

DBP LEASING CORPORATION (DBP-LC)
2015 Performance Scorecard

Component		Agreed			DBP-LC Submission		GCG Validation		Supporting Documents	Remarks	
Objective/Measure	Rating Scale	Target	Weight	Actual	Rating	Actual	Rating				
Social Impact	SO 1	Support the Government's Priorities through the Provision of Leasing and Other Asset-based Financing Services									
	SM 1	Total Loan and Lease Portfolio (Principal only)	(Actual/Target) x Weight	P1.5 Billion	20%	₱1.848 Billion	20%	₱1.848 Billion	20%	2015 Audited Financial Statements	Current Assets Lease and Loan Portfolio, Net - ₱425,309,431 Non-Current Assets Lease and Loan Portfolio, Net - ₱1,423,284,501
	SM 2	Ranking in the Finance/Leasing Industry (in terms of total assets)	(Actual/Target) x Weight	Top 12	5%	Top 15 (Estimate)	4%	Top 15 (Estimate)	4%	Tentative Survey Result released by Philippine Financial Association (PFA) and Estimate by DPP-LC	Actual report is not yet available as of 25 May 2016 for the 2015 survey result. This "top 15" spot is just an estimate of DBP-LC based on their historical data. Based on PFA tentative report, DBP is on the 12th spot in Total Assets, with P2.042 Billion, 15th spot in terms of Gross Income with P106 Million and 13th spot in Net Income with P25 Million. In 2014, DPB-LC landed the 11th place in the survey with P1.206 Billion total

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										assets.	
		<i>Sub-total</i>		<i>25%</i>		<i>24%</i>		<i>24%</i>			
Financial	SO 2	Achieve Expected Return on Shareholder Investment by Maximizing Revenues and Minimizing Expenses									
	SM 3	ROE - Earnings Before Interest, Taxes, Depreciation and Amortization (EBITDA)	(Actual/Target) x Weight	6%	10%	7.62%	10%	7.62%	10%	2015 Audited Financial Statements	EBITDA: Net Income - ₱43,973,881 Add: Depreciation - ₱10,390,367 Provision from Probable Losses - ₱14,499,167 Loss on Sale of Investment - ₱1,338,968 Average Net Worth: ₱920,865,401.50 2014 - ₱847,973,955 2015 - ₱ 993,756,848
	SM 4	ROE - Net Income After Taxes (NIAT)	(Actual/Target) x Weight	2%	5%	2.8%	5%	2.8%	5%	2015 Audited Financial Statements	Net Income After Taxes: ₱25,782,893
			<i>Sub-total</i>		<i>15%</i>		<i>15%</i>		<i>15%</i>		

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Stakeholders	SO 3	Achieve a High-Level of Customer Satisfaction in the Delivery of Financing Services									
	SM 5	% Satisfaction Rating	(Actual/Target) x Weight	Satisfactory Rating or its equivalent	5%	Satisfactory	5%	Satisfactory	5%	Survey Results Questionnaire	The survey was conducted by Strategic Research and Development Center, Inc. The survey focused on the following service attributes: Dimension of Service, Quality of Account Management, and Management of Governance. Target respondents is 30 clients but only 87% participated in the survey.
	SO 4	Access of DBP Priority Sectors to Leasing Products and Services									
	SM 6	% of Credit Portfolio - Public Sector	(Actual/Target) x Weight	20%	5%	26.07%	5%	26.07%	5%	List of Clients by Industry Performance Summary and Portfolio Review	Acceptable
	SM 7	% of Credit Portfolio - Private Priority Sector	(Actual/Target) x Weight	50%	3.75%	55.16%	3.75%	55.16%	3.75%		Acceptable
	Sub-total				13.75%		13.75%	13.75%			

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	SM 8	Number of Industries in Credit Portfolio (4-Digit Level of PSIC Classification)	(Actual/Target) x Weight	8	5%	15	5%	15	5%	Portfolio Status Per Industry code	DBP LC serviced the following sectors: 1) Transport via buses; 2) Freight Transport by Road; 3) Other passenger land transport; 4) Sea and coastal passenger transport; 5) Sea and coastal freight water transport; 6) Construction of buildings; 7) Electrical Installation; 8) Plumbing, Heat and Air-conditioning installation; 9) General public administration activities; 10) Retail sale of pharmaceutical and medical goods; 11) Manufacture of Paper Related Products; 12) Manufacture of fertilizers & Nitrogen Compounds; 13) Higher Education; 14) Quarrying of stone, sand & clay; and 15) Printing.
	SM 9	Number of New Accounts Booked	(Actual/Target) x Weight	20	7.50%	21	7.5%	21	7.5%	Audited figure	Acceptable
	SO 6	Streamline Processes based on Industry Best Practices									

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SM 10	Average TAT of Approval of Applications Upon Receipt of Complete Documentation (URCP)	(Actual/Target) x Weight	45	5%	41.03	5%	41.03	5%	Certification on Manpower Inventory Endorsement Date to Final Approval	There are 30 accounts with a total TAT of 1,231 days or average TAT of 41 days.
SO 7 Achieve High Quality Portfolio through Enhanced Credit Evaluation, Account and Remedial Management										
SM 11	% of Real & Other Properties Acquired (ROPA)	(Actual/Target) x Weight	7%	8.75%	6.32%	8.75%	6.32%	7.90%	Audited FS	ROPA: 129,067,616 Total Assets: 2,042,322,462
SM 12	Past Due Rate	(Actual/Target) x Weight	<3%	10%	0.88%	10%	0.88%	10%	List of Delinquent Accounts Past Due and Non-performing loans	Past Due Amount : 19,496,307.82 Finance Lease Receivables: 1,261,149,227 Loans and Receivables Financed: 943,618,775 Total Portfolio: 2,204,768,002
	Sub-total			36.25%		36.25%		35.40%		

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Learning and Growth	SO 8	Ensure Personnel Complement Best Fit to Achieve Organizational Objectives									
	SM 13	Achieve Proficiency Training	(Actual/Target) x Weight	Competency Framework Approved by DBP-LC Board	5%	Procurement of Consultancy Contract	1%	No Competency Framework Approved by DBP-LC Board	0%	BAC resolution 2016 01 001 : Recommending Agency to Agency Agreement for the Procurement of Consultancy/Technical Assistance for the Project on the Development of Phase 1 of the Corporation's Competency Framework	Due to procurement issues, a consultant to develop a Competency Framework was engaged only in January 2016, way behind the original completion date of November 2015.
	SM 14	% of Employees Retained	(Actual/Target) x Weight	85%	2.50%	88.88%	2.5%	88.88%	2.5%	Report on the Number of Employees from January to December 2015	3 employees resigned from Jan-Dec 2015 9 employees hired from Jan-Dec 2015 Total number of employees: 27
	SO 9	Develop and Implement Complementary Management and Technological Systems to Support Business Operations									
	% of Compliance with Information Systems	(Actual/Target) x	100% ISSP Completed	2.50%	ISSP Final Draft	2.5%	ISSP Final Draft	2.5%	ISSP Final		

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	SM 15 Strategic Plan (ISSP)	Weight			Transmitted by DCI dated 21 December 2015		Transmitted by DCI dated 21 December 2015		Draft Transmittal letter	Acceptable
		Sub-total		10%		6%		5%		
		TOTAL		100%		95%		93.15%		