

HOME DEVELOPMENT MUTUAL FUND
Interim Performance Scorecard

		Target	Accomplishment		CGO-A Validation		Supporting Documents	Remarks
Indicator	Weight	2014	2014	Rating	Score	Rating		
MFO 1: Service Delivery Improved								
Quantity: Members' Savings (PhP Billion)	7%	29.057	28.072	6.76%	28.072	6.76%	Performance Highlights Report	
Quality: Provident Benefit Claims (Percentage of qualified applicants for claims served)	7%	100%	100%	7%	100%	7%	Performance Highlights Report	180,877 received and processed applications which are deemed as complete and eligible
Financial: Percentage of Dividend to Net Income	7%	70%	70% (11.34 B)	7%	70% (11.34 B)	7%	Performance Highlights Report	P11.3 billion dividends declared
Timeliness: Provident Benefit Claims Processing Time (computer time)	4%						Performance Highlights Report	
1. Regular Claims								
a. All records are available within the receiving/processing branch	0.7%	2 WDs	3.6 WDs	0.35%	3.6 WDs	0.35%		
b. With records from other branch/es	0.8%	6 WDs	6.1 WDs	0.40%	6.1 WDs	0.40%		

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2. Maturity Claims								
a. All records are available within the receiving/processing branch	0.7%	3 WDs	7.0 WDs	0%	7.0 WDs	0%		
b. With records from other branch/es	0.8%	6 WDs	5.1 WDs	0.8%	5.1 WDs	0.8%		
3. Optional Withdrawal	1%	6 WDs	5.5 WDs	1%	5.5 WDs	1%		
Subtotal of Weights:	25%			23.31%		23.31%		
MFO 2: STL Availment								
Quantity 1: Multi-Purpose Loans (MPL) Availment (PhP billion)	4%	43.577	38.136	3.50%	38.136	3.50%	Performance Highlights Report	88% Accomplishment Rate. NCR Group posted 97%, Luzon 84% and Visayas-Mindanao Group 78%.
Quantity 2: Multi-Purpose Loans (MPL) Availment (Borrowers)	4%	2,371,528	1,875,760	3.16%	1,875,760	3.16%	Performance Highlights Report	79% accomplishment rate. All 3 groups posted lower accomplishment rate for 2014

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Quality: Calamity Loan (Percentage of qualified calamity loan applicants served)	6%	100%	100%	6%	100%	6%	Performance Highlights Report	258,504 loans received and processed are deemed as complete and eligible
Timeliness: Multi-Purpose Loan Processing Time (computer time)	2%						Performance Highlights Report	
1. New Loans:								
a. All records are available within the receiving/processing branch	0.25%	1 WD	1.1 WDs	0.125%	1.1 WDs	0.125%		
b. With records from other branch/es	0.25%	5 WDs	2.9 WDs	0.25%	2.9 WDs	0.250%		
2. Loan Renewals								
a. All records are available within the receiving/processing branch	0.75%	1 WD	1.2 WDs	0.375%	1.2 WDs	0.375%		
b. With records from other branch/es	0.75%	2 WDs	2.9 WDs	0.375%	2.9 WDs	0.375%		
Financial: Collection Efficiency for Short-term Loans	4%	100%	90.33%	3.61%	90.33%	3.61%	Performance Highlights Report	P50,593.505 Million Collected over the total STL Collectibles of P56,012.820 Million
Subtotal of Weights:	20%			17.40%		17.40%		
MFO 3: Home Financing								
Quantity 1: Retail Home Lending Availment (PhP Billion)	13%	49.712	51.401	13.00%	51.401	13.00%	Performance Highlights Report	

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Quantity 2: Retail Home Lending Availment (No. of Units)	13%	73,905	66,198	11.64%	66,198	11.64%	Performance Highlights Report	Loan Value exceeded target but no. of units is below target
Timeliness: Home Lending Processing Time	10%						Performance Highlights Report	
1. Window 1: Developer-assisted Prime Accounts	2%	9 WDs	8.0 WDs	2%	8.0 WDs	2%		
2. Window 2: Developer-assisted Regular Accounts	2%	14 WDs	11.9 WDs	2%	11.9 WDs	2%		
a. Loan Approval								
b. Loan Takeout	2%	3 WDs	2.1 WDs	2%	2.1 WDs	2%		
3. Window 3: Retail	2%	17 WDs	15.3 WDs	2%	15.3 WDs	2%		
a. Loan Approval								
b. Loan Takeout	2%	3 WDs	2.1 WDs	2%	2.1 WDs	2%		
Financial : Collection Efficiency for Housing Loan	9%	100%	119.0%	9%	119.0%	9%	Performance Highlights Report	MCR/SCR Collection
Subtotal of Weights:	45%			43.64%		43.64%		
General Administrative Services								
Financial 1: Capital Adequacy Ratio	2%	24.43%	22.25%	1.82%	22.25%	1.82%	Report from General Accounting Department	
Financial 1: Fund Administrative Cost of 2%	8%	1.80%	1.37%	8%	1.37%	8%	Financial Statement Schedules	
Subtotal of Weights:	10%			9.82%		9.82%		
Total Weights	100%			94.18%		94.18%		