## HOME DEVELOPMENT MUTUAL FUND Performance Scorecard CY 2015

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	Object	ive / Measure	Rating System	Target	Weight	Actual	Weight	Actual	Weight	Remarks
	SO 1	Sustain Memb	ership Generation		1	g*			8 9	
Customer	SM1	Increase in Membership Level	Simple Average (i.e. Actual / Target), but shall not exceed 100%	16,428,873	10%	15,889,339	9.672%	15,889,339	9.672%	Adopt. PAG-IBIG Membership Level increased by 178.76% from CY 2004 to 2015, and 81.03% from CY 2010 to 2015. Western Visayas and Cagayan Valley Region have the lowest performance rating at 85% and 89%, respectively Only NCR South (CBD and NCR South (Outside

Ohiec	tive / Measure	Rating System	Target	\A/aimb4	Reported Ac	complishment	Validated Ac	Validated Accomplishment	
	- Inicasure	ixating System	rarget	Weight	Actual	Weight	Actual	Weight	Remarks
									CBD) exceeded their targets Membership performance for OFW was at 100%.
SO 2	Deliver Custon	mer-Focused Produ	ucts						
SM2a	Short-Term Loans Availment (PHP billion)	Simple Average (i.e. Actual / Target), but shall not exceed 100%	42.173	4.5%	42.43	4.500%	42.43	4.500%	Adopt
SM2b	Short-Term Loans Availment (Borrowers)	Simple Average (i.e. Actual / Target), but shall not exceed 100%	2,114,265	4.5%	2,073,171	4.413%	2,073,171	4.413%	Adopt
SM2c	Calamity Loan	100%: 5% <100%: 0%	100%	5%	100%	5.000%	100%	5.000%	Adopt
SM3	Provident Benefit Claims	100%: 5% <100%: 0%	100%	5%	100%	5.000%	100%	5.000%	Adopt.
SM4a	End-User Financing Availment (PHP billion)	Simple Average (i.e. Actual / Target), but shall not exceed 100%	51.844	5%	55.762	5.000%	55.762	5.000%	Adopt

		D 41 0 4		144-1-1-4	Reported Acc	complishment	Validated Ac	complishment	Remarks
Objec	tive / Measure	Rating System	Target	Weight	Actual	Weight	Actual	Weight	Remarks
SM4b	End-User Financing Availment (No. of Units)	Simple Average (i.e. Actual / Target), but shall not exceed 100%	71,918	5%	72,270	5.000%	72,270	5.000%	Adopt
SO 3	Enhance Custo	omer Satisfaction 1	Through Impro	oved Delive	ery of Service				
SM5	CSC ARTA Rating	Simple Average (i.e. Actual / Target), but shall not exceed 100%	85%	2%	88%	2.000%	88%	2.000%	Adopt
SM6	Satisfaction Rating Through Third Party Survey	Simple Average (i.e. Actual / Target), but shall not exceed 100%	85%	2%	91%	2.000%	80.000%	1.880%	Reported accomplish ment was based on rating scale of ARTA even though the third party survey is SWS. There is no good conceptual basis for doing this. The validated accomplish ment is based on the SWS

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	Objec	tive / Measure	Rating System	Target	Weight	Actual	Weight	Actual	Weight	Remarks
										satisfactory rating.
	SO 4	Increase in As							3	γ
	SM7	Increase in Financial Assets (PHP billion)	Simple Average (i.e. Actual / Target), but shall not exceed 100%	420,031	5%	421.053	5.000%	421.053	5.000%	Adopt
Financial	SM8	Increase Members' Savings (PHP billion)	Simple Average (i.e. Actual / Target), but shall not exceed 100%	31.59	5%	30.713	4.861%	30.713	4.861%	Adopt. The Pag- IBIG Fund International Operations Group (PIOG) has the lowest performance rating at 88%. Only 4 out of 21 field units exceeded their targets.
	SO 5	Improve Asset	Quality							
	SM9a	Collection Efficiency for Short-Term Loans	Simple Average (i.e. Actual / Target), but shall not exceed 100%	95%	3%	91.93%	2.903%	91.93%	2.903%	Adopt
	SM9b	Collection Efficiency for Housing Loans	Simple Average (i.e. Actual / Target), but shall not	90%	5%	93.86%	5.000%	93.86%	5.000%	Adopt

	Ohioot	iivo / Macaura	Dating System	1 -		Reported Acc	complishment	Validated Accomplishment		_
	Object	ive / Measure	Rating System	rarget	weight	Actual	Weight	Actual	Weight	Remarks
			exceed 100%							,
	SM10a	Performing Loans Ratio for Accounts Taken Out 2011 Onwards	Simple Average (i.e. Actual / Target), but shall not exceed 100%	95%	3%	86.81%	2.741%	86.81%	2.741%	Adopt
	SM10b	Performing Loans Ratio for Accounts Taken Out Prior to 2011	Simple Average (i.e. Actual / Target), but shall not exceed 100%	79%	2%	80.43%	2.000%	80.43%	2.000%	Adopt
	SO 6	Increase Net In	come						9	
	SM11	Grow Net Income (PHP billion)	Simple Average (i.e. Actual / Target), but shall not exceed 100%	19.996	5%	20.521	5.000%	20.521	5.000%	Adopt
	SO 7	Provide Better	Access and Conve	enience to Me	mbers					L
locess	SM12	Number of Branches	Simple Average (i.e. Actual / Target), but shall not exceed 100%	117	2%	112	1.915%	112	1.915%	Adopt
III CIII II I OCC33	SM13	Checkless Disbursement s of MPL and Calamity Loan Proceeds	Simple Average (i.e. Actual / Target), but shall not exceed 100%	60%	3%	77.42%	3.000%	77.42%	3.000%	Adopt
	SO 8	Simplify Processes and Integrate								

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	Objective / Measure	Rating System	Target	Weight	Actual	Weight	Actual	Weight	Remarks	
		Systems					*			
×	SM14	Multi-Purpose and Housing Loan Processed	Simple Average (i.e. Actual / Target), but shall not exceed 100%	80%	14%	92%	14.000%	92%	14.000%	Adopt
	SO 9	Develop Comp	etencies and Pote	ntials of Fund	Officers a	nd Employees				,
Learning and Growth	SM15	ISO Certification for All Branches and All Processes	Simple Average (i.e. Actual / Target), but shall not exceed 100%	87%	5%	82%	4.713%	82%	4.713%	Adopt. The ISO Certification project has a set of milestones with percentage (%) per milestone, with target at 87%. The actual milestones achieved at 82% was divided by 87%, and then multiplied by the weight of 5%, to arrive at 4.713%.

Objecti	ive / Measure	Rating System	Target	Weight	Reported Acc	Reported Accomplishment		Validated Accomplishment	
Coject	ive / incasure	rating System	larget	weight	Actual	Weight	Actual	Weight	Remarks
SM16	Competence Framework	Simple Average (i.e. Actual / Target), but shall not exceed 100%	9.5%	5%	2.5%	1.316%	2.5%	1.316%	Adopt. The Competence Framework project has a set of milestones with percentage (%) per milestone, with target at 9.5%. The actual milestones achieved at 2.5% was divided by 9.5%, and then multiplied by the weight of 5%, to arrive at 1.316%.
				100%		95.034%		94.914%	