WHO WE ARE

Bangkok Bank gives people and businesses the confidence and support they need to make the right decisions in a changing world. We have been doing this since our founding to satisfy the unmet needs of Thai people and businesses.

SCOPE OF OPERATIONS

We provide a full range of financial services through six business units: Corporate, Commercial, Business, Consumer, International and Investment Banking. Our major subsidiaries include Bualuang Securities, BBL Asset Management, Bangkok Bank Berhad and Bangkok Bank (China).

Corporate Banking

We are the market leader in corporate banking with industry specialists serving large Thai corporations and multinationals across a wide range of industries. We also provide transaction banking services as well as innovative digital solutions including developing solutions that add value to corporate customers’ businesses.

Consumer Banking

We offer our customers a wide range of consumer banking services to suit their stage of life through our extensive nationwide branch network, ATMs and other self-service machines, as well as digital banking services such as internet banking (Bualuang iBanking), mobile banking (Bualuang mBanking) and payments via QR code.

Commercial Banking

We work closely with medium-sized businesses, including family enterprises, providing services for their financial and business needs. As the country’s only bank with a comprehensive regional network, we facilitate companies with international business requirements such as import and export businesses and those with regional supply chains.

International Banking

As the Thai bank with the most extensive international network, we have a unique role to play in facilitating international companies across ASEAN. In addition to financing, the Bank provides local knowledge and experience, as well as connections to other customers across our network.

Business Banking

We provide customers with financial and business advice and work with them as partners to create value for their businesses. This includes assisting them to improve efficiencies in their business, manage risks and to connect them with emerging opportunities.

Investment Banking

In close cooperation with our Corporate Banking unit, BLS and BBLAM, we are committed to offering clients innovative products and effective financing solutions in line with good corporate governance and corporate and social responsibility practices.

THAILAND
1,148*

UK
1

MYANMAR
1

USA
1

THAILAND
1,148*

CAMBODIA
1

VIETNAM
2

NUMBER OF BRANCHES
* Not including self-service outlets
ASSETS 3,216,743 Million Baht

LOANS 2,061,309 Million Baht

DEPOSITS 2,370,792 Million Baht

INTERNATIONAL NETWORK 31 Locations

GEOGRAPHIC COVERAGE 14 Economies

TOTAL CAPITAL ADEQUACY RATIO 20.0%
CREATING VALUE

Using expert knowledge, commitment as a trusted partner and reliable close friend and technology to better know and serve our customers and all stakeholders.

True Friend

As a trusted partner and reliable close friend, we share our knowledge and expertise and provide services that help our customers, shareholders and people enjoy financial security and build sustainable wealth, both in their personal lives and businesses.

Digital Revolution

We create value for our customers by providing them with the platforms and tools they need to easily manage their finances, while equipping our people with skills and tools that enable them to help our customers thrive in a changing world.

Ethical Banking

We care for the wellbeing of all our stakeholders including our shareholders, customers, employees, partners, competitors, creditors, society and communities, and the environment. We support sustainable economic development and practice high standards of ethics and good governance.
We are trialing facial biometric authentication for verifying the identity of customers online. This means people will be able to easily open accounts and apply for services without needing to visit the Bank’s physical branches.

By having more insurance products for customers, we provide them with greater choices in how to protect themselves and their families. We have specialist staff who can provide expert advice in life insurance planning, personal investment and home purchases.

We introduced new products and services to suit people’s lifestyles including the Be1st Smart Rabbit LINE Pay card, which offers many benefits for travel and shopping as well as an e-wallet feature. This supplements other cards and e-wallets supporting lifestyles such as JD Central for online shopping, Bangkok Bank Platinum Sawadee Credit Card for traveling, and BeDigiPass for universities.
We worked with startups to provide technology solutions for SME including developing cloud computing and social commerce tools that can support customers to adjust their businesses to the digital economy.

We successfully trialed the first trade finance transaction in ASEAN using R3 CORDA Enterprise Blockchain by sending a Letter of Credit from Indonesia to Thailand. The transaction was fully digitized from end to end, reducing processing time and cutting paperwork by more than half.

To extend financial inclusion to more small enterprises we expanded the number of merchants who accept QR code payments. We also introduced our new BeMerchant application that enables merchants to conveniently conduct, track and manage transactions via mobile devices.

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We supported the generation and use of environmentally friendly energy through provision of loans to various energy projects, including Thailand’s mass transit rail system, where we were the joint lead arranger to issue the first green bonds under the Securities and Exchange Commission’s Green Bond Notification.

We also introduced new services to extend credit to micro enterprises and held a workshop for visually impaired people to help them use mobile banking services.

To enable our staff to have lifelong learning and development we established a Future Skills Academy and introduced a learning platform that they can use to learn anytime anywhere.