

2017 SCORECARD

Perspective	COMPONENTS				BASELINE				2017		Remarks	Score		
	Objective / Measure	Rating Scale	Weight (GCG Proposal)	Actual			Target	Actual	Full Year Target	Jan-Dec Actual				
				2013	2014	2015	2016	2016						
STAKEHOLDERS	SO 1	Sustain Financing of Priority/Strategic Enterprises												
	SM 1	Volume of Guarantee	Outstanding Amount of Credit Portfolio under Guarantee Program	Actual + Target x Weight	30.0%	₱14,341 Mn	₱13,148 Mn	₱7,123 Mn	₱15,000 Mn	Php9,045.51	₱10,000 Mn	₱9,117 Mn	27.4%	
	SO 2	Customer Satisfaction												
	SM 2	Customer Satisfaction Rating	Absolute rate	All or nothing	5.0%	n/a	n/a	n/a	85% Satisfactory Rating Conducted by Third-Party)	• Established TOR for 3rd party consultant • Conducted an in-house survey	Satisfactory Rating	Conducted In-house generated survey w/ 50% response rate, all or 100% favorable/ satisfactory rating	Deferred 3rd party consultant pending implementation of PhilEXIM Roadmap	5.0%
		Sub-Total			35%								32%	
FINANCE	SO 3	Portfolio Quality												
	SM 3	NPL Ratio (Net) Loans (Large Entities & SMEs)	Non-performing Loans (net of fully-provided accounts) + Outstanding Loans Receivable (net of fully-provided accounts)	9% and below = 10% Above 9% to 15% = 5% Above 15% = 0%	15%	3.30%	16.02%	82%	9%	84%	9%	75.80%	0%	
	SO 4	Collection Efficiency												
	SM 4	Collection Efficiency	Amount Collected + Total Amount Due	12% and above = 15% Below 12% = 0%	15%	No available data	No available data	39%	n/a	11%	12%	7.32%	0%	
	SO 5	Maintain Profitability												
SM 5	EBITDA Margin (Core Income)	EBITDA + Total Revenue	12% and above = 15% Below 12% to 10% = 5% Below 10% = 0%	15.0%	59.26%	34.60%	19.54%	10% - 12%	-185.77%	10% - 12%	-89.71%	As of end-Dec. 2017 (Unaudited)	0.0%	
	Sub-Total			45%									0%	

^{a)} In-house generated customer satisfaction survey

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					2013	2014	2015	2016	2016					
	SO 6	Continued Adoption of Key Business and Operating Policies and Controls												
Internal Process	SM 6	Enhanced Risk Management Process	Actual Accomplishment	All or Nothing	10.0%	n/a	n/a	Full Implementation (Phase 1)	Phase 2 of Central Liability System	Refining LMS Phase 2	Establish Risk Monitoring and Risk Registry Process	Draft prepared for review		0.0%
	SM 7	Implementation of ISO-Aligned Quality Management System	Actual Accomplishment	All or Nothing	5.0%	n/a	n/a	Establish QMS	ISO Certification	Completed ISO aligned QMS	ISO Certification	1st batch MOPS approved by OIC Gabriel on Dec. 20, 2017 as recommended by MOP Committee	There are 3 batches of MOPS of which, 1st batch includes BRG, CMD & TOD.	0.0%
	Sub-Total					15%								
	SO 7	Focused Development of Internal Resource Capabilities												
Learning & Growth	SM 8	Improvement in the average competency level	Actual Accomplishment	Actual + Target x Weight	5.0%	n/a	n/a	n/a	Establish baseline for Competency Level		Establish baseline for Competency Level	Implementation of SPMS was done in 3rd Qtr. 2017		0.0%
	Sub-Total				5%									0%
	TOTAL					100%								


IAN A. BRIONES

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ISABELO G. GUMARU

Officer In-Charge

¹ Implementation of methodology/ies designed by PhilEXIM in evaluating whether an incumbent or candidate to a position possesses: (1) the competencies required by the position; (2) the actual competency levels of the incumbent or candidate; and (3) the gaps between the actual competencies and competency levels of the incumbent or candidate, and the required competencies and competency levels of the position.