

RECALIBRATED 2020 PERFORMANCE SCORECARD (ANNEX A)

UNITED COCONUT PLANTERS BANK (UCPB) Recalibrated 2020 Performance Scorecard

Component						Baseline Data		Target
	Objective/Measure		Formula	Weight	Rating System	2018	2019	2020
SOCIO- ECONOMIC IMPACT	SO 1	Continue to Implement the Business Model Defined in the 3 Year Business Plan						
	SM 1	Capital Adequacy Ratio ¹	Actual Accomplishment	15%	(Actual / Target) x Weight	N.A.	N.A.	<u>6%</u>
	SO 2	Tap GOCCs, NGs, and LGUs for Other Bank Products						
	SM 2	Increase Availment of Deposit Products (Deposit, Cash Management Products, e-banking Products)	Actual Accomplishment	<u>15%</u>	(Actual / Target) x Weight	N.A.	N.A.	<u>Deposit Products Implemented on Twenty (20) GOCCs, LGUs, and NGAs</u>
	Sub-total			30%				
	SO 3	To Meet the Financial Targets Under the 3 Year Business Plan						
FINANCIAL	SM 3	A Managed Portfolio and Conservative Lending to Minimize Credit Risk	Actual Accomplishment	10%	(Actual / Target) x Weight	N.A.	N.A.	<u>Php 155Bn, 5% Lower than the Previous Year Balance of Php 164Bn</u>
	SM 4	Maintain Current Liquidity from Deposit with Cheaper Funding Costs	Actual Accomplishment	<u>15%</u>	(Actual / Target) x Weight	N.A.	N.A.	<u>Php 249Bn, 1% Lower than the Previous Year Balance of Php251Bn</u>

¹ Assuming with BSP Relief under BSP Memorandum Nos. 2020-008, 032, 068.

Component						Baseline Data		Target
	Objective/Measure		Formula	Weight	Rating System	2018	2019	2020
	SM 5	<u>Report Net Income After Considering Impact of Pandemic</u>	Actual Accomplishment	<u>10%</u>	(Actual / Target) x Weight	N.A.	N.A.	<u>Php 3.2Bn.</u> <u>10% Lower than the target per 3-year business plan of Php 3.575Bn</u>
		Sub-total		35%				
INTERNAL PROCESS	SO 4	Speed-up Recoveries from Non-Performing Assets and Converts it to Earning Assets						
	SM 6	Improve Non-performing Loans Ratio (NPL)	Actual Accomplishment	10%	{1-[(Actual - Target) / Target] x Weight}	N.A.	N.A.	<u>Not more than 10% higher than the Philippine Bank Standard as of End of the year² with BSP Relief under BSP Memo 008/032/068</u>
	SO 5	Enhance Operations and IT Security thru Automation and IT Solutions						
	SM 7	Number of New IT Projects Implemented	Actual Accomplishment	10%	(Actual / Target) x Weight	N.A.	N.A.	<u>Full Implementation and roll out of the following IT Projects:</u> <u>1. Upgrading/Enhancement of the following: (a) Replacement and upgrading project of computers and software due to end of support of Windows7 OS; (b) Upgrade of storage servers and OS;</u> <u>2. Full implementation of Phases 4 & 5 of the Document Management System (DMS).</u>
			Sub-total		20%			

² BSP published rate as of 31 December 2020.

Component						Baseline Data		Target
	Objective/Measure		Formula	Weight	Rating System	2018	2019	2020
ORGANIZATION	SO 6	Improve Customer Satisfaction by Providing Excellent Service to Client						
	SM 8	Percentage of Satisfied Customers	Actual Accomplishment	5%	(Actual / Target) x Weight	N.A.	N.A.	90%
	SO 7	Develop World-Class Operations						
	SM 9	Develop Quality Management System	Actual Accomplishment	5%	All or Nothing	N.A.	N.A.	Certificate of Readiness for ISO 9001:2015 Certification (third-party)
	SO 8	Establish High Performance Culture Across the Bank						
	SM 10	Improve Competency Level	Actual Accomplishment	5%	$\frac{\text{Actual}}{\text{Target}} \times \text{Weight}$	N.A.	N.A.	Board-approved Competency Model with the following: a. Competency Catalogue b. Competency Framework c. Competency Tables d. Competency Matrix e. Position Profiles Competency-Based Job Description
			Sub-total		15%			
		Grand Total		100%				