

DBP LEASING AND FINANCE CORPORATION (DBP-LC)
Revalidation of the 2022 Performance Scorecard

Component					DBP-LC Submission		GCG Validation		Supporting Documents	Remarks		
Objective/Measure	Formula	Wt	Rating System	Target	Actual	Rating	Actual	Rating				
SOCIAL IMPACT	SO 1 Support the Government's Economic Development Priorities by Providing Leasing and Other Asset-Based Financing Services to Various Industries											
	SM 1	Increase Total Loan and Lease Portfolio (Net as per Balance Sheet)	Absolute Amount ¹	30%	(Actual/Target) x Weight If Less Than 2021 Actual = 0%	₱2.97 Billion	₱2.48 Billion	25.05%	₱2.48 Billion	25.05%	<ul style="list-style-type: none"> Summary of Lease and Loan Portfolio as of 31 December 2022; and COA Annual Audit Report 	Target not met.
	Sub-total		30%				25.05%		25.05%			
FINANCIAL	SO 2 Achieve Expected Return on Shareholder Investment by Growing Revenues through the Expansion of Credit Portfolio and by Efficient Management of Resources											
	SM 2	Maintain Return on Equity-Net Income After Tax (ROE-NIAT)	Net Income After Tax / Average Net Worth	20%	(Actual/Target) x Weight If Less Than 2021 Actual = 0%	1.92%	(0.84) %	0%	(0.80) %	0%	<ul style="list-style-type: none"> COA Annual Audit Report 	Target not met.
	SM 3	Efficient Utilization of Corporate Operating Budget (COB)	Total Disbursement (net of PS) / Total Board-Approved Corporate Operating Budget (COB)	5%	(Actual/Target) x Weight If less than 90% = 0%	90%	84.98%	0%	70.31%	0%	<ul style="list-style-type: none"> Budget Utilization Report Statement of Appropriation Obligations, Disbursements and Balances (SAODB) 	Validated based on the submitted SAODB as submitted to ICRS for 2022.
	Sub-total		25%				0%		0%			

¹ Net per Balance Sheet is composed of Financial Lease (Principal excluding Interest)/Loan Receivable + Residual Value (Financial Lease)

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STAKEHOLDERS	SO 4 Provide Access to DBP Priority Sectors and SMEs Access to DBP-LC Financing Services											
	SM 4	Increase the Percentage of Clients within the DBP Priority Sectors and SMEs	Number of Clients within the DBP Priority Sector and SMEs / Total Number of Clients	10%	(Actual/Target) x Weight	80%	83.61%	10%	83.61%	10%	<ul style="list-style-type: none"> Summary of Loan and Lease Portfolio (Detailed/Disaggregated per Sector) Account Monitoring Report; and Four (4) Sample Loan/Lease Application Forms with Credit Approval. 	Acceptable.
	SO 5 Achieve a Satisfactory Rating from Customers in the Delivery of Financing Services											
	SM 5	Percentage of Satisfied Customers	Number of respondents who gave a rating of at least Satisfactory Rating / Total number of respondents	5%	(Actual/Target) x Weight If Less Than 80% = 0	90%	-	0%	<u>89.80%</u>	<u>4.99%</u>	<ul style="list-style-type: none"> CSS 2022 Final Report CSS Back-checking Report 	The request for reconsideration is APPROVED.
	Sub-total			15%				10%		14.99%		

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INTERNAL PROCESS											
SO 6	Diversify Industry Exposure with Expanded Market Coverage and Product Offerings										
SM 6	Increase Number of New Accounts Approved	Absolute Number	5%	All or Nothing	5	4	0%	4	0%	<ul style="list-style-type: none"> Credit Application; and Approval Forms 	Target not met.
SO 7	Achieve High-Quality Portfolio Through Adoption of Best Practices in Account Management and Credit Risk Due Diligence										
SM 7	Improve Past Due Rate	Total Past Due / Total Portfolio	5%	$\{1 - [(Actual - Target) / Target]\} \times Weight$ If More Than 8% = 0%	≤ 6.5%	44.04%	0%	9.55%	0%	COA Annual Audit Report	Target not met.
SO 8	Streamline Processes Based on Industry Best Practices										
SM 8	Percentage of Applications Processed Within Period from Receipt of Complete Requirements	Number of Applications Processed within Prescribed Period / Total Number of Applications with Complete Documents	5%	(Actual/Target) x Weight If less than 95% = 0%	100%	100%	5%	Unverifiable	0%	<ul style="list-style-type: none"> Summary report detailing the start and end dates of processing per account Copies of application documents and credit approvals 	The request for reconsideration of the target is DENIED . The submitted supporting documents are still inconsistent with the GCG validated data.

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SM 9	Attain Quality Management Certification	Actual Accomplishment	5%	All or Nothing	Retain ISO 9001:2015 Certification (Pass Surveillance Audit)	-	0%	No accomplishment	0%	-	DBP-LC failed to complete the recertification process.
Sub-total		20%					5%		0%		
SO 9	Ensure Personnel Complement Best Fit to Achieve Organizational Objectives										
SM 10	Improvement Competency Level of the Organization	Competency Baseline 2022-Competency Baseline 2021	5%	All or Nothing	Improvement on the Competency Level of the Organization	-	0%	No accomplishment	0%	-	No employee assessment was conducted.
SO 10	Develop and Implement Complementary Management and Technological Systems to Support Business Operations										
SM 11	Implementation of Information Systems Strategic Plan (ISSP)	Actual Accomplishment	5%	All or Nothing	100% Attainment of 2022 Deliverables Based on the Revised ISSP 2020-2024	-	0%	No accomplishment	0%	-	DBP-LC did not report any accomplishment for this measure.
Sub-total		10%					0%		0%		
Grand Total		100%					40.05%		40.04%		

LEARNING & GROWTH

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