

Krungthai Bank

Building Resilience: Challenges that shaped our ESG foundations



Tackling climate change

- Energy transition
- Real-time asset data collection
- Carbon Capture and Storage (CCS)

The future of health and wellness

- Demographic-Driven Design
 - Age-adaptive solutions
 - Inclusive healthcare technologies
- Wealth Dynamics in Healthcare
 - Shifting resource allocation
 - Innovative funding models
- Advancements in Medicine
 - Breakthrough drug discoveries
 - Personalized treatment approaches

Uncertain geopolitical future

- Cross-border transactions/dataflow
- Shifting economic trends
- Product & service localization



Low potential growth & pre-mature new S-curve
Inequality
Large informal economy
High household debt

KTB's 7 Strategic Focus

1

Unlock Disproportionate Value from X2G2X

- Deepen connections across B2B, B2C, G2B, and G2C segments
- Provide platforms that meet customer partners' needs
- Offer products and services as total solutions

2

Leverage Digital and Data to Drive Efficiency

- Augment operations with AI
- Enhance capabilities with robotic process automation (RPA)
- Make full use of proprietary data

3

Launch New Growth Platform

- Develop platforms that support all activities in the digital age

* Ensure financial inclusion for people from all walks of life

Support Sustainable and and Inclusive Growth

- Drive business growth and expand reach to retail customers
- * Facilitate the transition towards climate finance
- Empower SMEs in the digital economy

4

Build Future Ready Capabilities

- Upgrade organizational risk management
- Strengthen capabilities with data analytics

* Collaborate with Krungthai Group companies for enhanced competitiveness

5

Upgrade Core Technology Infrastructure

6

* Invest in IT infrastructure and digitization

- Ensure scalability to accommodate future increases in users

7

Drive Organisation Agility

* Enhance employee capabilities

- Adopt an agile way of working
- Groom top talents



Top 3 Strategic Challenges

Driving Competitiveness and Sustainable Growth

- Financial Inclusion
- Guiding the Nation towards Net Zero
- Enhancing Governance through Capability Building and Risk Management

Financial Inclusion



Unique status as the only “ธนาคารพาณิชย์ของรัฐ”



Mission

Empowering better life for all Thais

As a Commercial Bank

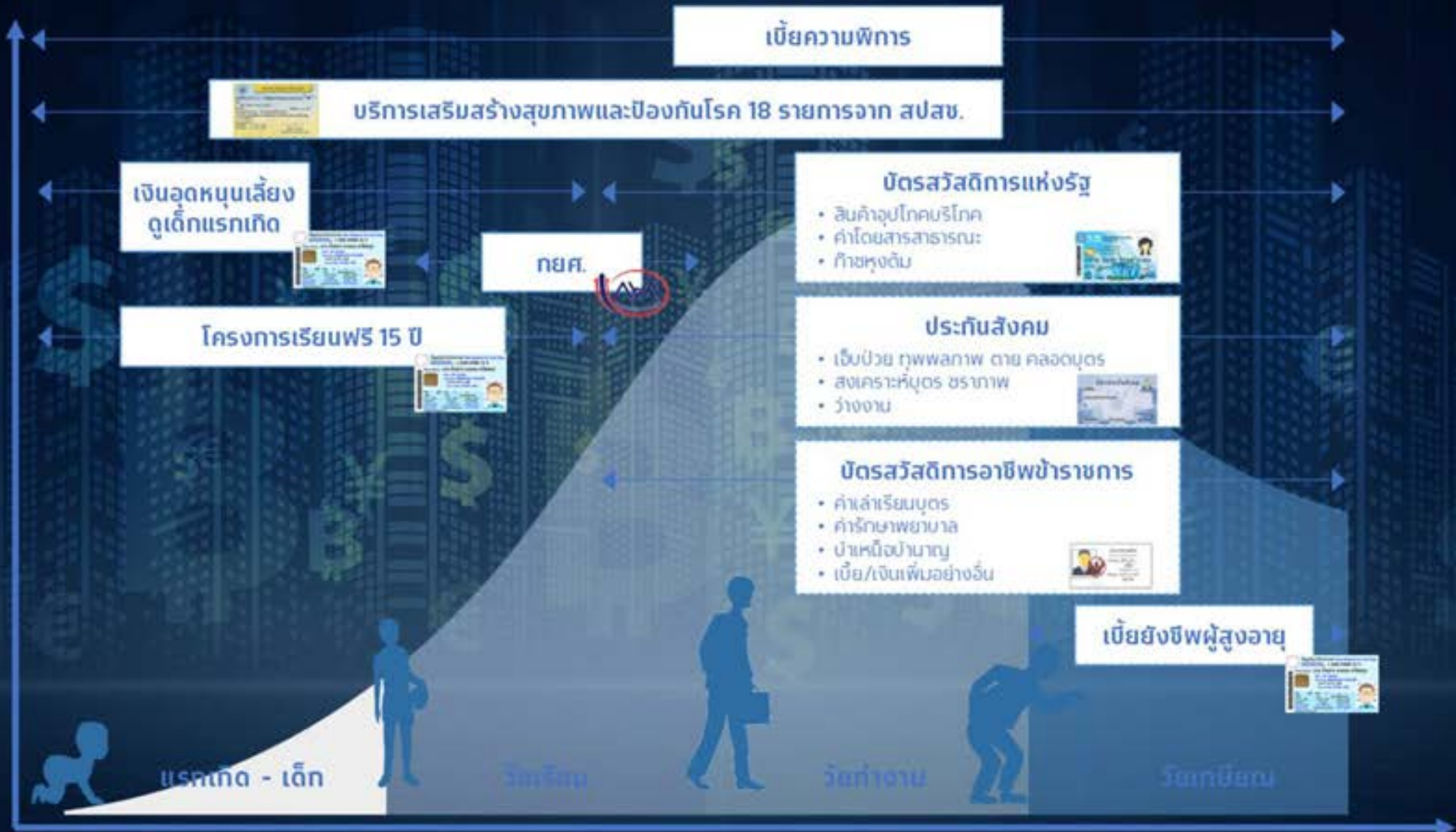
- Optimize Bank's Net Profit
- Compete with Private Banks
- Generate Business Value for Stakeholders



As a Government Strategic Partner

- Drive Thailand Economy
- Promote Financial Inclusion
- Reduce Inequality
- Support Digital Government
- Stimulate Ease of Doing Business

Enabling G2C for the well-being of Thais across life-cycle



Better Access to the government welfare for the underserved

Since
Y2017





Financial Accessibility **for everyone**

KTB receive Tab Digital Inclusive Awards 2019 from Thailand Association of the Blind (TAB) voted by **visually impaired people across Thailand**

Better education for all Thais

Since
Y2019



>6

Million users

- Paperless transactions
- Check details of loan through the application

Since
Y2020



**Smart
University**

- **25** universities using U App

- User coverage

>250,000

Better Access to the justice system for everyone

Since
Y2020

e-Filing: ยื่นคำฟ้อง สะดวก ทุกที่ ทุกเวลา ลดค่าใช้จ่าย

ประโยชน์



เพิ่มประสิทธิภาพ: กระบวนการพิจารณาคดีดำเนินไปได้รวดเร็วยิ่งขึ้น



ความสะดวกสบาย: ทนายความสามารถยื่นคำฟ้องและจำเลยสามารถยื่นคำให้การผ่านทางเว็บไซต์ได้



การเข้าถึงตลอด 24 ชั่วโมง: คู่ความสามารถติดตามสถานะคดีและเข้าถึงเอกสารต่าง ๆ ได้ตลอดเวลา



ระบบไร้กระดาษ: ผู้พิพากษาสามารถจัดการคดีผ่านระบบอิเล็กทรอนิกส์



จำนวนทนายความใช้
>10,000 คน

Delivering the financial inclusion **for everyone**

Since
Y2021



Benefits



Convenience:

allows relatives to deposit money electronically without visiting prisons.



Time and Cost Savings:

reduces the need for physical visits, saving time and travel costs.



Reduced Workload for Staff:

automates the deposit process, lessening the burden on prison staff.



Enhanced Security:

minimize the handling of cash.



Support Digital Government policy:

relate to government's initiative for digital service expansion

Collaborate to activate the inmate deposit service via the E-Payment system



Helping Thais to survive through the pandemic

At grassroots level

Since
Y2020



Health Wallet



No. of registers

>2 million



The result of 1st day of ATK
distribution through "Paotang" app

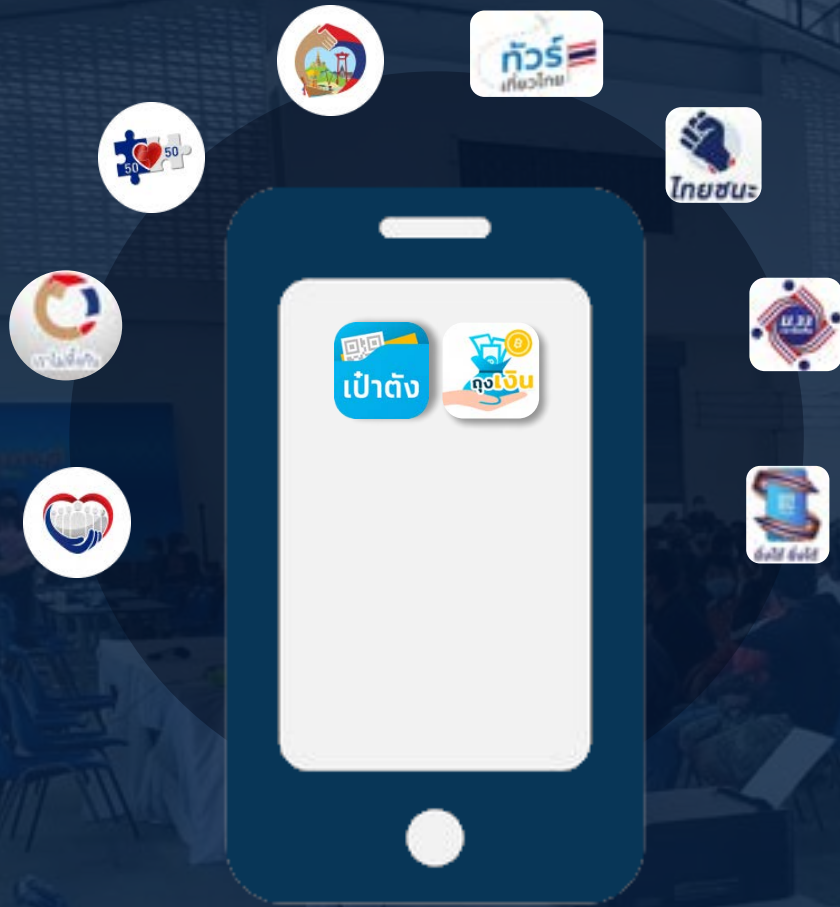
>99%*

Note *: On the first day, 4,299 individuals requested ATK kits.

Helping Thais to survive through the pandemic

At grassroots level

Since
Y2020



**Expanding Access to Financial
Products and Services**

Krungthai Bank gives priority to in responding to the needs of every group without leaving any group behind and does not infringe on the right to access services or financial literacy of any group. The Bank studies the needs of customer groups through the participation process of relevant stakeholders. This is to continuously develop new products and services and increasing the diversity of products and services to cover all individuals as much as possible, especially vulnerable or underserved groups.

Inclusive Financial Solutions: Serving All Demographics

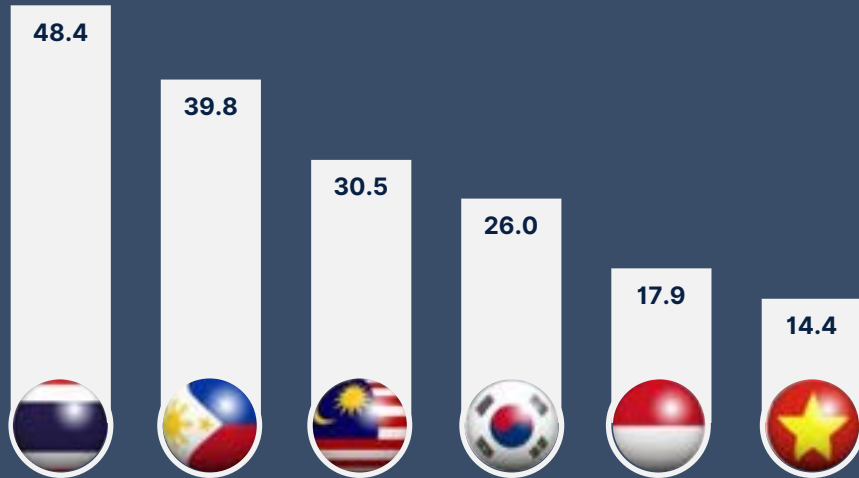
Products and services that support financial access for all groups	Krungthai NEXT 17.6 million users 1.73 million new users	Paotang 40 million users	Pointpay 1.5 million stores	Sor Bor Mor Wallet 10 billion baht	Accident Insurance (1 Bath per day) 2,218 policies	U App 21 universities 185,163 people
Digital lending products through Krungthai NEXT	Krungthai Jaidee Loan 63,446 customers 535 million bath	Sib Muen Loan 1,787 customers 46 million bath	Krungthai Jai Pump Loan 185,417 customers 7,957 million bath	Krungthai Payday Loan 14,761 customers 495 million bath		
Products and services for debt restructuring and recovery	380 billion baht from more than 460,000 debtor accounts, covering more than 150,000 customers.					
Financial literacy education	1,876 people (including students, collegians, and communities in remote areas). 1,672 people (Elderly employee group)					
Digital and cybersecurity literacy education	35 million reach 1.8 million times (engagement)					

Data sources as of 31 Dec ,2023

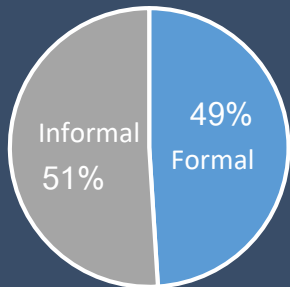
Country's inflection points present new opportunities

Large informal economy

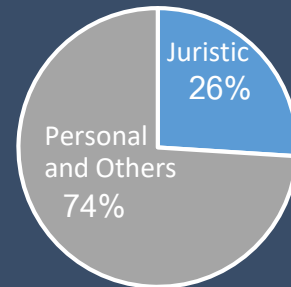
Informal economy (% of GDP)



No. of Labor force



No. of SME



Large number of unbanked and underbanked population and SMEs present rooms for greater financial inclusion



27%

of households had no access to loan service provided by formal-sector financial Institutions.



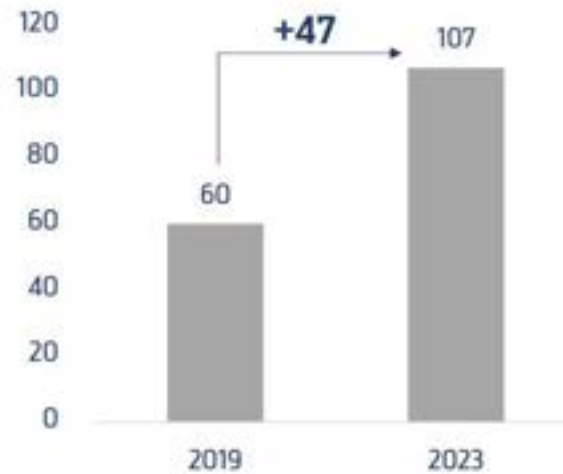
17%

of SMEs had access to loan in the commercial banking system.

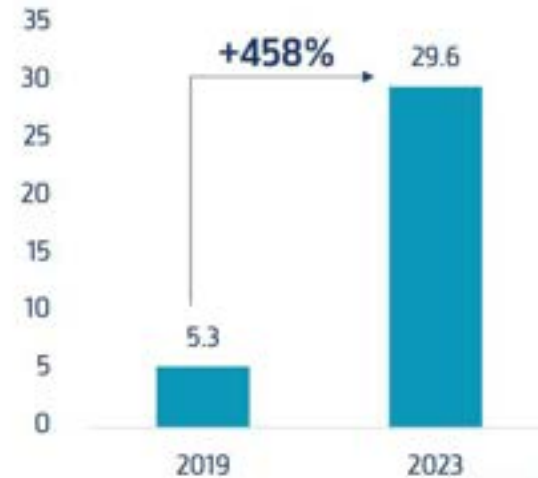
Ready digital payment infrastructure

All of these changes will happen according to the consumer behaviors and the technology. The rate of technological change is accelerating, and by 2040, consumers will be using automation for more of their daily tasks, according to a future of commerce study. Technological advances will continue to accelerate and redefine how people live, work, shop and play.

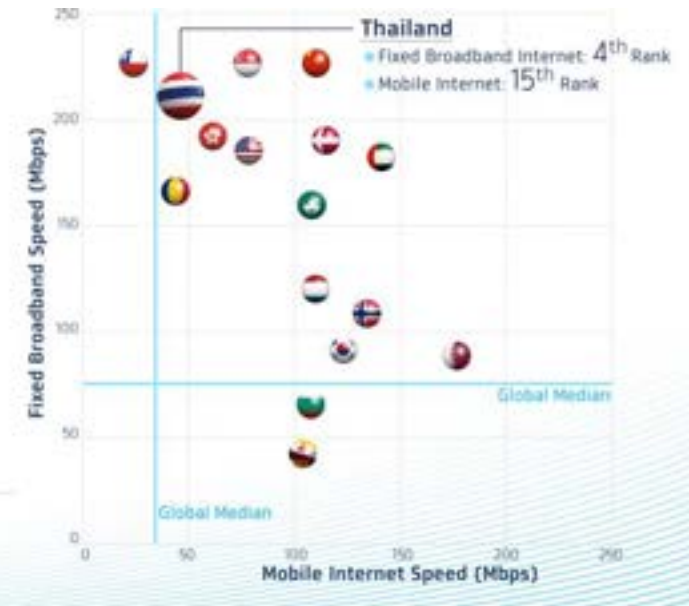
107 Mn Mobile A/C vs 70 Mn population



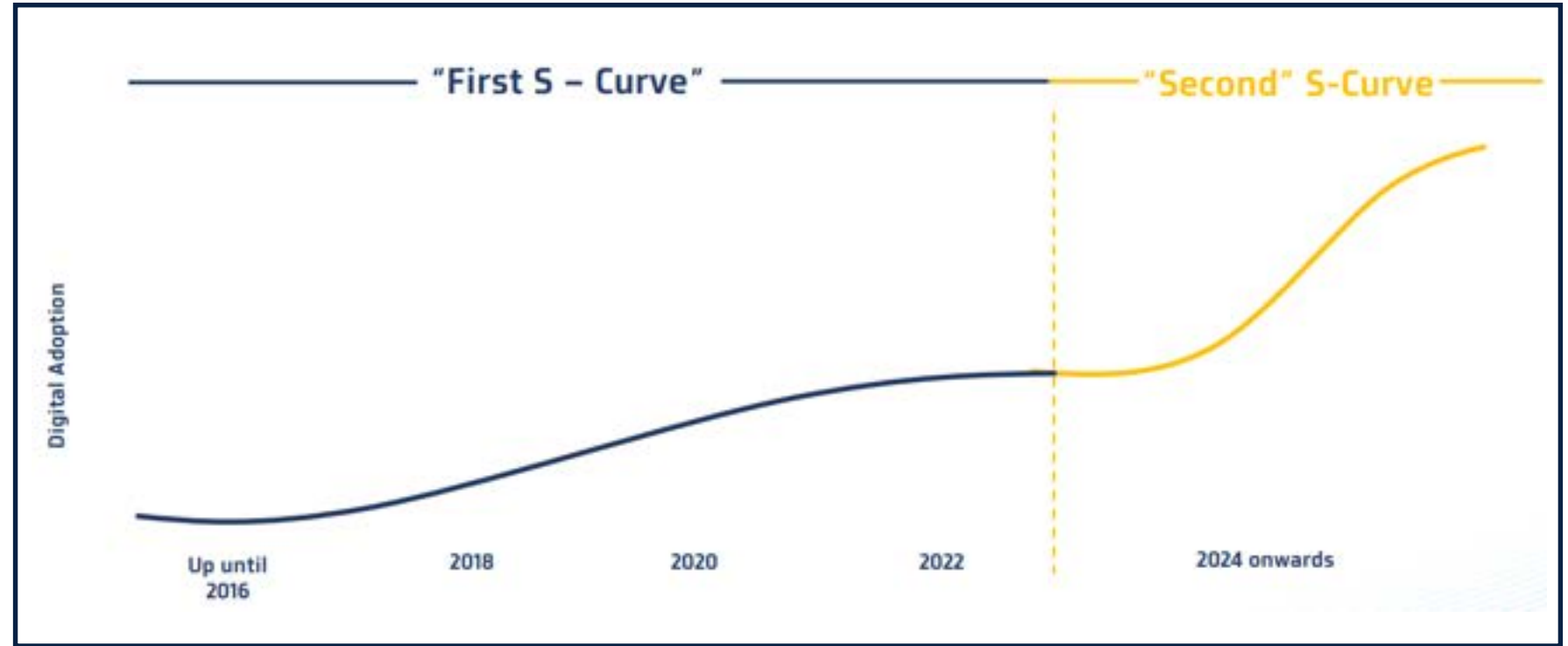
Broad & Active Usage (Bn. Trc)



World-class Quality Infrastructure



Ready to thrive on GEN AI disruption



When Cloud, AI, and Virtual Banks Meet

- Speed to market
- Enhanced customer experiences
- Evolving bank regulations are encouraging competition

By leveraging the cloud, digital banks can bring new products to market faster than their traditional counterparts, changing the economics of banking



Bridging Thailand's Digital Future



KTB: Building the digital infrastructure for all Thais

Connecting government agencies with
the private sector, SMEs, all regions, and all Thai citizens.

Krungthai

The Digital Backbone of Thailand

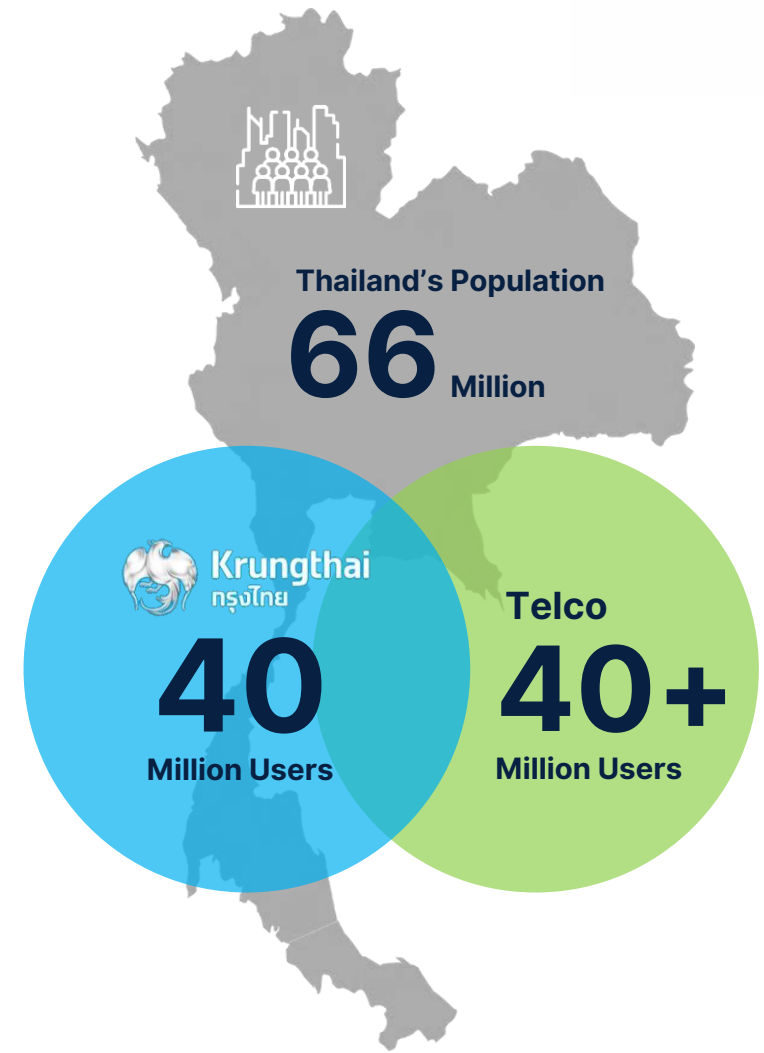
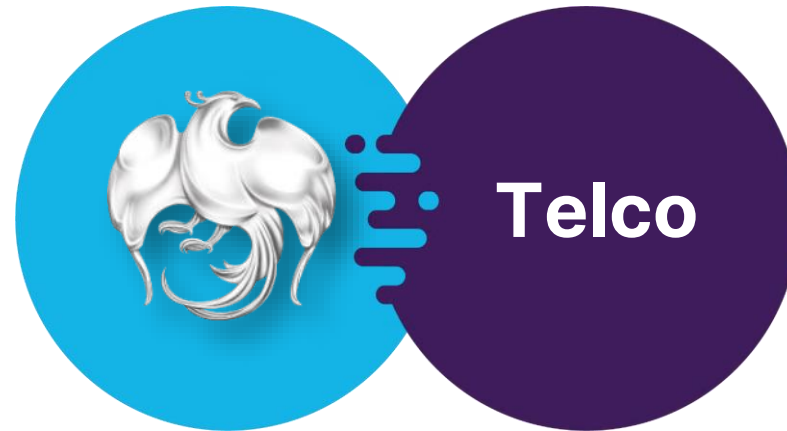
- **Unifying Infrastructure:** KTB as the central digital platform
- **Inclusive Growth:** Empowering all sectors of the economy Nationwide
- **Reach:** Linking every region of
- **Thailand Digital Transformation:** Facilitating seamless interactions

Virtual Banking

Enhancing Financial Accessibility for the Unbanked

"KTB has developed over the years to have capabilities similar to leading commercial banks. As a leader in the use of digital technology, data is important to stay competitive in the next era of generative artificial intelligence,"

"KTB's strategic focus areas include data utilisation, platform creation and inclusive growth. We need strategic partners to grow together. Most importantly, our staff must be developed by upskilling and reskilling to support our business in the next era." said Mr. Payong.



Together .. for Inclusive Growth

Branded Communication & Community Credo

ปรารถนา จริยวิลาศกุล

นักสร้างแบรนด์เพื่อสังคม

ผู้อยู่เบื้องหลังแบรนด์ SE ในไทยจำนวนมาก



พัฒนาแหล่งท่องเที่ยว

Local Alike

เชี่ยวชาญด้านการพัฒนา

การท่องเที่ยวชุมชนเชิงอนุรักษ์อย่างยั่งยืน



พัฒนาผลิตภัณฑ์ชุมชน

Flow Folk

เชี่ยวชาญด้านการพัฒนาผลิตภัณฑ์

จากภูมิปัญญาและอัตลักษณ์ชุมชน



สร้างงาน สร้างอาชีพ และ พัฒนาชุมชนเป็น Social Enterprise



ศูนย์กลางของ SE ทั่วโลก
ตัวแทนของ SE ไทยในระดับโลก



ด้านสาธารณูปโภค และการพัฒนาสิ่งแวดล้อม



ปรับปรุงการจัดการน้ำดื่ม-น้ำใช้
และระบบ Solar System



**STEP (อุทยานวิทยาศาสตร์และเทคโนโลยี
มหาวิทยาลัยเชียงใหม่)**

เชี่ยวชาญด้านการพัฒนาโปรแกรมบ่มเพาะ และสร้าง
ผู้ประกอบการชุมชน

Begin with The End in Mind Process & Coaching

กระบวนการสร้างการมีส่วนร่วม และการ "ระเบิดจากข้างใน"

ภาณุวัฒน์ สัจจะวิริยะกุล

นักพฤติกรรมศาสตร์ และนักเศรษฐศาสตร์ความสุข

ความรู้ด้านการเงิน (Financial Literacy)

การแก้ปัญหาหนี้สิน และการออม



เชี่ยวชาญด้านการแก้หนี้ การออม
อย่างยั่งยืน ด้วยหลักความรู้คู่คุณ



THE WORLD BANK



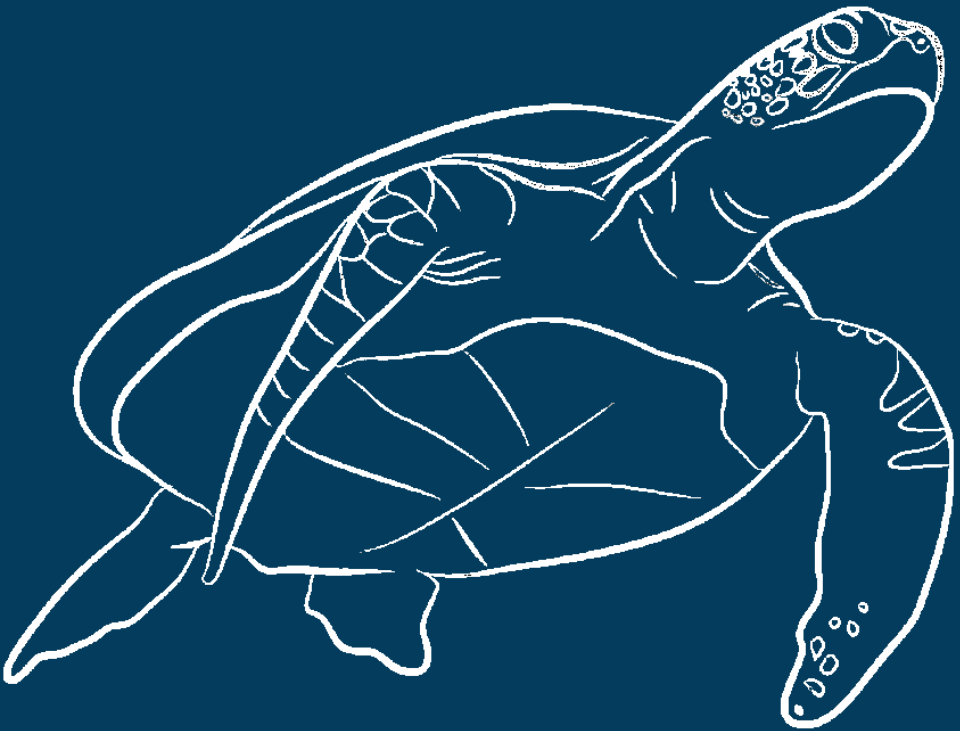
**การจัดการขยะชุมชน
(Sustainable Waste Management)**



Holistic Sustainable Waste
Management Solutions

โครงการกรุงไทยรักเกาะเต่า | เสริมรายได้ และสร้างกลไกทางการเงินเพื่อความโปร่งใสของกลุ่มอาชีพต่างๆ

- Crowdfunding (UN BioFin) 2,750,000 บาท
- จ้างเรือรับจ้างเก็บขยะรอบเกาะ 40 ต้น
- การวางทุ่นปลา 20 ทุ่น
- การวางซั้งปลา 5 ซั้ง
- ผลิตภัณฑืชุมชน 2 ชนิด
(ผ้ามัดย้อม / ปลาตากแห้ง)



IMPACTED GROUPS

- กลุ่มการเงินเพื่อความหลากหลายทางชีวภาพ 5 กลุ่ม
 - กลุ่ม Taxi Boat แม่หาด
 - กลุ่ม Taxi Boat ทรายรี
 - กลุ่มแม่บ้าน
 - กลุ่มประมง
 - กลุ่มเยาวชนเด่าน้อย Channel

Bank Support

- จัดทำทุ่นไข่ปลาผูกเรือดำน้ำ 20 ทุ่น
- จัดทำซั้งปลาสำหรับชาวประมง 5 จุด
- ตั้งเก็บขยะบนเรือ 60 ชุด
- Financial Literacy กลุ่มชาวบ้าน 30 คน
- Financial Literacy เทศบาลตำบลเกาะเต่า

INCREASED INCOME

ธนาคารสนับสนุน	150,000	บาท
จำนวนเรือประมง	40	ลำ
ระยะเวลาในการเก็บข้อมูล	136	วัน
มกราคม - มิถุนายน 2566		
ปริมาณสัตว์น้ำที่จับได้	43.2	ตัน
มูลค่า	8.7	ล้านบาท

การพัฒนาแบบองค์รวม ชุมชนบ้านพลไท จังหวัดร้อยเอ็ด



พัฒนาคน
Entrepreneur Mindset



พัฒนา
ธุรกิจ



พัฒนาการตลาด
และเทคโนโลยี



พัฒนาสังคม
และสิ่งแวดล้อม



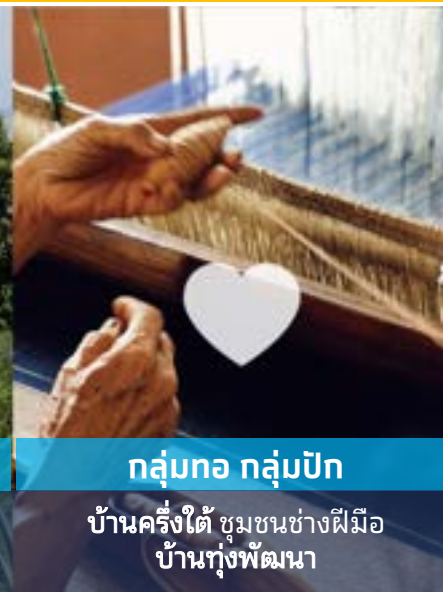
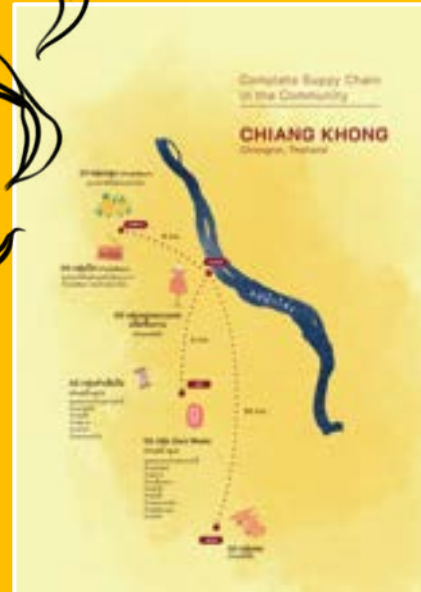
พัฒนาภูมิทัศน์
และเพิ่มมูลค่าผลิตภัณฑ์



จำนวนผู้ได้รับประโยชน์

- ทางตรง **600** คน
- ทางอ้อม **>700** คน

การพัฒนาผลิตภัณฑ์ผ่านกระบวนการ Zero Waste ชุมชนเชียงของ จังหวัดเชียงราย



พัฒนาคน
Entrepreneur
Mindset



พัฒนา
ธุรกิจ



พัฒนาการตลาด
และเทคโนโลยี



พัฒนาสังคม
และสิ่งแวดล้อม



พัฒนาภูมิทัศน์
และเพิ่มมูลค่าผลิตภัณฑ์

จำนวนผู้ได้รับประโยชน์

▪ ทางตรง

105 คน

▪ ทางอ้อม

1,500 คน

An aerial photograph of a dense forest, viewed from above. A road with dashed white lines runs vertically through the center of the image. The text is overlaid on the left side of the image.

Guiding the Nation towards Net Zero

Financial risks from climate change



Risk to Thailand financial stability:

- Trade barrier (CBAM/EUDR)
- National competitiveness
- Portfolio losses
- Sentiment shocks
- Defaults on loans
- Higher insurance claims



Government / regulators

- National target
- Law enforcement
- Tax instrument

Climate Transition: Impact on Clients and Assets

Affected Sectors:

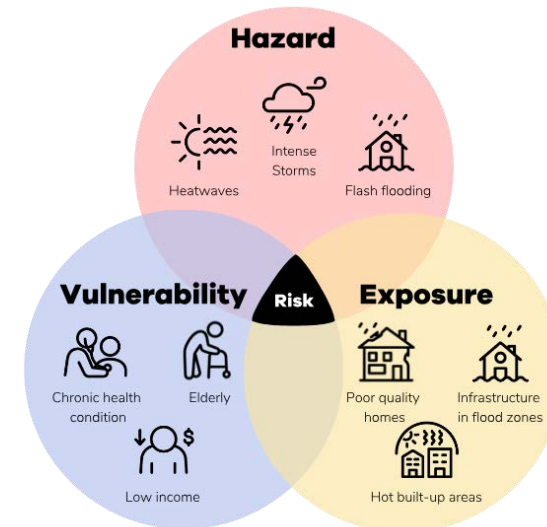
- Profit Implications
- Valuation Shifts

Vulnerable Elements:

- Physical Assets
- Agricultural Resources
- Workforce
- Industrial Infrastructure

Key Consequences:

- Asset Devaluation
- Reduced Productivity



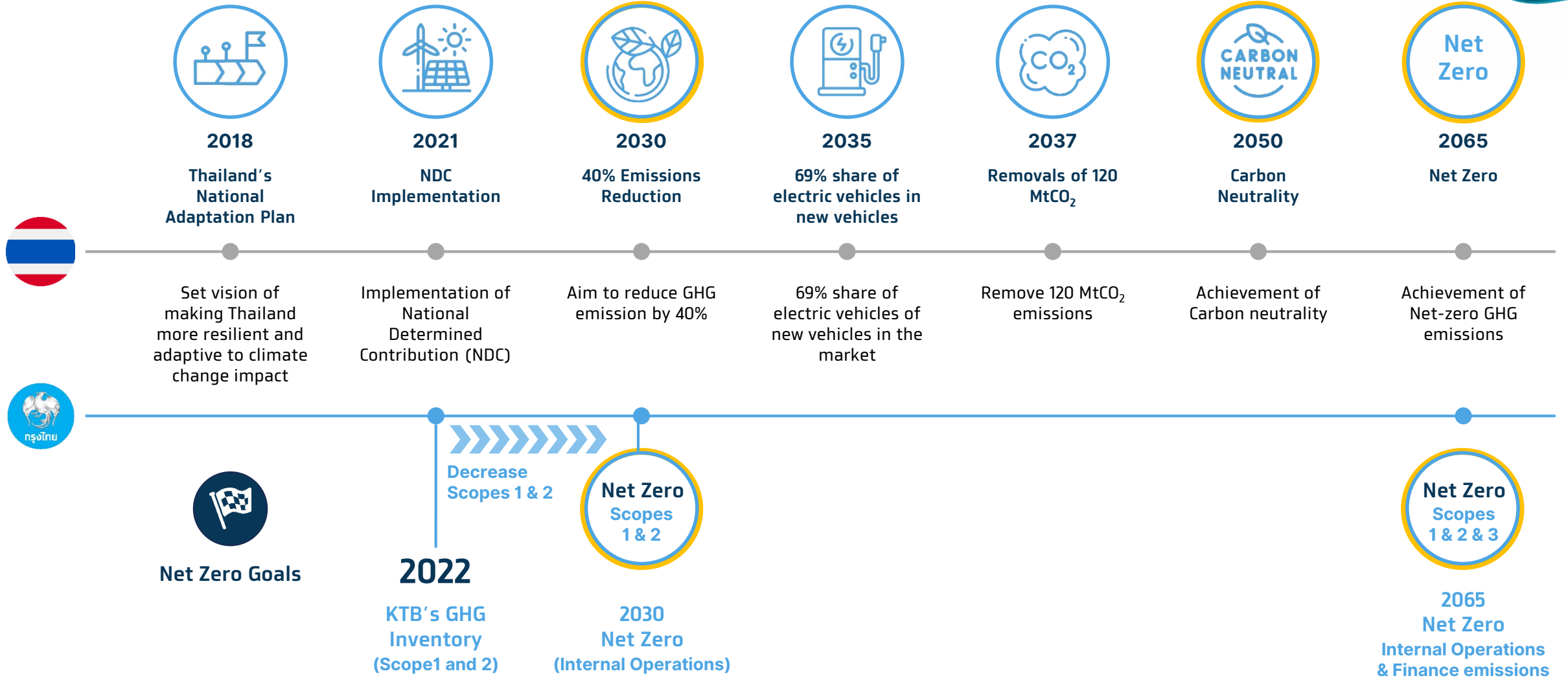
Transition risk

- Disruptive technological advances
- Governments' climate policies

Physical risk

- Extreme weather events
- Changing climatic conditions

Aligned with Thailand's Net-Zero emissions target



Empowering SMEs to Drive the Nation's Net Zero Emissions (NZE) Goals

There can be
no net zero without SMEs.

- **Awareness** session for SMEs
- **The net-zero transition:**
what it would cost, what is could bring
- **Financing SMEs** for the transition



**New
spending**

40% low-emission assets

10% reallocated to low-emission assets

20% low-emission assets













**Current
spending**

30% High-emission assets

Guide clients towards sustainable business practices aligned with global ESG benchmarks**Net Zero Portfolio Alignment****Rationale for Sector Prioritisation**

- Oil & Gas sector as part of 'Energy' contributes significantly to Thailand's emissions
- Real Estate offers the highest abatement potential; with developers making strong ESG commitments
- Chemical ranks third in KTB's emission materiality and faces increasing pressure to reduce emissions due to EU CBAM
- While Transport sector was kept as Watch-list 1, KTB can prioritize it basis:
 - Market opportunity in electric vehicles
 - High share of Thailand Emissions
- Coal has lower abatement potential today; hence limiting the sustainable finance lending opportunity

**5 Priority Sectors for Transition Plan Development in 2024****Categorization****Sectors**

Categorization	Sectors
Priority #1 (2024 focus) Sectors where KTB either needs to transition, develop selective exposure policies or explore transition opportunities in future	<div style="display: flex; justify-content: space-around; align-items: center;"> <div style="border: 2px dashed orange; padding: 5px; text-align: center;">  Power Generation </div> <div style="text-align: center;">  Oil & Gas </div> <div style="text-align: center;">  Real Estate </div> <div style="text-align: center;">  Coal </div> <div style="text-align: center;">  Chemical </div> </div>
Priority #2 (Watch List-1) Sectors which are next in line for transition and need to be monitored in the short term	<div style="display: flex; justify-content: space-around; align-items: center;"> <div style="text-align: center;">  Transport </div> <div style="text-align: center;">  Metal </div> <div style="text-align: center;">  Food & Beverages </div> <div style="border: 2px dashed orange; padding: 5px; text-align: center;"> <i>Sandbox with BOT</i>  Sugar </div> </div>
Priority #3 Sectors which need to be re-evaluated over time (low materiality)	<div style="display: flex; justify-content: space-around; align-items: center;"> <div style="text-align: center;">  Rice Mills </div> <div style="text-align: center;">  Commerce </div> <div style="text-align: center;">  Cement </div> <div style="text-align: center;">  Construction </div> </div>

Legend Submitted as Priority sector to the BOT & WIP towards deriving decarbonization pathway

Prioritization factors: high portion in KTB's portfolio, alignment to Thailand taxonomy, and the national context

Sustainability for Clients

The Bank is committed to supporting businesses, from large corporates to small and medium-sized enterprises, as well as retail customers, to realize their full potential and prepare for a low-carbon future. Collaborating with partners across diverse sectors, including the private, public, and governmental realms, the Bank has developed environmental financial products and services.



Total Number of Project
Finance Approved

34

projects



Sustainable Financial Products & Services



Green loan & Sustainability-Linked Loan

Performance

ESG Loans for Large Business Customers



Green Loans: 18,054 million baht

Sustainability-Linked Loan (SLL): 2,000 million baht

ESG Loans for Small and Medium-sized Enterprises



Green Loans: 1,006 million baht

Social Loans: 163,486 million baht

Green Financing



Green Deposit: 19,320 million baht



Enhancing Governance

through Risk Management and Capability Building

Climate Change Governance

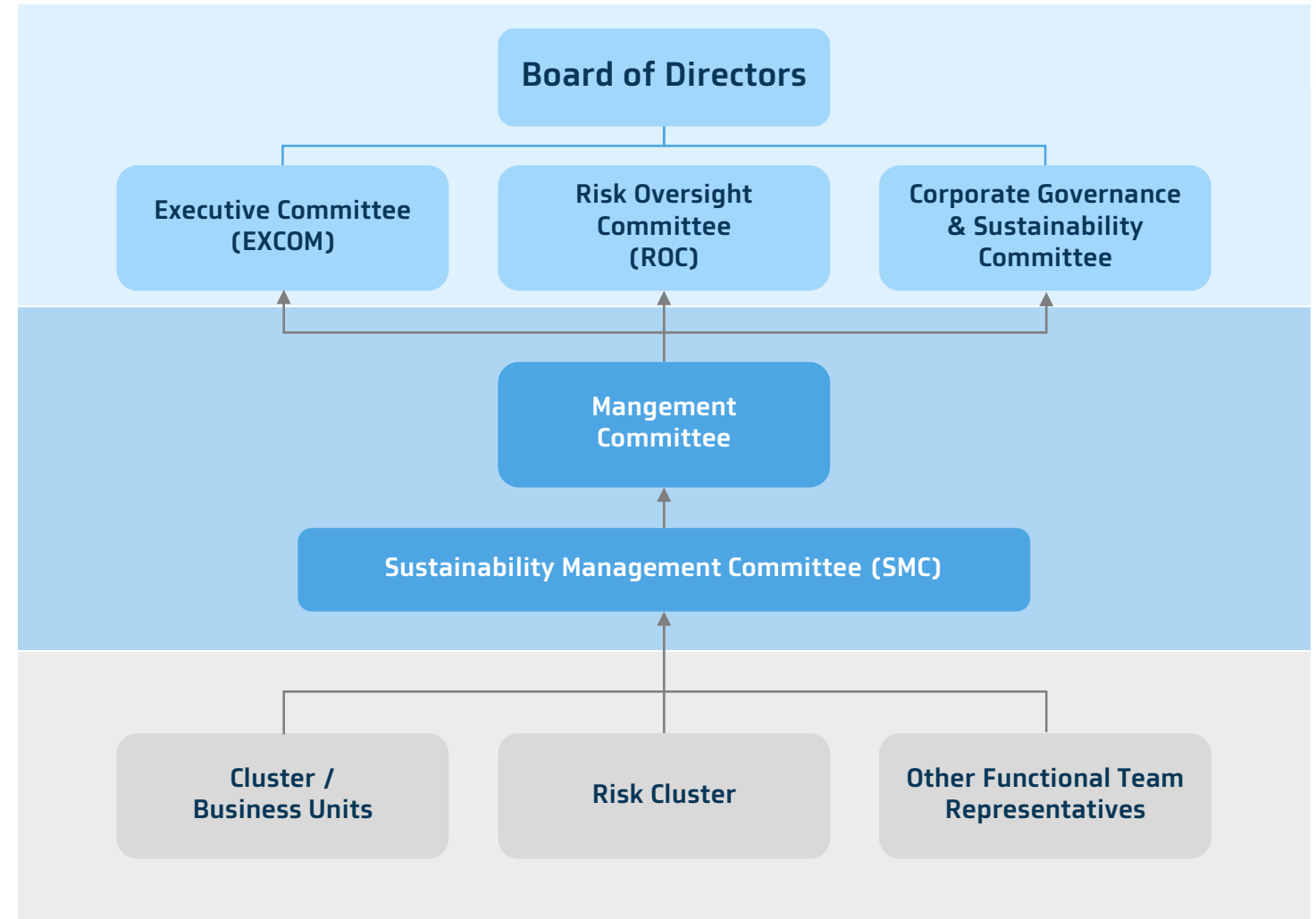
Effective governance is crucial for Krungthai to manage climate risks, especially at the Board level. The legal and corporate governance structure is responsible for Krungthai's long-term resilience, with the Board overseeing climate risk management. The governance framework includes four key roles: Strategy Response for aligning risks with sustainability goals; Framework for managing risks through core principles; Policy for implementing the framework; and Capacity Building for executing policies and providing tools and data resources. The Board of Directors, through the EXCOM, ROC, and Corporate Governance and Sustainability Committee, monitors sustainability policies and climate progress quarterly. The Credit Committee integrates climate risk into lending decisions and approves climate-sensitive policies. The Management Committee designs the sustainability strategy, climate risk framework, and major initiatives. The Sustainability Management Committee (SMC) offers expertise in sustainability, collaborates on sustainable knowledge, and collects relevant information from other functions. Additionally, a Climate Pillar Working Group from each business unit supports the implementation of Krungthai's climate commitments.

Enhanced Roles to manage material climate risks and opportunities review

Board Level

Management Level

Business Units (BUs)



Internal Operations

ESG Risk Management

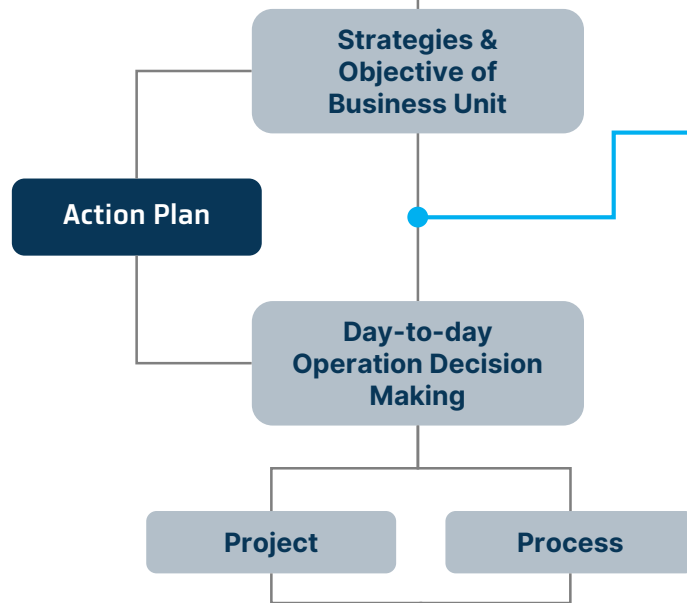
- **Develop comprehensive ESG risk assessment methodologies**
- Incorporate ESG factors into credit risk analysis and lending decisions
- Establish climate risk scenario analysis and stress testing
- Implement ESG risk monitoring and reporting systems



Organisation Level

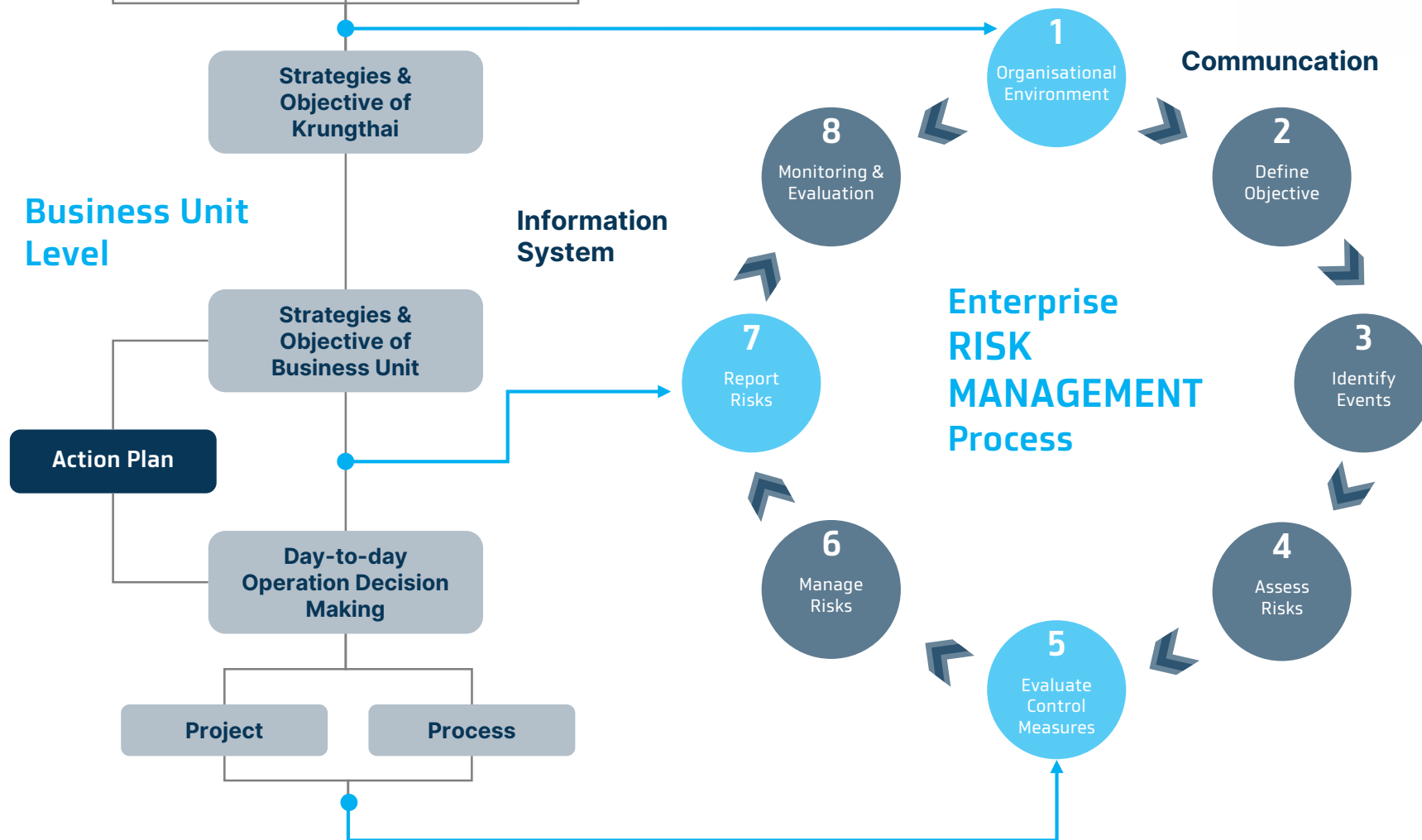


Business Unit Level



Information System

Enterprise RISK MANAGEMENT Process



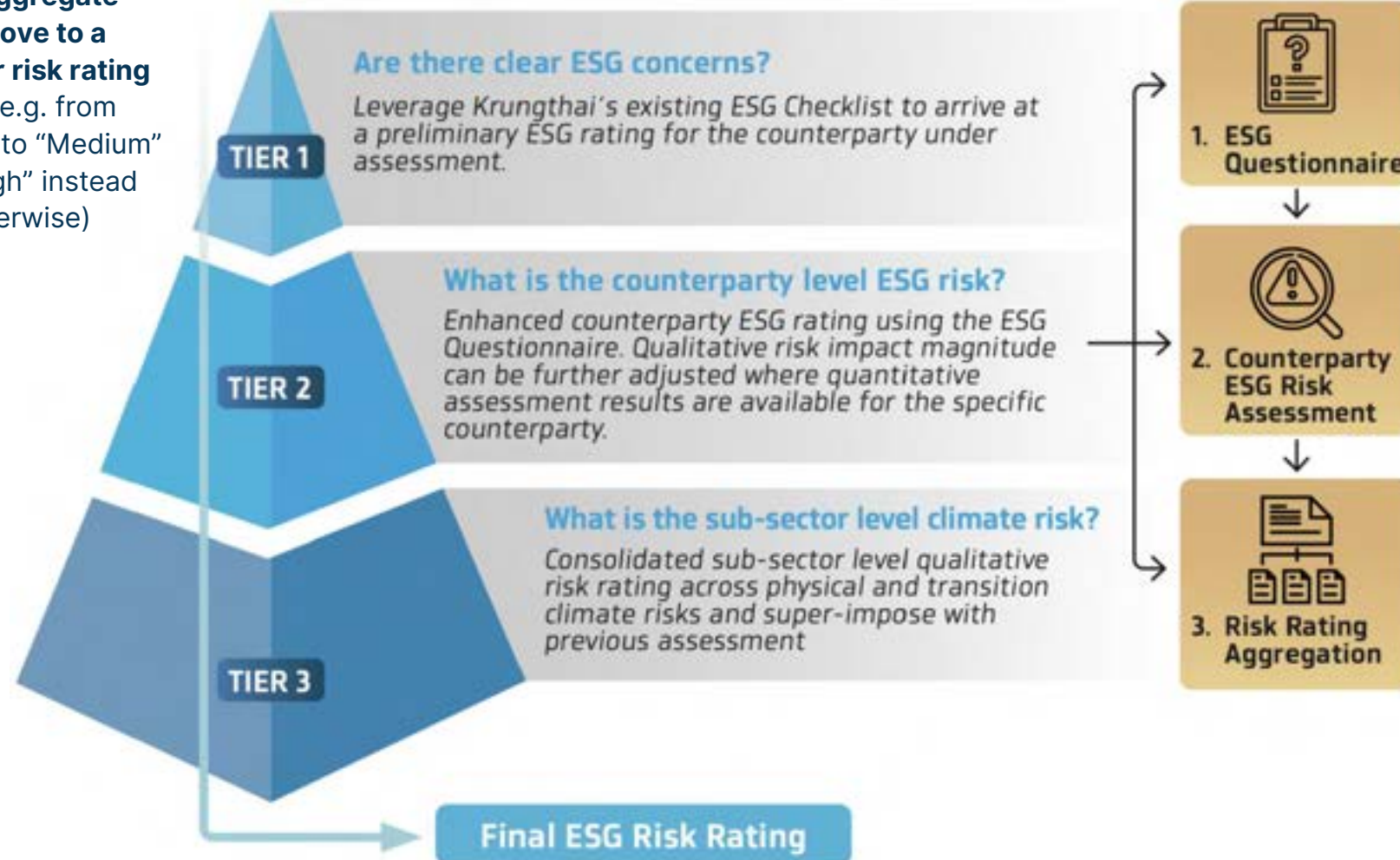
Credit Risk Management

- Develop comprehensive ESG risk assessment methodologies
- Incorporate ESG factors into credit risk analysis and lending decisions**
- Establish climate risk scenario analysis and stress testing
- Implement ESG risk monitoring and reporting systems



ESG Integration in Loan Review Process

Risk rating can only **aggregate and move to a higher risk rating level** (e.g. from “Low” to “Medium” to “High” instead of otherwise)



Risk Monitoring Process

- Develop comprehensive ESG risk assessment methodologies
- Incorporate ESG factors into credit risk analysis and lending decisions
- Establish climate risk scenario analysis and stress testing
- **Implement ESG risk monitoring and reporting systems**



Krungthai's Risk Monitoring Process

We are currently integrating climate-related risk monitoring processes into our operations. This table explains how we incorporate the process of monitoring climate risks into our operations.

Responsibilities	<ul style="list-style-type: none"> ▪ The primary responsibility for monitoring climate risks lie with the Risk Cluster. ▪ The Risk Cluster collaborate with relevant business units, including the Corporate Banking Group, Operations Group, and Finance Management Group, to gather data and assess climate risks specific to their areas.
Activities	<ul style="list-style-type: none"> ▪ Tracking key climate risk indicators (KRIs): This will involve monitor relevant climate metrics against risk appetite. ▪ Monitoring regulatory developments: The Risk Cluster will stay updated on evolving climate-related regulations and reporting requirements. ▪ Monitoring market trends: Tracking emerging climate-related trends in relevant sectors and industries. ▪ Updating climate risk assessment: Updating climate risk assessment based on updated information on loan portfolios, investment, and operational activities to assess exposure to climate risks and any changes in external data sources such as NGFS, regulations and policies.
Frequency	<ul style="list-style-type: none"> ▪ The Risk Cluster conduct a comprehensive review of climate risks annually. Including the collected data, assessing risk trends, and identifying any potential areas requiring mitigation strategies. ▪ The findings from the monthly review will be reported to the Management Committee and Risk Oversight Committee. ▪ The Risk Cluster will monitor for any significant climate events or regulatory changes that might necessitate ad-hoc assessments.
Reporting	<ul style="list-style-type: none"> ▪ The Risk Cluster will prepare a periodic report summarizing the key findings from the climate risk monitoring activities. ▪ The annual report on climate scenario analysis will also incorporate insights from the ongoing monitoring activities, providing a comprehensive overview of Krungthai's climate risk management efforts.
Improvement	<ul style="list-style-type: none"> ▪ Regularly reviewing and updating the chosen KRIs based on evolving climate risks and regulatory developments. Implementing new technologies and data analysis tools for improved monitoring capabilities. ▪ Faster collaboration and knowledge sharing across business units to enhance the effectiveness of climate risk monitoring.

Capability Building

Enhance employee capabilities

- **Employee engagement:** Make banking more accessible and inclusive through CSR initiatives and innovations
- **ESG training:** Collaborate with HR to design targeted ESG training programs for various employee groups.
- **Encourage volunteerism:** Expanding and scaling up the existing financial literacy program to reach broader and more diverse groups, including underserved communities and vulnerable populations, to empower them with essential financial knowledge and skills.



Scope of work

Employee engagement

Foster a culture of sustainability and innovation through regular workshops, seminars, and training activities focused on ESG topics.

ESG Training

Targeted ESG training development: Tangible plans include developing tailored curricula for different roles and setting measurable goals to track the effectiveness of these programs in empowering employees with essential ESG knowledge and skills.





Encourage volunteerism

Encourage volunteerism and advocacy for social and environmental causes.

Outcomes / Deliverables

- Facilitate a series of workshops, seminars, and training sessions focused on ESG topics.
- **Outcome:** Increased employee knowledge and awareness of ESG principles, leading to a more informed and proactive workforce committed to sustainability.
- Improved ESG competency and role-specific application
- **Outcome:** Successful implementation of targeted ESG training curricula tailored to different roles within the Bank, with clear, measurable goals for assessing knowledge acquisition and skill development.
- Enhanced community impact and increase in employee participation in volunteerism and advocacy initiatives, with measurable contributions to social and environmental causes.
- **Outcome:** 1.2 Million Hours

Enhance capabilities to lead and embody KTB's cultural transformation

KTB's Culture	Objectives	Operational Process	Goals
Culture Transformation 	Creating a culture of innovation to drive the organization and foster agility in the way of work.	<ul style="list-style-type: none"> Consistently organize Wolf Hack. Pilot learning and case studies from other projects to apply in the way of work. Manage affiliated companies in which the Bank holds 100% of shares to become One Krungthai. 	Enhance operational excellence for sustainability and foster innovation and creativity in new way of work while reducing the chance for corruption.
Leadership Transformation 	Preparing for the management of the 'Successor' employee group to keep pace with the replacement of key positions within the bank.	Organize a 3-year succession plan for department heads and top executive levels (N-1 N-2 N-3 and N-4).	Able to replace key positions in a timely manner and able elevate the efficiency of the Bank's operations
People Skills Transformation 	Enhancing the skills and knowledge of employees appropriately and in line with differing needs.	<ul style="list-style-type: none"> Encourage employee development through self-learning means via online channels, anytime and anywhere. Enhance the efficiency of the knowledge management process. Upskill and reskill employees according to new duties and tasks. 	Employees have required skills that are sufficient and appropriate to drive the Bank's strategy
HR Process Digitalization 	Managing human resources of the Bank through HR Process Digitization.	<ul style="list-style-type: none"> Implement the new HRMS for the Bank and its subsidiaries. Set up a Business Service Center tailored to the size and job functions. Develop the ONE Krungthai application to facilitate employees. 	Upgrade the database to become a Single Source of Truth and improve HR processes.

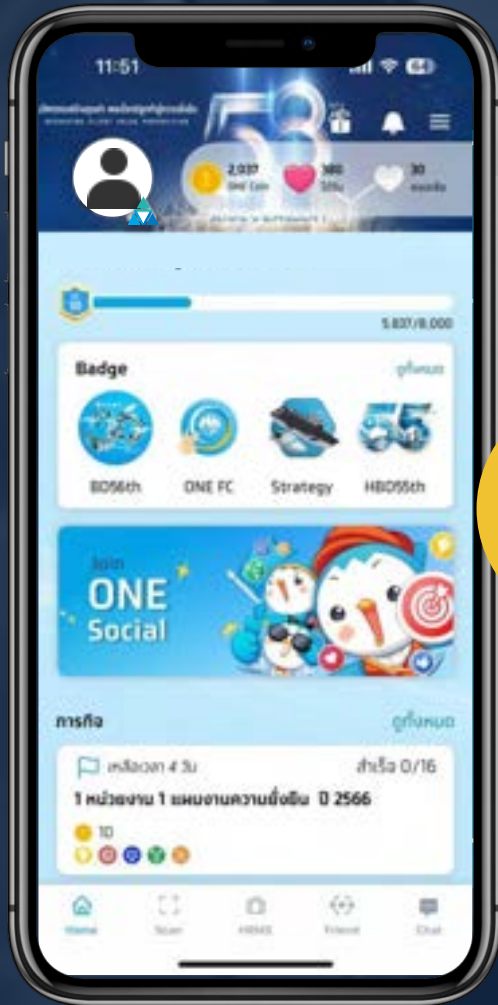
CULTURE transformation journey



One Krungthai App = Transforming new ways of working

Tools to enable new ways of working

Transform



- Culture 
- Leadership 
- People Skill 
- Potential 
- Knowledge Mgt. 

Our HR Transformation Journey since 2014 & continuing

Amalgamate Innovation Units to "Speedboat"



1. Business Innovation

2. Data Innovation

3. IT Innovation

4. Process Innovation (IDZ)

Phase 1

(2014-2019)

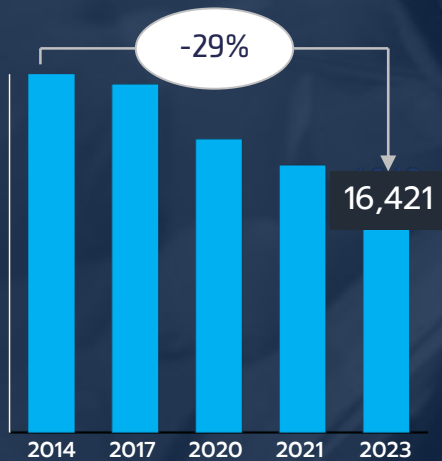
Phase 2

(2019-2022)

Phase 3

(2022-Present)

Workforce Rationalization



Digital Transformation "OPEN FINANCE"



Building new acquisition engine



Culture Transformation

Sandbox

สร้าง
Innovation Unit
เพื่อยกระดับการ
ให้บริการทาง
การเงิน

- 1 Business Innovation
- 2 Data Innovation
- 3 IT Innovation
- 4 Process Innovation

Sandbox

Spin off



Innovation Unit

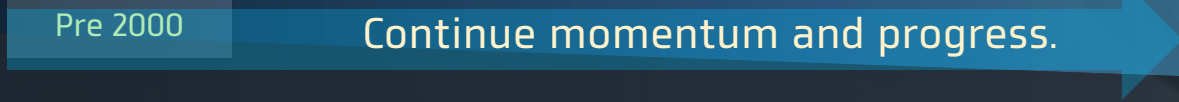
Innovation Units
to "Speedboat"

Silo Culture

ซ่อม
Silo Process สู่
Agile Culture



1 หน่วยงาน
1 แผนความ
ยั่งยืน



Agile Culture

Building future
innovator

Cross Function

ต่อยอด
ซ่อม/สร้าง

Speedboat

Space Blue FP

Re-Organization & Building agile environment

Carrier

BSC

Centralized Operations to increase efficiency & productivity

Synergize

Building environment
for **innovation**
& **innovator**

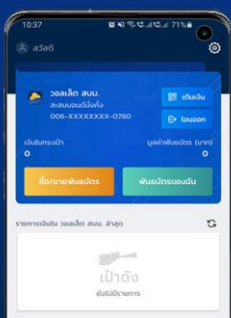
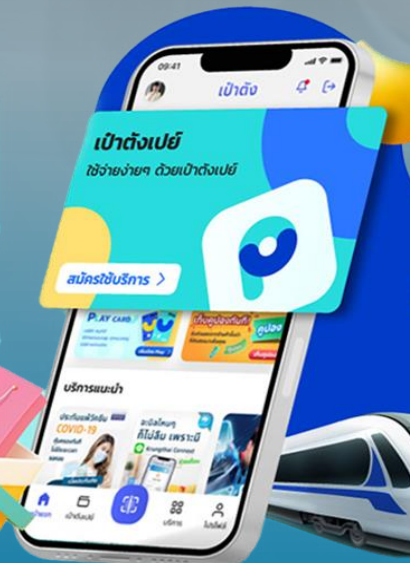


INFINITAS
by Krungthai

Arise
by INFINITAS



สร้าง Innovation Unit เพื่อยกระดับการให้บริการทางการเงิน



พันธมิตร
วอลเล็ท สบม.
เก็บเงินยาวแบบไม่เสี่ยง



10 บริษัท ซอฟต์แวร์โซลูชันในไทย	
Arise	• Arise by INFINITAS Tech Talent Hub, ซอฟต์แวร์เพื่อ Super App, แอปพลิเคชันเพื่อประเทศไทย
Bluebik	• Bluebik บริษัทที่มีผลิตภัณฑ์และบริการ Digital Transformation
Thoughtworks	• Thoughtworks บริษัทที่มีบริการที่ครอบคลุม
Clicknext	• Clicknext บริษัทที่มีบริการที่ครอบคลุม
Accenture	• Accenture (Thailand) บริษัทที่มีบริการที่ครอบคลุม
Nextzy	• Nextzy Technologies บริษัทที่มีบริการที่ครอบคลุม
IT One Company	• IT One Company บริษัทที่มีบริการที่ครอบคลุม
G-able	• G-able บริษัทที่มีบริการที่ครอบคลุม
Palo IT	• Palo IT Thailand บริษัทที่มีบริการที่ครอบคลุม
PI R Square	• PI R Square บริษัทที่มีบริการที่ครอบคลุม

Zoom Silo Process สู่ Agile Culture

มุ่งเน้นการระเบิดจากภายใน เพื่อแก้ไขปัญหภายในหน่วยงาน

1 หน่วยงาน 1 แผนความยั่งยืน



QA

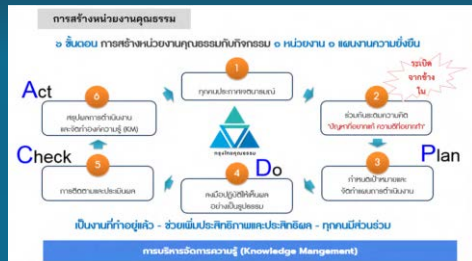
ตระหนักถึงการพัฒนาคุณภาพงานของตัวเอง



Compliance Champion

Cross function ระหว่างหน่วยงาน เพื่อแก้ปัญหาภายในองค์กร

5 Prototype



Hackathon

กล้านำเสนอไอเดีย เพื่อเพิ่มศักยภาพขององค์กร



WOLFHack

ผลักดันไอเดียสู่การแข่งขันกับองค์กรภายนอก



People Empowerment in action “Wolf Hack”



From today...The **STARs** are **Born!**



CHASING THE FUTURE

ไล่ล่า
คว่ำไอดี

Adaptable
Intelligent

Social
Cooperative

Loyal



Copilot

Describe characters of wolf

Organization:
Upskilled/Reskilled People

Way of work:
Cross Collaboration

Tools:
AI Initiatives

กรุงไทยใกล้บ้าน

Banking Agent/
Community Lending

กระชout Alert

Wealth

The **STARS** are **Born**

VAYU Co-pilot

Copilot

Wolf Health

Health Ecosystem

Biz Speed

SME Journey

Integrating ESG into Work Processes to Enhance Governance in Line with Good Corporate Governance Standards

Where We Are?

90% ของพนักงาน ผ่านการอบรมความรู้พื้นฐานที่เกี่ยวข้องกับ ESG แต่ยังคงต้องสร้างองค์ความรู้เชิงลึกเพื่อให้สามารถนำ ESG เข้ามาบูรณาการในกระบวนการทำงานปกติได้



ธนาคารได้รับเกียรติบัตรจากโครงการ ESG DNA ของตลาดหลักทรัพย์แห่งประเทศไทย (1 ใน 49 บริษัท)

โดยจะมอบให้แก่บริษัทที่มีพนักงานเข้าร่วมอบรมในหลักสูตรพื้นฐานสูงกว่าเกณฑ์ที่ SET กำหนดไว้ภายในระยะเวลา 1 ปี



ตัวอย่างหลักสูตร



Next Step

ESG Tailor-made Training

สร้างหลักสูตร ESG ในเชิงลึก ที่ Customized ให้สอดคล้องกับรูปแบบการทำงานของแต่ละ BU

Impact of ESG Towards Business Function in Krungthai	
Direct (Critical Function)	Indirect
CBC, BC, Risk, CLMG, MARCOM, GDS	HR, IT, IA, FMG, หน่วยงานขึ้นตรง
GM	
Retail, RTS, RSS, GTB, GOV, Oper, AMD	

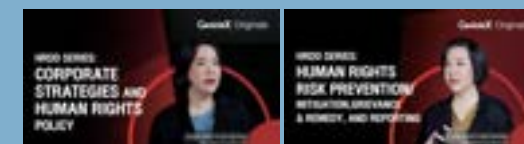
ESG Certified Employee

สนับสนุนให้พนักงานที่ได้รับ ESG Certified นำความรู้ไปต่อยอด และถ่ายทอดภายในหน่วยงาน เพื่อสร้าง Awareness เพิ่มขึ้น

ESG in Working Dimension

สนับสนุนให้พนักงานตระหนักถึงความสำคัญของ ESG โดยการ embed เข้าสู่กระบวนการทำงาน (Working Process)

- Credit Team
- Front Office
- Back Office



Targets

**Board
Committee
/ MC /
ผู้บริหาร
ระดับสูง**

Update ESG
Issued /global
mega trends
Strategic
direction for
sustainability

BU

CREDIT
RETAIL
GOV
PRODUCT DEV.
GM
IT
BUSINESS SUPPORT

Bank-wide

เพื่อวางรากฐาน สร้างการ
ตระหนัก รับรู้ เกี่ยวกับ
ESG เพื่อการพัฒนาของ
องค์กรอย่างยั่งยืน
สำหรับพนักงานทั่วทั้ง
องค์กร

Courses



ESG : Responsible Investment , Critical Soft Skill Series:Actualizing Sustainable Change , Financed Portfolio Emissions
Critical Soft Skill Series:Actualizing Sustainable Change , The Next Chapter of ESG: Start with How Waste Management
ESG: The Next Big Thing of Banking

ลงทุนใน ESG สร้างผลตอบแทนดี ๆ อย่างยั่งยืน , นโยบายขับเคลื่อนเศรษฐกิจ BCG เพื่อการพัฒนาที่ยั่งยืน

ESG : Responsible Investment , ลงทุนใน ESG สร้างผลตอบแทนดี ๆ อย่างยั่งยืน

Critical Soft Skill Series:Actualizing Sustainable Change , Risk Assessment and Safety Mindset for Sustainable Safety

Green Building and Sustainable Housing , ENERGY TRANSITION & CLIMATE CHANGE MANAGEMENT (ETC) , Renewable Energy
and Its Potentials

Krungthai Business Strategy Seminar 2023
Fundamental of Responsible Banking (3 Modules)
Thailand Taxonomy
ESG 101 : ภาพรวมด้านการพัฒนาธุรกิจอย่างยั่งยืน
P01 : พื้นฐานด้านความยั่งยืนของธุรกิจ



thank you

Vision, Mission, and Core Values

Vision

“ Growing Together for SUSTAINABILITY ”

Mission

“ Empower BETTER LIFE for All Thais ”

The Bank is committed to developing financial technology and innovations through Thailand's Open Digital Platform in order to improve the quality of life of people and all groups of customers and people.



Core Values



Breakthrough

Being creative and innovative, being assertive, thinking outside the box, focusing on improving themselves and the quality of their work, and being able to transfer knowledge, share experiences, and manage knowledge.



Efficiency

Performing duties with full commitment, competence, and time in a careful, effective, efficient, and professional manner as well as taking into account risks and appropriate internal control while taking into consideration all groups of customers and stakeholders.



Integrity

Performing one's work strictly in accordance with the rules and regulations under the principles of good corporate governance and the Code of Conduct, as well as combating all forms of corruption, being accountable, and not tolerating any form of corruption.



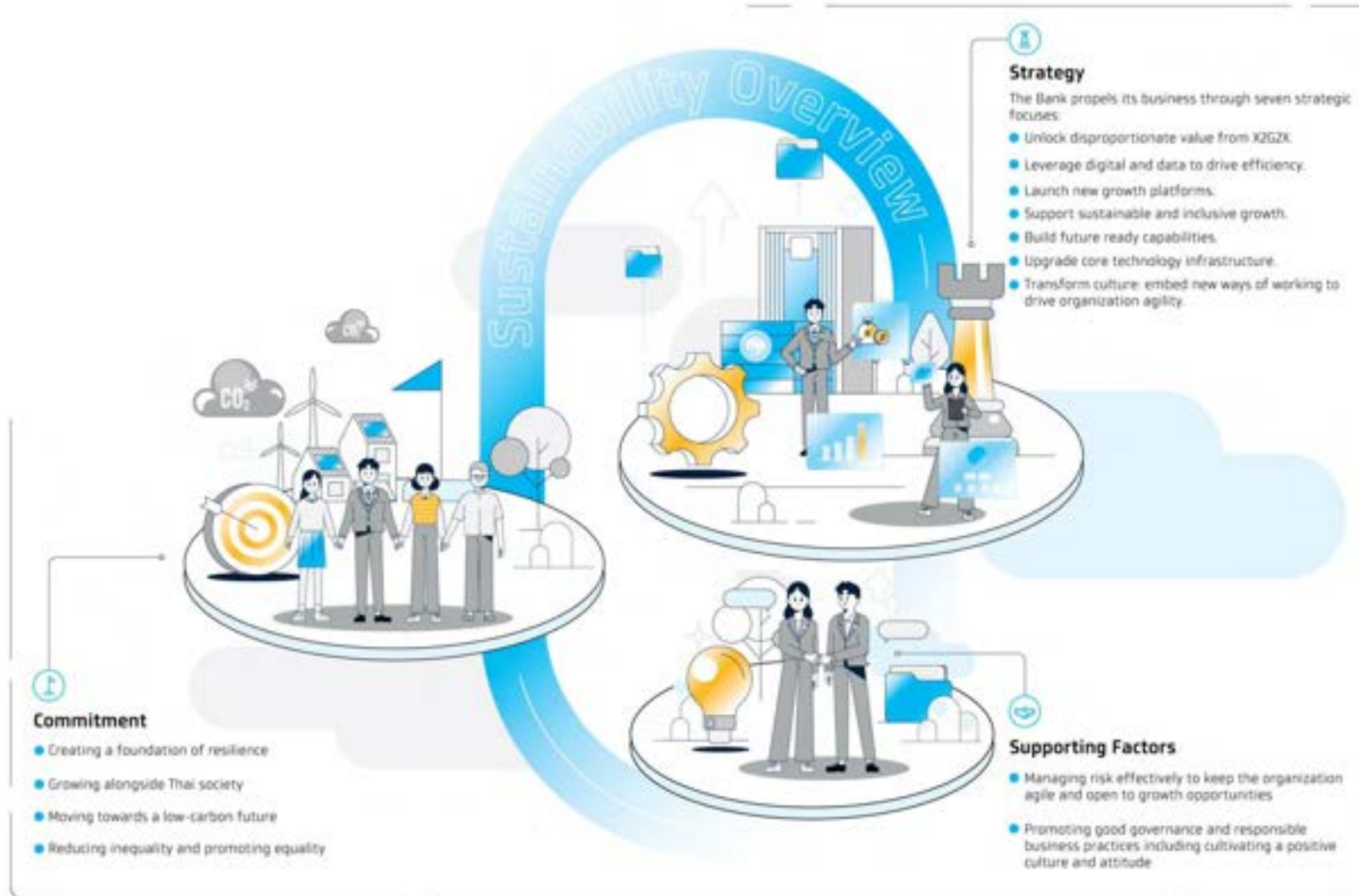
Teamwork

Having good teamwork and a good attitude when working with others, and being open to other people's opinions. Collaborate with others both within and across departments, focusing on the organization's goals as well as cooperating to create a good atmosphere and create a bond in the organization.



Social

Participating in activities and performing duties while taking into consideration social and environmental responsibility as well as impacts, using resources efficiently, and adhering to human rights principles so as to ensure sustainable growth.



The 5 ecosystems serve as the Bank's core strength.

5 Ecosystems

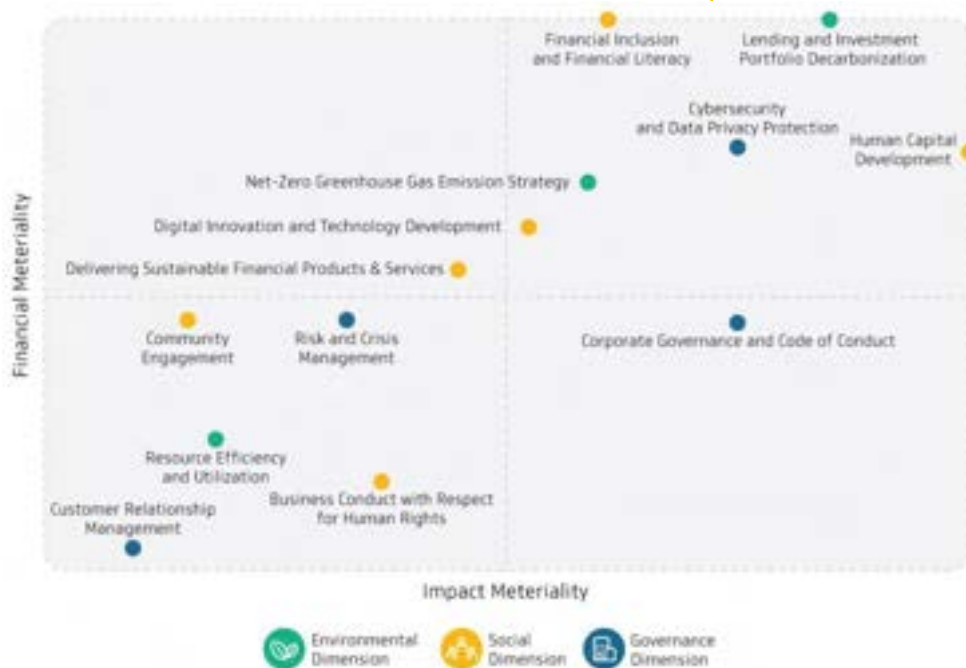


ธนาคารมุ่งเน้นการทำให้ประชาชนมีความเป็นอยู่ที่ดีขึ้น ลดความเหลื่อมล้ำและช่องว่างการกระจายรายได้ในสังคม รวมถึงการเพิ่มทักษะความรู้ ความเข้าใจในการใช้เทคโนโลยีดิจิทัล (Digital Literacy) ควบคู่กับการรักษาขีดความสามารถในการแข่งขันในสภาพแวดล้อม ที่เปลี่ยนแปลงอย่างรวดเร็ว โดยให้ความสำคัญกับ 5 Ecosystems ซึ่งเป็นกลุ่มเป้าหมายหลักของธนาคาร

KTB STAKEHOLDER



KTB MATERIALITY



KTB SUPPLY CHAIN

Supporting Functions			
<ul style="list-style-type: none"> The Bank's Infrastructure (Legal, Accounting, Compliance) Risk Management (Audit, Risk) Product Team, IT 	<ul style="list-style-type: none"> Human Resources, Training Procurement 	<ul style="list-style-type: none"> Employees Regulatory agencies Suppliers Business partners 	
Core Functions	KTB	Subsidiary	
 Products & Services	Source of funds <ul style="list-style-type: none"> Deposit Interbank loans Other loans Loan interest Equity 	<ul style="list-style-type: none"> Employees Customers Competitors Creditors Shareholders Regulatory agencies 	
	Investment <ul style="list-style-type: none"> Loans Other investments, such as debt instruments 	Investment <ul style="list-style-type: none"> Securities/funds 	<ul style="list-style-type: none"> Employees Customers Business partners Competitors Regulatory agencies Society
 Sales & Marketing	Services <ul style="list-style-type: none"> Financial services Advisory services Digital finance Fund management services Investment banking business and debt instrument business 	Services <ul style="list-style-type: none"> Credit cards Life and non-life insurances Security brokerage Digital platforms Tech talent and resources provider Money transport vehicles 	<ul style="list-style-type: none"> Employees Customers Business partners Competitors Regulatory agencies Society
	<ul style="list-style-type: none"> Providing information regarding financial products and services Financial literacy support Promotion development After-sales service 		<ul style="list-style-type: none"> Employees Customers Society Competitors Regulatory agencies
 Financial Transaction	<ul style="list-style-type: none"> Payment Trading Deposit/withdrawal/transfer Foreign currency exchange Trade (Import/Export) Trading in money and capital markets 		<ul style="list-style-type: none"> Employees Customers Business partners Competitors Regulatory agencies

