2025 PLANS & PROGRAMS

EXPAND PROVINCIAL PRESENCE

PROGRAM 1	BRANCH OPENING
Description	Opening of one (1) new branch in a new province
Objectives	To increase provincial presence from 43 to 44 (including Metro Manila)
Proposed Target	December 2025
Estimated Budget	P10,000,000.00

PROVIDE QUALITY CUSTOMER EXPERIENCE

PROGRAM 2	CUSTOMER SATISFACTION SURVEY (CSS)
Description	A tool to quantify the integrity of 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 2025
Estimated Budget	P3,000,000.00

MEET FINANCIAL TARGETS UNDER THE APPROVED BUSINESS PLAN

PROGRAM 3a	**CONVERSION OF LENDING OFFICES**
Description	Conversion of one (1) Lending Office to Branch Lite • Malaybalay
Objectives	To expand services to existing loan clients by offering deposit products
Proposed Target	October 2025
Estimated Budget	P10,000,000.00

PROGRAM 3b	**ATM PROCUREMENT**
Description	Procurement of ATM for the converted Branch Lite • Malaybalay
Objectives	To cater the banking needs of our existing clients and generate new clients
Proposed Target	October 2025
Estimated Budget	P1,000,000.00

MEET FINANCIAL TARGETS UNDER THE APPROVED BUSINESS PLAN

PROGRAM 4	**LAUNCH / RELAUNCH OF BANK PRODUCTS**
Description	• Launch of Business Entities Salary Loan (BESL) Program via APDS • Launch of Online Loan Application (OLAP) • Launch of Loan Release system
Objectives	• To generate new loans and deposits • Efficiency in credit management

MEET FINANCIAL TARGETS UNDER THE APPROVED BUSINESS PLAN

PROGRAM 5	LAUNCH OF MARKETING ACTIVITIES
Description	Mounting of loan and deposit generation marketing activities for external clients 1. Conduct of trainings/ Activities for Small Starter / Backyard Businesses with focus on agriculture 2. Conduct of Financial Literacy Program for specific demographic profiles 3. Mount Customer Referral Incentives (Refer a Friend) and Loyalty Programs 4. Participation in trade fairs of various industries and collaboration with business groups, accredited developers, LGUs, other government entities and churches
Objectives	• To generate new loans and deposits • To increase sources of loans and deposits and strengthen relationship with the community and existing networks
Proposed Target	Year-round
Estimated Budget	P 800,000.00

ENHANCE OPERATIONS, PROCESSES AND IT SOLUTIONS

PROGRAM 6	**CORE BANKING SYSTEM**
Description	Replacement of the Core Banking System
Objectives	To improve the Bank's operations via a new and updated Core Banking System with better functionalities
Proposed Target	Full Conversion by July 2026
Estimated Budget	P53,000,000.00

PROGRAM 7	**WEBSITE UPGRADE**
Description	Enhancement of the Bank's website
Objectives	To enhance customer experience
Proposed Target	1st Quarter of 2025
Estimated Budget	P1,500,000.00

ESTABLISH HIGH PERFORMANCE CULTURE ACROSS THE BANK

PROGRAM 8	**IMPROVE MANPOWER COMPETENCY**
Description	1. Training and retooling of employees 2. Proper alignment of manpower
Objectives	To increase employee engagement for better efficiency and higher productivity
Proposed Target	Year-round
Estimated Budget	P7,000,000.00