

NATIONAL HOME MORTGAGE FINANCE CORPORATION (NHMFC)

Component					Baseline				Target		
	Objective/Measure	Formula	Weight	Rating System	2020	2021	2022	2023	2024	2025	
SOCIAL IMPACT	SO 1	Increase Funds to Make Housing More Resilient, Accessible, and Affordable									
	SM 1a	Number of Milestones Completed for Bond Issuance	Actual Accomplishment	10.00%	Milestone ¹	Completed all milestones (One Bond Issued - BALAI Bonds 2)	No accomplishment	Completed all milestones (One Bond Issued - BALAI Shelter ABS)	Completed only up to milestone 3 (Submission of the Securitization Plan to the SEC)	One (1) Bond Issuance	4 milestones completed (Up to the approval of the Securitization Plan by the SEC)
	SM 1b	Value of Bond Issuance	Absolute Value	5.00%	(Actual / Target) × Weight	₱319.32 Million	N/A	₱715.15 Million	N/A	N/A	₱1.500 Billion
	SM 2	Value of Funds Provided to Originators	Total amount of Housing Receivables Purchased from Originators	15.00%	(Actual / Target) × Weight	₱1.10 Billion	₱1.10 Billion	₱1.66 Billion	₱1.95 Billion	₱2.10 Billion	₱2,000,450,000
			Sub-total	30.00%							
FINANCIAL	SO 2	Ensure Financial Sustainability Through Effective and Efficient Collection and Fund Utilization									
	SM 3	Net Income before NG Subsidy	Total Income (net of NG Subsidy) - Total Expenses	10.00%	(Actual / Target) × Weight	₱19.46 Million	₱220.56 Million	₱209.66 Million	₱398.87 Million	₱336.92 Million	₱837.08 million

¹ See Appendix A.

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SM 4	Improve Collection Efficiency Rate (CER)									
SM 4a	HLRPP CER	Cumulative Collection (Principal + Interest) / Cumulative Billing (Principal + Interest)	5.00%	(Actual / Target) × Weight	N/A	52.51%	52.07%	86.30%	88%	90%
SM 4b	UHLP CER	Total Collection for the Year / Total Target Collection for the Year	5.00%	(Actual / Target) × Weight	N/A			49.06%	52%	55%
SM 5	Reduction of Non-Performing Assets (NPAs)	Foreclosed Properties Ending Balance ² – Foreclosed Properties Beginning Balance ³	5.00%	(Actual / Target) × Weight	N/A	₱82.86 Million	₱88.96 Million	₱78.32 Million	₱100.00 Million	₱100.00 Million
SM 6	Budget Utilization Rate									
SM 6a	GAA Subsidies – Amounts Obligated	Total Obligated / Total GAA Subsidy	2.50%	(Actual / Target) × Weight	N/A	N/A	79.85%	98.54%	90.00%	90.00%

² Pertains to the sum of the Investment Properties and Non-Current Assets Held For Sale as of the last day of the previous year.

³ Pertains to the sum of the Investment Properties and Non-Current Assets Held For Sale as of the last day of the current year.

2025 Performance Scorecard

Component					Baseline				Target	
Objective/Measure	Formula	Weight	Rating System	2020	2021	2022	2023	2024	2025	
SM 6b	GAA Subsidies – Amounts Disbursed	Amounts Disbursed / Total Obligated Subsidy	2.50%	(Actual / Target) × Weight	N/A	N/A	92.42%	96.81%	90.00%	90.00%
SM 6c	Corporate Funds – CO and MOOE	Total Disbursements / Total DBM-Approved COB (both net of PS Cost)	5.00%	(Actual / Target) × Weight	N/A	N/A	73.79%	95.39%	90.00%	90.00%
Sub-total		35.00%								
SO 3	Provide Responsive Services to Clients									
SM 7	Percentage of Satisfied Customers	Number of Individual Customers who gave a Rating of at least Satisfactory / Total Number of Respondents	10.00%	(Actual / Target) × Weight If below 80% = 0%	85.1% (Individual Customers) 87.5% (Originators)	78% (Individual Customers) 93% (Originators)	100% (Individual Customers) 100% (Originators)	97.04%	90.00%	90.00%
Sub-total		10.00%								

STAKEHOLDERS

Component					Baseline				Target		
Objective/Measure	Formula	Weight	Rating System	2020	2021	2022	2023	2024	2025		
SO 4 Enhance Policies and Procedures for Efficiency, Inclusivity, and Organizational Resilience and Sustainability											
INTERNAL PROCESS	SM 8	Percentage of Application for the Provision of Housing Finance Processed within Applicable Turnaround Time	Number of applications for the provision of housing finance processed within applicable turnaround time / Total number of applications	5.00%	(Actual / Target) × Weight	97.93% Applications Processed within 11 Working Days	99.33% of Applications were Processed within Applicable Time	100% applications processed within eleven (11) working days for HLRPP 1 & 2 Twenty (20) working days for HLRPP 4 Accounts	98.21%	100%	100%
	SM 9	Compliance to Quality Standards (ISO QMS)	Actual Accomplishment	5.00%	All or Nothing	Maintained ISO 9001: 2015 Certification	Maintained ISO 9001: 2015 Certification Third-Party Readiness Certification to ISO 27001:2013	Maintained ISO 9001: 2015 Certification	ISO 9001: 2015 Re-certification	Retain ISO 9001: 2015 Certification	ISO 9001:2015 Re-certification

2025 Performance Scorecard

Component					Baseline				Target	
Objective/Measure	Formula	Weight	Rating System	2020	2021	2022	2023	2024	2025	
SM 10	Number of ISSP Projects Completed On-Time	Number of Deliverable Projects Completed / Total Number of Deliverable Projects	5.00%	(Actual / Target) × Weight	67% Attainment of the 2020 Deliverables	Two (2) systems were completed in 2021	100% Attainment of 2022 deliverables (based on DICT-endorsed/approved ISSP 2021-2023)	100% Attainment of 2023 deliverables (based on DICT-endorsed/approved ISSP 2021-2023)	100% Attainment of 2024 deliverables (based on DICT-endorsed/approved ISSP 2024-2026)	100% of Projects Completed On-Time (based on DICT-endorsed/approved ISSP 2024-2026)
Sub-total		15.00%								
SO 5 Strengthen Organizational Capabilities & Enhance Employee Competency										
SM 11	Development and Implementation of Disaster Risk Reduction and Management (DRRM) Plan	Actual Accomplishment	5.00%	All or Nothing	N/A	N/A	N/A	N/A	N/A	Board-approved Enhanced Public Service Continuity Plan
SM 12	Percentage of Employees with Required Competencies Met	No. of Plantilla Employees Meeting Required Competencies / Total Filled Plantilla by Year-End	5.00%	(Actual / Target) × Weight	N/A	N/A	N/A	N/A	Improved Organizational Competency Level	50%
Sub-total		10.00%								
TOTAL		100.00%								

LEARNING & GROWTH

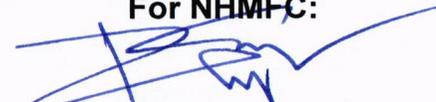
Component				Baseline				Target	
Objective/Measure	Formula	Weight	Rating System	2020	2021	2022	2023	2024	2025
Bonus Strategic Measure/s:									
GAD Budget Utilization		1.00%	All or Nothing	-	-	-	-	-	5.00% Utilization of the Total COB for GAD
ISO Certification on Environmental Management System (EMS) or Business Continuity Management System (BCMS)		1.00%	All or Nothing	-	-	-	-	-	ISO 14001:2015 Certification
									ISO 22301:2019 Certification
Total		2.00%							

For GCG:



ATTY. MARIUS P. CORPUS
Chairperson

For NHMFC:



HON. RENATO L. TOBIAS
President

NHMFC 2025 PERFORMANCE SCORECARD
MILESTONE RATING SYSTEM FOR SM 1a

No.	Milestone	Rating
1	Creation of Asset Pool	4.00%
2	Engagement of Third Parties	2.00%
3	Submission of the Securitization Plan to the SEC	2.00%
4	Approval of the Securitization Plan by the SEC	2.00%
	Total	10.00%

