

DEVELOPMENT BANK OF THE PHILIPPINES
Revalidation of 2022 Performance Scorecard

STAKEHOLDERS	Component				DBP Submission		GCG Validation		Supporting Documents	Remarks	
	Objective/Measure	Formula	Wt.	Rating System	Target	Actual	Rating	Actual			Rating
	SO 1	Support the National Government in its Efforts towards building a stronger and more resilient Philippine Economy, particularly through broader financial inclusion and sustainable Infrastructure Development									
		Increase Loan Portfolio for the following Sectors:									
SM 1	a. Infrastructure Sector	Outstanding Loan Amount	10%	(Actual / Target) x Weight	10% increase from end 2021 Outstanding Portfolio Balance or ₱276 Billion	₱297.14 Billion	10%	₱297.14 Billion	10%	Summary of Loan Portfolio for infrastructure, Social Services, MSMES, and Environmental Loan COA Annual Audit Report	Acceptable.
	b. Social Infrastructure Sector		5%		10% increase from end 2021 Outstanding Portfolio Balance or ₱99.79 Billion	₱105.91 Billion	5%	₱105.91 Billion	5%		
	c. MSMEs Sector		5%		10% increase from end 2021 Outstanding Portfolio Balance or ₱36 Billion	₱32.09 Billion	4.46%	₱32 Billion	4.46%		
	d. Environment Sector		5%		10% increase from end 2021 Outstanding Portfolio Balance or ₱54.68 Billion	₱54.62 Billion	4.99%	₱54.62 Billion	4.99%		

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SM2	Percentage of Countryside Reached	Number of municipalities or cities in the countryside with DBP branches, branch lite units, ATMs and/or loans / Total Number of municipalities or cities in the countryside	5%	(Actual / Target) x Weight	65%	61.33%	4.72%	59.08%	4.54%	Database of Countryside Reach 2020 Census on Population and Housing Sample credit proposal	Accomplishment is revised to 794 out of 1,344 or 59.08% countryside reach based on the 2020 Census of Population and Housing.
		Sub-total	30%				29.17%		28.99%		
SO 2	Build Robust Asset Base through Quality Investments, Low-Cost Fund Sources and Improve Asset Quality										
SM 3	Increase Total Assets	Total Assets	5%	(Actual / Target) x Weight	₱1.154 Trillion	₱1.045 Trillion	4.53%	₱1.046 Trillion	4.53%	COA Annual Audit Report	Acceptable.
SM 4	Increase Total CASA Deposits	Sum of all Demand Deposit (CA) and Regular Savings Deposits (SA) Ledger Balances	5%	(Actual / Target) x Weight	10% increase from end 2021 level or ₱328.13 Billion	₱ 323.88 Billion	4.94%	₱ 323.88 Billion	4.94%	BSP Published Balance Sheet	Acceptable.

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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	Not exceeding the Philippine Bank Standard as of 31 December 2022 or 1.47%	2.67%	0.92%	2.6%	0.96%	BSP Published Balance Sheet	The Net NPL of PBS is at 1.47%
SM 6	Disbursement Budget Utilization Rate	Total Disbursement / Total DBM-Approved Corporate Operating Budget <i>(both net of PS Cost)</i>	5%	Actual/Target x Weight	90%	68.18%	3.79%	<u>75.59%</u>	<u>4.20%</u>	COA Annual Audit Report	The request for reconsideration is <u>APPROVED.</u>
SO 3	Strengthen the Bank's Capital Structure to Support its Growth and Countryside Expansion Mission										
SM 7	Increase Net Income	Total Revenues less Total Expenses	5%	(Actual / Target) x Weight	3.85 Billion	₱5.6 Billion	5%	₱3.89 Billion	5%	COA Annual Audit Report	Revised based on COA AAR
		Sub-total	25%				19.17%		19.63%		
SO 4	Provide Quality Customer Experience throughout all Bank Channels										
SM 8	Percentage of Satisfied Customers	No. of Respondents who gave a rating of at least Satisfactory / Total No. of Respondents	10%	(Actual / Target) x Weight <i>If less than 80% = 0%</i>	90%	94.07%	10%	94.1%	10%	Results of the Survey conducted by Third-party Sample Questionnaires Survey Back-checking and Spot-Checking Report	Acceptable

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SM 9	Increase Number of Customer Touchpoints	Actual No. of Customer Touchpoints ¹ (as of end of year)	5%	(Actual / Target) x Weight	Increase of 5% from end 2021 accomplishment or 2,937	2,854	4.85%	2,854	4.86%	Database of Customer Touchpoints Installation and Deployment Report	Acceptable.	
		Sub-total	15%				14.85%		14.86%			
SO 5 Integrate sustainability measures into the Bank's Operations and Processes												
FINANCE	SM 10	Institutionalization of Sustainability Principles per BSP Cir. No. 1085, s. 2020-Sustainable Finance Framework	Actual Accomplishment	5%	All or Nothing	Completion of end-2022 milestone/targets Board-approved transition plan	1. Financing assistance to 2 areas identified by DBP was completed 2. The Sustainability Management System (SMS) with Environmental and Social Risk Management System (ESRMS) was approved and endorsed by Management Committee to the BOD on 6 December 2022 and was approved by the Board on 4 January 2023 3. a. Goals set on Energy Efficiency	5%	Completed the following: 1. Financing assistance to 2 areas identified by DBP 2. Sustainability Management System (SMS) with Environmental and Social Risk Management System (ESRMS) was approved and endorsed by Management Committee	5%	Copy of ManComm Memorandum Copy of Contract of Loan Attendance Sheet	Acceptable.

¹ Touchpoints refer to branches, branch lite units, ATMS, POS Terminals, Cash@POS, DBP2 and Internet Payment Gateway

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Objective/Measure	Formula	Wt.	Rating System	Target	Actual	Rating	Actual	Rating			
					b. Developed the Bank's Waste Management Program 4. Established the SMS using the PCDA Framework incorporated in the SMS-ERMS Framework 5. Developed Client Engagement Plan		3. a. Goals set on Energy Efficiency 4. Established the SMS using the PCDA Framework incorporated in the SMS-ERMS Framework 5. Developed Client Engagement Plan				
		Sub-total	5%				5%		5%		
SO 6 Improve Bank-Wide Data Management, Operational Synchronicity and Process Efficiency											
SM 11	Percentage of Loan Applications processed within Turnaround Time (TAT)	No. of loan applications processed within TAT / Total No. of loan application received	5%	(Actual / Target) x Weight	100%	98.48%	4.92%	<u>97.78%</u>	<u>4.89%</u>	TAT Database Routing Slip from CRIB Call Report	The request for reconsideration is APPROVED.
SM 12	Percentage of Service Availability of ATMs	Total number of ATMs with at least 90% availability / Total number of ATMs	5%	(Actual / Target) x Weight	90% of ATMs with at least 90% service availability	67.98%	3.78%	67.98%	3.78%	Database of Service Availability of ATMs	Target not met.
	Sub-Total		10%				13.70%		8.67%		

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SO 7 Develop motivated, competent, values-oriented development Bankers											
SM 13	Integration of Competency Standards	Competency Baseline 2022 – Competency Baseline 2021	5%	All or Nothing	Improvement on the competency level of the organization from 2021 baseline	Improvement of 0.37% from 2021 baseline	5%	Improvement of 0.37% from 2021 baseline	5%	Competency Assessment Result for 2021 and 2022 Individual Competency Assessment	The overall competency level of the organization in 2022 is 96.68% vs. the 2021 level of 96.31%.
SO 8 Build the Foundations for a Digitally Competitive DBP											
SM 14	Implementation of ICT Projects	No. of completed / Total Number of Projects	5%	Actual / Target x Weight	100% implementation of the projects planned for 2022 as provided in the ISSP	Four ICT Projects was completed as follows: 1. IHRIS Enhancement 2. Cyber Threat Management (Shared Defense) 3. Electronic Requisition Procurement, Inventory Control and Accounting System (Erpicas) Phase 4 4. Wifi update	1%	Four ICT Projects was completed as follows: 1. IHRIS Enhancement 2. Cyber Threat Management (Shared Defense) 3. Electronic Requisition Procurement, Inventory Control and Accounting System (Erpicas) Phase 4 4. Wifi update	3.33%	User Acceptance Test User Manual Project Sign Off Document	Only 4 out of 6 ICT Projects was completed and implemented in 2022.

INTERNAL PROCESS

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SO 9	Deepen the DBP quality and sustainability culture										
SM 15	Integrated Management System (IMS) Certification	Actual Certificate from certifying body (third-party)	5%	All or Nothing	Pass First Surveillance Audit	Completed First Surveillance Audit	5%	Completed First Surveillance Audit	5%	Certification from Third Party Provider	Acceptable
	Sub-Total		15%				11%		13.33%		
	TOTAL		100%				87.89%		90.48%		

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