

PERFORMANCE SCORECARD 2018 (Annex B)

AL-AMANAH ISLAMIC INVESTMENT BANK OF THE PHILIPPINES

	Component				Baseline Data		Target		
	Objective/Measure	Formula	Weight	Rating System	2015	2016	2017	2018	
FINANCIAL	SO 1 Maximize Utilization of Loanable Funds								
	SM 1	Grow Amount of Outstanding Loans Granted	Net amount of all loans and financing accounts	15%	(Actual/Target) x Weight 0% = If below ₱200 Million	₱191.69 Million	₱186.87 Million	₱326 Million	₱385.32 Million
	SO 2 Manage Cost and Expenses								
	SM 2	Minimize Net Loss	Total Revenues – Total Expenses	10%	10% = (₱51 Million) and Below 5% = (₱52 Million) to (₱70 Million) 0% = (₱71 Million) and higher	₱(23.54 Million)	₱(51.55Million)	₱(59.10 Million)	₱(51 Million)
	SO 3 Grow Funding Base								
	SM 3	Increase Deposit Level	Sum of all Deposits from Private and Government Sector	15%	(Actual/Target) x Weight 0% = If Below ₱340 Million	₱402.29 Million	₱304.62 Million	₱405 Million	₱542 Million

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		Component				Baseline Data		Target	
Objective/Measure	Formula	Weight	Rating System	2015	2016	2017	2018		
SM 4	Manage Net Non-Performing Loans Ratio	(Non-performing Loans - Specific Loan Loss provision) / Total Loan Portfolio	10%	All or Nothing	1.67%	1.08%	0.73%	Less than or equal to 3%	
	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	5%	(Actual / Target) x Weight	71	22	80	90
	SM 6	Increase Availment of Financing Products (Islamic) - Murabahah - Al-Bai Bithaman Ajil - Al-Ijarah Muntahia Bittamleek	Total number of accounts under the Islamic Financing Program	5%	(Actual / Target) x Weight	6	1	15	20
	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	+124 (Total of 3,340)	+97 (Total of 3,437)	+ 344 (Total of 3,781)	+378 (Total of 4,159)

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	Objective/Measure	Component			Baseline Data		Target		
		Formula	Weight	Rating System	2015	2016	2017	2018	
	SO 6	Ensure Customer Satisfaction							
	SM 8	Percentage of Satisfied Customers (in-house)	Number of respondents who rated AAIIBP service with at least Satisfactory and Very Satisfactory / Total number of respondents	10%	(Actual / Target) x Weight 0% = If below 80%	N/A	97.83%	96%	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	N/A	N/A	N/A	2 (1 in Iligan and 1 in Cotabato Branches)
	SO 8	Implement Process Improvements (Improved TAT, Controls)							
	SM 10	Percent of Transactions Processed within Turnaround Time (TAT) ¹	Number of loan transactions processed within the prescribed period / Total number of loan application with complete documentation	10%	10% = If 96% - 100% of applications processed within prescribed TAT 5% = If 93% to 95% of applications processed within prescribed TAT	93.75%	100%	95% of loan transactions are processed within the prescribed turn-around time	96% of loan transactions are processed within the prescribed turn-around time

¹ For Offering Ticket [OT] 1:1 Loan - within 5 banking days; For loans requiring EXECOM approval - within 47 banking days; For loans requiring Board approval - within 55 banking days

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	Component				Baseline Data		Target		
	Objective/Measure	Formula	Weight	Rating System	2015	2016	2017	2018	
				0% = If below 93% of applications are processed within prescribed TAT					
		Sub-total	15%						
LEARNING AND GROWTH	SO 9	Improve Competencies (Islamic Banking Operations)							
	SM 11	Increase Percentage of Employees Meeting Required Competencies	Number of Employees meeting the desired level of competencies / Total number of employees	10%	(Actual/ Target) x Weight	Competency Catalogue, Competency Framework, Competency Tables	Establish Baseline for Competency Level	100% of employees with a rating of Poor and Needs Improvement for Core competencies should be able to meet the standard	50%
		Sub-total		10%					
		Total		100%					

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