

Strategic Objectives	Measures	2013 Actual	2014 Targets	2015 Targets	Initiatives
A. Innovate and grow capable, motivated, committed and results-oriented professionals	1. Ave. no. of learning and development for every direct report		Average of 5 days per year		<ul style="list-style-type: none"> Competency-based training geared towards achieving DBP strategies and scorecard and aligned with industry standards
B. Develop and implement the PMS aligned to the DBP vision and mission	2. Percent of critical positions with a succession plan	100%	100%	100%	<ul style="list-style-type: none"> Succession pool for critical posts for business continuity
	3. Percent completion and implementation	100%	100%	100%	<ul style="list-style-type: none"> Updating of PMS directly linked to the attainment of DBP strategic objectives
C. Integrate Certified Management Systems for streamlined operations and decision making, wider participation, and efficiency in resource use	4. Percent completion within TAT	n.a.	100% bankwide integration in place	100% certification of EMS/QMS processes identified	<ul style="list-style-type: none"> Harmonize the Quality Management System (QMS) and Environmental Management System (EMS) to an Integrated Management System (IMS)

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D. Streamline and update existing credit and other operating processes	6. No. of policies reviewed	28	35	41	<ul style="list-style-type: none"> Review policies needing updating
	7. TAT in processing of loan applications		45 days 30 days for micro/ small	Further reduction based on performance in 2014	<ul style="list-style-type: none"> Review standards and monitoring system
E. Develop and utilize ICT toward improved and diversified services	8. Percent of completion within TAT	100% within schedule	100%	100%	<ul style="list-style-type: none"> Automation of customer-oriented processes in target core business implemented
F. Strengthen risk management and regulatory compliance	9. CAMELS rating	'3'	CAMELS rating of 3	CAMELS rating of 3	<ul style="list-style-type: none"> Banking best practice on areas for improvement

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G. Support government priority programs and inclusive growth initiatives	11. Percent growth of developmental loans portfolio	0.2%	7.5%	7.5%	<ul style="list-style-type: none"> • Grow the Bank's portfolio of developmental loans
H. Expand credit access for the ff. sectors: LGUs, water districts and electric cooperatives	12. Percent growth of loan approvals for LGUs, WDs, and ECs	P6.9 billion	P18billion	P20 billion P22 billion (2016)	<ul style="list-style-type: none"> • Implement the Enhanced Internal Credit Risk Rating System (ICRRS) specific for: <ul style="list-style-type: none"> ➢ LGUs ➢ WDs ➢ ECs • Develop specific ICRRS for other priority areas

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I. Intensify deposit generation capabilities	13 Percent increase in low cost deposit portfolio from 2011 (P52.19 B)	P63.13 billion or 15% growth 10% growth in countryside deposits	15% growth in CASA deposits 10% growth in countryside deposits	15% growth in CASA deposits 10% growth in countryside deposits	<ul style="list-style-type: none"> Grow deposit base with low cost funds
J. Improve the quality and balance of loan portfolio	14 Ratio of developmental to commercial loans	87.3%	Not less than 85%	Not less than 85%	<ul style="list-style-type: none"> Deliberate shift to developmental loans in priority areas
K. Strengthen balance sheet and improve credit rating	15 Credit rating, i.e. S&P	S&P	Maintain current rating	Maintain current rating	<ul style="list-style-type: none"> Align to best practice in operations
	16 Net Income 17 Industry ranking in: Assets Loans Deposits CAR	P5.282 billion Within top 10 KBs CAR – 22.43%	P4.0 billion Within top 10 KBs CAR meets BSP requirement on Basel 3 standards	P4.2 billion Within top 10 KBs CAR meets BSP requirement on Basel 3 standards	<ul style="list-style-type: none"> Aggressive but prudent lending based on priorities