

**DEVELOPMENT BANK OF THE PHILIPPINES**  
**Interim Performance Scorecard**

Description	Weight	Target	Accomplishments		CGO-A Validation		Supporting Documents	Remarks
	2014	2014	Actual	Rating	Score	Rating		
<b>MFO 1 : Loan and Investment Products and Services</b>								
<b>Financial 1:</b> Total Loan Portfolio (Borrowers & UDSCCL of CBS)	0%	₱159,047.7 M	₱160,319.0 M	0%	₱160,319.0 M	0%	<ul style="list-style-type: none"> <li>Copy of FS received by COA</li> <li>Report from the Accounting Department of DBP</li> </ul>	<ul style="list-style-type: none"> <li>Loans, including UDSCCL, increased by 15% in 2014.</li> </ul> <p><b>ACCEPTABLE</b></p>
<b>Financial 1a:</b> Priority Areas - Total Loan Portfolio (Infrastructure & Logistics, Social Services, MSMEs, Environmental Protection)	20%	₱94,593.0 M	₱96,645.40 M	20.00%	₱96,645.40 M	20.00%	<ul style="list-style-type: none"> <li>Copy of the Accomplishment Reports on MFOs approved by the Heads of: Branch Banking Sector, Corporate Banking Sector, Development Banking Sector and Middle Market Group</li> </ul>	<ul style="list-style-type: none"> <li>Loans to priority sector increased by 20%.</li> <li>Among the priority sector projects/loans in 2014 are:               <ol style="list-style-type: none"> <li>DBP supported 8 projects in 2014 amounting to ₱5.019 B.</li> <li>For 2014, the bank extended term</li> </ol> </li> </ul>

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	2014	2014	Actual	Rating	Score	Rating		
							submitted to the Strategic Planning Research (SPR).	<p>loans to 7 distribution utilities with total loan amount of ₱1.951 B, of which ₱124 M was released.</p> <p>c. As of November 30, 2014, releases amounted to ₱6.321 B out of ₱10.518 B approved projects comprising 45 infrastructure and logistics projects of which 27 are LGUs and 18 are from the private sector.</p> <p>d. In 2014, two industrial pollution prevention and control projects have been approved under EDP for a total amount of ₱110.72 M. Total releases for the year amounted to ₱109</p>

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								<p>M for five accounts.</p> <p>e. The Bank granted loans to 4 new renewable energy projects for the year amounting to ₱2.069 B.</p> <p>f. DBP evaluated 27 healthcare accounts with a total estimated loan amount of ₱4.756 billion and are expected to contribute an estimate of more than 500 hospital beds to the industry.</p> <p>g. Loan releases to MSMEs reached ₱973.8 M.</p> <p><b>ACCEPTABLE</b></p>

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<b>Financial 1b:</b> Other Priority Areas - Total Loan Portfolio (Manufacturing, Construction, Real Estate Renting, Wholesale & Retail Trade, Agri-Business, Financial Intermediation)	15%	₱54,700.0 M	₱51,224.5 M	14.05%	₱51,224.5 M	14.05%	<ul style="list-style-type: none"> <li>Copy of the Accomplishment Reports on MFOs approved by the Heads of: Branch Banking Sector, Corporate Banking Sector, Development Banking Sector and Middle Market Group submitted to the Strategic Planning Research (SPR).</li> </ul>	<b>ACCEPTABLE</b>
<b>TOTAL FINANCIAL 1a and FINANCIAL 1b:</b>	n/a	₱149,293.0 M	₱147,869.9 M	n/a	₱147,869.9 M	n/a		<b>ACCEPTABLE</b>
<b>Financial 2:</b> Income	10%	₱4,200.0 M	₱4,601.0 M	10%	₱4,601.0 M	10%	<ul style="list-style-type: none"> <li>2014 financial statements certified by the Head of Accounting</li> </ul>	<ul style="list-style-type: none"> <li>The income referred to is the Net Income prior to the effects of the items under the Other Comprehensive Income.</li> </ul>

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	2014	2014	Actual	Rating	Score	Rating		
								<ul style="list-style-type: none"> <li>There has been a decrease in the Net Income from 2013 by ₱681 M attributable to the low income from forex transactions despite the increased income from investments and interest income.</li> <li>DBP remitted ₱2.535 B in dividends for the 2014 NI.</li> </ul> <p><b>ACCEPTABLE</b></p>
<b>Quality:</b> Percentage of Satisfactory Customer Rating	2.5%	100%	86%	2.15%	86%	2.15%	<ul style="list-style-type: none"> <li>Report from the Chief Marketing Officer submitted to the Head of the Strategic Planning &amp; Research Group</li> <li>Copy of the Customer</li> </ul>	<ul style="list-style-type: none"> <li>An 86% rating is equivalent to a "very good" (next to "excellent", being the highest) adjectival rating per DBP's survey system.</li> <li>There were 708 respondents for 2014.</li> <li>For Customer</li> </ul>

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	2014	2014	Actual	Rating	Score	Rating		
							Feedback Program (Circular No. 28 dated 02 December 2014) <ul style="list-style-type: none"> <li>• Copy of the survey form template</li> </ul>	Feedback Program, DBP has an established customer feedback management procedures as contained in its Circular No. 28 dated 02 December 2014. <ul style="list-style-type: none"> <li>• Results of the survey are submitted to the Management Committee quarterly.</li> </ul>
<b>Timeliness:</b> Percentage of loan released within TAT for consumer loans	2.5%	100%	95%	2.38%	95%	2.38%	<ul style="list-style-type: none"> <li>• Report from the Consumer Finance Department certified by the FVP listing the summary of the transaction processing times per quarter.</li> <li>• List of the TAT of all transactions.</li> </ul>	<ul style="list-style-type: none"> <li>• 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.</li> <li>• There are transactions which</li> </ul>

**ACCEPTABLE**

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	2014	2014	Actual	Rating	Score	Rating		
								<p>were processed beyond the TAT but were due to reasons which are not controllable by the branch were counted as within the TAT.</p> <p><b>Recommendation:</b></p> <ul style="list-style-type: none"> <li>We reiterate that DBP should start measuring TAT of salary loans from the time of receipt of the complete documents to the loan release date.</li> </ul> <p><b>ACCEPTABLE</b></p>
<b>Subtotal of Weights:</b>	<b>50.00%</b>			<b>48.57%</b>		<b>48.57%</b>		
<b>MFO 2 : Deposit Products and Services</b>								
<b>Financial 1:</b> Amount of Total CASA Deposits	20%	₱82,000.0 M	₱84,649.0 M	20%	₱84,649.0 M	20%	<ul style="list-style-type: none"> <li>Copy of the certified Schedule of Deposits for 2014 per branch.</li> </ul>	<ul style="list-style-type: none"> <li>Among the branches, the RMC-Panay has the highest deposit balance as of end-2014 (excluding Metro Manila &amp; DBP Financial Center).</li> </ul>

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	2014	2014	Actual	Rating	Score	Rating		
								<b>ACCEPTABLE</b>
<b>Financial 2:</b> Amount of Total Deposits from the countryside	10%	₱87,000.0 M	₱88,768.0 M	10%	₱88,768.0 M	10%	<ul style="list-style-type: none"> <li>Copy of the certified Schedule of Deposits for 2014 per branch</li> </ul>	<ul style="list-style-type: none"> <li>From the outstanding balance of the above CASA deposits from all branches, Metro Manila and Valenzuela Branch deposits were deducted.</li> <li>Deposits from the countryside accounted for 30% of the total deposit portfolio.</li> </ul>
								<b>ACCEPTABLE</b>
<b>Quality:</b> Percentage of Satisfactory Customer Rating	5%	100%	86%	4.3%	86%	4.3%	<ul style="list-style-type: none"> <li>Report from the Chief Marketing Officer submitted to the Head of the Strategic Planning &amp; Research Group</li> <li>Copy of the Customer</li> </ul>	<p>Rating is subsumed under MFO 1 Quality Indicator.</p> <p><b>ACCEPTABLE</b></p>

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	2014	2014	Actual	Rating	Score	Rating		
							Feedback Program (Circular No. 28 dated 02 December 2014) <ul style="list-style-type: none"> <li>• Copy of the survey form template</li> </ul>	
<b>Timeliness:</b> Percentage of deposit liability transactions processed within the TAT	5%	100%	100%	5%	100%	5%	<ul style="list-style-type: none"> <li>• Submitted report from the Head of the Financial Sector.</li> <li>• Copies of randomly picked actual transaction documents.</li> </ul>	<ul style="list-style-type: none"> <li>• Transaction involved are deposit, withdrawal, encashment, sundry payment transactions, account opening, ATM replacement, MC purchase and cash pickup.</li> <li>• TAT starts upon receipt of the transaction from the client.</li> <li>• The teller will stamp the posting media from the time/date machine and ends the transaction once validated from the Teller's Passbook Printer.</li> </ul>

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	2014	2014	Actual	Rating	Score	Rating		
								<ul style="list-style-type: none"> <li>For account opening, ATM replacement, MC purchase and cash pick-up, TAT starts from the receipt of the documents from the client and ends upon completion of the data needed from the client.</li> </ul> <p><b>ACCEPTABLE</b></p>
<b>Subtotal of Weights:</b>	<b>40.00%</b>			<b>39.30%</b>		<b>39.30%</b>		
<b>Organizational Effectiveness and Financial Viability (i.e. General Administrative Services)</b>								
	5%	Integration of QMS and EMS to be evidenced by 3rd party	Completion of recertification audit in December 2014, thus the Bank is being	5%	Completion of recertification audit in December 2014, thus the Bank is	5%	<ul style="list-style-type: none"> <li>Report on the Reassessment Audit for ISO 9001:2008 &amp; ISO 14001:2004</li> </ul>	Audit recommendation is – registration/continued registration.  Audit scope:

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	2014	2014	Actual	Rating	Score	Rating		
<b>Quality:</b> No. of Bank Processes under QMS Certification (Quality Management System)		auditor	recommended for IMS Certification by a third party body, CIPI (covering 13 Processes in 93 Branches and the Head Office		being recommended for IMS Certification by a third party body, CIPI (covering 13 Processes in 93 Branches and the Head Office		conducted on 10-19 December 2014.	Remittance service operations, deposit and CASA account management, electronic banking and ATM operations, development banking and capital markets development, investment banking, treasury (trading operations & marketing and marketing liquidity management), trust services operations, asset management, branch banking services and accounting.  <b>ACCEPTABLE</b>

Description	Weight	Target	Accomplishments		CGO-A Validation		Supporting Documents	Remarks
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<b>Quantity</b> Percentage of completion of Integration of DBP Core Systems	5%	6 Major Projects (ICRRS, ILS, Upgrade of routers, Cash Management, Card Management and Lead Generation)  Bidding of the Integrated Core Banking Solution)	The following are already completed as of end of December:  1) Integrated Liability System (ILS) 2) Upgrade of Network Routers 3) Treasury Single Account 4) Unlad Kawani 5) Online Signature Verification 6) Automation of BSP Reports 7) Enhancement of Teller's Validation (see attached justifications)	5%	The following are already completed as of end of December:  1) Integrated Liability System (ILS) 2) Upgrade of Network Routers 3) Treasury Single Account 4) Unlad Kawani 5) Online Signature Verification 6) Automation of BSP Reports 7) Enhancement of Teller's Validation (see attached justifications)	5%	<ul style="list-style-type: none"> <li>Copy of the report submitted by the IT Head to the Strategic Planning and Research enumerating the IT projects implemented/developed by the IT Department.</li> <li>Evidence of project acceptance from the users of the systems.</li> </ul>	<b>ACCEPTABLE</b>
<b>Subtotal of Weights:</b>	<b>10.00%</b>			<b>10.00%</b>		<b>10.00%</b>		
<b>TOTAL:</b>	<b>100.00%</b>			<b>97.87%</b>		<b>97.87%</b>		