

UCPB LEASING AND FINANCE CORPORATION (ULFC)  
Revalidated 2023 Performance Scorecard

Component						ULFC Submission		GCG Validation		Supporting Documents	Remarks															
Objective/Measure	Formula	Wt.	Rating System	Target	Actual	Rating	Actual	Rating																		
STAKEHOLDERS	SO 1	To Support the National Government Agenda																								
	SM 1	Increase Portfolio Mix of Manufacturing and Construction Industries	Actual Accomplishment	5%	(Actual / Target) x Weight	Manufacturing – 16% Construction – 13%	Manufacturing – 13.95% Construction – 9.84%	4.10%	Manufacturing – 13.96% Construction – 9.82%	4.07%	<div>Loan Portfolio per Industry; 2023 Commission on Audit (COA)'s Annual Audit Report (AAR) of ULFC's Financial Statements; and Breakdown of Loans and Receivable per COA AAR</div> <table><thead><tr><th>Industry</th><th>Amount (in millions)</th><th>% Share</th></tr></thead><tbody><tr><td>Manufacturing</td><td>₱170.11</td><td>13.96%</td></tr><tr><td>Construction</td><td>₱119.72</td><td>9.82%</td></tr><tr><td>Others</td><td>₱928.79</td><td>76.22%</td></tr><tr><td>Total Portfolio</td><td>₱1,218.62</td><td>100.00%</td></tr></tbody></table> <div>The GCG confirmed the accuracy of the reported Total Portfolio by tracing all these figures in Note 10 of the 2023 COA AAR Notes to Financial Statements.</div> <div>Thus, the request for consideration is GRANTED.</div>	Industry	Amount (in millions)	% Share	Manufacturing	₱170.11	13.96%	Construction	₱119.72	9.82%	Others	₱928.79	76.22%	Total Portfolio	₱1,218.62	100.00%
	Industry	Amount (in millions)	% Share																							
	Manufacturing	₱170.11	13.96%																							
	Construction	₱119.72	9.82%																							
	Others	₱928.79	76.22%																							
	Total Portfolio	₱1,218.62	100.00%																							

Handwritten signature

Component						ULFC Submission		GCG Validation		Supporting Documents	Remarks													
	Objective/Measure		Formula	Wt.	Rating System	Target	Actual	Rating	Actual			Rating												
STAKEHOLDERS	SO 2	Continue to Implement the Business Model																						
	SM 2	Increase SMEs Loan Portfolio	Actual Accomplishment	5%	(Actual / Target) x Weight	10% increase from 2022 figure	₱525.098 Million	3.47%	₱525.105 Million	3.37%	Loan Portfolio per Asset Size	<table><tr><th>Asset Size</th><th>Amount (in million ₱)</th></tr><tr><td>Large</td><td>₱693.51</td></tr><tr><td>Medium</td><td>₱378.40</td></tr><tr><td>Small</td><td>₱86.98</td></tr><tr><td>Micro</td><td>₱59.73</td></tr><tr><td>SMEs Total Portfolio</td><td>₱525.11</td></tr></table> <p>Considering that ULFC was able to reconcile the figures from the COA AAR to its total portfolio, the request for reconsideration is hereby GRANTED.</p>	Asset Size	Amount (in million ₱)	Large	₱693.51	Medium	₱378.40	Small	₱86.98	Micro	₱59.73	SMEs Total Portfolio	₱525.11
	Asset Size	Amount (in million ₱)																						
	Large	₱693.51																						
	Medium	₱378.40																						
	Small	₱86.98																						
	Micro	₱59.73																						
	SMEs Total Portfolio	₱525.11																						
	SO 3	Improve Customer Satisfaction by Providing Excellent Service to Clients																						
	SM 3	Percentage of Satisfied Customers	Total Number of Respondents who gave a rating of at least Satisfactory/Total Number of Respondents	5%	(Actual / Target) x Weight  If less Than 80% = 0%	90%	100%	5%	No reported SQD 0	0%	ARTA Harmonized Customer Satisfaction Measurement Result	<p>ULFC did not comply with the SQD 0 and in view of the provisions of the JMC, ULFC's request for reconsideration on the results of the 2023 Customer Satisfaction Measurement is hereby DENIED.</p>												
	Sub-total			15%			12.57%		7.44%															

Signature

Component						ULFC Submission		GCG Validation		Supporting Documents	Remarks	
	Objective/Measure		Formula	Wt.	Rating System	Target	Actual	Rating	Actual			Rating
FINANCIAL	SO 4	Meet the Financial Targets										
	SM 4	Amount of Loan Releases for the Year	Total Amount of Loan Releases	20%	(Actual / Target) x Weight	₱460 Million	₱206.685 Million	9%	₱278.92 Million	12.13%	Loan Portfolio Database	Target not met.
FINANCIAL	SM 5	Improve Net Income After Tax (NIAT)	Total Revenues – Total Expenses	20%	(Actual / Target) x Weight	₱6.58 Million	₱17.547 Million	20%	₱10.527 Million	20%	COA Annual Audit Report	Acceptable.
	SM 6	Improve Non-Performing Loan (NPL) Ratio	Outstanding NPL – Specific Allowance for Impairment Loss/Outstanding Gross Loan Portfolio	15%	{1- [(Actual - Target)/ Target]} x Weight	30.7%	71.65%	0.35%	42.03%	9.46%	COA Annual Audit Report	Target not met.

for

Component						ULFC Submission		GCG Validation		Supporting Documents	Remarks
Objective/Measure		Formula	Wt.	Rating System	Target	Actual	Rating	Actual	Rating		
FINANCIAL	Efficient Utilization of Corporate Budget	Total Disbursement / Board-Approved Corporate Operating Budget (Both Net of PS Cost)	5%	(Actual / Target) x Weight	90%	87.98%	4.94%	73.66%	4.09%	COA Annual Audit Report	Target not met.
	Sub-total		60%				34.29%		45.68%		
SO 5 Improvements in Internal Processes and Guidelines for Efficient Service, Internal Control, and Compliance with Government Regulations											
INTERNAL PROCESS	SM 8 Enhancement in Internal Processes & Guidelines	Number of Programs Implemented	5%	(Actual / Target) x Weight	3 New Enhanced Programs/ Processes	1.Data Privacy Manual 2.Revision to the Petty Cash Fund Guidelines 3.Revision to the Financial Consumer Protection Manual	5%	3 New Enhanced Programs/ Processes	5%	Copy of the Programs/ Processes; and Board Resolutions and Attestation by the Corporate Secretary	ULFC was able to implement three (3) new enhanced programs/processes for 2023 which are:  1. Data Privacy Manual 2. Revision to the Petty Cash Fund Guidelines 3. Revision to the Financial Consumer Protection Manual

1/8

Component						ULFC Submission		GCG Validation		Supporting Documents	Remarks	
Objective/Measure		Formula	Wt.	Rating System	Target	Actual	Rating	Actual	Rating			
INTERNAL PROCESS												
	SM 9	Percentage of Requests Processed Within Applicable Processing Time	Number of Applications Processes within Prescribed Period/Total Number of Applications with complete documents	10%	(Actual / Target) x Weight	100%	100%	10%	Unverifiable	0%	Logbook of Transactions; and Sample Application Forms	<u>The GCG could not verify the accuracy of the reported accomplishment by solely relying on the logbook.</u>  <u>Considering that ULFC cannot fully substantiate its request for revalidation for this measure, the score for this measure is <b>RETAINED</b>.</u>
	SM 10	Improve Quality Management System	Actual Accomplishment	5%	All or Nothing	Passed Surveillance Audit	No Accomplishment	0%	No Accomplishment	0%	No Supporting Documents	Target not met.
	Sub-total			20%			15%		5%			

18

Component						ULFC Submission		GCG Validation		Supporting Documents	Remarks	
	Objective/Measure		Formula	Wt.	Rating System	Target	Actual	Rating	Actual			Rating
ORGANIZATION	SO 6	Ensure Competent Personnel to Achieve Organizational Objectives										
		Improve Competency Level of the Organization	Actual Accomplishment	5%	(Actual / Target) x Weight	Board-Approved Competency Model with the following: a. Competency Catalogue b. Competency Framework c. Competency Tables d. Competency Matrix e. Position Profiles f. Competency-Based Job Description	No Accomplishment	0%	No Accomplishment	0%	No Supporting Documents	Target not met.
		Sub-total		5%				0%		0%		
		TOTAL		100%				61.86%		58.12%		

Annex A Reviewed and Certified Correct by:

JHON ARNOLD C. TALUSAN

Director III

Corporate Governance Office – A

ATTY. LOVELY JOY A. AVISADO, CPA

Director IV

Corporate Governance Office – A