



FOR : ASSET DISPOSAL COMMITTEE

THRU : Ma. Catalina M. Cruz  
Head - Branch Banking Division

*[Signature]*  
Teodorick A. Aladin  
Head - Branch Admin Support Department

FROM : Rodney M. Jardiel  
Region Head

*[Signature]*  
Gabriel F. Lim  
Branch Head - Iloilo Branch

*[Signature]*  
Humbelaine P. Acana  
Iloilo Branch - BOO Iloilo Branch

SUBJECT : DISPOSAL OF BRANCH CAR

DATE : January 22, 2026

 **ADCOM APPROVED**  
Signature *[Signature]* 01/27/2026

*via referendum*

**PROPOSAL**

Requesting approval for the disposal of branch car with details below:

ITEM DESCRIPTION	PROPERTY CONTROL NUMBER (PCN)	DATE ACQUIRED	ACQUISITION COST (PHP)	ACCUMULATED DEPRECIATION (PHP)	NET BOOK VALUE (PHP)	APPRAISED SALVAGE VALUE (PHP)	CONDITION/STATUS	MODE OF DISPOSAL
Branch Car Toyota innova	60-001	07/19/2010	600,000.00	600,000.00	0.00	100,000.00	Poor	Sale thru bidding



**JUSTIFICATION**

- The unit is in poor condition with estimated expense for restoration amounting to P118,850.00.
- The vehicle is a 2007 model (18 years in use) and not anymore road-worthy especially with Marketing activity-related travel covering whole of Pangy.

**RECOMMENDATION**

For the approval of the Committee



(CAID) REQUEST FOR APPRAISAL AND CREDIT INVESTIGATION FORM

CREDIT APPRAISAL & INVESTIGATION DEPARTMENT

Requesting Unit – UCPB SAVINGS ILOILO BRANCH		Unit Code 4910	Date: January 15, 2026
TYPE OF REQUEST NOTE: Check all appropriate boxes for expediency.			
<input checked="" type="checkbox"/> <b>Appraisal</b> <input type="checkbox"/> Real Estate <input checked="" type="checkbox"/> Vehicle <input type="checkbox"/> Machinery/Equipment <input type="checkbox"/> Merchandise Inventory <input type="checkbox"/> Percentage Completion		<input checked="" type="checkbox"/> <b>Credit Investigation</b> <input type="checkbox"/> DPSPS <input type="checkbox"/> EVR <input type="checkbox"/> EVR <input type="checkbox"/> Court Case <input type="checkbox"/> Bank Checking <input type="checkbox"/> Trade Checking <input type="checkbox"/> Title Verification <input type="checkbox"/> Car History	
<input type="checkbox"/> CAAP File Check [e-mail: CAAP.CAID@ucpb.com] <input type="checkbox"/> NPS [e-mail: NPS-CAID@ucpb.com] <input type="checkbox"/> LMS/Doc [e-mail: LMS/DOC-CAID@ucpb.com] <input type="checkbox"/> Asset Checking (Specify address/location) Others: _____		<input type="checkbox"/> _____ <input type="checkbox"/> _____	
<p>2007 TOYOTA INNOVA ZJL952</p>			
<b>Account Name</b>		<b>Address</b>	
Residence			
(Borrower)			
Residence			
<b>Co-Borrower</b>		<b>Address</b>	
Residence			
<b>Contact Person</b>		<b>Address</b>	
Residence			
<b>Co-Borrower</b>		<b>Address</b>	
Residence			
<b>SUPPORTING DOCUMENTS ATTACHED</b> NOTE: Requester shall be returned if supporting documents for each type of request is not complete/attached.			
<b>For Real Estate Appraisal - New</b> <input type="checkbox"/> Photocopy of Official Receipt as proof of payment of standard fee <input type="checkbox"/> Clear back-to-back copy of Title (OCT/CT/CCT) <input type="checkbox"/> G.E. Plan (Lot Plan with location/visibility map)		<b>For Vehicle Appraisal - New</b> <input type="checkbox"/> Photocopy of Official Receipt as proof of payment of standard fee <input type="checkbox"/> Clear copy of Current LTO - Official Receipt <input type="checkbox"/> Clear copy of Current LTO - Certificate of Registration	
<b>For Construction RGN</b> <input type="checkbox"/> Building Permit/State <input type="checkbox"/> Bill of Materials		<b>For Real Estate Appraisal or Vehicle Appraisal - Updating</b> <input type="checkbox"/> Previous Receipt	
<b>FINANCIAL DEALINGS</b> NOTE: Fill-up bank details to facilitate request for bank checking.			
Name of Referred Bank		Branch	Account Number
			Type of Account
			<input type="checkbox"/> Current <input type="checkbox"/> Savings <input type="checkbox"/> Time Deposit
			<input type="checkbox"/> Current <input type="checkbox"/> Savings <input type="checkbox"/> Time Deposit
Requested By / Tel No. ANGELINA MADRERA Branch Operations Officer		Approved by GABRIEL F. LIM Branch Manager	
Signature over Printed Name/Designation		Signature over Printed Name/Designation	
		Remarks	
<b>THIS PORTION TO BE FILLED UP BY CAID</b>			
Assigned by		CAID stamp of receipt Note: Indicate time received	
CAID Officer			
Assigned to			
Date Assigned			
Date Needed			
Date Submitted			



Credit Management Division  
Credit Appraisal and Investigation Department

APPRAISAL REPORT ( RESTRICTED)  
MOTOR VEHICLE

Account Name	: UCPB Savings Bank (Iloilo Branch Staff Car)	Requested by	: Humbelaine P. Acana BOO- USB Iloilo, Branch
Purpose	: Updating of Appraised Value / Disposal	Date Requested	: January 15, 2026
Date Inspected	: January 20, 2026	Date Received	: January 15, 2026
Date of Report	: January 20, 2026	Date Assigned	: January 15, 2026

A. GENERAL INFORMATION

This covers the appraisal of one (1) unit motor vehicle described as follows :

DESCRIPTION -	APPRaised VALUE	CONDITION
Registered Owner	: Joel Villanueva / Judith Fedellaga (Based on CR)	
CR No.	: 6067628-0 dated 3/14/2008	
OR No.	: 250722811 dated 2/5/2021	
MV File No.	: 1348-00000210491	
Brand	: Toyota	
Make/Type	: Innova 2.0E	
Model	: 2007	
Body	: Wagon	
Color	: Thermalyte	
Plate No.	: ZJU 952	
Chassis No.	: TGN40-5012319 (Based on CR)	
Engine No.	: 1TR-6446837	
Displacement	: 2.0L	
No. of Cylinder	: Four (4)	
Transmission	: Manual	
Encumbered to	: None	
Tires	: <input checked="" type="checkbox"/> Complete (on stock) <input type="checkbox"/> Not complete	
	: <u>w/spare tire</u>	
Mags	: <input checked="" type="checkbox"/> on stock <input type="checkbox"/> Upgraded	
Basic tools	: <input checked="" type="checkbox"/> wrenches <input checked="" type="checkbox"/> screwdriver <input checked="" type="checkbox"/> Jack <input checked="" type="checkbox"/> Socket wrench <input type="checkbox"/> No tools	
Car Matting	: <input checked="" type="checkbox"/> complete set of 5 <input type="checkbox"/> Not complete	
Fuel Type	: Gas	
Odometer Reading	: 151,318 kms.	

Total Appraised Value P 100,000.00 Poor  
Condition

REMARKS :

- 1 The unit was inspected at #446 West Diversion Road, Sambaq. Jaro. Iloilo City
- 2 No actual driving test was performed during the actual inspection.
- 3 This is an updating appraisal report based on the current market trend.
- 4 The unit in general is in poor condition.
- 5 Estimated expense for the restoration of Staff Car Unit of USB Iloilo, Amounting Php118,850.00

REPORT NO.	TYPE	DATE	APPRAISER	TOTAL AV
1	Initial Appraisal	13-May-22	JAAcuesta	P 140,000.00
2	Table Appraisal	14-Dec-23	LJPGumogda	P 140,000.00

Prepared By :

RICOB. PAGDATO  
CI/ APPRAISER - VISAYAS

Reviewed By:

JA A. ACUESTA  
SECTION HEAD- VISMIN

Approved By :

ALEX A. SIAO, CE, LREA, LREB  
CAID Head  
PRC License No. 2571

**B. VALUATION**

	<input checked="" type="checkbox"/> Offer / <input type="checkbox"/> Sale		<input checked="" type="checkbox"/> Offer / <input type="checkbox"/> Sale
Source	<u>Philkotse.com</u>		<u>Facebook Market Place</u>
Unit/Model	<u>2007 Toyota Innova E 2L</u>		<u>Grardo Padillo</u>
	<u>MT Gas</u>		<u>2007 Toyota Innova J 2L</u>
Milage	<u>10,000 kms.</u>		<u>MT Gas</u>
Asking Price:	P <u>250,000.00</u>		<u>255,000.00</u>
Less : Allow. For Bargaining	-10% <u>(25,000.00)</u>		-10% <u>(25,500.00)</u>
Index Price	P <u>225,000.00</u>		<u>229,500.00</u>

Rectification :

1.0	<input type="checkbox"/> Year	<u>0.0%</u>	-		<u>0.0%</u>	-
	<input checked="" type="checkbox"/> Type	<u>0.0%</u>	-	Variant E Vs Variant J	<u>5.0%</u>	11,475.00
	<input checked="" type="checkbox"/> Automated Milage Adjustment	<u>0.0%</u>	-		<u>-8.3%</u>	(19,000.00)
	Total	<u>0.0%</u>	-		<u>-3.3%</u>	(7,525.00)
			<u>225,000.00</u>			<u>221,975.00</u>
	x		<u>33.33%</u>			<u>33.33%</u>
			<u>74,992.50</u>			<u>73,984.27</u>

	<input checked="" type="checkbox"/> Offer / <input type="checkbox"/> Sale
Source	<u>Facebook Market Place</u>
Unit/Model	<u>Jhaydee Quiambao</u>
	<u>2007 Toyota Innova J 2L</u>
	<u>MT Gas</u>
Milage	<u>183,000 kms.</u>
Net Price:	P <u>280,000.00</u>
Less : Allow. For Bargaining	-10% <u>(28,000.00)</u>
Index Price	P <u>252,000.00</u>

Rectification :

1.0	<input type="checkbox"/> Year	<u>0.0%</u>	-
	<input checked="" type="checkbox"/> Type	<u>5.0%</u>	12,600.00
	<input checked="" type="checkbox"/> Automated Milage Adjustment	<u>8.3%</u>	21,000.00
	Total	<u>13.3%</u>	33,600.00
			<u>285,600.00</u>
	x		<u>33.33%</u>
			<u>95,190.48</u>

Correlated Price P 244,167.25

2.0 Replacement/Repairs (Estimated Value) P (118,850.00)

Correlated Price less Repairs & Contingencies = P 125,317.25

3.0 Market Resistance: 20% P (25,063.45)  
 Appraised Value P 100,253.80  
 Rounded to, say P 100,000.00

# IMAGES

