

DEVELOPMENT BANK OF THE PHILIPPINES
Interim Performance Scorecard

Description	Weight	Target	Accomplishments		CGO A Validation		Supporting Documents	Remarks
	2013	2013	Actual	Rating	Score	Rating		
MFO 1 : Loan and Investment Products and Services								
Financial 1: Total Loan Portfolio (Borrowers & UDSC of CBS)	0%	₱154,214 M	n/a	0%	₱139,535 M	n/a		ACCEPTABLE
Financial 1a: Priority Areas - Total Loan Portfolio (Infrastructure & Logistics, Social Services, MSMEs, Environmental Protection)	20%	₱84,912 M	₱78,606 M	18.5%	₱78,606 M	18.5%	<ul style="list-style-type: none"> • Reports from Corporate Banking Sector and the Branch Banking Sector submitted to the management. 	ACCEPTABLE

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Financial 1b: Other Priority Areas - Total Loan Portfolio (Manufacturing, Construction, Real Estate Renting, Wholesale & Retail Trade, Agri-Business, Financial Intermediation)	15%	₱44,341 M	₱50,896 M	15%	₱50,896 M	15%	<ul style="list-style-type: none"> Copy of a report from the Corporate Banking Sector to the Corporate Planning Head dated 20 January 2014. 	ACCEPTABLE
TOTAL FINANCIAL 1a and FINANCIAL 1b:	n/a	₱129,253 M	₱129,502 M	n/a	₱129,502 M	n/a		ACCEPTABLE
Financial 2: Income	10%	₱4.50 B	₱5.28 B	10%	₱5.28 B	10%	<ul style="list-style-type: none"> 2013 financial statements submitted to GCG 	ACCEPTABLE
Quality: Percentage of Satisfactory Customer Rating	n/a	No specific % target in 2013	n/a	n/a	n/a	n/a	<ul style="list-style-type: none"> Report on the status of the development of the system to measure customer satisfaction. Among the identified channels to be used are: <ol style="list-style-type: none"> Email feedback from clients; DBP client feedback survey project; 	DBP currently has a system in place but this will be fully operationalized in 2014. ACCEPTABLE

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	2013	2013	Actual	Rating	Score	Rating		
<p>Timeliness: Percentage of loan released within TAT for consumer loans</p>	5%	100%	100%	5%	1,873 / 2,063 = 90.79%	4.54%	<ul style="list-style-type: none"> Report from the Branch banking Sector certified by the FVP listing TAT for each loan transaction. 	<ul style="list-style-type: none"> TAT for salary loan is measured from the time of application to the loan release date. Hence, some loan accounts have more than the prescribed 5-day TAT due to submission of incomplete documents. <p>Recommendation:</p> <ul style="list-style-type: none"> For 2014 onwards, DBP should start measuring TAT of salary loans from the time of receipt of the complete documents to the loan release date. As of the moment that DBP's system can only capture TAT from the application

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								<p>date, we recommend that loans which TATs are beyond the 5-working day standard be deducted from the score.</p> <p>ACCEPTABLE but with proposed modification in score.</p>
Subtotal of Weights:	50.00%			48.51%		48.04%		
MFO 2 : Deposit Products and Services								
Financial 1: Amount of Total CASA Deposits	25%	P63,130 M	P64,535 M	25%	P64,535 M	25%	<ul style="list-style-type: none"> Copy of the certified Schedule of Deposits for 2013 per branch. 	ACCEPTABLE
Financial 2: Amount of Total Deposits from the countryside	15%	P69,811 M	P69,749 M	15%	P69,749 M	15%	<ul style="list-style-type: none"> Copy of the report submitted to Management Committee and Assets and Liabilities Management Committee (ALCO) on the amount of total 	ACCEPTABLE

Description	Weight	Target	Accomplishments		CGO A Validation		Supporting Documents	Remarks
	2013	2013	Actual	Rating	Score	Rating		
							deposits from the countryside.	
Quality: Percentage of Satisfactory Customer Rating	0%	No specific % target in 2013	n/a	n/a	n/a	n/a	<ul style="list-style-type: none"> Report on the status of the development of the system to measure customer satisfaction. Among the identified channels to be used are: <ol style="list-style-type: none"> Email feedback from clients; DBP client feedback survey project; 	DBP currently has a system in place but this will be fully operationalized in 2014. ACCEPTABLE
Timeliness: Percentage of deposit liability transactions processed within the TAT	0%	n/a	n/a	n/a	n/a	n/a	<ul style="list-style-type: none"> Report on the action plans/status of the development of the system to measure the TAT of deposit transactions. 	ACCEPTABLE
Subtotal of Weights:	40.00%					40.00%		

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Organizational Effectiveness and Financial Viability (i.e. General Administrative Services)								
Quality: No. of Bank Processes under QMS Certification (Quality Management System)	5%	Thirteen (13) Bank Processes/ five (5) RMCs /host branches Description: Thirteen (13) ISO-certified Head Office (HO) processes and expansion to cover five (5) RMCs and respective host branches	For the 13 HO processes, these are for Surveillance Audit was conducted on Dec. 17-18, 2013. For the 5 RMCS and host branches, Stage 2 of the certification audit was conducted on December 5-13, 2013. Overall, as concluded by CIP, the processes for certification have been recommended for certification.	5%	13 HO processes and 5 RMC/Host Branches	5%	<ul style="list-style-type: none"> ISO report was submitted for the 13 bank processes and 5 RMCs/host branches 	ACCEPTABLE

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Quantity Percentage of completion of Integration of DBP Core Systems	5%	100%	100% (4 new major projects completed covering deposits, loans, investments and off-book transactions, and customer information/c entral liability system)	5%	4 new major projects	5%	<ul style="list-style-type: none"> Copy of the report submitted by the IT Head to the IT Steering Committee enumerating the IT projects implemented/de veloped by the IT Department. 	ACCEPTABLE
Subtotal of Weights:	10.00%			10.00%		10.00%		
TOTAL:	100.00%			98.51%		98.04%		