

**HOME GUARANTY CORPORATION
2015 PERFORMANCE SCORECARD**

PERFORMANCE MEASURE								
	Objective/Measure	Formula	Weight	Data Provider	Rating Scale	CY 2015 Target	CY 2015 Accomplishments	Rating
SO 1	Housing and Urban Development Beyond Infrastructure: Mobilized and Sustained Private Funds for Housing Thorough a Viable System of Guarantees							
SM 1	Total value of loans guaranteed	Value of outstanding guaranty for the year	15%	HGC	(Actual/Target) * Weight	₱90,000.00 Million	₱119,995.87 Million	15.00
SO 2	Guaranty Portfolio in Favor of the Low-Income Groups							
SM 2	Percentage of housing units covered by outstanding guaranty allocated for socialized and low-cost housing (excluding HDMF accounts)	Number of housing units covered by outstanding guaranty allocated for socialized and low cost housing (excluding HDMF accounts) divided by Total number of housing units covered by outstanding guaranty	6%	HGC	All or nothing	at least 70%	82.73%	6.00
	<i>Sub-total</i>		21%					<i>21.00</i>
SO 3	To increase Number of New Partner Banks, Developers and Other Financial Institutions in the Regions							
SM 3	Number of active partner banks, developers and other Fis in the regions	Actual number of active partner banks, developers and other Fis in the regions	5%	HGC	(Actual/ Target) * Weight	30	47	5.00
SM 4	Percent of top 100 rural banks engaged in housing doing business with HGC	Number of Top 100 Rural banks engaged in housing doing business with HGC divided by Top 100 Rural banks engaged in housing	5%	HGC	(Actual/ Target) * Weight	20%	21%	5.00
SO 4	Develop Public Image/Reputation as a Dependable/Strong, Efficient and Professional Corporation							
SM 5	Satisfaction rating based on a survey conducted by a third party	Rating	5%	HGC	All or nothing	Achieved rating of 3/5 or "Satisfactory"	Achieved rating of 4/5 or "Very Satisfactory"	5.00

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SO 5	Generate Feedback and Address Concerns of the Public							
SM 6	Percentage of clients/public concern addressed within 15 working days upon receipt of query/concern	Number of clients/public concern addressed within 15 working days upon receipt of query/concern divided by Total number of clients/public concern received during the year	5%	HGC	(Actual/ Target) * Weight	100%	97.19%	4.86
	Sub-total		20%					19.86
SO 6	Increase Revenue to Sustain Guaranty Operations							
SM 7	Net income	Total Revenues less Total Expenses	10%	HGC	(Actual/ Target) * Weight	₱237 Million	₱441 Million	10.00
SM 8	Total Financing fees (Insurance and guarantee) earned for the year	Absolute amount of Financing fees (Insurance and guarantee) earned during the year	6%	HGC	(Actual/ Target) * Weight	₱720 Million	₱1,054.61 Million	6.00
SM 9	Percentage of bond interest serviced and bonds redeemed as scheduled (%)	Total interest paid and bond redeemed over total maturing obligation for bond interests and redemption	6%	HGC	(Actual/ Target) * Weight	100%	100%	6.00
SO 7	Speed up Asset Disposition							
SM 10	Sales value of assets	Sales value of acquired assets sold for the year (Acquired assets to be accounted are assets with values ranging from ₱47- ₱52M)	6%	HGC	(Actual/ Target) * Weight	₱490 Million	₱67.79 Million	0.83
SO 8	Enhance Collection Efficiency to Improve Liquidity							
SM 11	Collection Efficiency	Value of actual collections during the year divided by Total Collectibles for the year	6%	HGC	(Actual/ Target) * Weight	88%	91.61%	6.00
	Sub-total		34%					28.83

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SO 9	Enhance Operational Efficiency							
SM 12	Percentage of guaranty enrollment applications completed within 15 working days upon receipt of complete required documentation	Number of guaranty enrollment applications completed within 15 working days upon receipt of complete documentation over Total number of guaranty enrollment applications filed with complete documentation	5%	HGC	(Actual/ Target) * Weight	100%	100%	5.00
SM 13	Percentage of approved guaranty calls processed within 30 calendar days upon receipt of complete required documentation	Number of approved guaranty calls paid within 30 calendar days upon receipt of complete documentation over Total number of approved guaranty calls	5%	HGC	(Actual/ Target) * Weight	100%	100%	5.00
SM 14	Percentage of sales document executed within 30 working days from receipt of reservation payment/downpayment	Number of sales document executed within 30 days from receipt of payment divided by Total number of sales document with reservation payment/downpayment	5%	HGC	(Actual/ Target) * Weight	100% ✓	100%	5.00
	Sub-total		15%					15.00
SO 10	Implement Government Quality Management System (GQMS)							
SM 15	ISO Certification of business processes	Certification	5%	HGC	All or nothing	3 core business processes re-certified	3 core business processes re-certified	5.00
SO 11	Automate System Processes							
SM 16	Automation of system processes	% completion	2.5%	HGC	Actual/target * Weight	All programmed automation and enhancement of system process per approved 2015-2017 ISSP conducted	Awaiting GPPB legal Opinion on AX Enhancement TOR & Contract Award. Request submitted last 15 May 2015.	0.00


PERFORMANCE MEASURE						CY 2015 Target	CY 2015 Accomplishments	Rating
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SO 12	Improve Competencies							
SM 17	Competency Framework	Framework	2.5%	HGC	All or nothing	Developed Competency Framework	Developed Competency Framework	2.50
	<i>Sub-total</i>		10%					7.50
	TOTAL		100%					92.19

Certified Correct :


MELINDA M. ADRIANO

Vice - President, Guaranty Group

2/26/2016
Date


ATTY. NELJA O. OANDASAN

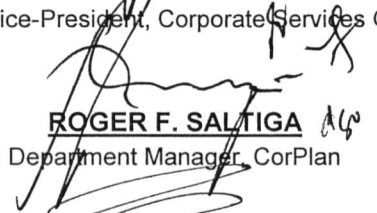
Acting Vice-President, Corporate Services Group

2/26/2016
Date


RAFAEL P. DELOS SANTOS

Vice - President, Asset Management Department

Date


ROGER F. SALTIGA

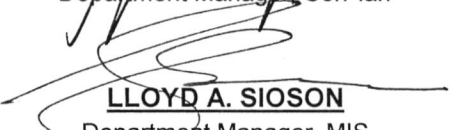
Department Manager, CorPlan

2/23/16
Date


ATTY. DANILO C. JAVIER

Vice - President, Marketing & Sales Department

2/23/2016
Date


LLOYD A. SIOSON

Department Manager, MIS

2/23/16
Date


CORAZON G. CORPUZ

Officer-in-charge

2/26/2016
Date

Approved By:

HON. CHITO M. CRUZ

Vice-Chairperson, Board of Directors

Date