

OVERSEAS FILIPINO BANK (A Savings Bank of LANDBANK)

	Component				Baseline Data		Target		
	Objective/Measure	Formula	Weight	Rating System	2019	2020	2021	2022	
SOCIO-ECONOMIC IMPACT	SO 1	Support the Government's Programs on Digital Transformation to Promote Greater Financial Inclusion							
	SM 1a	Number of New Products/Services Launched	Absolute Number	10%	(Actual / Target) x Weight	N/A	N/A	2 new lending products (1 – loan facility; 1 – Remittance Facility)	2 new lending products and 2 new facilities via MBA
	SM 1b	Number of Onboarded Alliances/Partnerships to Internet/Mobile Banking	Absolute Number	10%	(Actual / Target) x Weight	N/A	1 partnership (Promotion Agreement between VISA)	2 alliances / partnerships (1 ePayment Solution Partner and 1 Blockchain-capable Remittance Agency Partner)	2 Alliances / Partnerships (Prepaid Airload Facility and Prepaid Card with CVV)
	SM 1c	Increase in Total Number of DOBSAI Accounts	Actual Increase in Total Number of DOBSAI Accounts	5%	(Actual / Target) x Weight	N/A	N/A	N/A	Additional 87,769
		Sub-Total		25%					

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FINANCIAL	SO 2	Maintain Compliance on Capital Adequacy Requirement							
	SM 2	Net Equity for a Digital Bank	Absolute Amount	5%	All or Nothing	N/A	N/A	N/A	₱1.0 Billion
	SO 3	Improve Liquidity Position							
	SM 3	Increase Total Outstanding Deposit Amount (DOBSAI Accounts)	Actual Increase in Total Outstanding Deposit	10%	(Actual / Target) x Weight	N/A	₱104.565 Million	Additional ₱525.62 Million from the previous year's Total Outstanding Deposit (OFW accounts)	Additional ₱438.85 Million from the previous year's Total Outstanding Deposits
	SO 4	Improve Profitability							
SM 4	Generate Income	(Interest Income + Other Operating Income) – (Interest Expense + Provision for Losses + Other Operating Expenses)	10%	(Actual / Target) x Weight	N/A	₱(123.43) Million	₱(89.12) Million	₱38.29 Million	

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	SM 5	Efficient Utilization of Corporate Budget	Total Disbursement / Total DBM Approved Corporate Operating Budget (both net of PS)	5%	(Actual / Target) x Weight	N/A	N/A	N/A	90%
	SO 5	Increase Loan Balance							
	SM 6	Increase in the Total Outstanding Loan Balance	Actual Increase in Total Outstanding Loan Balance	10%	(Actual / Target) x Weight	N/A	N/A	Additional ₱1,930 Million from the previous year's Total Outstanding Loans (OFW accounts)	Additional ₱2.501 Billion from the previous year's Total Outstanding Loans
	Sub-Total		40%						
CUSTOMER/ STAKEHOLDERS	SO 7	Timely, Reliable Products and Services							
	SM 7	Percentage of Satisfied Customers	Number of Respondents who gave a rating of at least Satisfactory / Total Number of Respondents	5%	(Actual / Target) x Weight Below 80% = 0%	N/A	N/A	100% of Customers with at least a Satisfactory Rating (10% of existing accounts)	90%

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	SO 8	Synergized Marketing							
	SM 8	Total Number of Conducted Financial Trainings/Webinars, PDOS, and Other Marketing Activities	Actual Accomplishment	10%	(Actual/Target) x Weight	N/A	N/A	N/A	315 webinars/online PDOS
		Sub-Total		15%					
INTERNAL PROCESS	SO 9	Implementation of Process Improvement							
	SM 9a	Percentage of Loan Application Processed within Applicable Turnaround Time (TAT)	No. of loan transactions processed within the prescribed period / Total number of loan applications received	10%	(Actual/Target) x Weight	N/A	Unverifiable	100%	100% ¹
	SM 9b	Develop Quality Management System	Actual Accomplishment	5%	(Actual/Target) x Weight	N/A	N/A	N/A	Board-approved: a. Quality Policy b. Quality Management System Manual c. Quality Management System Procedure
		Sub-Total		15%					

¹ Applicable Turnaround Time shall be in accordance with OFBank's Citizen's Charter in compliance with Republic Act No. 11032 otherwise known as the Ease of Doing Business and Efficient Government Service Delivery Act of 2018.

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LEARNING AND GROWTH	SO 10	Establish a Competitive Structure						
	SM 10	Improvement on the Competency Level of the Organization	Actual Accomplishment	5%	(Actual/Target) x Weight	N/A	N/A	Board-approved Competency Framework ² with the following documents: 1. Competency Catalogue 2. Competency Framework 3. Competency Tables 4. Competency Matrix 5. Position Profiles 6. Competency-Based Job Description
		Sub-total		5%				
		Total		100%				

² Deliverables should comply with the minimum requirements provided in the FAQs on Competency Framework published on GCG Website