



CORPORATE GOVERNANCE AND FINANCE DEPARTMENT

FINANCING AND LENDING COMPANY DIVISION

Impact Evaluation Form FAQs

1. Does the Company need to supply all the required information needed in the impact evaluation form?

Yes, the Company should supply all the required information from Basic Company Information, General Questions, and the information required in the table format of the impact evaluation form. Please leave no blank.

Please be informed that some survey questions will require qualitative responses underpinned by his/her own analysis.

2. How is the submission of the impact evaluation report for those companies with branches?

The Company with branches needs to consolidate the data together with the main office.

3. What type of loan is needed to be indicated in the impact evaluation form?

The Company is required to supply the following information:

- a. Data on loans extended by the Company to borrowers **who availed All Types of Products.**
- b. Data on loans extended by the Company to borrowers **who availed Unsecured, General Purpose Loan, Loan amounts of up to Php 10,000.00, AND loan tenors of up to 4 months.**

Please be informed that **all the above criteria should be satisfied, i.e., Unsecured, General Purpose Loan, Loan amounts of up to Php 10,000.00, AND loan tenors of up to 4 months.**

If one of the four components is not satisfied, the caps will not apply to the loan product.

It shall cover **both traditional loans and loans obtained from OLPs**, as long as the loan falls under and satisfies all of the above-mentioned criteria.

4. What is the covered period required in the impact evaluation form?

The required period is from March 3, 2022 to December 2022 with a comparative period from January 31, 2021 to December 2021.

5. What data do we need on the total number of borrowers, loan availments, total number of borrowers who weren't able to settle their loans, amount of outstanding loans, non-performing loans, write-offs, and net income for the year 2022?

- a. **The total number of borrowers (count) from March 3, 2022 to December 2022 and from January 31, 2021 to December 2021.**
- b. **The total number of borrowers (count) who availed (i) all types of loans (ii) Unsecured, General Purpose Loan, Loan amounts of up to Php 10,000.00, AND loan tenors of up to 4 months from March 3, 2022 to December 2022 and from January 31, 2021 to December 2021.**
- c. **The total number of borrowers (count) who availed and weren't able to settle their loans from March 3, 2022 to December 2022 with a comparative period from January 31, 2021 to December 2021.**
- d. **The total number of past due loans (count) who availed (i) all types of loans (ii) Unsecured, General Purpose Loan, Loan amounts of up to Php 10,000.00, AND loan tenors of up to 4 months from March 3, 2022 to December 2022 and from January 31, 2021 to December 2021.**
- e. **The total number of write-offs (count) who availed (i) all types of loans (ii) Unsecured, General Purpose Loan, Loan amounts of up to Php 10,000.00, AND loan tenors of up to 4 months from March 3, 2022 to December 2022 and from January 31, 2021 to December 2021.**
- f. **The total amount of outstanding loans who availed (i) all types of loans (ii) Unsecured, General Purpose Loan, Loan amounts of up to Php 10,000.00, AND loan tenors of up to 4 months from March 3, 2022 to December 2022 and from January 31, 2021 to December 2021.**
- g. **The total amount of non-performing loans who availed (i) all types of loans (ii) Unsecured, General Purpose Loan, Loan amounts of up to Php 10,000.00, AND loan tenors of up to 4 months from March 3, 2022 to December 2022 and from January 31, 2021 to December 2021.**

6. Who has access to the data collected in the impact evaluation form?

Only SEC-FLCD personnel will have access to the data to be collected and will be held accountable for the proper handling thereof.

7. What data is required in the geographical concentration section?

The total number of borrowers per indicated region.

8. What are the required data to be indicated under the distribution of interest rates and other fees for unsecured, general-purpose loans, loan amounts of up to Php 10,000, and loan tenors of up to 4 months?

The required data to be indicated is the total no./count of borrowers.

9. What should be the basis of Risk Based Data?

The definition of the BSP on the Risk Profile shall be used.

10. Can we add additional sheets for our answers?

Yes, you may add an additional sheet provided that you should label it per question to avoid confusion.

11. What total net income shall be declared if our company has other products than loans?

Total net income of loan activities only.

12. Clarification on FC/LC (Brick and Mortar only or with OLPs)

Brick and mortar refer to personal transactions that took place in the main office (principal office) of the financing and lending companies, whereas online lending platforms (OLP) refer to transactions that took place on websites and mobile applications that are easily downloaded from app stores. Please take note of SEC issuance on OLPs.

13. If we did not operate this year, are we still required to submit IER?

Yes, since the data needed is not from this year. Please see Section 4 of SEC Memorandum Circular No. 3, series of 2022, wherein, All FCs and LCs, whether or not offering loans covered by the ceiling, shall submit an Impact Evaluation Report.

14. What data shall be declared by other companies that have no consumer loans nor mobile lending applications, and other financial technology-enabled programs or systems where the products and services are?

Data that is only applicable to your company shall be declared, otherwise, put "none".

15. Do we have to submit the whole 11 pages of the Impact Evaluation Form released by FLCD or we can just start at the Basic company information on page 2?

Kindly include all pages however not limited to 11 pages only for you are allowed to add additional sheet/s for your answers.

16. Is notarization needed or a signatory of the President?

Only the designated person shall sign the document unless the designated person is your President.

17. What data shall be provided if it is not applicable/available to our corporation?

If the required data is not available/applicable to your company, kindly put "N/A", "None", or "Not Applicable".