

**PHILIPPINE DEPOSIT INSURANCE CORPORATION  
Validation Result of 2020 Performance Scorecard**

	Objective/ Measure	Component			Target	PDIC Submission		GCG Validation		Supporting Documents	Remarks	
		Formula	Wt.	Rating Scale		Actual	Rating	Actual	Rating			
<b>FINANCIAL</b>	<b>SO 1</b>	<b>To Maintain Adequate Deposit Insurance Fund (DIF)</b>										
	SM1	Adequate Capital against Deposit Insurance Costs	12-month average DIF / 12-month average EID <sup>1</sup>	10%	Actual / Target x Weight  0% if less than 5.5%	5.5%	6.94%	10%	6.94%	10%	COA Notes to FS  Monthly and EID  Monthly Statement of Financial Position	Acceptable.
	<b>Sub-total</b>			<b>10%</b>				<b>10%</b>		<b>10%</b>		
<b>STAKEHOLDERS</b>	<b>SO 2</b>	<b>To Enhance Client Experience</b>										
	SM2	Percentage of Satisfied Customers	Number of respondents who gave rating of at least satisfactory / Total Numbers of respondents	10%	Actual / Target x Weight  0% = if less than 80%	90%	90.05%	10%	89.09%	9.9%	Customer Satisfaction Survey Report  Sample of answered survey questionnaire  Backchecking and Spot-Checking Report	Accomplishment revised to consider unweighted score of 89.09%. (294 out of 330 respondents were either satisfied or very satisfied).

<sup>1</sup> Capturing the period from January to December 2020

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											Considering that the Enhanced Guidelines on the Conduct of CSS already considered required respondents per customer type, provision of weight per customer segment is no longer necessary.	
	<b>Sub-total</b>			<b>10%</b>				<b>10%</b>		<b>9.9%</b>		
	<b>SO 3</b>	<b>To Institutionalize Collaborative Financial Literacy Program</b>										
<b>INTERNAL PROCESS</b>	SM 3	Number of Targeted Provinces with Signed Memorandum of Agreement (MOA) on Partnership for Sustainable Program on Increasing Trust to the Banking System	Actual Accomplishment	-	-	Measure removed.	-	-	-	-	-	-
	<b>SO 4</b>	<b>To Reduce Non-Cash Portfolio</b>										
	SM 4	Percentage of Reduction of Loans (Cumulative) Based on Baseline Accounts as of 2019 Year-end	Actual Accomplishment	10%	Actual / Target x Weight	1.7%	1.77% (103.90%) 1.77% = 12,594 accounts	10%	1.77% (1.77% = 12,594 accounts / 2019	10%	Loan Monitoring Schedule and Summary Report	Acceptable.

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							baseline accounts of 713,021)			Source documents for 10 sample loan account reductions from the Loan Monitoring Schedule	
SM 5	Percentage of Reduction of Real Properties (Cumulative) Based on Baseline Accounts as of 2019 Year-end	Actual Accomplishment	10%	Actual / Target x Weight	1.7%	/2019 baseline accounts of 713,021)  (103.90% = 12,594 accounts / 2020 target of 12,121 accounts  2.14% (2.14% = 692 real properties/2019 baseline portfolio of 32,280)  (126% = 692 real properties / 2020 target of 549 properties)	10%	baseline accounts of 713,021)  2.14% (2.14% = 690 real properties / 2019 baseline portfolio of 32,280 properties)	10%	ROPA Monitoring Schedule and Summary Report  Source documents for 10 sample ROPA reductions from the ROPA Monitoring Schedule	The numerator of the PDIC-reported accomplishment formula was adjusted to exclude accomplishments done after 31 December 2020 and a clerical error uncovered in a transaction sampled.

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<b>SO 5</b>	<b>To Contribute to Financial Stability by Ensuring Financial Crisis Preparedness</b>										
SM 6	Readiness Level for Participation in the Conduct of Financial Crisis Simulation	Actual Accomplishment	10%	All or Nothing	Board Approved Funding Plan with Integrated Communication Plan	Contingency Funding Plan approved by the Board on December 9 and 21, 2020  Crisis Communication Plan approved by Board on 21 December 2020	10%	Board Approved Funding Plan with Integrated Communication Plan	10%	Secretary Certificate	Acceptable.
<b>SO 6</b>	<b>To Settle<sup>2</sup> Valid<sup>3</sup> Deposit/Claims Within Applicable Processing Time</b>										
SM 7	Settlement of Valid Deposits Promptly Within Applicable Turnaround Time (TAT in line with EODB) – For Accounts with Less than or Equal to P100,000 Balances	Number of valid deposits paid within TAT / Total number of valid deposits for Accounts with Less than or Equal to ₱100,000 Balances	10%	Actual / Target x Weight	100% of claims settled within TAT	100%	10%	100%	10%	Takeover and Liquidation Notice to Closed Banks  Dispatch letter to Philippine Postal Corporation	Acceptable. Validated actual excludes processing of claims for Rural Bank of Tibiao (Antique), Inc. which was suspended due to the implementation of enhanced

<sup>2</sup> A valid claim is considered settled when it is paid or dispatched to the Philippine Postal Corporation (PPC), or offset with an obligation, or in excess of the maximum deposit insurance coverage.

<sup>3</sup> A valid claim refers to claims for deposit accounts examined to be legitimate and eligible for deposit insurance. For depositors with valid deposit balance of 100,000 and below, filing of claims is waived for those with updated and completed mailing address, who have no obligations with the closed banks, and have not maintained the account under the name of business entity. All other depositors have to file deposit insurance claims with complete supporting evidences/documents acceptable to PDIC.

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										community quarantine.		
	SM 8	Settlement of Claims Promptly Within Applicable Turn-around Time (TAT in line with EODB) – For Accounts with More than ₱100,000 Balances	Number of valid claims settled within TAT / Total Number of valid claims filed during the duration of Project Management for subject closed bank	10%	Actual / Target x Weight	100% of claims settled within TAT <sup>4</sup>	100%	10%	100%	10%	Inventory of Claims Turnover  Office Order No. 118, 137, 144	PDIC was able to settle all claims within 7 days. However, the GCG noted that for Cooperative Bank of Aurora, the claims were settled from 6 to 15 January 2021. Thus, these are excluded from the accomplishment for the year.
		<b>Sub-total</b>		<b>50%</b>				<b>50%</b>		<b>50%</b>		
LEARNING AND GROWTH	SO 7	<b>To Recruit the Best and the Brightest, and Retain Highly Motivated and Competent Workforce</b>										
	SM 9	Percentage of Employees Meeting Required Competencies	Competency Baseline 2020 <sup>5</sup> - Competency Baseline 2019	10%	All or Nothing	Improvement on the Competency of the Organization based on the 2019 year-end assessment	Improved Competency of the Organization based on 2019 year-	10%	Accomplishment not acceptable	0%	Competency Assessment Forms  Database of Assessment	The Governance Commission reiterates that the PDIC should have assessed all employees to determine the improvement in the

<sup>4</sup> Applicable TAT based on R.A. 11032.

<sup>5</sup> The competency baseline of the organization shall pertain to the average percentage of required competencies met which can be computed using the following formula:

$$\frac{\sum_{b=1}^B \left[ \frac{\sum_{a=1}^A (\text{Actual Competency Level})}{(\text{Required Competency Level})} \right]}{B}$$

where: a = Competency required, A = Total number of competencies required of position, b = Personnel profiled, B = Total number of personnel profiled

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Objective/ Measure	Formula	Wt.	Rating Scale	Target	Actual	Rating	Actual		
					end assessment				<p>Memorandum for the 2020 Competency Assessment</p> <p>competency baseline as provided in the target</p> <p>Based on the Memorandum, only 72 employees were assessed in 2020 or 14% of total employees. 68 of whom are those with competency gaps in 2018 and 2019 who have attended competency-based learning interventions. The remaining 4 are new hires who have been in their current position for at least 6 months.</p> <p>Likewise, the 2020 assessment only covered the following competencies: Continuous Improvement and Learning, Service Orientation,</p>

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									Organizational Outlook and Strategic Alignment and Computer Skills.		
<b>SO 8</b>	<b>To Build a Responsive Organization Equipped with the Appropriate Technology and Other Infrastructure</b>										
SM 10	Implementation of Information System Strategic Plan (ISSP)	Actual Accomplishment	10%	All or Nothing	Board Approved ISSP as submitted to ISSP	Board-approved ISSP submitted to DICT on 22 December 2020	10%	Board Approved ISSP as submitted to DICT	10%	Transmittal Letter to DICT Board Approved ISSP	Acceptable
SM 11	ISO Certification	Actual Accomplishment	5%	All or Nothing	Maintain ISO Certification for Assessment of Member Bank, Claims Settlement, Loans Management System and Real Property Disposal Process  Attain certification for Additional Frontline Process	Maintained ISO Certification for the following processes: AMB, CSO, LM, RPD  Attained certification for the Bank Examination process	5%	Passed 1 <sup>st</sup> Surveillance Audit for CSO, AMB  Passed 1 <sup>st</sup> surveillance audit for RPD  Attained ISO 9001:2015 Certificate for LMB and BE	5%	ISO 9001 Certificates Audit Report	Acceptable
	<b>Sub-Total</b>		<b>25%</b>				<b>25%</b>		<b>15%</b>		
	<b>TOTAL</b>		<b>95%</b>				<b>95%</b>		<b>84.90% out of 95% or 89.37% out of 100%</b>		