




Plans and Major Projects in 2019 consist of two categories as follows:

1. Main Projects of the Bank in 2019


- Portfolio Optimization Project (an extension of IFRS 9 & Basel III)

Details	Progress as of Dec 2019
Comply with accounting standards and new regulations from the regulators. Prepare and utilize compliant data for the business analysis and planning as well as preparing a complete and accurate report according to official regulations.	 IFRS9 : 100% of goal in 2019  Basel III : 100% of goal in 2019


- Channel Optimization Project

Details	Progress as of Dec 2019
Optimize the number of branches and touchpoints to be corresponding with customer behavior and reduce cost-to-serve.	 100% of goal in 2019


- Integration of Market and Trade Business Project

Details	Progress as of Dec 2019
Develop Trade Finance product and improve relevant processes to be effective and capable to better satisfy customer's needs.	 100% of goal in 2019


- Sustainable IT Foundation for Invisible Banking Project

Details	Progress as of Dec 2019
Develop and improve infrastructure, architecture and platform of Krungthai NEXT mobile application to accommodate for the digital trend in future competition.	 100% of goal in 2019

- Neural Network Project on Fraud Monitoring System


Details	Progress as of Dec 2019
Implement Neural Network on Fraud Monitoring System in terms of self-learning regarding each customer's financial transaction behavior in order to detect items that deviate from normal behavior or likely to be a fraud.	 100% of goal in 2019

- **Upskill / Reskill Project**


Details	Progress as of Dec 2019
Elevate employees' competency and skills	 100% of goal in 2019

2. Projects to Support the Strategic Plan of State-Owned Financial Institutions


- **Government as a Platform (Pacharat) Project**

Details	Progress as of Dec 2019
<ol style="list-style-type: none"> 1. Increase the number of channels for using the State Welfare Card to cover all sub-district areas. Help people to have better lives, reduce cost of living and household expenses and lift up quality of life sustainably to be able to access necessity good at a special price under the Blue Flag Pacharat shops project, including distributing income gained from selling products to retail stores in local communities and to strengthen the local economy. 2. Accelerate solution for government agencies with the intention to correspond with the Thailand 4.0 national policy. 	 100% of goal in 2019




- **Platform for SME Project**

Details	Progress as of Dec 2019
<p>Support business operation of SMEs customers by increasing the number of channels for product distribution in e-Commerce Platform (offline to online). Create opportunity for business expansion and develop financial understanding based on information from the e-Commerce platform for implementing in the business management.</p>	 100% of goal in 2019


- A project to create dashboard and write a report for the Government to use in State Welfare Card management and develop a channel to support the country's infrastructure investment.

Details	Progress as of Dec 2019
Present in-depth reports and analysis of State Welfare Card data to government agencies for the State Welfare Card project management.	 100% of goal in 2019


- Invisible Banking Project

Details	Progress as of Dec 2019
<ol style="list-style-type: none"> 1. Elevate the level of well-being and transaction behavior of consumers across all regions to incorporate with convenience. Push forward the government's Thailand 4.0 policy, which emphasis on laying foundation of electronic infrastructure covering the whole country and driving all sectors in Thai society into cashless society. 2. Develop process automation of the Bank's products to accommodate the change into a paperless organization. 3. Improve services providing to support the transformation into Digital Banking. 	 New Mobile Banking Platform: 100% of goal in 2019  Process Automation: 100% of goal in 2019  Workforce Rationalization: 100% of goal in 2019

- Krungthai Moral Initiative (Krungthai Kunnatham Project)

Details	Progress as of Dec 2019
<ol style="list-style-type: none"> 1. Instill moral values and ethical consciousness to employees. Brainstorm the ideas of "A problem to solve, a good deed to do.", following the guideline from the Moral Promotion Center. 2. Develop a good corporate governance guideline along the lines of international standards. 3. Develop and lift up standards for corruption prevention and suppression processes so as to elevate the level of corporate governance to day-to-day operations (KTB CG in Process) that generate concrete results. 4. Elevate the organizational culture of good corporate governance with Zero Tolerance policy. 	 99% of goal in 2019

● SME Single Account Project

Details	Progress as of Dec 2019
<ol style="list-style-type: none"><li data-bbox="137 331 911 365">1. Educate entrepreneurs on setting and adjusting a single account.<li data-bbox="137 383 879 465">2. Enhance financial literacy by promoting and encouraging SME entrepreneurs to use a single account.	 100% of goal in 2019