

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 <sup>1</sup>	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 <u>Deposit Products (Deposit, Cash Management Products, e-banking Products)</u>	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>
	<b>Sub-total</b>			<b>30%</b>				
	SO 3	To Meet the Financial Targets Under the 3 Year Business Plan						
FINANCIAL	SM 3	<u>A Managed Portfolio and Conservative Lending to Minimize Credit Risk</u>	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	<u>Maintain Current Liquidity from Deposit with Cheaper Funding Costs</u>	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>

<sup>1</sup> 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	10%	(Actual / Target) x Weight	N.A.	N.A.	Php 3.2Bn, <u>10% Lower than the target per 3-year business plan of Php 3.575Bn</u>
	<b>Sub-total</b>		<b>35%</b>					
<b>INTERNAL PROCESS</b>	<b>SO 4</b>	<b>Speed-up Recoveries from Non-Performing Assets and Converts it to Earning Assets</b>						
	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 year<sup>2</sup> with BSP Relief under BSP Memo 008/032/068</u>
	<b>SO 5</b>	<b>Enhance Operations and IT Security thru Automation and IT Solutions</b>						
	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 &amp; 5 of the Document Management System (DMS).</u>
	<b>Sub-total</b>		<b>20%</b>					

<sup>2</sup> BSP published rate as of 31 December 2020.

Component					Baseline Data		Target	
	Objective/Measure	Formula	Weight	Rating System	2018	2019	2020	
<b>ORGANIZATION</b>	<b>SO 6</b>	<b>Improve Customer Satisfaction by Providing Excellent Service to Client</b>						
	SM 8	Percentage of Satisfied Customers	Actual Accomplishment	5%	(Actual / Target) x Weight	N.A.	N.A.	90%
	<b>SO 7</b>	<b>Develop World-Class Operations</b>						
	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)
	<b>SO 8</b>	<b>Establish High Performance Culture Across the Bank</b>						
	SM 10	Improve Competency Level	Actual Accomplishment	5%	(Actual / Target) x 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
		<b>Sub-total</b>		<b>15%</b>				
		<b>Grand Total</b>		<b>100%</b>				