



DEVELOPMENT BANK OF THE PHILIPPINES

ANNEX A
PES Form 4
2Q 2025 PES MONITORING

Perspectives	Component									
	Strategic Objectives (SO) /					TARGET CY 2025 (Annual)	ACTUAL (As of 2Q 2025)	% Realization Rate (RR)	Weighted Score	
	Strategic Measures (SM)		Formula	Weight	Rating System			YTD (Year to Date)		
DEVELOPMENT IMPACT	SO 1	Support the National Government in its effort towards building a stronger and more resilient Philippine economy, particularly through broader financial inclusion and sustainable infrastructure development.								
	SM 1	Total Loan Portfolio	Outstanding Loan Amount	22.50%	(Actual/Target) x Weight	₱550.252 Bn		₱528.436 Bn	96.04%	21.61%
		Increase Loan Portfolio for the following Sectors (For internal monitoring)								
		Infra & Logistics	Outstanding Loan Amount		(Actual/Target) x Weight			Data not yet available		
		Social Infrastructure	Outstanding Loan Amount		(Actual/Target) x Weight			Data not yet available		
		MSME	Outstanding Loan Amount		(Actual/Target) x Weight			Data not yet available		
		Environment	Outstanding Loan Amount		(Actual/Target) x Weight			Data not yet available		
	DEVELOPMENT IMPACT Sub-Total		22.50%							21.61%
SO 2	Strengthen the Bank's financial structure to support its growth and countryside expansion mission.									
FINANCE	SM 2	Total CASA Deposits (OPB)	Sum of all Demand Deposit (CA) and Regular Savings Deposit (SA) Ledger Balances	12.50%	(Actual/Target) x Weight	₱405.630 Bn		₱357.907 Bn	88.23%	11.03%
	SM3	Budget Utilization Rate -COB	Total Disbursements/COB (both net of PS)	5.00%	(Actual/Target) x Weight	90.00%		33.02%	36.69%	1.83%
	SM 4	Increase in Net Income After Tax (NIAT)	Total Revenues less Total Expenses	10.00%	(Actual/Target) x Weight	₱7.360Bn		₱2.53 Bn	34.38%	3.43%
	SM 5	Improve Portfolio Quality - Non Performing Loans (NPL) Reduction	Actual Accomplishment	2.50%	All or Nothing	NPL Figure not higher than the 2024 Actual (₱42.68 Bn)		₱43.89Bn	97.16%	0.00%

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CONSTITUENCY	SM 6	Cost-to-Income Ratio	Annualized Non-Interest Expenses/ Annualized Total Operating Income	2.50%	{1-((Actual/Target)/Target} x Weight}	61.00%		48%	121.31%	2.50%	
	FINANCE Sub-total		32.50%							18.79%	
	SO 3 Provide quality customer experience to all stakeholders throughout all Bank channels										
	SM 7	Percentage of Satisfied Customers (External)	No. of respondents who rated DBP at least "Satisfactory"/ Total No. of respondents	10.00%	(Actual/Target) x Weight If less than 80% = 0%	90%	1. CEMD is currently undertaking the technical evaluation phase for the procurement of suggestion boxes, in accordance with the prescribed procurement procedures and specifications assessment. 2. The implementation of the DBP Client Satisfaction Measurement (CSM), covering both internal and external services, is ongoing/in progress.	N/A	To be rated upon completion of the survey report in April 2026		
CONSTITUENCY Sub-total		10.00%								0.00%	
SO 4 Integrate sustainability measures into the Bank's operations and processes.											
SM 8	Implementation of Sustainability Plan	Actual Accomplishment x Weight Allocation	5%, broken down as follows	All or Nothing (per sub-targets)	Completion of 2025 milestones per approved Sustainability Plan:	1 of 3 major commitments completed. 2 of 3 commitments are on-going. Please see A.1 for detailed status of accomplishments as of 2nd Quarter 2025.					
			2.00%	All or Nothing (per sub-targets)	I. Net Zero Emissions by 2040 in lending and internal operations	1 of 3 milestones completed, to wit: a. Lending in Power Generation: Generated '- GHG emission from Conventional Energy Projects – -12,301,452 '- GHG emission from Renewable Energy Projects - 398,176 '- Net GHG emission avoidance – -11,903,275 b. Internal operations ' Carbon sequestered (tons of CO ₂ e) 101,744 vs 93,225	33.00%	To be rated upon completion of all milestones			



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INTERNAL PROCESS			2.00%	All or Nothing (per sub-targets)	II. Doubling Contributions to SDGs by 2040	5 of 6 milestones on contributions (impacts) to SDGs completed, to wit: - 50,567 vs 1,800 farmer beneficiaries - 3,579 vs 3,254 beds financed - 2,250 vw 2,058 classrooms financed - 498,669 vs 498,669 m ³ /day water supply capacity - ground/surface water source development - 57 vs 59 electric vehicles financed - 63,059 vs 29,202 housing units financed	83.00%	To be rated upon completion of all milestones	
			1.00%	All or Nothing (per sub-targets)	III. Financial Inclusion	2of 2 milestones completed, to wit: '1. 10,845 vs6,739 new accouts opened under financial inclusion and Young Earners Deposit Account 2. 407 vs 300 beneficiaires supported thru CSR initiatives	100.00%	1.00%	
	SO 5 Improve bank-wide data management, operational synchronicity and process efficiency.								
	SM 9	Percentage of Loan Applications Processed within Turnaround Time (TAT)	No. of loans processed within TAT per Citizen's Charter & EODB Law / Total No. of Loans processed	5.00%	(Actual/Target) x Weight	100% of loans processed within TAT per Citizen's Charter and RA 11032	93.64% or 206 out of 220 loan applications processed within TAT	93.64%	4.68%
	SM 10	Percentage of Service Availability of ATMs	90% of onsite ATMs with at least 80% availability and 80% of NCR and 70% of countryside ATMs with at least 75% availability	2.50%	(Actual/Target) x Weight	95% onsite ATMs with at least 80% availability	94.54%	99.52%	2.49%
2.50%				85% of Offsite ATMs in NCR and Countryside with at least 75% availability		84.91%	99.89%	2.497%	
INTERNAL PROCESS Sub-total		15.00%						10.67%	



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ORGANIZATION	SO 6 Develop motivated, competent and values-oriented development bankers.									
	SM 11	Integration of Competency Standards	Actual Accomplishment	5.00%	(Actual/Target) x Weight	At least 85% of employees meet competency requirement	1. Focus Group Discussions on the review and updating of Competency Models by HRMG-LDD with subject matter experts or representatives from 16 job groups conducted within May and June 2025. 2. TOR and Market Scoping of possible suppliers on the Provision of 2025 Competency Framework Review and Online Assessment Tool and Services completed 3. 2026 Competency Framework Review and Assessment Project Concept and Timeline presented to and approved by 1) ManCom and HRCom	N/A	To be rated upon completion of competency assessment	
	SO 7 Build the foundations for a digitally competitive and resilient BP.									
	SM 12	Implementation of ICT Projects	No. of ICT Projects Completed vs. Projects in Approved ISSP/Tactical Plan	2.50%	(Actual/Target) x Weight	Completion of Projects per ISSP/Tactical Plan	29 ICT Projects/Inititives completed out of the total 89 ICT projects/initiatives planned for 2025 based on milestone target for the year Please see Annex A.2 for detailed status of ICT Projects	32.58%	0.81%	
			Implementation of Mobile Banking Application (MBA) and Retail Internet Banking (RIB)	2.50%	All or Nothing	Completion and Deployment of MBA and RIB for 2025	On-going		To be rated upon completion of project	
SM 13	Developmenbt of Disaster Risk Reduction and Management (DRRM) Plan	Actual Accomplishment	5.00%	All or Nothing	Board-Approved Disaster Risk Reduction and Management (DRRM) Plan	Preparation of initial draft DRRM Plan is on-going	40.00%	To be rated upon completion and approval of the Plan		



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	Strategic Measures (SM)								
SO 8 Fostering Resiliency, Equity, and Sustainability									
SM 14	Integrated Management System (IMS) Certification	Actual Certificate from certifying body (third-party)	5.00%	All or Nothing	Continuing Certification of the Bank's IMS covering core Bank processes	1. Facilitated the conduct of EMS refresher course for PCOs, PCO Branch Focal persons and key personnel from the Head Office 2. Coordinated with the DENR for various EMS concerns/improvement initiatives 3. Coordinated with BUs for corrective actions 4. Conducted IMS briefings and provided technical assistance to DBP branches subject to the IMS Surveillance Audit 5. Facilitated the conduct of the IMS Surveillance Audit for concerned branches by coordinating logistics and supporting auditees throughout the process	10.00%	To be rated upon completion of the IMS Audit	
ORGANIZATION Sub-total		20.00%						0.81%	
TOTAL		100.00%						51.88%	

Certified Correct:


SORAYA F. ADIONG
SVP/Head, Strategic Planning Group


CATHERINE T. MAGANA
SVP/OIC, Operations Sector

Approved:


MICHAEL O. DE JESUS
President and Chief Executive Officer


PHILIP G. LO
Chairperson, Board of Directors