AL-AMANAH ISLAMIC INVESTMENT BANK OF THE PHILIPPINES (AAIIBP)

		Component				Baseline Data			Target
		Objective/Measure	Formula	Weight	Rating System[a/]	2016	2017	2018	2019
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 lower than ₱300 Million	₱186.87 Million	₱211.74 Million	₱385.32 Million	₱440.20 Million
	SO 2	**Manage Cost and Expenses**							
	SM 2	Minimize Net Loss	Total Revenue – Total Expenses	10%	10% = ₱(51) Million and below 5% = ₱(52 Million) to ₱(70 Million) 0% = ₱(71 Million) and higher	₱(51.52 Million)	₱(59.10 Million)	₱(51 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	₱304.62 Million	₱463.486 Million	₱542 Million	₱694.73 Million

		Component				Baseline Data			Target
		Objective/Measure	Formula	Weight	Rating System[a/]	2016	2017	2018	2019
	SM 4	Manage Net Non-Performing Loans Ratio	(Non-performing Loans – Specific Loan Loss Provision) / Total Loan Portfolio	10%	(Actual / Target) x Weight 2% and above = 0%	1.08%	0.73	Less than or equal to 3%	1.16%
		Sub-total		**50%**					
	SO 4	**Develop Islamic Products and Services**							
CUSTOMERS	SM 5	Increase Availment of Deposit Products (Islamic): Pilgrimage Savings Plan (PSP) and Bahsit	Total number of accounts under the Islamic Deposit Products	5%	(Actual / Target) x Weight	22	43	90	200
	SM 6	Increase Availment of Financing Products (Islamic): - Al-Murabahah - Al-Bai Bithaman Ajil - Al-Ijarah	Total number of accounts under the Islamic Financing Products	5%	(Actual / Target) x Weight	1	8	20	25
	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	97 (Total of 3,437)	344 (Total of 3781)	378 (Total of 4,159)	416

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		Component			Baseline Data			Target
		Objective/Measure	Formula	Weight	Rating System[a/]	2016	2017	2018	2019
	SO 6	**Ensure Customer Satisfaction**							
	SM 8	Percentage of Satisfied Customers	Number of respondents who rated AAIIBP with at least Satisfactory / Total number of respondents	10%	(Actual / Target) x Weight Below 80% = 0%	97.83%	96%	95%	95%
		Sub-total		**25%**					
	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	NA	2 (1 in Iligan and 1 in Cotabato Branches)	4
	SO 8	**Implement Process Improvements (Improved TAT, Controls)**							
INTERNAL PROCESS	SM 10	Percent of Transactions Processed within Turnaround Time (TAT)	Number of Loan transactions processed within the prescribed period[1] / Total number of loan applications with complete documentation	10%	(Actual / Target) x Weight If below 93% = 0%	21/22	Cannot be validated	96% of loan transactions are processed within the prescribed TAT	100%
		Sub-total		**15%**					

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[1] Subject to AAIIBP's compliance with Republic Act No. 11032 otherwise known as the Ease of Doing Business and Efficient Government Service Delivery Act of 2018.

| | | Component | | | Rating System[a/] | Baseline Data | | | Target |
	Objective/Measure	Formula	Weight			2016	2017	2018	2019
LEARNING AND GROWTH	**SO 9**	**Improve Competencies (Islamic Banking Operations)**							
	SM 11	Increase Percentage of Employees Meeting Required Competencies	Actual accomplishment[2]	10%	(Actual / Target) x Weight	Establish Baseline for Competency Level	Cannot be validated	50%	Improvement in the 2018 Competency baseline of the organization
		Sub-total		10%					
		Total		100%					

a/ But not to exceed the weight assigned per indicator

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[2] Improvement in the competency baseline of the organization shall pertain to the average percentage of required competencies met which can be computed using the following formula:

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

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