Business Plan

Strategic Plan | Global

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This document is a template intended to be reviewed, tailored and approved by your organisation before use.
Replace all references to “the Company” with your organisation’s name.

Document Control

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Contents

1. Purpose

This Business Plan sets out the Company's strategy, objectives and financial trajectory over a rolling [3]-year planning horizon commencing [insert date]. It records the Board's decisions on where the Company will compete, how it will win, the resources it will commit, and the financial and non-financial outcomes it expects to achieve. It is the single point of reference against which management proposes, and the Board approves, budgets, capital allocations, major initiatives and performance targets.

The Plan exists to ensure that growth ambitions, risk-taking, capital, funding, people and technology investment are set together and remain mutually consistent. Every material commitment in this Plan is linked to the Company's Risk Appetite Statement, ICAAP, Funding Plan and operational resilience obligations, so that strategy cannot outrun the Company's capacity to execute it safely. This integration reflects the expectations of the BCBS Corporate Governance Principles for Banks and the G20/OECD Principles of Corporate Governance that the Board approve strategy, business plans and risk appetite as a coherent whole.

This Plan is approved by the Board of Directors on the recommendation of the Chief Executive Officer, who owns the document. It is refreshed annually as part of the integrated planning cycle described in Section 15 and re-approved whenever a material change in strategy, market conditions or regulatory obligations occurs. Bracketed placeholders throughout the document mark content that must be tailored to the Company's circumstances before adoption.

2. Scope

This Plan applies to the Company and all of its subsidiaries and controlled entities, covering all business lines, products, customer segments, distribution channels and geographies in which the Company operates or plans to operate during the planning horizon. It binds all directors, executives and staff who propose, approve, fund or execute strategic initiatives.

The Plan covers: the Company's vision, strategic objectives and pillars; market and competitive positioning; customer, product, distribution and channel strategy; the financial projections framework, including balance sheet growth, margin, efficiency, capital and funding; the people and capability plan; the technology roadmap; risk appetite alignment and key dependencies; and the implementation roadmap and monitoring arrangements.

The following are governed by separate documents and are incorporated by reference rather than duplicated here: the detailed annual budget; the ICAAP summary document; the Funding and Liquidity Plan; the Recovery and Exit Plan; the Risk Appetite Statement; and individual business cases for strategic initiatives. Of these, the detailed annual budget, the ICAAP summary document, the Funding and Liquidity Plan and the Company's operational resilience framework are separate documents that the Company must itself produce and maintain; they are referred to in this Plan but are not established by it. Where this Plan and the Risk Appetite Statement conflict, the Risk Appetite Statement prevails and the Chief Risk Officer must escalate the conflict to the Board within [10] business days of identification. On receipt the Board must, at its next scheduled meeting, either direct that this Plan be amended so that it sits within appetite or formally revise the Risk Appetite Statement, and must record the decision and the date by which the amendment is to be made.

- In scope: [list entities, e.g. the Company and [Subsidiary 1], [Subsidiary 2]].
- Out of scope: [list exclusions, e.g. entities in run-off governed by a separate wind-down or exit plan].

Jurisdictional application. This document states international best practice drawn from the Basel Framework, BCBS governance and resilience principles and related international standards. The Company must map the requirements of this Plan to the law and regulatory requirements of each jurisdiction in which it operates, including the conditions of its banking licence and any local planning, reporting or approval obligations. Where applicable local law or the requirements of a local regulator impose a stricter or additional requirement, local law prevails.

3. Definitions

Term	Definition
Banking Licence	The licence or authorisation granted to the Company by its prudential regulator under applicable law that permits the Company to carry on deposit-taking or banking business in its operating jurisdiction(s), together with any conditions attached to that authorisation.
Balanced scorecard	A performance measurement framework that tracks progress against the Plan across financial, customer, operational/risk and people dimensions using defined metrics, targets and thresholds.
Board	The Board of Directors of the Company, being the body with ultimate responsibility for the direction, oversight and sound and prudent management of the Company, and the approving authority for this document.
Cost-to-income ratio (CTI)	Operating expenses divided by total operating income for a period, expressed as a percentage; a core efficiency measure used throughout this Plan.
Funding Plan	The Company's rolling plan for the composition, pricing and maturity profile of deposit, wholesale and equity funding, maintained under the Company's liquidity risk management framework consistent

	with the Basel liquidity standards.
Internal Capital Adequacy Assessment Process (ICAAP)	The Company's documented process, contemplated by Pillar 2 of the Basel Framework, for identifying and measuring all material risks, determining the capital needed to support them, and assessing, managing and maintaining capital commensurate with its risk profile and strategy, including under stress.
LCR and NSFR	The Liquidity Coverage Ratio and Net Stable Funding Ratio prescribed by the Basel Framework, or the equivalent quantitative liquidity requirements applied by the Company's prudential regulator.
Net interest margin (NIM)	Net interest income (or equivalent financing income for non-interest-based products) divided by average interest-earning assets for a period, expressed as a percentage.
Planning horizon	The rolling [3]-year period covered by this Plan, comprising Year 1 (the budget year) and Years 2 and 3 (the outlook years).
Risk Appetite Statement (RAS)	The Board-approved document, maintained under the Company's risk management framework, that articulates the nature and level of risk the Company is willing to accept in pursuit of its strategic objectives, comprising qualitative appetite statements and quantitative metrics, limits, tolerances and triggers for each material risk class.
Senior Manager Accountability Regime	Any statutory or regulatory regime applicable in a jurisdiction in which the Company operates that requires prescribed responsibilities to be allocated to and documented for named senior individuals, holds those individuals personally accountable for the areas they oversee, and requires them to take reasonable steps to prevent failures within those areas.
Strategic initiative	A discrete, funded program of work approved under this Plan to deliver one or more strategic objectives, with a named executive sponsor, budget, milestones and success measures.
Strategic objective	A specific, measurable outcome the Company commits to achieve within the planning horizon, grouped under the strategic pillars in Section 5.

Strategic Pillar	One of the small number of enduring themes or multi-year programmes of work through which the Company organises its objectives and initiatives over the planning horizon and moves from its current state to its target state.
Critical Operation	An activity, process or service performed by the Company, or by a service provider on its behalf, which, if disrupted beyond the Company's impact tolerance, would cause material harm to depositors, customers or counterparties, pose a risk to the Company's safety and soundness, or impair its role in the financial system, consistent with the BCBS Principles for Operational Resilience.
Material Service Provider	A third party, including an intra-group provider, on which the Company relies to deliver a critical operation or to manage a material risk, or whose failure or compromise would otherwise expose the Company to material operational, financial, technology or compliance risk, together with material subcontractors in its supply chain, as recorded in the Company's service provider register.

4. Regulatory Framework

The key legislation, regulations and standards relevant to this document include (as amended from time to time):

Instrument / Standard	Relevance
Banking licence / authorisation from the Company's prudential regulator	Establishes the authorisation under which the Company carries on banking business; the strategy in this Plan must remain consistent with the conditions of that authorisation and with [insert requirements under applicable local law].
BCBS Corporate Governance Principles for Banks	Places responsibility on the Board to approve and oversee the bank's strategic objectives and business plan and to ensure they are consistent with the risk appetite; this Plan is the core artefact of that responsibility.
G20/OECD Principles of Corporate Governance (2023)	Frames the Board's duty to review and guide corporate strategy, major plans of action, annual budgets and business plans on an informed basis.

End of preview

This is a preview extract. The complete document continues beyond the pages shown here.

The full document is supplied as a single, fully editable Microsoft Word (.docx) file immediately after purchase — including every remaining section, the definitions, the regulatory framework references and all appendices and templates.

Bracketed prompts such as [30 days] mark the points where your own thresholds, committee names and local regulatory references are inserted.