

DEVELOPMENT BANK OF THE PHILIPPINES
Recalibrated 2020 Performance Scorecard

	Component				Baseline Data		Target		
	Objective/Measure	Formula	Weight	Rating System ^{a/}	2017	2018	2019	2020	
SOCIO-ECONOMIC IMPACT	SO 1	Participate in the Government's 10-Point Socio-Economic Agenda by supporting Public & Private Participants, particularly in the Government's Infrastructure Program							
	SM 1	Increase Loan Portfolio for the following Sectors:							
		a. Infrastructure Sector ¹	Outstanding Loan Amount	10%	(Actual / Target) x Weight	₱84.55 Billion	₱107.81 Billion	₱115 Billion	₱140 Billion
		b. Social Services Sector ²		10%		₱22.97 Billion	₱41.31 Billion	₱29 Billion	₱32 Billion
	c. MSMEs Sector ³	10%		₱9.21 Billion		₱21.11 Billion	₱21 Billion	₱25 Billion	
	Sub-total		30%						
CONSTITUENCY	SO 2	Support Inclusive Growth Initiatives							
	SM 2	<u>Number of Customer Touchpoints</u>	<u>Actual number of customer touchpoints (branches, branch lite units, ATMs, POS Terminals, Cash@POS, DBP and Internet Payment Gateway) as of end of the year</u>	5%	(Actual / Target) x Weight	No Data	No Data	2,254	<u>2,370</u>

¹ Transportation, ICT, Water Resources, Energy, Construction and Manufacturing of Cement and Metals

² Schools and Hospitals/ Medical Services, Solid Waste Management, and Shelter Production/ Housing

³ Based on asset size of retail borrowers and individual enterprises or end-users under wholesale.

		Component			Baseline Data		Target		
Objective/Measure		Formula	Weight	Rating System ^{a/}	2017	2018	2019	2020	
SM 3	Percentage of Satisfied Customers	No. of respondents who rated DBP at least "Satisfactory" / Total no. of respondents ¹	10%	(Actual /Target) x Weight If less than 80% = 0%	No data	89%	90%	90%	
Sub-total			15%						
FINANCE	SO 3	Strengthen Balance Sheet through Sustainable, Efficient and Profitable Operations							
	SM 4	Increase Net Income before Provisions for Impairment and Income Tax	Total Revenues less Cost of Funds and Administrative Expenses	5%	(Actual / Target) x Weight	₱7.389 Billion	₱7.714 Billion	₱9.091 Billion	<u>₱7.273 Billion</u>
	SO 4	Grow and Diversify Loan Portfolio and Improve Asset Quality							
	SM 5	Improve Portfolio Quality - NPL Ratio (Net)	Outstanding NPL - specific Allowance for Impairment Loss / Outstanding Gross Loan Portfolio	5%	{1-[(Actual - Target) / Target] x Weight}	0.42%	0.83%	Not exceeding Philippine standard as of the end of the year	Not exceeding the Philippine bank standard as of end of the year
	SO 5	Reduce Cost of Funds							
	SM 6	Increase Total CASA Deposits	Sum of all Demand Deposit (CA) and Regular Savings	10%	(Actual / Target) x Weight	₱172.87 Billion	₱199.8 Billion	₱216 Billion	<u>₱232 Billion</u>

¹ Using sample size of 1,000 or twice of the computed sample size using the GCG-standard methodology, whichever is higher.

	Component				Baseline Data		Target		
	Objective/Measure	Formula	Weight	Rating System ^{a/}	2017	2018	2019	2020	
		Deposits (SA) Ledger Balances							
	Sub-total		20%						
INTERNAL PROCESS	SO 6	Strengthen Risk Management and Regulatory Compliance							
	SM 7	Implementation of Risk Management Application	Actual Accomplishment vs. Project Timeline	5%	All or Nothing	Completed Classification and Measurement of the Risk Model Application	Full roll-out and Implementation of ECL Risk Model and ICRRS	Full roll-out and implementation of the Operational Risk Information System (ORIS)	Re-modelling of the Borrower's Risk Rating System for LGUs.
	SO 7	Develop and Utilize Latest Information and Communication Technology (ICT) that is at Par with the Best in the Industry and in the Region							
	SM 8	Implementation of ICT Projects	No. of Projects Completed / Total Number of Projects	5%	(Actual / Target) x Weight	1. Check Imaging Clearing System (CICS) - Remote Deposit Service on Checks (formerly named as Client Services Facilities Corporate Scanning); 2. EMV Acquiring/Certification (VISA Bancnet and Mastercard) 3. Cash Mgt. Sys Port to Production 4. Mobile Banking-Card Banking Facility	1. 100% completion for iLearn- the DBP eLearning Management System 2. 100% completion for Integrated Treasury Management System 3. 100% completion for Anti-DDOS	Full implementation and roll out of the following ICT solutions: 1. Audit Management System 2. Multiple Network Link Load Manager Appliance 3. DNS-DHCP IP Address Tool 4. Enhance Firewall	Full implementation and roll out of the following ICT solutions: 1. <u>Technological layer upgrade for ROSS General Ledger (ROSS GL) covering Database, Operating System and Internet Application Framework</u> 2. <u>Data Erasure System</u> 3. <u>Integrated Central Disbursement System or iCDS (for local currency transaction) to two branches</u>

Component					Baseline Data		Target	
Objective/Measure	Formula	Weight	Rating System ^{a/}	2017	2018	2019	2020	
							4. <u>Technical upgrade for Purchase Order transactions at the Head Office of the Electronic Requisition, Procurement Inventory Control and Accounting System (eRPICAS) Phase 1</u>	
SO 8	Streamline Existing Credit and Operating Processes to Meet Current and Future Customer Demand							
SM 9	Percentage of Loan Applications Processed within Turnaround Time (TAT)	No. of loans processed within TAT / Total no. of loans processed	5%	$\frac{\text{Actual}}{\text{Target}} \times \text{Weight}$	81.02% of loan applications processed within 45 workdays average TAT	88.33% of loan applications processed within 45 workdays average TAT	90% loan applications processed within 45 working days TAT	<u>90% loan applications processed within 65 working day TAT⁴</u>
SM 10	Percentage of Service Availability of ATM	Total Number of ATMs with at least 90% availability / Total number of ATMs	5%	$\frac{\text{Actual}}{\text{Target}} \times \text{Weight}$	No baseline data	No baseline data	No baseline data	90% of ATMs with at least 90% service availability
	Sub-total		20%					

⁴ 65-WD TAT refers to the approval stage only

	Component				Baseline Data		Target		
	Objective/Measure	Formula	Weight	Rating System ^{a/}	2017	2018	2019	2020	
ORGANIZATION	SO 9	Empower Personnel for Customer-Centric Decision Making, Wider Participation, and Delivery of Services							
	SM 11	Integrated Management System (IMS) Certification	Actual Certificate from certifying body (third-party)	10%	All or Nothing	ISO 9001:2015 (QMS) and ISO 14001: 2015 (EMS) Certified	Maintained IMS: ISO 9001: 2015 (QMS) and ISO 14001: 2015 (EMS)	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, Provincial Lending, Groups, and all branches/lending centers	Continuing Certification of the Bank's IMS covering core Bank processes
	SO 10	Grow Capable, Motivated, Committed and Results-Oriented Professionals with Market-driven Competencies							
	SM 12	Integration of Competency Standards	Actual Accomplishment	5%	All or Nothing	Assessed 157 Lending Officers whose responses were validated by their respective supervisors	46 out of 125 Branch Heads (36.8%) 1 out of 37 Treasury and Corporate Finance Officers (2.7%) 44 out of 198 AOs (22.22%) 49 out of 162 AOAs (30.25%)	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	Establish competency baseline of the whole organization for all the competencies
		Sub-total		15%					
		Total		100%					