Information Technology (IT) Capacity Management Policy and Procedure

Confidentiality Clause:

The document, and all its attachments, is a property of Citystate Savings Bank, Inc. It is directed in confidence solely to the department/group(s) to whom it is addressed, or an authorized recipient, and may not otherwise be reproduced, used or disclosed without the written permission of the Management.

TABLE OF CONTENTS

The Information contained herein is for Internal Use and may be used only for business purposes authorized by Citystate Savings Bank, Inc.

Revision History

Name & Designation	Date	Description of Change	Version
Jimbo V. Balane, ITD Head	02/24/2021	Original	1.0
Emmanuel Anthony O. Tobias, Database Administration Unit Head	07/29/2021		
Information Technology and Communications Steering Committee (ITCSC)	05/11/2022	Approval	
Board of Directors (BOD)	06/ 29/2022	Approval	
Emmanuel Anthony O. Tobias, Database Administration Unit Head	11/05/2025	Amendment	1.1
Information Technology and Communications Steering Committee (ITCSC)	11/20/2025	Approval	
Board of Directors (BOD)	12/16/2025	Approval	

The Information contained herein is for Internal Use and may be used only for business purposes authorized by Citystate Savings Bank, Inc.

1. INTRODUCTION

Information Technology (IT) Capacity Management shall refer to the processes for managing the capacity requirements in terms of size, amount, load and scalability of information systems and resources. The primary goal is to ensure the capacity of information technology resources meet current and future business requirements in a cost effective manner. Capacity management processes shall include planning, monitoring, evaluating, controlling, budgeting and implementing the capacity necessary for uninterrupted and responsive service delivery.

Capacity requirements must be established by analyzing business driven performance specifications and projected resource utilization (e.g., transaction volume or network throughput). The use of a well-defined process for capacity management should help ensure system performance meets business needs and reduces the likelihood of limited availability caused by insufficient capacity for processing, storing or transmitting information.

Future capacity needs shall be projected by Information Technology (IT) Administrators who are responsible for managing and maintaining information technology resources that provide the enabling infrastructure. Significant changes in capacity requirements will have budgetary implications. Capacity management process includes planning, managing, and optimizing the IT infrastructure.

1.1. Objectives

The fundamental objective of Information Technology (IT) Capacity Management in Citystate Savings Bank, Inc. (CSBank) is to make available IT resources that the business requires efficiently in a cost effective way. This means that the IT Capacity Management shall ensure:

- Availability and integrity of the information technology infrastructure.
- Capacity of information technology resources meets current and future business needs.
- Availability and performance of information resources are maintained at agreed service levels.
- Processes for managing capacity utilization and performance are implemented.
- Better plans are in place for changes in technology requirement.
- Optimal performance of IT resources.
- Unnecessary expenses caused by "last minute" purchases are avoided.
- That Plan for Growth of the infrastructure is matched to real business needs.
- Reduction in the cost of maintenance and administration associated with obsolete or unnecessary hardware and applications.
- Getting more out of existing IT resources.
- Fine-tuning of applications and infrastructure components.

The Information contained herein is for Internal Use and may be used only for business purposes authorized by Citystate Savings Bank, Inc.

- Improve performance, reduce consumption, and delay upgrades.
- Eliminate redundant work.
- Ensure consistent reporting.
- Provision capacity efficiently.
- Make informed business decisions using timely capacity and related cost information.
- Provide insight into total cost of ownership (TCO) of IT upgrades and initiatives.
- Predict future use based on growth levels.
- Uncover bottlenecks with enough time to stop them before service is affected.

1.2. Scope

IT Capacity Management Planning shall cover:

- Hardware such as PCs, laptops, and servers.
- Networking equipment such as LANs, WANs, switches, routers, Gateway, and modem.
- Security systems such as firewalls, Intrusion Prevention System (IPS), Intrusion Detection System (IDS), Antivirus, Active Directory, and Hardware Security Module (HSM).
- Peripherals such as storage devices, printers, scanners, and backup tapes.
- Software such as Operating System (OS), database (DB), software licensing, network software, and purchased packages.
- IT manpower resources, where a lack of manpower resources could result in a delay in end-to-end response time.

It shall also cover the following:

- Monitoring the performance and throughput or load on the servers and the network.
- Performance analysis of measurement data, including analysis of the impact of new releases on capacity.
- Performance tuning of activities to ensure the most efficient use of existing infrastructure.
- Understanding the demands on the service and future plans for workload growth or shrinkage.
- Influences on demand for computing resources.
- Capacity planning, developing a plan for the service.

The Information contained herein is for Internal Use and may be used only for business purposes authorized by Citystate Savings Bank, Inc.

1.3. Document Maintenance

To ensure that this document is align with the current business process the Bank wants to achieve, review and update will be done annually and as deemed necessary by the Management based on new issuances of standard practices and policies either by internal or other regulatory bodies. *Refer to Policy Review Process of ITCD Operations Policy Manual.*

2. ROLES AND RESPONSIBILITIES

Responsibilities of all IT personnel include:

- Use established processes for estimating and monitoring capacity requirements.
- Include capacity requirements in specifications for new or enhanced information systems.
- Initiate revisions to Disaster Recovery Plans when capacity requirements change.
- Ensure that capacity management testing is done for normal and peak utilization periods.
- Avoid implementing new or significant changes to information system prior to completion of capacity tests.
- Report unexplained degradation or outage of service.
- Report actual and suspected security incidents and events as required by the Information Incident Management Process.
- File an Incident Report based on BSP Circular 1019. Please refer to Incident Management Policy and Procedure.

CAPACITY MANAGEMENT ROLES AND RESPONSIBILITIES

ROLE	RESPONSIBILITIES
CAPACITY MANAGER	A Capacity Manager has responsibility for ensuring that the aims of Capacity Management are met. He is the Unit Head or Department Head. This includes such task as: • Ensuring that there is adequate IT capacity to meet required levels of service, and that senior management is correctly advised on how to match capacity and demand and to ensure that use of existing capacity is optimized. • Identifying capacity requirements through discussions with the business users. • Understanding the current usage of the infrastructure and IT services, and the maximum capacity of each component. • Performing sizing on all proposed new services and systems, possibly using modeling techniques, to ascertain capacity requirements. • Production, regular review and revision of the Capacity Plan, in line with the organization's business planning cycle, identifying current usage and forecast requirements during the period covered by the plan. • Ensuring that appropriate levels of monitoring of resources and system performance are set.

The Information contained herein is for Internal Use and may be used only for business purposes authorized by Citystate Savings Bank, Inc.

- Raising incidents and problems when breaches of capacity or performance thresholds are detected, and assisting with the investigation and diagnosis of capacity-related incidents and problems.
- Identifying and initiating any tuning to be carried out to optimize and improve capacity or performance.
- Identifying and implementing initiatives to improve resource usage.
- Assessing new technology and its relevance to the organization in terms of performance and cost.
- Being familiar with potential future demand for IT services and assessing this on performance service levels.
- Ensuring that all changes are assessed for their impact on capacity and performance.
- Producing regular management reports that include current usage of resources, trends and forecasts.
- Sizing all proposed new services and systems to determine the computer and network resources required, to determine hardware utilization, performance service levels and cost implications.
- Assessing new techniques and hardware and software products for use by Capacity Management that might improve the efficiency and effectiveness of the process.
- Performance testing of new services and systems.
- Reports on service and component performance against targets contained in Service Level Agreements (SLAs).
- Maintaining a knowledge of future demand for IT services and predicting the effects of demand on performance service levels.
- Determining performance service levels that are maintainable and cost-justified.
- Recommending tuning of services and systems, and making recommendations to the senior management on the design and use of systems to help ensure optimum use of all hardware and operating system software resources.
- Acting as a focal point for all capacity and performance issues.

CAPACITY ANALYST

The Capacity Analyst performs or directs many of the day-to-day and strategic capacity activities on behalf of the Capacity Manager. They are the IT administrators like Database Administrator, Network and System Administrator, IT Security Administrator, and Data Center Operator.

- Whereas the Capacity Manager is accountable for most capacity-related activities, the Capacity Analyst is responsible for the gathering and analyzing of data for a specific service support area, and then forwarding the information to the Capacity Manager, who will provide the holistic view for an entire service.

The Information contained herein is for Internal Use and may be used only for business purposes authorized by Citystate Savings Bank, Inc.

- Possesses a comprehensive knowledge of the service delivery infrastructure and the capacity impacts of those infrastructure components on the service as a whole.
- When analysis is required, initiates the requests to the appropriate infrastructure teams, receives and analyzes the results, and creates the various reports.
- Reviews all Capacity reports with the Capacity Manager.

3. IT CAPACITY MANAGEMENT PROCESS

To ensure effectiveness and efficiency, IT Capacity Management should be carried out in the following sub processes:

3.1. Business Capacity Management

It shall translate business needs and plans into capacity and performance requirements for services and IT infrastructure, and to ensure that future capacity and performance needs can be fulfilled.

MANAGE BUSINESS CAPACITY REQUIREMENTS PROCEDURES

The purpose of this procedure is to analyze, forecast and document the Bank's (future) demand for IT capacity for new service and major change to existing service.

STEPS	RESPONSIBLE ROLE	ACTION TO BE TAKEN
1. Quantify Business Impacts	Capacity Manager, Capacity Analyst	1. Receive the System Change Request Form (SCRF) for the new or changed service. 2. Review the details of the SCRF. 3. Determine the impacts to the business of implementing this SCRF. 4. Determine the impacts to the business of implementing this SCRF.
2. Review Service Level Agreements(SLAs)	Capacity Manager, Capacity Analyst	1. Review all SLAs for the service which will be impacted. 2. Determine the impacts on the current SLAs of implementing the new or changed service 3. Record the results of the analysis
3. Decision – Changes Required?	Capacity Manager	1. Will changes be required to the infrastructure be required in order to

The Information contained herein is for Internal Use and may be used only for business purposes authorized by Citystate Savings Bank, Inc.

		deliver the new or changed service as well as to maintain the current SLAs? 2. If "yes", proceed to Service Level Management, which will Negotiate, Obtain Agreement, and Sign the amended SLA. 3. If "no", proceed to Service Level Management, which will define and obtain agreement on Service Level Requirements.
4. Develop & Agree on Service Level Requirements (SLRs)	Capacity Manager, Capacity Analyst	1. In consultation with the teams impacted by this new or changed service, develop Service Level Requirements. 2. Agree and document the SLRs. 3. Interface with the Configuration Management processes to design, amend or procure items for the new configuration. 4. After that, invoke the Change Management processes to deploy the change. 5. Finally, interface with the Configuration Management processes to update the CMDB (Configuration Management Database) and the CDB (Capacity Database).

3.2. Service Capacity Management

It shall manage, control and predict the performance and capacity of operational services. This includes initiating proactive and responsive action to ensure that the performances and capacities of services meet their agreed targets.

3.3. Component Capacity Management

The Information contained herein is for Internal Use and may be used only for business purposes authorized by Citystate Savings Bank, Inc.

The use of information system resources shall be monitored, optimized and projections made of future capacity requirements. It reduces the risk of system failures and unacceptable performance levels by monitoring and optimizing resources to meet current and future information system capacity requirements.

It also includes documenting capacity requirements and capacity planning processes, Including capacity requirements in service agreements, and monitoring and optimizing information systems to detect impending capacity limits.

Shall use trend information from the capacity management process to identify and remediate potential bottlenecks that present a threat to system security or services. Processes shall be developed for business and service capacity management and automated where feasible.

MANAGE RESOURCE CAPACITY MANAGEMENT PROCEDURES

The purpose of the Manage Resource Capacity Requirements is to monitor, guard, analyze and tune the performance of the various components of the IT infrastructure for normal performance level definitions, exception level definitions, Performance Data, and Service Reports.

STEPS	RESPONSIBLE ROLE	ACTION TO BE TAKEN
1. Monitor Individual Hardware & Software Components	Capacity Analyst	1. Ensure that monitoring is functioning as intended for each of the components on which it is installed and activated.
2. Collect Data	Capacity Analyst	1. Collect the data for the components on which monitoring is installed and activated. 2. Organize and collate the gathered data so as to allow for analysis. 3. Pass this data to the Service Level Management Process, which will perform audits and reviews on the components from the perspective of their current and future capabilities to deliver the service within the parameters agreed-upon by the SLAs.

The Information contained herein is for Internal Use and may be used only for business purposes authorized by Citystate Savings Bank, Inc.

3. Perform Preemptive and Reactive Problem Determination	Capacity Analyst	1. Review the results of the monitoring or the Reviews/Audits, as well as the details of any Capacity Event if appropriate. 2. Determine the probable cause of any actual or potential capacity problems. 3. Identify potential solutions to the problems. 4. Record the details of this activity.
4. Determine the Effects of the Change	Capacity Analyst	1. Decide which techniques are appropriate for determining the effects of a proposed change. 2. As appropriate, perform trending, or modeling. 3. Determine training requirements for the proposed change. 4. Document the findings.
5. Plan & Budget Hardware & Software Upgrades and Hardware Augmentation	Capacity Manager, Capacity Analyst	1. Create a budget for the upgrades or augmentation. 2. Create a high-level plan for the upgrade or augmentation.
6. Balance Services to Use Existing Resources Efficiently & Effectively	Capacity Analyst	1. Identify opportunities to perhaps avoid short-term expenditures by balancing resource usage. 2. Should such opportunities be identified, deploy them.
7. Evaluate new Hardware, Software & Personnel Capability	Capacity Manager, Capacity Analyst	1. Evaluate the capabilities of any new hardware components which have been introduced into the environment. 2. Evaluate the capabilities of any new software which has been introduced into the environment. 3. Evaluate the capabilities of personnel to manage the new hardware or software, especially when if those additions have increased the workload. 4. Document the results of the evaluations, and

The Information contained herein is for Internal Use and may be used only for business purposes authorized by Citystate Savings Bank, Inc.

		distribute them to the appropriate personnel.
8. Finalize & Agree on the Capacity Plan	Capacity Manager	1. Collate all of the required elements for the new or updated Capacity Plan. 2. Create or Update the Capacity Plan. 3. Obtain agreement for the new or updated plan from the appropriate support teams, as well as from the Service Level Manager. 4. Record the current Capacity Plan.

4. PROCEDURES IN IT CAPACITY MANAGEMENT PROCESS

The IT Capacity Management Process is consist of three (3) procedures such as:

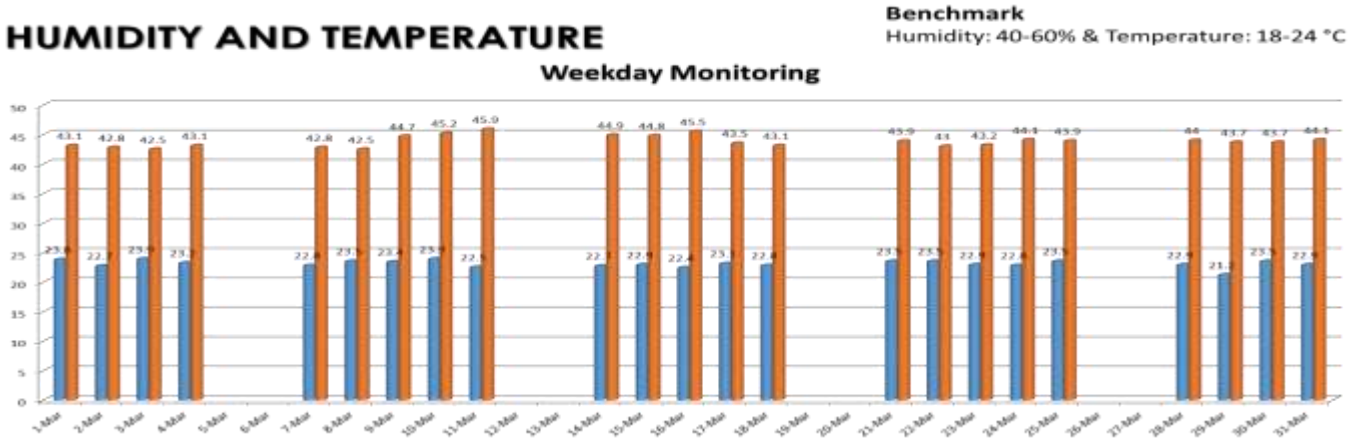
4.1 Capacity Utilization Threshold Setting, and Availability and Growth Monitoring

It is used to set up a new capacity tracking overview after a new service infrastructure has been built, or to update an existing capacity tracking overview after the capacity of a service infrastructure has been changed. Capacity tracking report is regularly reported to IT and Communication Steering Committee (ITCSC).

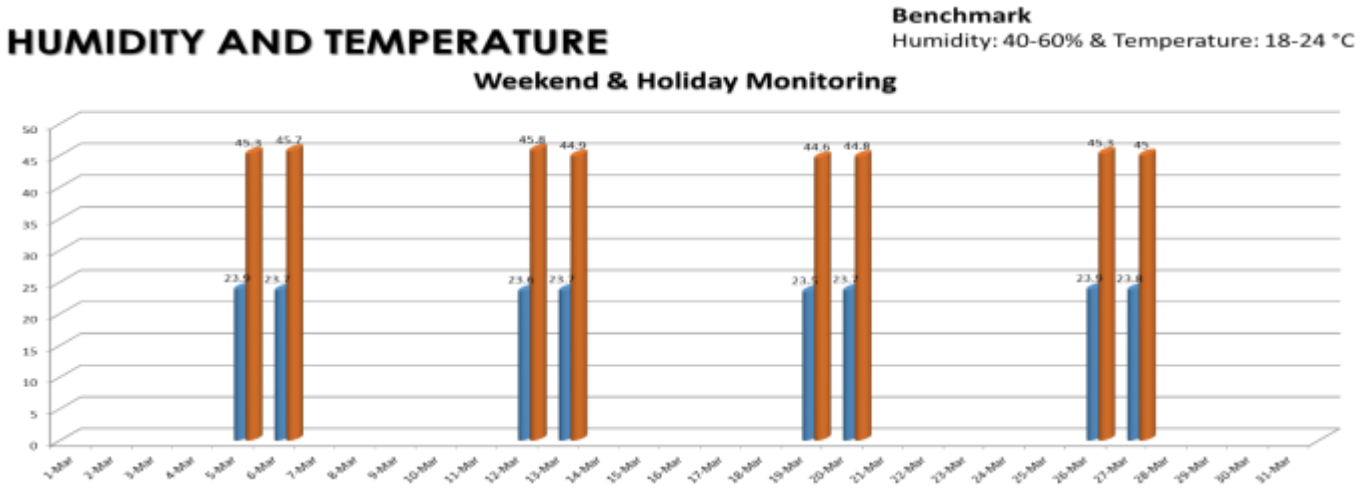
a. Humidity and Temperature

For Humidity: 40 to 60%
Temperature: 18-24 °C

Report Model:



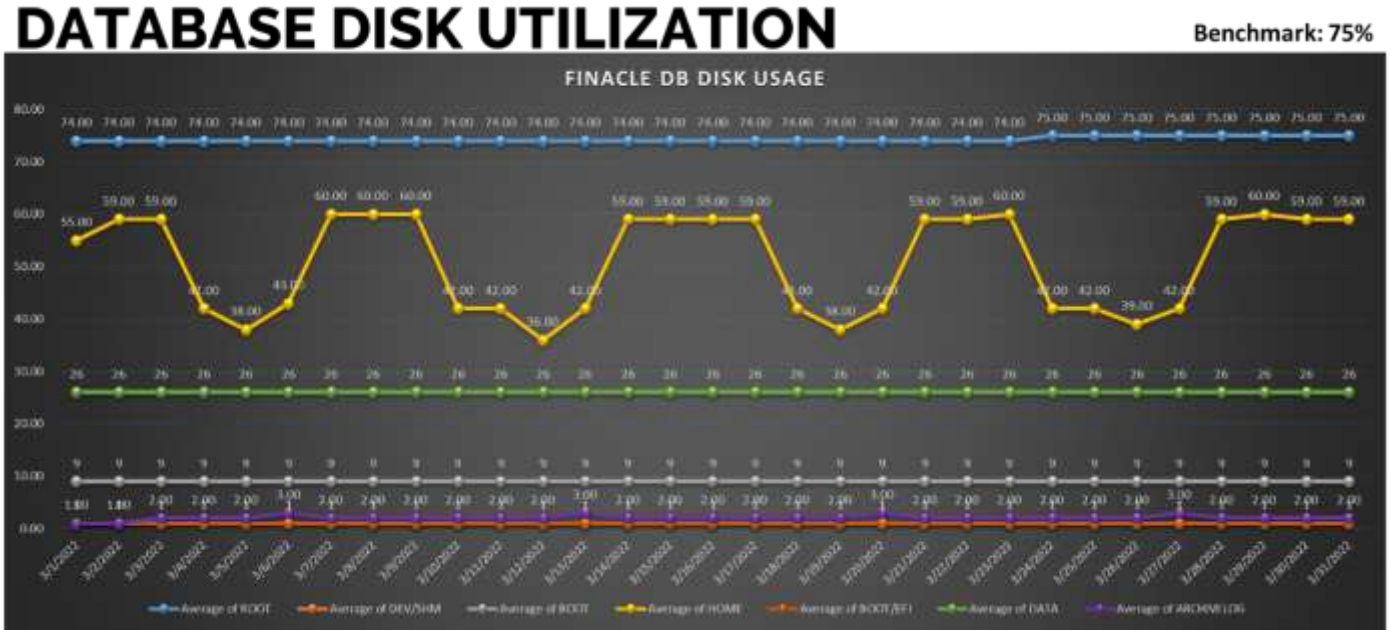
The Information contained herein is for Internal Use and may be used only for business purposes authorized by Citystate Savings Bank, Inc.



b. Disk (HDD)

For Disk Utilization: 75%

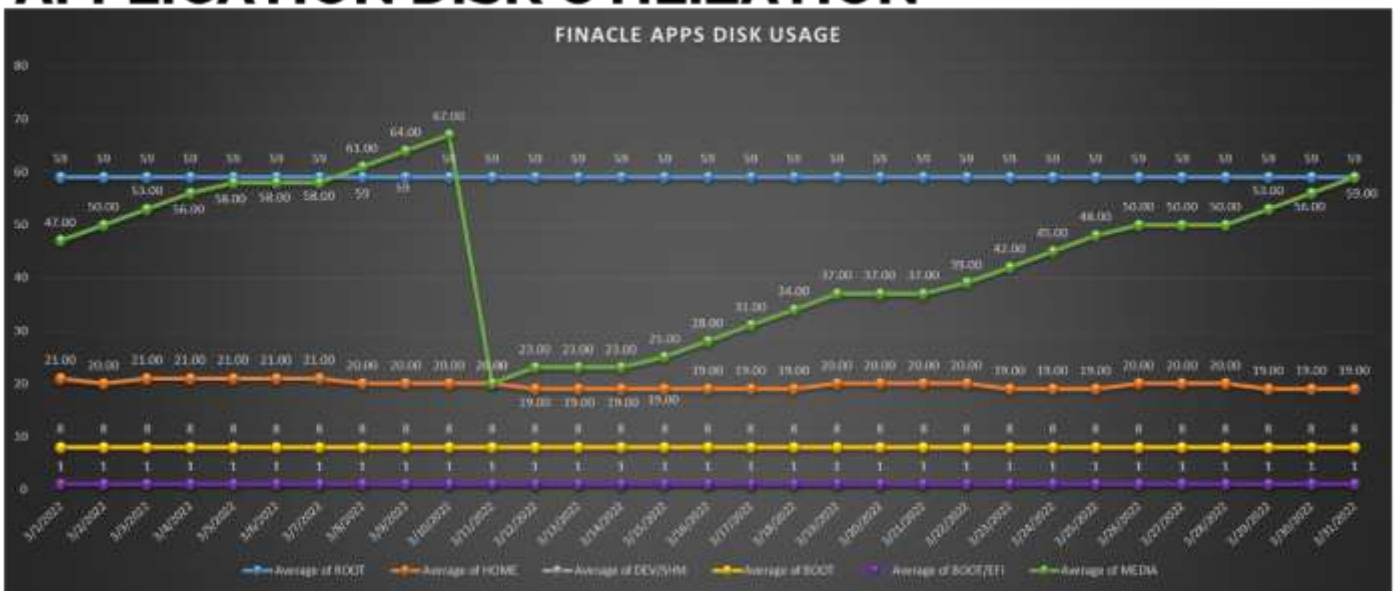
Report Model:



The Information contained herein is for Internal Use and may be used only for business purposes authorized by Citystate Savings Bank, Inc.

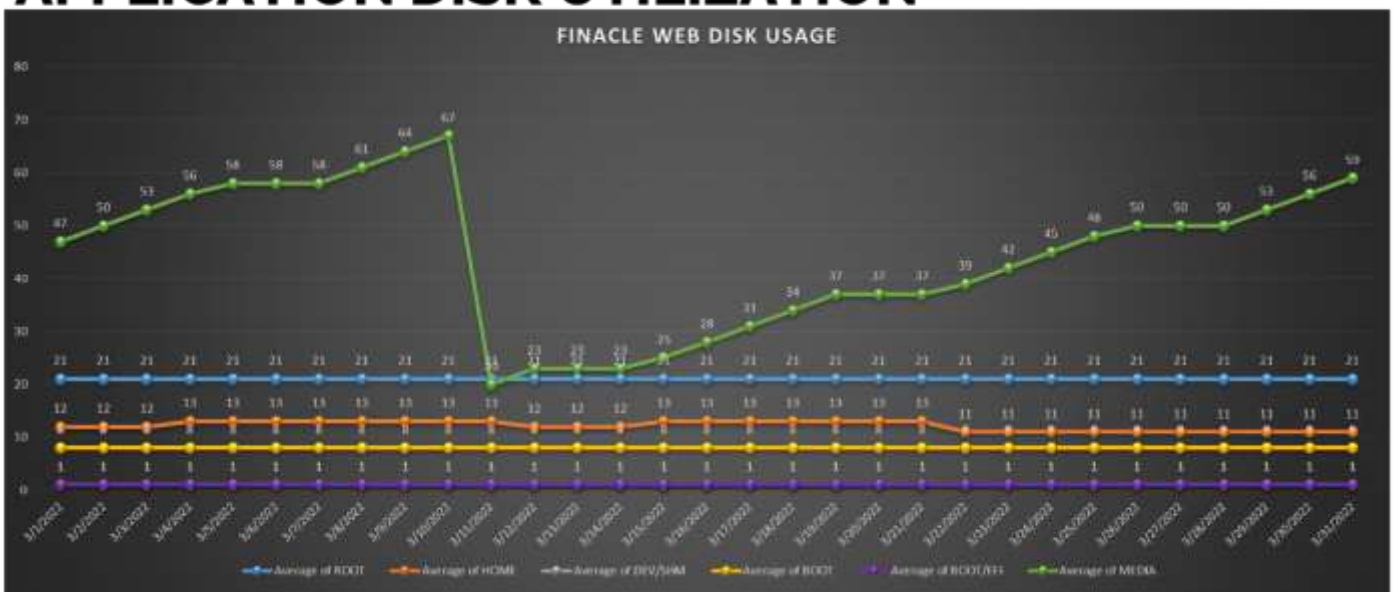
APPLICATION DISK UTILIZATION

Benchmark: 75%



APPLICATION DISK UTILIZATION

Benchmark: 75%



The Information contained herein is for Internal Use and may be used only for business purposes authorized by Citystate Savings Bank, Inc.

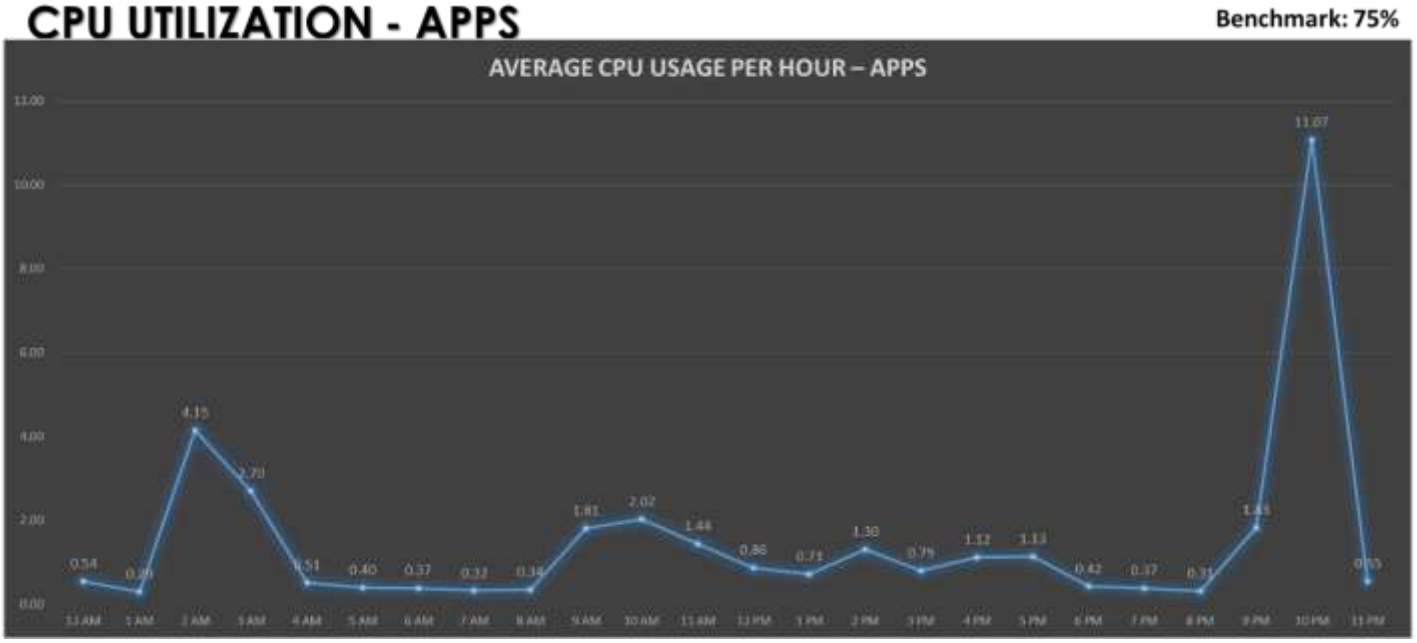
c. CPU and Memory

For CPU Utilization: 75%
For Memory Utilization: 75%

Report Model:

1. FOR FINACLE SYSTEM

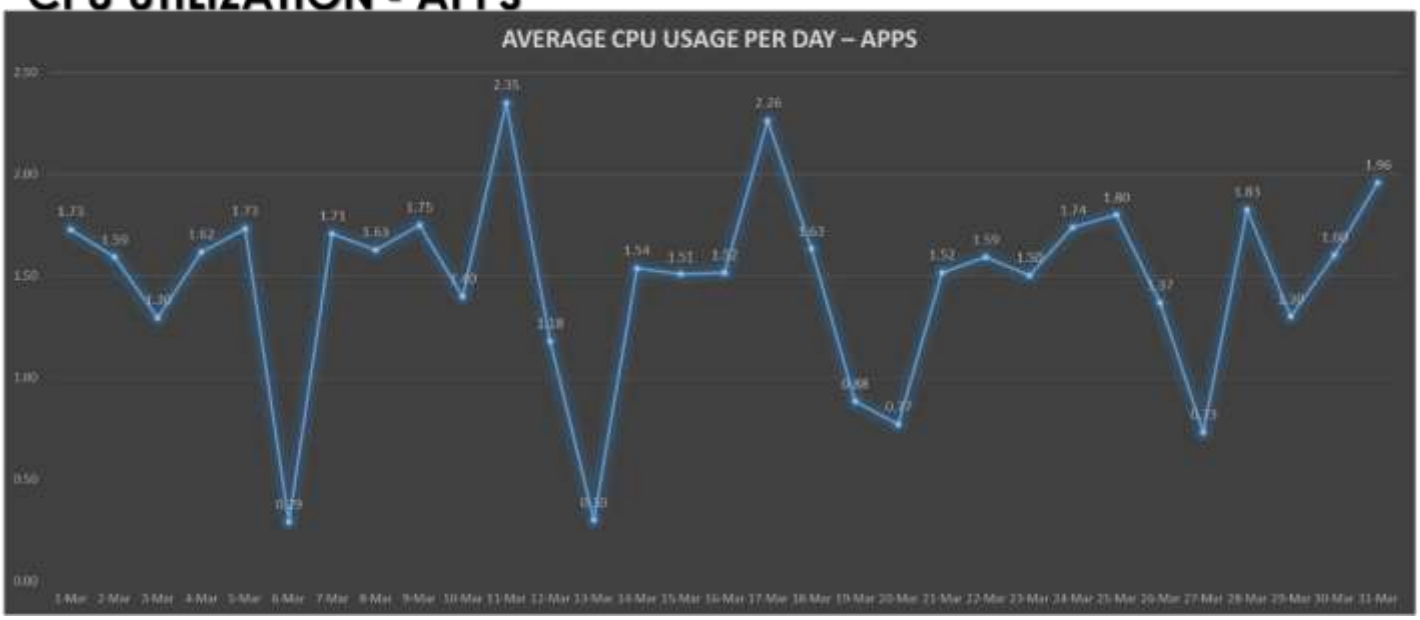
1.1. Application



The Information contained herein is for Internal Use and may be used only for business purposes authorized by Citystate Savings Bank, Inc.

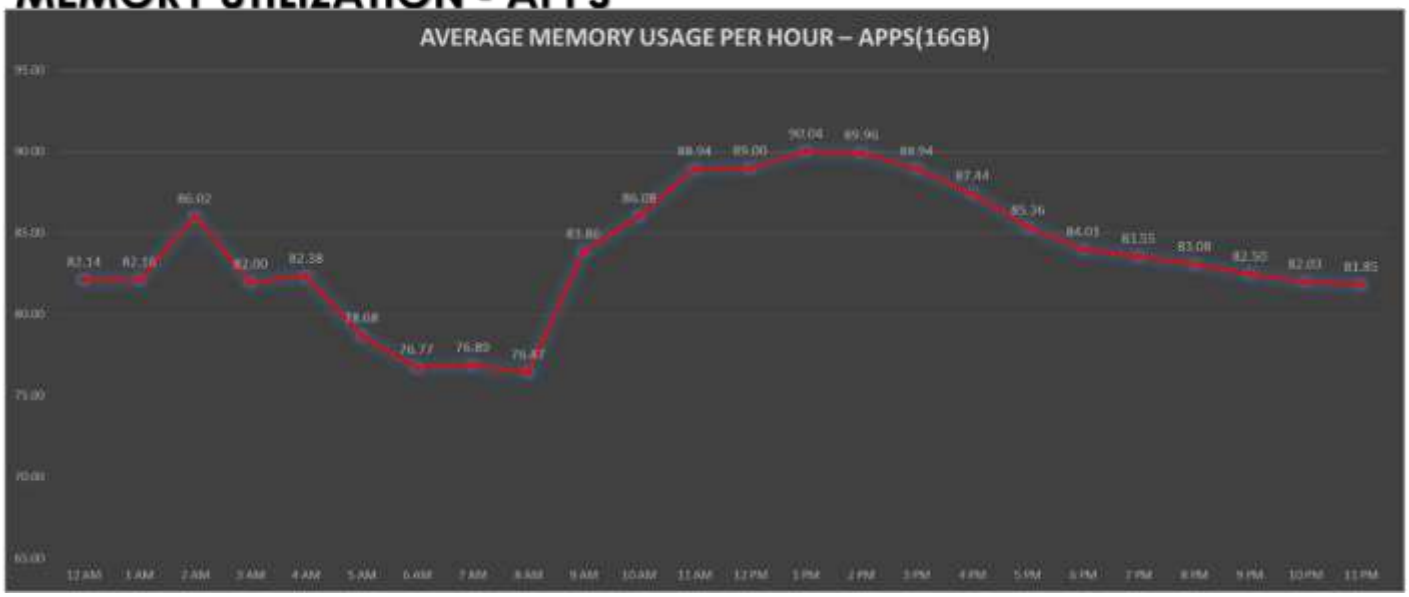
CPU UTILIZATION - APPS

Benchmark: 75%

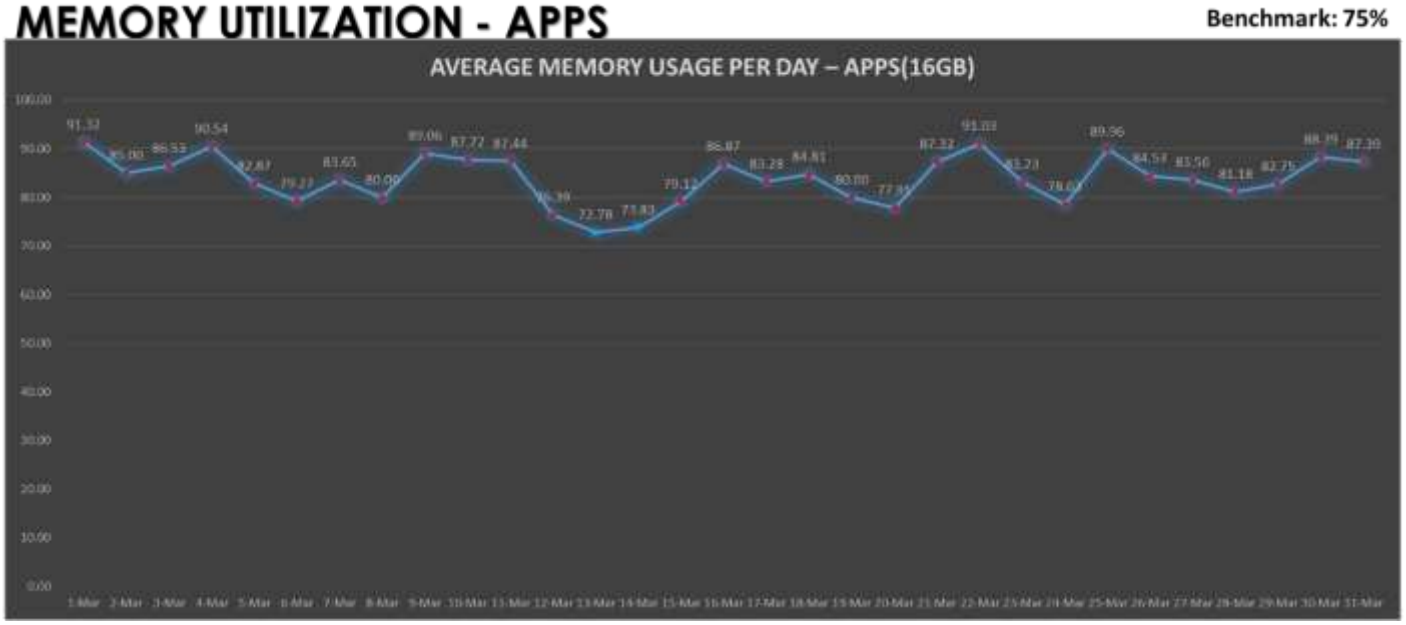


MEMORY UTILIZATION - APPS

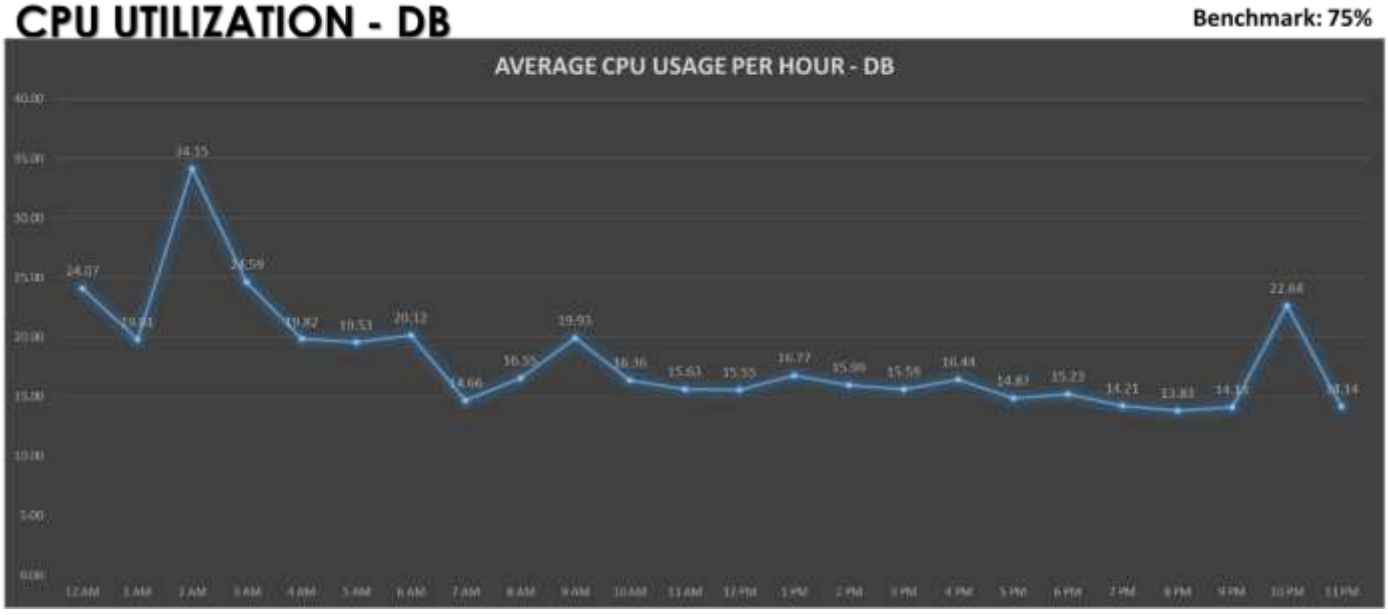
Benchmark: 75%



The Information contained herein is for Internal Use and may be used only for business purposes authorized by Citystate Savings Bank, Inc.



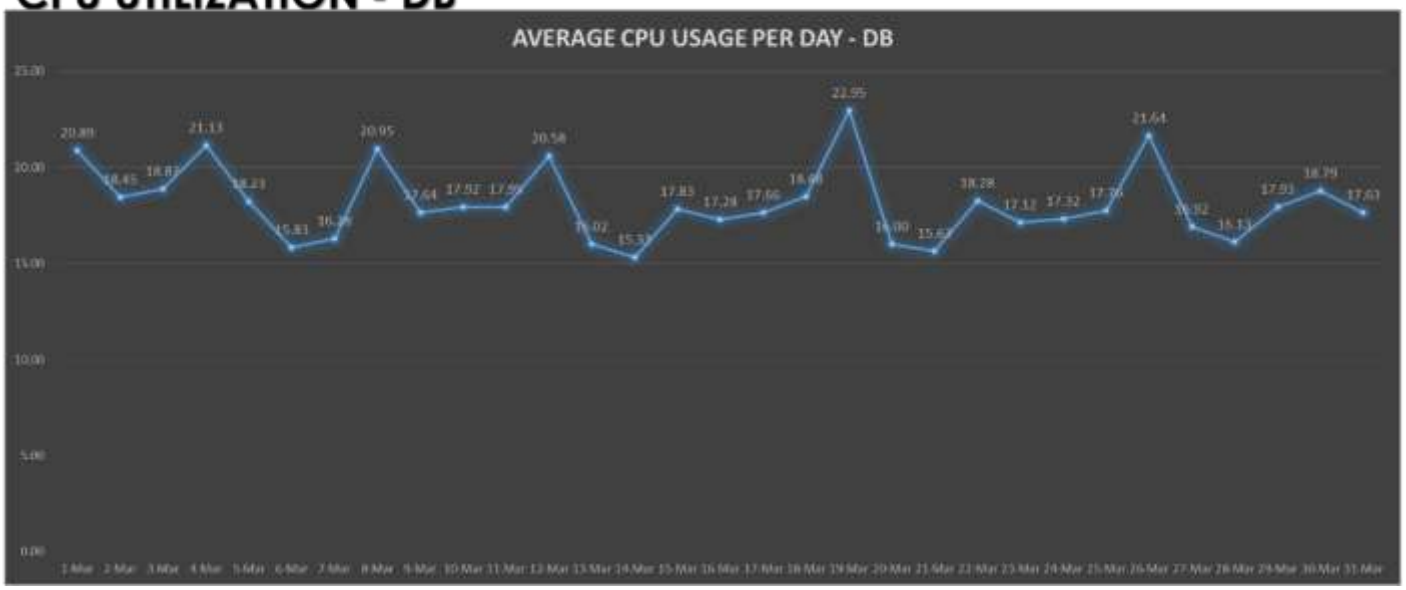
1.2. Database



The Information contained herein is for Internal Use and may be used only for business purposes authorized by Citystate Savings Bank, Inc.

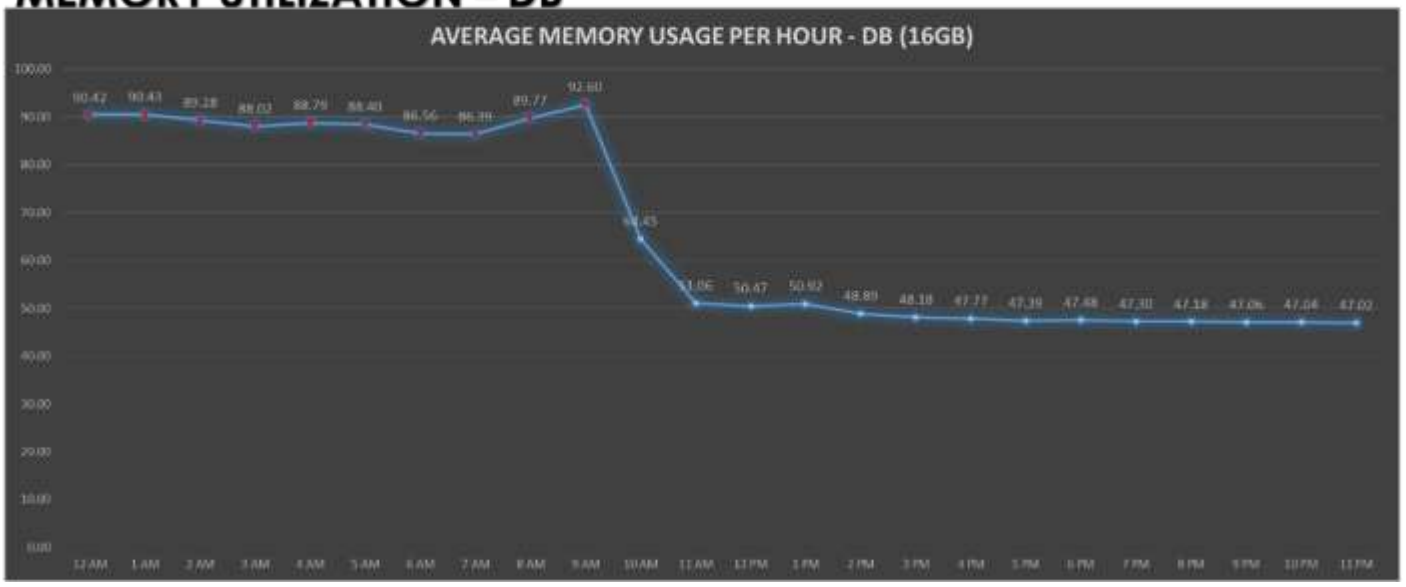
CPU UTILIZATION - DB

Benchmark: 75%

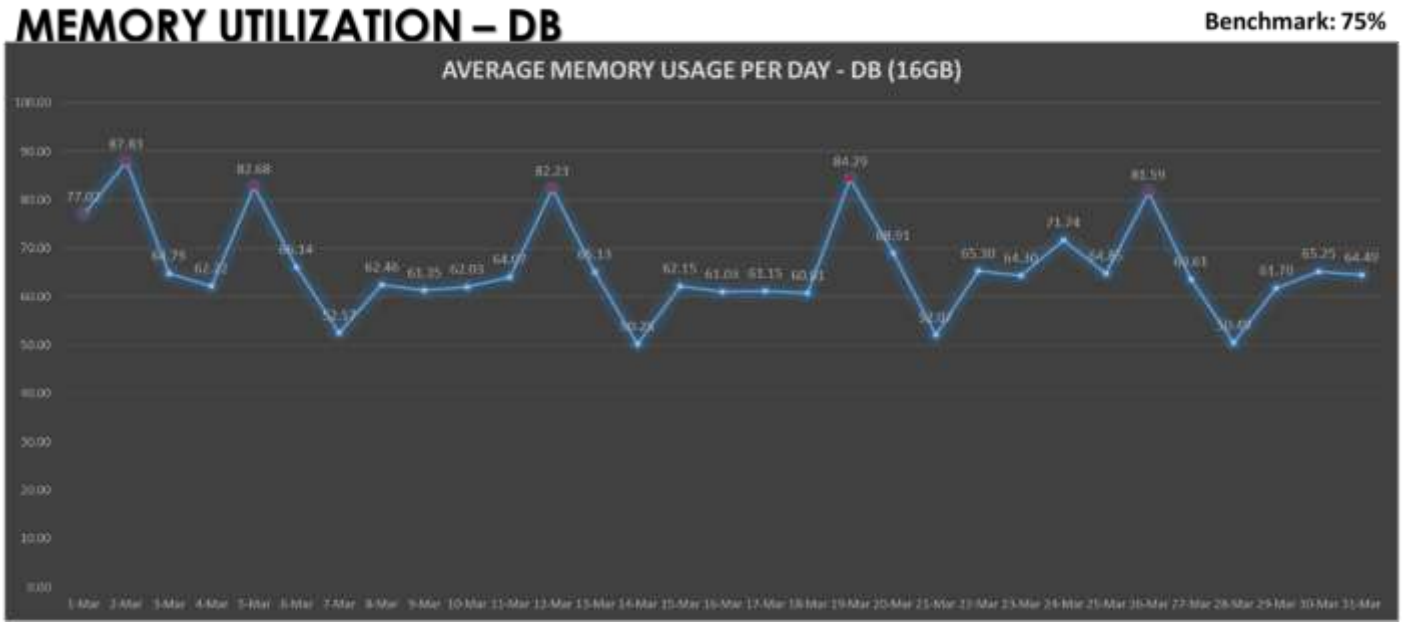


MEMORY UTILIZATION – DB

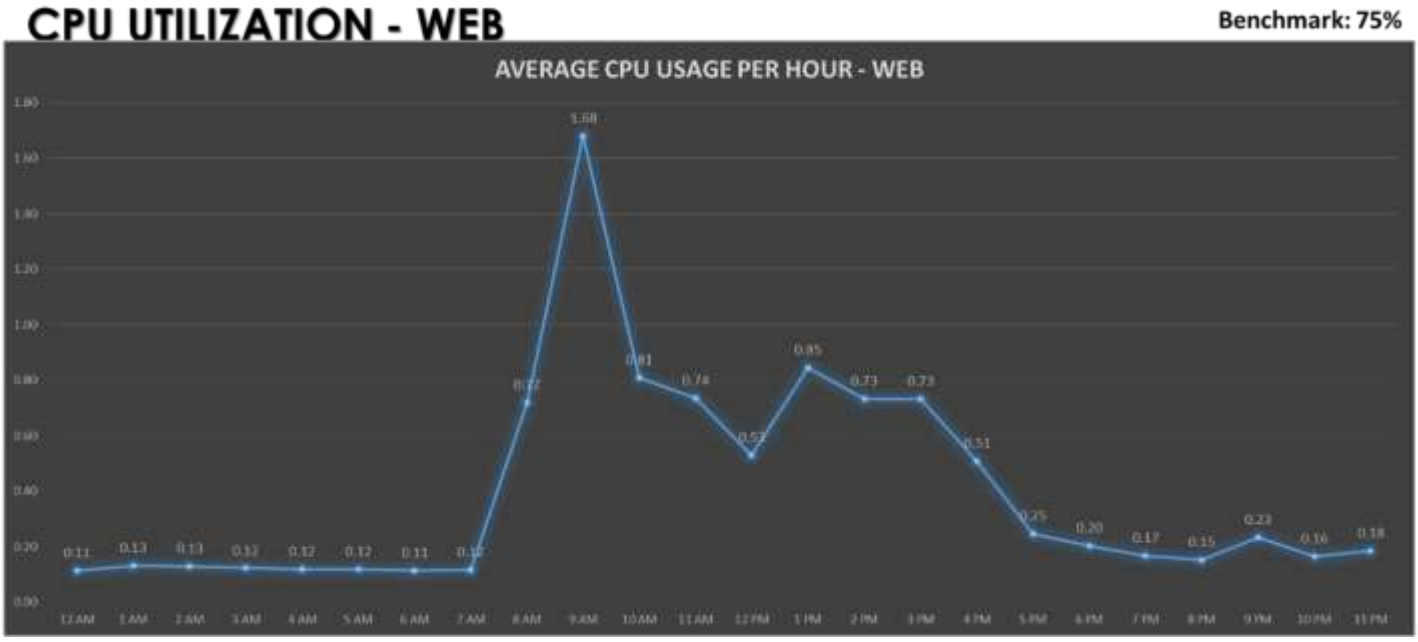
Benchmark: 75%



The Information contained herein is for Internal Use and may be used only for business purposes authorized by Citystate Savings Bank, Inc.



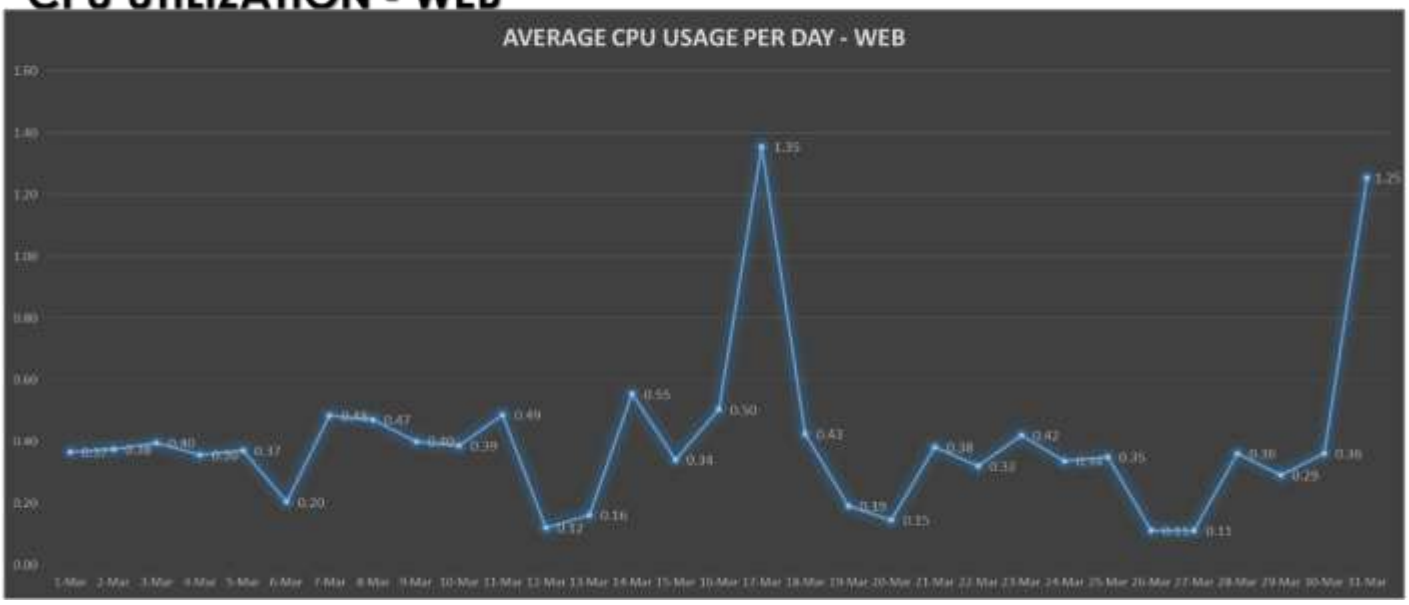
1.3. Web



The Information contained herein is for Internal Use and may be used only for business purposes authorized by Citystate Savings Bank, Inc.

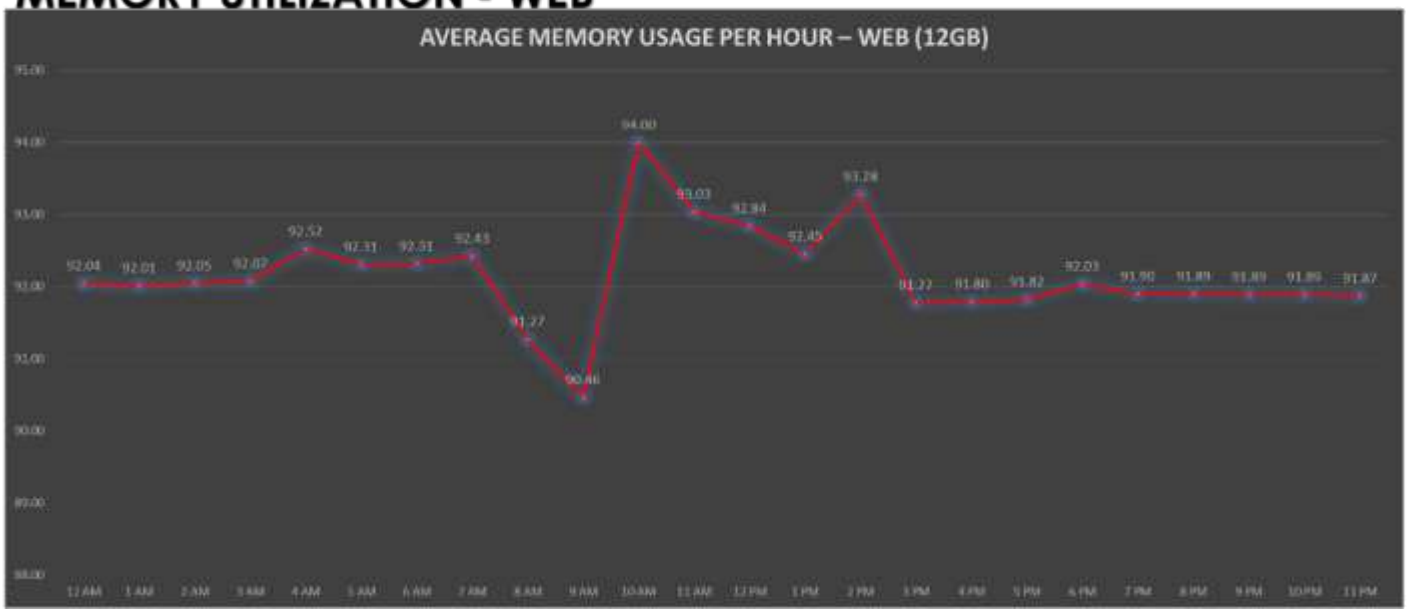
CPU UTILIZATION - WEB

Benchmark: 75%

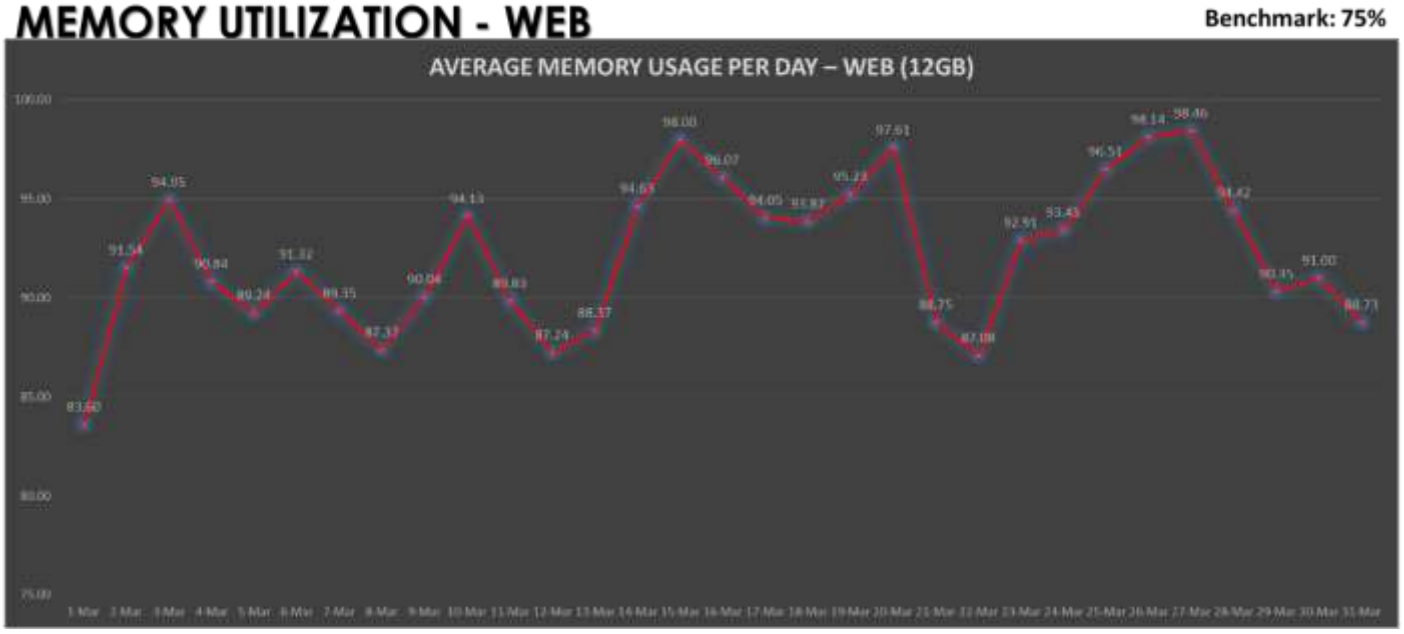


MEMORY UTILIZATION - WEB

Benchmark: 75%

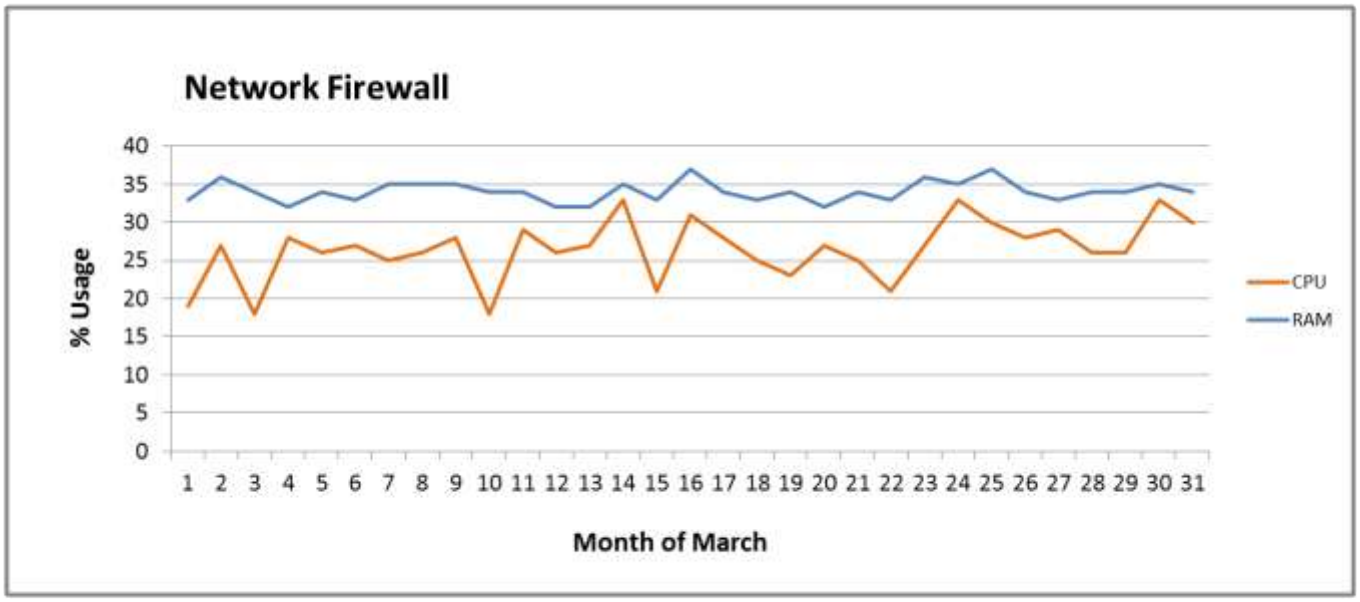


The Information contained herein is for Internal Use and may be used only for business purposes authorized by Citystate Savings Bank, Inc.



2. FOR FIREWALLS

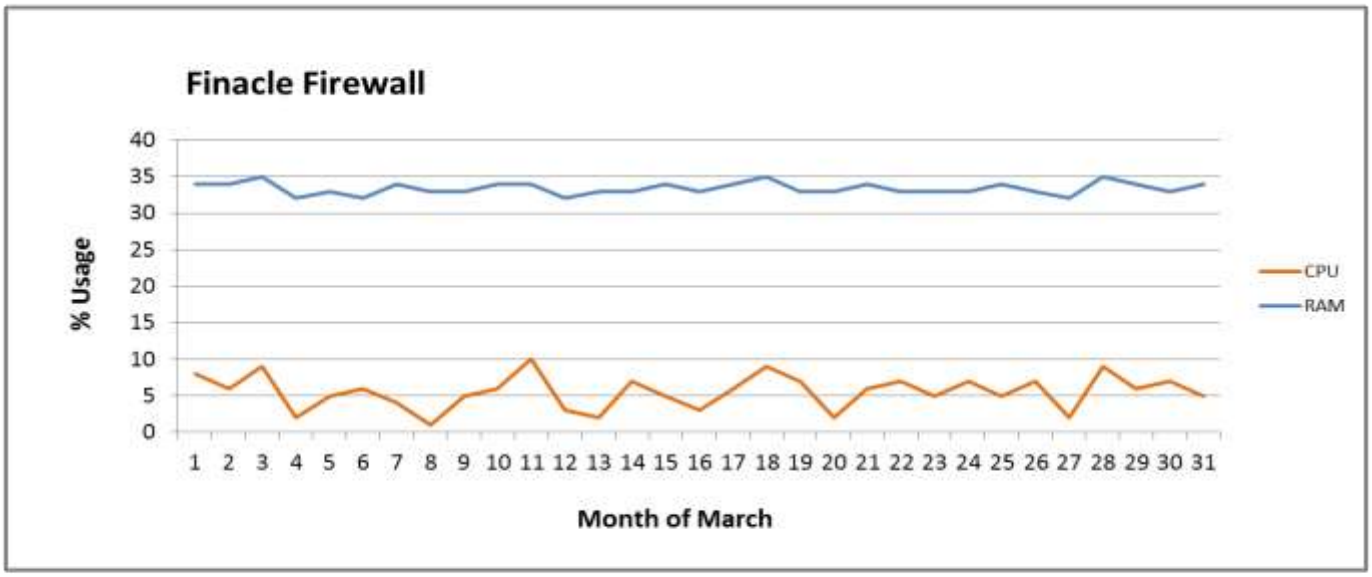
Benchmark: 75%



✓ **The monthly average utilization: CPU at 26.45% and RAM at 34.06%.**

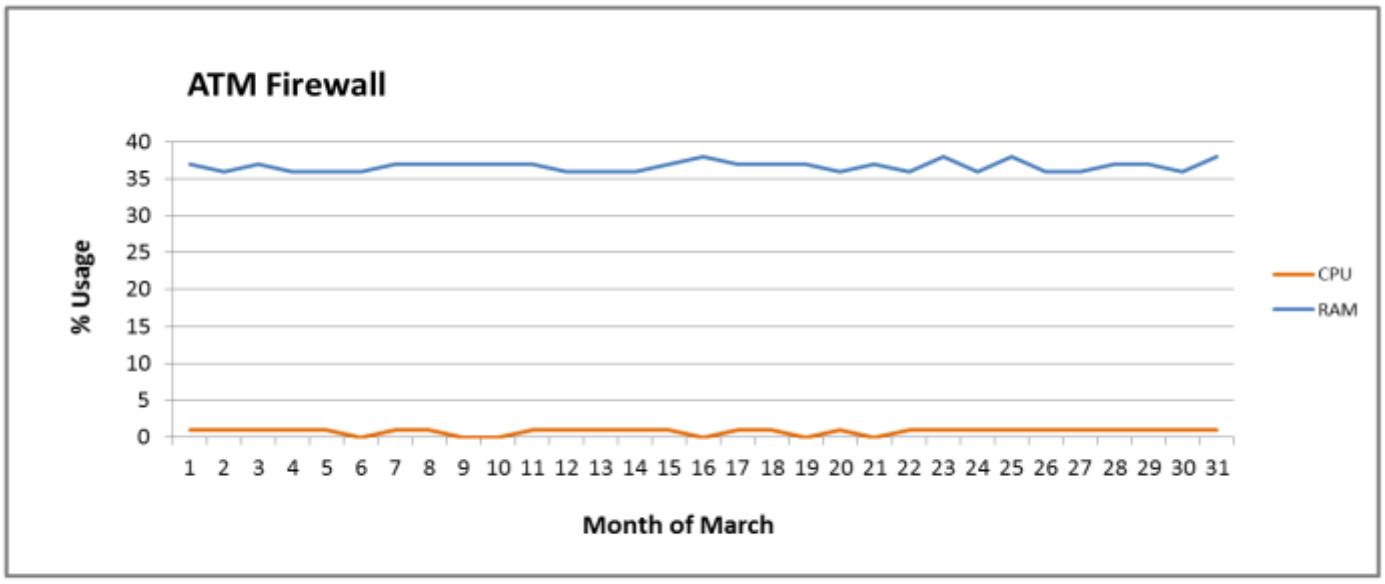
The Information contained herein is for Internal Use and may be used only for business purposes authorized by Citystate Savings Bank, Inc.

Benchmark: 75%



✓ **The monthly average utilization: CPU at 5.54% and RAM at 33.41%.**

Benchmark: 75%

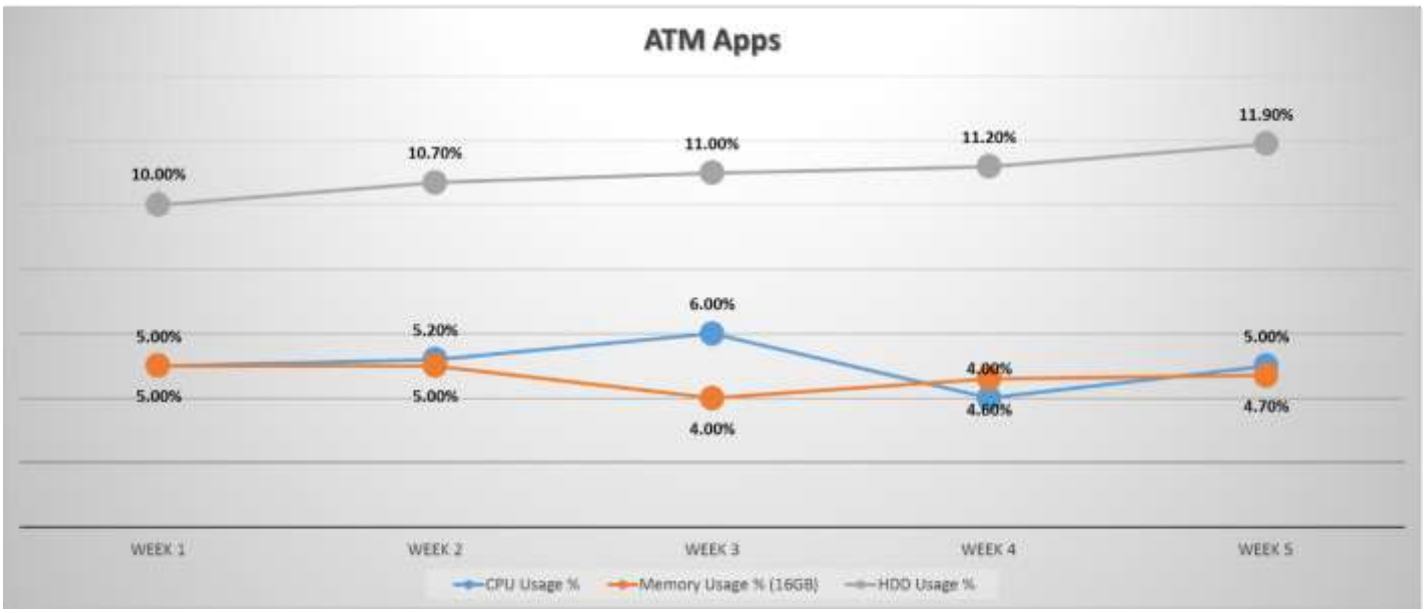


✓ **The monthly average utilization: CPU at 0.80% and RAM at 36.70%.**

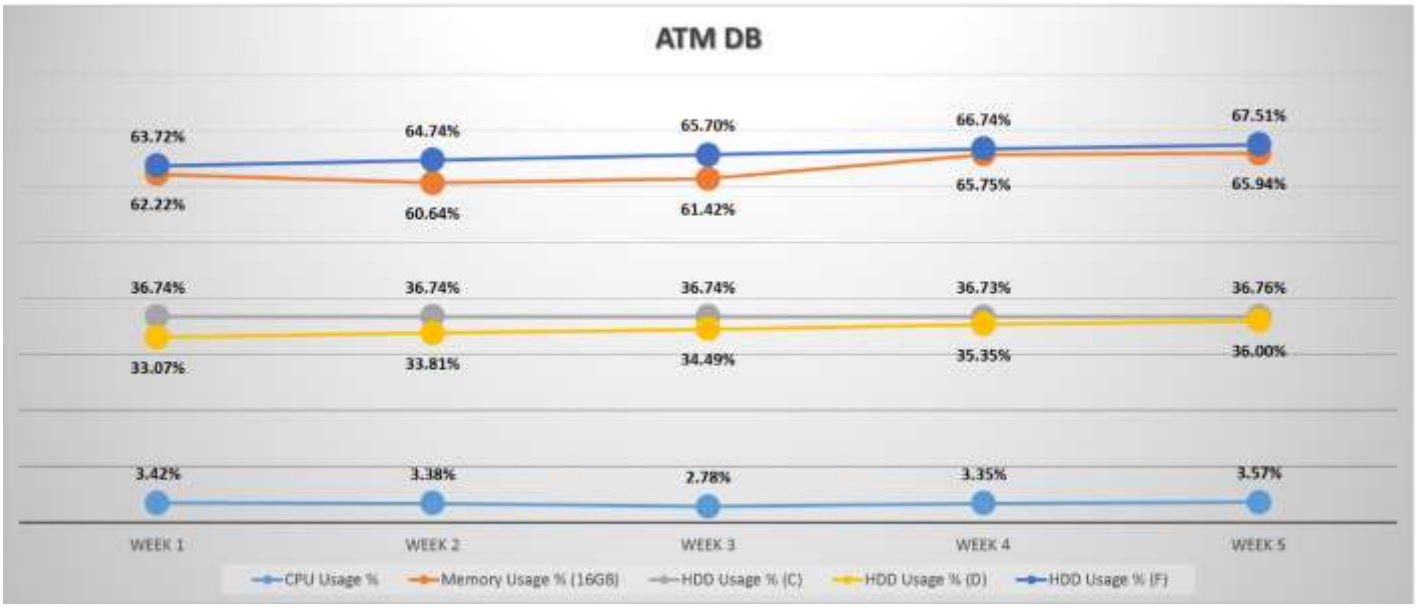
The Information contained herein is for Internal Use and may be used only for business purposes authorized by Citystate Savings Bank, Inc.

3. FOR OTHER SERVERS/SYSTEMS

Benchmark: 75%

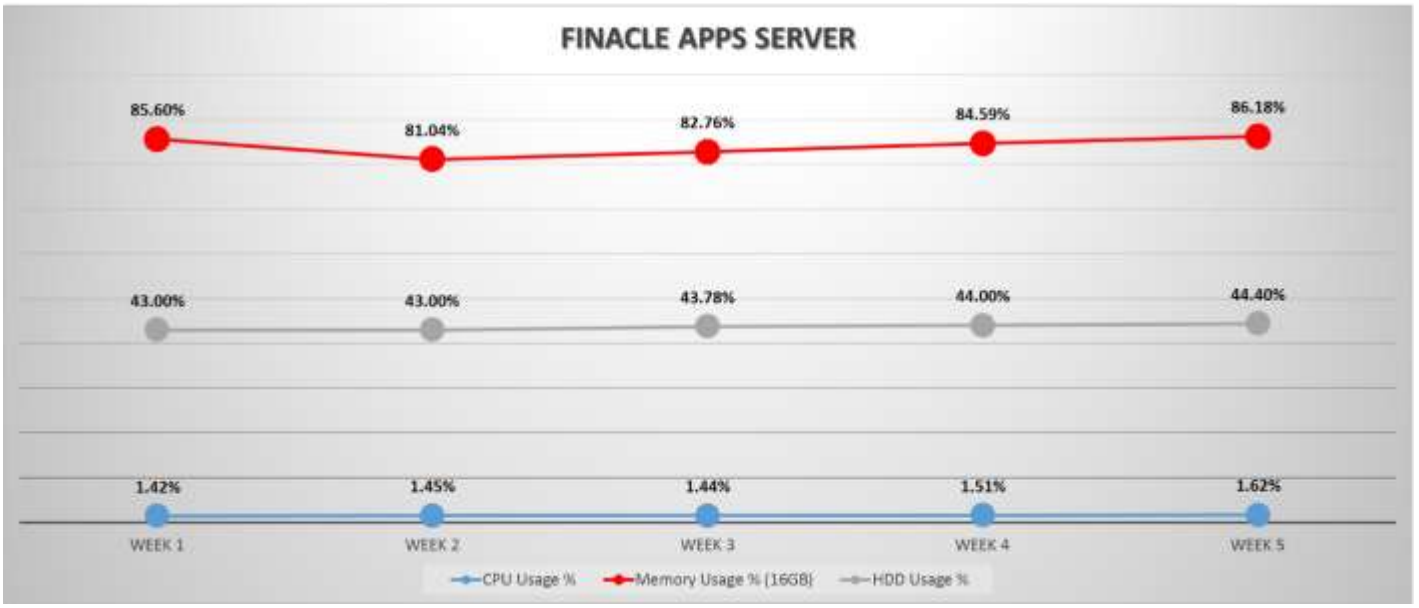


Benchmark: 75%

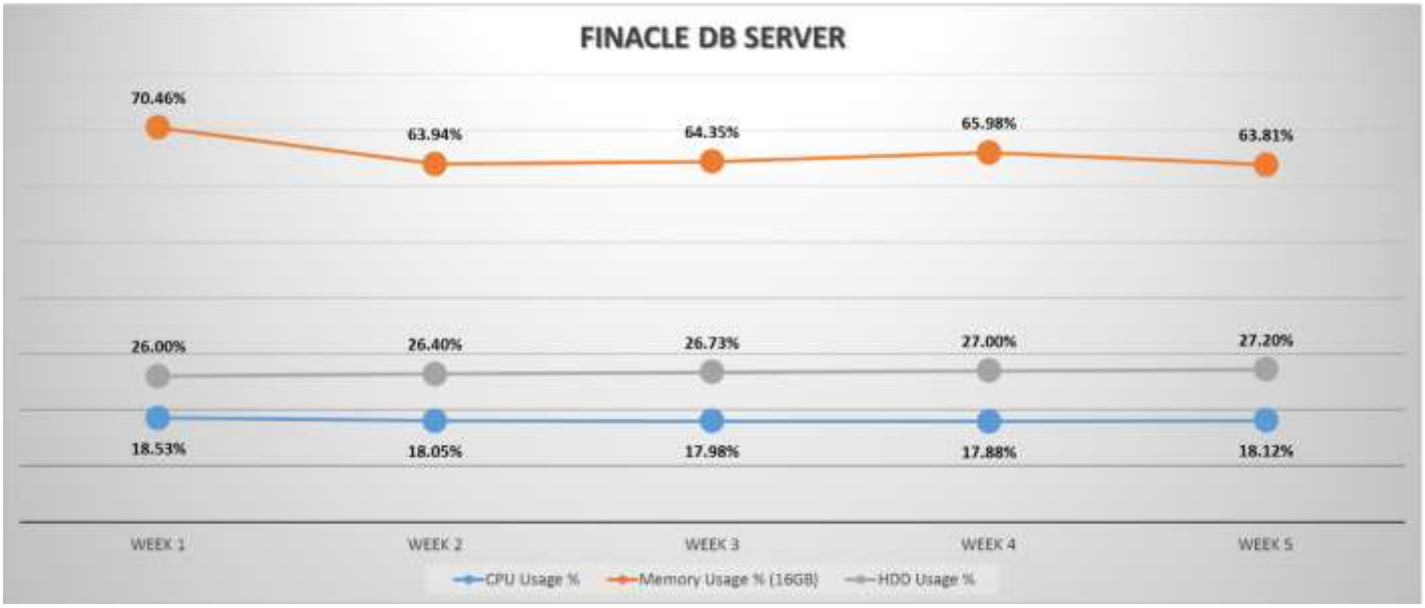


The Information contained herein is for Internal Use and may be used only for business purposes authorized by Citystate Savings Bank, Inc.

Benchmark: 75%

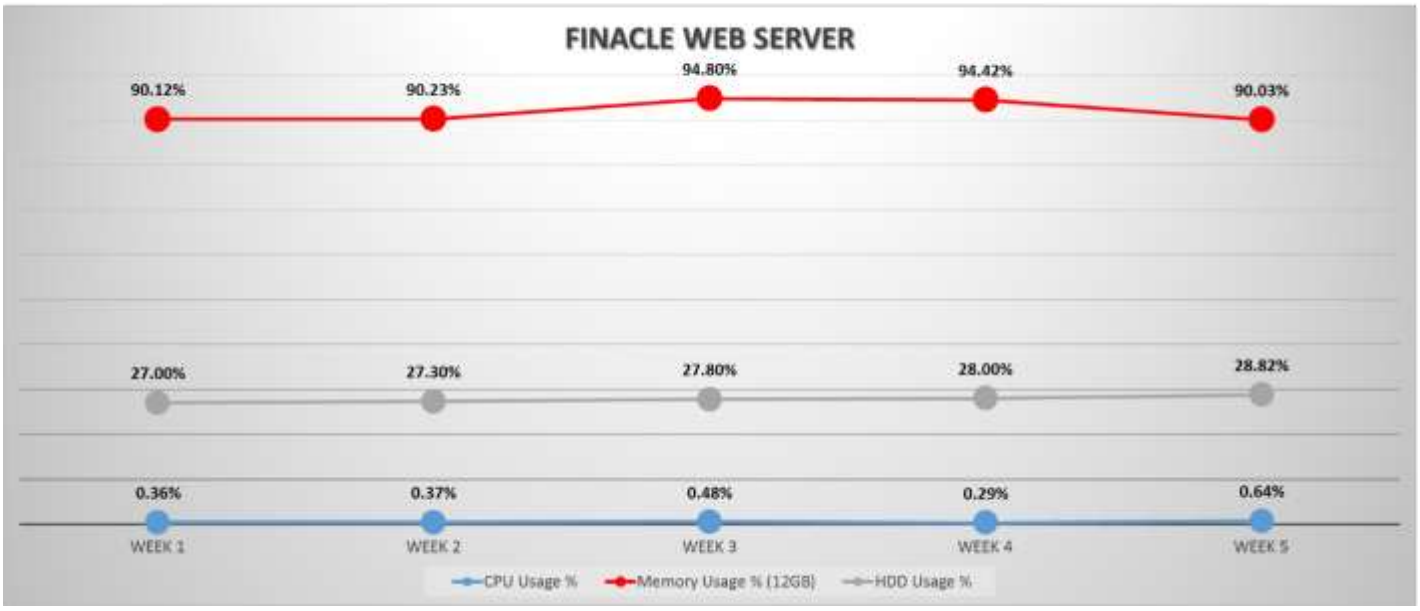


Benchmark: 75%

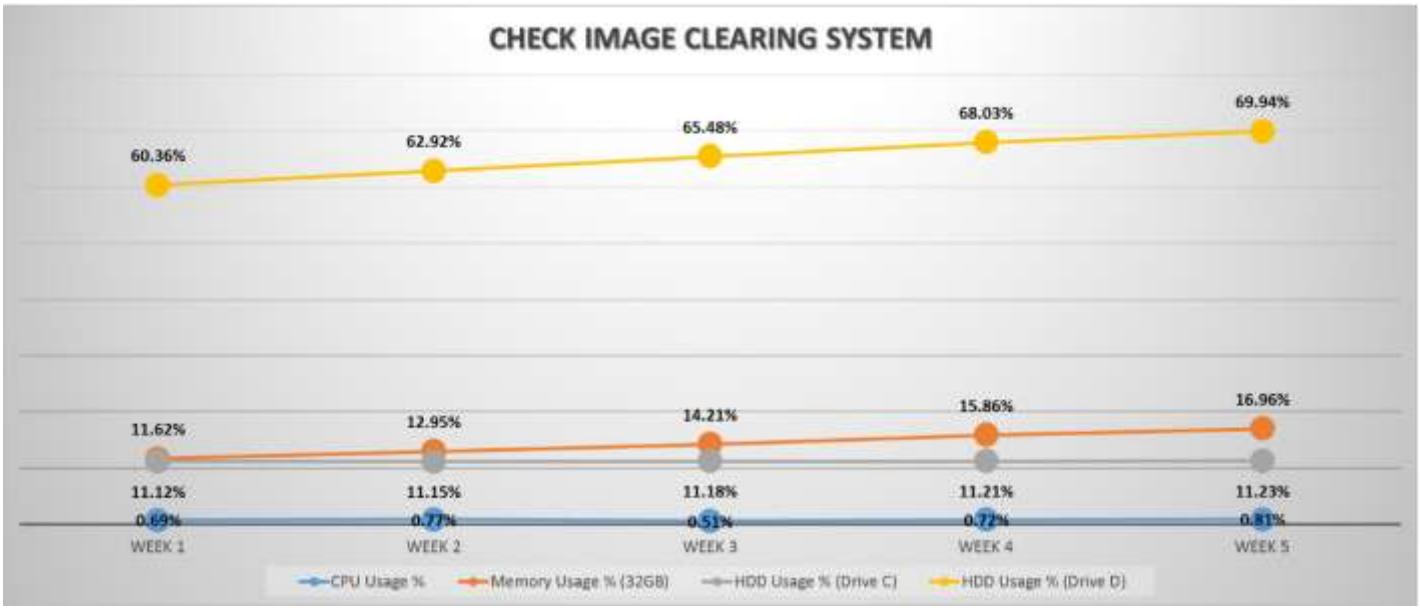


The Information contained herein is for Internal Use and may be used only for business purposes authorized by Citystate Savings Bank, Inc.

Benchmark: 75%

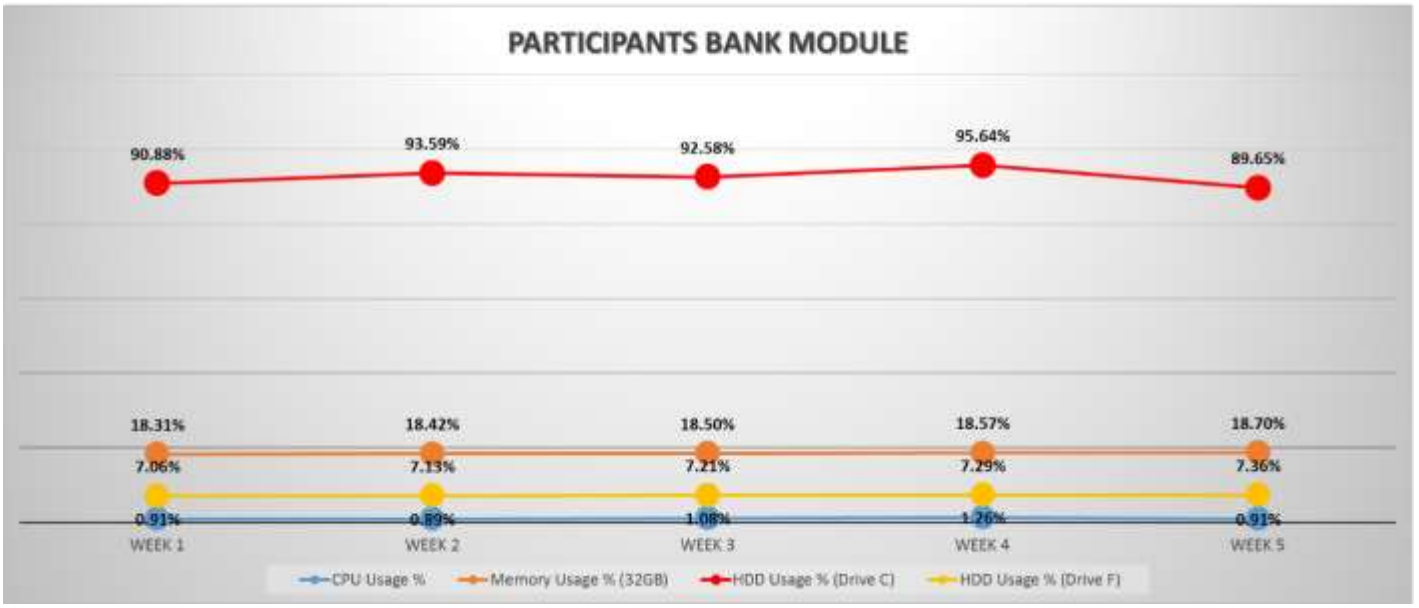


Benchmark: 75%

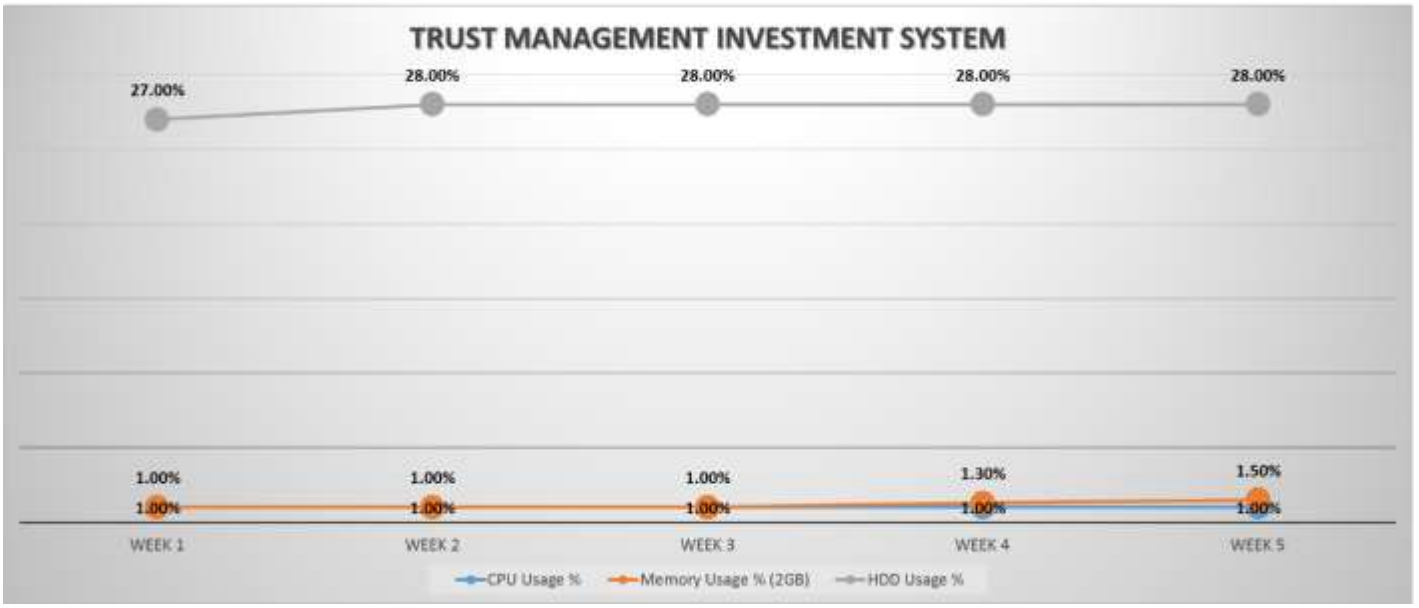


The Information contained herein is for Internal Use and may be used only for business purposes authorized by Citystate Savings Bank, Inc.

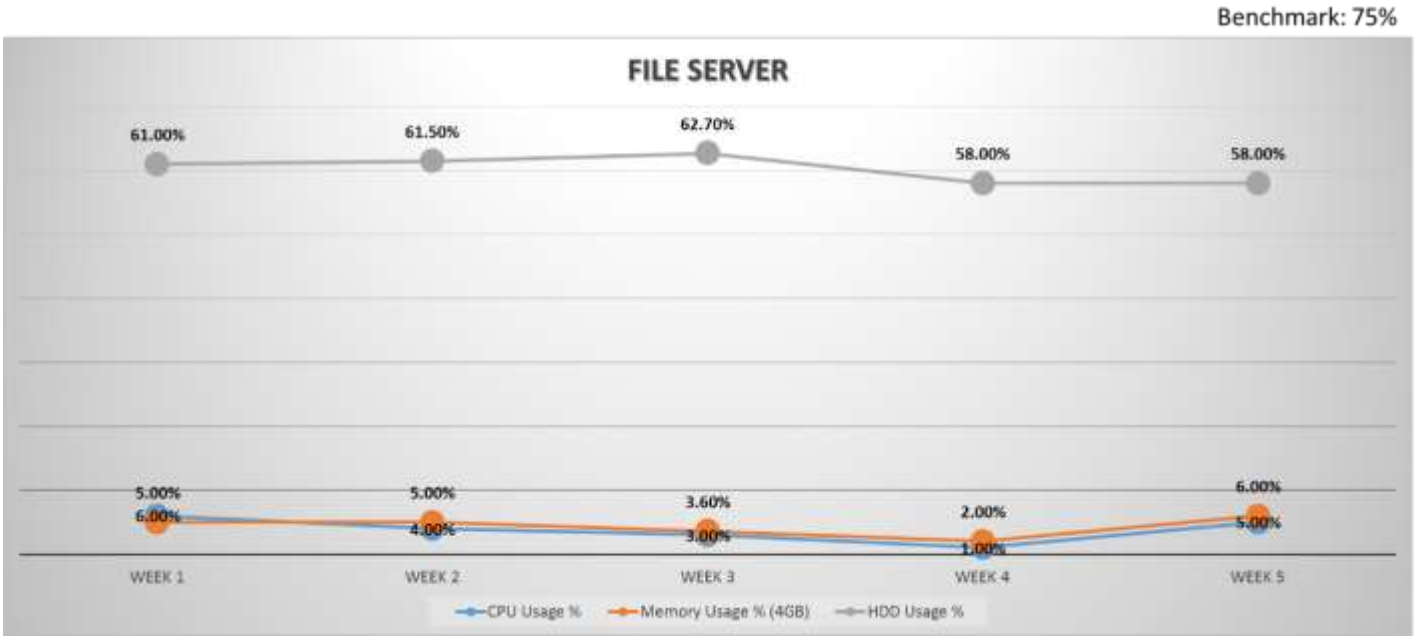
Benchmark: 75%



Benchmark: 75%



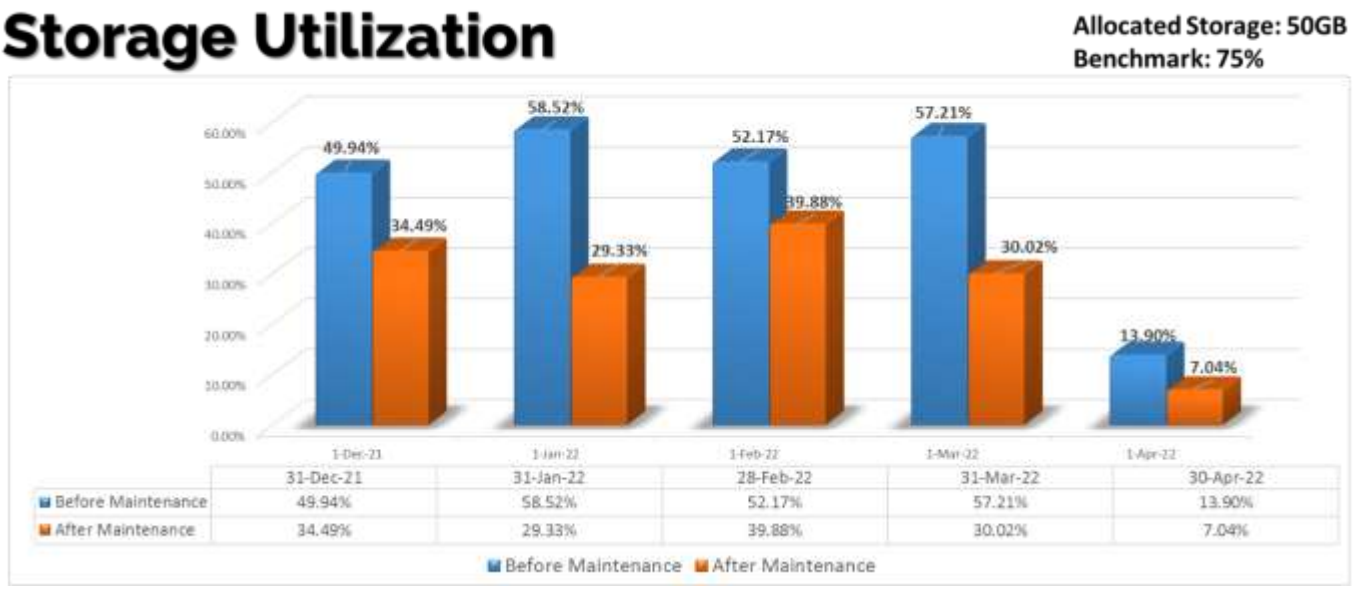
The Information contained herein is for Internal Use and may be used only for business purposes authorized by Citystate Savings Bank, Inc.



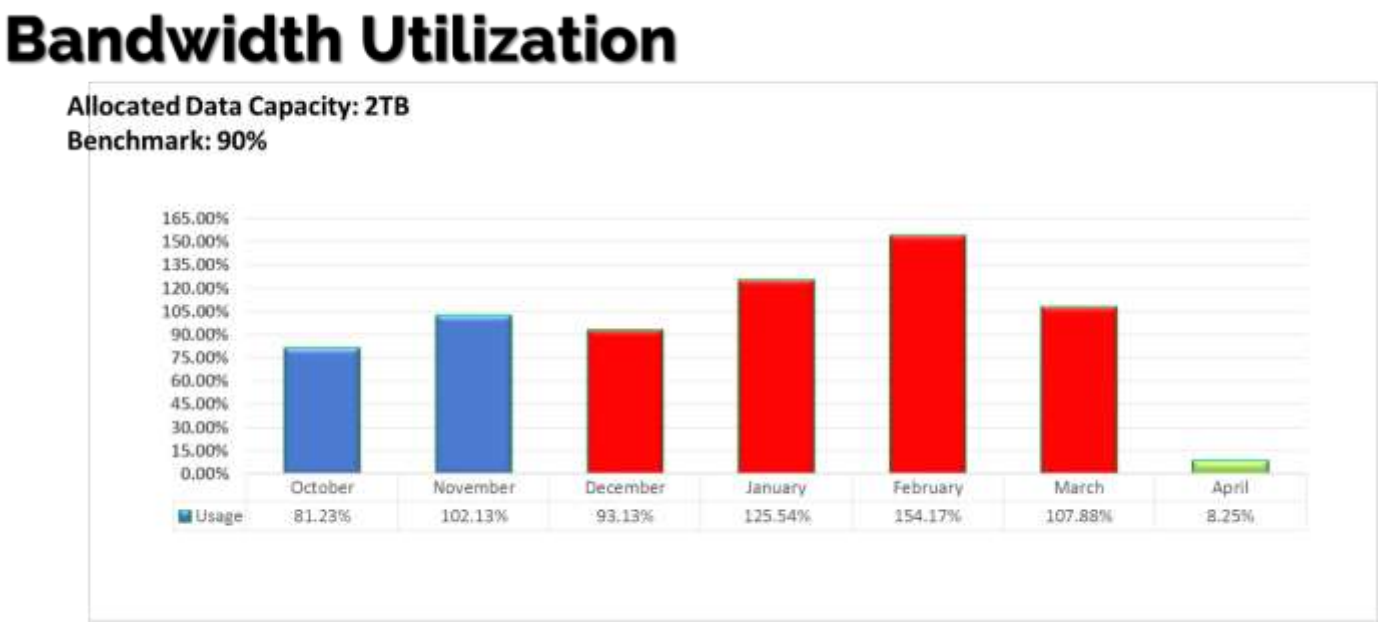
d. Email

For Storage Utilization: 75%
For Data Utilization (Bandwidth): 90%

Report Model:



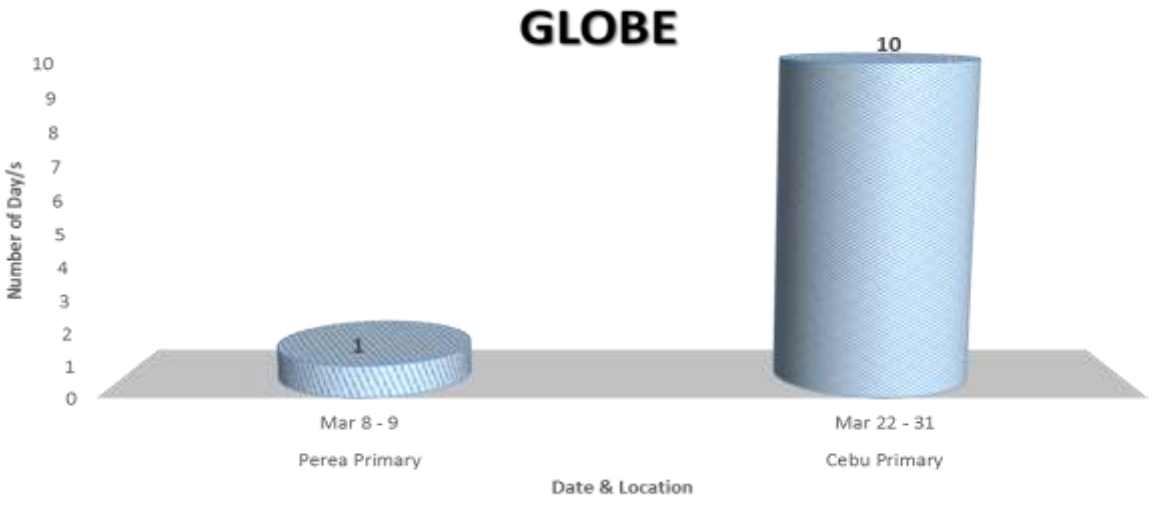
The Information contained herein is for Internal Use and may be used only for business purposes authorized by Citystate Savings Bank, Inc.



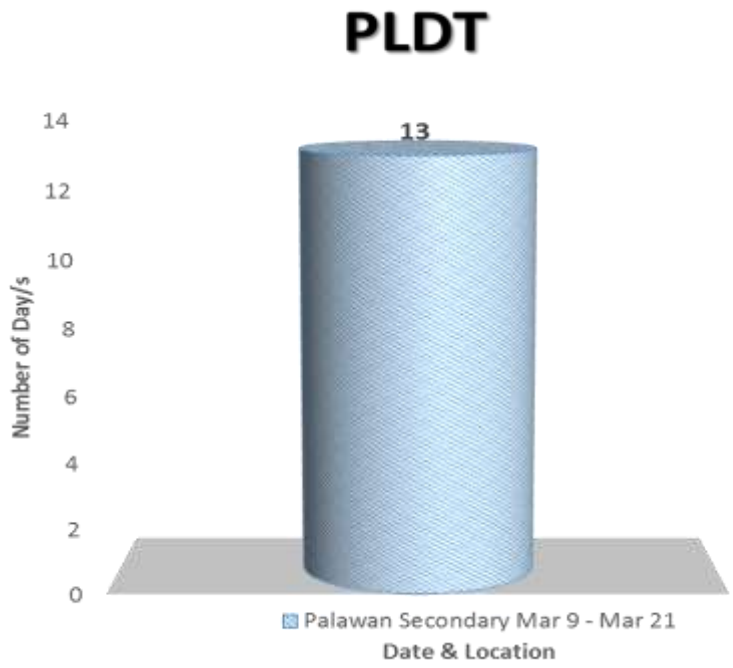
e. Network

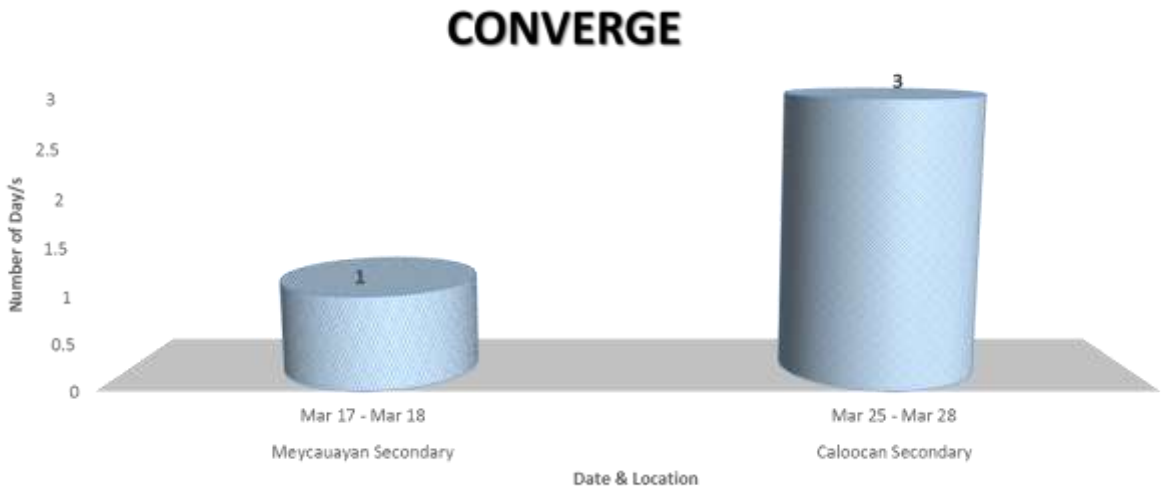
Capacity (Port availability, Switches, Primary and/or Secondary Network Availability, and among others)
Bandwidth (Mbps,Gbps)

Report Model:



The Information contained herein is for Internal Use and may be used only for business purposes authorized by Citystate Savings Bank, Inc.



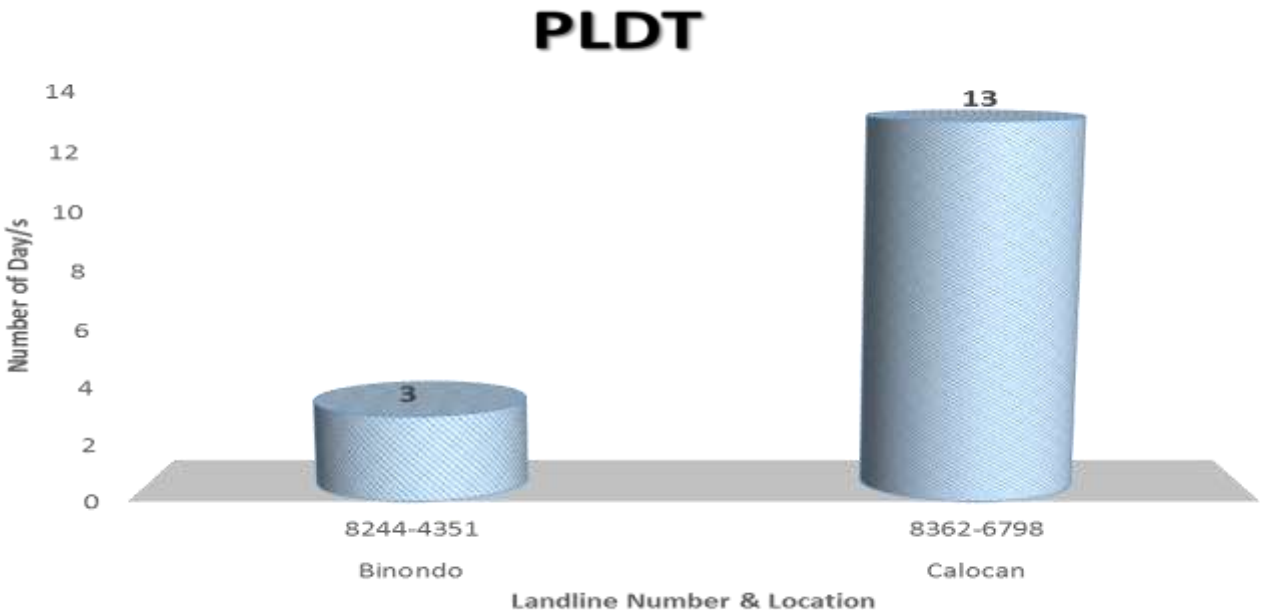


The Information contained herein is for Internal Use and may be used only for business purposes authorized by Citystate Savings Bank, Inc.

f. Telephone

Capacity (Telephone Availability)

Report Model:

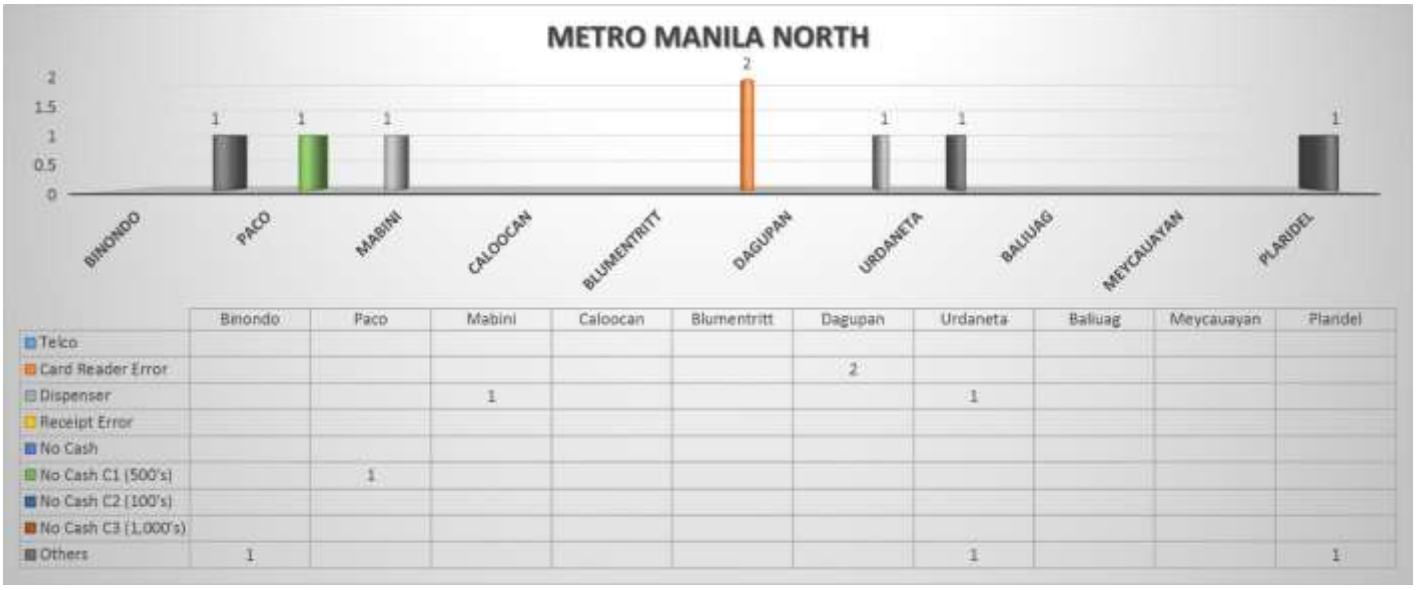


The Information contained herein is for Internal Use and may be used only for business purposes authorized by Citystate Savings Bank, Inc.

g. Automated Teller Machine (ATM)

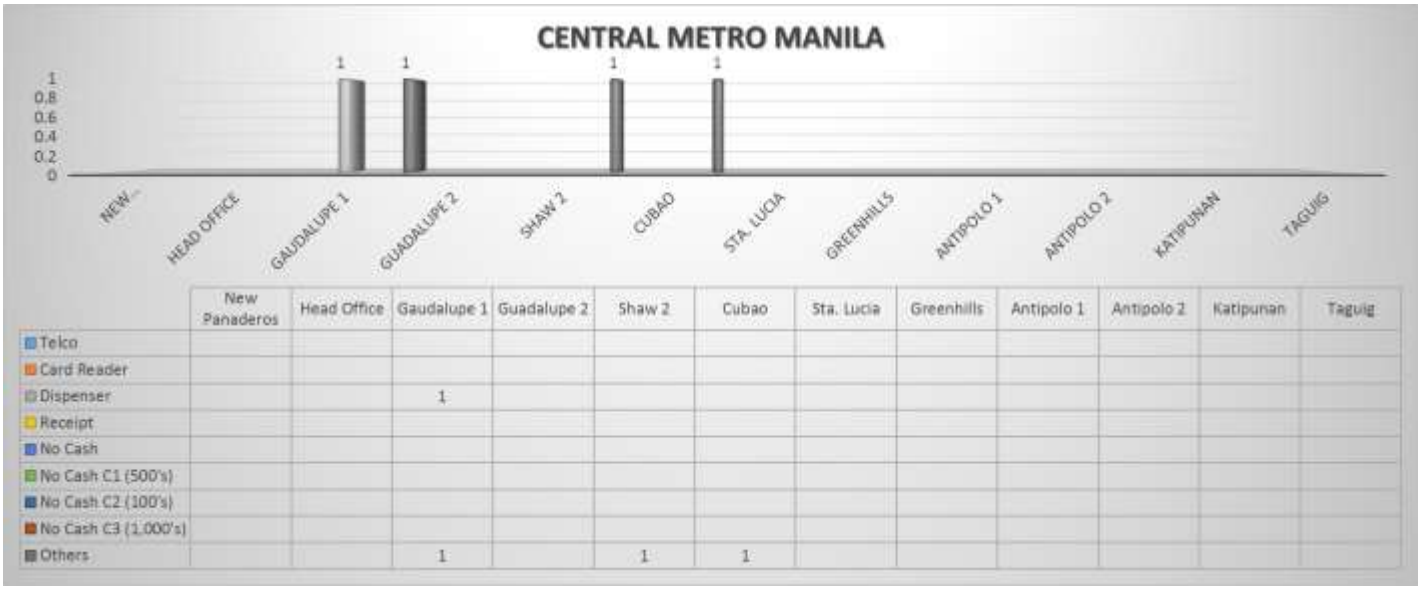
Capacity (ATM Availability)

Report Model:

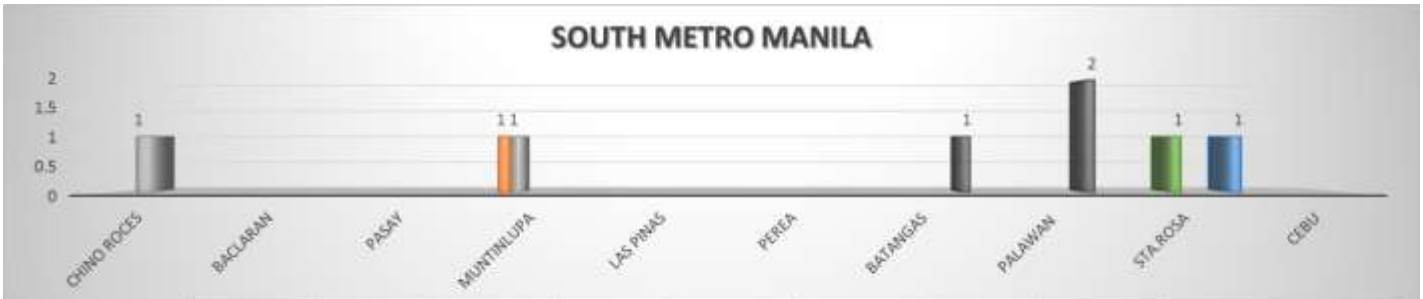


	Binondo	Paco	Mabini	Caloocan	Blumentritt	Dagupan	Urdaneta	Baliuag	Meycauayan	Plaridel
Telco										
Card Reader Error						2				
Dispenser			1				1			
Receipt Error										
No Cash										
No Cash C1 (500's)		1								
No Cash C2 (100's)										
No Cash C3 (1,000's)										
Others	1						1			1

The Information contained herein is for Internal Use and may be used only for business purposes authorized by Citystate Savings Bank, Inc.



	New Panaderos	Head Office	Gaudalupe 1	Guadalupe 2	Shaw 2	Cubao	Sta. Lucia	Greenhills	Antipolo 1	Antipolo 2	Katipunan	Taguig
Telco												
Card Reader												
Dispenser			1									
Receipt												
No Cash												
No Cash C1 (500's)												
No Cash C2 (100's)												
No Cash C3 (1,000's)												
Others			1		1	1						



	Chino Roces	Baclaran	Pasay	Muntinlupa	Las Pinas	Perea	Batangas	Palawan	Sta.Rosa	Cebu
Telco										1
Card Reader				1						
Dispenser	1			1						
Receipt										
No Cash										
No Cash C1 (500's)									1	
No Cash C2 (100's)										
No Cash C3 (1,000's)										
Others							1	2		

The Information contained herein is for Internal Use and may be used only for business purposes authorized by Citystate Savings Bank, Inc.

	Vista Cubao	Fortune Life	Quiapo	Manila Grand Opera	Taguig People's Market
Telco					
Card Reader					1
Dispenser	2				
Receipt					
No Cash					
No Cash C1 (500's)					
No Cash C2 (100's)					
No Cash C3 (1,000's)					
Others	1			2	1

h. Storage

Disk Capacity (MB, GB)
Bandwidth (Input/Output operations per second)

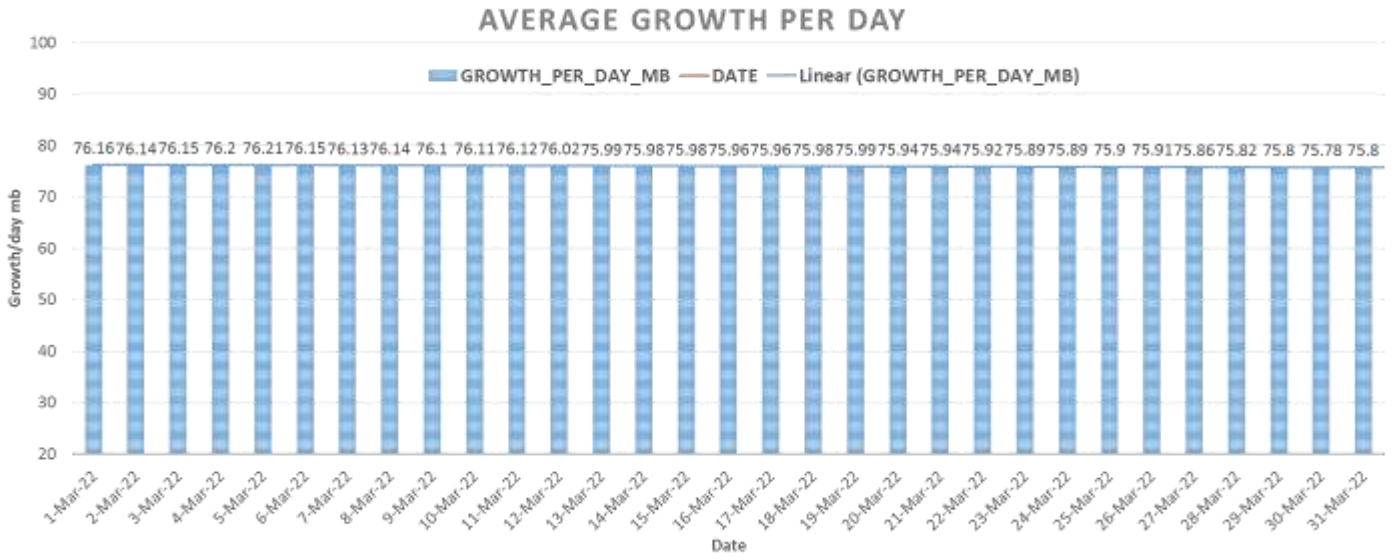
i. Database and Infrastructure Services

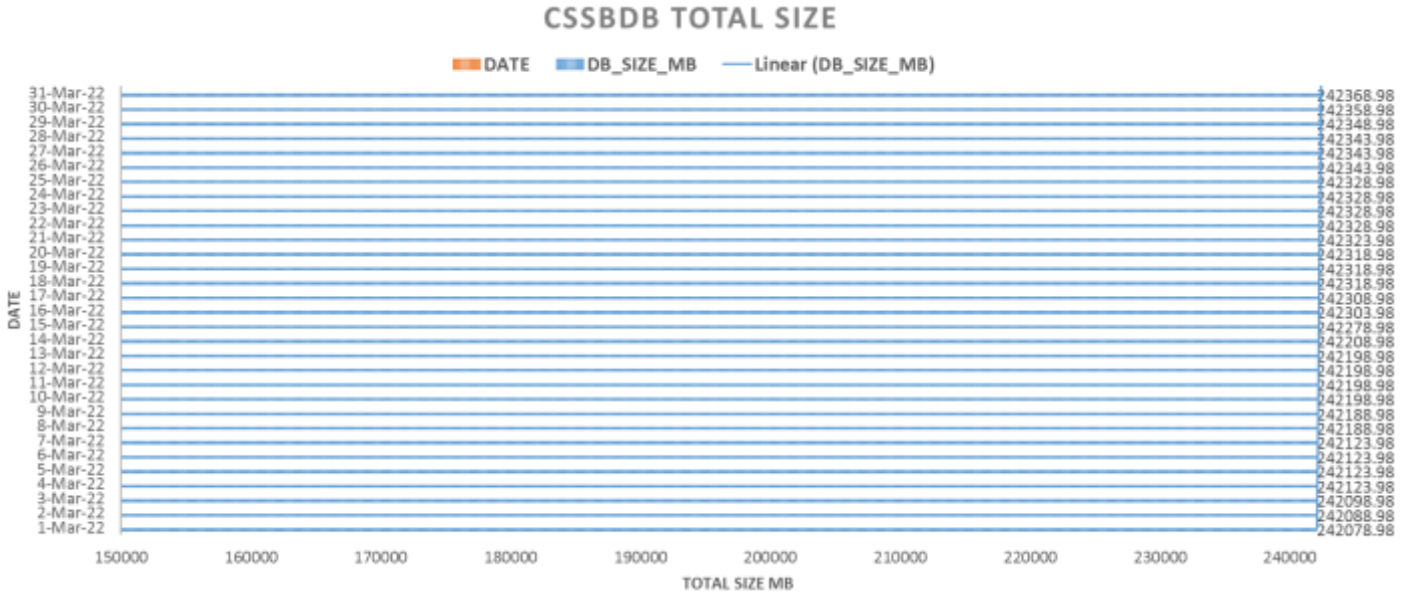
Transaction's rate, Peak per transaction, Mean time to complete, and Growth

Report Model:

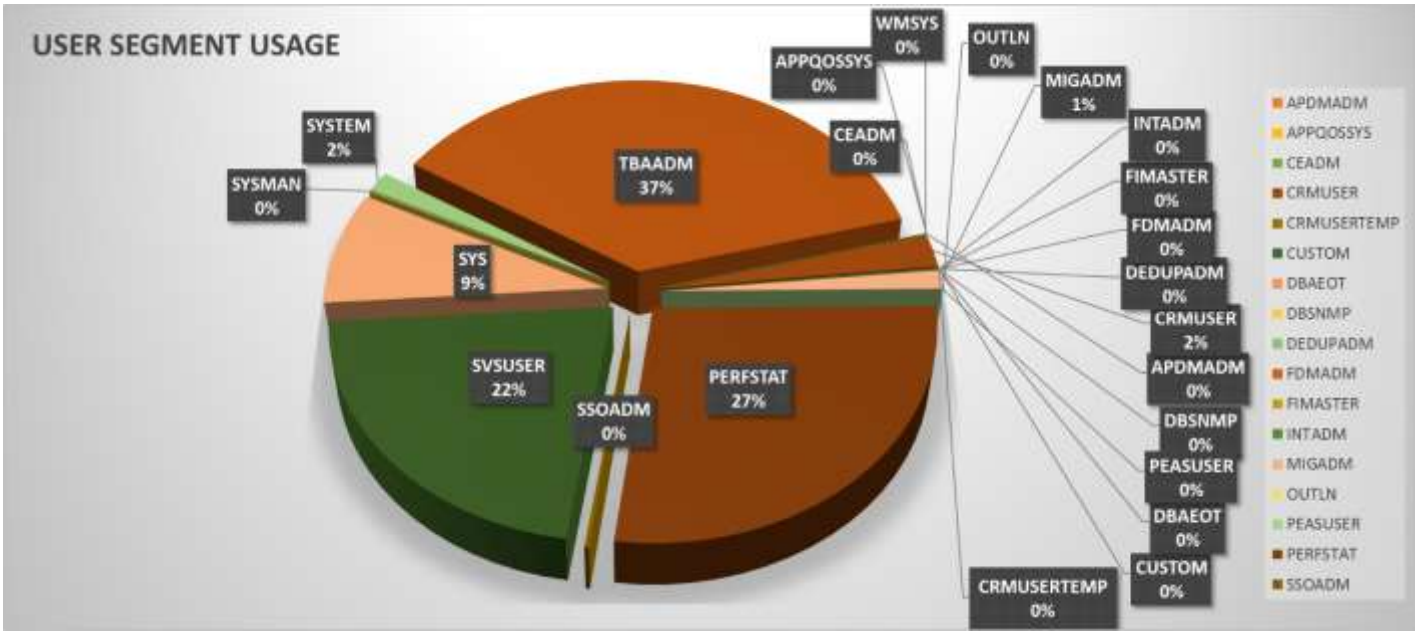
1. FOR FINACLE SYSTEM

The Information contained herein is for Internal Use and may be used only for business purposes authorized by Citystate Savings Bank, Inc.



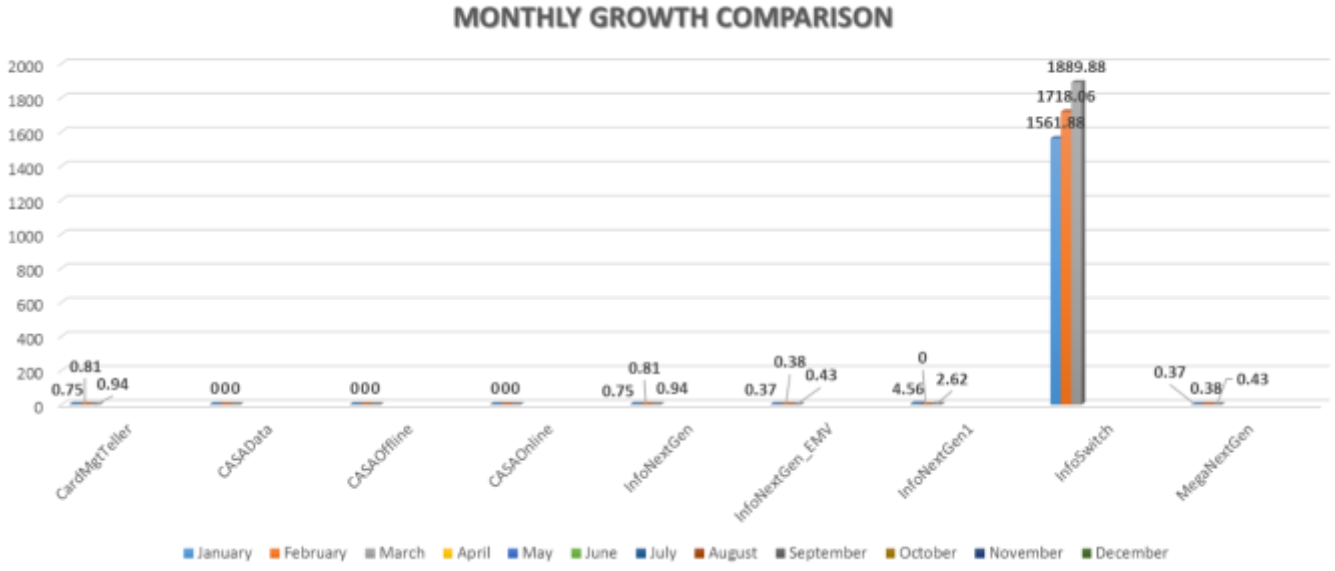


The Information contained herein is for Internal Use and may be used only for business purposes authorized by Citystate Savings Bank, Inc.



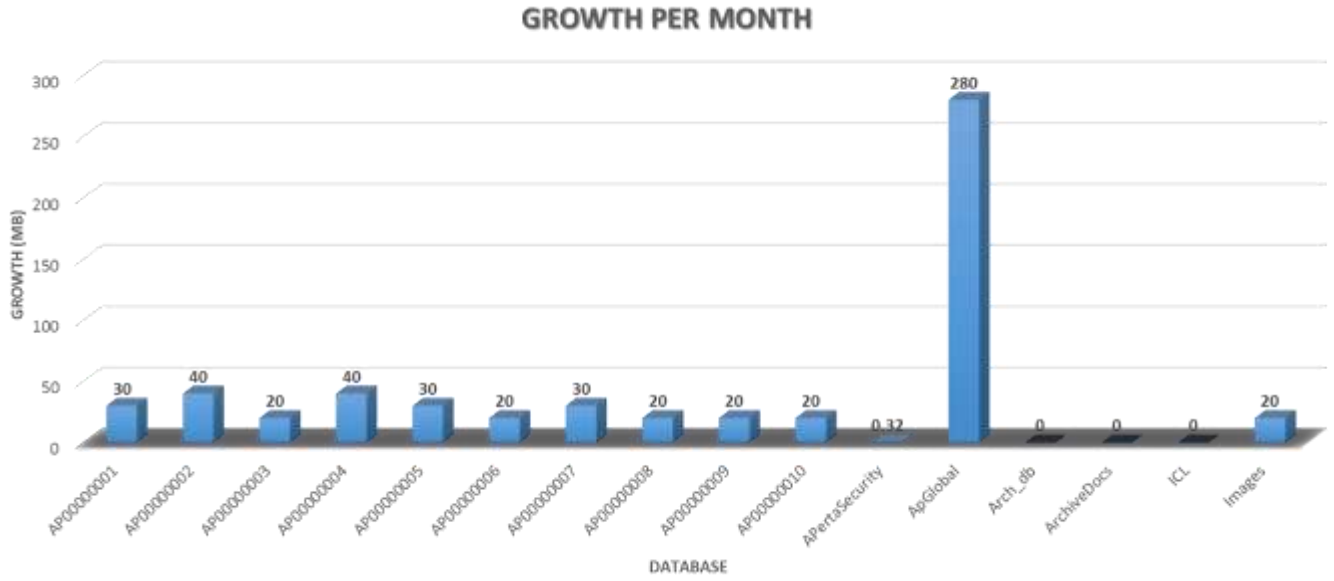
The Information contained herein is for Internal Use and may be used only for business purposes authorized by Citystate Savings Bank, Inc.

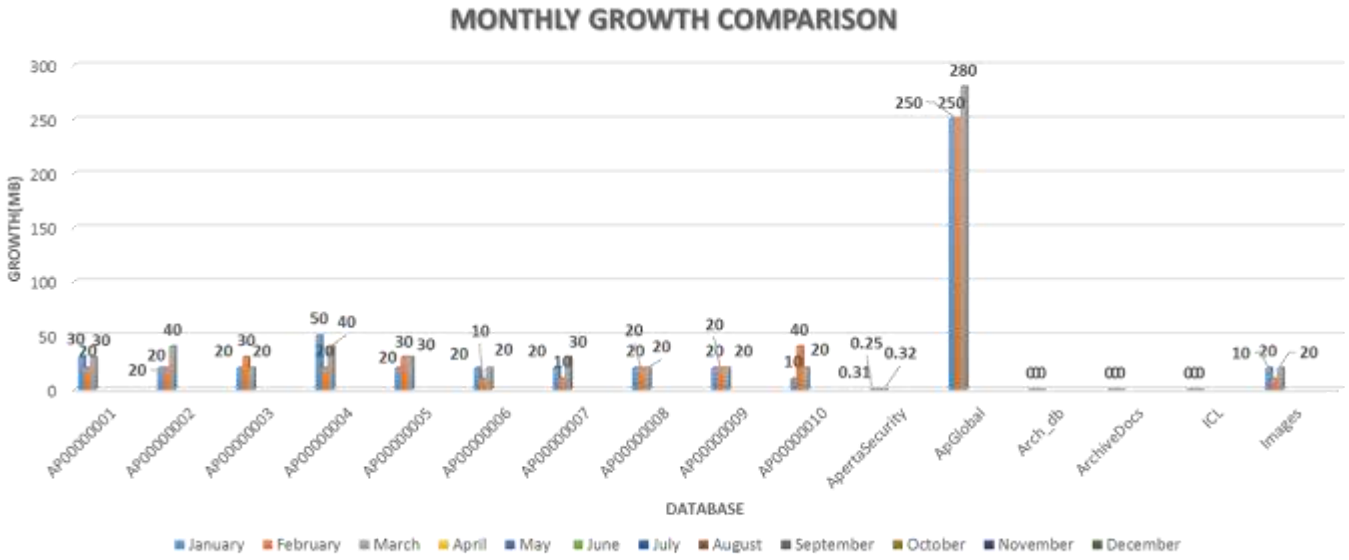
2. *FOR ATM SWITCH*



The Information contained herein is for Internal Use and may be used only for business purposes authorized by Citystate Savings Bank, Inc.

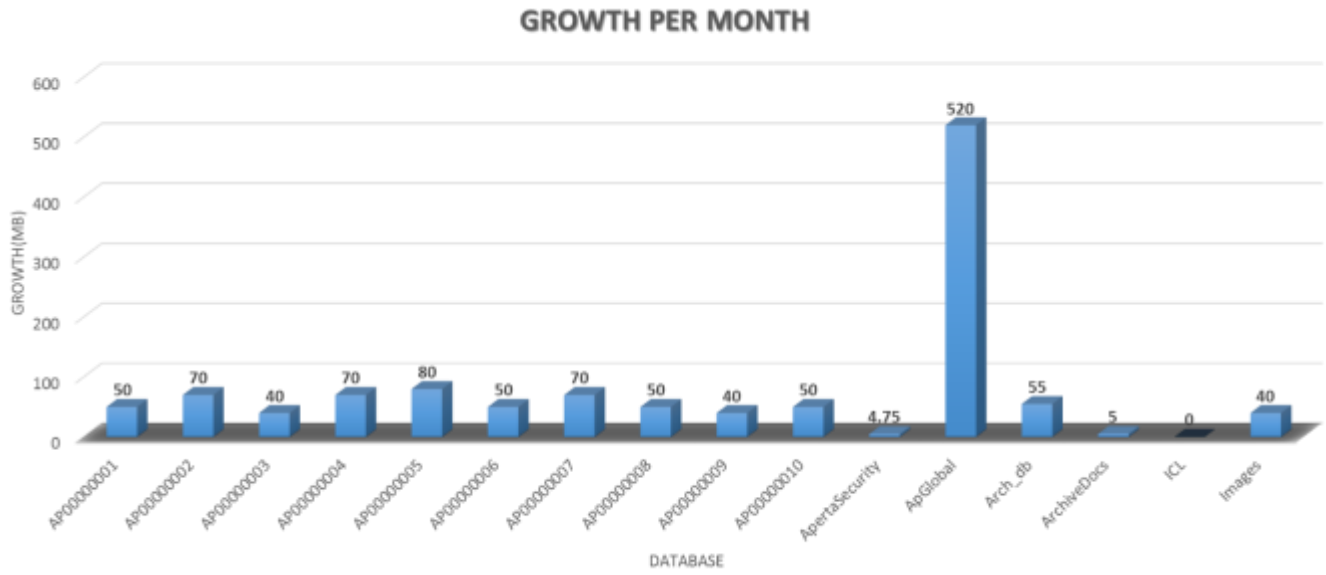
3. FOR PARTICIPATING BANK MODULE (PBM)

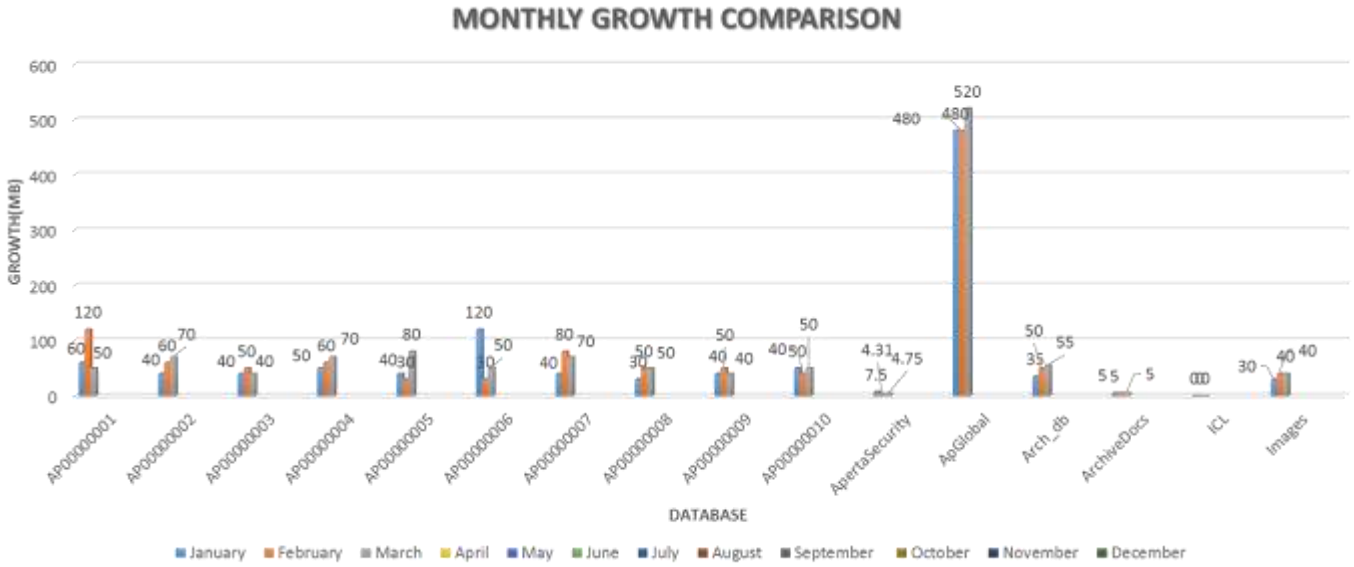




The Information contained herein is for Internal Use and may be used only for business purposes authorized by Citystate Savings Bank, Inc.

4. FOR CHECK IMAGE CLEARING SYSTEM (CICS)



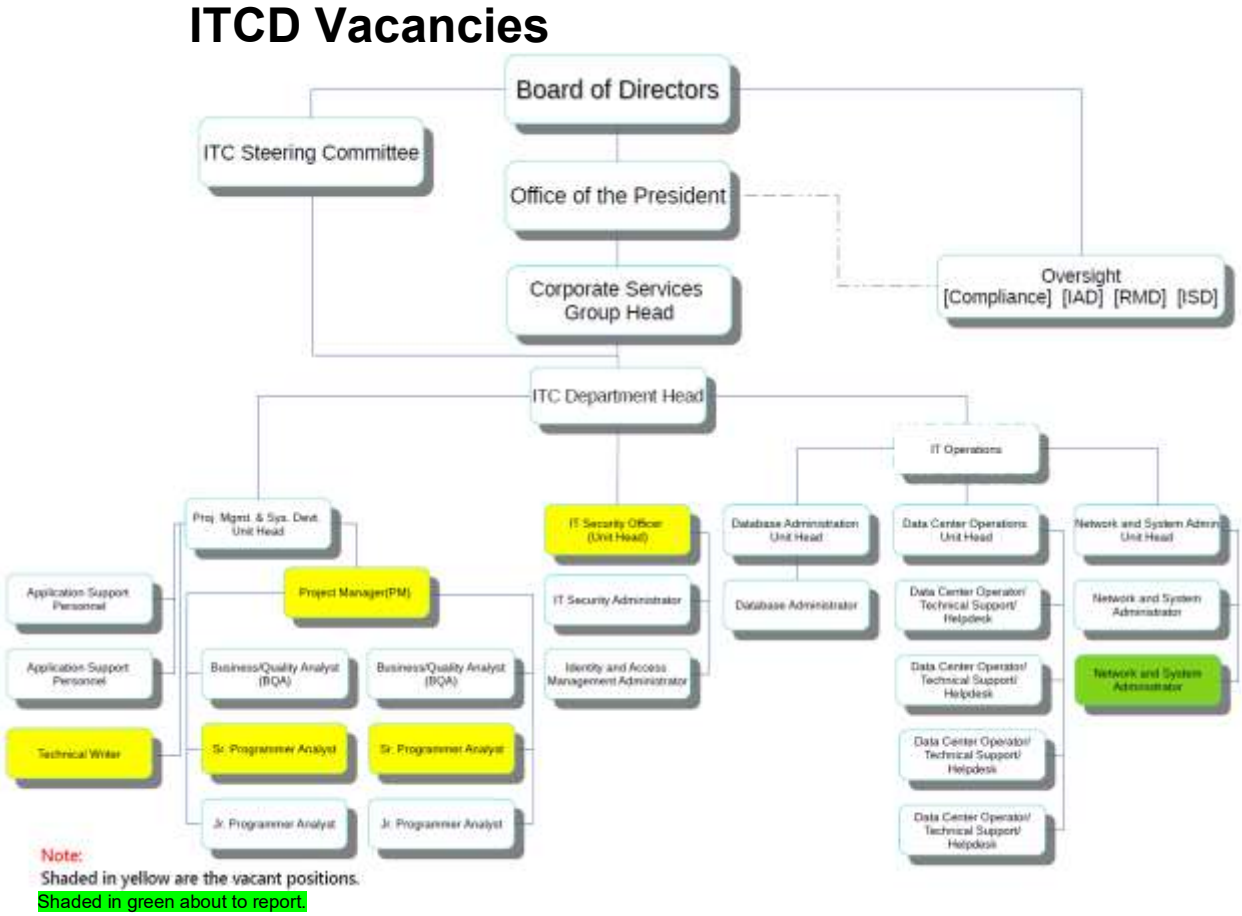


The Information contained herein is for Internal Use and may be used only for business purposes authorized by Citystate Savings Bank, Inc.

j. Manpower

Capacity (Availability and Vacancy)

Report Model:



4.2. Capacity Warning Handling

It is used after an incident request warns of an impending capacity shortage.

4.3. Capacity Tracking

It is used for tracking the capacity of the infrastructures of the services which capacity they are responsible for. This shall be regularly reported to ITSC for proper monitoring and decision making.

The Information contained herein is for Internal Use and may be used only for business purposes authorized by Citystate Savings Bank, Inc.

5. CAPACITY PLANNING

Capacity Planning is part of the overall Capacity Management cycle. It shall be defined as the process by which the Citystate Saving Bank, Inc. (CSBank) can establish current and future IT resource requirements. Capacity Planning should be flexible to meet ever changing and evolving demands.

The goals of Capacity Planning should be the following:

1. To properly implement and operate Production, UAT, and DR environments.
2. To minimize the time spend troubleshooting performance issues.

Basis of projecting future capacity requirements:

1. New business and information systems requirements,
2. Statistical or historical capacity requirement information, and
3. Current and expected trends in information processing capabilities (e.g., introduction of more efficient hardware or software).

The Information contained herein is for Internal Use and may be used only for business purposes authorized by Citystate Savings Bank, Inc.