

# 2025 PERFORMANCE SCORECARD (Annex B)

## SMALL BUSINESS CORPORATION (SB CORP) 2025 Performance Scorecard

	COMPONENTS				BASELINE DATA		2024		2025 TARGET	
	OBJECTIVES / MEASURES	FORMULA	WT.	RATING SYSTEM	2022	2023	TARGET	REPORTED ACCOMPLISHMENT <sup>1</sup>		
SOCIAL OUTCOME	SO 1	Growth and Graduation/Transformation of MSMEs								
	SM 1	Increase Total Financing Portfolio	Year-End Gross Amount of Portfolio	15.0%	(Actual/Target) x Weight	₱12.35 Billion	₱15.66 Billion	₱15.66 Billion	₱17.36 Billion	₱18.16 Billion
	SM 2	New Micro, Small, and Medium Enterprise (MSME) Borrowers	Number of New Active MSME Borrowers in 2025	15.0%	(Actual/Target) x Weight	-	-	-	-	New Borrowers of 27,500 <sup>2</sup>
	SM 3	Spread Distribution of Financing Portfolios Nationwide	Aggregate loan portfolio in the 20 poorest provinces <sup>3</sup>	10.0%	(Actual/Target) x Weight	-	-	-	-	14% increase in the aggregate loan portfolio in the 20 poorest provinces vs. previous year
		Sub-total		40.0%						
	SO 2	Good governance and cost-efficiency in the management of stakeholders' investments, attaining sustainable and growing financial returns.								
	SM 4a	Increase Net Operating Income	Operating Revenue – Operating Expenses	5.0%	(Actual / Target) x Weight	-	₱192.10 Million	₱261.29 Million (before credit cost)	₱564.40 Million (before credit cost)	₱187.09 Million (before credit cost)

<sup>1</sup> Based on the submitted Report of SB Corp.

<sup>2</sup> Specific to 2025 new borrowers who have not availed any loans from the previous years.

<sup>3</sup> Based on the 2023 Poverty Incidence Report of the Philippine Statistics Authority (PSA).

*Proactive Finance*



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	OBJECTIVES / MEASURES		FORMULA	WT.	RATING SYSTEM	2022	2023	TARGET	REPORTED ACCOMPLISHMENT <sup>1</sup>	2025 TARGET
FINANCE	SM 4b	Improve Return on Equity	Adjusted profit / (loss) after tax <sup>4</sup>	5.0%	{{1-[(Actual / Target) / Target]}} x Weight	1.24%	1.52%	7%	8.36% <sup>5</sup>	3.96%
	SM 5	Improve Past Due Rate	Per BSP Definition	5.0%	{{1-[(Actual / Target) / Target]}} x Weight	37.96% (CARES) 24.11% (Non-CARES)	25.62%	30%	27.58%	30%
	SM 6	Efficient Utilization of Corporate Budget								
	SM 6a	Obligations Budget Utilization Rate (BUR)	Total Obligations/DBM-Approved Corporate Operating Budget (both net of PS Cost)	5.0%	(Actual / Target) x Weight  0%= less than 70%	77.34%	100%	90%	69% <sup>6</sup>	90%

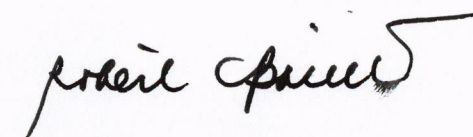
<sup>4</sup> where adjusted profit (loss) after tax is profit (loss) after tax as shown in the statement of the comprehensive income excluding: (a) subsidy income, (b) expenses subsidized as allowed by law, (c) credit cost or loan loss provisioning.

<sup>5</sup> Based on the 2024 3<sup>rd</sup> Quarter Monitoring Report.

<sup>6</sup> *Id.*



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OBJECTIVES / MEASURES		FORMULA	WT.	RATING SYSTEM	2022	2023	TARGET	REPORTED ACCOMPLISHMENT <sup>1</sup>	2025 TARGET
SM 6b	Disbursement BUR	Total Disbursement/ Total Obligations (both net of PS Cost)	2.5%	(Actual / Target) x Weight  0%= less than 70%	99.98%	99.95%	90%	100%	90%
		Total Disbursement/ DBM-Approved Corporate Operating Budget for Subsidy	2.5%	(Actual / Target) x Weight  0%= less than 70%	100%	100%	90%	74% <sup>7</sup>	90%
	Sub-total		25.0%						
SO 3	Excellent customer experience of our clients throughout their transactions journey with us (direct borrowers, conduits and other partners)								
SM 7	Percentage of Satisfied Customers	Number of Stakeholders Who Gave a Rating of at Least Satisfactory/Total Number of Respondents	5%	(Actual / Target) x Weight  0%= less than 80%	94%	96.26%	90%	For validation by ARTA	90%

<sup>7</sup> Based on the 2024 3<sup>rd</sup> Quarter Monitoring Report.




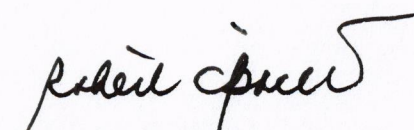
	COMPONENTS					BASELINE DATA		2024		
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CUSTOMERS	SM 8	Improve Turn Around Time (TAT) in the Processing of Loan Applications	Number of Applications with Complete Documents Processed within Applicable Turn Around Time / Total Number of Applications	10%	(Actual / Target) x Weight	89.32%	Unverifiable	100% of Applications Processed within Prescribed Turnaround Time	78.23% <sup>8</sup>	100% of Applications Processed within Prescribed Turnaround Time
		Sub-total		15%						
	SO 4	Technology-driven organizational systems that support analytics-based decision-making, innovation, responsiveness, and information security								
	SM 9	Automate Existing Systems and Processes	Percentage of Accomplishments based on the DICT-approved ISSP 2025-2027	5%	(Actual / Target) x Weight	71.93% of ISSP projects completed and substantiated with documents	3 out of 11 deliverables accomplished	100% Implementation of Deliverables (Based on DICT-Approved ISSP 2022-2024)	82% of the deliverables attained. <sup>9</sup>	100% Accomplishment of 2025 Deliverables based on DICT-Approved ISSP 2025-2027

<sup>8</sup> Id.<sup>9</sup> Based on the 2024 3<sup>rd</sup> Quarter Monitoring Report.

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INTERNAL PROCESS	SM 10	Attain ISO 9001:2015: Certification	Actual Accomplishment	5%	All or Nothing	ISO 9001:2015 Certification for HO, NLG, and MG was maintained;  ISO 9001:2015 Certification for Visayas Group was secured	Maintain ISO 9001:2015 certification for the entire organization	Maintain ISO 9001:2015 certification for the entire organization	3 out of 4 deliverables accomplished 1. ISO Training/Employee Familiarization 2. IQA Training 3. Internal Audit. <sup>10</sup>	Maintain ISO 9001:2015 certification for the entire organization
		Sub-total		10%						
	SO 5	Established competencies and corporate culture of SB Corp workforce as growth drivers for MSMEs								
LEARNING	SM 11	Competency Level on the Organization								
	SM 11a	Board – Approved Revised Competency Framework	Development of Board – Approved Revised Competency Framework	2.5%	All or Nothing	0.0144 improvement in the Competency Baseline of	0.47 Improvement	Improvement on the competency baseline of the organization	90% completion rate (Completed 10 out of the 11 scheduled training programs)	Board – Approved Revised Competency Framework

<sup>10</sup> Based on the 2024 3<sup>rd</sup> Quarter Monitoring Report.




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	SM 11b	Establish Baseline based on the Board – Approved Revised Competency Framework	Establish Baseline <sup>12</sup> for the Revised Competency Framework	2.5%	All or Nothing	the Organization			100% completion rate (For individual/external training requests) <sup>11</sup>	Establish Baseline for the Revised Competency Framework
	SM 12	Development and Implementation of Disaster Risk Reduction and Management (DRRM) Plan	Development of DRRM Plan	2.5%	All or Nothing	-	-	-	-	Board– Approved Public Service Continuity Plan
	SM 13	Conduct of GEDSI – Related Trainings	Percentage of Employees with GEDSI – Related Training	2.5%	(Actual / Target) x Weight	-	-	-	-	100% Employees with GEDSI – Related Training
		Sub-total		10%						
		TOTAL		100%						
BONUS STRATEGIC MEASURE										

<sup>12</sup> The competency baseline of the organization shall pertain to the average percentage of required competencies met which can be computed using the following formula:

$$\frac{\sum_{b=1}^B \left[ \frac{\sum_{a=1}^A \left( \frac{\text{Actual Competency Level}}{\text{Required Competency Level}} \right)_a}{A} \right]_b}{B}$$

where: a = Competency required, A = Total number of competencies required of position, b = Personnel profiled, B = Total number of personnel profiled.

<sup>11</sup> Based on the 2024 3<sup>rd</sup> Quarter Monitoring Report.

*Robert C. Bana*



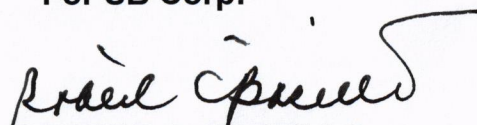
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GAD Budget Utilization		1%	All or Nothing	-	-	-	-	5% of Total COB
ISO Certification on any of the following standards: a. Environmental Management System b. Business Continuity Management System (BCMS)		1%	All or Nothing	-	-	-	-	a. ISO 14001:2015 Certification b. ISO 22301:2019 Certification

For GCG:



**HON. MARIUS P. CORPUS**  
Chairperson

For SB Corp:



**HON. ROBERT C. BASTILLO**  
President and Chief Executive Officer