CREDIT INFORMATION CORPORATION

		Component			Target
		Objective/Measure	**Weight**	**Rating System**	**2015**
STAKEHOLDERS	**SO 1**	**Encourage Submission and Usage of Credit Reports**			
	SM 1	Coverage of Financial Institutions (defined as Accessing Entities that are technologically & operationally ready to contribute and access data)	45%	Actual/Target x Weight	
		Commercial Banks (36)			2 CBs
		Thrift Banks (71)			2 TBs
		Rural Banks (533)			2 RB
		Credit Cards			4 CCs
		MFI's (120)			2 MFIs
		Cooperatives (20,000)			2 Coops
		Others (100)			2 Others
		Insurance Companies (101)			
		GOCCs (20)			
		Financing Companies			
	SM 2	No. of Inquiries	0%	n/a	Trial use by the contributing bank
	SM 3	Awareness of financial institutions of CIC	10%	0 – 100%	FIs – 100% awareness index
		Commercial Banks (36)			
		Thrift Banks (71)			
		Rural Banks (533)			

Component				Target
		Objective/Measure	**Weight**	**Rating System**	**2015**

		Objective/Measure	Weight	Rating System	2015
STAKEHOLDERS		*Credit Cards*			Gen. public – 50% awareness index
		MFI's (120)			
		Cooperatives (10,000)			
		Others (100)			
		Insurance Companies (101)			n/a
		GOCCs (20)			n/a
	SO 2	**Improve the General Public's Awareness of Rights and Responsibilities**			
	SM 4	Advertisements – Online, Television/radio/print media (Reach Metrics, media value)	5%	Actual / Target x Weight	₱ 7.3 Million
	SM 5	Social Media Interactions	n/a	Actual / Target x Weight	n/a
	SM 6	No. of Website Visits	5%	Actual / Target x Weight	10,000
	SO 3	**Elicit Feedback From Stakeholders and Customers**			
	SM 7	Client Satisfaction Rating	n/a	Actual / Target x Weight	Target baseline for 2015 at 60%
		Sub-Total Weight	**65%**		

		Component			Target
		Objective/Measure	Weight	Rating System	2015
FINANCE	**SO 4**	**Efficient Utilization of Budget**			
	SM 8	Subsidy Utilization Rate	2%	(1-actual utilization rate) / (1-target utilization rate) x Weight	PS – 45% MOOE – 100% CA – 100%
	SO 5	**Grow Cores Revenues**			
	SM 9	Generate Revenue from the Development of New Products and Services	n/a	n/a	n/a
	SO 6	**Achieve Self-Sustainability**			
	SM 10	Turnaround Business Losses to Profitability	n/a	n/a	n/a
		Sub-Total Weight	**2%**		
INTERNAL PROCESS	**SO 7**	**Establish an Integrated Accounting, Management and Billing System**			
	SM 11	Design, Develop and Implement an Integrated Accounting and Billing System	5%	All or nothing	100% completed design and development of the Billing System
	SO 8	**Develop a Comprehensive Knowledge of the Credit Information System**			
	SM 12	Establish a Business Plan	8%	All or nothing	Board-Approved Business Plan
	SO 9	**Establish a Reliable and Accessible Credit Information System**			
	SM 13	Implement CIS	15%	All or nothing	Soft Launch

		Component			Target
		Objective/Measure	Weight	Rating System	2015
		Sub-Total Weight	**28%**		
LEARNING AND GROWTH	SO 10	**Establish Quality Management System**			
	SM 14	Standard Quality Management System implementation	n/a	n/a	Full operationalization of the system including access/inquiry from financial institutions and private credit bureaus
	SO 11	**Establish a Competency Framework**			
	SM 15	Develop a Competency Framework	5%	All or nothing	Establishment of a competency framework
		Sub-Total Weight	**5%**		
		Total Weight	**100%**		

CREDIT INFORMATION CORPORATION

		Component	Weight	Rating System	Baseline Data 2015	Target 2016
		Objective/Measure	Weight	Rating System	2015	2016
SOCIO-ECONOMIC IMPACT	SO 1	**Increase Opportunities for the Public to Access Credit**				
	SM 1	Volume of Access	n/a	Actual / Target x Weight	n/a	n/a
	SM 2	Channels of Distribution	16%	Actual / Target x Weight	n/a	953 Submitting Entities
		Sub-Total Weight	**16%**			
FINANCE	SO 2	**Exercise Fiscal Prudence Through Proper Revenue and Expense Matching**				
	SM 3	Budget Utilization	6%	Actual / Target x Weight	PS – 45% MOOE – 100% CA – 100%	PS – 85% MOOE – 100% CA – 100%
	SO 3	**Promote Stakeholders' Interest and Enhance Shareholder Value**				
	SM 4	Operating Revenue	6%	Actual / Target x Weight	n/a	₱2.00 Mn
		Sub-Total Weight	**12%**			
CUSTOMERS	SO 4	**Provide Customers with Simplified and Web-Enabled Dispute Resolution Program**				
	SM 5	Percentage of Disputes Resolved within 15 Working Days	n/a	Actual / Target x Weight	n/a	n/a
	SO 5	**Attract New Accounts**				
	SM 6	No. of Unique Data Subject Records	20%		n/a	8 M

		Component			Baseline Data	Target
		Objective/Measure	Weight	Rating System	2015	2016
CUSTOMERS	SM 7	No. of Submitting Entities as Identified by the Law				
		Commercial Banks (36)	2%	Actual / Target x Weight	2 CBs	27 CBs
		Thrift Banks (71)	2%	Actual / Target x Weight	2 TBs	53 TBs
		Rural Banks (533)	2%	Actual / Target x Weight	2 RBs	354 RBs
		Credit Cards	2%	Actual / Target x Weight	4 CCs	All CCs
		GOCCs (20)	2%	Actual / Target x Weight	n/a	15 GOCCs
		Others	5%	Actual / Target x Weight	2 MFI	830
	SM 8	Private Credit Bureaus Accreditation	5%	Actual / Target x Weight	1	3
	SO 6	**Continuously Expand Data Sources to Create Higher Value Credit Reports**				
	SM 9	No. of Submitting Entities as Identified by the Corporation	3%	Actual / Target x Weight	n/a	1
	SO 7	**Enable Constant Communication to Educate and Satisfy Customers**				
	SM 10	Number of Projects on Customer Education	7%	Actual / Target x Weight	n/a	18
	SM 11	No. of Submitting Entities Reached	3%	Actual / Target x Weight	n/a	1,000

		Component			Baseline Data	Target
		Objective/Measure	Weight	Rating System	2015	2016
CUSTOMERS	SM 12	Customer Satisfaction	2%	Actual / Target x Weight	n/a	Establish baseline for satisfactory customer rating (Third Party Survey)
		Sub-Total Weight	**55%**			
CORE PROCESS	**SO 8**	**Make Credit Data and System Interoperable and Up-to-Date with Global Standards**				
	SM 13	Percentage of Institutions Recognizing/Utilizing Credit Report from CIC	2%	Actual / Target x Weight	n/a	35% of the number of the actual submitting entities
	SO 9	**Build, Install and Maintain a Secure System Capable of Receiving, Collating, Hosting and Updating Data**				
	SM 14	System Availability (function of uptime and downtime)	3%	if $\geq$ 90% - 100% score x weight if $\geq$ 80% but < than 90% - 90% score x weight if $\geq$ 70% but < 80% - 80% score x weight if < 70% - 0% score x weight	n/a	90%
	SM 15	Performance and Usability Rating of the IT system	3%	if $\geq$ 90% - 100% score x weight if $\geq$ 80% but < than 90% - 90% score x weight if $\geq$ 70% but < 80% - 80% score x weight if < 70% - 0% score x weight	n/a	90% (Conducted through customer satisfaction rating)
	SM 16	No. of Channels to be Developed	2%	Actual / Target x Weight	n/a	3 Special Accessing Entities
		Sub-Total Weight	**10%**			

Component				Baseline Data	Target
	Objective/Measure	Weight	Rating System	2015	2016
SO 10	**Recruit, Equip and Retain Talented and Technologically Competent Employees**				
SM 17	Average Competency Level	5%	All or Nothing	Establishment of a competency model	Target baseline for competency level
SO 11	**Build an Organization Responsive to CIC Needs Over Time**				
SM 18	Percentage of Employees with Satisfactory Rating Based on Performance Evaluation Rating	2%	All or Nothing	n/a	Establish the SPMS
	Sub-Total Weight	**7%**			
	Total Weight	**100%**			

(Left vertical label: **LEARNING & GROWTH**)