

# BANK BSC EXAMPLE (1/2)

Obj. #	Objective	Measure	Unit	Freq	Objective Owner	MTD		YTD			
						Actual	Target	Actual	Target		
FINANCIAL	F1	Grow profitable revenues	1	Net profit as % of total commercial income	%	M	CEO				
			2	Commercial income growth	%	M	CEO				
	F2	Increase non-interest income	1	Non-interest income as % of total income	%	M	CEO				
	F3	Increase assets through utilization & acquisition of select corporate customers	1	Growth in funded assets book	%	M	CEO				
			2	New select corporate customers acquired	No.	Q	Head – Corporate Banking				
	F4	Streamline credit	1	Average turnaround time for approval	Days	Q	CRO				
F5	Improve operating efficiency	1	Oper. cost as % of total commercial income	%	M	COO					
CUSTOMER	C1	I perceive ABC as a bank with strong reputation	1	Customer Index	Index	Y	Head – Retail & Corporate Banking				
	C2	Receive high quality service consistently	1	Customer Satisfaction Index	Index	Y	Head – Retail & Corporate Banking				
	C3	Receive quality advice	1	Funded utilization	%	Q	CRO				
			2	Average RM calls per customer	No.	Q	Head - Branches				
	C4	Receive a wide range of non-banking competitive products	1	Customer Index	Index	Y	Head – Retail & Corporate Banking				
	C5	Receive online transactional banking	1	New online services launched	No.	HY	Head - Channels				
			2	Customer Satisfaction Index	Index	Y	Head – Retail & Corporate Banking				

# BANK BSC EXAMPLE (2/2)

Obj. #	Objective	Measure		Unit	Freq	Objective Owner	MTD		YTD		
							Actual	Target	Actual	Target	
INTERNAL PROCESS	I1	Introduce new products, and selling systems	1	% revenue from new products	%	Y	Head – Retail & Corporate Banking				
			2	Revenue from sales of retail products	USD	Q		Head – Retail Banking			
	I2	Realign the credit processes	1	KMS for streamlining credit	No.	M	CRO				
	I3	Centralise commercial banking operations	1	KMS for organisation restructuring	No.	M	CEO				
	I4	Use local/global economic, market and industry research	1	KMS for research cell setup	No.	M	CRO				
			2	Research reports made available	No.	Q	CRO				
	I5	Encourage customers to move on to lower cost channels	1	% of total transactions done through electronic channels	%	M	Head- Channels				
			2	Education/Communication exercises to customers	No.	Q	Head- Channels				
	I6	Improve productivity and efficiency	1	Accounts exited/ transferred to Retail as % of total accounts	%	Q	CEO				
	LEARNING & GROWTH	L1	Implement a transparent & objective PMS	1	KMS for performance management system	No.	M	HR Head			
L2		Ensure training to all staff	1	Training man days per FTE	No.	Y	HR Head				
L3		Clearly define the new organization structure	1	KMS for organisation restructuring	No.	M	CEO				
L4		Improve career and succession planning	1	Employee satisfaction survey	Index	Y	HR Head				
			2	Revenue per employee	USD	Y	CEO				
			3	Employee Turnover	%	Y	HR Head				
L5		Improve MIS & leverage knowledge enabled systems	1	User Requests	No.	M	Head- IT				
			2	New MIS Reports Available	No.	Q	Head- IT				