Major Plans and Projects in 2018 are divided into two categories:

1. **Major projects in 2018**

   - **IFRS9 and Basel III Project**

Project Detail	Progress as at Dec. 2018
To prepare readiness in complying with the new financial reporting standards and capital requirements which shall be enforced by regulators	🟢 IFRS9 : 100% of 2018's target 🟢 Basel III : 100% of 2018's target

   - **Supply Chain and Area-based Financing for SME**

Project Detail	Progress as at Dec. 2018
To provide supply chain for target industries together with considering potential areas for extending customer base and providing loan under controllable risks; as well as being the prototype model in supply chain area-based financing for other industries focusing on SME customers	🟢 100% of 2018's target

   - **Network Rationalization Project**

Project Detail	Progress as at Dec. 2018
To determine the suitable number, format and location for branches, service points and self-service machines in each area so that it is in line with the customer's behavior and future business trends.	🔴 87% of 2018's target

   - **National E-payment Scheme**

Project Detail	Progress as at Dec. 2018
To develop the system, improve process and service format to support the government's policies on digital economy and national e-payment	🟢 100% of 2018's target

   - **Internal Process Digitization Project**

Project Detail	Progress as at Dec. 2018
To Improve the effectiveness of the internal process to reduce paper use at branches as well as reduce cost and expense of providing services.	🟢 100% of 2018's target

2. **Projects supporting the strategy to be the state-enterprise financial institute**

- State Welfare Card Scheme (EDC Blue Flag)

Project Detail	Progress as at Dec. 2018
To expand the accessibility to EDC machines for accepting welfare card covering all sub districts; to improve the quality of life of the people; to reduce their living and household expense; to give the people access to necessities at special price under the EDC Blue Flag Shop Scheme as well as to distributes income from selling goods to local retail shops to promote the community's economy.	100% of 2018's target

- Financial Literacy Project

Project Detail	Progress as at Dec. 2018
1. To give the knowledge about finance to the people of Thailand and make them able to manage their finance effectively 2. To promote financial discipline among Thai people and change their financial behavior to not using too much money than they can afford and not having informal debt, 3. To encourage Thai people to have financial security together with the knowledge and ability to manage their risk and investment.	100% of 2018's target

- Channel Development Project to Support Investment in Infrastructure

Project Detail	Progress as at Dec. 2018
1. To raise fund from private sector, both institutions and small operators, to build the infrastructure essential for the development of the country, replacing traditional loan and avoiding creating public debt 2. Build up digital channels for selling new products in order to reach retail investors 3. To increase Non – NII income from FA advisory fees to the Bank	100% of 2018's target

- Government Sector Data Analytics Project

Project Detail	Progress as at Dec. 2018
To share information extracted from the analysis of welfare card's data with the government sector	🟢 100% of 2018's target

- Digital Customer Journey and QR Scheme

Project Detail	Progress as at Dec. 2018
1. To respond to and support the government's National e-Payment Master Plan which aims to provide accessibility to payment and payment options; to improve the services provided to customers so that they can make payment quickly and securely; to reduce cost of cash management 2. To create new business models to maintain the Bank's ability to compete in the business	🟡 99.4% of 2018's target

- Krungthai Moral Initiative

Project Detail	Progress as at Dec. 2018
1. To raise consciousness about moral and ethics, brainstorm under the project "Problems I Want to Solve, Good Deeds I Want to Do" following the Moral Center's Approach 2. To develop guidelines for corporate governance operation to meet international standards 3. To develop corruption prevention procedure; to improve anti-corruption procedure and to establish CG in Process so as to create tangible effects 4. To foster good corporate governance organizational culture and create zero-tolerance organization	🟢 97% of 2018's target