

OVERSEAS FILIPINO BANK (OFBank) 2026 PERFORMANCE SCORECARD

SO 5 Grow Loan Base								
SM 5	Total Outstanding Loan - Net	Total Outstanding Loan Balance – Allowance for Probable Losses	5%	(Actual / Target) X Weight	P1.78 Billion	P2.036 Billion	P 1.756 Billion	P 71.6 Million
Sub-total			26%					
SO6 Increase Customer Satisfaction								
SM 6	Percentage of Satisfied Customers	Total Number of Respondent who gave a rating of at least Satisfactory / Very Satisfactory	5%	(Actual / Target) X Weight Below 80% = 0%	71%	90%	90%	90%
SO7 Improve depositors' mix/ratio								
SM 7	Percentage Increase in number of Beneficiary Accounts	Beneficiary Accounts Opened as of 2025/Total number of DOBSAI Accounts Opened	5%	(Actual / Target) X Weight	N/A	N/A	N/A	10% Increase against year end of 2025 ratio of 30 Beneficiary Accounts to 70 OF/OFW Accounts Target: 40-60 Ratio
SO8 Launch Innovative Product and Services								
SM 8	Number of New Products / services Launched	Absolute Numbers	7.5%	(Actual / Target) X Weight	1. USD Account Opening Facility 2. Enabled Investment to RTB 29	3 New Facilities or enhance	5 New Facilities or enhancements (including the MBA Enhancement	5 New Facilities or enhancements (including the MBA Enhancement

CUSTOMERS/STAKEHOLDERS

**OVERSEAS FILIPINO BANK (OFBank)
2026 PERFORMANCE SCORECARD**

					3. Enabled Investment to RDB 2 4. Instapay and Pesonet waived service fee for transactions below P100		to include PWD IDs as valid and acceptable Identification)	to include PWD IDs as valid and acceptable Identification)
Sub-total			17.5%					

INTERNAL PROCESS	SO9 Improve service availability								
	SM 9a	Percentage of Loan Application Processed within applicable Turnaround Time (TAT)	Number of Loan transactions processed within the prescribed period / Total number of loan applications received	6%	(Actual / Target) X Weight	100%	100%	100%	100%
	SM 9b	Percentage of Accounts opened / Processed within the applicable Turnaround Time (TAT)	Number of accounts opened/processed within the prescribed period / Total Number of accounts opening application received	6%	(Actual / Target) X Weight	65.39%	100%	100%	100%
SO 10 Develop and Implement an Organizational Rationalization Framework									

OVERSEAS FILIPINO BANK (OFBank) 2026 PERFORMANCE SCORECARD

SM 10	Implementation of the Organizational Rationalization Framework (ORF)	Actual Accomplishment	7%	(Actual / Target) X Weight	N/A	Board Approved ORF	Board Approved ORF	Implementation of the ORF
SO 11 Adopt Quality Management System (QMS)								
SM 11a	Maintain Quality Management System	Actual Accomplishment	5%	(Actual / Target) X Weight	N/A	1. At least 4 Board Approved Guidelines, Policies and Manuals Improved results of ISO and QMS readiness assessment	1. At least 5 Board Approved Guidelines, Policies and Manuals 2. Attain ISO Certification	1. At least 5 Board Approved Guidelines, Policies and Manuals 2. Conduct of IMS Assessment
SM 11b	Number of Internal Processes Automated	Actual Accomplishment	5%	(Actual / Target) X Weight	N/A	At least 2 internal process automated	At least 3 internal process automated	At least 3 internal process automated
SO 12 Outsource Third-Party Service Providers								
SM 12	Number of Outsourced Services	Actual Accomplishment	5%	(Actual / Target) X Weight	N/A	At least 2 services	At least 2 services	At least 2 services
Sub-total			34%					
LEARNIN G &	SO 13 Implement a Learning and Development Plan							
	SM 13a	Implementation of the Competency Framework	Actual Accomplishment	3%	All or nothing	Not completed	New Competency Framework	New Competency Framework

**OVERSEAS FILIPINO BANK (OFBank)
2026 PERFORMANCE SCORECARD**

						based on the ORF (Board Approved)	(Board Approved)	Implementation of the Competency Framework
SM 13b	Establishment of Baseline of the Competencies	Actual Accomplishment	3%	All or nothing	N/A	N/A	N/A	Establishment of the Baseline of the Competencies
SM 13c	Improvement in the Competencies	Actual Accomplishment	3%	All or nothing	N/A	N/A	N/A	Improvement in the competencies of personnel
Sub-total			9%					
TOTAL			100%					

**OVERSEAS FILIPINO BANK (OFBANK)
2026 PERFORMANCE SCORECARD**

COMPONENT					PROPOSED TARGET					
	Strategic Objective (SO)/ Strategic Measure (SM)	Formula	Weight	Rating System	Annual Target	1 st Quarter	2 nd Quarter	3 rd Quarter	4 th Quarter	
SOCIO-ECONOMIC IMPACT	SO 1	Support the Government's Programs on Digital Transformation to Promote Greater Financial Inclusion								
	SM 1a	No. of Conducted Financial Trainings / Webinars, PDOS, and Other Marketing Activities ¹	Actual Accomplishment	7.5%	(Actual/Target) x Weight	1,000 webinars/PDOS/ financial literacy/inclusion sessions	250 webinars/PDOS/ financial literacy/inclusion sessions	500 webinars/PDOS / financial literacy/ inclusion sessions	750 webinars/PDOS/ financial literacy/ inclusion sessions	1,000 webinars/PDOS/ financial literacy/ inclusion sessions
	SM 1b	Increase in Total Number of DOBSAI Accounts	Actual Increase in Total Number of DOBSAI Accounts	6%	(Actual / Target) x Weight	Additional 60,000	15,000	15,000	15,000	15,000
	Sub-Total			13.5%						
FINANCIALS	SO 2	Efficient Resource Management								
	SM 2	Efficient Utilization of Corporate Operating Budget	Total Disbursement/Total Board Approved Corporate Operating Budget	6%	(Actual/Target) x Weight	90%	22.50%	45.00%	67.50%	90.00%
	SO 3	Increase in Revenue and Net Income								
	SM 3	Net Income After Tax	(Interest Income + Other Operating Income) – (Interest Expense + Provision for Losses + Other Operating Expenses)	7.5%	(Actual/Target) x Weight	P 40 Million	P10 Million	P20 Million	P30 Million	P40 Million

¹ With minimum 10 attendees for OFBank-led webinars and PDOS; With minimum 50 attendees if webinar is co-organized with other agencies.

	SO 4	Grow Deposit Base								
	SM 4	Total Outstanding Volume of Deposit	Actual End of Year Outstanding Deposit	7.5%	(Actual/Target) x Weight	P 3.96 Billion	P3.69 Billion	P3.78 Billion	P3.87 Billion	P 3.96 Billion
	SO 5	Grow Loan Base								
	SM 5	Total Outstanding Loan Balance - Net	Total Outstanding Loan Balance – Allowance for Probable Losses	5%	(Actual / Target) x Weight	P 71.6 Million	N/A	N/A	N/A	P 71.6 Million
	Sub-Total			26%						
CUSTOMERS/ STAKEHOLDERS	SO 6	Increase Customer Satisfaction								
	SM 6	Percentage of Satisfied Customers	Total Number of Respondents who gave a rating of at least Satisfactory / Very Satisfactory	5%	(Actual / Target) x Weight Below 80% = 0%	At least 90% Satisfactory rating by at least 500 respondents	At least 90% Satisfactory rating by at least 500 respondents	At least 90% Satisfactory rating by at least 500 respondents	At least 90% Satisfactory rating by at least 500 respondents	At least 90% Satisfactory rating by at least 500 respondents
	SO 7	Improve Depositor's Mix/Ratio								
	SM 7	Percentage Increase in number of Beneficiary Accounts	Beneficiary Accounts Opened as of 2025/Total number of DOBSAI Accounts Opened	5%	(Actual / Target) x Weight	10% Increase against year end of 2025 ratio of 30 Beneficiary Accounts to 70 OF/OFW Accounts Target: 40-60 Ratio	-	-	-	10% Increase against year end of 2025 ratio of 30 Beneficiary Accounts to 70 OF/OFW Accounts Target: 40-60 Ratio

INTERNAL PROCESS	SO 8	Launch Innovative Products and Services								
	SM 8	Number of new products/services launched	Absolute Number	7.5%	(Actual/ Target) x Weight	5 New Facilities or enhancement (including the MBA Enhancement to include PWD IDs as valid and acceptable identification	1 New Facility or enhancement (including the MBA Enhancement to include PWD IDs as valid and acceptable identification	3 New Facilities or enhancement (including the MBA Enhancement to include PWD IDs as valid and acceptable identification	4 New Facilities or enhancement (including the MBA Enhancement to include PWD IDs as valid and acceptable identification	5 New Facilities or enhancement (including the MBA Enhancement to include PWD IDs as valid and acceptable identification
	Sub-Total			17.5%						
	SO 9	Improve Service Availability								
	SM 9a	Percentage of Loan Application Processed within Applicable Turnaround Time (TAT) ²	Number of loan transactions processed within the prescribed period / Total number of loan applications received	6%	(Actual/ Target) x Weight	100%	100%	100%	100%	100%
	SM 9b	Percentage of Accounts Opened/Processed within Applicable Turnaround Time (TAT) ³	Number of accounts opened/ processed within the prescribed period / Total number of account opening applications received	6%	(Actual/ Target) x Weight	100%	100%	100%	100%	100%
	SO 10	Implement of the Organizational Rationalization Framework (ORF)								

	SM 10	Implementation of the Organizational Rationalization Framework (ORF)	Actual Accomplishment	7%	All or Nothing	Board Approve ORF	-	-	-	Implementation of the ORF
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² Applicable TAT shall be in accordance with OFB’s Citizen’s Charter in compliance with RA No. 11032 or the Ease of Doing Business and Efficient Government Service Delivery Act of 2018.

³ Applicable TAT shall be in accordance with OFB’s Citizen’s Charter in compliance with RA No. 11032 or the Ease of Doing Business and Efficient Government Service Delivery Act of 2018.

LEARNING & GROWTH	SO 11	Adopt of Quality Management System (QMS)								
	SM 11a	Maintain QMS Certification	Actual Accomplishment	5%	(Actual/ Target) x Weight	1. At least 5 Board Approved Guidelines and policies and Manuals.	1. At least 1 Board Approved Guidelines and policies and Manuals.	1. At least 3 Board Approved Guidelines and policies and Manuals.	1. At least 4 Board Approved Guidelines and policies and Manuals.	1. At least 5 Board Approved Guidelines and policies and Manuals. 2. Conduct of IMS Assessment
	11b	Number of Internal Process Automated	Actual Accomplishment	5%	(Actual/ Target) x Weight	At least 3 Internal Process automated				At least 3 Internal Process automated
	SO 12	Outsource to Third Party Service Providers (TPSP)								
	SM 12	Number of outsourced services	Actual Accomplishment	5%	(Actual/ Target) x Weight	Outsource at least 2 services	-			Outsource at least 2 services
	Sub-Total			34%						
LEARNING & GROWTH	SO 13	Implement Learning and Development Plan								
	SM 13a	Implementation of the Competency Framework	Actual Accomplishment	3%	All or Nothing	Issuance of Guidelines for the Implementation of the Competency Framework based on the ORF		Issuance of Guidelines for the Implementation of the Competency Framework	-	-

	SM 13b	Establishment of Baseline of the Competencies	Actual Accomplishment	3%	All or Nothing		-	-	Establishment of the Baseline of the Competencies	-
	SM 13c	Improvement in the competencies	Actual Accomplishment	3%	All or Nothing		N/A	N/A	N/A	Improvement in the competencies of personnel
	Sub-Total			9%						
	TOTAL			100%						

A. SOCIO-ECONOMIC IMPACT

SO No. 1	Strategic Objective: Support the Governments Programs on Digital Transformation to Promote Greater Financial Inclusion	SM 1a	Strategic Measure: Number of Conducted Financial Trainings / Webinars, PDOS, and Other Marketing Activities	What is the unit of measure used? Absolute Number												
How often is the measure updated/ calculated? Monthly		Formula: Actual Accomplishment		Variables: Number of webinars/PDOS/ financial literacy/inclusion session												
What data is required in calculating the measure? Number of webinars/PDOS/ financial literacy/inclusion sessions conducted by the OFBank Customer Associates (CAs)		How is the measure calculated? The measure is calculated by dividing the actual number of conducted webinars/PDOS/ financial literacy/inclusion sessions at year-end by the Target then multiplied by the weight														
Where/ how is the data acquired? (Specify document and /person/office) Monthly reports on conducted webinars/PDOS/ financial literacy/inclusion sessions shall be provided by the OFBank Marketing/Relationship Officer and the EBU		Sample Computation 500 webinars/PDOS/ financial literacy/inclusion sessions conducted by end of 2026 $500 / 1,000 = 0.50 \times 7.5\% = \underline{\mathbf{3.75\% - score}}$														
Is the data about the measure available?	When will this information be available?	<table border="1" style="width:100%; text-align:center;"> <thead> <tr> <th colspan="3">BASELINE</th> <th>TARGET</th> </tr> <tr> <th>2023</th> <th>2024</th> <th>2025</th> <th>2026</th> </tr> </thead> <tbody> <tr> <td>1,230 webinars/PDOS/ financial literacy/inclusion sessions</td> <td>1,000 webinars/PDOS/ financial literacy/inclusion sessions</td> <td>1,000 webinars/PDOS/ financial literacy/inclusion sessions</td> <td>1,000 webinars/PDOS/ financial literacy/inclusion sessions</td> </tr> </tbody> </table>			BASELINE			TARGET	2023	2024	2025	2026	1,230 webinars/PDOS/ financial literacy/inclusion sessions	1,000 webinars/PDOS/ financial literacy/inclusion sessions	1,000 webinars/PDOS/ financial literacy/inclusion sessions	1,000 webinars/PDOS/ financial literacy/inclusion sessions
BASELINE			TARGET													
2023	2024	2025	2026													
1,230 webinars/PDOS/ financial literacy/inclusion sessions	1,000 webinars/PDOS/ financial literacy/inclusion sessions	1,000 webinars/PDOS/ financial literacy/inclusion sessions	1,000 webinars/PDOS/ financial literacy/inclusion sessions													
<input checked="" type="checkbox"/> Currently available <input type="checkbox"/> With minor changes <input type="checkbox"/> Still to be formulated	Data is available on a monthly basis															
Who is responsible for setting the targets? Set by Management and approved by the Board. Who is accountable for targets? Marketing Officers, Relationship Officers, EBU Who is responsible for tracking and reporting the targets? Marketing Officers, Relationship Officers, EBU																

**PES Form 2b
Measure Profile**

SO No. 1	Strategic Objective: Support the Governments Programs on Digital Transformation to Promote Greater Financial Inclusion	SM 1b	Strategic Measure: Increase in Total Number of Accounts Opened in DOBSAI	What is the unit of measure used? Absolute Number	
How often is the measure updated/ calculated? Monthly		Formula: Actual Increase in Total Number of DOBSAI Accounts		Variables: New accounts opened in DOBSAI	
What data is required in calculating the measure? Number of accounts opened in DOBSAI in 2026		How is the measure calculated? The measure is calculated by dividing the actual number of accounts opened in DOBSAI by the target number then multiplied by the weight.			
Where/ how is the data acquired? (Specify document and /person/office) Systems generated report on new accounts opened in DOBSAI from the LANDBANK Enterprise Data Management Department (EDMD) through the OFBank EBU; Monthly report of the EBU to the Board		Sample Computation 60,000 accounts opened for the year ended 31 December 2026 $50,000 / 60,000 = 0.83 \times 6\% = \underline{\underline{5.00\% - score}}$			
Is the data about the measure available?	When will this information be available?	BASELINE			TARGET
		2023	2024	2025	2026
<input checked="" type="checkbox"/> Currently available	Systems generated reports are available monthly	31,981 accounts	Additional 200,000 accounts	Additional 70,000 accounts	Additional 60,000 accounts
<input type="checkbox"/> With minor changes					
<input type="checkbox"/> Still to be formulated					
Who is responsible for setting the targets? Set by Management and approved by the Board. Who is accountable for targets? Marketing Officers, Relationship Officers, EBU Who is responsible for tracking and reporting the targets? Marketing Officers, Relationship Officers, EBU					

B. FINANCIAL

SO No. 2	Strategic Objective: Efficient Resource Management	SM 2	Strategic Measure: Efficient Utilization of Corporate Operating Budget	What is the unit of measure used? Percentage												
How often is the measure updated/ calculated Quarterly		Formula: (Total Expenses / Total COB) x100		Variables:												
What data is required in calculating the measure? Total Expenses against the Board Approved Corporate Operating Budget		How is the measure calculated? To measure the efficiency of corporate operating budget (COB) utilization, use the formula: $\text{Efficiency (\%)} = (\text{Total Expenses} / \text{Total COB}) \times 100$ $[\text{Actual Efficiency \%} / \text{Target Efficiency \%}] \times 6\% = \text{Score \%}$														
Where/ how is the data acquired? (Specify document and /person/office) Financial reports prepared by the FMU particularly the Income and Expense Statement		Sample Computation The Bank got 72% of Budget Utilization Rate (BUR) by end of December 2026. $72\% / 90\% = 80\% \times 6\% = 4.8\%$														
Is the data about the measure available?	When will this information be available?	<table border="1" style="width:100%; text-align:center;"> <thead> <tr> <th colspan="3">BASELINE</th> <th>TARGET</th> </tr> <tr> <th>2023</th> <th>2024</th> <th>2025</th> <th>2026</th> </tr> </thead> <tbody> <tr> <td>63.12%</td> <td>90.00%</td> <td>90.00%</td> <td>90.00%</td> </tr> </tbody> </table>			BASELINE			TARGET	2023	2024	2025	2026	63.12%	90.00%	90.00%	90.00%
BASELINE			TARGET													
2023	2024	2025	2026													
63.12%	90.00%	90.00%	90.00%													
<input checked="" type="checkbox"/>	Currently available															
	With minor changes															
	Still to be formulated															
Who is responsible for setting the targets? Set by Management and approved by the Board. Who is accountable for targets? FMU Who is responsible for tracking and reporting the targets? FMU																

**PES Form 2b
Measure Profile**

SO No. 3	Strategic Objective: Increase Revenue and Net Income	SM 3	Strategic Measure: Net Income After Tax		What is the unit of measure used? Absolute Value in Php	
How often is the measure updated/ calculated? Monthly		Formula: (Interest Income + Other Operating Income) – (Interest Expense + Provision for Losses + Other Operating Expenses)		Variables: Total revenues, operating expenses and tax		
What data is required in calculating the measure? Gross revenues, operating expenses and tax		How is the measure calculated? <ul style="list-style-type: none"> If the actual net income is equal to or more than target net income, accomplishment score is perfect 10%. If the actual net income is less than target net income, the measure is calculated by dividing the actual net income by target net income then multiplied by the weight. 				
Where/ how is the data acquired? (Specify document and /person/office) Financial reports prepared by the FMU such as the Financial Reporting Package (FRP)/Financial Statements (FS) submitted to the BSP, the Annual Audited Financial Statement issued by COA and the financial statements submitted to the DOF.		Sample Computation P35 Million net income by end of 2026 = $35 / 40 = 0.85 \times 7.5\% = \mathbf{6.38\% - score}$				
Is the data about the measure available?		When will this information be available?		BASELINE		TARGET
				2023	2024	2025
<input checked="" type="checkbox"/>	Currently available	The FRP and the FS are available monthly while the Audited FS is usually available around 2nd or 3rd Quarter of the year following the Performance Year.	P50.36 Million Net Income	P14.43 Million Net Income	P95.00 Million Net Income	P40 Million Net Income
	With minor changes					
	Still to be formulated					
Who is responsible for setting the targets? Set by Management and approved by the Board. Who is accountable for targets? ManCom Who is responsible for tracking and reporting the targets? FMU						

**PES Form 2b
Measure Profile**

SO No. 4	Strategic Objective: Grow Deposit Base	SM 4	Strategic Measure: Total Outstanding Volume of Deposit	What is the unit of measure used? Absolute Value in Php	
How often is the measure updated/ calculated? Monthly		Formula: Actual End of Year Outstanding Deposit		Variables: Total outstanding deposit liabilities	
What data is required in calculating the measure? Total outstanding deposit liabilities at end of 2026		How is the measure calculated? The measure is calculated by dividing the actual outstanding deposit liabilities by the target outstanding deposit liabilities then multiplied by the weight.			
Where/ how is the data acquired? (Specify document and /person/office) Financial reports prepared by the FMU such as the Financial Reporting Package (FRP)/Financial Statements (FS) submitted to the BSP, the Annual Audited Financial Statement issued by COA and the financial statements submitted to the DOF.		Sample Computation P3.80 Billion outstanding deposits by end of 2026 $3.80 / 3.96 = 0.95 \times 7.5\% = \underline{\underline{7.19\% \text{ score}}}$			
Is the data about the measure available?	When will this information be available?	BASELINE			TARGET
		2023	2024	2025	2026
<input checked="" type="checkbox"/> Currently available	The FRP and the FS are available monthly while the Audited FS is available around 2nd or 3rd Quarter of the year following the Performance Year.	P3.253 Billion	P 4.03 Billion	P 3.60 Billion	P 3.96 Billion
<input type="checkbox"/> With minor changes					
<input type="checkbox"/> Still to be formulated					
Who is responsible for setting the targets? Set by Management and approved by the Board. Who is accountable for targets? Marketing Officers, Relationship Officers, EBU Who is responsible for tracking and reporting the targets? Marketing Officers, Relationship Officers, EBU, FMU					

**PES Form 2b
Measure Profile**

SO No. 5	Strategic Objective: Grow Loan Base	SM 5	Strategic Measure: Total Outstanding Loan Balance - Net		What is the unit of measure used? Absolute Value in Php	
How often is the measure updated/ calculated? Monthly		Formula: Total Outstanding Loan Balance – Allowance for Probable Losses		Variables: Outstanding Loan Portfolio and Allowance for Probable Losses		
What data is required in calculating the measure? Total Amount of Loan Portfolio net of Allowance for Probable Losses at the end of 2026		How is the measure calculated? The measure is calculated by dividing the actual loan balance (net of allowance for probable losses) at year-end by the target then multiplied by the weight.				
Where/ how is the data acquired? (Specify document and /person/office) Financial reports prepared by the FMU such as the Financial Reporting Package (FRP)/Financial Statements (FS) submitted to the BSP, the Annual Audited Financial Statement issued by COA and the financial statements submitted to the DOF.		Sample Computation P71.6 Million outstanding loans (net of probable losses) by end of 2026 $70 / 71.6 = .98 \times 5\% = \underline{4.9\% - \text{score}}$				
Is the data about the measure available?		When will this information be available?			BASELINE	TARGET
		2023	2024	2025	2026	
<input checked="" type="checkbox"/>	Currently available	P1.78 Billion	P2.036 Billion	P1.756 Billion	P 71.6 Million	
	With minor changes					
	Still to be formulated					
		The FRP and the FS are available monthly while the Audited FS is available around 2nd or 3rd Quarter of the year following the Performance Year.				
Who is responsible for setting the targets? Set by Management and approved by the Board. Who is accountable for targets? EBU, Marketing Officers, Relationship Officers, EBU Who is responsible for tracking and reporting the targets? EBU, FMU, Marketing Officers, Relationship Officers						

C. CUSTOMERS/STAKEHOLDERS

SO No. 6	Strategic Objective: Increase Customer Satisfaction	SM 6	Strategic Measure: Percentage of Satisfied Customers	What is the unit of measure used? Percentage	
How often is the measure updated/ calculated? As needed		Formula: Number of Respondents who gave a rating of at least Satisfactory / Total Number of Respondents		Variables: Total Number of Survey Respondents, Survey Criteria and Weights	
What data is required in calculating the measure? Response of at least 500 customers to the Customer Satisfaction Survey		How is the measure calculated? The measure is calculated by dividing the percentage of Actual number of respondents with ratings of at least a Satisfactory Rating by the Total Number of Respondents multiplied by the weight. If respondents are 500 with 90% Satisfactory Rating, score is perfect or 5%			
Where/ how is the data acquired? (Specify document and /person/office) Results of Customer Satisfaction Survey is accessible online anytime by the TMU and the EBU.		Sample Computation 1. If respondents are 500 with 90% Satisfactory Rating, score is perfect or 5% 2. If respondents are 500 but Satisfactory Rating is only 80% = ((80/90) x 5%) = 4.4% - score			
Is the data about the measure available?	When will this information be available?	BASELINE			TARGET
		2023	2024	2025	2026
<input checked="" type="checkbox"/> Currently available	Data will be available upon formulation of the survey criteria and the actual conduct of the survey	At least 71% Satisfactory rating by at least 500 respondents	At least 90% Satisfactory rating by at least 500 respondents	At least 90% Satisfactory rating by at least 500 respondents	At least 90% Satisfactory rating by at least 500 respondents
<input type="checkbox"/> With minor changes					
<input type="checkbox"/> Still to be formulated					
Who is responsible for setting the targets? Set by Management and approved by the Board. Who is accountable for targets? EBU, Relationship Officer, Marketing Officers Who is responsible for tracking and reporting the targets? EBU, Relationship Officer, Marketing Officers					

**PES Form 2b
Measure Profile**

SO No. 7	Strategic Objective: Improve Depositors' Mix/Ratio	SM 7	Strategic Measure: Percentage Increase in number of Beneficiary Accounts	What is the unit of measure used? Percentage								
How often is the measure updated/ calculated? Monthly		Formula: Total Number of Beneficiary DOBSAI Accounts / Total Number of DOBSAI Accounts		Variables: Number of Beneficiary DOBSIA Accounts Total Number of DOBSAI Accounts								
What data is required in calculating the measure? No. of Accounts		How is the measure calculated? The measure is calculated by dividing number of Beneficiary Accounts by the Total Number of DOBSAI Accounts (Percentage Increase/Target Increase) X 5% = Rating										
Where/ how is the data acquired? (Specify document and /person/office) Report of Number Accounts opened/EBU		Sample Computation 9%/10% = 90% x 5% = 4.5%										
Is the data about the measure available?	When will this information be available?	<table border="1" style="width:100%; text-align:center;"> <tr> <th colspan="3">BASELINE</th> <th>TARGET</th> </tr> <tr> <th>2023</th> <th>2024</th> <th>2025</th> <th>2026</th> </tr> </table>			BASELINE			TARGET	2023	2024	2025	2026
BASELINE			TARGET									
2023	2024	2025	2026									
<input checked="" type="checkbox"/> Currently available <input type="checkbox"/> With minor changes <input type="checkbox"/> Still to be formulated	Data will be available upon formulation of the survey criteria and the actual conduct of the survey	N/A	N/A	<table border="1" style="width:100%; text-align:center;"> <tr> <td>30 Percent Beneficiary Accounts</td> <td>40 Percent Beneficiary Accounts</td> </tr> </table>	30 Percent Beneficiary Accounts	40 Percent Beneficiary Accounts						
30 Percent Beneficiary Accounts	40 Percent Beneficiary Accounts											
Who is responsible for setting the targets? Set by Management and approved by the Board. Who is accountable for targets? EBU, Relationship Officer, Marketing Officers Who is responsible for tracking and reporting the targets? EBU, Relationship Officer, Marketing Officers												

**PES Form 2b
Measure Profile**

SO No. 8	Strategic Objective: Launch Innovative Products and Services	SM 8	Strategic Measure: Number of new products/services launched		What is the unit of measure used? Absolute Number
How often is the measure updated/ calculated? As required		Formula: Actual Accomplishment		Variables: Number of products or services launched or enhanced	
What data is required in calculating the measure? Total number of products/services launched/enhanced		How is the measure calculated? The measure is calculated by dividing the actual new products or services launched or enhanced by the number of targets multiplied by the weight.			
Where/ how is the data acquired? (Specify document and /person/office) Sign off sheets and guidelines, certifications and notice of launching, whichever is applicable, to be provided by Technology Management Unit (TMU), Electronic Business Unit (EBU), Marketing Officers and Relationship Officer		Sample Computation 4 new products or services launched/enhanced in the MBA/System $4 / 5 = .80 \times 7.5\% = \underline{6\% - \text{score}}$			
Is the data about the measure available?		BASELINE			TARGET
When will this information be available?		2023	2024	2025	2026
<input type="checkbox"/>	Currently available	4 New products or services launched or enhanced	3 New products or services launched or enhanced	5 New products or services launched or enhanced	5 New products or services launched or enhanced
<input type="checkbox"/>	With minor changes				
<input checked="" type="checkbox"/>	Still to be formulated				
Who is responsible for setting the targets? Set by Management and approved by the Board. Who is accountable for targets? TMU, EBU, Marketing Officers, Relationship Officer Who is responsible for tracking and reporting the targets? TMU, EBU, Marketing Officers, Relationship Officer					

D. INTERNAL PROCESS

SO No. 9	Strategic Objective: Improve Service Availability	SM 9a	Strategic Measure: Percentage of Loan Application Processed within Applicable Turnaround Time (TAT) ¹	What is the unit of measure used? Percentage
How often is the measure updated/ calculated? Monthly		Formula: Number of loan transactions processed within the prescribed period / Total number of loan applications received		Variables: Number of loan application processed within the applicable TAT (3 banking days), Number of loan applications received
What data is required in calculating the measure? Loan applications created and processed within 3 banking days		How is the measure calculated? The measure is calculated by dividing the actual loans processed within TAT by the total number of loan applications received, then multiplied by the weight.		
Where/ how is the data acquired? (Specify document and /person/office) System generated data from the data warehouse, the LANDBANK Enterprise Data Management Department (EDMD), will be provided by the OFBank EBU		Sample Computation If only 150 loan applications processed within TAT out of the 200 loan applications received by end of 2026, score will be % of the loans were processed within the TAT = $150 / 200 = 0.75 \times 6\% = \underline{4.5\% - score}$		
Is the data about the measure available?	When will this information be available?	BASELINE		TARGET
<input checked="" type="checkbox"/> Currently available	Data is available monthly	2023	2024	2025
<input type="checkbox"/> With minor changes		100%	100%	100%
<input type="checkbox"/> Still to be formulated				
Who is responsible for setting the targets? Set by Management and approved by the Board. Who is accountable for targets? EBU Who is responsible for tracking and reporting the targets? EBU				2026
				100%

¹ Applicable TAT shall be in accordance with OFB's Citizen's Charter in compliance with RA No. 11032 or the Ease of Doing Business and Efficient Government Service Delivery Act of 2018.

**PES Form 2b
Measure Profile**

SO No. 9	Strategic Objective: Improve Service Availability	SM 9b	Strategic Measure: Percentage of Accounts Opened/ Processed within the Applicable Turnaround Time (TAT) ²	What is the unit of measure used? Percentage	
How often is the measure updated/ calculated? Monthly		Formula: Number of accounts opened/ processed within the prescribed period / Total number of account opening applications received		Variables: Number of accounts opened / processed within the applicable TAT (1 banking day), Number of account opening applications received	
What data is required in calculating the measure? Accounts opened/processed within 1 banking day		How is the measure calculated? The measure is calculated by dividing the actual loans processed within TAT by the total number of loan applications received, then multiplied by the weight.			
Where/ how is the data acquired? (Specify document and /person/office) System generated data from the data warehouse, the LANDBANK Enterprise Data Management Department (EDMD), will be provided by the OFBank EBU		Sample Computation 200,000 accounts opened / processed within TAT out of the 200,000 applications received at end of 2026 = <u>6% - score</u> If only 150,000 accounts opened / processed within TAT out of the 200,000 account opening applications received by end of 2026, score is computed as follows: = 150,000 / 200,000 = 0.75 x 6% = <u>4.5% - score</u>			
Is the data about the measure available?	When will this information be available?	BASELINE			TARGET
<input checked="" type="checkbox"/> Currently available	Data is available monthly	2023	2024	2025	2026
<input type="checkbox"/> With minor changes		65.39%	100%	100%	100%
<input type="checkbox"/> Still to be formulated					
Who is responsible for setting the targets? Set by Management and approved by the Board. Who is accountable for targets? EBU Who is responsible for tracking and reporting the targets? EBU					

² Applicable TAT shall be in accordance with OFB's Citizen's Charter in compliance with RA No. 11032 or the Ease of Doing Business and Efficient Government Service Delivery Act of 2018.

SO No. 10	Strategic Objective: Implement the Organizational Rationalization Framework (ORF)	SM 10	Strategic Measure: Implementation of the Organization Rationalization Framework (ORF)	What is the unit of measure used? Approval of Implementation Guidelines of the Board	
How often is the measure updated/ calculated? Once the Implementation Guidelines is approved by the Board		Formula: Actual Accomplishment		Variables: Approval of Implementation Guidelines	
What data is required in calculating the measure? The Board Resolution		How is the measure calculated? The measure is all or nothing. If Implementation Guidelines is established, score is perfect, otherwise, score will be zero.			
Where/ how is the data acquired? (Specify document and /person/office) From the Board Secretary		Sample Computation If the Implementation Guidelines was developed, <u>7%</u> - score If Implementation Guidelines development did not push through, <u>score is 0.</u>			
Is the data about the measure available?	When will this information be available?	BASELINE			TARGET
		2023	2024	2025	2026
<input type="checkbox"/> Currently available	Once the Implementation Guidelines is approved by the Board.	N/A	Organizational Rationalization Framework	Organizational Rationalization Framework	Implementation of the Organizational Rationalization Framework
<input type="checkbox"/> With minor changes					
<input checked="" type="checkbox"/> Still to be formulated					
Who is responsible for setting the targets? Set by Management and approved by the Board. Who is accountable for targets? OP, ASU Who is responsible for tracking and reporting the targets? OP, ASU					

SO No. 11	Strategic Objective: Adopt Quality Management System (QMS)	SM 11a	Strategic Measure: Adopt Quality Management System	What is the unit of measure used? Number of Board Approved Policy, Guidelines and Manuals	
How often is the measure updated/ calculated? Annual		Formula: Number of approved Board Policy, Guidelines and Manuals / Total Target		Variables: QMS Certification Guidelines, Policies and Manuals	
What data is required in calculating the measure? Board Approval /Board Resolutions Approving Guidelines QMS Rating		How is the measure calculated? The measure is calculated by dividing the number of actual accomplishments by the target, then multiplied by the Weight.			
Where/ how is the data acquired? (Specify document and /person/office) Corporate Secretary		Sample Computation 5 or more internal processes are automated and maintenance of the QMS Certification by end of 2026 = 5% - score If only 5 out 5 is completed by end of 2026, QMS Certification Not maintain: = $5 / 6 = .83 \times 5\% = 4.15\% - score$			
Is the data about the measure available?	When will this information be available?	BASELINE			TARGET
		2023	2024	2025	2026
<input type="checkbox"/>	Currently available	The Data will be available upon completion of each project.			
<input type="checkbox"/>	With minor changes				
<input checked="" type="checkbox"/>	Still to be formulated				
Who is responsible for setting the targets? Set by Management and approved by the Board. Who is accountable for targets? Mancom Who is responsible for tracking and reporting the targets? CorpSec, ASU		N/A	1. At least 4 Board Approved Guidelines, Policies and Manuals 2. Improved results of ISO and QMS readiness	1. At least 5 Board Approved Guidelines, Policies and Manuals 2. Maintain QMS Certification	1. At least 5 Board Approved Guidelines, Policies and Manuals 2. Maintain QMS Certification

**PES Form 2b
Measure Profile**

SO No. 11	Strategic Objective: Adopt Quality Management System (QMS)	SM 11b	Strategic Measure: Number of Internal Process Automated	What is the unit of measure used? Absolute number	
How often is the measure updated/ calculated? Semi-Annual		Formula: Actual Accomplishment		Variables: Number of Internal Process Automated	
What data is required in calculating the measure? Sign off sheets and guidelines, whichever is applicable, to be provided by Technology Management Unit (TMU)		How is the measure calculated? The measure is calculated by dividing the number of actual accomplishments by the target, then multiplied by the Weight.			
Where/ how is the data acquired? (Specify document and /person/office) Data will be provided by the TMU.		Sample Computation Whether 2 or more internal processes are automated by end of 2024 = <u>5% - score</u> If only 1 out 2 is completed by end of 2024, score is computed as follows: = $1 / 2 = 0.5 \times 5\% = \mathbf{2.5\% - score}$			
Is the data about the measure available?	When will this information be available?	BASELINE			TARGET
		2023	2024	2025	2026
<input type="checkbox"/> Currently available	The Data will be available upon completion of each project – every end of semester.	N/A	N/A	At least 2 internal processes automated	At least 2 internal processes automated
<input type="checkbox"/> With minor changes					
<input checked="" type="checkbox"/> Still to be formulated					
Who is responsible for setting the targets? Set by Management and approved by the Board. Who is accountable for targets? TMU Who is responsible for tracking and reporting the targets? TMU					

**PES Form 2b
Measure Profile**

SO No. 12	Strategic Objective: Outsource to Third Party Service Providers (TPSPs)	SM 12	Strategic Measure: Number of outsourced services	What is the unit of measure used? Absolute number
How often is the measure updated/ calculated? Semi-Annual		Formula: Actual Accomplishment		Variables: Number of outsourced services
What data is required in calculating the measure? Sign off sheets and contracts, whichever is applicable, to be provided by Administrative Services Unit (ASU)		How is the measure calculated? The measure is calculated by dividing the number of actual accomplishments by the target, then multiplied by the Weight.		
Where/ how is the data acquired? (Specify document and /person/office) Data will be provided by the ASU.		Sample Computation Whether 2 or more services are outsourced by end of 2024 = 5% - score If only 1 out 2 is outsourced by end of 2024, score is computed as follows: = 1 / 2 = 0.5 x 5% = 2.5% - score		
Is the data about the measure available?		BASELINE		
When will this information be available?		TARGET		
		2023	2024	2025
		2026		
<input type="checkbox"/>	Currently available	N/A	N/A	At least 2 services outsourced to TPSPs
<input type="checkbox"/>	With minor changes			
<input checked="" type="checkbox"/>	Still to be formulated			
		At least 2 services outsourced to TPSPs		
Who is responsible for setting the targets? Set by Management and approved by the Board. Who is accountable for targets? ASU Who is responsible for tracking and reporting the targets? ASU				

E. E-LEARNING AND GROWTH

SO No. 13	Strategic Objective: Implement Learning and Development Plan	SM 13a	Strategic Measure: Implementation of the Competency Framework	What is the unit of measure used? Absolute number	
How often is the measure updated/ calculated? As needed		Formula: Actual Accomplishment	Variables: New Competency Framework		
What data is required in calculating the measure? Board-approved New Competency Framework		How is the measure calculated? The measure is all or nothing. If the Guidelines is established, score is perfect, otherwise, score will be zero.			
Where/ how is the data acquired? (Specify document and /person/office) The Guidelines on the Implementation of the Competency Framework will be provided by the ASU		Sample Computation If the Learning and Development Plan is done, 3% - score Otherwise, score is 0.			
Is the data about the measure available?	When will this information be available?	BASELINE			TARGET
		2023	2024	2025	2026
<input type="checkbox"/> Currently available	Upon completion	N.A.	N.A.	Learning and Development Plan	New Guidelines on the Competency Framework
<input type="checkbox"/> With minor changes					
<input checked="" type="checkbox"/> Still to be formulated					
Who is responsible for setting the targets? Set by Management and approved by the Board. Who is accountable for targets? ASU Who is responsible for tracking and reporting the targets? ASU					

**PES Form 2b
Measure Profile**

SO No. 13	Strategic Objective: Implement Learning and Development Plan	SM 13b	Strategic Measure: Baseline of the Competencies	What is the unit of measure used? Absolute number	
How often is the measure updated/ calculated? As needed		Formula: Actual Accomplishment		Variables: Baseline Measure	
What data is required in calculating the measure? Baseline of Competencies		How is the measure calculated? The measure is all or nothing. If the baseline measurement is conducted, score is perfect, otherwise, score will be zero.			
Where/ how is the data acquired? (Specify document and /person/office) The activities/data shall be initiated/facilitated/provided by the ASU.		Sample Computation If the Baseline Measurement is conducted, <u>3% - score</u> Otherwise, <u>score is 0.</u>			
Is the data about the measure available?	When will this information be available?	BASELINE			TARGET
		2023	2024	2025	2026
	<input type="checkbox"/> Currently available	N.A.	N.A.	N.A.	Baseline of the Competencies
	<input type="checkbox"/> With minor changes				
<input checked="" type="checkbox"/> Still to be formulated					
Who is responsible for setting the targets? Set by Management and approved by the Board. Who is accountable for targets? ASU Who is responsible for tracking and reporting the targets? ASU					

SO No. 13	Strategic Objective: Implement Learning and Development Plan	SM 13c	Strategic Measure: Improvement of the competencies	What is the unit of measure used? Board Approval												
How often is the measure updated/ calculated? Annual		Formula: N/A		Variables: Improvement in competencies												
What data is required in calculating the measure? Competency Framework		How is the measure calculated? The measure is all or nothing. If there is improvement in competency, the score is perfect, otherwise, score will be zero.														
Where/ how is the data acquired? (Specify document and /person/office) The activities/data shall be initiated/facilitated/provided by the ASU.		Sample Computation If there is improvement in competency, 3% - score Otherwise, score is 0.														
Is the data about the measure available?	When will this information be available?	<table border="1"> <thead> <tr> <th colspan="3">BASELINE</th> <th>TARGET</th> </tr> <tr> <th>2023</th> <th>2024</th> <th>2025</th> <th>2026</th> </tr> </thead> <tbody> <tr> <td>N.A.</td> <td>N.A.</td> <td>N.A.</td> <td>Improvement in the competencies</td> </tr> </tbody> </table>			BASELINE			TARGET	2023	2024	2025	2026	N.A.	N.A.	N.A.	Improvement in the competencies
BASELINE			TARGET													
2023	2024	2025	2026													
N.A.	N.A.	N.A.	Improvement in the competencies													
<input type="checkbox"/>	Currently available															
<input type="checkbox"/>	With minor changes															
<input checked="" type="checkbox"/>	Still to be formulated															
Who is responsible for setting the targets? Set by Management and approved by the Board.																
Who is accountable for targets? ASU																
Who is responsible for tracking and reporting the targets? ASU																

I. STRATEGIC INITIATIVE PROFILE

Name of Project:

Project OrgImplement: Rollout of OFBank's Organizational Rationalization Framework

Project Proponent:

Ms. Mary Calacasan – Head, Administrative Services Unit

Project Description:

Project OrgImplement is a strategic initiative dedicated to the **implementation of the approved Organizational Rationalization Framework (ORF)** for OFBank. This project focuses exclusively on operationalizing the **rationalized organizational structure and streamlined processes** to ensure efficiency, scalability, and compliance with regulatory standards.

The initiative guarantees that OFBank's organizational design is **fully aligned with its strategic objectives**, enabling the Bank to deliver on its mandate to serve **Overseas Filipinos and their families effectively**.

Project Objectives:

- Execute the approved ORF by **rolling out the new organizational structure**, realigning roles, and integrating streamlined processes across all units.
- Ensure **regulatory compliance** and operational readiness through structured implementation and change management.
- Establish a foundation for **future competency and performance frameworks** by embedding the rationalized structure into all HR and operational systems.

Key Activities and Milestones:

- **October 2026:** Finalize implementation plan, confirm timelines, allocate resources, and establish communication strategies.
- **October–November 2026:** Conduct change management activities, including orientation and capability-building sessions.
- **December 2026:** Deploy the new organizational structure, including role assignments and reporting lines.
- **Starting January 2027:** Monitor implementation progress, address gaps, and refine processes for sustainability and compliance.

Estimated Budget: ₱ 2.00 million

Measures Affected:

Internal Processes

- Strategic Measure 10: Implementation of the Organizational Rationalization Framework (ORF)

II. STRATEGIC INITIATIVE PROFILE

Name of Project:

Project SkillSync: Implementing the Competency Framework for Organizational Alignment

Project Proponent:

Ms. Mary Calacasan – Administrative Services Unit

Project Description:

Project SkillSync focuses on the **implementation of a Competency Framework** that aligns with OFBank’s newly developed **Organizational Rationalization Framework (ORF)** and approved organizational structure. This initiative ensures that the Bank’s workforce possesses the **skills, behaviors, and capabilities** required to thrive in a **digital-first, customer-centric, and innovation-driven environment**.

The Competency Framework will serve as the foundation for **talent management, performance evaluation, and capability-building programs**, ensuring that every role within the rationalized structure is supported by clearly defined competencies. This alignment will enable OFBank to **deliver on its mandate to serve Overseas Filipinos and their families effectively**, while fostering a culture of **continuous learning, adaptability, and operational excellence**.

Objectives:

- Align workforce capabilities with the new organizational structure and ORF.
- Institutionalize a **competency-based HR system** for recruitment, training, and performance management.
- Promote a culture of **innovation and customer-centricity** through targeted competency development.
- Support **digital transformation** by embedding digital and data-driven skills across all levels.

Project Milestones:

- **Q3 2026:**
 - Finalize competency framework design aligned with ORF and new structure.
 - Secure management approval and communicate framework to stakeholders.
- **Q4 2026:**
 - Integrate competencies into job descriptions and HR systems.

- Develop training modules for priority competencies.
- **Q4 2026:**
 - Roll out competency-based performance management system.
 - Conduct initial training and capability-building programs.
- **Q1 2027:**
 - Evaluate implementation progress and refine framework as needed.
 - Prepare roadmap for continuous competency development.

Estimated Budget: 1.89 million

Measures Affected:

Learning and Growth

- Strategic Measure 13a: Development and implementation of the Competency Framework based on the ORF

Customers / Stakeholders

- Strategic Measure 6: Percentage of Satisfied Customers

III. STRATEGIC INITIATIVE PROFILE

Name of Project:

Project Yani-Remit: Driving Digital Innovation for Seamless Cross-Border Transfers

Project Proponents:

Mr. Ronaldo Buenaventura – Chief Information Security Officer
Mr. Yul John Marquez – Head, Technology Management Unit
Mr. Joseph Raymond Marquez – Marketing/Relationship Officer

Project Description:

Project Yani-Remit is a **flagship initiative** of OFBank, designed to revolutionize the remittance experience for Overseas Filipinos and their families. This next-generation solution enables **direct account-to-account international fund transfers** through trusted global partners such as Visa, ensuring **speed, transparency, and cost efficiency**.

By leveraging **cutting-edge technology and strategic alliances**, Yani-Remit strengthens OFBank's position as the **premier digital bank for the global Filipino community**, delivering secure, affordable, and convenient financial services that align with the Bank's mandate of promoting financial inclusion worldwide.

Strategic Objectives:

- Provide a **secure, fully digital remittance platform** with minimal transaction fees.
- Reduce remittance costs significantly—from the industry average of **4% to as low as 1%**.
- Ensure **real-time transparency and reliability** through advanced tracking and notifications.
- Advance OFBank's **digital transformation and financial inclusion mandate** for Overseas Filipinos.

Project Milestones:

Phase 1: Planning and Development (*Months 3–8 of 2026*)

- Kickoff and requirements gathering
- Partnership and compliance setup
- Platform design and development

Phase 2: Testing and Pilot Program (*Months 9–10 of 2026*)

- Quality assurance and security testing
- Pilot testing with selected users

- Evaluation and updates

Phase 3: Full-Scale Implementation (*Month 11 of 2026*)

- System enhancements and final adjustments
- Marketing campaign and awareness drive
- Full market launch

Phase 4: Post-Launch Support (*1 month after launch*)

- Performance monitoring and customer support
- Outcome reporting and impact assessment

Estimated Budget: ₱ 5.00 million

Measures Affected:

Customers / Stakeholders

- Strategic Measure 6: Percentage of Satisfied Customers
- Strategic Measure 8: Number of New Products/Services Launched

Socio-Economic Impact

- Strategic Measure 1b: Increase in Total Number of DOBSAI Accounts
- Strategic Measure 7: Percentage Increase in Beneficiary Accounts

Financials

- Strategic Measure 3: Net Income After Tax
- Strategic Measure 4: Total Outstanding Volume of Deposits

IV. STRATEGIC INITIATIVE PROFILE

Name of Project:

Project OFBank Connect: Integrated Marketing and Service Enhancement Campaign

Project Proponents:

Mr. Joseph Raymond Marquez, Marketing/Relationship Officer
Ms. Joanna Sangrador – Head, Electronic Business Unit

Project Description:

OFBank Connect is a comprehensive, multi-channel marketing and engagement initiative designed to **strengthen OFBank’s brand presence** while showcasing its **continuous efforts to enhance systems, products, and services** for Overseas Filipinos and their families.

This campaign will not only **increase awareness and trust** in OFBank but also highlight the Bank’s **digital innovations, new product offerings, and service improvements**, positioning OFBank as the **premier digital financial partner for the global Filipino community**.

Strategic Objectives:

- **Boost Brand Awareness:** Position OFBank as the trusted, innovative digital bank for OFWs.
- **Promote Continuous Enhancements:** Communicate ongoing improvements in **technology, security, and customer experience**.
- **Drive Customer Acquisition:** Launch targeted campaigns and promotions to increase account openings and product adoption.
- **Strengthen Retention and Advocacy:** Build loyalty through personalized engagement and advocacy programs.

Key 2026 Goals:

- Improve **OF-to-Beneficiary ratio** from 70:30 to 60:40.
- Achieve **35% brand awareness** among OFWs and families (up from <2%).
- Convert **40% of those aware** into active account holders.
- Increase **active account usage** to 65% (from 44%).
- Turn **50% of clients into brand advocates**.

Project Milestones:

- **Q1 2026:** Develop integrated marketing plan and creative assets.
- **Q2 2026:** Launch awareness campaigns highlighting **digital upgrades and new services**.
- **Q3 2026:** Implement acquisition campaigns and promotional offers.
- **Q4 2026:** Roll out loyalty and advocacy programs.

Estimated Budget: ₱ 8.65 million

Measures Affected:

Customers / Stakeholders

- Strategic Measure 1a: Increase in awareness among PDOS attendees
- Strategic Measure 1b: Increase in number of DOBSAI accounts
- Strategic Measure 7: Percentage increase in beneficiary accounts

Financials

- Strategic Measure 3: Net Income After Tax
- Strategic Measure 4: Total Outstanding Volume of Deposits
- Strategic Measure 5: Total Outstanding Loan Balance – Net

V. STRATEGIC INITIATIVE PROFILE

Name of Project:

Project Foreign Passport Integration: Enabling Acceptance of Foreign-Issued Passports for Account Opening

Project Proponents:

Mr. Ronaldo Buenaventura – Chief Information Security Officer
Mr. Yul John Marquez – Head, Technology Management Unit
Mr. Joseph Raymond Marquez – Marketing/Relationship Officer

Project Description:

There are an estimated **10.2 million Overseas Filipinos (OFs)** worldwide, yet a significant number remain **unbanked** due to the lack of valid Philippine government-issued IDs—a key requirement for account opening. This gap limits their access to OFBank’s digital financial services, which are designed to empower OFWs and their families.

Project Global Access aims to **remove this barrier** by enhancing OFBank’s **electronic Know Your Customer (eKYC)** process to **accept foreign-issued passports as valid identification**. To ensure compliance and security, additional verification will be coordinated with **Philippine Embassies** to confirm citizenship.

This initiative is a **critical step toward financial inclusion**, enabling more Overseas Filipinos to open accounts and benefit from OFBank’s secure, convenient, and fully digital banking services—fulfilling the Bank’s mandate to serve the global Filipino community.

Strategic Objectives:

- **Expand financial access** for Overseas Filipinos by accepting foreign-issued passports in the eKYC process.
- **Ensure regulatory compliance and security** through embassy-based citizenship verification.
- **Promote financial inclusion** by simplifying account opening for OFWs and their families.

Project Milestones:

- **Q1 2026:** Project planning and approval
- **Q2 2026:**
 - System development to integrate foreign passport acceptance
 - Establish partnerships with Philippine Embassies for verification
 - Conduct system testing and pilot rollout

- Staff training and client documentation
- **Q4 2026:** Full implementation and official launch
- **Q1 2027:** Post-implementation review and process optimization

Estimated Budget: ₱ 5.00 million

Measures Affected:

Customers / Stakeholders

- Strategic Measure 6: Percentage of Satisfied Customers
- Strategic Measure 8: Number of New Products/Services Launched

Financials

- Strategic Measure 3: Net Income After Tax
- Strategic Measure 4: Total Outstanding Volume of Deposits

VI. STRATEGIC INITIATIVE PROFILE

Name of Project:

Project eGov Link: Seamless Account Opening through eGov PH Integration

Project Proponents:

Mr. Ronaldo Buenaventura – Chief Information Security Officer
Mr. Yul John Marquez – Head, Technology Management Unit
Mr. Joseph Raymond Marquez – Marketing/Relationship Officer

Project Description:

To strengthen financial inclusion and simplify account onboarding for Overseas Filipinos and other clients, OFBank will **partner with the eGov PH Super App** to enable **direct account opening within the eGov platform**.

Through this integration, users who access government services via the eGov app can **seamlessly open an OFBank account with just one click**, leveraging existing verified credentials for **secure and compliant eKYC**. This initiative aligns with OFBank's mandate to provide **accessible, convenient, and fully digital banking services** to Filipinos worldwide, while supporting the government's digitalization agenda.

This project will **reduce onboarding friction**, increase account penetration, and position OFBank as the **preferred banking partner for eGov users**, particularly Overseas Filipinos and their families.

Objectives:

- **Enable one-click OFBank account opening** through the eGov PH app using verified credentials.
- **Enhance customer convenience** by reducing manual steps and redundant identity verification.
- **Increase account acquisition** by tapping into the eGov user base, including OFWs and their beneficiaries.
- **Strengthen OFBank's role** as the government's digital banking arm for financial inclusion.

Project Milestones:

- **Q1 2025:**
 - Project planning and approval
 - MOA signing with eGov PH team
- **Q2 2025:**
 - API development and system integration

- Security and compliance validation
- **Q3 2025:**
 - Pilot launch within eGov PH app
 - Staff training and user education materials
- **Q4 2025:**
 - Full implementation and nationwide rollout
 - Marketing campaign to promote the feature
- **Q1 2026:**
 - Post-implementation review and optimization

Estimated Budget: ₱ 5.00 million

Measures Affected:

Customers / Stakeholders

- Strategic Measure 6: Percentage of Satisfied Customers
- Strategic Measure 8: Number of New Products/Services Launched

Financials

- Strategic Measure 3: Net Income After Tax
- Strategic Measure 4: Total Outstanding Volume of Deposits

VII. STRATEGIC INITIATIVE PROFILE

Name of Project:

Project PhilSys Link: Fast-Track Account Opening via National ID Integration

Project Proponents:

Mr. Ronaldo Buenaventura – Chief Information Security Officer

Mr. Yul John Marquez – Head, Technology Management Unit

Project Description:

To further **simplify and accelerate account opening** for Filipinos, OFBank will integrate its Mobile Banking Application (MBA) with the **PhilSys API-enabled service**. This enhancement will allow clients with a **PhilSys ID (National ID)** to open an OFBank account by simply **encoding their name, birthdate, and captured photo**, leveraging PhilSys for real-time identity verification.

This initiative complies with **Memorandum Circular No. 95** issued by the Office of the President on 07 February 2022, which mandates the integration of the Philippine Identification System into government processes and services. By using PhilSys as a trusted identity source, OFBank will **reduce onboarding friction**, improve security, and promote **financial inclusion**, particularly for Overseas Filipinos and their families.

Objectives:

- **Enable seamless account opening** using PhilSys ID credentials with minimal data entry.
- **Ensure secure and real-time identity verification** through PhilSys API integration.
- **Enhance customer experience** by reducing manual steps and processing time.
- **Support the government's digitalization and financial inclusion agenda.**

Project Milestones:

- **Q4 2025:**
 - Project planning and approval
 - Coordination with PhilSys and regulatory bodies
- **Q1 2026:**
 - API development and integration into OFBank MBA
 - Security and compliance validation
- **Q2 2026:**
 - Pilot testing with selected users
 - Staff training and user education materials
- **Q3 2026:**

- Full implementation and nationwide rollout
- Marketing campaign to promote the feature
- **Q4 2026:**
 - Post-implementation review and optimization

Estimated Budget: ₱ 5.00 million

Measures Affected:

Customers / Stakeholders

- Strategic Measure 6: Percentage of Satisfied Customers
- Strategic Measure 7: Number of New Products/Services Launched

Financials

- Strategic Measure 3: Net Income After Tax
- Strategic Measure 4: Total Outstanding Volume of Deposits

VIII. STRATEGIC INITIATIVE PROFILE

Name of Project:

Project BIRD: Enhanced Customer Service and Communication Platform

Project Proponent:

Mr. Yul John Marquez – Head, Technology Management Unit

Project Description:

Project BIRD is a strategic initiative of OFBank aimed at implementing an **advanced communication and collaboration platform** similar to Microsoft 365 but with enhanced capabilities tailored for **customer service excellence and internal coordination**. This system will provide **secure messaging, integrated document management, real-time collaboration tools, and automated customer interaction features**, ensuring faster response times and improved service quality.

The platform will also include **AI-driven chat support, omnichannel communication (email, chat, voice), and analytics dashboards** to monitor service performance. This initiative supports compliance with **BSP directives on digital banking service standards** and strengthens OFBank's commitment to **customer-centric innovation**.

Strategic Objectives:

- Deploy a **centralized communication platform** for internal and customer-facing interactions.
- Enhance **customer service efficiency and responsiveness** through automation and analytics.
- Ensure compliance with **BSP digital banking service guidelines**.
- Improve collaboration and productivity across OFBank teams.

Project Milestones:

Phase 1: Planning and Design

- Requirements gathering and compliance review
- Platform architecture and vendor selection

Phase 2: Development and Integration

- Configure communication and collaboration modules
- Integrate with OFBank's core banking and CRM systems

Phase 3: Testing and Validation

- Conduct security and compliance testing
- User acceptance testing

Phase 4: Deployment and Training

- Go-live with full functionality
- Staff training and customer onboarding

Phase 5: Post-Implementation Monitoring

- Continuous performance review
- Regular compliance audits and feature enhancements

Estimated Budget: ₱ 5.00 million

Measures Affected:**Customers / Stakeholders**

- Strategic Measure 6: Percentage of Satisfied Customers
- Strategic Measure 8: Number of New Products/Services Launched

IX. STRATEGIC INITIATIVE PROFILE

Name of Project:

Project ChatBot System Improvement: Enhancing Digital Customer Interaction and Support

Project Proponent:

Mr. Yul John Marquez – Head, Technology Management Unit
Ms. Joanna Sangrador – Head, Electronic Business Unit

Project Description:

Project ChatBot System Improvement is a strategic initiative of OFBank aimed at upgrading its existing chatbot platform to deliver **smarter, faster, and more personalized customer interactions**. The current chatbot provides basic responses, but enhancements are needed to support **complex queries, multilingual communication, and integration with OFBank's core banking systems**.

This project will incorporate **AI-driven natural language processing (NLP), machine learning for predictive responses, and advanced analytics** to improve customer engagement. It aligns with OFBank's commitment to **digital innovation, customer satisfaction, and compliance with BSP directives on digital banking service standards**.

Strategic Objectives:

- Upgrade chatbot capabilities to handle **complex and contextual queries**.
- Integrate chatbot with **mobile banking application and core banking systems** for real-time transactions.
- Ensure compliance with **BSP digital banking service guidelines** and **Data Privacy Act**.
- Improve customer experience through **24/7 intelligent support and multilingual capability**.

Project Milestones:

Phase 1: Planning and Design

- Requirements gathering and compliance review
- Define chatbot architecture and AI model specifications

Phase 2: Development and Integration

- Implement NLP and machine learning features
- Integrate chatbot with OFBank's digital ecosystem

Phase 3: Testing and Validation

- Conduct security and compliance testing
- User acceptance testing

Phase 4: Deployment and Training

- Go-live with enhanced chatbot functionality
- Customer education and staff training

Phase 5: Post-Implementation Monitoring

- Continuous performance review
- Regular updates and feature enhancements

Estimated Budget: ₱ 5.00 million

Measures Affected:

Customers / Stakeholders

- Strategic Measure 6: Percentage of Satisfied Customers
- Strategic Measure 8: Number of New Products/Services Launched

X. STRATEGIC INITIATIVE PROFILE

Name of Project:

Project Corporate Website Enhancement: Elevating Digital Presence and User Experience

Project Proponent:

Mr. Yul John Marquez – Head, Technology Management Unit

Project Description:

Project Corporate Website Enhancement is a strategic initiative of OFBank aimed at **revamping and upgrading the corporate website** to deliver a modern, user-friendly, and secure digital experience. The current website serves as a primary information hub for customers and stakeholders; however, enhancements are necessary to improve **navigation, accessibility, security, and integration with digital banking services**.

This project will introduce **responsive design, optimized content architecture, and advanced security protocols**, ensuring compliance with BSP guidelines on digital platforms and accessibility standards. It will also integrate **interactive features, real-time updates, and multilingual support** to cater to the global Filipino community.

Strategic Objectives:

- Improve **user experience and accessibility** across devices.
- Enhance **website security and compliance** with BSP digital banking directives.
- Integrate **interactive tools and self-service features** for customers.
- Strengthen OFBank's **brand presence and digital engagement**.

Project Milestones:

Phase 1: Planning and Design

- Requirements gathering and UX/UI design
- Content audit and architecture planning

Phase 2: Development and Integration

- Build enhanced website framework
- Integrate security features and compliance checks

Phase 3: Testing and Launch

- Usability and performance testing

- Go-live and marketing campaign

Phase 4: Post-Launch Optimization

- Continuous monitoring and updates
- Customer feedback integration

Estimated Budget: ₱ 5 million

Measures Affected:

Customers / Stakeholders

- Strategic Measure 6: Percentage of Satisfied Customers
- Strategic Measure 8: Number of New Products/Services Launched

XI. STRATEGIC INITIATIVE PROFILE

Name of Project:

Project Digiloans System: Digital Loan Offering through Third-Party Partnership

Project Proponent:

Mr. Yul John Marquez – Head, Technology Management Unit
Mt. Joseph Raymond Marquez – Relationship Officer

Project Description:

Project Digiloans System is a strategic initiative of OFBank aimed at introducing **digital loan products** through a partnership with a **third-party software provider** under a **revenue-sharing arrangement**. This collaboration will enable OFBank to offer **personal loans, salary loans, and other credit facilities** directly through its digital platform, leveraging the partner's advanced loan origination and credit scoring technology.

The project supports OFBank's mandate to **expand financial inclusion** by providing **accessible, secure, and convenient loan services** to customers, while ensuring compliance with **BSP lending regulations** and data privacy standards.

Strategic Objectives:

- Launch a **fully digital loan application and approval system** integrated with OFBank's mobile app.
- Ensure compliance with **BSP lending guidelines** and **Data Privacy Act**.
- Enhance customer experience through **fast, automated loan processing**.
- Generate additional revenue through a **shared income model with the technology partner**.

Project Milestones:

Phase 1: Planning and Partnership Finalization

- Requirements gathering and compliance review
- Execute revenue-sharing agreement with third-party provider

Phase 2: Development and Integration

- Integrate loan origination system with OFBank's digital platform
- Configure credit scoring and risk management modules

Phase 3: Testing and Validation

- Conduct security and compliance testing
- BSP validation and certification

Phase 4: Deployment and Marketing

- Go-live with Digiloans feature
- Launch marketing campaign to promote loan products

Phase 5: Post-Implementation Monitoring

- Continuous performance review
- Regular compliance audits and feature enhancements

Estimated Budget:

No budget required. Fee sharing arrangement

Measures Affected:**Customers / Stakeholders**

- Strategic Measure 8: Number of New Products/Services Launched

Financials

- Strategic Measure 3: Net Income After Tax
- Strategic Measure 4: Total Outstanding Volume of Loans

XII. STRATEGIC INITIATIVE PROFILE

Name of Project:

Project Mobile Banking Application Enhancements: Improving Features and Customer Experience

Project Proponent:

Mr. Yul John Marquez – Head, Technology Management Unit

Project Description:

Project Mobile Banking Application Enhancements is a strategic initiative of OFBank aimed at upgrading its mobile banking platform to deliver **new functionalities, improved user experience, and enhanced security features**. These enhancements will include **streamlined navigation, faster transaction processing, additional payment options, and integration of advanced security protocols** such as multi-factor authentication.

The project supports OFBank's commitment to **digital innovation and financial inclusion**, ensuring compliance with **BSP directives on electronic banking services** and global standards for mobile security.

Strategic Objectives:

- Introduce **new features** such as biometric login, real-time notifications, and expanded payment channels.
- Improve **transaction speed and reliability** for fund transfers and bills payment.
- Ensure compliance with **BSP digital banking guidelines** and **Data Privacy Act**.
- Enhance overall **customer experience and engagement** through intuitive design and personalization.

Project Milestones:

Phase 1: Planning and Design

- Requirements gathering and UX/UI design improvements
- Compliance review and security architecture planning\

Phase 2: Development and Integration

- Implement new features and security enhancements
- Integrate with OFBank's core banking system

Phase 3: Testing and Validation

- Conduct usability, security, and compliance testing
- BSP certification and approval

Phase 4: Deployment and Marketing

- Go-live with enhanced mobile banking app
- Launch customer awareness campaign

Phase 5: Post-Implementation Monitoring

- Continuous performance review
- Regular updates based on customer feedback

Estimated Budget: ₱ 15 million

Measures Affected:**Customers / Stakeholders**

- Strategic Measure 6: Percentage of Satisfied Customers
- Strategic Measure 8: Number of New Products/Services Launched

XIII. STRATEGIC INITIATIVE PROFILE

Name of Project:

Project New Records Management (RM): Segregating OFBank Customer Data from Parent Bank Systems

Project Proponent:

Mr. Yul John V. Marquez, Head of Technology Management Unit

Project Description:

Project New RM is a strategic initiative of OFBank designed to establish a **dedicated records management system** that segregates OFBank customer data from the parent bank, LANDBANK. Currently, OFBank shares customer data with LANDBANK, which poses challenges in maintaining **data independence, regulatory compliance, and operational efficiency**.

This project will implement a **secure, standalone data architecture** for OFBank, ensuring that customer records are managed exclusively within OFBank's digital ecosystem. The initiative supports compliance with **data privacy regulations**, BSP directives on digital banking operations, and aligns with OFBank's commitment to **data integrity and customer confidentiality**.

Strategic Objectives:

- Achieve **full segregation of OFBank customer data** from LANDBANK systems.
- Ensure compliance with **BSP regulations** and **Data Privacy Act** requirements.
- Enhance **data security and integrity** through dedicated infrastructure.
- Improve operational efficiency and reporting accuracy for OFBank.

Project Milestones:

Phase 1: Planning and Design

- Requirements gathering and compliance review
- Architecture design for segregated data management

Phase 2: Development and Migration

- Build dedicated records management system
- Migrate existing OFBank customer data from LANDBANK systems

Phase 3: Testing and Validation

- Security and compliance testing
- Data integrity verification

Phase 4: Full Implementation

- Go-live with segregated records system
- Staff training and process integration

Phase 5: Post-Implementation Monitoring

- Continuous performance monitoring
- Regular compliance audit

Estimated Budget: ₱ 10.00 million

Measures Affected:

Customers / Stakeholders

- Strategic Measure 8: Number of New Products/Services Launched

XV. STRATEGIC INITIATIVE PROFILE

Name of Project:

Project Product Management and Monitoring System: Enhancing Oversight and Compliance

Project Proponent:

Mr. Yul John Marquez – Head, Technology Management Unit

Project Description:

Project Product Management and Monitoring System is a strategic initiative of OFBank aimed at establishing a **centralized platform for managing and monitoring all bank products and services**. This system will enable real-time tracking of product performance, compliance status, and customer adoption metrics, ensuring alignment with BSP directives and internal governance standards.

The project will integrate **automated dashboards, analytics tools, and compliance alerts**, providing management with actionable insights for product lifecycle management. It supports OFBank's commitment to **innovation, operational efficiency, and regulatory compliance**, while improving transparency and decision-making.

Strategic Objectives:

- Implement a **centralized system for product management and monitoring**.
- Ensure compliance with **BSP regulations** and internal product governance policies.
- Enhance **data accuracy and timeliness** for product performance reporting.
- Improve decision-making through **real-time analytics and trend insights**.

Project Milestones:

Phase 1: Planning and Design

- Requirements gathering and compliance review
- System architecture and vendor selection

Phase 2: Development and Integration

- Build and configure product management system
- Integrate with OFBank's core banking and digital platforms

Phase 3: Testing and Validation

- Conduct security and compliance testing
- BSP validation and certification

Phase 4: Deployment and Training

- Go-live with full functionality
- Staff training and process integration

Phase 5: Post-Implementation Monitoring

- Continuous performance review
- Regular compliance audits and updates

Estimated Budget: ₱ 5.00 million

Measures Affected:

Customers / Stakeholders

- Strategic Measure 8: Number of New Products/Services Launched

XVI. STRATEGIC INITIATIVE PROFILE

Name of Project:

Project Proud Management System: Ensuring Governance and Compliance with BSP Directive and AFASA Law

Project Proponent:

Mr. Yul John Marquez – Head, Technology Management Unit

Project Description:

Project Proud Management System is a strategic initiative of OFBank aimed at implementing a **centralized governance and performance monitoring platform** in full compliance with the **Bangko Sentral ng Pilipinas (BSP) directive** and the **Anti-Financial Account Scamming Act (AFASA)**. This system will enable OFBank to **track, evaluate, and report organizational performance and risk metrics**, ensuring transparency, accountability, and adherence to regulatory standards.

The project will integrate **automated dashboards, real-time reporting, and role-based access controls**, providing management with actionable insights for decision-making. It aligns with OFBank's commitment to **good governance, operational integrity, and regulatory compliance**, while strengthening safeguards against fraudulent activities as mandated by AFASA.

Strategic Objectives:

- Establish a **centralized platform for governance and performance monitoring**.
- Ensure compliance with **BSP directives** and **AFASA law** on fraud prevention and risk management.
- Enhance **data accuracy and timeliness** for regulatory reporting.
- Improve accountability and decision-making through **real-time analytics**.

Project Milestones:

Phase 1: Planning and Design

- Requirements gathering and compliance review
- System architecture and vendor selection

Phase 2: Development and Integration

- Build and configure Proud Management System
- Integrate with OFBank's existing digital infrastructure

Phase 3: Testing and Validation

- Conduct security and compliance testing