

## 2022 PERFORMANCE SCORECARD (ANNEX B)

## UCPB LEASING AND FINANCE CORPORATION

Component					Baseline Data			Target	
	Objective/Measure	Formula	Weight	Rating System	2019	2020	2021	2022	
STAKEHOLDER	SO 1	To Support the National Government Agenda							
	SM 1	Increase Portfolio Mix of Manufacturing and Construction Industries	Total Manufacturing and Construction Portfolio / Total Loan Portfolio	5%	(Actual / Target) x Weight	Manufacturing : 16.3%	Manufacturing : 13.7%	Manufacturing: 14.7%	Manufacturing: 25%
				5%	(Actual / Target) x Weight	Construction: 8.9%	Construction: 9.9%	Construction: 12%	Construction: 25%
	SO 2	Continue to Implement the Business Model							
	SM 2	Increase SMEs Loan Portfolio	Total SMEs Loan Portfolio	7.5%	(Actual / Target) x Weight	₱976 Million	₱788 Million	₱721 Million	₱793 Million
	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%	N.A.	N.A.	N.A.	90%
	Sub-Total		22.5%						

Component						Baseline Data			Target
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FINANCIAL	SO 4	Meet the Financial Targets							
	SM 4	Amount of Loan Releases for the year	Total Amount of Loan Releases	15%	(Actual / Target) x Weight	₱2.958 Billion	₱846 Million	₱446 Million	₱1.562 Billion
	SM 5	Improve Net Income After Tax	Total Revenues – Total Expenses	15%	(Actual / Target) x Weight	₱42.8 Million	₱10 Million	₱13.8 Million	₱8.6 Million
	SM 6	Improve Past Due Ratio	Total Past Due/ Total Loan Portfolio	15%	1- (Actual – Target / Target) x Weight	16.9%	43.2%	40.6%	16.5%
	SM 7	Efficient Utilization of Corporate Budget	Total Disbursement / Board approved Corporate Operating Budget (both net of PS Cost)	5%	(Actual / Target) x Weight	No Data	No Data	No Data	90%
		Sub-total		50%					

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Component					Baseline Data			Target	
	Objective/Measure	Formula	Weight	Rating System	2019	2020	2021	2022	
INTERNAL PROCESS	SO 5	Improvements in Internal Processes and Guidelines for Efficient Service, Internal Control, and Compliance with Government Regulations							
	SM 8	Enhancement in Internal Processes & Guidelines	Number of Processes Implemented and Guidelines Issued	10%	(Actual / Target) x Weight	9 Programs <sup>1</sup>	9 Programs <sup>2</sup>	8 Programs <sup>3</sup>	Implementation of 5 New/ Enhanced Programs/Processes
	SM 9	Percentage of Requests Processed Within the Applicable Processing Time	Number of Applications Processed within Prescribed Period / Total Number of Applications with complete documents	10%	(Actual / Target) x Weight	No Data	No Data	No Data	100% <sup>4</sup>
	SM 10	Develop Quality Management System	Actual Accomplishment	2.5%	All or Nothing	No Data	No Data	No Data	Board-approved: a. Quality Policy b. Quality Management System Manual c. Quality Management System Procedure
		Sub-Total		22.5%					

<sup>1</sup> 1) Legal Chopping Policy Guidelines and Procedures on repricing a ULFC Lease and/or Loan Account; 2) Guidelines and Procedures on Repricing a ULFC Lease and/or Loan Account; 3) Reputational Risk Management Manual; 4) Associate's Out-of-Town Business-Related Travel Guidelines; 5) Retail Equipment Financing Program; 6) Retail Truck Financing Program; 7) Credit Risk Rating (CRR) Guidelines and Procedures; 8) Monitoring of Leased Assets/ Collateral Guidelines and Procedures; and 9) Procedures in Scanning & Saving Customer's Records

<sup>2</sup> 1) Guidelines on Preparing & Sending Reminder & Collection / Demand Letters; 2) Guidelines and Procedures in Curing a Past Due Account; 3) ULFC Remedial Management and Legal Enforcement Policy Manual; 4) Cash Advances Guidelines and Procedures; 5) ULFC Treasury Manual; 6) ULFC's Procurement Manual on Goods and Services; 7) Chart of Accounts – Income and Expenses and Related Process Flow; 8) Cerquit Accounting System (CAS) Access Rights Manual; and 9) Business Continuity Plan Manual

<sup>3</sup> 1) Client Call Report Guidelines and Procedures; 2) FFE Manual; 3) Internal Credit Risk Rating System (ICRRS) Manual; 4) ULFC Product Manual; 5) ULFC ROPA Manual; 6) ULFC Operations Manual; 7) Credit Policy Manual; 8) Loan Loss Estimation Methodology, Provisioning, and Allowance for Credit Losses Manual

<sup>4</sup> Applicable processing time based on LLFC's compliance with Republic Act No. 11032.R

Component					Baseline Data			Target
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ORGANIZATION	SO 6	Ensure Competent Personnel to Achieve Organizational Objectives						
	SM 11	Improve Competency Level of the Organization	Actual Accomplishment	5%	(Actual / Target) x Weight	N.A.	N.A.	N.A.
								Board-Approved Competency Model <sup>5</sup> with the following: a. Competency Catalogue b. Competency Framework
		<b>Sub-total</b>		<b>5%</b>				
		<b>Grand Total</b>		<b>100%</b>				

<sup>5</sup> Based on the FAQs on Competency Framework published on GCG Website under GCG MC No. 2013-02 (Re-issued).

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