

+ 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.

2018

ASSETS

3,116,750

Million Baht

LOANS

2,083,160

Million Baht

DEPOSITS

2,326,470

Million Baht

4



NUMBER OF BRANCHES

* Not including self-service outlets

INTERNATIONAL
NETWORK

32

Locations

GEOGRAPHIC
COVERAGE

15

Economies

TOTAL CAPITAL
ADEQUACY RATIO

18.0%



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 Thailand's market leader in corporate banking with industry specialists serving large Thai corporations and multinationals across a wide range of industries.



Commercial Banking

Our Commercial Banking unit focuses on medium-sized businesses. We work closely with these customers, supporting them through changing business trends and leadership transitions.



Business Banking

We support our small-business customers to gain a competitive edge by sharing knowledge, adding value to their operations, and introducing them to new opportunities.



Consumer Banking

Through our nationwide branch network and digital channels, we offer our customers banking products and services to suit their stage of life, including financial advice and investment products.



International Banking

With the largest international branch network of any Thai bank, we provide local knowledge and expertise to customers with international business interests.



Investment Banking

In close cooperation with Corporate Banking, Bualuang Securities and BBL Asset Management, our Investment Banking Group works with clients to ensure they have a complete range of effective financing solutions.

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.

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Banking is rapidly evolving, driven by technology innovation, new entrants and a greater focus on enhancing customer experience. Customers are enthusiastically adopting online and cashless transactions, while branch services are concentrating on financial advice and wealth management.



True Friend

Work closely with communities and wider society to promote sustainability of society and the environment

Digital Revolution

Focus on innovation, prepare for digital transformation and future challenges

Value Chain Empowerment

Share financial knowledge and provide opportunities for access to financial services to small and medium-sized enterprise operators, farmers, and needy groups

Employee Centric

Attract, develop, and retain capable employees able to cope with volatility and rapid changes

Ethical Banking

Adhere to business ethics in undertaking the Bank's business and encourage customers and trade partners throughout the business value chain to realize the importance of ethics and sustainable development

SOME OF OUR INITIATIVES FOR CREATING VALUE

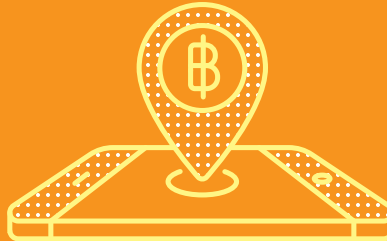


- ✦ Partnering with businesses/technology providers to provide innovative customer solutions



- ✦ Helping customers build sustainable success and wealth

- ✦ Providing valued services and experiences to support urban and digital lifestyles



- ✦ Making it easy for customers to do their day-to-day banking

- ✦ Adding value through shared knowledge



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- ✦ Using digital tools such as Big Data and AI to better understand and serve customers