

UNITED COCONUT PLANTERS BANK (UCPB)
Validation Result of 2021 Performance Scorecard

STAKEHOLDERS												
Objective/ Measure		Component				UCPB Submission		GCG Validation		Supporting Documents	Remarks	
		Formula	Wt.	Rating Scale	Target	Actual	Rating	Actual	Rating			
SO 1		Support the National Government's Development Agenda										
SM 1		Number of Coconut Farmers with UCPB Coco Card	Actual Accomplishment	5%	All or Nothing	3,000 Coco cards	The UCPB Coco Card Project was put on hold in light of the pending merger with LANDBANK and per LANDBANK's directive.	-	Unverifiable	0%	-	UCPB reported that the Coco Card Project was put on hold due to the planned merger of LANDBANK and UCPB. UPCB was not able to provide the Board Resolution and/or Memorandum on the deferment of the launch of Coco Card.
SM 2		Increase Agricultural Loans	Actual Accomplishment	5%	(Actual / Target) x Weight	₱15.5 Billion	₱17.129 Billion	-	₱15.963 Billion	5%	Agri-Agra Report as prepared by UCPB's Vice President and Controller	Target exceeded.
SM 3		Expand and reach Touchpoints through POS facility and additional ATMs	Actual Accomplishment	5%	(Actual / Target) x Weight	3a. 10 Merchant-Agents	On-going. Branches continue to offer the POS Cash-Out facility to new and existing clients.	-	Unverifiable	0%	-	Submitted accomplishments cannot be validated due to a lack of supporting documents.

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				5%		3b. 15 ATMs installed	Update for the installation of the total 10 ATMs for the year; 3 were installed in Q4.	-	Unverifiable	0%	-	
		Sub-total		20%				-		5%		
	SO 2	Pursue Institutional Viability										
FINANCIAL	SM 4a	Generate Deposits	Actual Accomplishment	10%	(Actual / Target) x Weight	Total Deposit of ₱287 Billion	₱260.306 Billion	-	₱283.835 Billion	9.89%	2021 COA Annual Audit Report	Target not met.
	SM 4b	Generate Loans	Actual Accomplishment	10%	(Actual / Target) x Weight	Total Loans of ₱189 Billion	₱146.67 Billion	-	₱148.593 Billion	7.86%	2021 COA Annual Audit Report	Target not met.
	SM 4c	Improve Net Income	Actual Accomplishment	10%	(Actual / Target) x Weight	NIAT of ₱1.407 Billion	₱2.038 Billion	-	₱2.174 Billion	10%	2021 COA Annual Audit Report	Target exceeded.
	SM 5	Improve Portfolio Quality: Non-Performing Loans Ratio	Outstanding NPL - specific Allowance for Impairment Loss / Outstanding Gross Loan Portfolio	5%	(Actual / Target) x Weight	Not exceeding the average NPL Ratio of the Philippine Banking System as of 31 December 2021	Consumer Banking Past Due – 22.39% Corporate Banking Past Due – 13.18%	-	9.88%	0%	• BSP Published Balance Sheet; and • COA Notes to FS	Exceeded the PBS of 2.11%.
		Sub-total			35%				-		27.75%	
	SO 3	Speed-up Recoveries from Non-Performing Assets and Converts it to Earning Assets										

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INTERNAL PROCESS	SM 6	Achieve sales target on ROPA	Actual Accomplishment	5%	(Actual / Target) x Weight	₱4.7 Billion	₱1.7 Billion	-	Unverifiable	0%	-	Submitted accomplishments cannot be validated due to the non-submission of supporting documents.
	SO 4	Strengthen IT and Information Security System										
	SM 7	Percentage of New IT Projects Implemented	Actual Accomplishment	10%	(Actual / Target) x Weight	100% Completion of target deliverables based on UCPB's IT Roadmap	Please refer to Appendix A	-	Unverifiable	0%	-	Submitted accomplishments cannot be validated due to the non-submission of supporting documents.
	SO 5	Implement Business Process Improvements and Operational Efficiency										
	SM 8	Develop Quality Management System	Actual Accomplishment	10%	All or Nothing	Attain ISO 9001:2015 Certification	No submitted accomplishment	-	No Accomplishment	0%	-	UCPB did not report any accomplishment for this measure. It should be noted that in 2020, UCPB was not able to meet the target set for this measure.
		Sub-total		25%				-		0%		
ORGANIZATION	SO 6	Improve Customer Satisfaction by Providing Excellent Service to Client										
	SM 9	Percentage of Satisfied Customers	No. of Respondents who rated UCPB at least Satisfactory/ Total No. of Respondents	10%	(Actual / Target) x Weight 0% = If less than 80%	90%	The 2021 Nationwide Customer Satisfaction Survey will no longer be conducted as per Mancom	-	No Accomplishment	0%	-	UCPB reported that the 2021 Customer Satisfaction Survey (CSS) was not conducted per ManCom Resolution No. 2021-12-620 due

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						Resolution No. 2021-12-620					<p>to the following reasons:</p> <p>a. Merger of United Coconut Planters Bank and Land Bank of the Philippines, wherein LANDBANK is the surviving entity pursuant to Executive Order No. 142, will take effect on March 1, 2022. Thus, feedback for UCPB's service improvement to be gathered from the NCSS will no longer be applicable.</p> <p>b. Uncontrollable delays in the procurement activities because of the post-disqualification of the highest rated bidder last October 21, 2021. The second highest-rated bidder went through the post-qualification evaluation from November 5 to 18, 2021.</p>
SO 7 Established High-Performance Culture Across the Bank											
SM 10	Improve Competency Level of the Organization	Actual Accomplishment	10%	(Actual / Target) x Weight	Completion of Board-approved Competency Model,	The project was deferred due to the merger. LBP already has an approved Core,	-	No Accomplishment	0%	-	UCPB did not report any accomplishment for this measure. According to UCPB, the project was

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					which includes: 1. Competency Matrix; 2. Position Profiles; and 3. Competency-Based Job Description	Leadership, and Competency Matrix, which can be applied to former UCPB employees.					deferred due to the LANDBANK-UCPB Merger. LANDBANK already has an approved Core, Leadership, and Competency Matrix, which can be applied to former UCPB employees.
		Sub-Total		20%			-		0%		
		TOTAL		100 %			-		32.75%		

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