AL-AMANAH ISLAMIC INVESTMENT BANK OF THE PHILIPPINES

		Component				Baseline Data		Target	
		Objective/Measure	Formula	Weight	Rating System	2019	2020	2021	2022
FINANCIAL	**SO 1**	**Maximize Utilization of Loanable Funds**							
	SM 1	Increase of Loan Releases	Actual Accomplishment	15%	(Actual / Target) x Weight	₱248.06 Million	Measure Excluded	₱750.02 Million	₱600 Million
	SO 2	**Manage Costs and Expenses**							
	SM 2	Minimize Net Loss	Total Revenues – Total Expenses	10%	(Actual / Target) x Weight	(₱74.86 Million)	(₱86 Million)	(₱41.87 Million)	(₱72.82 Million)
	SM 3	Efficient Utilization of Corporate Budget	Total Disbursement / Total DBM Approved Corporate Operating Budget (both net of PS)	5%	(Actual / Target) x Weight	N/A	N/A	N/A	90%
	SO 3	**Grow Funding Base**							
	SM 4	Increase Deposit Level	Sum of All Deposits from Private and Government Sectors	15%	(Actual / Target) x Weight	₱564.54 Million	₱644.28 Million	₱891.77 Million	₱850 Million
	SM 5	Manage Gross Past Due Rate	Gross Past Due/Total Loan Portfolio	10%	{1 − [(Actual − Target) /	n.d.	n.d.	17%	17%

		Component				Baseline Data		Target	
		Objective/Measure	Formula	Weight	Rating System	2019	2020	2021	2022
					Target] x Weight} 23% and above = 0%				
		Sub-total		55%					
	SO 4	**Develop Islamic Products and Services**							
CUSTOMERS	SM 6	Increase Availment of Deposit Products (Islamic): Pilgrimage Savings Plan (PSP)	Total number of accounts under PSP	5%	(Actual/Target) x Weight	444 (79 PSP accounts and 365 Bahsit accounts)	7	550	806
	SM 7	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	119	17	419	200
	SO 5	**Attract New Accounts**							
	SM 8	Number of Deposit Accounts (Conventional and Islamic)[5]	Absolute Number	5%	(Actual/Target) x Weight	880	7,762	8,566	10,010

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[5] Net of DSWD Accounts.

Component					Baseline Data		Target	
		Objective/Measure	Formula	Weight	Rating System	2019	2020	2021	2022
INTERNAL PROCESS	**SO 6**	**Ensure Customer Satisfaction**							
	SM 9	Percentage of Satisfied Customers	Number of Respondents who gave a rating of at least Satisfactory / Total Number of Respondents	10%	(Actual/Target) x Weight Below 80% = 0%	Report not acceptable	Report not acceptable	95%	95%
		Sub-total		**25%**					
	SO 7	**Increased Accessibility (ATM & Other Distribution Channels)**							
	SM 10	Increase Number of Branches with ATMs installed	Actual No. of additional ATMs installed in branches	5%	(Actual /Target) x Weight	Measure Excluded	Measure Excluded	N/.A	Additional ATMs in 6 branches
	SO 8	**Implement Process Improvements (Improved TAT, Controls)**							
	SM 11	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%	Cannot be validated	88%	100%	100%[6]
		Sub-total		**15%**					

Component					Baseline Data		Target	
	Objective/Measure	Formula	Weight	Rating System	2019	2020	2021	2022
SO 9	**Improve Competencies (Islamic Banking and Operations)**							
SM 12	Improve Competencies of Employees	Competency Baseline 2021[7] – Competency Baseline 2022	5%	All or Nothing	82.60% Competency Level	3.9%	Improvement on the Competency Level of the Organization based on the 2020 year-end assessment	Improvement on the Competency Level of the Organization based on the 2021 year-end assessment
	Sub-total		**5%**					
	Total		**100%**					

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[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:

$$\frac{\sum_{b=1}^{B}\left[\frac{\sum_{a=1}^{A}\left(\frac{Actual\ Competency\ Level}{Required\ Competency\ Level}\right)_a}{A}\right]_b}{B}$$ where: a = Competency required, A = Total number of competencies required of position, b = Personnel profiled, B = Total number of personnel profiled