

HOME DEVELOPMENT MUTUAL FUND
Performance Scorecard CY 2015

	Objective / Measure	Rating System	Target	Weight	Reported Accomplishment		Validated Accomplishment		Remarks	
					Actual	Weight	Actual	Weight		
	SO 1	Sustain Membership Generation								
Customer	SM1	Increase in Membership Level	Simple Average (i.e. Actual / Target), but shall not exceed 100%	16,428,873	10%	15,889,339	9.672%	15,889,339	9.672%	Adopt. PAG-IBIG Membership Level increased by 178.76% from CY 2004 to 2015, and 81.03% from CY 2010 to 2015. Western Visayas and Cagayan Valley Region have the lowest performance rating at 85% and 89%, respectively. Only NCR South (CBD) and NCR South (Outside

Objective / Measure		Rating System	Target	Weight	Reported Accomplishment		Validated Accomplishment		Remarks
					Actual	Weight	Actual	Weight	
									CBD) exceeded their targets. Membership performance for OFW was at 100%.
SO 2	Deliver Customer-Focused Products								
SM2a	Short-Term Loans Availment (PHP billion)	Simple Average (i.e. Actual / Target), but shall not exceed 100%	42.173	4.5%	42.43	4.500%	42.43	4.500%	Adopt
SM2b	Short-Term Loans Availment (Borrowers)	Simple Average (i.e. Actual / Target), but shall not exceed 100%	2,114,265	4.5%	2,073,171	4.413%	2,073,171	4.413%	Adopt
SM2c	Calamity Loan	100%: 5% <100%: 0%	100%	5%	100%	5.000%	100%	5.000%	Adopt
SM3	Provident Benefit Claims	100%: 5% <100%: 0%	100%	5%	100%	5.000%	100%	5.000%	Adopt.
SM4a	End-User Financing Availment (PHP billion)	Simple Average (i.e. Actual / Target), but shall not exceed 100%	51.844	5%	55.762	5.000%	55.762	5.000%	Adopt

Objective / Measure		Rating System	Target	Weight	Reported Accomplishment		Validated Accomplishment		Remarks
					Actual	Weight	Actual	Weight	
SM4b	End-User Financing Availment (No. of Units)	Simple Average (i.e. Actual / Target), but shall not exceed 100%	71,918	5%	72,270	5.000%	72,270	5.000%	Adopt
SO 3	Enhance Customer Satisfaction Through Improved Delivery of Service								
SM5	CSC ARTA Rating	Simple Average (i.e. Actual / Target), but shall not exceed 100%	85%	2%	88%	2.000%	88%	2.000%	Adopt
SM6	Satisfaction Rating Through Third Party Survey	Simple Average (i.e. Actual / Target), but shall not exceed 100%	85%	2%	91%	2.000%	80.000%	1.880%	Reported accomplishment was based on rating scale of ARTA even though the third party survey is SWS. There is no good conceptual basis for doing this. The validated accomplishment is based on the SWS

	Objective / Measure	Rating System	Target	Weight	Reported Accomplishment		Validated Accomplishment		Remarks	
					Actual	Weight	Actual	Weight		
									satisfactory rating.	
	SO 4	Increase in Asset Size								
Financial	SM7	Increase in Financial Assets (PHP billion)	Simple Average (i.e. Actual / Target), but shall not exceed 100%	420,031	5%	421.053	5.000%	421.053	5.000%	Adopt
	SM8	Increase Members' Savings (PHP billion)	Simple Average (i.e. Actual / Target), but shall not exceed 100%	31.59	5%	30.713	4.861%	30.713	4.861%	Adopt. The Pag-IBIG Fund International Operations Group (PIOG) has the lowest performance rating at 88%. Only 4 out of 21 field units exceeded their targets.
		SO 5	Improve Asset Quality							
	SM9a	Collection Efficiency for Short-Term Loans	Simple Average (i.e. Actual / Target), but shall not exceed 100%	95%	3%	91.93%	2.903%	91.93%	2.903%	Adopt
	SM9b	Collection Efficiency for Housing Loans	Simple Average (i.e. Actual / Target), but shall not	90%	5%	93.86%	5.000%	93.86%	5.000%	Adopt

	Objective / Measure	Rating System	Target	Weight	Reported Accomplishment		Validated Accomplishment		Remarks	
					Actual	Weight	Actual	Weight		
		exceed 100%								
	SM10a	Performing Loans Ratio for Accounts Taken Out 2011 Onwards	Simple Average (i.e. Actual / Target), but shall not exceed 100%	95%	3%	86.81%	2.741%	86.81%	2.741%	Adopt
	SM10b	Performing Loans Ratio for Accounts Taken Out Prior to 2011	Simple Average (i.e. Actual / Target), but shall not exceed 100%	79%	2%	80.43%	2.000%	80.43%	2.000%	Adopt
	SO 6	Increase Net Income								
	SM11	Grow Net Income (PHP billion)	Simple Average (i.e. Actual / Target), but shall not exceed 100%	19.996	5%	20.521	5.000%	20.521	5.000%	Adopt
Internal Process	SO 7	Provide Better Access and Convenience to Members								
	SM12	Number of Branches	Simple Average (i.e. Actual / Target), but shall not exceed 100%	117	2%	112	1.915%	112	1.915%	Adopt
	SM13	Checkless Disbursements of MPL and Calamity Loan Proceeds	Simple Average (i.e. Actual / Target), but shall not exceed 100%	60%	3%	77.42%	3.000%	77.42%	3.000%	Adopt
	SO 8	Simplify Processes and Integrate								

	Objective / Measure		Rating System	Target	Weight	Reported Accomplishment		Validated Accomplishment		Remarks
						Actual	Weight	Actual	Weight	
		Systems								
	SM14	Multi-Purpose and Housing Loan Processed	Simple Average (i.e. Actual / Target), but shall not exceed 100%	80%	14%	92%	14.000%	92%	14.000%	Adopt
Learning and Growth	SO 9	Develop Competencies and Potentials of Fund Officers and Employees								
	SM15	ISO Certification for All Branches and All Processes	Simple Average (i.e. Actual / Target), but shall not exceed 100%	87%	5%	82%	4.713%	82%	4.713%	Adopt. The ISO Certification project has a set of milestones with percentage (%) per milestone, with target at 87%. The actual milestones achieved at 82% was divided by 87%, and then multiplied by the weight of 5%, to arrive at 4.713%.

Objective / Measure		Rating System	Target	Weight	Reported Accomplishment		Validated Accomplishment		Remarks
					Actual	Weight	Actual	Weight	
SM16	Competence Framework	Simple Average (i.e. Actual / Target), but shall not exceed 100%	9.5%	5%	2.5%	1.316%	2.5%	1.316%	Adopt. The Competence Framework project has a set of milestones with percentage (%) per milestone, with target at 9.5%. The actual milestones achieved at 2.5% was divided by 9.5%, and then multiplied by the weight of 5%, to arrive at 1.316%.
				100%		95.034%		94.914%	