

Bangkok Bank's Hi-tech Reinvention for Commercial Lending Growth

Optimist 7 Case Study

Customer Profile



Bangkok Bank Public Company Limited

Bangkok, Thailand
www.bangkokbank.com

Industry:

Financial Services

Total Assets:

USD \$36 billion

Employees:

18,518

Need:

- Consistent approach to spreading
- Move towards Basel compliance
- Electronic data collection and storage

Inmatrix solutions:

- Optimist 7
- Bank KPI
- Training
- Implementation

Key Benefits:

- Improved credit assessment and analysis process
- Central repository for financial data
- Meaningful loan covenant Identification
- Building stronger client relationships
- Up-skilling of employees



"When the Bangkok Bank needed to re-engineer its credit analysis processes, we looked globally for a suitable partner. We found Inmatrix offered us a seamless fit — from 'train the trainer' credit and financial analysis programs delivered in Thai for our staff, through to product configuration to match our existing credit processes and IT platforms."

Nutthaporn Luangsuwan

Vice President, Credit Acceptance Unit
Credit Risk Management

Customer Background

Bangkok Bank is the largest commercial bank in Thailand, and is one of the largest regional banks in South East Asia, with total assets of approximately Baht 1.4 trillion or USD \$36 billion. It has a broad customer base of more than 13 million account holders, and a market share of approximately 22%, with a local network of more than 650 branches, including Thailand's largest micro branch network.

The Bank provides full commercial banking services, including trade finance, project financing, custodial services, debt securities underwriting, specialist industry advice, syndicated loan management services, and foreign exchange.

Bangkok Bank was founded in 1944 and it has built up strong and enduring relationships with all the leading companies in Thailand as well as the small and medium-sized enterprises which form the backbone of the Thai economy.

The Bank has 18 overseas branches including locations in the United States, England, Japan, Hong Kong, China, Taiwan, Singapore, Malaysia, Indonesia, Laos, Vietnam, Myanmar and the Philippines.

High Level Project Goals

In appointing Inmatrix, Bangkok Bank's Metropolitan Banking Operations division project goals included:

- Developing a consistent approach to analysing financial data
- Creating a regulatory environment consistent with the movement towards Basel compliance
- Collecting data electronically and creating a centralised data repository
- Moving away from unsecure and outdated technology

Business Challenge / Business Need

The Bank recognised the need to improve the consistency of entering and capturing data, in addition to generating more detailed reports, including multi-lingual functionality, fixed charts of accounts and customised reports – functions which are all available through Inmatrix.

Through Inmatrix, the Bank's senior management also sought the ability to objectively analyse financial data with the added flexibility to stress test and create differing scenarios through:

- Inmatrix's 'What If' capability
- The creation of KPI ratios and industry templates
- Custom-made valuation calculator
- Multi-language loading template

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The Bangkok Bank also required a solution that would support its multi-level workflow process electronically. The Inmatrix offering manages differing access rights and privileges for the creation, review and finalisation of financials – a perfect solution for multi-level workflow systems and a move away from the Bank's existing Excel-based system of credit processing.

Inmatrix's solution integrated with the Bank's existing risk systems, linking into the existing web based solution and creating a data repository (an SQL database) where all financial models are stored in a secure and central environment.

Bangkok Bank required 2,000 staff to be trained in product training in order to introduce Inmatrix products and to ensure their uptake.

Inmatrix developed an extensive credit and financial analysis training program in Thai and facilitated 'train the trainer' sessions to provide a knowledge base and training programs for accredited Bangkok Bank trainers. The outcome was improved credit skills and a greater understanding of financial analysis by staff.

Regulatory Environment

The largest influence for change affecting all banks during the next few years will be the requirements of the enhanced Basel Accord, which will directly determine the quantum of capital required to be held to support lending assets and assessed operational risk.

Through the implementation of Inmatrix software, Bangkok Bank has demonstrated its willingness to change its systems and processes to meet the Basel requirements.

Why Inmatrix?

Inmatrix has extensive experience in implementing cost-effective financial services software solutions in banks, both large and small around the world.

The Inmatrix philosophy is to partner client banks through the entire implementation process, in the process obtaining a detailed understanding of the specific project requirements and ensuring all potential benefits of the Inmatrix product suite are realised.

Inmatrix's client base extends from Australia, to Thailand, Malaysia, United States, Canada and the Middle East. Inmatrix offers its products, training and support packages in its clients' nominated languages. In the case of Bangkok Bank, all project work was completed in Thai.

Technology/Platform

Inmatrix is dedicated to designing innovative and adaptable applications, and has been at the forefront of software design for many years.

Inmatrix's position as a Certified Microsoft Developer positions the organisation to deliver high quality business solutions.

Inmatrix's core development methodology uses industry standards as a foundation, and leverages these strengths to ensure its technology is flexible and robust. Inmatrix is constantly looking for new ways to improve. Central to this philosophy is an N-Tier architecture using modern development platforms.

Inmatrix designs software using the Microsoft .Net platform, enhancing the strengths of .Net with its own core business engines.



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Implementation approach

The key tenets of the Inmatrix project methodology is:

- **Open, transparent project communication.** A project management plan is introduced at the commencement of the project to ensure the client understands the project 'ways of working', communication plan and management processes. This allows the overall project status to be understood at all times throughout the project.
- **Experienced consultants.** Inmatrix project consultants have vast experience in banking, accounting and product development, therefore ensuring the client's business needs are delivered.
- **Existing products and thorough testing.** Configuring existing products minimises the risk of issues arising during the implementation phase. Further to this, Inmatrix introduces a thorough quality assurance process prior to releasing the project to the customer. This process focuses on testing the product configurations and minimising the amount of client user acceptance testing.
- **Skills hand-over.** Throughout the project implementation, the project team works with the client to implement the desired business needs. This includes working on-site to define client business requirements, on-site technical integration, and user acceptance support. Throughout each stage, the project team supports the client's project staff to ensure the final solution is delivered.
- **On-going support.** Once the project is delivered, Inmatrix continues customer contact to ensure the identified business objectives are realised.

Delivery

Inmatrix's key deliverables for the Bangkok Bank at the project's conclusion included:

- **Branding.** Inmatrix products were branded specifically for Bangkok Bank, to allow the Bank's Relationship Managers (RMs) to take ownership of the product.
- **Reports.** Reports were configured to ensure that product outputs seamlessly fitted into the Bank's pre-defined credit process.
- **Configuration.** Products delivered were designed to specifically match Bangkok Bank's credit process.
- **Integration.** A seamless integration with Bangkok Bank's existing credit platform ensured a clear credit process for credit analysts.
- **Data Migration.** The Inmatrix product was defined as the central repository for all commercial financials throughout Bangkok Bank. Inmatrix provided the capability for Bangkok Bank to migrate all existing data. One central financial location allows Bangkok Bank to commence portfolio analysis and stress testing.
- **Language.** The Inmatrix product range was translated to Thai to ensure clear communication between credit analysts and their clients.
- **Business Process Engineering.** The Inmatrix product range allowed Bangkok Bank to re-engineer its credit process to maximise the benefits for all customers.
- **Rollout.** The Inmatrix product range will be rolled out worldwide across all Bangkok Bank sites.
- **Training.** An extensive credit and financial analysis training program was delivered in Thai. This was achieved by Inmatrix facilitating train the trainer sessions and passing product knowledge on to accredited Bangkok Bank trainers.

For more information visit www.inmatrix.com.au or contact us on [+613] 9686-7444 Melbourne, Australia