



**SUMMARY OF AGREEMENTS  
HOME GUARANTY CORPORATION  
2015**

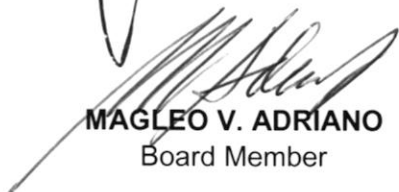
AGREEMENT	Remarks
Charter Statement	
<b>Mission Statement</b>	
To mobilize resources for housing through a system of credit guarantees and incentives	
<b>Vision Statement</b>	
Improved private sector participation in addressing the Nation's housing needs through a viable system of credit guarantees	
<b>Core Values</b>	
<ul style="list-style-type: none"><li>• Integrity</li><li>• Accountability</li><li>• Commitment</li><li>• Innovation</li><li>• Excellence</li><li>• Synergy</li></ul>	

For GCG:

  
**MA. ANGELA E. IGNACIO**  
Commissioner

For HGC

  
**MANUEL R. SANCHEZ**  
Vice-Chairman / President

  
**MAGLEO V. ADRIANO**  
Board Member

**FLORANTE A. CASTILLO**  
Board Member

  
**DANILO V. FAUSTO**  
Board Member



## Home Guaranty Corporation

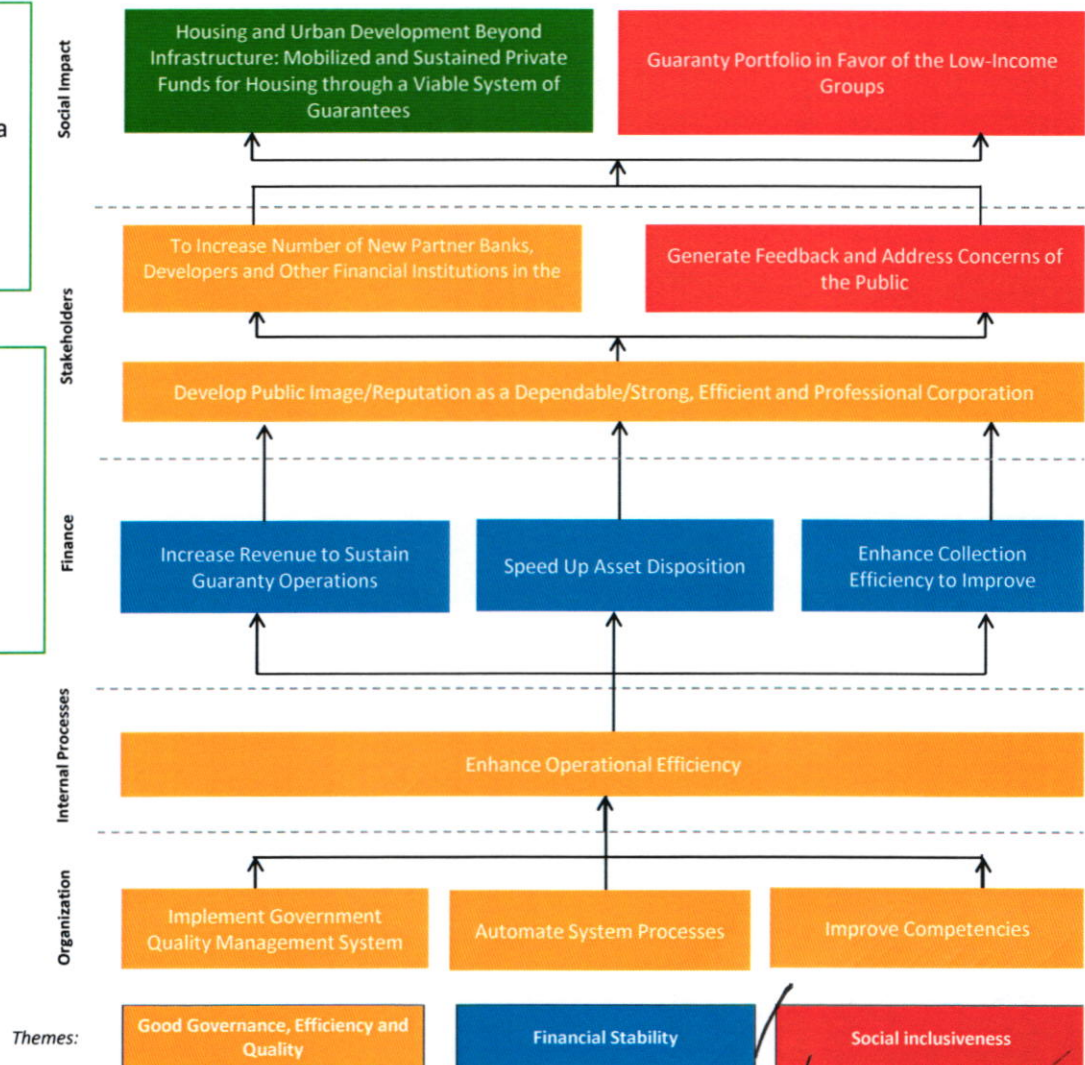
**VISION:** Improved private sector participation in addressing the Nation's housing needs through a viable system of credit guarantees

### MISSION:

To mobilize resources for housing through a system of credit guarantees and incentives

### CORE VALUES:

- Integrity
- Accountability
- Commitment
- Innovation
- Excellence
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		PAN AGREEMENT				Remarks
		Component				
		Weight	Rating Scale	Full Year 2015 Target		
SOCIAL IMPACT	SO 1	Housing and Urban Development Beyond Infrastructure: Mobilized and Sustained Private Funds for Housing Through A Viable System of Guarantees				
	SM 1	Total value of loans guaranteed (Php M)	15%	(Actual/Target) * Weight	₱ 90 Billion	Net of HDMF accounts
	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)	6%	All or nothing	at least 70%	
STAKEHOLDERS	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	5%	(Actual/Target) * Weight	30	
	SM 4	Percent of top 100 rural banks engaged in housing doing business with HGC	5%	(Actual/Target) * Weight	20	
	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	5%	All or nothing	Achieved rating of 3/5 or "Satisfactory"	
	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	5%	(Actual/Target) * Weight	100%	





	PAN AGREEMENT					Remarks
	Component					
			Weight	Rating Scale	Full Year 2015 Target	
FINANCE	SO 6	Increase Revenue To Sustain Guaranty Operations				
	SM 7	Net income (Php M)	10%	(Actual/Target) * Weight	₱237 Million	
	SM 8	Total Financing fees (Insurance and guarantee) earned for the year (Php M)	6%	(Actual/Target) * Weight	₱720 Million	
	SM 9	Percentage of bond interest serviced and bonds redeemed as scheduled (%)	6%	(Actual/Target) * Weight	100%	
	SO 7	Speed Up Asset Disposition				
	SM 10	Sales value of assets	6%	(Actual/Target) * Weight	₱490 Million	Value of assets: P47-52M
	SO 8	Enhance Collection Efficiency To Improve Liquidity				
	SM 11	Collection Efficiency	6%	(Actual/Target) * Weight	88%	Net of accounts under litigation. Formula: Actual collections for the year/ Total Collectibles for the year.
INTERNAL PROCESS	SO 9	Enhance Operational Efficiency				
	SM 12	Percentage of guaranty enrollment applications completed within 15 working days upon receipt of complete required documentation	5%	(Actual/Target) * Weight	100%	
	SM 13	Percentage of approved guaranty calls processed within 30 calendar days upon receipt of complete required documentation	5%	(Actual/Target) * Weight	100%	
	SM 14	Percentage of sales document executed within 30 working days from receipt of reservation payment/downpayment	5%	(Actual/Target) * Weight	100%	

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ORGANIZATION	SO 10	Implement Government Quality Management System (GQMS)						
	SM 15	ISO Certification of business processes			5%	All or nothing	3 core business processes certified	ISO Certification for all processes (2016)
	SO 11	Automate System Processes						
	SM 16	Automation of system processes			2.5%	Actual/target	All programmed automation and enhancement of system process per approved 2015-2017 ISSP	ISSP to be submitted by HGC
	SO 12	Improve Competencies						
	SM 17	Competency Framework			2.5%	All or nothing	Developed Competency Framework	
	Total Weight			100%				

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