/2034 (a)	500,000	500,000
RM750.0 million Islamic subordinated Sukuk 2025/2037 (b)	750,000	-
	1,250,000	500,000

- (a) On 8 February 2024, the Bank issued RM500.0 million Basel III compliant Tier 2 subordinated Islamic Medium Term Notes (10 years maturity, non-callable 5 years) ("the Sukuk 1").

The Sukuk 1 bears profit at the rate of 4.01% per annum. The coupon rate herein is applicable throughout the tenure of the subordinated sukuk.

The Sukuk 1 may be redeemed at par at the option of the Bank, in part or in whole, on 8 February 2029 or at any profit payment date thereafter.

The profit is payable semi-annually in arrears on 8 August and 8 February each year commencing 8 August 2024.

The Sukuk 1 has been rated AA1 by Rating Agency Malaysia Bhd and it qualifies as Tier 2 capital for the purpose of determining the Bank's capital adequacy ratio.

- (b) On 3 July 2025, the Bank issued RM750.0 million Basel III compliant Tier 2 subordinated Islamic Medium Term Notes (12 years maturity, non-callable 7 years) ("the Sukuk 2").

The Sukuk 2 bears profit at the rate of 3.85% per annum. The coupon rate herein is applicable throughout the tenure of the subordinated sukuk.

The Sukuk 2 may be redeemed at par at the option of the Bank, in part or in whole, on 2 July 2032 or at any profit payment date thereafter.

The profit is payable semi-annually in arrears on 3 January and 3 July each year commencing 3 January 2026.

The Sukuk 2 has been rated AA1 by Rating Agency Malaysia Bhd and it qualifies as Tier 2 capital for the purpose of determining the Bank's capital adequacy ratio.

l. Islamic Banking funds

	30-Sep-25	31-Dec-24
	RM'000	RM'000
Capital funds	450,000	450,000
FVOCI reserve	2,361	698
Retained profits	351,902	258,618
	804,263	709,316

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37. ISLAMIC BANKING OPERATIONS (Cont'd.)
EXPLANATORY NOTES

m. Income derived from investment of depositors' funds

	Third Quarter ended		Nine Months ended	
	30-Sep-25 RM'000	30-Sep-24 RM'000	30-Sep-25 RM'000	30-Sep-24 RM'000
<u>Finance income and hibah</u>				
Financing, advances and others	75,567	70,809	211,575	203,493
Credit-impaired financing, advances and others	2,026	1,254	5,495	4,634
Money at call and deposit placements with financial institutions	33,338	3,436	79,528	3,436
Financial assets at FVTPL	203	2,521	203	4,145
Debt instruments at FVOCI	14,825	13,228	35,823	35,556
Debt instruments at amortised cost	3,560	4,622	10,588	22,151
	129,519	95,870	343,212	273,415
Amortisation of premiums, net	(2,814)	(929)	(5,489)	(5,048)
Total finance income and hibah	126,705	94,941	337,723	268,367
<u>Other operating income</u>				
Trading income	2,529	4,252	7,469	6,766
Commission income	3,795	3,832	10,902	9,950
Fee income	27,922	1,963	31,233	7,680
Others	41	41	111	100
Total other operating income	34,287	10,088	49,715	24,496
Total	160,992	105,029	387,438	292,863

n. Income derived from investment of Islamic Banking funds

	Third Quarter ended		Nine Months ended	
	30-Sep-25 RM'000	30-Sep-24 RM'000	30-Sep-25 RM'000	30-Sep-24 RM'000
<u>Finance income and hibah</u>				
Financing, advances and others	9,603	7,726	26,811	22,043
Credit-impaired financing, advances and others	257	137	696	498
Money at call and deposit placements with financial institutions	4,224	376	10,057	376
Financial assets at FVTPL	26	275	26	459
Debt instruments at FVOCI	1,884	1,442	4,543	3,833
Debt instruments at amortised cost	453	504	1,342	2,398
	16,447	10,460	43,475	29,607
Amortisation of premiums, net	(357)	(100)	(696)	(546)
Total finance income and hibah	16,090	10,360	42,779	29,061

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37. ISLAMIC BANKING OPERATIONS (Cont'd.)
EXPLANATORY NOTES

n. Income derived from investment of Islamic Banking funds (cont'd.)

	Third Quarter ended		Nine Months ended	
	30-Sep-25 RM'000	30-Sep-24 RM'000	30-Sep-25 RM'000	30-Sep-24 RM'000
<u>Other operating income</u>				
Trading income	322	462	946	729
Commission income	484	419	1,380	1,089
Fee income	3,516	212	3,934	823
Others	5	5	14	11
Total other operating income	4,327	1,098	6,274	2,652
Total	20,417	11,458	49,053	31,713

o. Income derived from investment of investment account funds

	Third Quarter ended		Nine Months ended	
	30-Sep-25 RM'000	30-Sep-24 RM'000	30-Sep-25 RM'000	30-Sep-24 RM'000
<u>Finance income and hibah</u>				
Financing, advances and others	17,770	27,288	69,776	95,254
Money at call and deposit placements with financial institutions	5,734	10,806	15,667	32,089
	23,504	38,094	85,443	127,343
<u>Other operating income</u>				
Fee income	-	637	-	1,612
Total	23,504	38,731	85,443	128,955

p. Profit distributed to depositors and others

	Third Quarter ended		Nine Months ended	
	30-Sep-25 RM'000	30-Sep-24 RM'000	30-Sep-25 RM'000	30-Sep-24 RM'000
Profit distributed to depositors from non-mudarabah fund	95,112	66,900	261,404	194,945
Subordinated sukuk	12,173	5,054	22,116	12,964
	107,285	71,954	283,520	207,909

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37. ISLAMIC BANKING OPERATIONS (Cont'd.)
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q. Profit distributed to investment account holders

	Third Quarter ended		Nine Months ended	
	30-Sep-25	30-Sep-24	30-Sep-25	30-Sep-24
	RM'000	RM'000	RM'000	RM'000
Profit distributed to investment account holders from mudarabah fund	24,656	30,877	75,301	102,277

r. (Write-back of)/allowance for ECL

	Third Quarter ended		Nine Months ended	
	30-Sep-25	30-Sep-24	30-Sep-25	30-Sep-24
	RM'000	RM'000	RM'000	RM'000
Financing, advances and others:				
- Stage 1 - 12-month ECL	(5,259)	4,128	(2,649)	6,478
- Stage 2 - Lifetime ECL non credit-impaired	(13,070)	(15,079)	(11,231)	3,513
- Stage 3 - Lifetime ECL credit-impaired	(611)	2,060	4,263	(8,019)
Movement in ECL for RSIA holder*	17,351	10,274	16,730	5,735
	(1,589)	1,383	7,113	7,707
Credit-impaired financing, advances and others:				
- Written-off	275	420	649	699
- Recovered	(100)	(7)	(1,035)	(22)
	(1,414)	1,796	6,727	8,384
Other financial assets:				
- Stage 1 - 12-month ECL	(101)	(4)	(337)	(79)
- Stage 2 - Lifetime ECL non credit-impaired	3	(16)	(2)	9
	(98)	(20)	(339)	(70)
Commitments and contingencies:				
- Stage 1 - 12-month ECL	(1,044)	(7)	1,604	(971)
- Stage 2 - Lifetime ECL non credit-impaired	(536)	(329)	(672)	(40)
Movement in ECL for RSIA holder*	2,426	(409)	(1,254)	896
	846	(745)	(322)	(115)
Total	(666)	1,031	6,066	8,199

* The RSIA holder is the Conventional Banking (Note d(ii))

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37. ISLAMIC BANKING OPERATIONS (Cont'd.)
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s. Other operating expenses

	Third Quarter ended		Nine Months ended	
	30-Sep-25 RM'000	30-Sep-24 RM'000	30-Sep-25 RM'000	30-Sep-24 RM'000
Personnel expenses	993	1,184	3,214	3,168
Establishment expenses	1,586	1,278	4,658	3,868
Marketing expenses	33	26	142	124
General administrative expenses	9,327	8,910	27,018	26,854
	11,939	11,398	35,032	34,014
<u>Personnel expenses</u>				
Wages, salaries and bonus	768	798	2,574	2,439
Defined contribution plan	123	174	411	431
Other employee benefits	102	212	229	298
	993	1,184	3,214	3,168
<u>Establishment expenses</u>				
Depreciation of plant and equipment	475	475	1,426	1,426
Information technology costs	581	388	1,706	1,196
Repair and maintenance	5	4	50	39
Short-term lease expenses	20	26	73	70
Others	505	385	1,403	1,137
	1,586	1,278	4,658	3,868
<u>Marketing expenses</u>				
Advertisement and publicity	33	26	142	124
<u>General administrative expenses</u>				
Fees and commissions paid	768	250	1,039	1,206
Management fee	8,421	8,562	25,506	25,399
Others	138	98	473	249
	9,327	8,910	27,018	26,854

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37. ISLAMIC BANKING OPERATIONS (cont'd.)
EXPLANATORY NOTES

t. Commitments and contingencies

The off-balance sheet exposures and their related counterparty credit risks are as follows:

	Principal amount RM'000	Credit equivalent amount RM'000	Risk weighted amount RM'000
As at 30 September 2025			
Direct credit substitutes	293,276	293,276	124,963
Transaction-related contingent items	248,132	124,157	110,690
Short-term self-liquidating trade-related contingencies	52,569	10,514	4,747
Foreign exchange related contracts:			
- Less than one year	19,879,369	176,154	38,176
Profit rate related contracts:			
- Less than one year	74,014	1,200	511
Undrawn credit facility:			
- Less than one year	1,116,066	16,581	4,510
- More than one year	1,468,761	986,749	820,673
- Unconditionally cancellable	1,287,919	-	-
Total	24,420,106	1,608,631	1,104,270
As at 31 December 2024			
Direct credit substitutes	179,009	179,009	285,556
Transaction-related contingent items	214,053	107,029	171,575
Short-term self-liquidating trade-related contingencies	4,449	889	836
Foreign exchange related contracts:			
- Less than one year	11,225,747	172,498	37,468
- More than one year	21,776	741	86
Profit rate related contracts:			
- Less than one year	890,000	663	96
- More than one year to less than five years	100,000	1,000	463
Undrawn credit facility:			
- Less than one year	1,181,312	13,522	4,267
- More than one year	730,082	527,023	336,085
- Unconditionally cancellable	1,257,256	-	-
Total	15,803,684	1,002,374	836,432

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37. ISLAMIC BANKING OPERATIONS (cont'd.)
EXPLANATORY NOTES

u. Capital management and capital adequacy

The capital adequacy ratios of Islamic Banking window are computed in accordance with the BNM Capital Adequacy Framework for Islamic Banking (Capital Components) issued on 15 December 2023 and Basel II - Risk-weighted Assets Framework for Islamic Banking issued on 18 December 2023.

	30-Sep-25 RM'000	31-Dec-24 RM'000
<u>Common Equity Tier 1 ("CET1")/Tier 1 Capital</u>		
Capital funds	450,000	450,000
Retained profits	304,433	258,618
Other reserves	2,361	698
Regulatory adjustments applied in the calculation of CET1 Capital	(14,041)	(21,542)
Total CET1/Tier 1 Capital	742,753	687,774
<u>Tier 2 Capital</u>		
Tier 2 Capital instruments	1,250,000	500,000
Financing loss provision:		
- Surplus eligible provisions over expected losses	6,725	-
- General provisions	966	994
Total Tier 2 Capital	1,257,691	500,994
Total Capital	2,000,444	1,188,768

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37. ISLAMIC BANKING OPERATIONS (cont'd.)
EXPLANATORY NOTES

u. Capital management and capital adequacy (cont'd.)

(a) The capital adequacy ratios are as follows:

	30-Sep-25 RM'000	31-Dec-24 RM'000
Before the effects of RSIA		
CET1/Tier 1 Capital	10.692%	11.138%
Total Capital	28.803%	19.247%
After the effects of RSIA		
CET1/Tier 1 Capital	14.629%	14.876%
Total Capital	39.399%	25.712%

In accordance with BNM's Guidelines on the Investment Account, the credit risk and market risk weighted assets funded by the RSIA which qualify as risk absorbent are excluded from the calculation of capital adequacy ratio. As at 30 September 2025, credit risk related to RSIA assets excluded from the total capital ratio calculation amounting to RM1,869,161,193 (31 December 2024: RM1,555,476,008).

(b) Analysis of gross RWA by risk category is as follows:

	30-Sep-25 RM'000	31-Dec-24 RM'000
Total RWA for credit risk	4,782,578	4,299,340
Total RWA for market risk	7,062	7,013
Total RWA for operational risk	287,711	317,084
Total RWA	5,077,351	4,623,437