

# WHO WE ARE



*Helping customers  
to make the right  
financial decisions  
in a changing world*

We are the 6<sup>th</sup> largest bank in Southeast Asia and the largest bank in Thailand by total assets. We have been giving people and businesses the confidence and support they need to make the right financial decisions in a changing world since our founding in 1944.

## 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 Bangkok Bank Berhad, Bangkok Bank (China), PT Bank Permata Tbk (PermataBank), Bualuang Securities, BBL Asset Management, and Bualuang Ventures.

## Corporate Banking



Corporate Banking serves large domestic and multinational companies across a wide range of industries. Many customers have grown with us from being small enterprises into globally competitive companies. We provide these customers with services such as corporate finance, transaction banking, trade finance and investment banking. Corporate customers are serviced from our Head Office by specialists in 25 divisions classified by industry and customer groups, such as energy, petrochemical, automotive, telecommunications, construction, services, and agribusinesses.

Our services include mortgage and personal loans, deposits, contactless credit and debit cards, QR Code payments, fund transfers and bill payment services. We also offer wealth management services including financial planning and investment advice, mutual fund products, fixed income funds, government and corporate bonds, and bancassurance.

## Commercial Banking



Commercial Banking serves medium-sized enterprises. We provide these customers with services such as financing, cash management, trade finance, and financial advisory. Commercial customers are serviced by dedicated relationship managers assigned to Business Centers located across our domestic network. We help these high-growth potential customers with the support they need to adapt to changing business trends and conditions. We have also introduced social media and marketing initiatives to connect with our customers and help them expand their businesses to new markets.

## International Banking



We are a pioneer in International Banking with the largest network of any Thai bank with more than 300 international branches, including three major international subsidiaries, in 14 economies. Our coverage of international operations spans eight other ASEAN countries, as well as China, Hong Kong, Japan, Taiwan, the United Kingdom and the United States. Our international branches typically extend loans in major international currencies and local currencies. Apart from lending, our overseas operations also offer other banking services, such as deposit services, foreign exchange and derivatives services, domestic and international fund transfers, letters of credit and other trade-related financing services. Our subsidiaries in China, Malaysia and Indonesia provide more extensive retail services, with PermataBank offering a full range of domestic banking services including shariah banking in Indonesia.

## Business Banking



Business Banking serves smaller SME businesses such as sole proprietors and small family businesses. We provide these customers with advice as well as services such as business loans, payments, payroll and merchant services. We also run educational programs for SME across the country to help them build their networks, and to be robust, resilient and competitive in the digital economy. We are extending financial inclusion to micro enterprises by providing finance through our customers' supply chains and also building alternative credit models to suit the needs of micro enterprises.

## Investment Banking



Investment Banking works closely with our Business Banking unit, Bualuang Securities and BBL Asset Management to provide a broad range of financial advisory services. These include raising funds in the debt capital markets and issuing financial instruments, as well as facilitating project finance, mergers and acquisitions, joint ventures and partnerships.

## Consumer Banking



Consumer Banking provides a wide range of retail banking services to all customers to suit their needs and stage of life through our extensive nationwide branch network and non-branch channels, such as Bangkok Bank Mobile Banking, Bualuang iBanking, ATM and other self-service touchpoints.

We continue to invest in information technology and human resources development to support the above business units and to move towards being a digital bank and a data-driven organization. We are focusing on four key areas — infrastructure, digital architecture and digital ecosystem, data governance and protection, and research and development — to ensure we have the right internal systems, internal skills and innovation required to play a leading role in Thailand's digital financial ecosystem.

## 2020



### Assets

**3,822,960**

Million Baht



### Loans

**2,368,238**

Million Baht



### Deposits

**2,810,863**

Million Baht



### International Network

**330**

Locations



### Geographic Coverage

**14**

Economies



### Total Capital Adequacy Ratio

**18.3%**

## Number of Branches

(Not including self-service outlets)

①



United States

**1**

Year of Establishment

**1984**

②



United Kingdom

**1**

Year of Establishment

**1957**



⑮



Thailand

**1,128**

Year of Establishment

**1944**

⑭



Vietnam

**2**

Year of Establishment

**1992**

⑬



Malaysia

**5**

Year of Establishment

**1959**

3



Myanmar

1

Year of  
Establishment  
1995

4



Laos

2

Year of  
Establishment  
1993

5



China

6

Year of  
Establishment  
1986

6



Hong Kong

2

Year of  
Establishment  
1954

7



Taiwan

3

Year of  
Establishment  
1965

2

7

6

5

4

3

15

10

9

14

11

12

13

12



Singapore

1

Year of  
Establishment  
1957

11



Indonesia

302

Year of  
Establishment  
1972

10



Cambodia

1

Year of  
Establishment  
1992

9



Philippines

1

Year of  
Establishment  
1995

8



Japan

2

Year of  
Establishment  
1955