Channels

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

<table>
<thead>
<tr>
<th>State</th>
<th>Branch</th>
<th>Loan %</th>
<th>Deposit %</th>
</tr>
</thead>
<tbody>
<tr>
<td>Selangor</td>
<td>10</td>
<td>28%</td>
<td>25%</td>
</tr>
<tr>
<td>Kuala Lumpur</td>
<td>7</td>
<td>35%</td>
<td>26%</td>
</tr>
<tr>
<td>Sarawak</td>
<td>4</td>
<td>&gt;75%</td>
<td>&gt;86%</td>
</tr>
<tr>
<td>Johor</td>
<td>6</td>
<td>&gt;91%</td>
<td>&gt;86%</td>
</tr>
<tr>
<td>Pulau Pinang</td>
<td>4</td>
<td>10%</td>
<td>12%</td>
</tr>
<tr>
<td>Sabah</td>
<td>3</td>
<td>2%</td>
<td>3%</td>
</tr>
<tr>
<td>Perak</td>
<td>1</td>
<td>2%</td>
<td>3%</td>
</tr>
<tr>
<td>Pahang</td>
<td>3</td>
<td>1%</td>
<td>1%</td>
</tr>
<tr>
<td>Others</td>
<td>7</td>
<td>7%</td>
<td>10%</td>
</tr>
</tbody>
</table>

>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

Multi-Channel Capabilities to Serve Growing Customer’s Needs

Face To Face
Physical Network
Online & Digital
Voice

BRANCHES
MOBILE SALES FORCE
PHONE BANKING
SELF SERVICE KIOSKS
INTERNET BANKING

Mobile Banking – coming soon
THANK YOU