

2023 PLANS & PROGRAMS

EXPANSION OF PROVINCIAL PRESENCE

PROGRAM 1	BRANCH RELOCATION
Description	To relocate one (1) Branch from Lapasan, CDO to Lanao del Norte
Objectives	To increase provincial presence from 41 provinces to 42 provinces
Proposed Target	October 2023
Estimated Budget	P9,500,000.00

PROGRAM 2	ATM PROCUREMENT
Description	To procure one (1) ATM for Branch Lite
Objectives	To service ATM requirements in the area
Proposed Target	October 2023
Estimated Budget	P816,000.00

PROVIDE QUALITY CUSTOMER EXPERIENCE

PROGRAM 3	CUSTOMER SATISFACTION SURVEY (CSS)
Description	A tool that would quantify the integrity in transactions with customers, with the purpose of delivering services with reasonable value and consistent quality, reliability and safety
Objectives	To help the organization achieve its Strategic Objectives
Proposed Target	CSS Results by December 2023
Estimated Budget	P3,000,000.00

MEET FINANCIAL TARGETS UNDER THE BANK'S APPROVED BUSINESS PLAN

PROGRAM 4	LOAN ORIGINATION SYSTEM ENHANCEMENTS
Description	Continuation of the LOS enhancement initiatives. Loan Origination System (LOS) caters to the credit approval process of Commercial and traditional retail products; from loan application, CI/Appraisal, approval to loan availment. The system will also allow referring branches to identify and monitor the status of their loan referrals.
Objectives	<ul style="list-style-type: none"> • To improve the division's monitoring of loan applications and the subsequent drawdown/availments against the approved facilities. • To allow management and the referring branch to have visibility on challenges/issues in processing credit applications. • To Improve response/TAT of branch referrals and loan availments, • Simplify documentation by integrating the availment sheet prepared by the Commercial Lending with the loan release system of LDD.
Proposed Target	Development by February 2023
Estimated Budget	-

PROGRAM 5	POST-BOOKING MANAGEMENT
Description	Development of a strong after-sales process for traditional retail products. Creation of a post booking unit will ensure that the business lending units are focused on their core functions of growing the earning assets of the bank.
Objectives	To improve the post booking monitoring system.
Proposed Target	Implementation by April 2023
Estimated Budget	-

PROGRAM 6	BUSINESS ENTITY SALARY LOAN PROGRAM
Description	Salary loan program for accredited government and private agency employees
Objectives	To help the organization achieve its financial targets
Proposed Target	Implementation by January 2023
Estimated Budget	-

PROGRAM 7	AUTOMATIC PAYROLL DEDUCTION SYSTEM (APDS) VARIANT
Description	Salary loan program for accredited government entities' non-permanent employees
Objectives	To help the organization achieve its Strategic Objectives
Proposed Target	Implementation by January 2023
Estimated Budget	-

PROGRAM 8	CONSUMER LOAN OFFERINGS VIA AUTOMATIC PAYROLL DEDUCTION SYSTEM (APDS)
Description	Auto Loans and REL via Automatic Payroll Deduction System
Objectives	To provide auto and housing loans to accredited entities.
Proposed Target	Implementation by January 2023
Estimated Budget	-

SPEED UP RECOVERIES

PROGRAM 9	CONSUMER PORTFOLIO QUALITY IMPROVEMENT
Description	Improvement of Consumer Loan's NPL
Objectives	To improve Collection Department's Collection Efficiency Ratio (CER) for Consumer Loans
Proposed Target	Reduction of P128M by the end of December 2023
Estimated Budget	-

ENHANCEMENT OF OPERATIONS, PROCESSES AND IT SOLUTIONS

PROGRAM 10	APPLICATION VERSIONING
Description	The bank's system application source code shall be implemented with standard versioning
Objectives	To comply with BSP Circular 808
Proposed Target	Implemented by August 2023
Estimated Budget	P300,000.00

PROGRAM 11	LOANS ORIGINATION SYSTEM (BRANCH LENDING)
Description	The bank shall develop an application that shall handle the salary loans application, approval process and turn-around time
Objectives	Salary loan processing will be automated and turn-around time will be accurately monitored.
Proposed Target	Live by September 2023
Estimated Budget	In-house development

PROGRAM 12	E-PROCUREMENT SYSTEM
Description	The procurement transactions shall be done electronically from creation/maker to approver, plus link to accounting for payment, and GSD for FFEs inventories.
Objectives	Manual process of procurement will be automated and actual turn-around time will be precisely monitored.
Proposed Target	Live by December 2023
Estimated Budget	N/A

PROGRAM 13	OFFICE 365 MIGRATION
Description	The project shall include migration of AD to Azure, web licenses for Office Productivity tools and Email.
Objectives	Migration of legacy productivity application to Cloud, and provide access to the latest version of Office apps. Improved collaboration thru MS Teams, OneDrive and Automate workflows via Sharepoint. It will also eliminate license procurement moving forward.
Proposed Target	Implementation by December 2023
Estimated Budget	P3,000,000.00

PROGRAM 14	CORE BANKING SYSTEM
Description	Upgrading of the existing Core Banking System
Objectives	To upgrade the existing Core Banking System of the Bank
Proposed Target	Full conversion by June 2024
Estimated Budget	P52,582,400.00 (for year 2023)