

SMALL BUSINESS CORPORATION

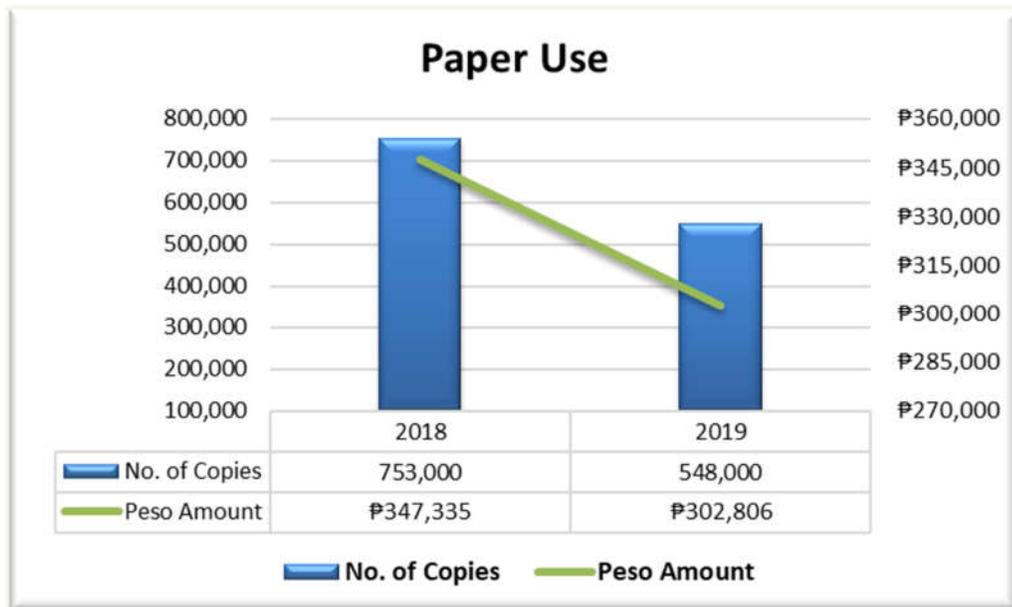
2019 GO GREEN REPORT

SB Corporation is committed to maintain a healthier and safer workplace for its employees and customers by engaging in green practices that will contribute to a sustainable environment. By doing so, SB Corporation aims to reduce waste, prevent pollution, minimize carbon footprint and, ultimately, inspire its employees and customers to integrate green thinking in all aspects of their individual lives.

For 2019, **SB Corporation’s environmental conservation achievements** focused on the following areas:

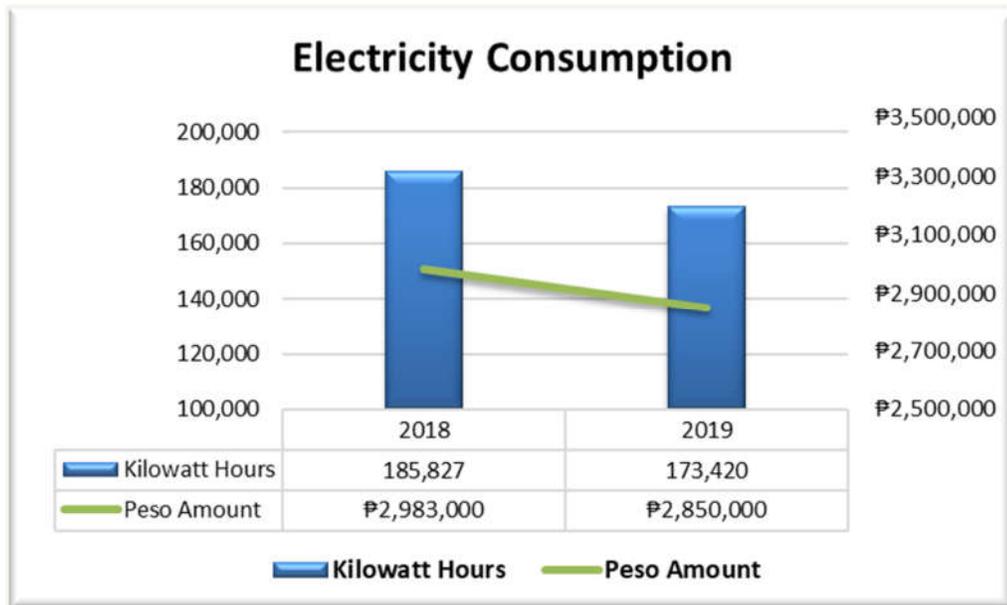
1. Paper Use

As a result of increasing digital transactions and a policy of reusing usable paper, there was a remarkable **reduction** in paper consumption in 2019, as much as **27% in number of copies** and **13% in actual cost**.



2. Electricity Consumption

A slight improvement in electricity consumption is seen in 2019 despite 10% increase in manpower and heightened P3 operations – with **reduction of 7% in kilowatt hours** and **4% in actual cost**.



This modest savings in electricity consumption reflects employees’ consciousness in conserving use of electricity, such as turning off lights and aircon during lunch breaks, turning it on at a later time in the morning, and shutting it off at an earlier time in the afternoon.

3. Supplies Inventory

By establishing a more economical reorder point, we were able to deliver the same level of service efficiency while maintaining more productive use of funds, which resulted to **46% reduction in actual cost**.



While we were not able to generate savings in **fuel consumption** in 2019 due to 1) 10% increase in personnel; 2) Increased marketing and loan evaluation efforts; and most importantly, 3) intensive after-loan credit monitoring as a measure to increase account viability, ***the minimal increase in fuel consumption (0.8% in consumption by liters and 1.6% in actual cost) is more than compensated by the cited gains/process improvements in the credit delivery system.***

