

2021 PERFORMANCE SCORECARD (Annex B)

AL-AMANAH ISLAMIC INVESTMENT BANK OF THE PHILIPPINES

| Component | | | | | Baseline Data | | Target | | |
|-----------|-------------------|---|---|---------------|---|------------------|------------------|------------------|------------------|
| | Objective/Measure | Formula | Weight | Rating System | 2018 | 2019 | 2020 | 2021 | |
| FINANCIAL | SO 1 | Maximize Utilization of Loanable Funds | | | | | | | |
| | SM 1 | Increase of Loan Releases | Actual Accomplishment | 15% | (Actual / Target) x Weight | ₱489.81 Million | ₱248.06 Million | ₱558.04 Million | ₱750.02 Million |
| | SO 2 | Manage Cost and Expenses | | | | | | | |
| | SM 2 | Minimize Net Loss | Total Revenues – Total Expenses | 10% | (Actual / Target) x Weight | (₱77.14 Million) | (₱74.86 Million) | (₱84.71 Million) | (₱41.87 Million) |
| | SO 3 | Grow Funding Base | | | | | | | |
| | SM 3 | Increase Deposit Level | Sum of All Deposits from Private and Government Sectors | 15% | (Actual / Target) x Weight | ₱591.48 Million | ₱564.54 Million | ₱685.77 Million | ₱891.77 Million |
| | SM 4 | Manage Gross Past Due Rate | Gross Past Due/Total Loan Portfolio | 10% | {1 – [(Actual – Target) / Target] x Weight} 23% and above = 0% | 5.09% | 10.10% | Not Applicable | 17% |
| | | Sub-total | 50% | | | | | | |
| CUSTOMERS | 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 | 6% | (Actual/Target) x Weight | 90 | 200 | 240 | 550 |

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|------------------|-------------------|--|---|---------------|--|------|--------|-------|-------|
| | Objective/Measure | Formula | Weight | Rating System | 2018 | 2019 | 2020 | 2021 | |
| CUSTOMERS | 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 | 6% | (Actual/Target) x Weight | 20 | 25 | 190 | 419 |
| | SO 5 | Attract New Accounts | | | | | | | |
| | SM 7 | Number of Deposit Accounts (Conventional and Islamic) ¹ | Absolute Number | 6% | (Actual/Target) x Weight | N/A | N/A | 8,343 | 8,566 |
| | SO 6 | Ensure Customer Satisfaction | | | | | | | |
| | SM 8 | Percentage of Satisfied Customers | Number of Respondents who gave a rating of at least Very Satisfactory / Total Number of Respondents | 12% | (Actual/Target) x Weight Below 80% = 0% | 96% | 96% | 95% | 95% |
| | | Sub-total | | 30% | | | | | |
| INTERNAL PROCESS | SO 7 | Increased Accessibility (ATM and Other Distribution Channels) | | | | | | | |
| | SM 9 | Increase Number of Customer Touchpoints | Actual No. of Branches, ATMs, POS/micro-ATMs as of end of year | 5% | (Actual /Target) x Weight | N/A | N/A | N/A | 66 |

¹ Net of DSWD Accounts.

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|---------------------|-------------------|--|---|---------------|---|--|---|---|---|
| | Objective/Measure | Formula | Weight | Rating System | 2018 | 2019 | 2020 | 2021 | |
| INTERNAL PROCESS | SO 8 | Implement Process Improvements (Improved TAT, Controls) | | | | | | | |
| | SM 10 | Percentage of Transactions Processed within TAT | No. 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% | 96% | 100% | 100% | 100% ² |
| | Sub-total | | | 15% | | | | | |
| | | | | | | | | | |
| LEARNING AND GROWTH | SO 9 | Improve Competencies (Islamic Banking and Operations) | | | | | | | |
| | SM 11 | Improve Competencies of Employees | Competency Baseline 2021 ³ – Competency Baseline 2020 | 5% | All or Nothing | 50% of Employees Meeting Desired Level of Competency | Improvement on the 2017 Competency Baseline of the Organization | Improvement on the Competency of the Organization based on the 2019 year-end assessment | Improvement on the Competency Level of the Organization based on the 2020 year-end assessment |
| | Sub-total | | | 5% | | | | | |
| Total | | | 100% | | | | | | |

² 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

³ The competency baseline of the organization shall pertain to the average percentage of required competencies met which can be computed using the following formula:

$$\frac{\sum_{a=1}^{\#} \left(\frac{\text{Actual Competency Level}}{\text{Required Competency Level}} \right)}{\#}$$

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

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