

AL-AMANAH ISLAMIC INVESTMENT BANK OF THE PHILIPPINES (AAIIBP)
Recalibrated 2020 Performance Scorecard

Component					Baseline Data		Target		
	Objective/Measure	Formula	Weight	Rating System	2017	2018	2019	2020	
FINANCIAL	SO 1	Maximize Utilization of Loanable Funds							
	SM 1	Increase of Loan Releases	Actual Accomplishment	15%	(Actual / Target) x Weight	₱101.223 Million	₱489.808 Million	NA	<u>₱ 558.04 Million</u>
	SO 2	Manage Cost and Expenses							
	SM 2	Minimize Net Loss	Total Revenue – Total Expenses	10%	10% = ₱(53.41) Million and lower; 5% = higher than ₱(53.41) Million to ₱(70) Million; 0% = Higher than ₱(70) Million.	NA	₱(51 Million)	₱(51 Million)	<u>₱(84.71 Million)</u>
	SO 3	Grow Funding Base							
	SM 3	Increase Deposit Level	Sum of all Deposits from Private and Government Sector	15%	(Actual / Target) x Weight	₱463.49 Million	₱591.48 Million	₱694.73 Million	<u>₱ 685.77 Million</u>
	SM 4	Manage Net Non-Performing Loans Ratio	(Non-performing Loans – Specific Loan Loss Provision) / Total Loan Portfolio	10%	{1-[(Actual - Target) / Target] x Weight} 2% and above = 0%	NA	<3%	1.16%	Not exceeding the Philippine bank standard as of end of the year
	Sub-total		50%						
CUSTOMER	SO 4	Develop Islamic Products and Services							
	SM 5	Increase Availment of Deposit Products (Islamic): Pilgrimage Savings Plan (PSP)	Total number of accounts under PSP	5%	(Actual / Target) x Weight	80	90	200	240

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	SM 6	Increase Availment of Financing Products (Islamic): - Al-Murabahah - Al-Bai Bithaman Ajil - Al-Ijarah	Total number of accounts under the Islamic Financing Program	5%	(Actual / Target) x Weight	15	20	25	<u>70</u> additional accounts
	SO 5	Attract New Accounts							
	SM 7	Increase Additional Number of Deposit Accounts (Conventional and Islamic net of DSWD Accounts)	Total number of new deposit accounts (Conventional and Islamic) less DSWD accounts	5%	(Actual / Target) x Weight	344	378	416	<u>8,343</u>
	SO 6	Ensure Customer Satisfaction							
	SM 8	Percentage of Satisfied Customers	Number of respondents who rated AAIIBP with at least Satisfactory and Very Satisfactory / Total number of respondents	10%	(Actual / Target) x Weight Below 80% = 0%	96% of total number of respondents gave a rating of at least Very Satisfactory	96% of total number of respondents gave a rating of at least Very Satisfactory	95%	95%
		Sub-total		25%					
INTERNAL PROCESS	SO 7	Increased Accessibility (ATM & other distribution channels)							
	SM 9	Increase Number of Branches with ATMs Installed	Number of Branches with ATMs installed	5%	(Actual / Target) x Weight	NA	3	4	<u>3</u>

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LEARNING & GROWTH	SO 8	Implement Process Improvements (Improved TAT, Controls)							
	SM 10	Percent of Transactions Processed within Turnaround Time (TAT)	Number of Loan transactions processed within the prescribed period / Total number of loan applications with complete documentation	10%	(Actual / Target) x Weight If below 93% = 0%	95%	96%	100%	100% of loan transactions are processed within the prescribed TAT ⁶
		Sub-total		15%					
	SO 9	Improve Competencies (Islamic Banking Operations)							
	SM 11	Improve Competencies of employees	Competency Baseline ⁷ 2020 – Competency Baseline 2019	10%	All or nothing	100% of employees with a rating of Poor and Needs improvement for Core competencies should be able to Meet the Standard	50% of employees meeting the desired level of competency	Improvement in the 2018 Competency baseline of the organization	Improvement on the Competency Level of the Organization based on the 2019 year-end assessment
		Sub-total		10%					
	TOTAL		100%						

⁶ Applicable Turnaround Time shall be in accordance with AAIIBP’s compliance with Republic Act No. 11032 otherwise known as the Ease of Doing Business and Efficient Government Service Delivery Act of 2018.

⁷ The competency baseline of the organization shall pertain to the average percentage of required competencies met which can be computed using the following formula:

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

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