



**SMALL BUSINESS CORPORATION
2017 PERFORMANCE SCORECARD**

Component			Target	2017 Accomplishment			
Objective/Measure	Formula	Weight	2017	As of June 2017	Rate	Weighted Score	
SOCIAL IMPACT PERSPECTIVE							
Strategic Objective 1 - Improved Access to Finance by Unserved MSMEs							
SM1	Total financing portfolio (in million pesos)	Year-end earning loan portfolio (to include: wholesale, MF wholesale, retail-regular; retail-ERF; equity financing, P3)	15.0%	3,901.50	2,541.41	65%	9.77%
SM2	Total number of MSMEs served	Absolute count, active retail lending and all ERF and equity financing clients, P3	10.0%	2,400	2,077	87%	8.65%
SM3	Partially-secured financing ratio (<i>not more than 50% secured</i>)	Number of unsecured borrowers/Total number of borrowers - retail lending and equity financing (based on approved borrowers within the year inclusive of credit line renewals; count inclusive of ERF, retail, P3-retail)	5.0%	85%	87%	102%	5.12%
SM4	First Time Borrowers Ratio	Number of first time borrowers with no prior borrowings from banks/Total number of borrowers - retail lending and equity financing, ERF, P3-retail (based on approved borrowers within the year inclusive of credit line renewals)	5.0%	42%	49%	117%	5.83%
Strategic Objective 2 - Mainstreamed MSME-Finance thru the Banking Sector							

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SM5	MSME loan portfolio of banks supported by SBCorp credit guarantee (in billions)	Loans guaranteed within the year	5.0%	1,000.0	275.05	0.28	1.38%
Sub-total			40.0%				30.75%
FINANCIAL PERSPECTIVE							
Strategic Objective 3 - Sustained Operating Income							
SM6	Operational Self-Sufficiency Ratio	Core revenues / Total expenses (wherein: Core revenues = interest income from financing programs; credit guarantee and venture capital; Total Expenses (<i>administrative expenses + finance cost + credit risk cost excluding capacity building cost</i>)	10.0%	80%	91%	114%	11.38%
Sub-total			10.0%				11.38%
CUSTOMER/STAKEHOLDER PERSPECTIVE							
Strategic Objective 4 - Customer Satisfaction							
SM7	Customer Satisfaction Survey	Absolute	10.0%	90% of respondents gave a rating of Satisfactory or higher	-	-	0.00%
SM8	Number of Capacity Building Participants	Includes RBL, SME-AO, Eepro & MSME clients under other capacity building services (cumulative)	5.0%	300	143	48%	2.38%
Sub-total			15.0%				2.38%

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INTERNAL PROCESS PERSPECTIVE							
Strategic Objective 5 - Improved Service Delivery							
SM9	Improved Processing Time for all accounts in credit lending	Number of days from CI to issuance of notice of approval	10.0%	ave. of 45 days	-	-	0
Strategic Objective 6 - Improved Resource Management thru Risk Management							
SM10	Risk Maintenance Rate	No. of risk-rated borrowers with BRR score 1 to 6 / Total number or risk-rated borrowers as of beginning of year under retail lending, excluding ERF	15%	90%	94%	104%	15.67%
Sub-total			25%				15.67%
LEARNING AND GROWTH PERSPECTIVE							
Strategic Objective 7 - Aligned Organization and Competence to Support Risk-based MSME							
SM11	Competency Level	No. of positions assessed/Total number of positions	5.0%	50% of competency gap of core busines addressed	-	-	0
Strategic Objective 8 - Established Quality Management System							
SM12	ISO Certification	Actual Accomplishment	5.0%	Maintain ISO 9001:2008 Certification and Readiness for ISO 9001:2015 Certification (ISO2015 training)	-	-	0
					-	-	0
Sub-total			10.0%				0.00%



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GRAND TOTAL			100%			89.55%

By the Technical Working Group for PAN