Major Plans and Projects in 2017

- Data Analytics Project

Objective	Progress
To support the Bank's revenue increase and to continuously improve loan quality and loan collection process. Furthermore, the Bank will implement data foundation and governance in order to improve the Bank's data system so that the operating results can be processed, including the management and planning can be done accurately and quickly.	100% of 2017's target

- National E-payment Scheme

Objective	Progress
To develop the system, improve process and service format to support the government's policies on digital economy and national e-payment	100% of 2017's target

- Wealth Management Project

Objective	Progress
To become the customer's financial consultant and increase the Bank's revenue	100% of 2017's target

- Area-Based Financing Scheme

Objective	Progress
To support the government's policy to encourage economic growth and strength in regional areas, as well as creating business opportunities for the Bank in regional areas where their economy have potential to grow by developing and offering suitable products for individuals in precise areas.	100% of 2017's target

Suggestions for Improvement and Development

The Bank received suggestions for improvement and development from external evaluator regarding the Bank's operating results in 2017. The details include 1) non-performing loan (NPL) management; 2) transformation to accommodate the competition with new players in the market such as Fintechs and to handle customer's behavioral changes; 3) guidelines on how to improve operating results, close the gaps between the Bank and its peers and to take the role as hybrid bank (state's commercial bank); 4) execution of data analytics; and 5) management system for customers' and stakeholders' complaints.