

PHILIPPINE DEPOSIT INSURANCE CORPORATION (PDIC)
2025 Performance Scorecard

	COMPONENT				BASELINE			2024		2025 TARGET	
	OBJECTIVE/MEASURE	FORMULA	WT.	RATING SYSTEM	2021	2022	2023	TARGET	REPORTED ACCOMPLISHMENT ¹		
SOCIO-ECONOMIC IMPACT	SO 1	Contribute to financial stability by (i) helping in the strengthening of banks, (ii) ensuring crisis preparedness, and (iii) initiating programs on financial inclusion									
	SM 1	Conduct of training for banks in partnership with bankers' associations on internal controls, good governance, and compliance, focusing on deposit operations	Actual Accomplishment	2%	All or Nothing	-	-	-	-	-	Board-approved training program
				2%	All or Nothing	-	-	-	-	-	Conducted at least one (1) training program
	SM 2	Crisis preparedness through alignment of PDIC's Financial Crisis Management and Resolution (FCMR) handbook and the PDIC's implementing Financial Crisis Management Plans (FCMPs) with the 2022 FSCC Systemic Risk Crisis Management Framework	Actual Accomplishment	2%	All or Nothing	Board-Approved Takeover Plan and Claims Settlement Plan	RT & Co. facilitated and assessed the conduct of Internal Financial Simulation Exercise (IFCSE) specific to the closure of domestic systemically important bank (DSIB)	The Revised Financial Crisis Management Plan sufficiently addressed the gaps identified in the 2022 internal simulation	Revised FCMP to include Successive Bank Closure Scenario	Revised FCMP included the Successive Bank Closure Scenario ²	Board-approved Updated FCMR Handbook
				2%	All or Nothing				Report on the Conduct of IFCSE (for successive bank closures based on the revised FCMP)	Reportedly conducted IFCSE ³	Board-approved Enhanced FCMPs

¹ As of 4th Quarter 2024.

² Reportedly approved by the PDIC Board on 30 July 2024 per Resolution No. 2024-07-084 dated 31 July 2024.

³ Ibid.

	COMPONENT				BASELINE			2024			
	OBJECTIVE/MEASURE		FORMULA	WT.	RATING SYSTEM	2021	2022	2023	TARGET	REPORTED ACCOMPLISHMENT ¹	2025 TARGET
	SM 3	Development of programs to promote financial inclusion	Actual Accomplishment	2%	All or Nothing	-	-	-	-	-	Board-approved Targeted Financial Literacy Program
		Sub-total		10.0%							
FINANCIAL	SO 2	Build up the Deposit Insurance Fund (DIF) to an adequate level in relation to the estimated insured deposits									
	SM 4a	Ratio of DIF to EID	12-month average DIF /12-month average Estimated Insured Deposits	15%	(Actual / Target) x Weight	7.57%	8.22%	8.81%	6.50%	6.65% ⁴	5.10%
	SM 4b	Return on Investments	Investment Income / Average Total Investment	5.0%	(Actual / Target) x Weight	-	-	-	-	-	4.5%
	SM 4c	Expense Ratio	Expense (net of Provision for Insurance Losses) / Assessment Income	5.0%	(Actual / Target) x Weight	-	-	-	-	-	10%

⁴ As of 3rd Quarter 2024

CUSTOMERS / STAKEHOLDERS	COMPONENT				BASELINE			2024			
	OBJECTIVE/MEASURE		FORMULA	WT.	RATING SYSTEM	2021	2022	2023	TARGET	REPORTED ACCOMPLISHMENT ¹	2025 TARGET
	SO 3	Optimize disposal of corporate-acquired assets by implementing an efficient disposal strategy									
	SM 5	Offering for Sale of Corporate-Acquired Assets	Actual Accomplishment	7.5%	(Actual / Target) x Weight	-	-	-	250	225 ⁵	400
	SO 4	Ensure efficient budget utilization									
	SM 6	Budget Utilization Rate (BUR)	Total Disbursements/ Total Board-approved Corporate Operating Budget (both net of Personnel Services)	5%	(Actual / Target) x Weight	-	96.04%	64.93%	90%	30.77% ⁶	90.0%
	Sub-total			37.5%							
	SO 5	Enhance customer experience at every step of the service journey with PDIC									
	SM 7	Customer Satisfaction Survey Rating for External Customers	No. of respondents who gave a rating of at least "Agree" / Total number of respondents	5%	(Actual / Target) x Weight 0% if below 80%	82.67%	Borrowers: 85% Depositors: 81% Member Banks: 99%	87.59%	90.0%	93.8% ⁷	90.0%

⁵ As of 3rd Quarter 2024

⁶ As of 3rd Quarter 2024

⁷ As of 3rd Quarter 2024

	COMPONENT				BASELINE			2024		2025 TARGET	
	OBJECTIVE/MEASURE		FORMULA	WT.	RATING SYSTEM	2021	2022	2023	TARGET		REPORTED ACCOMPLISHMENT ¹
INTERNAL PROCESS	SO 6	Strengthen public trust in PDIC									
	SM 8	Institutional Reputation/ Trust Score	Actual Accomplishment	5%	All or nothing	-	4/6 programs on public awareness completed	Level of public awareness increased by 6% points from 19% in 2022 to 25% in 2023	5%-point increase in level of public awareness from 2023 survey results	Nationwide Public Awareness and Reputation Survey result will be completed by the service provider by year-end 2024. ⁸	Establishment of a Baseline Score Rating Based on 2025 Survey Results
		Sub-total		10%							
	SO 7	Settle valid deposit insurance claims within applicable processing time, aligned with international standards									
	SM 9a	Settlement of Valid Deposit Insurance Claims Promptly within Applicable Turn Around Time (TAT) For Accounts Eligible for Waived Filing of Claims	Number of valid insured deposits paid within TAT / Total number of valid insured deposits eligible for waived filing of claims	7.5%	(Actual / Target) x Weight	100% of claims settled within TAT	100% of claims settled within TAT	100% of claims settled within TAT	100% of claims settled within TAT	100% of claims settled within TAT in two (2) closed banks ⁹	100% of claims settled within TAT ¹⁰

⁸ As of 3rd Quarter 2024

⁹ As of 3rd Quarter 2024

¹⁰ The Turn-around Time (TAT) is based on the TAT approved by the Board for implementation in 2023 via Board Resolution No. 2022-08-115 issued on 25 August 2022.

	COMPONENT				BASELINE			2024		2025 TARGET
	OBJECTIVE/MEASURE	FORMULA	WT.	RATING SYSTEM	2021	2022	2023	TARGET	REPORTED ACCOMPLISHMENT ¹	
SM 9b	Settlement of Valid Deposit Insurance Claims Promptly within Applicable Turn Around Time (TAT) - For Accounts with Requisite Filing of Claims	Number of valid insured deposits paid within TAT / Total number of valid deposit insurance claims filed during field operations claims settlement (FOCS)	7.5%	(Actual / Target) x Weight	100% of claims settled within TAT	100% of claims settled within TAT	100% of claims settled within TAT	100% of claims settled within TAT	100% of claims settled within TAT in two (2) closed banks ¹¹	100% of claims settled within TAT ¹²
SO 8	Distribute assets to creditors and terminate liquidation of closed banks within the period prescribed by the Rules on Liquidation on Closed Banks									
SM 10	Asset Distribution Plans (ADPs) of Closed Banks Filed with the Liquidation Court	Actual Accomplishment	10%	(Actual / Target) x Weight	-	42 ADPs	43 ADPs	43 ADPs	11 ADPs ¹³	46 ADPs

¹¹ As of 3rd Quarter 2024

¹² The Turn-around Time (TAT) is based on the TAT approved by the Board for implementation in 2023 via Board Resolution No. 2022-08-115 issued on 25 August 2022.

¹³ As of 3rd Quarter 2024

COMPONENT					BASELINE			2024		
OBJECTIVE/MEASURE		FORMULA	WT.	RATING SYSTEM	2021	2022	2023	TARGET	REPORTED ACCOMPLISHMENT ¹	2025 TARGET
SO 9 Ensure compliance of processes and systems with international standards										
SM 11	Compliance to Quality Standards (ISO QMS)	Actual Accomplishment	5%	All or nothing per target ISO-certified process	Passed the surveillance audit and maintained its existing Certification on the following processes: AMB, CSO, LM, RPD, and BE	100% 5 out of 5 processes maintained ISO Certification: CSO and AMB re-certified with ISO Certification dated 25 May 2022 RPD re-certified with ISO Certification dated 20 December 2022	100% CSO and AMB - Passed the 1st Surveillance Audit conducted on 12 May 2023 RPD - Passed the 1st Surveillance Audit conducted on 06 November 2023 LM and BE - Passed the Recertification Audit conducted on 13 November 2023	Maintain ISO Certification for Assessment of Member Banks (AMB), Claims Settlement Operations (CSO), Loans Management (LM), Real Property Disposal (RPD), Bank Examination (BE)	Passed the 2 nd Surveillance Audit of AMB and CSO conducted by SOCOTEC on 9 May 2024. ¹⁴	Maintain ISO 9001:2015 Certification for Assessment of Member Banks (AMB), Claims Settlement Operations (CSO), Loans Management (LM), Real Property Disposal (RPD), Bank Examination (BE)
Sub-total			30%							

¹⁴ As of 3rd Quarter 2024

LEARNING & GROWTH	COMPONENT				BASELINE			2024			
	OBJECTIVE/MEASURE		FORMULA	WT.	RATING SYSTEM	2021	2022	2023	TARGET	REPORTED ACCOMPLISHMENT ¹	2025 TARGET
	SO 10	Recruit, develop and retain motivated and competent workforce									
	SM 12	Improvement in the Competency Level of the Organization	Competency Baseline current year - Competency Baseline previous year	5%	All or nothing	Improve-ment on the Competency Level of the Organization by 0.12858 or 12.04% from 1.06778 in 2020 to 1.19636 in 2021	Improvement on the Competency Level of the Organization by 0.09987 or 8.36% from 1.19400 in 2021 to 1.29387 in 2022	100% Competency Level of the Organization based on 375 qualified reassessed employees is at 1.35009 or 4.35% improvement over the CL-2022 of 1.29387	Establishment of a baseline using the Board-approved revised Competency Framework	Board-approved Competency Framework	Increase from prior year's competency level
									Board-approved Career Development and Management Program (CDMP)	Board-approved Career Development and Succession Management Program (CDSMP) Framework	
	SO 11	Be an agile and digitally transformed organization									
	SM 13	Implementation of the Information Systems Strategic Plan (ISSP)	Actual Accomplishment	5%	All or nothing per target Information and Communica-tion Technology (ICT) and Information Systems (IS)	Completed 7 out of 9 ICT projects	5 out of 6 ICT and IS projects implemented	5 out of 6 ICT and IS projects implemented based on the ISSP	100% implementation of ICT and IS projects based on the ISSP	2 out of 7 ICT projects implemented per ISSP ¹⁵	100% implementation of ICT and IS projects based on the ISSP

¹⁵ As of 3rd Quarter 2024

Component					Baseline			2024		
Objective/Measure		Formula	WT.	Rating System	2021	2022	2023	Target	Reported Accomplishment ¹	2025 Target
SO 12	Be disaster-resilient by enhancing disaster preparedness to reduce vulnerability and ensure continuity of services									
SM 14	Development and Implementation of Disaster Risk Reduction and Management (DRRM) Plan	Actual Accomplishment	2.5%	All or nothing	-	-	-	-	-	Board-approved Public Service Continuity Plan (PSCP)
	Sub-total		12.5%							
	TOTAL		100%							
BONUS STRATEGIC MEASURE										
GAD Budget Utilization			1%	All or Nothing	-	-	-	-	-	5% of Total COB
ISO Certification on any of the following standards:			1%	All or Nothing	-	-	-	-	-	
	a. Environmental Management System Certification									ISO 14001:2015 Certification
	b. Business Continuity Management System									ISO 22301:2019 Certification

For GCG:



ATTY. MARIUS P. CORPUS

Chairperson

For PDIC:



HON. ROBERTO B. TAN

President and Chief Executive Officer