

## HOME DEVELOPMENT MUTUAL FUND

		Component				Baseline Data			Target
		Description	Formula	Rating System	Weight	2014	2015	2016 (Target)	2017
CUSTOMER	SO 1	<b>Increase and Sustain Membership</b>							
	SM 1	Percentage of the Labor Force Covered	(LFS data from previous year – Agriculture – Other Services Activities – Activities of Extraterritorial Organizations and Bodies) / Total Active Members as of end of performance year	Actual / Target x Weight	10%	No available data	50%	51%	51% or retention of 2016 level
	SO 2	<b>Provide Affordable Home Financing</b>							
	SM 2	Percent of License to Sell (LTS) from Socialized and Low-Cost Housing issued by HLURB	Number of LTS that were provided with financing services by Pag-IBIG <sup>1</sup> / Total projected LTS	Actual / Target x Weight	15%	60.91%	62.83%	70.5%	85.24%

<sup>1</sup> LTS less NHA and SHFC

	Component				Baseline Data			Target	
	Description	Formula	Rating System	Weight	2014	2015	2016 (Target)	2017	
	SM 3	Co-financing Program for Socialized and Low-cost Housing	Actual Accomplishment	All or Nothing	5%	N/A	N/A	Guidelines Approved on 13 December 2016	Pilot Implementation <sup>1</sup>
	<b>SO 3</b>	<b>Improve Access and Delivery of Products and Services to Enhance Customer Satisfaction</b>							
	SM 4	Third Party Survey Rating	Survey Rating	(Actual/Target) x Weight but not less than 70%	10%	N/A	80%	2015 result +5 percentage (but not below satisfactory)	At least 80% of respondents gave Pag-IBIG a Very Satisfied to Somewhat Satisfied score
		<b>Sub-total</b>			<b>40%</b>				
<b>FINANCIAL</b>	<b>SO 4</b>	<b>Increase in Asset Size</b>							
	SM 5	Net Financial Asset Level	Total Net Financial Assets	Actual / Target x Weight	10%	₱363.120 Billion	₱379.839 Billion	₱420.321 Billion	₱459.526 Billion
	<b>SO 5</b>	<b>Improve Asset Quality</b>							

<sup>1</sup> Implemented upon approval of loan

		Component			Baseline Data			Target
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SM 6	Performing Loans Ratio	Accounts current to 3 Months / Total Outstanding Balance (exclusive of Referred to Foreclosure and Petition for Extra-Judicial Foreclosure)	Actual/Target x Weight	10%	80.86%	84.45%	89%	89%
<b>SO 6</b>	<b>Implement Enterprise Risk Management</b>							
SM 7	Capital Adequacy Ratio	Retained Earnings / (Risk-Weighted Assets for credit and market risk provisions + Risk-Weighted Assets equivalent for operational risk provision)	All or Nothing	5%	22.26%	24.28%	28.05%	Not less than 17.5%
<b>SO 7</b>	<b>Ensure Financial Sustainability</b>							
SM 8	Targeted Income Level	Absolute amount of Targeted Net Income	Below ₱20B = 0% ₱20B and above = Actual/Target x Weight	10%	₱16.251 Billion	₱20.542 Billion	₱26.503 Billion	₱25.787 Billion
SM 9	Member Savings	Total Membership Savings Collected	Below ₱30B = 0% ₱30B and above = Actual/Target x Weight	10%	₱28.072 Billion	₱30.713 Billion	₱32.51 Billion	₱34.540 Billion
	<b>Sub-total</b>			<b>45%</b>				

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INTERNAL PROCESS	<b>SO 8</b>	<b>Instill Principles of Good Governance and Attain Performance Excellence</b>							
	SM 10	ISO Certification	Actual Accomplishment	Certification of HL Origination under ISO 9001:2015 – 3%: All or Nothing  Readiness Certificate for Membership Registration, Short-Term Loan, and Provident Claims – 2%: (Actual/Target) x Weight	5%	Membership Registration of Ortigas	7 new branches in NCR ISO Certified (Membership Registration)	All other core processes for provident fund (STL availment and provident claims)	ISO 9001:2015 Certification for HL Origination  Readiness Certificate under ISO 9001:2015 for the following processes: a. Membership Registration b. Short Term Loan c. Provident Claims
	<b>SO 9</b>	<b>Streamlining of Frontline Services</b>							
	SM 11	a. Streamlining of Processing Time: STL disbursement through e-facilities  b. Streamlining of Processing Time: Total End User Financing Taken-out (TO)	Number of STL Accounts Disbursed through e-facilities over Total STL Accounts Disbursed  Number of Loans taken-out Processed within 20 WDs SPT over Total number of loans Processed	Actual/Target x Weight	2.5%  2.5%	N/A  N/A	77%  85%	92%  95%	95% of Total STL Accounts Disbursed  85% of Total EUF loans TO processed within 20 WDs

	Component				Baseline Data			Target
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		<b>Sub-total</b>		<b>10%</b>				
<b>LEARNING AND GROWTH</b>	<b>SO 10</b>	<b>Develop Competent and Engaged Employees</b>						
	SM 12	Competent Workforce	Percentage of completion of the project	All or Nothing	5%	N/A	Competency Map based on Timeline	IISP for Provident Fund and STL shall have been fully deployed
		<b>Sub-total</b>		<b>5%</b>				
		<b>Total</b>		<b>100%</b>				

<sup>3</sup> GCG is accepting the target in view of the automation before developing Competency Framework/Model.