



Perspective	Strategic Objectives/ Strategic Measure	Formula	Weight	Rating System	Baseline Data				Annual Target	Proposed Target	
					Actual CY 2014	Actual CY 2015	Actual CY 2016	Actual FY 2017	CY 2018	CY 2019	
SOCIO-ECONOMIC IMPACT	<b>SO 1</b>	<b>Participate in the Government's 10-Point Socio-Economic Agenda by supporting Public &amp; Private Participants in Government's Infrastructure Program</b>									
		Increase Loan Portfolio for the following Sectors:									
	<b>SM 1</b>	<b>1. a. Total Loan Portfolio for Infrastructure Sector</b>	Summation of Outstanding Principal Balance Extracted from Loan Data Warehouse (LDW) or Central Management Information System (MIS)	10%	(Actual/Target) x Weight	₱45,343 Mn	₱57,386 Mn	₱68,685 Mn	₱84,546 Mn	₱100,000 Mn	₱110,000 Mn
		<b>1. b. Total Loan Portfolio for Social Services Sector</b>		10%	(Actual / Target) x Weight	P2,476 Mn -Schools P3,504 Mn - Hospitals	P3,865 Mn -Schools P6,203 Mn - Hospitals	₱11,996 Mn	₱22,965 Mn	₱25,000 Mn	₱27,500 Mn
		<b>1. c. Total Loan Portfolio for MSMEs Sector</b>		10%	(Actual/Target) x Weight			₱9,460 Mn	₱9,216 Mn	₱10,137 Mn	₱14,000 Mn
	<b>Sub-Total</b>		<b>30.00%</b>								
CONSTITUENCY	<b>SO 2</b>	<b>Support Inclusive Growth Initiatives</b>									
	<b>SM 2</b>	<b>Number of DBP Branch/Branch Lite opened in unbanked/ underserved areas</b>	Actual Number of Branches opened during the year	5%	(Actual/Target) x Weight				2	3	3
	<b>SM 3</b>	<b>Percentage of Satisfied Customers</b>	No. of respondents who rated DBP at least "Satisfactory"/ Total No. of respondents	10%	(Actual / Target) x Weight	86%	94.6% average bankwide rating using existing internal customer survey system	Above 90% Satisfactory Rating using existing internal customer survey	DBP exceeded its GCG commitment as it earned a customer satisfaction score of 95% both from its depositors and borrowers.	90% respondents giving "Satisfactory Rating" by a third-party based on GCG prescribed methodology and questionnaire	90% respondents giving "Satisfactory Rating" by a third-party based on GCG prescribed methodology and questionnaire
		<b>Sub-Total</b>		<b>15%</b>							
RISK	<b>SO 3</b>	<b>Strengthen Balance Sheet through Sustainable, Efficient and Profitable Operations</b>									
	<b>SM 4</b>	<b>Increase Net Income</b>	Total Revenues less Total Expenses	5%	(Actual / Target) x Weight	₱4,601 Mn	₱4,711 Mn	₱4,202 Mn	₱5,101 Mn	₱5,555 Mn	₱5,900 Mn
	<b>SM 5</b>	<b>Improve Capital Adequacy Ratio (CAR)</b>	Total Qualifying Capital/Total Risk-Weighted Assets	5%	All or Nothing	20.91%	16.65%	15.10%	14.99%	≥ BSP Requirement	≥ BSP Requirement
			BSP (Basel III) CET 1						11.08%	6%	6%
			BSP (Basel III) Total CAR						14.99%	10%	10%



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FINAN	<b>SO 4</b>	<b>Grow and Diversify Loan Portfolio and Improve Asset Quality</b>									
	<b>SM 6</b>	<b>Improve Portfolio Quality - NPL Ratio (Net)</b>	Outstanding NPL-Specific Allowance for Impairment Loss/ Outstanding Gross Loan Portfolio	5%	All or Nothing	1.30%	1.40%	0.16%	<b>0.42%</b>	<b>0.77%</b>	<b>&lt;1.5%</b>
	<b>SO 5</b>	<b>Reduce Cost of Funds</b>									
	<b>SM 7</b>	<b>Increase Total CASA Deposits</b>	Sum of all Demand Deposit (CA) and Regular Savings Deposits (SA) Ledger Balances	10%	(Actual/Target) x Weight	₱84,649 Mn	P110,107 Mn (30% inc or P25,458 Mn)	P132,777 Mn (21% inc or P22,670 Mn)	<b>₱172,868 Mn</b>	<b>190,000 Mn</b>	<b>₱200,000 Mn</b>
	<b>Sub-Total</b>			<b>25%</b>							
	<b>SO 6</b>	<b>Strengthen Risk Management and Regulatory Compliance</b>									
	<b>SM 8</b>	<b>Implementation of Risk Management Application</b>	Actual Accomplishment	5%	All or Nothing	n/a	-ICRRS Integrated w/core banking sys. -100% completed ICRRS validation by third party expert/external consultant -training completed	Consultancy Services for bidding approved by ManCom; Adoption of DBP's own Loan Loss Methodology noted by BSP	Business requirements for C&M and ECL were documented as completed on September 14, 2017. Key activities and high-level recommendations were identified to enable the Bank to be PFRS 9-compliant.  The Bank's ECL implementation road map has been devised which covers the following work streams: data, model, people, policies and processes, and systems is phase 2 of the PFRS 9 Project. Data collection was started in 2017 and will be completed in 2018.	Full roll-out and Implementation of ECL Risk Model Development and Integrated Credit Risk Rating System (ICRRS) enhancement	Implementation of Operational Risk Information System (ORIS)



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INTERNAL PROCESS	<b>SO 7</b>	<b>Develop and Utilize Latest Information and Communication Technology (ICT) that is at Par with the Best in the Industry and in the Region</b>									
	<b>SM 9</b>	<b>Implementation of ICT Projects</b>	No. of Projects Completed/Total Number of Projects	5%	(Actual/Target) x Weight	The ff are already completed and implemented: 1. Integrated Liability System; 2. Upgrade Network Routers; 3. Treasury Single Account; 4. Unlad Kawani; 5. Online Signature Verification; 6. Automation of BSP Reports; 7. Enhancement of Automated Teller's Validation (Bidding of the Integrated Core Banking System)	-100% completed and implemented: 1. Integrated Central Disbursement System 2. Centralized Procurement 3. Signature Verification System -97% completed; 4. Credit Appraisal System	1. Vendor Mgt Sys - 100% completed/imple- mented on 6/20/2016 2. Insurance Mgt Sys - 100% completed/imple- mented on 12/28/2016 3. Westpac (Australian Remittance Sys)- 100% completed/implemented on 07/22/2016 4. Cash Mgt Sys. - 90% complete; implementation moved to Feb 2017 due to priority resources shift toward EMV project 5. Card Mgt Sys. - 100% completed/imple-mented on 12/01/2016 6. Check Truncation - 95% completed; imple-mentation moved to Jan 16, 2017 by PCHC due to add'l requirements late in the project	100% completion for (1) Check Imaging Clearing System (CICS), (2) EMV Acquiring Certification, (3) Cash Management System Port to Production and (4) Mobile Banking -Card Banking Facility and 90% completion for (5) User Acceptance Testing (UAT) Cycle 2 for the Integrated Core Banking System (ICBS) Deposit & Core-GL	Full implementation and roll out of the following: 1.ICBS – Deposits Module and CIF 2. ICBS – Trade Finance 3. iLearn – the DBP eLearning Management System 4. Integrated Treasury Management System 5. Anti - DDOS	Full implementation and roll out of the following: 1. Audit Management System 2.Multi Link Manager 3. DNS-DHCP IP Address Tool 4. Enhanced Firewall
	<b>SO 8</b>	<b>Full implementation and roll out of the following:</b>									
	<b>SM 10</b>	<b>Percentage of Loan Applications Processed within TAT</b>	Number of loans processed within TAT/ Total number of loans processed	5%	(Actual / Target) x Weight	95% loan releases within TAT for consumer loans	44.8% reduction in TAT attained based on actual 87.5 working days as baseline	73% of loan applications processed within 45 work days ave TAT	For the period January to December 2017, 86% of processed loan applications were completed within 45 WD TAT, above 80% target.  Working Days (WD) = 31 WD	90% processed loan applications within 45 working days TAT	90% processed loan applications within 45 working days TAT
	<b>Sub-Total</b>		15%								
<b>SO 9</b>	<b>Empower Personnel for Customer-Centric Decision Making, Wider Participation, and Delivery of Services</b>										
<b>SM 11</b>	<b>Integrated Management System (IMS) Certification</b>	Actual Certificate from certifying body (third-party)	10%	All or Nothing	Total: 14 Head Office Bank processes/ 10 RMCs/ward branches. Completion of the recertification audit in Dec. 2014 thus the Bank is being recommended for Integrated Management System (IMS) Certification by third party body Certification International Phils Inc. (CIPI)	Recertification of the Bank's IMS signifying compliance to ISO9001:2008 & ISO 14001:2004 as certified by CIPI covering 14 Bank processes for Head Office, 15 RMCs & 96 Branches.	Certification of the Bank's IMS to ISO9001:2008 (QMS) and ISO 14001:2004 (EMS) for 14 Bank processes covering the HO, 15 RMCs and 96 Branches per CIPI letter to DBP dated Oct. 19, 2016	Recommended for Certification of the Bank's IMS to 9001:2015 (QMS) ISO 14001:2015 (EMS) for the 14 Bank processes covering the Head Office, RMCs and all Branches by Certification International Philippines (CIP).	Maintain ISO Certification of the Bank's IMS: ISO 9001:2015 (QMS) ISO 14001: 2015 (EMS) for the 14 Bank processes covering the Head Office, PLGs/BBGs/ and all branches/lending centers	Maintain ISO Certification of the Bank's IMS: ISO 9001:2015 (QMS) ISO 14001: 2015 (EMS) for the 14 Bank processes covering the Head Office, PLGs/BBGs/ and all branches/lending centers	



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ORGANIZATION	<b>SO 10</b>	<b>Grow Capable, Motivated and Results-Oriented Professionals with Market-driven Competencies</b>									
	<b>SM 12</b>	<b>Implementation of DBP Competency Model</b>	Actual Accomplishment	5%	(Actual/Target) x Weight	n/a	DBP Competency Model approved by the DBP PCEO	- Competency baseline requirements per position level were incorporated in the Job Descriptions of various roles and positions; reflected in publication of vacant positions - Job-specific or functional competencies also established initially for sales career track	The Competency Profiling and Gap Assessment of 100 Lending officers were completed on October 30 ,2017, wherein 353 Account Officers participated in the assesment and 157 of them were assessed by their respective supervisors to validate the responses.	100 Lending Officers trained on credit management (within first semester) to address the competency gap	a.) Profiling and Gap Assessment establishing competency baseline of 100% of employees under Loans Administration Department (LAD) and Foreign Domestic Settlement and Operations Department (FDSOD) b.) 60% of Account Officers are meeting required competencies c.) 50% of Branch Heads and Treasury Marketing Officers are meeting required competencies
		<b>Sub-Total</b>		15%							
	<b>TOTAL</b>		<b>100.00%</b>								