

Channels

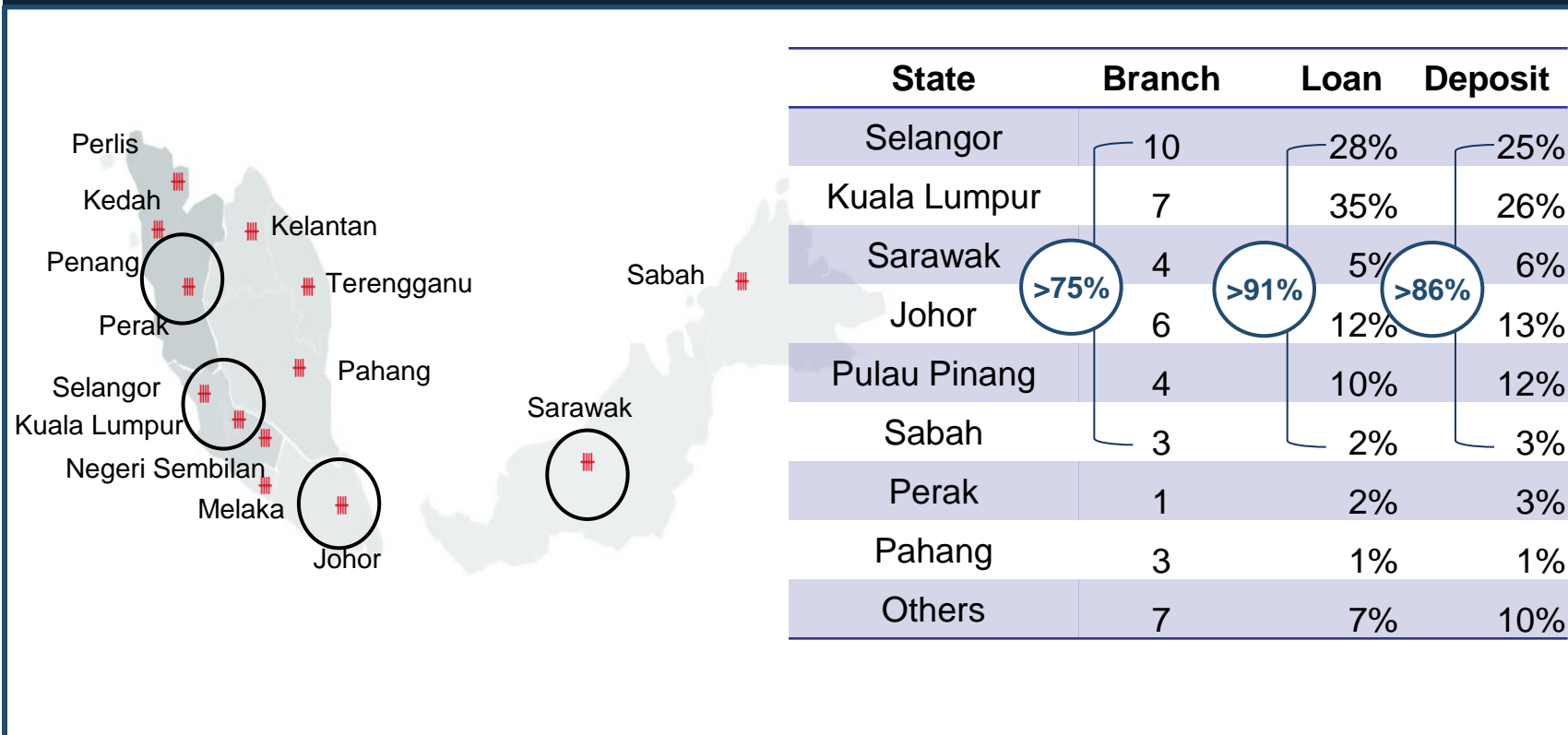
Yap Kok Tee

**UOBM Corporate Day
4 - 5 September 2014**

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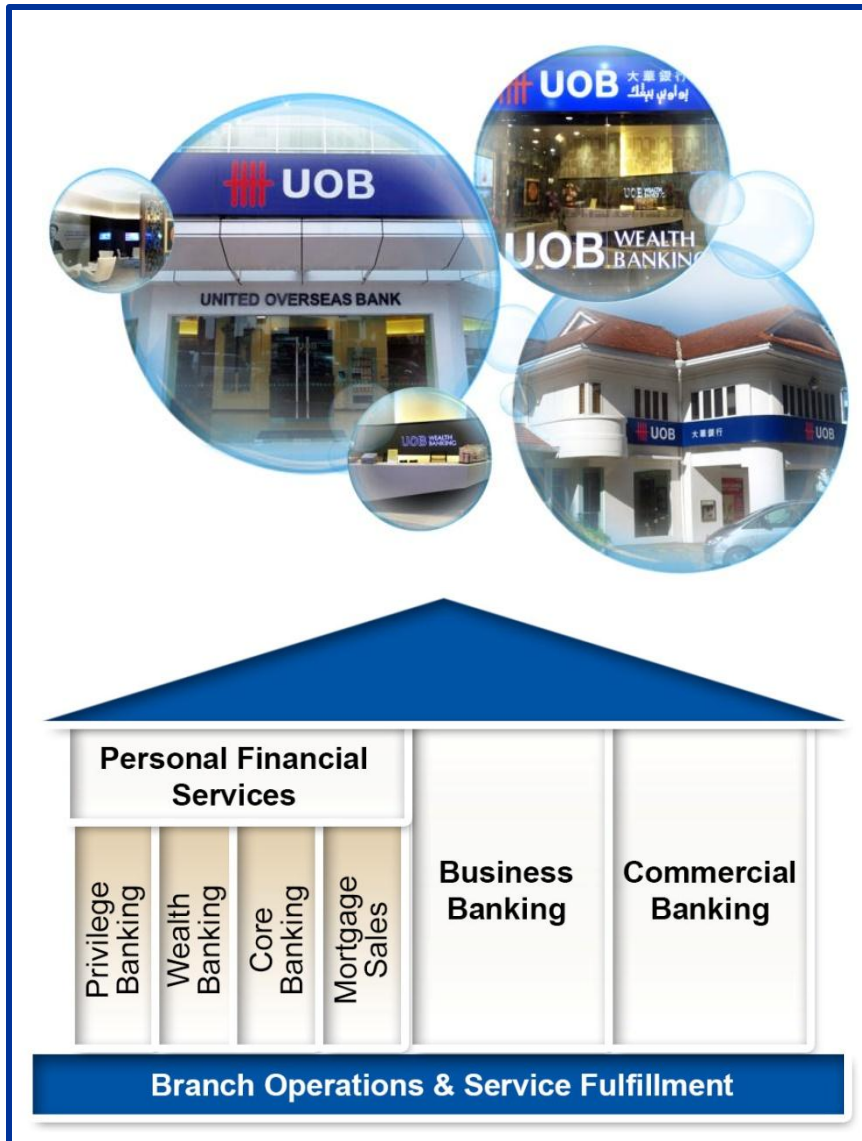
Well Spread Out Branch Network in Malaysia

UOBM branches are strategically positioned in line with the distribution of economy



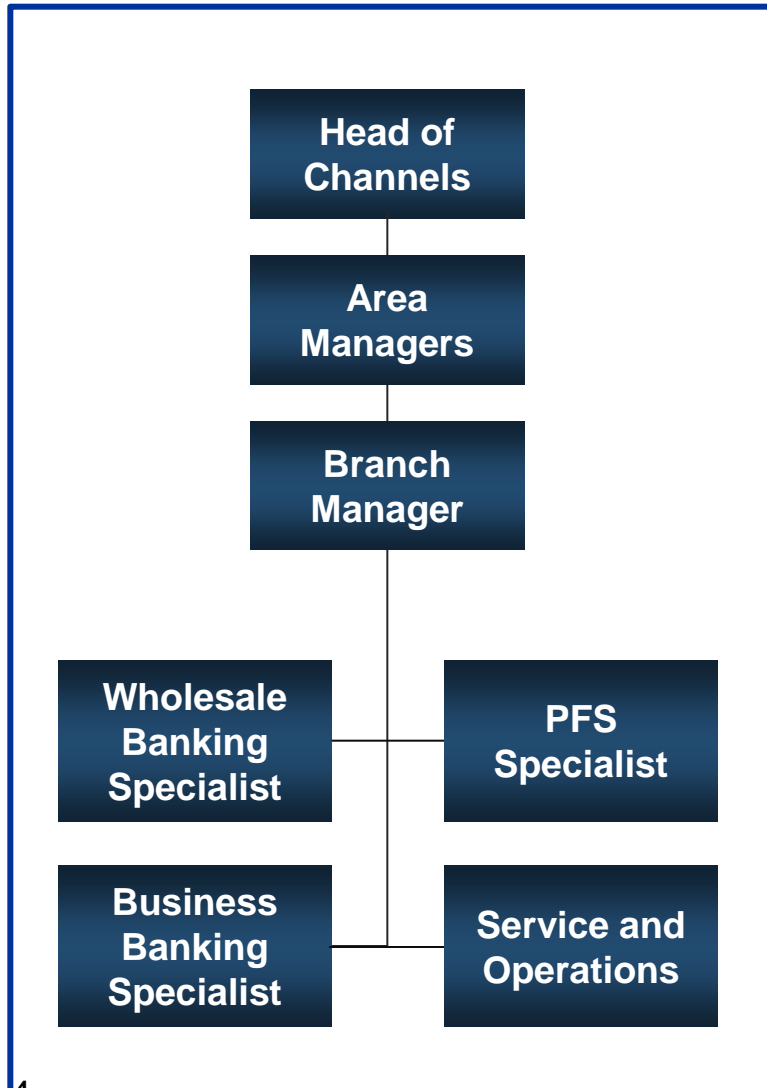
>75% of UOBM Branches are strategically located at 6 key states in Malaysia (>70% of Malaysia GDP's concentration), delivering more than 91% of loan, 86% of deposits and 91% of profit from these areas.

UOBM branches are designed to fulfil the needs of our various segments



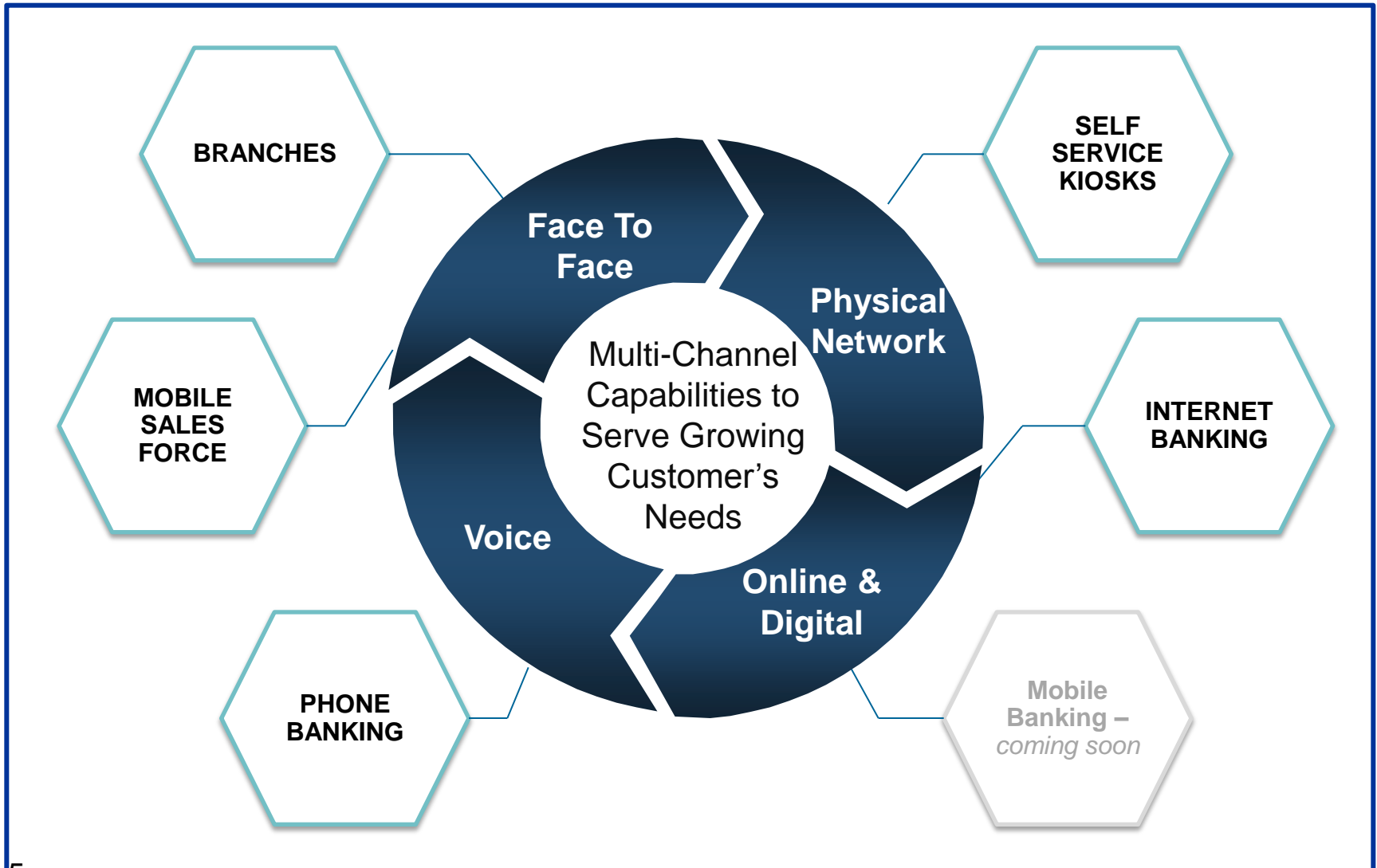
- Branch remains an important interaction point given our customer segments, especially in complex product sales and relationship building for wholesale and retail businesses
- **14** flagship branches located at the key business areas in Malaysia, reflecting our “One-stop banking” that caters to the needs of various segments
- The remaining **31** branches are more retail centric, which are strategically located to serve the PFS and business banking customers
- Our branches are reconfigured to better balance transaction needs, relationship building and sales

Leveraging our Single Captain Model, supported by Product Specialists



- Branch Manager as “Entrepreneur”, a generalist leader with funding, lending and credit background. Accountabilities include:
 - Develop & deepen relationship with customer and community
 - Pro-active cross-selling across business segments
 - Manage sales discipline and performance tracking
 - Promote service leadership
 - Ensure risk & compliance adherence
- Supported by strong specialist team, with in-depth knowledge on product
- Centralisation of back-office processes, to better optimise productivity

Constantly progressing with our customers



THANK YOU