



**Procurement of a Consulting Service of a Third-Party  
Service Provider to Implement Nationwide 2023  
Harmonized Client Satisfaction Measurement (HCSM) of  
UCPB Savings**

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**Harmonized Client Satisfaction Measurement  
Report 2023**



**3/21/2024**

*This Final Report details the 2023 Customer Satisfaction Survey results of the UCPB Savings Bank, Inc. (UCPBS).*

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### III. OVERVIEW

The UCPB Savings Bank, Inc. (UCPBS) is a domestic savings bank incorporated to provide services such as deposit-taking, loans, and domestic fund transfers. It functions as a subsidiary, owned 97.55%, by the United Coconut Planters Bank (now known as Land Bank of the Philippines). Through a merger with UCPB Rural Bank, Inc (URB) on December 29, 2005, it emerged as the surviving institution. URB, which was founded on August 2, 1990, was initially set up to provide credit to small-scale farmers, tenants, and rural industries. It also accepts deposits and transacts business, legally done by rural banks. The merger was approved by both the Bangko Sentral ng Pilipinas (BSP) and the Securities and Exchange Commission (SEC) on November 5, 2005, and January 5, 2006, respectively. The operations of UCPB Savings Bank are overseen and regulated by the BSP. The bank adheres to secure and prudent banking practices, following the guidelines and regulations mandated by the BSP. As of December 2022, the bank runs a network of 49 branches, 9 Branch Lites, and 5 lending offices throughout the Philippines.

Pursuant to the Joint Memorandum Circular (JMC) No. 1, series of 2023 issued by the Anti-Red Tape Authority (ARTA) and Governance Commission for Government Owned and Controlled Corporations (GCG), all GOCCs, UCPBS included, are required to implement the Harmonized Client Satisfaction Measurement (HCSM) abiding by the guidelines set in the ARTA Memorandum Circular (MC) No. 2022-05, i.e., Guidelines on the Implementation of the Harmonized Client Satisfaction Measurement specific for GOCCs Covered By Republic Act No. 10149. The Anti-Red Tape Authority (ARTA) developed the Harmonized CSM for agencies as a post-service survey that will assess the overall satisfaction and perception of clients on the government service they availed. The output and results of the HCSM shall be incorporated in the UCPBS' Report Card Survey (RCS) under the Overall Survey Results to be conducted by ARTA.

Corollary to this, the UCPB Savings Bank, Inc. (UCPBS) has engaged the services of People Dynamics, Inc. (PDI), to provide technical assistance relative to the implementation of the 2023 Nationwide Harmonized Client Satisfaction Measurement of UCPBS relative to training of the data collection team, interpretation of results, analysis and final report writing. After the duration of the data gathering, cleaning, validation and analysis, results of Citizen Charter across three dimensions of

Awareness, Visibility and Helpfulness show that out of 14096 respondents, a majority of 77.85% were aware of the UCPBS' Citizen's Charter, while 91.52% expressed that the Citizen's Charter is visible and easy to see, and 89.48% claimed that the Citizen's Charter helped very much in the fulfilment of their respective transactions.

For the analysis of Service Quality Dimension 0, the overall satisfaction index for UCPBS as perceived by the clients in the year 2023 was 99.61% which is classified as Outstanding. This can be well attributed to 11926 respondents who strongly agreed and 2101 who agreed out of total of 14096 clients surveyed. This also translates that UCPBS was able to exceed customer expectations upon the delivery of the promised services of the agency in the current year investigated.

For the analysis of Service Quality Dimension 1-8, the analysis revealed an overall rating of 98.80%. This outstanding rate can be attributed with the UCPBS' best practices in terms of providing assurance and reliability integrated to the services they provide. Moreover, the access and facilities of the agency also became a salient feature of the satisfaction of the clients this year.

**Table 1. Summary of HCSM Domain Results**

HCSM Domain	Score
CC Awareness:	77.85%
CC Visibility:	91.52%
CC Helpfulness:	89.48%
Response Rate	106.32%
Overall Score:	99.61%



## IV. SCOPE

### A. Period Covered

The UCPBS HCSM was conducted from August 10, 2023 to December 31, 2023 for all its clients who finished transacting with the different services stipulated in the Citizen's Charter.

### B. Geographic and Office Coverage

The survey was conducted in ALL the branches of UCPBS, Branch Lites, and Lending Offices throughout the whole Philippines.

### C. List of Services Surveyed

All services of UCPBS reflected in the Citizen Charter should be measured. As per prescribed ARTA calculator, a nationwide sample size of 10 892 was required as a minimum number of clients to be surveyed. Within the entire duration of the survey period, there were 14 096 valid responses gathered through the CLICKS-UCPBS app which constituted 106.32%.

The services of UCPBS surveyed for the year 2023 CSM were the following:

**Table 2. UCPBS External Services' Target No. of Respondents, Actual No. of Response and Response Rate**

External Services		Responses	Total Transactions
1	BBPS-Acceptance of Deposit	855	684908
2	BBPS-Account Opening	4555	13522
3	BBPS-Application for Bank Deposit Certification (BDC)	222	187
4	BBPS-ATM Card Replacement	124	715
5	BBPS-Availment of Loan Against Holdout (back-to-back loans)	15	19
6	BBPS-Check Encashment - Current Account	932	161168
7	BBPS-Checkbook Issuance	315	10977
8	BBPS-Checkbook Requisition	275	7132

External Services		Responses	Total Transactions
9	BBPS-Claim of Remittance Proceeds (For Existing Clients Only) with account from Branch and Passbook withdrawal Slip	116	2915
10	BBPS-Closure of a Deposit Account – Withdrawal Slip and Passbook (Less than 30 days with charge of 150)	48	54
11	BBPS-CTD Pre-Termination/Termination	88	3005
12	BBPS-CTD Roll-Over/Renewal	177	8947
13	BBPS-Domestic Bills Purchase (BP) Initiation/ Availment	10	223
14	BBPS-Fund Transfer	234	0
15	BBPS-Payment of Salary Loan	310	20308
16	BBPS-Processing of ATM Card Requested by Client	240	45921
17	BBPS-Purchase of Manager's Check (MC)	142	5465
18	BBPS-Reactivation/ Closure of Dormant Deposit Account	359	0
19	BBPS-Release of Captured Card	177	2607
20	BBPS-Releasing/Claiming of ATM Card	514	4640
21	BBPS-Request for ATM PIN Change/ Forced PIN Change	116	1115
22	BBPS-Request for Bank Certification/Statement of Account for Salary Loan	133	6564
23	BBPS-Request for Statement of Account (SOA) by Client	334	1865
24	BBPS-Request for Stop Payment Order	20	1312
25	BBPS-Salary Loan – Application to Loan Release (MC or Credit to account)	870	3935
26	BBPS-Withdrawal – Savings Account	1772	126
27	RS-Incoming Remittance	69	524
28	LPS- Auto Loan Application	53	8682
29	LPS- Cash Loan Application	63	0
30	LPS- Commercial Loan Application	17	118040
31	LPS- REL Application	12	758

External Services		Responses	Total Transactions
32	LPS-Certificate of Full Payment/Outstanding Balance and Interest Paid (Statement of Account)	155	811
33	LPS-Issuance of Negative Certification	2	176
34	LPS-Release of Collaterals as a Result of Full Payment	54	181
35	LPS-Release of Collaterals via Loan Take-out (Full Payment) By Other Financial Institutions	33	54
36	LPS-Settlement of Loan Obligations by Delinquent Borrowers	50	87
37	ASS-Procurement Process	22	254
38	TIBS-Acceptance of Certificate of Time Deposit (CTD) Placement	406	842
39	TIBS-Account Opening	95	920
40	ASS-Employment verification and other queries	112	40
	<b>TOTAL</b>	<b>14,096.00</b>	<b>1,118,999.00</b>

## 1. Reasons for Services with Low Response Rate in 2023

The low response rates for the identified 2 services was attributable to the fact that there was low availment as well especially on the periods covered in this survey (August-December). While UCPBS was keen with backtracking the clients, who have availed prior to the survey, their positive response to participating in the survey was very limited.

**Table 3. Reasons for low response rate**

No.	Services	Actual Number of Responses	Target Based on ARTA Calculator	Percentage
15	BBPS-Domestic Bills Purchase (BP) Initiation/ Availment	10	163	6.13
33	LPS-Issuance of Negative Certification	2	84	2.38

## 2. Reasons for Services with No Availment in 2023

No Availment to FOREX Services - upon acquisition/merge of UCPBS and Landbank, FOREX trades were no longer a service offered of UCPBS.

No Availment to Other Services - there were really no expected transaction for the year for BBPS-Domestic Telegraphic Transfer (DTT), BBPS-Sales of Forex (USD) and LPS-



Execution and Issuance of Mortgage Redemption Certificate, which is why UCPBS will look into their CC and review the following services if these needs to be omitted from the lists.

The following services had no client availing in CY 2023.

**Table 4. External Services with No Transactions in 2023**

Services
BBPS–Purchase of Forex (USD)
BBPS–Domestic Telegraphic Transfer (DTT)
BBPS–Sales of Forex (USD)
LPS–Execution and Issuance of Mortgage Redemption Certificate

## D. Sampling

### 1. Applied Confidence Level and Margin of Error

The UCPBS CSM 2023 made use of the ARTA-prescribed calculator in the determination of the minimum sample size to estimate the behavior of the whole population. The sample size was calculated against the total number of successful transactions made on each of the service reflected in UCPBS' Citizen's Charter at 95% confidence level and 5% margin of error. Using the link at <https://tinyurl.com/CSMsamplesize>, the minimum sample sizes were calculated for each service. And even when the minimum was reached, UCPBS still continued to conduct the survey for some services.

### Discussion of Response Rates

Although the HCSM was on its first year, the over and above the minimum response rate of 106.32% for the UCPBS HCSM for 2023 is just a testament to its commitment to capitalize on the role of feedback mechanism from the clients in order to measure client satisfaction and more importantly to determine areas which still needs improvements.

## V. METHODOLOGY

PDI employed the methodology discussed in this section in the processing and analysis of the data to be endorsed by UCPBS pertinent to its 2023 UCPBS HCSM.

### A. Research Design

To answer the questions, PDI employed a cross-sectional mixed-research design in analysis. The cross-sectional study design is a type of observational study design, wherein an investigator measures the outcome (in this case, the overall client satisfaction measurement score) and the different service quality dimension ratings among study participants at the same time. The mixed approach springs from the ARTA prescribed types of data to be collected as both qualitative and quantitative data will shall be derived using the said study design, in line with ARTA MC 2023-05.

### B. Mode of Survey Implementation and Collection Mechanism

The survey implemented for UCPBS-HCSM in 2023 was both online and pen and paper method. While the Survey Frontliners' (CAO) facilitated for the efficient use of the application CLICKS-UCPBS downloaded in UCPBS' tablets, all clients were enjoined to do the survey using the CLICKS-UCPBS app. Pen and paper survey questionnaire were utilized for areas with difficulty in internet connection during the data collection period. CAOs, then encode the accomplished pen and paper surveys on a daily basis after banking hours. Only the persons-with-disabilities and or senior citizens who needed assistance to complete the survey were given physical assistance by the survey frontliners.

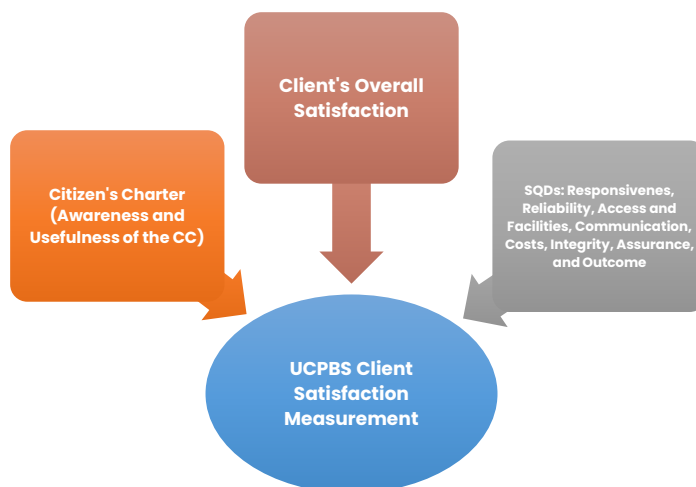
### C. Research Objectives

The survey aims to determine the client satisfaction feedback of UCPBS's customers and stakeholders. The results of the survey will enable UCPBS to identify what specific aspects of the service rendered by UCPBS were satisfactorily delivered and which needed improvement.

### D. Conceptual Framework

The Harmonized CSM 2023 included three (3) questions related to the Citizen's Charter, one (1) question related to the client's overall satisfaction with the service

provided, and eight (8) questions related to the Service Quality Dimensions (SQD):



**Figure 1. The HCSM Conceptual Framework**

## E. Data Processing and Analysis Plan

UCPBS shall endorse to PDI the responses recorded in the accomplished HCSM Questionnaires (Annex A of the MC No. 2023-05). Consequently, PDI shall analyze the data in line with UCPBS objectives and requirements as finalized during the inception meeting.

The analyses will include the use of descriptive statistics (such as frequency counts, means, and percentages) presented in cross-tabulations, and thematic analysis for qualitative responses. The Statistical Package for the Social Sciences (SPSS) will be utilized for this study to aid in the quantitative calculations.

### 1. Scoring System

Additionally, the 5-point agreement Likert scale and the survey's scoring system is shown below:

**Table 5. Scoring System**

Scale	Description of the Scale
5	Strongly Agree
4	Agree
3	Neither Agree nor Disagree
2	Disagree
1	Strongly Disagree

### Numerical Results Interpretation

The Overall score for the 8 SQDs were computed based on the following formula:

Overall Score = Number of 'Strongly Agree' answers + Number of 'Agree' answers

Total Number of Respondents – Number of 'N/A' answers

The interpretation of the results are as follows:

**Table 6. Interpretation of Results**

Percentage	Description
Below 60.0%	Poor
60.0% – 79.9%	Fair
80.0% – 89.9%	Satisfactory
90.0% – 94.9%	Very Satisfactory
95.0% – 100%	Outstanding

## F. CSM Final Report Analysis Plan

**PDI** shall prepare the final reports for **UCPBS** based on the analysis plan noted below.

- a. Demographic Profile
  - i. D1. Age and D2. Sex
  - ii. D3. Region
  - iii. Customer Type
  - iv. Analysis of Demographic Results
- b. Count of CC and SQD Results
  - i. Citizen's Charter Answers
  - ii. Analysis of SQD 0 Results
  - iii. Analysis of SQD 1-8 Results
- c. Overall score per service
  - i. Scores per Service
  - ii. Analysis of Scores per Service
- d. Comments and Suggestions for the Improvement of UCPBS Services

To measure the UCPBS's Overall CSS Measure/Rating, the percentage of respondents that rated "Agree" and "Strongly Agree" for the Service Quality Dimension 0 shall be used for the CSS measure in UCPBS's performance scorecard. Further, the total number of clients who availed of the external services for the period 2023 will be the basis of computing the rating. Respondents in satellite offices and other offices smaller than a branch will be counted under the branch covering these smaller offices.

## VI. DATA AND INTERPRETATION

### A. Demographic Profile

#### D1. Age and D2. Sex

The table below depicts the distribution of the clients of UCPBS who participated in the Harmonized Customer Satisfaction Measurement for the year 2023. It can be verified that more than half of the respondents were females (58.79%) who aged 26–35 years old at the time of the survey (28%). A considerable number of clients were also in their senior years at 11%.

**Table 7. Age of Respondents**

D1. Age	f	%
1. 18–25	1588	11.27
2. 26–30	2029	14.39
3. 31–35	1958	13.89
4. 36–40	1676	11.89
5. 41–45	1653	11.73
6. 46–50	1386	9.83
7. 51–55	1343	9.53
8. 56–60	860	6.10
9. 61–65	914	6.48
10. Above 65	689	4.89
10. Did not specify	0	0.00
<b>Total</b>	<b>14096</b>	<b>100.00</b>

**Table 8. Sex of Respondents**

D2. Sex		
1. Male	5809	41.21
2. Female	8287	58.79
3. Did not specify	0	0.00
<b>Total</b>	<b>14096</b>	<b>100.00</b>

#### D3. Region

Regionally, a huge proportion of the respondents came from the Region IV-A (28.97%) followed by those who came from Region III (23.75%).



**Table 9. Region of Respondents**

D3. Region	f	%
1. Region I	748	5.31
2. Region II	27	0.19
3. Region III	3348	23.75
4. Region IV-A	4083	28.97
5. Region IV-B	942	6.68
6. Region V	504	3.58
7. Region VI	788	5.59
8. Region VII	768	5.45
9. Region VIII	424	3.01
10. Region IX	378	2.68
11. Region X	515	3.65
12. Region XI	768	5.45
13. Region XII	265	1.88
14. Region XIII	11	0.08
15. NCR	357	2.53
16. CAR	33	0.23
17. BARMM	137	0.97
<b>TOTAL</b>	<b>14096</b>	<b>100%</b>

#### D4. Customer Type

The table below depicts that more of the respondents considered themselves as citizens (62.40%) while there were 22.52% who represented the government offices.

**Table 10. Customer Type**

D4. Customer Type	f	%
1. Citizen	8796	62.40
2. Business	2126	15.08
3. Government	3174	22.52
<b>TOTAL</b>	<b>14096</b>	<b>100%</b>

#### Analysis of Demographic Results

It is revealed from the demographic characteristics of the respondents that there were more females participated in the survey whose age range were 26-35

mostly from regions IV-A and III who on the majority represented as citizens of the country.

## B. Citizen's Charter and Service Quality Dimension Results

The next results show the awareness, visibility and perceived helpfulness of the Citizen's Charter of UCPBS as revealed by the clients. In terms of awareness, a large majority of the respondents (77.85%) knew what a CC is and saw this office's CC when they visited it physically and or online. Meanwhile, UCPBS was able to educate more clients when 16.41% claimed that they learned of the CC only when I saw this office's CC. There were 2.76% and 2.98% of these clients however who either did know what a CC is but did in UCPBS' office or did not know what a CC is and did not also see UCPBS' CC.

**Table 11. Citizen's Charter Results**

Citizen's Charter Awareness	f	%
CC1. Which of the following describes your awareness of the CC?		
1. I know what a CC is and I saw this office's CC.	10974	77.85
2. I know what a CC is but I did not see this office's CC.	389	2.76
3. I learned of the CC only when I saw this office's CC.	2313	16.41
4. I do not know what a CC is and I did not see this office's CC.	420	2.98
Total	14096	100.00
CC2. If aware of CC, would you say that the CC of this office was...?		
1. Easy to see	12160	91.52
2. Somewhat easy to see	1415	10.65
3. Difficult to see	108	0.81
4. Not visible at all	78	0.59
5. N/A	335	2.52
Total	14096	100.00
CC3. If aware of CC, how much did the CC help you in your transaction?		
1. Helped very much	11889	89.48
2. Somewhat helped	1683	12.67
3. Did not help	98	0.74
4. N/A	426	3.21
Total	14096	100.00

Moreover, in terms of visibility, 91.52% of those who were aware identified that the CC was easy to see while 0.81% and 0.59% revealed that it was difficult to see and not visible at all respectively.

As to the helpfulness of the CC, a huge proportion of respondents (89.48%) claimed that the CC helped very much in the fulfilment of their respective transactions in the office. Meanwhile, just a very minimal number (0.74%) did not see the value of the CC in terms of their transaction while 12.67% declared that it somewhat helped them.

### Analysis of Service Quality Dimension 0 Results

It can be surmised from the table below that the overall satisfaction index of UCPBS as perceived by the clients in the year 2023 was 99.61% which is classified as Outstanding performance. This can be well attributed to 11 926 respondents who strongly agreed and 2 101 who agreed that UCPBS was able to either exceed or meet their expectations with the delivery of the promised services of the agency.

However, it can also be shown that there were a handful of negative rater respondents to compose 33 who were neutral, 11 who disagreed and 11 who strongly disagreed that UCPBS was able to meet their expectations vis-à-vis satisfaction.

**Table 12. Service Quality Dimension 0 Results**

Item No.	Strongly Agree	Agree	Neither Agree nor Disagree	Disagree	Strongly Disagree	N/A	Total Responses	Overall	Description
SQD0	11926	2101	33	11	11	14	14096	99.61%	Outstanding

### Analysis of Service Quality Dimensions 1 to 8

The survey also revealed a mean rating of 98.80% taking into account the 8 service quality dimensions. This satisfactory rating can be attributed to the good rating on the dimensions of (1) Assurance (99.71%) (2) Reliability (99.69%) and (3) Access and Facilities (99.52%). The least rated dimension however can be traced from the costs (94.40%).

**Table 13. Service Quality Dimensions 1 to 8 Results**

Service Quality Dimension	Strongly Agree	Agree	Neither Agree nor Disagree	Disagree	Strongly Disagree	N/A	Total Responses	Overall
Responsiveness	11315	2609	60	65	21	26	14096	98.96%
Reliability	11742	2292	20	12	12	18	14096	99.69%
Access and Facilities	11632	2313	41	15	11	84	14096	99.52%
Communication	11220	2575	127	20	10	144	14096	98.87%
Costs	9644	2296	88	582	38	1448	14096	94.40%
Integrity	12087	1898	52	24	12	23	14096	99.37%
Assurance	12266	1771	17	14	10	18	14096	99.71%
Outcome	11674	2219	43	21	10	129	14096	99.47%
Overall	91580	17973	448	753	124	1890	112768	98.80%

### C. Overall Score per Service

On the overall, UCPBS was rated with 99.61% overall satisfaction from the responding clients for the year 2023 HCSM. It can be surmised that almost all of the services of UCPBS rendered in 2023 were rated by the respondents as Outstanding (100%) provision of the service by choosing the Strongly Agree and Agree options.

**Table 14. Overall Score per Service**

No.	Services	Strongly Agree	Agree	Neither Agree nor Disagree	Disagree	Strongly Disagree	N/A	Total Responses	Overall
1	ASS-Employment verification and other queries	103	9	0	0	0	0	112	100.00%
2	ASS-Procurement Process	10	10	0	0	0	2	22	100.00%
3	BBPS-Application for Bank Deposit Certification (BDC)	185	35	0	1	0	0	221	99.55%
4	BBPS-Availment of Loan Against Holdout (back-to-back loans)	14	1	0	0	0	0	15	100.00%
5	BBPS-Account Opening	739	112	3	0	1	0	855	99.53%

No.	Services	Strongly Agree	Agree	Neither Agree nor Disagree	Disagree	Strongly Disagree	N/A	Total Responses	Overall
6	BBPS-Acceptance of Deposit	3970	567	8	3	3	4	4555	99.69%
7	BBPS-ATM Card Replacement	105	19	0	0	0	0	124	100.00%
8	BBPS-Closure of a Deposit Account – Withdrawal Slip and Passbook (Less than 30 days with charge of 150)	35	12	0	1	0	0	48	97.92%
9	BBPS-Check Encashment – Current Account	781	146	4	0	0	1	932	99.57%
10	BBPS-Checkbook Issuance	261	51	2	1	0	0	315	99.05%
11	BBPS-Checkbook Requisition	229	45	0	1	0	0	275	99.64%
12	BBPS-Claim of Remittance Proceeds (For Existing Clients Only) with account from Branch and Passbook withdrawal Slip	85	31	0	0	0	0	116	100.00%
13	BBPS-CTD Pre-Termination/Termination	76	12	0	0	0	0	88	100.00%
14	BBPS-CTD Roll-Over/Renewal	153	24	0	0	0	0	177	100.00%
15	BBPS-Domestic Bills Purchase (BP) Initiation/Availment	10	0	0	0	0	0	10	100.00%
16	BBPS-Fund Transfer	195	38	1	0	0	0	234	99.57%
17	BBPS-Processing of ATM Card Requested by Client	203	37	0	0	0	0	240	100.00%
18	BBPS-Purchase of Manager's Check (MC)	111	31	0	0	0	0	142	100.00%
19	BBPS-Payment of Salary Loan	254	56	0	0	0	0	310	100.00%



No.	Services	Strongly Agree	Agree	Neither Agree nor Disagree	Disagree	Strongly Disagree	N/A	Total Responses	Overall
20	BBPS-Request for ATM PIN Change/ Forced PIN Change	105	10	0	0	0	0	115	100.00%
21	BBPS-Request for Bank Certification/Statement of Account for Salary Loan	97	34	2	0	0	0	133	98.50%
22	BBPS-Releasing/Claiming of ATM Card	424	87	0	1	1	1	514	99.61%
23	BBPS-Release of Captured Card	144	30	1	1	0	0	176	98.86%
24	BBPS-Reactivation/ Closure of Dormant Deposit Account	296	60	2	1	0	0	359	99.16%
25	BBPS-Request for Statement of Account (SOA) by Client	274	60	0	0	0	0	334	100.00%
26	BBPS-Request for Stop Payment Order	15	5	0	0	0	0	20	100.00%
27	BBPS-Salary Loan – Application to Loan Release (MC or Credit to account)	744	120	2	0	2	2	870	99.54%
28	BBPS-Withdrawal – Savings Account	1473	291	4	1	1	2	1772	99.66%
29	LPS-Auto Loan Application	47	6	0	0	0	0	53	100.00%
30	LPS-Certificate of Full Payment/Outstanding Balance and Interest Paid (Statement of Account)	122	31	0	0	0	0	153	100.00%
31	LPS-Cash Loan Application	48	15	0	0	0	0	63	100.00%

No.	Services	Strongly Agree	Agree	Neither Agree nor Disagree	Disagree	Strongly Disagree	N/A	Total Responses	Overall
32	LPS-Commercial Loan Application	16	1	0	0	0	0	17	100.00%
33	LPS-Issuance of Negative Certification	2	0	0	0	0	0	2	100.00%
34	LPS-Release of Collaterals as a Result of Full Payment	35	19	0	0	0	0	54	100.00%
35	LPS-Real Estate Loan Application	10	2	0	0	0	0	12	100.00%
36	LPS-Release of Collaterals via Loan Take-out (Full Payment) By Other Financial Institutions	31	1	1	0	0	0	33	96.97%
37	LPS-Settlement of Loan Obligations by Delinquent Borrowers	33	16	0	0	0	1	50	100.00%
38	RS-Incoming Remittance	49	20	0	0	0	0	69	100.00%
39	TIBS-Account Opening	86	9	0	0	0	0	95	100.00%
40	TIBS-Acceptance of Certificate of Time Deposit (CTD) Placement	356	48	0	0	0	0	404	100.00%

### Analysis of Scores per Service

While almost all of the services rendered by UCPBS in 2023 were rated outstandingly with 100% satisfaction rating, there were some services who rated least (but still outstanding). These included the BBPS-Closure of a Deposit Account – Withdrawal Slip and Passbook (Less than 30 days with charge of 150), BBPS-Request for Bank Certification/Statement of Account for Salary Loan and LPS-Release of Collaterals via Loan Take-out (Full Payment) By Other Financial Institutions. More improvements can be implemented in the delivery of the services relative to these transactions of the bank next year.

## D. Comments and Suggestions for the Improvement of UCPBS Services

A Thematic Analysis of the verbatim statements of the clients regarding their Insights on howelse UCPBS can improve on their services was employed in this part of the results. Themes are statements derived from common codes or experiences or insights expressed by the participants. In this analysis, Themes were generated as follows:

**Theme 1: Adapt to Online banking and Digitization of Transactions.** One of the recurring themes that emanated from the verbatim responses of the clients talked about some improvements relative to adapting to innovations such as digitization and online banking. These were well expressed when they shared that:

**Table 15. Verbatim Responses on Theme 1**

Verbatim Responses
Mobile App Implementation
Online / internet banking
Online banking
Online Banking
Online banking
Online banking
Online Banking
Online Banking
Online banking
Online banking please
Mobile App Implementation
Online banking po Sana para digital na
Digital system to improve and fast track transactions.
Digital system to withdrawal and deposit money.
Provide online banking.
Please make an online banking
To have an online banking to monitor account when she is not in the country and when she cannot visit the branch due to busy schedule.

Verbatim Responses
Use KIOS / digital system for transactions.
Use KIOS machine/ digital system to fast tract the process.
Requesting an online /mobile up services

**Theme 2: Citizen Charter Improvement.** There were also items in the open-ended answers of the clients that talked about improvements in the UCPBS' CC. These were as follows:

**Table 16. Verbatim Responses on Theme 2**

Verbatim Responses
<i>Although the Citizens Charter is visibly located, it is rather difficult to read, especially for senior citizens. May I suggest that there be fliers of the Citizens Charter Moreso, it should be attractive enough to merit attention.</i>
Hard copy of cc for customer orientation
Maintain The CC Charter Change para mapabilis ang mga transaksyon
Make the cc bigger

**Theme 3: Faster Transaction Time and Improved Processes.** Majority of those who shared their sentiments on the improvement of services commonly talked about their desire to improve on the transaction time. Part of this was also their suggestions for enhancements in some identified processes articulated as follows:

**Table 17. Verbatim Responses on Theme 3**

Verbatim Responses
QUEING MONITOR
Queing monitor and number card
Queueng monitor
<i>Better if head office will respond immediately to client's inquiry (ex. Waiver of charges) and to expedite the process of release of collateral</i>
Digital system to improve and fast track transactions.
Easy and fast transact
Giving number for every customer

Verbatim Responses
Giving number for every customer to identify who will be the next in line. Maraming salamat po.
Hope the company will be more innovative in the future. You need to have an online service or any self service transaction.
Hoping next time I can re loan then the requirements is friendly and easy to comply.
Magbigay ng number para di nag uunahan ang mga client
Mas mabilis na serbisyo esp kpg maraming kliyente
Mas mabilis po Sana makuha ung document/s needed, especially as mga taga malayo
Please be more faster on processing??
The way on how to process my new open account.
to lessen requirements for loan applic--ation
To lessen the requirement needed for just a simple transaction
Took 2 hrs 31 mins to open an account. Very unreasonable
<i>Upon release of our loan proceeds clients expected to not wait for a very long period of time esp us came from Zambales.</i>
You need to reassess your policy for your savings account. I have continuous transaction for deposit and withdrawal but for some reason you deactivated my account due to reason for inactivity because I have no over the counter transactions? Very inconvenient as I hade to manually fill up forms again and made to deposit to my own acct in order to reactivate it. Not that impressive for a customer service point of view
to expedite approval on loans services
To expedite loan inquiry in head office
the or/cr process of releasing took a long time
<i>the process of releasing or/cr is too slow and head office is insisting to settle bayanihan 2 even if client didn't avail it. but still, client is thankful to UCPB Savings Bank.</i>
Tagal dumating ng passbook ... Mabilisng pag dedeliver ng passbook
The duration in releasing atm maybe shorter.
<i>Hoping next time I can re loan then the requirements is friendly and easy to comply. client suggested to have an email notification or text message if his loan payment is already posted and paid.</i>
Lessen the required documents to be filed.



Verbatim Responses
Lessen time for checkbook acquisition
Loan subsidiary ledgers should be computerized to do away with the manual computation of loan balances.
Mas mabilis na serbisyo esp kpg maraming kliyente
Mas mabilis po Sana makuha ung document/s needed, especially as mga taga malayo
the or/cr process of releasing took a long time

**Theme 4: CLICKS-UCPBS Survey-related Improvements.** Another item which is desired to be improved by the respondents relate to the implementation of the CSM survey using the CLICKS-UCPBS. They exclaimed to improve in areas such as:

**Table 18. Verbatim Responses on Theme 4**

Verbatim Responses
<i>Qr code for this survey</i>
Survey must be done once for every clientele.
The services of UCPB are quite good but the survey is very inconvenient to use due to it's slow internet connection. I think you need to provide a higher internet connection because some clients are always in a hurry. Thank you!
Slow Internet
Slow internet
Slow internet connection
Slow Internet connection
Slow internet connection and passbook slow provider... Nakalagay lang sa white paper ilang months na Wala pading passbook
Slow internet.

**Theme 5: ATM Services Improvement.** As clients were frequently using the ATM services, they were able to also forward some suggestions on how else this physical asset can help them more with their transactions. They shared in the survey that:

**Table 19. Verbatim Responses on Theme 5**

Verbatim Responses
<i>I hope ATM machine function 24/7 specially during week ends</i>

Verbatim Responses
Just improve the ATM so no issues will recur.
On the ATM machine outside the bank, there should be Tagalog translation so that it will be easy to access especially for people who don't have higher educational background. Thank you for looking into this.
Please let us deposit cheque in our ATM cards. Thank you
PLEASE REPLACE YOUR MACHINE, VERY INCONVENIENT, WASTING BANK RESOURCES AND EVERYONE 'S TIME
Replace the old ATM or daily maintenance is obviously needed to prevent incidents like this.
Wasted too much time resolving the issue about the machine. You need to replace it too prevent incidents like this.
I hope ATM machine function 24/7 specially during weekends

**Theme 6: Addition of Services, Manpower and Facilities.** There were also more suggestions and recommendations for UCPBS to enhance in the number of tellers and likewise, to improve on the existing facilities so that their experience will be more satisfactory. To wit were:

**Table 20. Verbatim Responses on Theme 6**

Verbatim Responses
<i>Sana mas marami pa ang bank teller para mas marami ang mapagsilbihan ng sabay-sabay. Salamat po.</i>
Please provide 2 teller in your office
<i>Sana mas marami pa ang bank teller para mas marami ang mapagsilbihan ng sabay-sabay. Salamat po.</i>
Additional branches for ucpb savings.
Additional employee
Additional teller
More parking area
More staff
More teller
More teller to accommodate more customer
Need comfort room for clients
I would suggest that you would have a huge parking

Verbatim Responses
More parking area
Free coffee next time
Free food while waiting for our transaction.. it is a good pair for the coffee that is in the bank.
Free meal
Free snack
Free snacks
Free snacks
Additional branches for ucpb savings.
Additional employee
Additional teller
Limited branches nationwide.suggested to have more branches especially in Metro Manila which is accessible.
Maybe you have to add one clerk in your front desk for faster transaction. Overall, great.

## VII. CONTINUOUS AGENCY IMPROVEMENT PLAN FOR FY 2024

External Services/ Areas for Improvement	Issue / Concern	Action Steps	Division/ Department Responsible	Timeline
Citizen's Charter Awareness	At least 22% of respondents have indicated that they only learned what a CC is when they saw it upon visiting the UCPBS' office, branch, branch lite, lending office.	Reinforce CC campaign thru: <ul style="list-style-type: none"> <li>• CC FB posting at least once a month;</li> <li>• Adding CC button in the CLICKS UCPBS application that would access the CC PDF file;</li> <li>• Instructing the Branch to put the CC book near the CLICKS tablet; and</li> <li>• Releasing of email blasts to UCPBS employees re CC at least once a month. This would coincide with the FB posting.</li> </ul>	Marketing Unit and Customer Management Department-CPCD	Starts on April 8, 2024 until December 2024
Theme 1 of Comment and Suggestion:	A handful of respondents have indicated in the comments and suggestion portion of survey, the need to Adapt to Online banking and Digitization of Transactions.	For purchase and implementation of New Core Banking System.	Information and Technology Division	Q4 2026
Theme 2 of Comment and Suggestion:	A handful of respondents have indicated in the comments and suggestion portion of survey, the need for Citizen Charter Improvement.	<ul style="list-style-type: none"> <li>• Notarial fees for the release of collateral loan, ROPA, Execution of Issuance of Mortgage redemption certificate;</li> <li>• Sale of ROPA;</li> <li>• ROPA sale thru negotiated sale;</li> <li>• Account opening;</li> <li>• List of acceptable ID cards;</li> <li>• Domestic telegraphic transfer; and</li> </ul>	Systems and Methods, Bank Compliance Division, ARMD, BBD	Q2 2024

External Services/ Areas for Improvement	Issue / Concern	Action Steps	Division/ Department Responsible	Timeline
		<ul style="list-style-type: none"> <li>Pesonet outward remittance.</li> </ul>		
Theme 3 of Comment and Suggestion:	A handful of respondents have indicated in the comments and suggestion portion of survey, the need for Faster Transaction Time and Improved Processes.	Reinforcing the queuing system; Conducting of the following training sessions: <ul style="list-style-type: none"> <li>Mock Branch</li> <li>Branch Operations Officer training</li> <li>Branch Banking Learning Series</li> </ul>	Branch Banking Division and Center for Learning	As scheduled in 2024.
Theme 4 of Comment and Suggestion:	A handful of respondents have indicated in the comments and suggestion portion of survey, the need for CLICKS-UCPBS Survey-related Improvements.	CLICKS UCPBS 2.0 includes the following: <ul style="list-style-type: none"> <li>Internal services</li> <li>Visible time counter</li> <li>Methodology: CLICKS UCPBS app, pen and paper, telephone call, email and google form</li> <li>Requirement of email address, with an N/A option for clients with no email addresses</li> <li>Uploading of client picture while taking the survey as part of the back checking mechanism</li> <li>Access of Branch, BLs and Los to their survey result, total number of surveys versus ARTA target and corresponding percentage</li> <li>Admin access of Branch, BLs and Los survey status-real time</li> <li>Admin function to disqualify clients who denied taking the survey</li> </ul>	Customer Management Department and ITD	April, 2024



External Services/ Areas for Improvement	Issue / Concern	Action Steps	Division/ Department Responsible	Timeline
		after backchecking subject to CPCD Head's approval <ul style="list-style-type: none"> <li>Unlimited surveys per client per day for the transactions done in a day</li> <li>Additional button for the CC PDF file</li> </ul>		
Theme 5 of Comment and Suggestion:	A handful of respondents have indicated in the comments and suggestion portion of survey, the need for ATM Services Improvement.	<ul style="list-style-type: none"> <li>Daily and continuous monitoring of ATM functionality and cash even during non-banking days; and</li> <li>Purchase of 21 new ATMs to replace the old ATMs</li> </ul>	ATM Center	Daily          Q4 2024
Theme 6 of Comment and Suggestion:	A handful of respondents have indicated in the comments and suggestion portion of survey, the need for Addition of Services, Manpower and Facilities.	Additional Services: <ul style="list-style-type: none"> <li>Relaunching of premium savings (stratified accounts bundled with free personal accident insurance) subject to set parameters; and</li> <li>Relaunching of the international inward remittance.</li> </ul> Facilities: <ul style="list-style-type: none"> <li>Relocation of Lapasan Branch to Sindangan;</li> <li>Relocation of San Jose Del Monte Branch to Cagayan or Aurora Province;</li> <li>Renovation of Alaminos Branch; and</li> <li>Relocation of Pili Branch within the municipality.</li> </ul>	Branch Banking Division	          June 2024          Q4 2024          May 2024          Q4 2024          Q4 2024          Q4 2024

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## VIII. LIMITATIONS, CONCLUSIONS, RECOMMENDATIONS

### A. Conclusion

The UCPBS HCSM 2023 was able to produce both quantifiable and qualified evidences of how the agency performed all throughout the year with its promised services to the Filipino people and its specific bank clients as contained in the Citizen Charter. At the onset, the response rate this year is overwhelming at 106.32%, UCPBS was able to achieve the agency goal in terms of customer satisfaction measure at 99.61% or Outstanding performance in 2023.

In the same year, the UCPBS was able deliver best practices in integrating Assurance and Reliability in responding the needs of the clients. UCPBS' access and facilities were also regarded outstandingly functional by the clients.

Moreover, UCPBS was able to take advantage of the presence, visibility and usefulness of their Citizen Charter as clients were made aware of their services and perceived that the CC information helped them in their respective transactions. With the succinct information provided by the participating UCPBS clients in both quantitative and qualitative forms, the study is also able to extract meaningful inputs to guide the agency improve more on its provision of services and promises to their clients.

### B. Recommendations

Based on the findings of the CSM 2023, the following recommendations are hereby forwarded:

1. That UCPBS, starting January 2024, must already institutionalize pitching the survey to the clients who will finish their transaction.
2. The CLICKS-UCPBS be improved more in terms of its functionality and connectivity to the internet.
3. That UCPBS continue on educating for awareness of their visiting clients onsite and clients accessing their online platform regarding their Citizen Charter section.

4. On the service quality dimension on Costs, UCPBS can improve on the rating by considering the timeliness of billing and its processes, the preferred methods of payments of the clients, a reasonable payment period, good consideration of the value of their money and the range of the payment cost is reasonable to them.
5. UCPBS considers to address issues and concerns expressed verbatim from the clients especially those that relate with digitization, adaptation to online banking and better efficiency in the provision of different banking services.

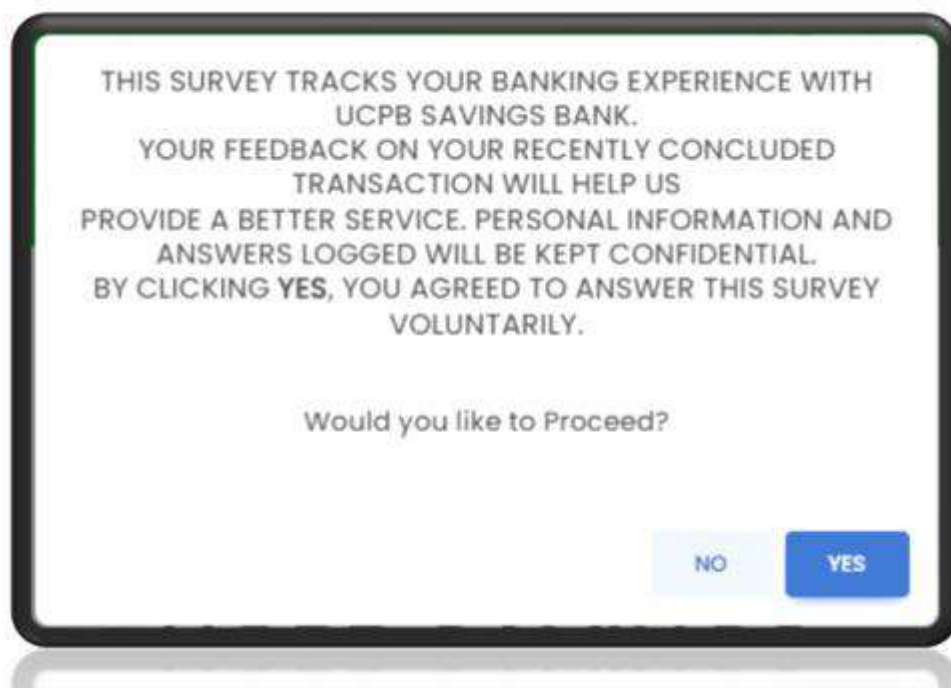
## C. Limitation of the Study

On its first year of implementation, the UCPBS CSM was faced with some limitations:

1. With the CLICKS-UCPBS being the main tool for the survey, connectivity became a primary concern. UCPBS may also venture into a feature that enables saving the survey responses even without connecting yet to the internet. The moment that the device is already connected to a stable internet connection, the CAOs or survey frontliners can then submit it duly to the server. In this manner, the connectivity issue will not be a burden experience by the clients themselves during the actual survey.

## IX. INDEX

### ANNEX A.1. Survey Questionnaire via (CLICKS-UCPBS User Interface)



THIS SURVEY TRACKS YOUR BANKING EXPERIENCE WITH  
UCPB SAVINGS BANK.

YOUR FEEDBACK ON YOUR RECENTLY CONCLUDED  
TRANSACTION WILL HELP US  
PROVIDE A BETTER SERVICE. PERSONAL INFORMATION AND  
ANSWERS LOGGED WILL BE KEPT CONFIDENTIAL.

BY CLICKING YES, YOU AGREED TO ANSWER THIS SURVEY  
VOLUNTARILY.

Would you like to Proceed?

CLIENT SURVEY INFORMATION

Select Language

CUSTOMER INFORMATION:

CLIENT NAME:

GENDER:

Male Female

EMAIL:

(Optional)

CONTACT NUMBER:

CIVIL STATUS:

-- Select --

CLIENT TYPE:

☐ Citizen
 ☐ Business
 ☐ Government (Employee or another agency)

SERVICES:

-- Select --

REGION:

-- Select --

EDUCATIONAL ATTAINMENT:

-- Select --

WORK STATUS:



CC1. Which of the following best describes your awareness of a CC?

- ☐ A. I know what a CC is, and I saw this office's CC.
- ☐ B. I know what a CC is, but I did NOT see this office's CC.
- ☐ C. I learned of the CC only when I saw this office's CC.
- ☐ D. I do not know what a CC is, and I did not see one in this office. (Answer "N/A on CC2 and CC3")
- ☐ E. If you are aware of CC (answered 1-3 in CC1), Would you say that the CC of this office was?

CC2. If aware of CC (answered 1-3 in CC1), would you say that the CC of this office was?

- ☐ A. Easy to see
- ☐ B. Somewhat easy to use
- ☐ C. Difficult to see
- ☐ D. Not visible at all
- ☐ E. N/A

CC3. If aware of CC (answered codes 1-3 in CC1), how much did the CC help you in your transaction?

- ☐ A. Helped very much
- ☐ B. Somewhat helped
- ☐ C. Did not help
- ☐ D. N/A

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## CLIENT SURVEY INFORMATION

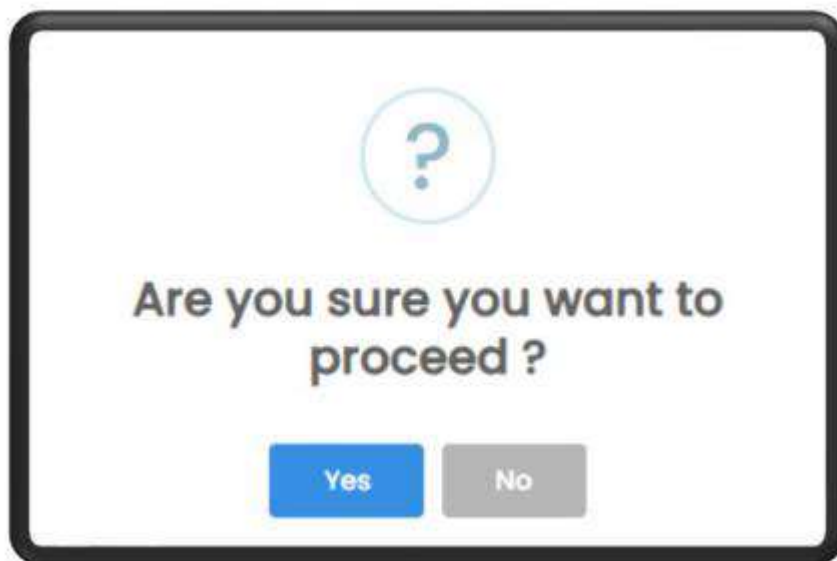
### INSTRUCTIONS:

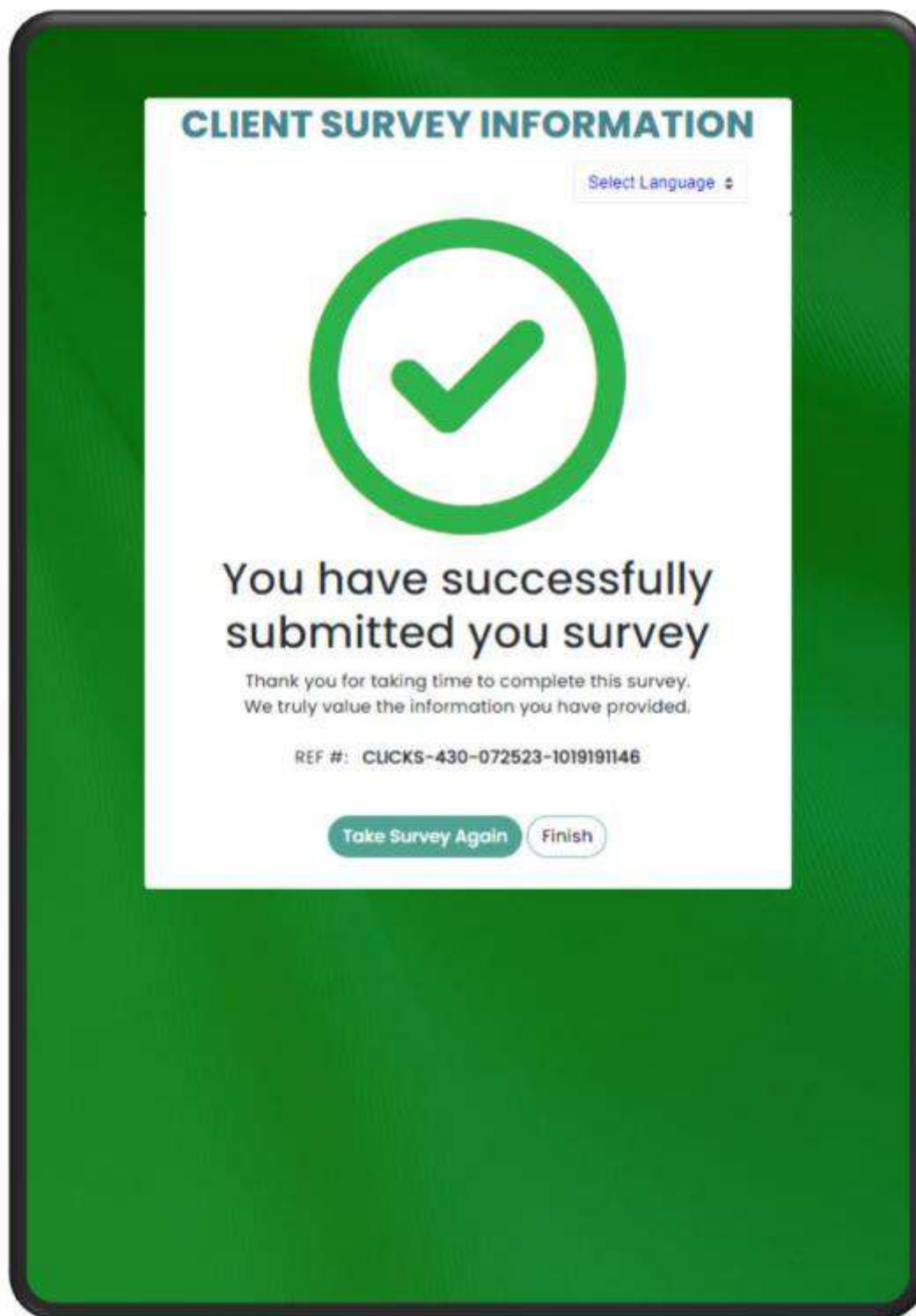
For SQD 0-8, please put a check mark (✓) on the column that best corresponds to your answer.

### QUESTIONS

### RATING SCALE

	Strongly Disagree	Disagree	Neither Disagree	Agree
SQD0. I am satisfied with the service that I availed.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
SQD1. I spent a reasonable amount of time for my transaction.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
SQD2. The office followed the instruction's requirements and steps based on the information provided.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
SQD3. The	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>





## ANNEX A.2. Pen and Paper Survey Questionnaire

Control No: SCGD-019 (Branch plus sequence. Ex: Alabang-001)

(Bersyon para sa Online Sarbey)

(Ilagay ang logo at pangalan ng ahensiya dito)

### TULUNGAN MO KAMI MAS MAPABUTI ANG AMING MGA PROSESO AT SERBISYO

Ang Client Satisfaction Measurement (CSM) ay naglalayong masubaybayan ang karanasan ng taumbayan hinggil sa kanilang pakikipagtransaksyon sa mga tanggapan ng gobyerno. Makatutulong ang inyong kasagutan ukol sa inyong naging karanasan sa katatapos leman na transaksyon, upang mas mapabuti at lalong mapahusay ang aming serbisyo publiko. Ang personal na impormasyon na iyong ibabahagi ay mananatiling kumpidensyal. Maaari ring piliin na hindi sagutan ang sarbey na ito.

Pangalan: Arnelina Mamac Petsa ng transaksyon: 1/16/24 Petsa ng sarbey: 1/17/24 Oras na sinimulan ang sarbey: 9:40  
 Kasarian: ☐ Lalaki ☒ Babae  
 Katayuang Sibill: ☒ Kasal ☐ Hiwalay ☐ Walang Asawa ☐ Biyudo/ Biyuda  
 Uri ng Kliyente: ☒ Mamamayan ☐ Negosyo ☐ Gobyerno (Empleyado o Ahensiya)  
 Edukasyon: ☐ Walang Pormal na Edukasyon ☐ Ilang Elementarya  
☐ Nakapagtapos ng Elementarya ☐ Ilang High School  
☒ Nakapagtapos ng High School ☐ Ilang Boskasyonal  
☐ Nakapagtapos ng Boskasyonal ☐ Ilang Kolehiyo  
☐ Nakapagtapos ng Kolehiyo ☐ Post Gradweyt  
 Katayuan sa Trabaho: ☐ Nag-aaral ☐ Nagtatrabaho  
☐ Nagtatrabaho/ Nag-aaral ☒ Hindi nagtatrabaho/hindi nag-aaral  
 Edad: 74  
 Rehiyon: VIII Uri ng transaksyon o serbisyo: Reactivation of Dormant Savings  
 Mobile Number: 091067567946 Email: (optional)

PANUTO: Lagyan ng **tsek (✓)** ang iyong sagot sa mga susunod na katanungan tungkol sa Citizen's Charter (CC). Ito ay isang opisyal na dokumento na naglalaman ng mga serbisyo sa isang ahensiya/opisina ng gobyerno, makikita rito ang mga kinakailangan na dokumento, kaukulang bayarin, at pangkabuuang oras ng pagproseso.

CC1 Alin sa mga sumusunod ang naglalarawan sa iyong kaalaman sa CC?

- ☐ 1. Alam ko ang CC at nakita ko ito sa napuntahang opisina  
☐ 2. Alam ko ang CC pero hindi ko ito nakita sa napuntang opisina  
☒ 3. Nalaman ko ang CC nang makita ko ito sa napuntahang opisina  
☐ 4. Hindi ko alam kung ano ang CC at wala akong nakita sa napuntahang opisina (Lagyan ng tsek ang 'N/A' sa CC2 at CC3 kapag ito ang iyong sagot)

CC2 Kung alam ang CC (Nag-tsek sa opsyon 1-3 sa CC1), masasabi mo ba na ang CC nang napuntahang opisina ay...






- ☒ 1. Madaling makita ☐ 4. Hindi makita  
☐ 2. Medyo madaling makita ☐ 5. N/A  
☐ 3. Mahirap makita

CC3 Kung alam ang CC (nag-tsek sa opsyon 1-3 sa CC1), gaano nakatulong ang CC sa transaksyon mo?

- ☐ 1. Sobrang nakatulong ☐ 3. Hindi nakatulong  
☒ 2. Nakatulong naman ☐ 4. N/A

PANUTO:

Para sa SQD 0-8, lagyan ng **tsek (✓)** ang hanay na pinakaangkop sa iyong sagot.

	 Labis na sumasang-ayon	 Sumasang-ayon	 Walang kinikilingan	 Hindi sumasang-ayon	 Lubos na hindi sumasang-ayon	N/A Not Applicable
SQD0. Nasiyahan ako sa serbisyo na aking natanggap sa napuntahan na tanggapan.	<input checked="" type="checkbox"/>					



SQD1. Makatwiran ang oras na aking ginugol para sa pagproseso ng aking transaksyon.	✓					
SQD2. Ang opisina ay sumusunod sa mga kinakailangang dokumento at mga hakbang batay sa impormasyong ibinigay.	✓					
SQD3. Ang mga hakbang sa pagproseso, kasama na ang pagbayad ay madali at simple lamang.	✓					
SQD4. Mabilis at madali akong nakahanap ng impormasyon tungkol sa aking transaksyon mula sa opisina o sa website nito.	✓					

SQD5. Nagbayad ako ng makatwirang halaga para sa aking transaksyon. (Kung ang serbisyo ay ibinigay ng libre, maglagay ng tsek sa hanay ng N/A.)						✓
SQD6. Pakiramdam ko ay patas ang opisina sa lahat, o "walang palakasan", sa aking transaksyon.	✓					
SQD7. Magalang akong trinato ng mga tauhan, at (kung sakali ako ay humingi ng tulong) alam ko na sila ay handang tumulong sa akin.	✓					
SQD8. Nakuha ko ang kinakailangan ko mula sa tanggapan ng gobyerno, kung tinanggihan man, ito ay sapat na ipinaliwanag sa akin.	✓					

Mga suhestiyon kung paano pa mapapabuti pa ang aming mga serbisyo (opsiyonal):

\_\_\_\_\_

#### MARAMING SALAMATI

Oras na natapos ang sarbey: 9:46

Paraan ng pag sarbey (pumili ng isa):

☐ Pagsagot sa Papel

Pirma: (Para sa walk-in o visited clients)

☒ Telepono

Pangalan at pirma ng nagpa sarbey: JANICE A. NIDO

Petsa at oras ng paglipat sa CLICKS UCPBS Application: 1/18/24 @ 6:44 pm Pirma ng Empleyado: [Signature]

Note:  
Please keep this document and forward to UCPBS HO on January 02, 2024, c/o Customer Management Department, CPCD.



## ANNEX B. List of Regional and Satellite Offices Covered

No.	Region	Area
1	I	Region I – Ilocos Region
2	II	Region II – Cagayan Valley
3	III	Region III – Central Luzon
4	IV-A	Region IV-A – CALABARZON
5	IV-B	MIMAROPA Region
6	V	Region V – Bicol Region
7	VI	Region VI – Western Visayas
8	VII	Region VII – Central Visayas
9	VIII	Region VIII – Eastern Visayas
10	IX	Region IX – Zamboanga Peninsula
11	X	Region X – Northern Mindanao
12	XI	Region XI – Davao Region
13	XII	Region XII – SOCCSKSARGEN
14	XIII	Region XIII – Caraga
15	NCR	NCR – National Capital Region
16	CAR	CAR – Cordillera Administrative Region
17	BARMM	BARMM – Bangsamoro Autonomous Region in Muslim Mindanao

Branch	Response	Total Transactions
Branch - Alabang	39	3931
Branch - Alaminos	261	10208
Branch - Alfonso	188	31798
Branch - Aloran	89	24754
Branch - Atimonan	254	30417
Branch - Bacolod	179	46321
Branch - Banaue (Formerly Sta. Cruz)	102	1726
Branch - Batac	274	6289
Branch - Borongan	90	4450
Branch - Bulua	120	7228
Branch - Cagayan de Oro	114	6154
Branch - Calauag	215	52864
Branch - Caramoan	65	31431
Branch - Davao	121	14946
Branch - Dipolog	293	3958
Branch - Escalante	154	10310

Branch - Glan	265	23382
Branch - Goa	141	48726
Branch - Iloilo	218	25602
Branch - Kalayaan	139	5524
Branch - La Castellana	380	334
Branch - La Trinidad	33	5810
Branch - Lamitan	137	32281
Branch - Lapasan	132	14485
Branch - Libmanan	68	94856
Branch - Lingayen	393	507
Branch - Lucban	114	5200
Branch - Mabalacat	122	52
Branch - Malolos	192	8069
Branch - Morong	48	30900
Branch - Naga Cebu	219	18852
Branch - Nagcarlan	207	52005
Branch - Numancia	136	16788
Branch - Ormoc City	102	10967
Branch - Pili	27	38858
Branch - Puerto Princesa	350	7164
Branch - Rizal Avenue	77	5421
Branch - Sablayan	457	30430
Branch - San Jose Del Monte	55	8385
Branch - San Jose-Batangas	262	2491
Branch - Sogod	81	10895
Branch - Sta. Ignacia	2620	20562
Branch - Sta. Rosa	191	10825
Branch - Tagum City	647	10583
Branch - Tanay	1084	79265
Branch - Tanza	349	31850
Branch - Tayabas	679	53997
Branch - Tiaong	231	23158
Branch - Tuburan	195	10263
Branch Lite - Bacnotan	81	200
Branch Lite - Calapan	135	122
Branch Lite - Daraga	203	8252
Branch Lite - Gandara	44	6263
Branch Lite - Ilagan	27	1269
Branch Lite - Kabasalan	47	35

Branch Lite - Orion	204	250
Branch Lite - Palo	106	150
Branch Lite - Prosperidad	9	1
Branch Lite - Rizal Nueva Ecija	155	3903
Lending Office - Butuan	12	7
Lending Office - Malaybalay	60	150
Lending Office - San Jose Antique	75	315
Lending Office - Zamboanga	29	113
Grand Total	14096	1213079

## ANNEX C. CSM Results of per Regional Groups

### 1. Citizen's Charter Awareness

Citizen's Charter Awareness	Luzon 1 (n <sub>1</sub> =5797)	%	Luzon 2 (n <sub>2</sub> =4245)	%	Mindanao (n <sub>3</sub> =2074)	%	Visayas (n <sub>4</sub> =1980)	%
CC1. Which of the following describes your awareness of the CC?								
1. I know what a CC is and I saw this office's CC.	5067	87.41	2916	68.69	1595	76.90	1396	70.51
2. I know what a CC is but I did not see this office's CC.	84	1.45	186	4.38	54	2.60	65	3.28
3. I learned of the CC only when I saw this office's CC	508	8.76	947	22.31	391	18.85	467	23.59
4. I do not know what a CC is and I did not see this office's CCC.	138	2.38	196	4.62	34	1.64	52	2.63
CC2. If aware of CC, would you say that the CC of this office was...?								
1. Easy to see	5253	94.22	3513	90.94	1826	91.94	1568	84.17
2. Somewhat easy to see	358	6.42	514	13.31	201	10.12	342	18.36
3. Difficult to see	35	0.63	49	1.27	9	0.45	15	0.81
4. Not visible at all	42	0.75	15	0.39	13	0.65	8	0.43
5. N/A	109	1.96	154	3.99	25	1.26	47	2.52

CC3. If aware of CC, how much did the CC help you in your transaction?

1. Helped very much	5294	94.96	3291	85.19	1804	90.84	1500	80.52
2. Somewhat helped	317	5.69	771	19.96	227	11.43	368	19.75
3. Did not help	19	0.34	20	0.52	2	0.10	57	3.06
4. N/A	167	3.00	163	4.22	41	2.06	55	2.95

## 2. Overall Satisfaction

SQD0	Strongly Agree	Agree	Neither Agree nor Disagree	Disagree	Strongly Disagree	N/A	Total Responses	Overall
Luzon 1	5208	567	6	5	7	4	5797	99.69%
Luzon 2	3327	891	17	5	2	3	4245	99.43%
Mindanao	1840	198	3	1	2	5	2049	99.71%
Visayas	1529	445	7	0	0	2	1983	99.65%

## 3. SQD 1-8

Service Quality Dimension	Luzon 1 (n <sub>1</sub> =5797)	Luzon 2 (n <sub>2</sub> =4245)	Mindanao (n <sub>3</sub> =2074)	Visayas (n <sub>4</sub> =1980)
Responsiveness	99.30%	98.47%	99.03%	98.99%
Reliability	99.71%	99.65%	99.71%	99.70%
Access and Facilities	99.65%	99.21%	99.71%	99.60%
Communication	98.95%	99.00%	99.32%	97.89%
Costs	91.69%	97.63%	94.63%	94.54%
Integrity	99.48%	99.20%	99.66%	99.14%
Assurance	99.74%	99.60%	99.76%	99.80%
Outcome	99.56%	99.45%	99.37%	99.34%
Overall	98.51%	99.03%	98.90%	98.63%

## CSM Results per UCPBS Branch/Branch Lite/Lending Office

### C.1 UCBPS BRANCHES

#### 1. Branch - Alabang

Branch - Alabang			
Citizen Charter Awareness		Responses	%
CC1. Which of the following describes your awareness of the CC?			
1. I know what a CC is and I saw this office's CC.		35	89.74

Branch - Alabang		
2. I know what a CC is but I did not see this office's CC.	0	0.00
3. I learned of the CC only when I saw this office's CC.	4	10.26
4. I do not know what a CC is and I did not see this office's CC.	0	0.00
Total	39	100.00
CC2. If aware of CC, would you say that the CC of this office was...?		
1. Easy to see	36	92.31
2. Somewhat easy to see	3	7.69
3. Difficult to see	0	0.00
4. Not visible at all	0	0.00
5. N/A	0	0.00
CC3. If aware of CC, how much did the CC help you in your transaction?		
1. Helped very much	32	82.05
2. Somewhat helped	7	17.95
3. Did not help	0	0.00
4. N/A	0	0.00

Service Quality Dimension	Strongly Agree	Agree	Neither Agree nor Disagree	Disagree	Strongly Disagree	N/A	Total Responses	Overall
Responsiveness	38	1	0	0	0	0	39	100.00%
Reliability	38	1	0	0	0	0	39	100.00%
Access and Facilities	39	0	0	0	0	0	39	100.00%
Communication	38	1	0	0	0	0	39	100.00%
Costs	39	0	0	0	0	0	39	100.00%
Integrity	38	1	0	0	0	0	39	100.00%
Assurance	38	1	0	0	0	0	39	100.00%
Outcome	39	0	0	0	0	0	39	100.00%
Overall	307	5	0	0	0	0	312	100.00%

ALABANG			
External Services		Responses	Total Transactions
1	BBPS-Acceptance of Deposit	5	2344
2	BBPS-Account Opening	3	143
3	BBPS-Application for Bank Deposit Certification (BDC)	1	0

## ALABANG

4	BBPS-ATM Card Replacement	2	1
5	BBPS-Availment of Loan Against Holdout (back-to-back loans)	0	0
6	BBPS-Check Encashment - Current Account	5	538
7	BBPS-Checkbook Issuance	5	74
8	BBPS-Checkbook Requisition	2	32
9	BBPS-Claim of Remittance Proceeds (For Existing Clients Only) with account from Branch and Passbook withdrawal Slip	0	0
10	BBPS-Closure of a Deposit Account - Withdrawal Slip and Passbook (Less than 30 days with charge of 150)	0	0
11	BBPS-CTD Pre-Termination/Termination	0	45
12	BBPS-CTD Roll-Over/Renewal	0	236
13	BBPS-Domestic Bills Purchase (BP) Initiation/Availment	0	0
14	BBPS-Fund Transfer	0	0
15	BBPS-Payment of Salary Loan	0	25
16	BBPS-Processing of ATM Card Requested by Client	1	0
17	BBPS-Purchase of Manager's Check (MC)	0	19
18	BBPS-Reactivation/ Closure of Dormant Deposit Account	2	34
19	BBPS-Release of Captured Card	0	1
20	BBPS-Releasing/Claiming of ATM Card	4	63
21	BBPS-Request for ATM PIN Change/ Forced PIN Change	1	4
22	BBPS-Request for Bank Certification/Statement of Account for Salary Loan	0	6
23	BBPS-Request for Statement of Account (SOA) by Client	0	0
24	BBPS-Request for Stop Payment Order	0	2
25	BBPS-Salary Loan - Application to Loan Release (MC or Credit to account)	1	7
26	BBPS-Withdrawal - Savings Account	4	330
27	RS-Incoming Remittance	0	0
28	LPS- Auto Loan Application	0	4



## ALABANG

29	LPS- Cash Loan Application	2	1
30	LPS- Commercial Loan Application	0	3
31	LPS- REL Application	0	14
32	LPS-Certificate of Full Payment/Outstanding Balance and Interest Paid (Statement of Account)	0	0
33	LPS-Issuance of Negative Certification	0	0
34	LPS-Release of Collaterals as a Result of Full Payment	0	4
35	LPS-Release of Collaterals via Loan Take-out (Full Payment) By Other Financial Institutions	0	0
36	LPS-Settlement of Loan Obligations by Delinquent Borrowers	0	0
37	ASS-Procurement Process	0	0
38	TIBS-Acceptance of Certificate of Time Deposit (CTD) Placement	0	0
39	TIBS-Account Opening	0	0
40	ASS-Employment verification and other queries	1	0
	TOTAL	39	3930

## 2. Branch - Alaminos

Branch - Alaminos		
Citizen Charter Awareness	Responses	%
CC1. Which of the following describes your awareness of the CC?		
1. I know what a CC is and I saw this office's CC.	248	95.02
2. I know what a CC is but I did not see this office's CC.	4	1.53
3. I learned of the CC only when I saw this office's CC.	8	3.07
4. I do not know what a CC is and I did not see this office's CC.	1	0.38
Total	261	100.00
CC2. If aware of CC, would you say that the CC of this office was...?		
1. Easy to see	254	99.22
2. Somewhat easy to see	4	1.56
3. Difficult to see	1	0.39
4. Not visible at all	0	0.00
5. N/A	2	0.78
CC3. If aware of CC, how much did the CC help you in your transaction?		

Branch - Alaminos		
1. Helped very much	252	98.44
2. Somewhat helped	7	2.73
3. Did not help	0	0.00
4. N/A	2	0.78

Service Quality Dimension	Strongly Agree	Agree	Neither Agree nor Disagree	Disagree	Strongly Disagree	N/A	Total Responses	Overall
Responsiveness	193	67	1	0	0	0	261	99.62%
Reliability	210	51	0	0	0	0	261	100.00%
Access and Facilities	218	43	0	0	0	0	261	100.00%
Communication	193	67	1	0	0	0	261	99.62%
Costs	210	51	0	0	0	0	261	100.00%
Integrity	218	43	0	0	0	0	261	100.00%
Assurance	210	51	0	0	0	0	261	100.00%
Outcome	218	43	0	0	0	0	261	100.00%
Overall	1670	416	2	0	0	0	2088	99.90%

ALAMINOS			
External Services		Responses	Total Transactions
1	BBPS-Acceptance of Deposit	43	7180
2	BBPS-Account Opening	15	113
3	BBPS-Application for Bank Deposit Certification (BDC)	3	0
4	BBPS-ATM Card Replacement	6	2
5	BBPS-Availment of Loan Against Holdout (back-to-back loans)	0	0
6	BBPS-Check Encashment - Current Account	11	1339
7	BBPS-Checkbook Issuance	18	93
8	BBPS-Checkbook Requisition	8	93
9	BBPS-Claim of Remittance Proceeds (For Existing Clients Only) with account from Branch and Passbook withdrawal Slip	5	0
10	BBPS-Closure of a Deposit Account - Withdrawal Slip and Passbook (Less than 30 days with charge of 150)	0	0

## ALAMINOS

11	BBPS-CTD Pre-Termination/Termination	5	0
12	BBPS-CTD Roll-Over/Renewal	2	0
13	BBPS-Domestic Bills Purchase (BP) Initiation/ Availment	0	0
14	BBPS-Fund Transfer	9	1
15	BBPS-Payment of Salary Loan	7	10
16	BBPS-Processing of ATM Card Requested by Client	5	0
17	BBPS-Purchase of Manager's Check (MC)	5	31
18	BBPS-Reactivation/ Closure of Dormant Deposit Account	2	8
19	BBPS-Release of Captured Card	1	0
20	BBPS-Releasing/Claiming of ATM Card	8	78
21	BBPS-Request for ATM PIN Change/ Forced PIN Change	4	4
22	BBPS-Request for Bank Certification/Statement of Account for Salary Loan	4	15
23	BBPS-Request for Statement of Account (SOA) by Client	25	30
24	BBPS-Request for Stop Payment Order	0	0
25	BBPS-Salary Loan – Application to Loan Release (MC or Credit to account)	6	0
26	BBPS-Withdrawal – Savings Account	21	894
27	RS-Incoming Remittance	0	0
28	LPS- Auto Loan Application	1	0
29	LPS- Cash Loan Application	1	0
30	LPS- Commercial Loan Application	0	1
31	LPS- REL Application	2	2
32	LPS-Certificate of Full Payment/Outstanding Balance and Interest Paid (Statement of Account)	3	0
33	LPS-Issuance of Negative Certification	0	0
34	LPS-Release of Collaterals as a Result of Full Payment	3	0
35	LPS-Release of Collaterals via Loan Take-out (Full Payment) By Other Financial Institutions	0	0

ALAMINOS			
36	LPS-Settlement of Loan Obligations by Delinquent Borrowers	6	0
37	ASS-Procurement Process	5	0
38	TIBS-Acceptance of Certificate of Time Deposit (CTD) Placement	9	97
39	TIBS-Account Opening	2	0
40	ASS-Employment verification and other queries	4	0
	TOTAL	261	9991

### 3. Branch - Alfonso

Branch - Alfonso			
Citizen Charter Awareness		Responses	%
CC1. Which of the following describes your awareness of the CC?			
1. I know what a CC is and I saw this office's CC.		92	48.94
2. I know what a CC is but I did not see this office's CC.		6	3.19
3. I learned of the CC only when I saw this office's CC.		83	44.15
4. I do not know what a CC is and I did not see this office's CC.		7	3.72
Total		188	100.00
CC2. If aware of CC, would you say that the CC of this office was...?			
1. Easy to see		158	90.29
2. Somewhat easy to see		22	12.57
3. Difficult to see		2	1.14
4. Not visible at all		0	0.00
5. N/A		6	3.43
CC3. If aware of CC, how much did the CC help you in your transaction?			
1. Helped very much		161	92.00
2. Somewhat helped		20	11.43
3. Did not help		0	0.00
4. N/A		7	4.00

Service Quality Dimension	Strongly Agree	Agree	Neither Agree nor Disagree	Disagree	Strongly Disagree	N/A	Total Responses	Overall
Responsiveness	138	44	4	2	0	0	188	96.81%
Reliability	154	33	1	0	0	0	188	99.47%

Service Quality Dimension	Strongly Agree	Agree	Neither Agree nor Disagree	Disagree	Strongly Disagree	N/A	Total Responses	Overall
Access and Facilities	150	37	1	0	0	0	188	99.47%
Communication	138	44	4	2	0	0	188	96.81%
Costs	154	33	1	0	0	0	188	99.47%
Integrity	150	37	1	0	0	0	188	99.47%
Assurance	154	33	1	0	0	0	188	99.47%
Outcome	150	37	1	0	0	0	188	99.47%
Overall	1188	298	14	4	0	0	1504	98.80%

ALFONSO			
External Services		Responses	Total Transactions
1	BBPS-Acceptance of Deposit	9	20833
2	BBPS-Account Opening	21	426
3	BBPS-Application for Bank Deposit Certification (BDC)	5	36
4	BBPS-ATM Card Replacement	2	13
5	BBPS-Availment of Loan Against Holdout (back-to-back loans)	0	0
6	BBPS-Check Encashment - Current Account	9	4053
7	BBPS-Checkbook Issuance	7	122
8	BBPS-Checkbook Requisition	13	108
9	BBPS-Claim of Remittance Proceeds (For Existing Clients Only) with account from Branch and Passbook withdrawal Slip	4	63
10	BBPS-Closure of a Deposit Account - Withdrawal Slip and Passbook (Less than 30 days with charge of 150)	1	1
11	BBPS-CTD Pre-Termination/Termination	0	2
12	BBPS-CTD Roll-Over/Renewal	0	54
13	BBPS-Domestic Bills Purchase (BP) Initiation/Availment	0	0
14	BBPS-Fund Transfer	5	47
15	BBPS-Payment of Salary Loan	6	98
16	BBPS-Processing of ATM Card Requested by Client	10	257

17	BBPS–Purchase of Manager’s Check (MC)	6	147
18	BBPS–Reactivation/ Closure of Dormant Deposit Account	10	464
19	BBPS–Release of Captured Card	3	6
20	BBPS–Releasing/Claiming of ATM Card	16	257
21	BBPS–Request for ATM PIN Change/ Forced PIN Change	2	8
22	BBPS–Request for Bank Certification/Statement of Account for Salary Loan	1	6
23	BBPS–Request for Statement of Account (SOA) by Client	6	48
24	BBPS–Request for Stop Payment Order	0	0
25	BBPS–Salary Loan – Application to Loan Release (MC or Credit to account)	10	92
26	BBPS–Withdrawal – Savings Account	20	4497
27	RS–Incoming Remittance	2	63
28	LPS– Auto Loan Application	3	7
29	LPS– Cash Loan Application	0	0
30	LPS– Commercial Loan Application	0	1
31	LPS– REL Application	0	0
32	LPS–Certificate of Full Payment/Outstanding Balance and Interest Paid (Statement of Account)	1	6
33	LPS–Issuance of Negative Certification	0	0
34	LPS–Release of Collaterals as a Result of Full Payment	2	7
35	LPS–Release of Collaterals via Loan Take-out (Full Payment) By Other Financial Institutions	0	0
36	LPS–Settlement of Loan Obligations by Delinquent Borrowers	0	0
37	ASS–Procurement Process	0	0
38	TIBS–Acceptance of Certificate of Time Deposit (CTD) Placement	4	76
39	TIBS–Account Opening	4	0
40	ASS–Employment verification and other queries	0	0
	TOTAL	188	31798



#### 4. Branch – Aloran

Branch – Aloran		
Citizen Charter Awareness	Responses	%
CC1. Which of the following describes your awareness of the CC?		
1. I know what a CC is and I saw this office's CC.	84	94.38
2. I know what a CC is but I did not see this office's CC.	3	3.37
3. I learned of the CC only when I saw this office's CC.	1	1.12
4. I do not know what a CC is and I did not see this office's CC.	1	1.12
Total	89	100.00
CC2. If aware of CC, would you say that the CC of this office was...?		
1. Easy to see	82	96.47
2. Somewhat easy to see	6	7.06
3. Difficult to see	0	0.00
4. Not visible at all	0	0.00
5. N/A	1	1.18
CC3. If aware of CC, how much did the CC help you in your transaction?		
1. Helped very much	81	95.29
2. Somewhat helped	7	8.24
3. Did not help	0	0.00
4. N/A	1	1.18

Service Quality Dimension	Strongly Agree	Agree	Neither Agree nor Disagree	Disagree	Strongly Disagree	N/A	Total Responses	Overall
Responsiveness	73	15	1	0	0	0	89	98.88%
Reliability	74	15	0	0	0	0	89	100.00%
Access and Facilities	76	9	0	0	0	4	89	100.00%
Communication	73	15	1	0	0	0	89	98.88%
Costs	74	15	0	0	0	0	89	100.00%
Integrity	76	9	0	0	0	4	89	100.00%
Assurance	74	15	0	0	0	0	89	100.00%
Outcome	76	9	0	0	0	4	89	100.00%
Overall	596	102	2	0	0	12	712	99.71%

ALORAN			
External Services		Responses	Total Transactions
1	BBPS-Acceptance of Deposit	14	17093
2	BBPS-Account Opening	10	345
3	BBPS-Application for Bank Deposit Certification (BDC)	0	0
4	BBPS-ATM Card Replacement	2	3
5	BBPS-Availment of Loan Against Holdout (back-to-back loans)	0	7
6	BBPS-Check Encashment - Current Account	4	3243
7	BBPS-Checkbook Issuance	3	145
8	BBPS-Checkbook Requisition	2	145
9	BBPS-Claim of Remittance Proceeds (For Existing Clients Only) with account from Branch and Passbook withdrawal Slip	0	0
10	BBPS-Closure of a Deposit Account – Withdrawal Slip and Passbook (Less than 30 days with charge of 150)	0	0
11	BBPS-CTD Pre-Termination/Termination	0	0
12	BBPS-CTD Roll-Over/Renewal	0	20
13	BBPS-Domestic Bills Purchase (BP) Initiation/Availment	0	0
14	BBPS-Fund Transfer	1	0
15	BBPS-Payment of Salary Loan	9	250
16	BBPS-Processing of ATM Card Requested by Client	0	0
17	BBPS-Purchase of Manager's Check (MC)	0	7
18	BBPS-Reactivation/ Closure of Dormant Deposit Account	0	0
19	BBPS-Release of Captured Card	0	12
20	BBPS-Releasing/Claiming of ATM Card	2	141
21	BBPS-Request for ATM PIN Change/ Forced PIN Change	0	0
22	BBPS-Request for Bank Certification/Statement of Account for Salary Loan	1	0
23	BBPS-Request for Statement of Account (SOA) by Client	0	9

ALORAN			
24	BBPS-Request for Stop Payment Order	0	0
25	BBPS-Salary Loan – Application to Loan Release (MC or Credit to account)	13	150
26	BBPS-Withdrawal – Savings Account	12	3179
27	RS-Incoming Remittance	0	0
28	LPS- Auto Loan Application	8	5
29	LPS- Cash Loan Application	0	0
30	LPS- Commercial Loan Application	0	0
31	LPS- REL Application	0	0
32	LPS-Certificate of Full Payment/Outstanding Balance and Interest Paid (Statement of Account)	0	0
33	LPS-Issuance of Negative Certification	0	0
34	LPS-Release of Collaterals as a Result of Full Payment	0	0
35	LPS-Release of Collaterals via Loan Take-out (Full Payment) By Other Financial Institutions	0	0
36	LPS-Settlement of Loan Obligations by Delinquent Borrowers	0	0
37	ASS-Procurement Process	0	0
38	TIBS-Acceptance of Certificate of Time Deposit (CTD) Placement	4	0
39	TIBS-Account Opening	2	0
40	ASS-Employment verification and other queries	0	0
	TOTAL	89	24754

## 5. Branch – Atimonan

Branch – Atimonan		
Citizen Charter Awareness	Responses	%
CCI. Which of the following describes your awareness of the CC?		
1. I know what a CC is and I saw this office's CC.	183	72.05
2. I know what a CC is but I did not see this office's CC.	2	0.79
3. I learned of the CC only when I saw this office's CC.	55	21.65
4. I do not know what a CC is and I did not see this office's CC.	14	5.51
Total	254	100.00

Branch - Atimonan		
CC2. If aware of CC, would you say that the CC of this office was...?		
1. Easy to see	209	87.82
2. Somewhat easy to see	31	13.03
3. Difficult to see	1	0.42
4. Not visible at all	1	0.42
5. N/A	12	5.04
CC3. If aware of CC, how much did the CC help you in your transaction?		
1. Helped very much	190	79.83
2. Somewhat helped	53	22.27
3. Did not help	1	0.42
4. N/A	10	4.20

Service Quality Dimension	Strongly Agree	Agree	Neither Agree nor Disagree	Disagree	Strongly Disagree	N/A	Total Responses	Overall
Responsiveness	164	83	3	4	0	0	254	97.24%
Reliability	182	70	2	0	0	0	254	99.21%
Access and Facilities	182	70	2	0	0	0	254	99.21%
Communication	164	83	3	4	0	0	254	97.24%
Costs	182	70	2	0	0	0	254	99.21%
Integrity	182	70	2	0	0	0	254	99.21%
Assurance	182	70	2	0	0	0	254	99.21%
Outcome	182	70	2	0	0	0	254	99.21%
Overall	1420	586	18	8	0	0	2032	98.72%

ATIMONAN			
External Services		Responses	Total Transactions
1	BBPS-Acceptance of Deposit	26	17205
2	BBPS-Account Opening	14	276
3	BBPS-Application for Bank Deposit Certification (BDC)	3	0
4	BBPS-ATM Card Replacement	4	22
5	BBPS-Availment of Loan Against Holdout (back-to-back loans)	0	0

# ATIMONAN

6	BBPS-Check Encashment - Current Account	9	1462
7	BBPS-Checkbook Issuance	10	207
8	BBPS-Checkbook Requisition	9	207
9	BBPS-Claim of Remittance Proceeds (For Existing Clients Only) with account from Branch and Passbook withdrawal Slip	4	20
10	BBPS-Closure of a Deposit Account - Withdrawal Slip and Passbook (Less than 30 days with charge of 150)	0	0
11	BBPS-CTD Pre-Termination/Termination	10	18
12	BBPS-CTD Roll-Over/Renewal	11	764
13	BBPS-Domestic Bills Purchase (BP) Initiation/Availment	0	0
14	BBPS-Fund Transfer	16	2716
15	BBPS-Payment of Salary Loan	9	3743
16	BBPS-Processing of ATM Card Requested by Client	6	163
17	BBPS-Purchase of Manager's Check (MC)	2	16
18	BBPS-Reactivation/ Closure of Dormant Deposit Account	10	34
19	BBPS-Release of Captured Card	1	9
20	BBPS-Releasing/Claiming of ATM Card	13	163
21	BBPS-Request for ATM PIN Change/ Forced PIN Change	5	10
22	BBPS-Request for Bank Certification/Statement of Account for Salary Loan	8	10
23	BBPS-Request for Statement of Account (SOA) by Client	8	41
24	BBPS-Request for Stop Payment Order	2	3
25	BBPS-Salary Loan - Application to Loan Release (MC or Credit to account)	9	136
26	BBPS-Withdrawal - Savings Account	21	3182
27	RS-Incoming Remittance	4	0
28	LPS- Auto Loan Application	0	1
29	LPS- Cash Loan Application	0	0
30	LPS- Commercial Loan Application	0	0

### ATIMONAN

31	LPS- REL Application	0	0
32	LPS-Certificate of Full Payment/Outstanding Balance and Interest Paid (Statement of Account)	10	0
33	LPS-Issuance of Negative Certification	0	0
34	LPS-Release of Collaterals as a Result of Full Payment	0	0
35	LPS-Release of Collaterals via Loan Take-out (Full Payment) By Other Financial Institutions	0	0
36	LPS-Settlement of Loan Obligations by Delinquent Borrowers	6	0
37	ASS-Procurement Process	0	0
38	TIBS-Acceptance of Certificate of Time Deposit (CTD) Placement	12	0
39	TIBS-Account Opening	1	0
40	ASS-Employment verification and other queries	0	0
	TOTAL	254	30408

### 6. Branch - Bacolod

Branch - Bacolod		
	Responses	%
Citizen Charter Awareness		
CC1. Which of the following describes your awareness of the CC?		
1. I know what a CC is and I saw this office's CC.	159	88.83
2. I know what a CC is but I did not see this office's CC.	5	2.79
3. I learned of the CC only when I saw this office's CC.	15	8.38
4. I do not know what a CC is and I did not see this office's CC.	0	0.00
Total	179	100.00
CC2. If aware of CC, would you say that the CC of this office was...?		
1. Easy to see	102	58.62
2. Somewhat easy to see	77	44.25
3. Difficult to see	0	0.00
4. Not visible at all	0	0.00
5. N/A	0	0.00
CC3. If aware of CC, how much did the CC help you in your transaction?		
1. Helped very much	100	57.47
2. Somewhat helped	79	45.40



Branch - Bacolod		
3. Did not help	0	0.00
4. N/A	0	0.00

Service Quality Dimension	Strongly Agree	Agree	Neither Agree nor Disagree	Disagree	Strongly Disagree	N/A	Total Responses	Overall
Responsiveness	115	64	0	0	0	0	179	100.00%
Reliability	94	85	0	0	0	0	179	100.00%
Access and Facilities	94	85	0	0	0	0	179	100.00%
Communication	115	64	0	0	0	0	179	100.00%
Costs	94	85	0	0	0	0	179	100.00%
Integrity	94	85	0	0	0	0	179	100.00%
Assurance	94	85	0	0	0	0	179	100.00%
Outcome	94	85	0	0	0	0	179	100.00%
Overall	794	638	0	0	0	0	1432	100.00%

BACOLOD			
External Services		Responses	Total Transactions
1	BBPS-Acceptance of Deposit	42	17734
2	BBPS-Account Opening	15	158
3	BBPS-Application for Bank Deposit Certification (BDC)	0	0
4	BBPS-ATM Card Replacement	1	5
5	BBPS-Availment of Loan Against Holdout (back-to-back loans)	0	0
6	BBPS-Check Encashment - Current Account	21	20085
7	BBPS-Checkbook Issuance	11	301
8	BBPS-Checkbook Requisition	8	142
9	BBPS-Claim of Remittance Proceeds (For Existing Clients Only) with account from Branch and Passbook withdrawal Slip	0	0
10	BBPS-Closure of a Deposit Account - Withdrawal Slip and Passbook (Less than 30 days with charge of 150)	0	0
11	BBPS-CTD Pre-Termination/Termination	0	0
12	BBPS-CTD Roll-Over/Renewal	1	56

# BACOLOD

13	BBPS-Domestic Bills Purchase (BP) Initiation/ Availment	0	0
14	BBPS-Fund Transfer	0	0
15	BBPS-Payment of Salary Loan	1	60
16	BBPS-Processing of ATM Card Requested by Client	6	107
17	BBPS-Purchase of Manager's Check (MC)	1	12
18	BBPS-Reactivation/ Closure of Dormant Deposit Account	13	97
19	BBPS-Release of Captured Card	6	22
20	BBPS-Releasing/Claiming of ATM Card	16	133
21	BBPS-Request for ATM PIN Change/ Forced PIN Change	0	0
22	BBPS-Request for Bank Certification/Statement of Account for Salary Loan	0	0
23	BBPS-Request for Statement of Account (SOA) by Client	2	40
24	BBPS-Request for Stop Payment Order	0	0
25	BBPS-Salary Loan – Application to Loan Release (MC or Credit to account)	15	82
26	BBPS-Withdrawal – Savings Account	10	7282
27	RS-Incoming Remittance	0	0
28	LPS- Auto Loan Application	1	1
29	LPS- Cash Loan Application	0	0
30	LPS- Commercial Loan Application	0	0
31	LPS- REL Application	0	0
32	LPS-Certificate of Full Payment/Outstanding Balance and Interest Paid (Statement of Account)	0	0
33	LPS-Issuance of Negative Certification	0	0
34	LPS-Release of Collaterals as a Result of Full Payment	0	0
35	LPS-Release of Collaterals via Loan Take-out (Full Payment) By Other Financial Institutions	0	0
36	LPS-Settlement of Loan Obligations by Delinquent Borrowers	0	0
37	ASS-Procurement Process	0	0

BACOLOD			
38	TIBS-Acceptance of Certificate of Time Deposit (CTD) Placement	0	0
39	TIBS-Account Opening	1	1
40	ASS-Employment verification and other queries	0	0
	TOTAL	179	46318

## 7. Branch - Banaue

Branch - Banaue (Formerly Sta.		
Citizen Charter Awareness	Responses	%
CC1. Which of the following describes your awareness of the CC?		
1. I know what a CC is and I saw this office's CC.	98	96.08
2. I know what a CC is but I did not see this office's CC.	1	0.98
3. I learned of the CC only when I saw this office's CC.	0	0.00
4. I do not know what a CC is and I did not see this office's CC.	3	2.94
Total	102	100.00
CC2. If aware of CC, would you say that the CC of this office was...?		
1. Easy to see	97	98.98
2. Somewhat easy to see	2	2.04
3. Difficult to see	0	0.00
4. Not visible at all	0	0.00
5. N/A	3	3.06
CC3. If aware of CC, how much did the CC help you in your transaction?		
1. Helped very much	30	30.61
2. Somewhat helped	69	70.41
3. Did not help	0	0.00
4. N/A	3	3.06

Service Quality Dimension	Strongly Agree	Agree	Neither Agree nor Disagree	Disagree	Strongly Disagree	N/A	Total Responses	Overall
Responsiveness	19	81	0	0	1	1	102	99.01%
Reliability	17	80	0	0	0	5	102	100.00%
Access and Facilities	17	80	0	0	0	5	102	100.00%
Communication	19	81	0	0	1	1	102	99.01%

Service Quality Dimension	Strongly Agree	Agree	Neither Agree nor Disagree	Disagree	Strongly Disagree	N/A	Total Responses	Overall
Costs	17	80	0	0	0	5	102	100.00%
Integrity	17	80	0	0	0	5	102	100.00%
Assurance	19	81	0	0	1	1	102	99.01%
Outcome	17	80	0	0	0	5	102	100.00%
Overall	142	643	0	0	3	28	816	99.62%

BANAUE			
External Services		Responses	Total Transactions
1	BBPS-Acceptance of Deposit	31	1079
2	BBPS-Account Opening	0	70
3	BBPS-Application for Bank Deposit Certification (BDC)	0	0
4	BBPS-ATM Card Replacement	0	5
5	BBPS-Availment of Loan Against Holdout (back-to-back loans)	0	0
6	BBPS-Check Encashment - Current Account	3	30
7	BBPS-Checkbook Issuance	0	24
8	BBPS-Checkbook Requisition	0	24
9	BBPS-Claim of Remittance Proceeds (For Existing Clients Only) with account from Branch and Passbook withdrawal Slip	0	0
10	BBPS-Closure of a Deposit Account - Withdrawal Slip and Passbook (Less than 30 days with charge of 150)	0	0
11	BBPS-CTD Pre-Termination/Termination	0	2
12	BBPS-CTD Roll-Over/Renewal	0	27
13	BBPS-Domestic Bills Purchase (BP) Initiation/Availment	0	0
14	BBPS-Fund Transfer	0	0
15	BBPS-Payment of Salary Loan	0	5
16	BBPS-Processing of ATM Card Requested by Client	0	39
17	BBPS-Purchase of Manager's Check (MC)	0	5
18	BBPS-Reactivation/ Closure of Dormant Deposit Account	0	25

BANAUE			
19	BBPS-Release of Captured Card	0	4
20	BBPS-Releasing/Claiming of ATM Card	1	39
21	BBPS-Request for ATM PIN Change/ Forced PIN Change	2	4
22	BBPS-Request for Bank Certification/Statement of Account for Salary Loan	0	0
23	BBPS-Request for Statement of Account (SOA) by Client	0	1
24	BBPS-Request for Stop Payment Order	0	0
25	BBPS-Salary Loan – Application to Loan Release (MC or Credit to account)	1	28
26	BBPS-Withdrawal – Savings Account	60	305
27	RS-Incoming Remittance	0	0
28	LPS- Auto Loan Application	0	1
29	LPS- Cash Loan Application	1	0
30	LPS- Commercial Loan Application	0	0
31	LPS- REL Application	0	0
32	LPS-Certificate of Full Payment/Outstanding Balance and Interest Paid (Statement of Account)	0	5
33	LPS-Issuance of Negative Certification	0	0
34	LPS-Release of Collaterals as a Result of Full Payment	0	0
35	LPS-Release of Collaterals via Loan Take-out (Full Payment) By Other Financial Institutions	0	0
36	LPS-Settlement of Loan Obligations by Delinquent Borrowers	0	0
37	ASS-Procurement Process	0	0
38	TIBS-Acceptance of Certificate of Time Deposit (CTD) Placement	0	0
39	TIBS-Account Opening	0	0
40	ASS-Employment verification and other queries	0	0
	TOTAL	102	1722

## 8. Branch – Batac

Branch – Batac		
Citizen Charter Awareness	Responses	%
CCI. Which of the following describes your awareness of the CC?		

1. I know what a CC is and I saw this office's CC.	228	83.21
2. I know what a CC is but I did not see this office's CC.	1	0.36
3. I learned of the CC only when I saw this office's CC.	41	14.96
4. I do not know what a CC is and I did not see this office's CC.	4	1.46
Total	274	100.00
CC2. If aware of CC, would you say that the CC of this office was...?		
1. Easy to see	231	85.87
2. Somewhat easy to see	37	13.75
3. Difficult to see	2	0.74
4. Not visible at all	0	0.00
5. N/A	4	1.49
CC3. If aware of CC, how much did the CC help you in your transaction?		
1. Helped very much	255	94.80
2. Somewhat helped	14	5.20
3. Did not help	0	0.00
4. N/A	5	1.86

Service Quality Dimension	Strongly Agree	Agree	Neither Agree nor Disagree	Disagree	Strongly Disagree	N/A	Total Responses	Overall
Responsiveness	209	60	0	3	0	2	274	98.90%
Reliability	211	63	0	0	0	0	274	100.00%
Access and Facilities	215	50	0	0	0	9	274	100.00%
Communication	209	60	0	3	0	2	274	98.90%
Costs	211	63	0	0	0	0	274	100.00%
Integrity	215	50	0	0	0	9	274	100.00%
Assurance	215	50	0	0	0	9	274	100.00%
Outcome	209	60	0	3	0	2	274	98.90%
Overall	1694	456	0	9	0	33	2192	99.58%

BATAC		
External Services	Responses	Total Transactions



# BATAC

1	BBPS-Acceptance of Deposit	35	2163
2	BBPS-Account Opening	8	167
3	BBPS-Application for Bank Deposit Certification (BDC)	7	11
4	BBPS-ATM Card Replacement	3	5
5	BBPS-Availment of Loan Against Holdout (back-to-back loans)	3	1
6	BBPS-Check Encashment - Current Account	16	1887
7	BBPS-Checkbook Issuance	8	110
8	BBPS-Checkbook Requisition	12	110
9	BBPS-Claim of Remittance Proceeds (For Existing Clients Only) with account from Branch and Passbook withdrawal Slip	2	2
10	BBPS-Closure of a Deposit Account - Withdrawal Slip and Passbook (Less than 30 days with charge of 150)	2	0
11	BBPS-CTD Pre-Termination/Termination	12	34
12	BBPS-CTD Roll-Over/Renewal	11	22
13	BBPS-Domestic Bills Purchase (BP) Initiation/Availment	0	0
14	BBPS-Fund Transfer	11	0
15	BBPS-Payment of Salary Loan	6	42
16	BBPS-Processing of ATM Card Requested by Client	8	102
17	BBPS-Purchase of Manager's Check (MC)	0	2
18	BBPS-Reactivation/ Closure of Dormant Deposit Account	8	96
19	BBPS-Release of Captured Card	1	2
20	BBPS-Releasing/Claiming of ATM Card	27	95
21	BBPS-Request for ATM PIN Change/ Forced PIN Change	26	92
22	BBPS-Request for Bank Certification/Statement of Account for Salary Loan	3	5
23	BBPS-Request for Statement of Account (SOA) by Client	5	22
24	BBPS-Request for Stop Payment Order	0	0

BATAc			
25	BBPS-Salary Loan – Application to Loan Release (MC or Credit to account)	8	75
26	BBPS-Withdrawal – Savings Account	13	1198
27	RS-Incoming Remittance	2	2
28	LPS- Auto Loan Application	2	2
29	LPS- Cash Loan Application	0	0
30	LPS- Commercial Loan Application	0	0
31	LPS- REL Application	0	1
32	LPS-Certificate of Full Payment/Outstanding Balance and Interest Paid (Statement of Account)	6	5
33	LPS-Issuance of Negative Certification	0	0
34	LPS-Release of Collaterals as a Result of Full Payment	7	14
35	LPS-Release of Collaterals via Loan Take-out (Full Payment) By Other Financial Institutions	0	0
36	LPS-Settlement of Loan Obligations by Delinquent Borrowers	1	2
37	ASS-Procurement Process	1	0
38	TIBS-Acceptance of Certificate of Time Deposit (CTD) Placement	10	20
39	TIBS-Account Opening	0	0
40	ASS-Employment verification and other queries	0	0
	TOTAL	274	6289

## 9. Branch - Borongan

Branch - Borongan		
Citizen Charter Awareness	Responses	%
CC1. Which of the following describes your awareness of the CC?		
1. I know what a CC is and I saw this office's CC.	67	74.44
2. I know what a CC is but I did not see this office's CC.	2	2.22
3. I learned of the CC only when I saw this office's CC.	20	22.22
4. I do not know what a CC is and I did not see this office's CC.	1	1.11
Total	90	100.00
CC2. If aware of CC, would you say that the CC of this office was...?		
1. Easy to see	57	65.52

Branch - Borongan		
2. Somewhat easy to see	29	33.33
3. Difficult to see	4	4.60
4. Not visible at all	0	0.00
5. N/A	0	0.00
CC3. If aware of CC, how much did the CC help you in your transaction?		
1. Helped very much	54	62.07
2. Somewhat helped	35	40.23
3. Did not help	0	0.00
4. N/A	1	1.15

Service Quality Dimension	Strongly Agree	Agree	Neither Agree nor Disagree	Disagree	Strongly Disagree	N/A	Total Responses	Overall
Responsiveness	78	12	0	0	0	0	90	100.00%
Reliability	80	10	0	0	0	0	90	100.00%
Access and Facilities	80	10	0	0	0	0	90	100.00%
Communication	78	12	0	0	0	0	90	100.00%
Costs	80	10	0	0	0	0	90	100.00%
Integrity	80	10	0	0	0	0	90	100.00%
Assurance	80	10	0	0	0	0	90	100.00%
Outcome	80	10	0	0	0	0	90	100.00%
Overall	636	84	0	0	0	0	720	100.00%

BORONGAN			
External Services		Responses	Total Transactions
1	BBPS-Acceptance of Deposit	11	2451
2	BBPS-Account Opening	7	45
3	BBPS-Application for Bank Deposit Certification (BDC)	1	0
4	BBPS-ATM Card Replacement	1	5
5	BBPS-Availment of Loan Against Holdout (back-to-back loans)	0	0
6	BBPS-Check Encashment - Current Account	5	206

## BORONGAN

7	BBPS-Checkbook Issuance	2	14
8	BBPS-Checkbook Requisition	0	12
9	BBPS-Claim of Remittance Proceeds (For Existing Clients Only) with account from Branch and Passbook withdrawal Slip	0	0
10	BBPS-Closure of a Deposit Account – Withdrawal Slip and Passbook (Less than 30 days with charge of 150)	0	1
11	BBPS-CTD Pre-Termination/Termination	0	5
12	BBPS-CTD Roll-Over/Renewal	0	12
13	BBPS-Domestic Bills Purchase (BP) Initiation/Availment	0	0
14	BBPS-Fund Transfer	2	521
15	BBPS-Payment of Salary Loan	4	283
16	BBPS-Processing of ATM Card Requested by Client	0	0
17	BBPS-Purchase of Manager's Check (MC)	0	2
18	BBPS-Reactivation/ Closure of Dormant Deposit Account	7	59
19	BBPS-Release of Captured Card	0	5
20	BBPS-Releasing/Claiming of ATM Card	1	38
21	BBPS-Request for ATM PIN Change/ Forced PIN Change	1	6
22	BBPS-Request for Bank Certification/Statement of Account for Salary Loan	0	4
23	BBPS-Request for Statement of Account (SOA) by Client	10	27
24	BBPS-Request for Stop Payment Order	1	2
25	BBPS-Salary Loan – Application to Loan Release (MC or Credit to account)	6	42
26	BBPS-Withdrawal – Savings Account	10	683
27	RS-Incoming Remittance	0	0
28	LPS- Auto Loan Application	1	0
29	LPS- Cash Loan Application	2	2
30	LPS- Commercial Loan Application	0	0
31	LPS- REL Application	0	0

BORONGAN			
32	LPS-Certificate of Full Payment/Outstanding Balance and Interest Paid (Statement of Account)	7	16
33	LPS-Issuance of Negative Certification	0	0
34	LPS-Release of Collaterals as a Result of Full Payment	0	0
35	LPS-Release of Collaterals via Loan Take-out (Full Payment) By Other Financial Institutions	0	0
36	LPS-Settlement of Loan Obligations by Delinquent Borrowers	0	0
37	ASS-Procurement Process	0	0
38	TIBS-Acceptance of Certificate of Time Deposit (CTD) Placement	1	4
39	TIBS-Account Opening	0	0
40	ASS-Employment verification and other queries	0	0
	TOTAL	90	4445

## 10. Branch - Bulua

Branch - Bulua		
Citizen Charter Awareness	Responses	%
CC1. Which of the following describes your awareness of the CC?		
1. I know what a CC is and I saw this office's CC.	38	31.67
2. I know what a CC is but I did not see this office's CC.	15	12.50
3. I learned of the CC only when I saw this office's CC.	64	53.33
4. I do not know what a CC is and I did not see this office's CC.	3	2.50
Total	120	100.00
CC2. If aware of CC, would you say that the CC of this office was...?		
1. Easy to see	54	52.94
2. Somewhat easy to see	61	59.80
3. Difficult to see	2	1.96
4. Not visible at all	0	0.00
5. N/A	3	2.94
CC3. If aware of CC, how much did the CC help you in your transaction?		
1. Helped very much	58	56.86
2. Somewhat helped	59	57.84
3. Did not help	0	0.00

Branch - Bulua		
4. N/A	3	2.94

Service Quality Dimension	Strongly Agree	Agree	Neither Agree nor Disagree	Disagree	Strongly Disagree	N/A	Total Responses	Overall
Responsiveness	80	35	1	2	0	2	120	97.46%
Reliability	94	22	1	1	0	2	120	98.31%
Access and Facilities	80	35	1	2	0	2	120	97.46%
Communication	94	22	1	1	0	2	120	98.31%
Costs	88	29	0	0	1	2	120	99.15%
Integrity	80	35	1	2	0	2	120	97.46%
Assurance	94	22	1	1	0	2	120	98.31%
Outcome	88	29	0	0	1	2	120	99.15%
Overall	698	229	6	9	2	16	960	98.20%

BULUA			
External Services		Responses	Total Transactions
1	BBPS-Acceptance of Deposit	21	2910
2	BBPS-Account Opening	8	256
3	BBPS-Application for Bank Deposit Certification (BDC)	0	36
4	BBPS-ATM Card Replacement	0	3
5	BBPS-Availment of Loan Against Holdout (back-to-back loans)	0	0
6	BBPS-Check Encashment - Current Account	5	1190
7	BBPS-Checkbook Issuance	4	179
8	BBPS-Checkbook Requisition	9	215
9	BBPS-Claim of Remittance Proceeds (For Existing Clients Only) with account from Branch and Passbook withdrawal Slip	1	0
10	BBPS-Closure of a Deposit Account - Withdrawal Slip and Passbook (Less than 30 days with charge of 150)	0	0
11	BBPS-CTD Pre-Termination/Termination	0	0
12	BBPS-CTD Roll-Over/Renewal	2	0



BULUA			
13	BBPS-Domestic Bills Purchase (BP) Initiation/ Availment	0	0
14	BBPS-Fund Transfer	5	41
15	BBPS-Payment of Salary Loan	2	279
16	BBPS-Processing of ATM Card Requested by Client	2	42
17	BBPS-Purchase of Manager's Check (MC)	3	35
18	BBPS-Reactivation/ Closure of Dormant Deposit Account	3	45
19	BBPS-Release of Captured Card	1	6
20	BBPS-Releasing/Claiming of ATM Card	2	62
21	BBPS-Request for ATM PIN Change/ Forced PIN Change	1	0
22	BBPS-Request for Bank Certification/Statement of Account for Salary Loan	2	21
23	BBPS-Request for Statement of Account (SOA) by Client	5	41
24	BBPS-Request for Stop Payment Order	0	0
25	BBPS-Salary Loan – Application to Loan Release (MC or Credit to account)	13	279
26	BBPS-Withdrawal – Savings Account	9	1352
27	RS-Incoming Remittance	0	0
28	LPS- Auto Loan Application	0	5
29	LPS- Cash Loan Application	8	0
30	LPS- Commercial Loan Application	0	0
31	LPS- REL Application	2	16
32	LPS-Certificate of Full Payment/Outstanding Balance and Interest Paid (Statement of Account)	0	0
33	LPS-Issuance of Negative Certification	0	0
34	LPS-Release of Collaterals as a Result of Full Payment	0	0
35	LPS-Release of Collaterals via Loan Take-out (Full Payment) By Other Financial Institutions	0	0
36	LPS-Settlement of Loan Obligations by Delinquent Borrowers	0	0
37	ASS-Procurement Process	0	0

BULUA			
38	TIBS-Acceptance of Certificate of Time Deposit (CTD) Placement	1	20
39	TIBS-Account Opening	2	0
40	ASS-Employment verification and other queries	0	0
	TOTAL	120	7033

## 11. Branch - Cagayan de Oro

Branch - Cagayan de Oro		
Citizen Charter Awareness	Responses	%
CC1. Which of the following describes your awareness of the CC?		
1. I know what a CC is and I saw this office's CC.	86	75.44
2. I know what a CC is but I did not see this office's CC.	4	3.51
3. I learned of the CC only when I saw this office's CC.	21	18.42
4. I do not know what a CC is and I did not see this office's CC.	3	2.63
Total	114	100.00
CC2. If aware of CC, would you say that the CC of this office was...?		
1. Easy to see	103	96.26
2. Somewhat easy to see	9	8.41
3. Difficult to see	0	0.00
4. Not visible at all	0	0.00
5. N/A	2	1.87
CC3. If aware of CC, how much did the CC help you in your transaction?		
1. Helped very much	104	97.20
2. Somewhat helped	7	6.54
3. Did not help	0	0.00
4. N/A	3	2.80

Service Quality Dimension	Strongly Agree	Agree	Neither Agree nor Disagree	Disagree	Strongly Disagree	N/A	Total Responses	Overall
Responsiveness	83	30	0	0	0	1	114	100.00%
Reliability	96	17	0	0	1	0	114	99.12%

Service Quality Dimension	Strongly Agree	Agree	Neither Agree nor Disagree	Disagree	Strongly Disagree	N/A	Total Responses	Overall
Access and Facilities	90	23	0	0	1	0	114	99.12%
Communication	83	30	0	0	0	1	114	100.00%
Costs	96	17	0	0	1	0	114	99.12%
Integrity	83	30	0	0	0	1	114	100.00%
Assurance	96	17	0	0	1	0	114	99.12%
Outcome	90	23	0	0	1	0	114	99.12%
Overall	717	187	0	0	5	3	912	99.45%

CDO			
External Services		Responses	Total Transactions
1	BBPS-Acceptance of Deposit	30	1200
2	BBPS-Account Opening	11	170
3	BBPS-Application for Bank Deposit Certification (BDC)	1	0
4	BBPS-ATM Card Replacement	2	30
5	BBPS-Availment of Loan Against Holdout (back-to-back loans)	0	0
6	BBPS-Check Encashment - Current Account	6	1850
7	BBPS-Checkbook Issuance	3	230
8	BBPS-Checkbook Requisition	2	230
9	BBPS-Claim of Remittance Proceeds (For Existing Clients Only) with account from Branch and Passbook withdrawal Slip	0	0
10	BBPS-Closure of a Deposit Account - Withdrawal Slip and Passbook (Less than 30 days with charge of 150)	1	5
11	BBPS-CTD Pre-Termination/Termination	3	10
12	BBPS-CTD Roll-Over/Renewal	0	76
13	BBPS-Domestic Bills Purchase (BP) Initiation/Availment	0	0
14	BBPS-Fund Transfer	0	0
15	BBPS-Payment of Salary Loan	0	44
16	BBPS-Processing of ATM Card Requested by Client	0	60
17	BBPS-Purchase of Manager's Check (MC)	0	248

# CDO

18	BBPS-Reactivation/ Closure of Dormant Deposit Account	2	95
19	BBPS-Release of Captured Card	0	10
20	BBPS-Releasing/Claiming of ATM Card	0	80
21	BBPS-Request for ATM PIN Change/ Forced PIN Change	0	0
22	BBPS-Request for Bank Certification/Statement of Account for Salary Loan	2	59
23	BBPS-Request for Statement of Account (SOA) by Client	8	50
24	BBPS-Request for Stop Payment Order	0	1
25	BBPS-Salary Loan – Application to Loan Release (MC or Credit to account)	29	310
26	BBPS-Withdrawal – Savings Account	12	1080
27	RS-Incoming Remittance	0	0
28	LPS- Auto Loan Application	2	0
29	LPS- Cash Loan Application	0	0
30	LPS- Commercial Loan Application	0	0
31	LPS- REL Application	0	0
32	LPS-Certificate of Full Payment/Outstanding Balance and Interest Paid (Statement of Account)	0	44
33	LPS-Issuance of Negative Certification	0	0
34	LPS-Release of Collaterals as a Result of Full Payment	0	0
35	LPS-Release of Collaterals via Loan Take-out (Full Payment) By Other Financial Institutions	0	0
36	LPS-Settlement of Loan Obligations by Delinquent Borrowers	0	0
37	ASS-Procurement Process	0	0
38	TIBS-Acceptance of Certificate of Time Deposit (CTD) Placement	0	186
39	TIBS-Account Opening	0	0
40	ASS-Employment verification and other queries	0	0
	TOTAL	114	6068

## 12. Branch - Calauag

Branch - Calauag		
Citizen Charter Awareness	Responses	%
CC1. Which of the following describes your awareness of the CC?		
1. I know what a CC is and I saw this office's CC.	155	72.09
2. I know what a CC is but I did not see this office's CC.	9	4.19
3. I learned of the CC only when I saw this office's CC.	47	21.86
4. I do not know what a CC is and I did not see this office's CC.	4	1.86
Total	215	100.00
CC2. If aware of CC, would you say that the CC of this office was...?		
1. Easy to see	186	92.08
2. Somewhat easy to see	26	12.87
3. Difficult to see	0	0.00
4. Not visible at all	0	0.00
5. N/A	3	1.49
CC3. If aware of CC, how much did the CC help you in your transaction?		
1. Helped very much	164	81.19
2. Somewhat helped	48	23.76
3. Did not help	0	0.00
4. N/A	3	1.49

Service Quality Dimension	Strongly Agree	Agree	Neither Agree nor Disagree	Disagree	Strongly Disagree	N/A	Total Responses	Overall
Responsiveness	157	48	2	7	0	1	215	95.79%
Reliability	167	48	0	0	0	0	215	100.00%
Access and Facilities	166	40	3	0	0	6	215	98.56%
Communication	157	48	2	7	0	1	215	95.79%
Costs	167	48	0	0	0	0	215	100.00%
Integrity	166	40	3	0	0	6	215	98.56%

Service Quality Dimension	Strongly Agree	Agree	Neither Agree nor Disagree	Disagree	Strongly Disagree	N/A	Total Responses	Overall
Assurance	167	48	0	0	0	0	215	100.00%
Outcome	166	40	3	0	0	6	215	98.56%
Overall	1313	360	13	14	0	20	1720	98.41%

CALAUAG			
External Services		Responses	Total Transactions
1	BBPS-Acceptance of Deposit	42	39134
2	BBPS-Account Opening	21	471
3	BBPS-Application for Bank Deposit Certification (BDC)	9	0
4	BBPS-ATM Card Replacement	0	44
5	BBPS-Availment of Loan Against Holdout (back-to-back loans)	1	1
6	BBPS-Check Encashment - Current Account	10	5013
7	BBPS-Checkbook Issuance	8	220
8	BBPS-Checkbook Requisition	4	220
9	BBPS-Claim of Remittance Proceeds (For Existing Clients Only) with account from Branch and Passbook withdrawal Slip	8	41
10	BBPS-Closure of a Deposit Account - Withdrawal Slip and Passbook (Less than 30 days with charge of 150)	0	0
11	BBPS-CTD Pre-Termination/Termination	2	26
12	BBPS-CTD Roll-Over/Renewal	0	122
13	BBPS-Domestic Bills Purchase (BP) Initiation/Availment	0	0
14	BBPS-Fund Transfer	14	470
15	BBPS-Payment of Salary Loan	11	49
16	BBPS-Processing of ATM Card Requested by Client	6	167
17	BBPS-Purchase of Manager's Check (MC)	2	29
18	BBPS-Reactivation/ Closure of Dormant Deposit Account	7	191
19	BBPS-Release of Captured Card	0	19
20	BBPS-Releasing/Claiming of ATM Card	9	167



21	BBPS-Request for ATM PIN Change/ Forced PIN Change	0	2
22	BBPS-Request for Bank Certification/Statement of Account for Salary Loan	0	3
23	BBPS-Request for Statement of Account (SOA) by Client	6	105
24	BBPS-Request for Stop Payment Order	0	7
25	BBPS-Salary Loan – Application to Loan Release (MC or Credit to account)	11	108
26	BBPS-Withdrawal – Savings Account	24	6203
27	RS-Incoming Remittance	1	0
28	LPS- Auto Loan Application	1	13
29	LPS- Cash Loan Application	0	2
30	LPS- Commercial Loan Application	0	0
31	LPS- REL Application	0	1
32	LPS-Certificate of Full Payment/Outstanding Balance and Interest Paid (Statement of Account)	0	0
33	LPS-Issuance of Negative Certification	0	0
34	LPS-Release of Collaterals as a Result of Full Payment	2	0
35	LPS-Release of Collaterals via Loan Take-out (Full Payment) By Other Financial Institutions	1	0
36	LPS-Settlement of Loan Obligations by Delinquent Borrowers	0	0
37	ASS-Procurement Process	0	0
38	TIBS-Acceptance of Certificate of Time Deposit (CTD) Placement	3	0
39	TIBS-Account Opening	1	0
40	ASS-Employment verification and other queries	0	0
	TOTAL	215	52828

### 13. Branch – Caramoan

Branch – Caramoan		
Citizen Charter Awareness	Responses	%
CC1. Which of the following describes your awareness of the CC?		
1. I know what a CC is and I saw this office's CC.	57	87.69

Branch - Caramoan		
2. I know what a CC is but I did not see this office's CC.	1	1.54
3. I learned of the CC only when I saw this office's CC.	5	7.69
4. I do not know what a CC is and I did not see this office's CC.	2	3.08
Total	65	100.00
CC2. If aware of CC, would you say that the CC of this office was...?		
1. Easy to see	62	100.00
2. Somewhat easy to see	2	3.23
3. Difficult to see	0	0.00
4. Not visible at all	0	0.00
5. N/A	1	1.61
CC3. If aware of CC, how much did the CC help you in your transaction?		
1. Helped very much	55	88.71
2. Somewhat helped	8	12.90
3. Did not help	0	0.00
4. N/A	2	3.23

Service Quality Dimension	Strongly Agree	Agree	Neither Agree nor Disagree	Disagree	Strongly Disagree	N/A	Total Responses	Overall
Responsiveness	49	15	0	0	0	1	65	100.00%
Reliability	55	10	0	0	0	0	65	100.00%
Access and Facilities	55	10	0	0	0	0	65	100.00%
Communication	49	15	0	0	0	1	65	100.00%
Costs	55	10	0	0	0	0	65	100.00%
Integrity	55	10	0	0	0	0	65	100.00%
Assurance	55	10	0	0	0	0	65	100.00%
Outcome	55	10	0	0	0	0	65	100.00%
Overall	428	90	0	0	0	2	520	100.00%

CARAMOAN		
External Services	Responses	Total Transactions

# CARAMOAN

1	BBPS-Acceptance of Deposit	6	20937
2	BBPS-Account Opening	11	345
3	BBPS-Application for Bank Deposit Certification (BDC)	0	2
4	BBPS-ATM Card Replacement	1	54
5	BBPS-Availment of Loan Against Holdout (back-to-back loans)	0	0
6	BBPS-Check Encashment - Current Account	8	4442
7	BBPS-Checkbook Issuance	0	25
8	BBPS-Checkbook Requisition	0	25
9	BBPS-Claim of Remittance Proceeds (For Existing Clients Only) with account from Branch and Passbook withdrawal Slip	0	27
10	BBPS-Closure of a Deposit Account - Withdrawal Slip and Passbook (Less than 30 days with charge of 150)	0	1
11	BBPS-CTD Pre-Termination/Termination	0	0
12	BBPS-CTD Roll-Over/Renewal	1	8
13	BBPS-Domestic Bills Purchase (BP) Initiation/ Availment	0	0
14	BBPS-Fund Transfer	2	35
15	BBPS-Payment of Salary Loan	1	74
16	BBPS-Processing of ATM Card Requested by Client	9	263
17	BBPS-Purchase of Manager's Check (MC)	1	30
18	BBPS-Reactivation/ Closure of Dormant Deposit Account	5	127
19	BBPS-Release of Captured Card	0	140
20	BBPS-Releasing/Claiming of ATM Card	1	287
21	BBPS-Request for ATM PIN Change/ Forced PIN Change	0	0
22	BBPS-Request for Bank Certification/Statement of Account for Salary Loan	0	32
23	BBPS-Request for Statement of Account (SOA) by Client	0	50
24	BBPS-Request for Stop Payment Order	0	2
25	BBPS-Salary Loan - Application to Loan Release (MC or Credit to account)	3	54
26	BBPS-Withdrawal - Savings Account	16	4369
27	RS-Incoming Remittance	0	15

CARAMOAN			
28	LPS- Auto Loan Application	0	1
29	LPS- Cash Loan Application	0	2
30	LPS- Commercial Loan Application	0	0
31	LPS- REL Application	0	0
32	LPS-Certificate of Full Payment/Outstanding Balance and Interest Paid (Statement of Account)	0	74
33	LPS-Issuance of Negative Certification	0	0
34	LPS-Release of Collaterals as a Result of Full Payment	0	2
35	LPS-Release of Collaterals via Loan Take-out (Full Payment) By Other Financial Institutions	0	0
36	LPS-Settlement of Loan Obligations by Delinquent Borrowers	0	0
37	ASS-Procurement Process	0	0
38	TIBS-Acceptance of Certificate of Time Deposit (CTD) Placement	0	8
39	TIBS-Account Opening	0	0
40	ASS-Employment verification and other queries	0	0
	TOTAL	65	31431

#### 14. Branch - Davao

Branch - Davao		
Citizen Charter Awareness	Responses	%
CC1. Which of the following describes your awareness of the CC?		
1. I know what a CC is and I saw this office's CC.	98	80.99
2. I know what a CC is but I did not see this office's CC.	3	2.48
3. I learned of the CC only when I saw this office's CC.	16	13.22
4. I do not know what a CC is and I did not see this office's CC.	4	3.31
Total	121	100.00
CC2. If aware of CC, would you say that the CC of this office was...?		
1. Easy to see	105	92.11
2. Somewhat easy to see	12	10.53

Branch - Davao		
3. Difficult to see	1	0.88
4. Not visible at all	0	0.00
5. N/A	3	2.63
CC3. If aware of CC, how much did the CC help you in your transaction?		
1. Helped very much	106	92.98
2. Somewhat helped	12	10.53
3. Did not help	0	0.00
4. N/A	3	2.63

Service Quality Dimension	Strongly Agree	Agree	Neither Agree nor Disagree	Disagree	Strongly Disagree	N/A	Total Responses	Overall
Responsiveness	106	11	1	2	1	0	121	96.69%
Reliability	111	9	0	0	1	0	121	99.17%
Access and Facilities	112	7	1	1	0	0	121	98.35%
Communication	106	11	1	2	1	0	121	96.69%
Costs	111	9	0	0	1	0	121	99.17%
Integrity	112	7	1	1	0	0	121	98.35%
Assurance	111	9	0	0	1	0	121	99.17%
Outcome	112	7	1	1	0	0	121	98.35%
Overall	881	70	5	7	5	0	968	98.24%

DAVAO			
External Services		Responses	Total Transactions
1	BBPS-Acceptance of Deposit	20	8127
2	BBPS-Account Opening	7	191
3	BBPS-Application for Bank Deposit Certification (BDC)	0	0
4	BBPS-ATM Card Replacement	0	8
5	BBPS-Availment of Loan Against Holdout (back-to-back loans)	0	0
6	BBPS-Check Encashment - Current Account	9	3260
7	BBPS-Checkbook Issuance	6	492

# DAVAO

8	BBPS-Checkbook Requisition	0	504
9	BBPS-Claim of Remittance Proceeds (For Existing Clients Only) with account from Branch and Passbook withdrawal Slip	2	0
10	BBPS-Closure of a Deposit Account – Withdrawal Slip and Passbook (Less than 30 days with charge of 150)	2	0
11	BBPS-CTD Pre-Termination/Termination	0	28
12	BBPS-CTD Roll-Over/Renewal	1	12
13	BBPS-Domestic Bills Purchase (BP) Initiation/ Availment	0	0
14	BBPS-Fund Transfer	2	0
15	BBPS-Payment of Salary Loan	3	329
16	BBPS-Processing of ATM Card Requested by Client	1	98
17	BBPS-Purchase of Manager's Check (MC)	2	93
18	BBPS-Reactivation/ Closure of Dormant Deposit Account	2	109
19	BBPS-Release of Captured Card	0	17
20	BBPS-Releasing/Claiming of ATM Card	3	98
21	BBPS-Request for ATM PIN Change/ Forced PIN Change	0	8
22	BBPS-Request for Bank Certification/Statement of Account for Salary Loan	1	15
23	BBPS-Request for Statement of Account (SOA) by Client	3	20
24	BBPS-Request for Stop Payment Order	0	0
25	BBPS-Salary Loan – Application to Loan Release (MC or Credit to account)	9	123
26	BBPS-Withdrawal – Savings Account	27	1382
27	RS-Incoming Remittance	0	0
28	LPS- Auto Loan Application	0	0
29	LPS- Cash Loan Application	0	0
30	LPS- Commercial Loan Application	0	0
31	LPS- REL Application	1	0
32	LPS-Certificate of Full Payment/Outstanding Balance and Interest Paid (Statement of Account)	0	32
33	LPS-Issuance of Negative Certification	0	0
34	LPS-Release of Collaterals as a Result of Full Payment	0	0



DAVAO			
35	LPS-Release of Collaterals via Loan Take-out (Full Payment) By Other Financial Institutions	0	0
36	LPS-Settlement of Loan Obligations by Delinquent Borrowers	0	0
37	ASS-Procurement Process	0	0
38	TIBS-Acceptance of Certificate of Time Deposit (CTD) Placement	9	0
39	TIBS-Account Opening	0	0
40	ASS-Employment verification and other queries	0	0
	TOTAL	121	14946

## 15. Branch - Dipolog

Branch - Dipolog		
Citizen Charter Awareness	Responses	%
CC1. Which of the following describes your awareness of the CC?		
1. I know what a CC is and I saw this office's CC.	183	62.46
2. I know what a CC is but I did not see this office's CC.	4	1.37
3. I learned of the CC only when I saw this office's CC.	105	35.84
4. I do not know what a CC is and I did not see this office's CC.	1	0.34
Total	293	100.00
CC2. If aware of CC, would you say that the CC of this office was...?		
1. Easy to see	245	85.07
2. Somewhat easy to see	46	15.97
3. Difficult to see	0	0.00
4. Not visible at all	0	0.00
5. N/A	2	0.69
CC3. If aware of CC, how much did the CC help you in your transaction?		
1. Helped very much	215	74.65
2. Somewhat helped	71	24.65
3. Did not help	1	0.35
4. N/A	6	2.08

Service Quality Dimension	Strongly Agree	Agree	Neither Agree nor Disagree	Disagree	Strongly Disagree	N/A	Total Responses	Overall
Responsiveness	253	39	1	0	0	0	293	99.66%
Reliability	263	30	0	0	0	0	293	100.00%
Access and Facilities	255	38	0	0	0	0	293	100.00%
Communication	253	39	1	0	0	0	293	99.66%
Costs	263	30	0	0	0	0	293	100.00%
Integrity	255	38	0	0	0	0	293	100.00%
Assurance	263	30	0	0	0	0	293	100.00%
Outcome	255	38	0	0	0	0	293	100.00%
Overall	2060	282	2	0	0	0	2344	99.91%

DIPOLOG			
External Services		Responses	Total Transactions
1	BBPS-Acceptance of Deposit	69	1183
2	BBPS-Account Opening	21	237
3	BBPS-Application for Bank Deposit Certification (BDC)	2	0
4	BBPS-ATM Card Replacement	6	21
5	BBPS-Availment of Loan Against Holdout (back-to-back loans)	0	0
6	BBPS-Check Encashment - Current Account	16	518
7	BBPS-Checkbook Issuance	7	55
8	BBPS-Checkbook Requisition	10	55
9	BBPS-Claim of Remittance Proceeds (For Existing Clients Only) with account from Branch and Passbook withdrawal Slip	1	1
10	BBPS-Closure of a Deposit Account - Withdrawal Slip and Passbook (Less than 30 days with charge of 150)	1	0
11	BBPS-CTD Pre-Termination/Termination	0	76
12	BBPS-CTD Roll-Over/Renewal	6	29
13	BBPS-Domestic Bills Purchase (BP) Initiation/Availment	0	0
14	BBPS-Fund Transfer	1	5
15	BBPS-Payment of Salary Loan	4	18

16	BBPS-Processing of ATM Card Requested by Client	3	135
17	BBPS-Purchase of Manager's Check (MC)	0	41
18	BBPS-Reactivation/ Closure of Dormant Deposit Account	9	79
19	BBPS-Release of Captured Card	7	19
20	BBPS-Releasing/Claiming of ATM Card	9	140
21	BBPS-Request for ATM PIN Change/ Forced PIN Change	0	140
22	BBPS-Request for Bank Certification/Statement of Account for Salary Loan	3	24
23	BBPS-Request for Statement of Account (SOA) by Client	1	51
24	BBPS-Request for Stop Payment Order	0	0
25	BBPS-Salary Loan – Application to Loan Release (MC or Credit to account)	34	10
26	BBPS-Withdrawal – Savings Account	24	712
27	RS-Incoming Remittance	0	0
28	LPS- Auto Loan Application	0	5
29	LPS- Cash Loan Application	0	3
30	LPS- Commercial Loan Application	0	1
31	LPS- REL Application	0	1
32	LPS-Certificate of Full Payment/Outstanding Balance and Interest Paid (Statement of Account)	18	26
33	LPS-Issuance of Negative Certification	0	0
34	LPS-Release of Collaterals as a Result of Full Payment	0	0
35	LPS-Release of Collaterals via Loan Take-out (Full Payment) By Other Financial Institutions	0	0
36	LPS-Settlement of Loan Obligations by Delinquent Borrowers	1	0
37	ASS-Procurement Process	0	0
38	TIBS-Acceptance of Certificate of Time Deposit (CTD) Placement	9	26
39	TIBS-Account Opening	0	237
40	ASS-Employment verification and other queries	0	0
	TOTAL	293	3848

## 16. Branch – Escalante

Branch – Escalante		
Citizen Charter Awareness	Responses	%
CC1. Which of the following describes your awareness of the CC?		
1. I know what a CC is and I saw this office's CC.	119	77.27
2. I know what a CC is but I did not see this office's CC.	13	8.44
3. I learned of the CC only when I saw this office's CC.	12	7.79
4. I do not know what a CC is and I did not see this office's CC.	10	6.49
Total	154	100.00
CC2. If aware of CC, would you say that the CC of this office was...?		
1. Easy to see	130	99.24
2. Somewhat easy to see	12	9.16
3. Difficult to see	1	0.76
4. Not visible at all	1	0.76
5. N/A	10	7.63
CC3. If aware of CC, how much did the CC help you in your transaction?		
1. Helped very much	128	97.71
2. Somewhat helped	15	11.45
3. Did not help	1	0.76
4. N/A	10	7.63

Service Quality Dimension	Strongly Agree	Agree	Neither Agree nor Disagree	Disagree	Strongly Disagree	N/A	Total Responses	Overall
Responsiveness	117	35	0	1	0	1	154	99.35%
Reliability	118	35	0	0	0	1	154	100.00%
Access and Facilities	116	37	0	0	0	1	154	100.00%
Communication	117	35	0	1	0	1	154	99.35%
Costs	118	35	0	0	0	1	154	100.00%
Integrity	116	37	0	0	0	1	154	100.00%
Assurance	118	35	0	0	0	1	154	100.00%
Outcome	116	37	0	0	0	1	154	100.00%
Overall	936	286	0	2	0	8	1232	99.84%

ESCALANTE			
External Services		Responses	Total Transactions
1	BBPS-Acceptance of Deposit	17	3486
2	BBPS-Account Opening	15	179
3	BBPS-Application for Bank Deposit Certification (BDC)	4	18
4	BBPS-ATM Card Replacement	12	19
5	BBPS-Availment of Loan Against Holdout (back-to-back loans)	0	0
6	BBPS-Check Encashment - Current Account	8	513
7	BBPS-Checkbook Issuance	7	233
8	BBPS-Checkbook Requisition	2	233
9	BBPS-Claim of Remittance Proceeds (For Existing Clients Only) with account from Branch and Passbook withdrawal Slip	0	0
10	BBPS-Closure of a Deposit Account - Withdrawal Slip and Passbook (Less than 30 days with charge of 150)	0	0
11	BBPS-CTD Pre-Termination/Termination	0	0
12	BBPS-CTD Roll-Over/Renewal	0	0
13	BBPS-Domestic Bills Purchase (BP) Initiation/ Availment	0	0
14	BBPS-Fund Transfer	5	0
15	BBPS-Payment of Salary Loan	3	4675
16	BBPS-Processing of ATM Card Requested by Client	8	139
17	BBPS-Purchase of Manager's Check (MC)	1	2
18	BBPS-Reactivation/ Closure of Dormant Deposit Account	8	104
19	BBPS-Release of Captured Card	9	37
20	BBPS-Releasing/Claiming of ATM Card	13	139
21	BBPS-Request for ATM PIN Change/ Forced PIN Change	4	9
22	BBPS-Request for Bank Certification/Statement of Account for Salary Loan	0	0
23	BBPS-Request for Statement of Account (SOA) by Client	12	144
24	BBPS-Request for Stop Payment Order	0	0
25	BBPS-Salary Loan - Application to Loan Release (MC or Credit to account)	6	138

ESCALANTE			
26	BBPS-Withdrawal – Savings Account	9	220
27	RS-Incoming Remittance	0	0
28	LPS- Auto Loan Application	1	1
29	LPS- Cash Loan Application	0	0
30	LPS- Commercial Loan Application	0	0
31	LPS- REL Application	0	0
32	LPS-Certificate of Full Payment/Outstanding Balance and Interest Paid (Statement of Account)	0	0
33	LPS-Issuance of Negative Certification	0	0
34	LPS-Release of Collaterals as a Result of Full Payment	0	0
35	LPS-Release of Collaterals via Loan Take-out (Full Payment) By Other Financial Institutions	0	0
36	LPS-Settlement of Loan Obligations by Delinquent Borrowers	5	7
37	ASS-Procurement Process	0	0
38	TIBS-Acceptance of Certificate of Time Deposit (CTD) Placement	2	14
39	TIBS-Account Opening	1	0
40	ASS-Employment verification and other queries	0	0
	TOTAL	154	10310

## 17. Branch – Glan

Branch – Glan			
Citizen Charter Awareness		Response	%
CC1. Which of the following describes your awareness of the CC?			
1. I know what a CC is and I saw this office's CC.		204	76.98
2. I know what a CC is but I did not see this office's CC.		16	6.04
3. I learned of the CC only when I saw this office's CC.		33	12.45
4. I do not know what a CC is and I did not see this office's CC.		12	4.53
Total		265	100.00
CC2. If aware of CC, would you say that the CC of this office was...?			
1. Easy to see		218	91.98
2. Somewhat easy to see		28	11.81



Branch - Glan		
3. Difficult to see	2	0.84
4. Not visible at all	11	4.64
5. N/A	6	2.53
CC3. If aware of CC, how much did the CC help you in your transaction?		
1. Helped very much	220	92.83
2. Somewhat helped	27	11.39
3. Did not help	0	0.00
4. N/A	18	7.59

Service Quality Dimension	Strongly Agree	Agree	Neither Agree nor Disagree	Disagree	Strongly Disagree	N/A	Total Responses	Overall
Responsiveness	230	33	0	2	0	0	265	99.25%
Reliability	242	23	0	0	0	0	265	100.00%
Access and Facilities	232	33	0	0	0	0	265	100.00%
Communication	230	33	0	2	0	0	265	99.25%
Costs	242	23	0	0	0	0	265	100.00%
Integrity	232	33	0	0	0	0	265	100.00%
Assurance	242	23	0	0	0	0	265	100.00%
Outcome	232	33	0	0	0	0	265	100.00%
Overall	1882	234	0	4	0	0	2120	99.81%

GLAN			
External Services		Responses	Total Transactions
1	BBPS-Acceptance of Deposit	15	14683
2	BBPS-Account Opening	11	255
3	BBPS-Application for Bank Deposit Certification (BDC)	8	0
4	BBPS-ATM Card Replacement	3	13
5	BBPS-Availment of Loan Against Holdout (back-to-back loans)	0	0
6	BBPS-Check Encashment - Current Account	18	2454
7	BBPS-Checkbook Issuance	13	74

# GLAN

8	BBPS-Checkbook Requisition	9	74
9	BBPS-Claim of Remittance Proceeds (For Existing Clients Only) with account from Branch and Passbook withdrawal Slip	4	10
10	BBPS-Closure of a Deposit Account – Withdrawal Slip and Passbook (Less than 30 days with charge of 150)	0	0
11	BBPS-CTD Pre-Termination/Termination	10	13
12	BBPS-CTD Roll-Over/Renewal	2	27
13	BBPS-Domestic Bills Purchase (BP) Initiation/ Availment	0	0
14	BBPS-Fund Transfer	16	31
15	BBPS-Payment of Salary Loan	10	1676
16	BBPS-Processing of ATM Card Requested by Client	17	228
17	BBPS-Purchase of Manager's Check (MC)	10	15
18	BBPS-Reactivation/ Closure of Dormant Deposit Account	16	110
19	BBPS-Release of Captured Card	9	12
20	BBPS-Releasing/Claiming of ATM Card	12	228
21	BBPS-Request for ATM PIN Change/ Forced PIN Change	0	1
22	BBPS-Request for Bank Certification/Statement of Account for Salary Loan	0	13
23	BBPS-Request for Statement of Account (SOA) by Client	7	20
24	BBPS-Request for Stop Payment Order	0	0
25	BBPS-Salary Loan – Application to Loan Release (MC or Credit to account)	8	46
26	BBPS-Withdrawal – Savings Account	13	3388
27	RS-Incoming Remittance	1	0
28	LPS- Auto Loan Application	0	0
29	LPS- Cash Loan Application	0	0
30	LPS- Commercial Loan Application	0	0
31	LPS- REL Application	0	0
32	LPS-Certificate of Full Payment/Outstanding Balance and Interest Paid (Statement of Account)	10	11

GLAN			
33	LPS-Issuance of Negative Certification	0	0
34	LPS-Release of Collaterals as a Result of Full Payment	2	0
35	LPS-Release of Collaterals via Loan Take-out (Full Payment) By Other Financial Institutions	0	0
36	LPS-Settlement of Loan Obligations by Delinquent Borrowers	9	0
37	ASS-Procurement Process	0	0
38	TIBS-Acceptance of Certificate of Time Deposit (CTD) Placement	11	0
39	TIBS-Account Opening	8	0
40	ASS-Employment verification and other queries	0	0
	TOTAL	265	23382

## 18. Branch - Goa

Branch - Goa			
Citizen Charter Awareness		Response s	%
CC1. Which of the following describes your awareness of the CC?			
1. I know what a CC is and I saw this office's CC.	100	70.92	
2. I know what a CC is but I did not see this office's CC.	0	0.00	
3. I learned of the CC only when I saw this office's CC.	41	29.08	
4. I do not know what a CC is and I did not see this office's CC.	0	0.00	
Total	141	100.00	
CC2. If aware of CC, would you say that the CC of this office was...?			
1. Easy to see	135	95.74	
2. Somewhat easy to see	6	4.26	
3. Difficult to see	0	0.00	
4. Not visible at all	0	0.00	
5. N/A	0	0.00	
CC3. If aware of CC, how much did the CC help you in your transaction?			
1. Helped very much	131	92.91	
2. Somewhat helped	10	7.09	
3. Did not help	0	0.00	

4. N/A	0	0.00
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Service Quality Dimension	Strongly Agree	Agree	Neither Agree nor Disagree	Disagree	Strongly Disagree	N/A	Total Responses	Overall
Responsiveness	115	24	1	0	0	1	141	99.29%
Reliability	133	8	0	0	0	0	141	100.00%
Access and Facilities	116	10	0	0	0	15	141	100.00%
Communication	115	24	1	0	0	1	218	99.08%
Costs	133	8	0	0	0	0	141	100.00%
Integrity	116	10	0	0	0	15	141	100.00%
Assurance	133	8	0	0	0	0	141	100.00%
Outcome	116	10	0	0	0	15	141	100.00%
Overall	977	102	2	0	0	47	1128	99.81%

GOA			
External Services		Responses	Total Transactions
1	BBPS-Acceptance of Deposit	12	31119
2	BBPS-Account Opening	8	223
3	BBPS-Application for Bank Deposit Certification (BDC)	1	0
4	BBPS-ATM Card Replacement	2	25
5	BBPS-Availment of Loan Against Holdout (back-to-back loans)	0	6
6	BBPS-Check Encashment - Current Account	10	4995
7	BBPS-Checkbook Issuance	5	91
8	BBPS-Checkbook Requisition	3	109
9	BBPS-Claim of Remittance Proceeds (For Existing Clients Only) with account from Branch and Passbook withdrawal Slip	0	5
10	BBPS-Closure of a Deposit Account - Withdrawal Slip and Passbook (Less than 30 days with charge of 150)	0	0
11	BBPS-CTD Pre-Termination/Termination	0	35
12	BBPS-CTD Roll-Over/Renewal	3	142
13	BBPS-Domestic Bills Purchase (BP) Initiation/Availment	0	0

# GOA

14	BBPS-Fund Transfer	10	5293
15	BBPS-Payment of Salary Loan	17	2508
16	BBPS-Processing of ATM Card Requested by Client	5	131
17	BBPS-Purchase of Manager's Check (MC)	5	22
18	BBPS-Reactivation/ Closure of Dormant Deposit Account	9	149
19	BBPS-Release of Captured Card	2	7
20	BBPS-Releasing/Claiming of ATM Card	8	147
21	BBPS-Request for ATM PIN Change/ Forced PIN Change	0	0
22	BBPS-Request for Bank Certification/Statement of Account for Salary Loan	5	30
23	BBPS-Request for Statement of Account (SOA) by Client	8	80
24	BBPS-Request for Stop Payment Order	1	1
25	BBPS-Salary Loan – Application to Loan Release (MC or Credit to account)	8	71
26	BBPS-Withdrawal – Savings Account	10	3359
27	RS-Incoming Remittance	0	0
28	LPS- Auto Loan Application	0	0
29	LPS- Cash Loan Application	0	0
30	LPS- Commercial Loan Application	0	0
31	LPS- REL Application	0	0
32	LPS-Certificate of Full Payment/Outstanding Balance and Interest Paid (Statement of Account)	0	29
33	LPS-Issuance of Negative Certification	0	5
34	LPS-Release of Collaterals as a Result of Full Payment	0	7
35	LPS-Release of Collaterals via Loan Take-out (Full Payment) By Other Financial Institutions	0	0
36	LPS-Settlement of Loan Obligations by Delinquent Borrowers	0	87
37	ASS-Procurement Process	0	0
38	TIBS-Acceptance of Certificate of Time Deposit (CTD) Placement	3	50
39	TIBS-Account Opening	1	0

# GOA

40	ASS-Employment verification and other queries	0	0
	TOTAL	141	48726

## 19. Branch - Iloilo

Branch - Iloilo		
Citizen Charter Awareness	Response s	%
CC1. Which of the following describes your awareness of the CC?		
1. I know what a CC is and I saw this office's CC.	168	77.06
2. I know what a CC is but I did not see this office's CC.	3	1.38
3. I learned of the CC only when I saw this office's CC.	23	10.55
4. I do not know what a CC is and I did not see this office's CC.	24	11.01
Total	218	100.00
CC2. If aware of CC, would you say that the CC of this office was...?		
1. Easy to see	173	90.58
2. Somewhat easy to see	20	10.47
3. Difficult to see	2	1.05
4. Not visible at all	0	0.00
5. N/A	23	12.04
CC3. If aware of CC, how much did the CC help you in your transaction?		
1. Helped very much	166	86.91
2. Somewhat helped	27	14.14
3. Did not help	0	0.00
4. N/A	25	13.09

Service Quality Dimension	Strongly Agree	Agree	Neither Agree nor Disagree	Disagree	Strongly Disagree	N/A	Total Responses	Overall
Responsiveness	161	53	3	1	0	0	218	98.17%
Reliability	178	38	2	0	0	0	218	99.08%



Access and Facilities	177	39	2	0	0	0	218	99.08%
Communication	161	53	3	1	0	0	218	98.17%
Costs	178	38	2	0	0	0	218	99.08%
Integrity	177	39	2	0	0	0	218	99.08%
Assurance	178	38	2	0	0	0	218	99.08%
Outcome	177	39	2	0	0	0	218	99.08%
Overall	1387	337	18	2	0	0	1744	98.85%

ILOILO			
External Services		Responses	Total Transactions
1	BBPS-Acceptance of Deposit	9	6826
2	BBPS-Account Opening	24	282
3	BBPS-Application for Bank Deposit Certification (BDC)	5	0
4	BBPS-ATM Card Replacement	2	6
5	BBPS-Availment of Loan Against Holdout (back-to-back loans)	0	0
6	BBPS-Check Encashment - Current Account	3	2235
7	BBPS-Checkbook Issuance	12	122
8	BBPS-Checkbook Requisition	0	88
9	BBPS-Claim of Remittance Proceeds (For Existing Clients Only) with account from Branch and Passbook withdrawal Slip	0	3
10	BBPS-Closure of a Deposit Account - Withdrawal Slip and Passbook (Less than 30 days with charge of 150)	0	0
11	BBPS-CTD Pre-Termination/Termination	0	38
12	BBPS-CTD Roll-Over/Renewal	1	484
13	BBPS-Domestic Bills Purchase (BP) Initiation/Availment	0	1
14	BBPS-Fund Transfer	1	78
15	BBPS-Payment of Salary Loan	31	12720
16	BBPS-Processing of ATM Card Requested by Client	1	53
17	BBPS-Purchase of Manager's Check (MC)	5	28
18	BBPS-Reactivation/ Closure of Dormant Deposit Account	17	201
19	BBPS-Release of Captured Card	0	0

# ILOILO

20	BBPS-Releasing/Claiming of ATM Card	5	53
21	BBPS-Request for ATM PIN Change/ Forced PIN Change	0	2
22	BBPS-Request for Bank Certification/Statement of Account for Salary Loan	10	131
23	BBPS-Request for Statement of Account (SOA) by Client	19	87
24	BBPS-Request for Stop Payment Order	0	2
25	BBPS-Salary Loan – Application to Loan Release (MC or Credit to account)	45	337
26	BBPS-Withdrawal – Savings Account	9	1817
27	RS-Incoming Remittance	0	0
28	LPS- Auto Loan Application	1	2
29	LPS- Cash Loan Application	2	0
30	LPS- Commercial Loan Application	0	1
31	LPS- REL Application	0	5
32	LPS-Certificate of Full Payment/Outstanding Balance and Interest Paid (Statement of Account)	7	0
33	LPS-Issuance of Negative Certification	1	0
34	LPS-Release of Collaterals as a Result of Full Payment	0	0
35	LPS-Release of Collaterals via Loan Take-out (Full Payment) By Other Financial Institutions	0	0
36	LPS-Settlement of Loan Obligations by Delinquent Borrowers	0	0
37	ASS-Procurement Process	0	0
38	TIBS-Acceptance of Certificate of Time Deposit (CTD) Placement	1	0
39	TIBS-Account Opening	0	0
40	ASS-Employment verification and other queries	0	0
	TOTAL	218	25602

## 20. Branch – Kalayaan

Branch – Kalayaan		
Citizen Charter Awareness	Response s	%
CC1. Which of the following describes your awareness of the CC?		

Branch - Kalayaan		
1. I know what a CC is and I saw this office's CC.	76	54.68
2. I know what a CC is but I did not see this office's CC.	1	0.72
3. I learned of the CC only when I saw this office's CC.	51	36.69
4. I do not know what a CC is and I did not see this office's CC.	11	7.91
Total	139	100.00
CC2. If aware of CC, would you say that the CC of this office was...?		
1. Easy to see	102	80.31
2. Somewhat easy to see	19	14.96
3. Difficult to see	1	0.79
4. Not visible at all	5	3.94
5. N/A	12	9.45
CC3. If aware of CC, how much did the CC help you in your transaction?		
1. Helped very much	80	62.99
2. Somewhat helped	32	25.20
3. Did not help	6	4.72
4. N/A	21	16.54

Service Quality Dimension	Strongly Agree	Agree	Neither Agree nor Disagree	Disagree	Strongly Disagree	N/A	Total Responses	Overall
Responsiveness	118	19	0	1	0	1	139	99.28%
Reliability	121	17	0	0	0	1	139	100.00%
Access and Facilities	123	13	1	0	0	2	139	99.27%
Communication	118	19	0	1	0	1	139	99.28%
Costs	121	17	0	0	0	1	139	100.00%
Integrity	123	13	1	0	0	2	139	99.27%
Assurance	121	17	0	0	0	1	139	100.00%
Outcome	123	13	1	0	0	2	139	99.27%
Overall	968	128	3	2	0	11	1112	99.55%

KALAYAAN			
External Services		Responses	Total Transactions
1	BBPS-Acceptance of Deposit	4	2944
2	BBPS-Account Opening	8	196
3	BBPS-Application for Bank Deposit Certification (BDC)	5	0
4	BBPS-ATM Card Replacement	2	10
5	BBPS-Availment of Loan Against Holdout (back-to-back loans)	3	0
6	BBPS-Check Encashment - Current Account	4	232
7	BBPS-Checkbook Issuance	4	12
8	BBPS-Checkbook Requisition	6	5
9	BBPS-Claim of Remittance Proceeds (For Existing Clients Only) with account from Branch and Passbook withdrawal Slip	0	0
10	BBPS-Closure of a Deposit Account – Withdrawal Slip and Passbook (Less than 30 days with charge of 150)	0	0
11	BBPS-CTD Pre-Termination/Termination	1	0
12	BBPS-CTD Roll-Over/Renewal	5	340
13	BBPS-Domestic Bills Purchase (BP) Initiation/ Availment	0	0
14	BBPS-Fund Transfer	0	0
15	BBPS-Payment of Salary Loan	1	0
16	BBPS-Processing of ATM Card Requested by Client	15	184
17	BBPS-Purchase of Manager's Check (MC)	5	190
18	BBPS-Reactivation/ Closure of Dormant Deposit Account	4	0
19	BBPS-Release of Captured Card	0	9
20	BBPS-Releasing/Claiming of ATM Card	11	194
21	BBPS-Request for ATM PIN Change/ Forced PIN Change	1	0
22	BBPS-Request for Bank Certification/Statement of Account for Salary Loan	0	0
23	BBPS-Request for Statement of Account (SOA) by Client	1	0
24	BBPS-Request for Stop Payment Order	0	0
25	BBPS-Salary Loan – Application to Loan Release (MC or Credit to account)	26	0
26	BBPS-Withdrawal – Savings Account	9	1208

KALAYAAN			
27	RS-Incoming Remittance	0	0
28	LPS- Auto Loan Application	0	0
29	LPS- Cash Loan Application	1	0
30	LPS- Commercial Loan Application	0	0
31	LPS- REL Application	1	0
32	LPS-Certificate of Full Payment/Outstanding Balance and Interest Paid (Statement of Account)	0	0
33	LPS-Issuance of Negative Certification	0	0
34	LPS-Release of Collaterals as a Result of Full Payment	0	0
35	LPS-Release of Collaterals via Loan Take-out (Full Payment) By Other Financial Institutions	0	0
36	LPS-Settlement of Loan Obligations by Delinquent Borrowers	0	0
37	ASS-Procurement Process	14	0
38	TIBS-Acceptance of Certificate of Time Deposit (CTD) Placement	1	0
39	TIBS-Account Opening	5	0
40	ASS-Employment verification and other queries	0	0
	TOTAL	139	5524

## 21. Branch - La Castellana

Branch - La Castellana		
Citizen Charter Awareness	Responses	%
CC1. Which of the following describes your awareness of the CC?		
1. I know what a CC is and I saw this office's CC.	320	84.21
2. I know what a CC is but I did not see this office's CC.	32	8.42
3. I learned of the CC only when I saw this office's CC.	23	6.05
4. I do not know what a CC is and I did not see this office's CC.	5	1.32
Total	380	100.00
CC2. If aware of CC, would you say that the CC of this office was...?		
1. Easy to see	306	89.21
2. Somewhat easy to see	59	17.20
3. Difficult to see	7	2.04
4. Not visible at all	6	1.75

5. N/A	2	0.58
CC3. If aware of CC, how much did the CC help you in your transaction?		
1. Helped very much	323	94.17
2. Somewhat helped	51	14.87
3. Did not help	0	0.00
4. N/A	6	1.75

Service Quality Dimension	Strongly Agree	Agree	Neither Agree nor Disagree	Disagree	Strongly Disagree	N/A	Total Responses	Overall
Responsiveness	216	162	1	1	0	0	380	99.47%
Reliability	242	137	1	0	0	0	380	99.74%
Access and Facilities	239	139	1	0	0	1	380	99.74%
Communication	216	162	1	1	0	0	380	99.47%
Costs	242	137	1	0	0	0	380	99.74%
Integrity	239	139	1	0	0	1	380	99.74%
Assurance	242	137	1	0	0	0	380	99.74%
Outcome	239	139	1	0	0	1	380	99.74%
Overall	1875	1152	8	2	0	3	3040	99.67%

LA CASTELLANA			
External Services		Responses	Total Transactions
1	BBPS-Acceptance of Deposit	113	108
2	BBPS-Account Opening	32	16
3	BBPS-Application for Bank Deposit Certification (BDC)	11	0
4	BBPS-ATM Card Replacement	3	2
5	BBPS-Availment of Loan Against Holdout (back-to-back loans)	0	0
6	BBPS-Check Encashment - Current Account	24	24
7	BBPS-Checkbook Issuance	4	3
8	BBPS-Checkbook Requisition	13	12
9	BBPS-Claim of Remittance Proceeds (For Existing Clients Only) with account from Branch and Passbook withdrawal Slip	4	4



## LA CASTELLANA

10	BBPS-Closure of a Deposit Account – Withdrawal Slip and Passbook (Less than 30 days with charge of 150)	0	0
11	BBPS-CTD Pre-Termination/Termination	0	0
12	BBPS-CTD Roll-Over/Renewal	1	1
13	BBPS-Domestic Bills Purchase (BP) Initiation/ Availment	0	0
14	BBPS-Fund Transfer	25	24
15	BBPS-Payment of Salary Loan	0	0
16	BBPS-Processing of ATM Card Requested by Client	10	10
17	BBPS-Purchase of Manager's Check (MC)	0	0
18	BBPS-Reactivation/ Closure of Dormant Deposit Account	18	16
19	BBPS-Release of Captured Card	0	0
20	BBPS-Releasing/Claiming of ATM Card	26	25
21	BBPS-Request for ATM PIN Change/ Forced PIN Change	0	0
22	BBPS-Request for Bank Certification/Statement of Account for Salary Loan	4	4
23	BBPS-Request for Statement of Account (SOA) by Client	14	16
24	BBPS-Request for Stop Payment Order	0	0
25	BBPS-Salary Loan – Application to Loan Release (MC or Credit to account)	15	16
26	BBPS-Withdrawal – Savings Account	57	53
27	RS-Incoming Remittance	0	0
28	LPS- Auto Loan Application	0	0
29	LPS- Cash Loan Application	0	0
30	LPS- Commercial Loan Application	0	0
31	LPS- REL Application	0	0
32	LPS-Certificate of Full Payment/Outstanding Balance and Interest Paid (Statement of Account)	0	0
33	LPS-Issuance of Negative Certification	0	0
34	LPS-Release of Collaterals as a Result of Full Payment	0	0
35	LPS-Release of Collaterals via Loan Take-out (Full Payment) By Other Financial Institutions	0	0
36	LPS-Settlement of Loan Obligations by Delinquent Borrowers	0	0

LA CASTELLANA			
37	ASS-Procurement Process	0	0
38	TIBS-Acceptance of Certificate of Time Deposit (CTD) Placement	0	0
39	TIBS-Account Opening	6	0
40	ASS-Employment verification and other queries	0	0
	TOTAL	380	334

## 22. Branch - La Trinidad

Branch - La Trinidad		
Citizen Charter Awareness	Responses	%
CC1. Which of the following describes your awareness of the CC?		
1. I know what a CC is and I saw this office's CC.	10	30.30
2. I know what a CC is but I did not see this office's CC.	2	6.06
3. I learned of the CC only when I saw this office's CC.	15	45.45
4. I do not know what a CC is and I did not see this office's CC.	6	18.18
Total	33	100.00
CC2. If aware of CC, would you say that the CC of this office was...?		
1. Easy to see	12	48.00
2. Somewhat easy to see	16	64.00
3. Difficult to see	0	0.00
4. Not visible at all	0	0.00
5. N/A	5	20.00
CC3. If aware of CC, how much did the CC help you in your transaction?		
1. Helped very much	12	48.00
2. Somewhat helped	14	56.00
3. Did not help	0	0.00
4. N/A	7	28.00

Service Quality Dimension	Strongly Agree	Agree	Neither Agree nor Disagree	Disagree	Strongly Disagree	N/A	Total Responses	Overall
Responsiveness	24	9	0	0	0	0	33	100.00%

Reliability	26	7	0	0	0	0	33	100.00%
Access and Facilities	26	7	0	0	0	0	33	100.00%
Communication	24	9	0	0	0	0	33	100.00%
Costs	26	7	0	0	0	0	33	100.00%
Integrity	26	7	0	0	0	0	33	100.00%
Assurance	26	7	0	0	0	0	33	100.00%
Outcome	26	7	0	0	0	0	33	100.00%
Overall	204	60	0	0	0	0	264	100.00%

#### LA TRINIDAD

External Services		Responses	Total Transactions
1	BBPS-Acceptance of Deposit	3	4564
2	BBPS-Account Opening	8	42
3	BBPS-Application for Bank Deposit Certification (BDC)	0	3
4	BBPS-ATM Card Replacement	0	0
5	BBPS-Availment of Loan Against Holdout (back-to-back loans)	0	0
6	BBPS-Check Encashment - Current Account	0	586
7	BBPS-Checkbook Issuance	1	14
8	BBPS-Checkbook Requisition	0	10
9	BBPS-Claim of Remittance Proceeds (For Existing Clients Only) with account from Branch and Passbook withdrawal Slip	0	0
10	BBPS-Closure of a Deposit Account - Withdrawal Slip and Passbook (Less than 30 days with charge of 150)	0	0
11	BBPS-CTD Pre-Termination/Termination	0	0
12	BBPS-CTD Roll-Over/Renewal	0	0
13	BBPS-Domestic Bills Purchase (BP) Initiation/ Availment	0	0
14	BBPS-Fund Transfer	0	0
15	BBPS-Payment of Salary Loan	0	9
16	BBPS-Processing of ATM Card Requested by Client	0	32
17	BBPS-Purchase of Manager's Check (MC)	0	0
18	BBPS-Reactivation/ Closure of Dormant Deposit Account	0	12

LA TRINIDAD			
19	BBPS-Release of Captured Card	1	10
20	BBPS-Releasing/Claiming of ATM Card	0	29
21	BBPS-Request for ATM PIN Change/ Forced PIN Change	0	3
22	BBPS-Request for Bank Certification/Statement of Account for Salary Loan	0	36
23	BBPS-Request for Statement of Account (SOA) by Client	0	0
24	BBPS-Request for Stop Payment Order	0	0
25	BBPS-Salary Loan – Application to Loan Release (MC or Credit to account)	13	118
26	BBPS-Withdrawal – Savings Account	1	285
27	RS-Incoming Remittance	0	3
28	LPS- Auto Loan Application	1	0
29	LPS- Cash Loan Application	0	0
30	LPS- Commercial Loan Application	0	0
31	LPS- REL Application	0	0
32	LPS-Certificate of Full Payment/Outstanding Balance and Interest Paid (Statement of Account)	0	0
33	LPS-Issuance of Negative Certification	0	0
34	LPS-Release of Collaterals as a Result of Full Payment	0	0
35	LPS-Release of Collaterals via Loan Take-out (Full Payment) By Other Financial Institutions	0	0
36	LPS-Settlement of Loan Obligations by Delinquent Borrowers	0	0
37	ASS-Procurement Process	0	0
38	TIBS-Acceptance of Certificate of Time Deposit (CTD) Placement	2	3
39	TIBS-Account Opening	0	0
40	ASS-Employment verification and other queries	0	0
	TOTAL	33	5759

### 23. Branch - Lamitan

Branch - Lamitan		
Citizen Charter Awareness	Response s	%
CC1. Which of the following describes your awareness of the CC?		

Branch - Lamitan		
1. I know what a CC is and I saw this office's CC.	83	60.58
2. I know what a CC is but I did not see this office's CC.	4	2.92
3. I learned of the CC only when I saw this office's CC.	43	31.39
4. I do not know what a CC is and I did not see this office's CC.	7	5.11
Total	137	100.00
CC2. If aware of CC, would you say that the CC of this office was...?		
1. Easy to see	117	92.86
2. Somewhat easy to see	12	9.52
3. Difficult to see	1	0.79
4. Not visible at all	1	0.79
5. N/A	6	4.76
CC3. If aware of CC, how much did the CC help you in your transaction?		
1. Helped very much	118	93.65
2. Somewhat helped	13	10.32
3. Did not help	0	0.00
4. N/A	6	4.76

Service Quality Dimension	Strongly Agree	Agree	Neither Agree nor Disagree	Disagree	Strongly Disagree	N/A	Total Responses	Overall
Responsiveness	120	15	1	1	0	0	137	98.54%
Reliability	129	7	1	0	0	0	137	99.27%
Access and Facilities	129	6	1	0	0	1	137	99.26%
Communication	120	15	1	1	0	0	137	98.54%
Costs	129	7	1	0	0	0	137	99.27%
Integrity	129	6	1	0	0	1	137	99.26%
Assurance	129	7	1	0	0	0	137	99.27%
Outcome	129	6	1	0	0	1	137	99.26%
Overall	1014	69	8	2	0	3	1096	99.09%

## LAMITAN

External Services		Responses	Total Transactions
1	BBPS-Acceptance of Deposit	9	23436
2	BBPS-Account Opening	19	281
3	BBPS-Application for Bank Deposit Certification (BDC)	0	0
4	BBPS-ATM Card Replacement	1	100
5	BBPS-Availment of Loan Against Holdout (back-to-back loans)	0	0
6	BBPS-Check Encashment - Current Account	4	1398
7	BBPS-Checkbook Issuance	4	98
8	BBPS-Checkbook Requisition	6	99
9	BBPS-Claim of Remittance Proceeds (For Existing Clients Only) with account from Branch and Passbook withdrawal Slip	0	33
10	BBPS-Closure of a Deposit Account - Withdrawal Slip and Passbook (Less than 30 days with charge of 150)	1	0
11	BBPS-CTD Pre-Termination/Termination	2	5
12	BBPS-CTD Roll-Over/Renewal	6	70
13	BBPS-Domestic Bills Purchase (BP) Initiation/Availment	0	0
14	BBPS-Fund Transfer	1	8
15	BBPS-Payment of Salary Loan	1	1300
16	BBPS-Processing of ATM Card Requested by Client	7	360
17	BBPS-Purchase of Manager's Check (MC)	1	10
18	BBPS-Reactivation/ Closure of Dormant Deposit Account	8	225
19	BBPS-Release of Captured Card	0	20
20	BBPS-Releasing/Claiming of ATM Card	13	317
21	BBPS-Request for ATM PIN Change/ Forced PIN Change	0	360
22	BBPS-Request for Bank Certification/Statement of Account for Salary Loan	1	133
23	BBPS-Request for Statement of Account (SOA) by Client	0	35
24	BBPS-Request for Stop Payment Order	0	1



LAMITAN			
25	BBPS-Salary Loan – Application to Loan Release (MC or Credit to account)	8	91
26	BBPS-Withdrawal – Savings Account	13	3854
27	RS-Incoming Remittance	0	0
28	LPS- Auto Loan Application	2	4
29	LPS- Cash Loan Application	0	0
30	LPS- Commercial Loan Application	1	0
31	LPS- REL Application	0	0
32	LPS-Certificate of Full Payment/Outstanding Balance and Interest Paid (Statement of Account)	2	26
33	LPS-Issuance of Negative Certification	0	0
34	LPS-Release of Collaterals as a Result of Full Payment	4	5
35	LPS-Release of Collaterals via Loan Take-out (Full Payment) By Other Financial Institutions	0	0
36	LPS-Settlement of Loan Obligations by Delinquent Borrowers	0	12
37	ASS-Procurement Process	0	0
38	TIBS-Acceptance of Certificate of Time Deposit (CTD) Placement	3	0
39	TIBS-Account Opening	1	0
40	ASS-Employment verification and other queries	1	0
	TOTAL	137	32281

## 24. Branch - Lapasan

Branch - Lapasan		
Citizen Charter Awareness		
CC1. Which of the following describes your awareness of the CC?		
1. I know what a CC is and I saw this office's CC.	44	33.33
2. I know what a CC is but I did not see this office's CC.	0	0.00
3. I learned of the CC only when I saw this office's CC.	87	65.91
4. I do not know what a CC is and I did not see this office's CC.	1	0.76
Total	132	100.00
CC2. If aware of CC, would you say that the CC of this office was...?		
1. Easy to see	127	96.95

Branch - Lapasan		
2. Somewhat easy to see	5	3.82
3. Difficult to see	0	0.00
4. Not visible at all	0	0.00
5. N/A	0	0.00
CC3. If aware of CC, how much did the CC help you in your transaction?		
1. Helped very much	126	96.18
2. Somewhat helped	6	4.58
3. Did not help	0	0.00
4. N/A	0	0.00

Service Quality Dimension	Strongly Agree	Agree	Neither Agree nor Disagree	Disagree	Strongly Disagree	N/A	Total Responses	Overall
Responsiveness	118	13	1	0	0	0	132	99.24%
Reliability	120	12	0	0	0	0	132	100.00%
Access and Facilities	116	15	0	0	0	1	132	100.00%
Communication	118	13	1	0	0	0	132	99.24%
Costs	120	12	0	0	0	0	132	100.00%
Integrity	116	15	0	0	0	1	132	100.00%
Assurance	120	12	0	0	0	0	132	100.00%
Outcome	116	15	0	0	0	1	132	100.00%
Overall	944	107	2	0	0	3	1056	99.81%

LAPASAN			
External Services		Responses	Total Transactions
1	BBPS-Acceptance of Deposit	14	7200
2	BBPS-Account Opening	4	92
3	BBPS-Application for Bank Deposit Certification (BDC)	6	0
4	BBPS-ATM Card Replacement	3	0

## LAPASAN

5	BBPS-Availment of Loan Against Holdout (back-to-back loans)	0	0
6	BBPS-Check Encashment – Current Account	9	3000
7	BBPS-Checkbook Issuance	7	10
8	BBPS-Checkbook Requisition	3	45
9	BBPS-Claim of Remittance Proceeds (For Existing Clients Only) with account from Branch and Passbook withdrawal Slip	0	0
10	BBPS-Closure of a Deposit Account – Withdrawal Slip and Passbook (Less than 30 days with charge of 150)	0	0
11	BBPS-CTD Pre-Termination/Termination	0	19
12	BBPS-CTD Roll-Over/Renewal	0	80
13	BBPS-Domestic Bills Purchase (BP) Initiation/Availment	0	0
14	BBPS-Fund Transfer	6	500
15	BBPS-Payment of Salary Loan	2	233
16	BBPS-Processing of ATM Card Requested by Client	1	57
17	BBPS-Purchase of Manager's Check (MC)	4	30
18	BBPS-Reactivation/ Closure of Dormant Deposit Account	7	33
19	BBPS-Release of Captured Card	38	228
20	BBPS-Releasing/Claiming of ATM Card	2	57
21	BBPS-Request for ATM PIN Change/ Forced PIN Change	0	0
22	BBPS-Request for Bank Certification/Statement of Account for Salary Loan	1	20
23	BBPS-Request for Statement of Account (SOA) by Client	1	22
24	BBPS-Request for Stop Payment Order	0	0
25	BBPS-Salary Loan – Application to Loan Release (MC or Credit to account)	7	130
26	BBPS-Withdrawal – Savings Account	8	2500
27	RS-Incoming Remittance	0	0
28	LPS- Auto Loan Application	0	1
29	LPS- Cash Loan Application	2	0

LAPASAN			
30	LPS- Commercial Loan Application	1	0
31	LPS- REL Application	0	0
32	LPS-Certificate of Full Payment/Outstanding Balance and Interest Paid (Statement of Account)	0	0
33	LPS-Issuance of Negative Certification	0	0
34	LPS-Release of Collaterals as a Result of Full Payment	0	0
35	LPS-Release of Collaterals via Loan Take-out (Full Payment) By Other Financial Institutions	0	0
36	LPS-Settlement of Loan Obligations by Delinquent Borrowers	1	0
37	ASS-Procurement Process	0	0
38	TIBS-Acceptance of Certificate of Time Deposit (CTD) Placement	0	0
39	TIBS-Account Opening	2	0
40	ASS-Employment verification and other queries	3	0
	TOTAL	132	14257

## 25. Branch - Libmanan

Branch - Libmanan		
Citizen Charter Awareness		
CC1. Which of the following describes your awareness of the CC?		
1. I know what a CC is and I saw this office's CC.	27	39.71
2. I know what a CC is but I did not see this office's CC.	1	1.47
3. I learned of the CC only when I saw this office's CC.	40	58.82
4. I do not know what a CC is and I did not see this office's CC.	0	0.00
Total	68	100.00
CC2. If aware of CC, would you say that the CC of this office was...?		
1. Easy to see	57	85.07
2. Somewhat easy to see	11	16.42
3. Difficult to see	0	0.00
4. Not visible at all	0	0.00
5. N/A	0	0.00
CC3. If aware of CC, how much did the CC help you in your transaction?		

1. Helped very much	49	73.13
2. Somewhat helped	19	28.36
3. Did not help	0	0.00
4. N/A	0	0.00

Service Quality Dimension	Strongly Agree	Agree	Neither Agree nor Disagree	Disagree	Strongly Disagree	N/A	Total Responses	Overall
Responsiveness	65	3	0	0	0	0	68	100.00%
Reliability	67	1	0	0	0	0	68	100.00%
Access and Facilities	66	2	0	0	0	0	68	100.00%
Communication	65	3	0	0	0	0	68	100.00%
Costs	67	1	0	0	0	0	68	100.00%
Integrity	66	2	0	0	0	0	68	100.00%
Assurance	67	1	0	0	0	0	68	100.00%
Outcome	66	2	0	0	0	0	68	100.00%
Overall	529	15	0	0	0	0	544	100.00%

LIBMANAN			
1	BBPS-Acceptance of Deposit	21	71031
2	BBPS-Account Opening	25	518
3	BBPS-Application for Bank Deposit Certification (BDC)	1	0
4	BBPS-ATM Card Replacement	0	10
5	BBPS-Availment of Loan Against Holdout (back-to-back loans)	0	0
6	BBPS-Check Encashment – Current Account	2	12209
7	BBPS-Checkbook Issuance	0	603
8	BBPS-Checkbook Requisition	0	623
9	BBPS-Claim of Remittance Proceeds (For Existing Clients Only) with account from Branch and Passbook withdrawal Slip	0	0
10	BBPS-Closure of a Deposit Account – Withdrawal Slip and Passbook (Less than 30 days with charge of 150)	0	0
11	BBPS-CTD Pre-Termination/Termination	0	5
12	BBPS-CTD Roll-Over/Renewal	9	74

## LIBMANAN

13	BBPS-Domestic Bills Purchase (BP) Initiation/ Availment	0	0
14	BBPS-Fund Transfer	0	20
15	BBPS-Payment of Salary Loan	0	179
16	BBPS-Processing of ATM Card Requested by Client	0	339
17	BBPS-Purchase of Manager's Check (MC)	0	10
18	BBPS-Reactivation/ Closure of Dormant Deposit Account	3	133
19	BBPS-Release of Captured Card	0	15
20	BBPS-Releasing/Claiming of ATM Card	2	339
21	BBPS-Request for ATM PIN Change/ Forced PIN Change	0	506
22	BBPS-Request for Bank Certification/Statement of Account for Salary Loan	0	17
23	BBPS-Request for Statement of Account (SOA) by Client	2	125
24	BBPS-Request for Stop Payment Order	0	0
25	BBPS-Salary Loan – Application to Loan Release (MC or Credit to account)	0	10
26	BBPS-Withdrawal – Savings Account	3	8054
27	RS-Incoming Remittance	0	0
28	LPS- Auto Loan Application	0	0
29	LPS- Cash Loan Application	0	0
30	LPS- Commercial Loan Application	0	1
31	LPS- REL Application	0	0
32	LPS-Certificate of Full Payment/Outstanding Balance and Interest Paid (Statement of Account)	0	18
33	LPS-Issuance of Negative Certification	0	0
34	LPS-Release of Collaterals as a Result of Full Payment	0	0
35	LPS-Release of Collaterals via Loan Take-out (Full Payment) By Other Financial Institutions	0	0
36	LPS-Settlement of Loan Obligations by Delinquent Borrowers	0	2
37	ASS-Procurement Process	0	0
38	TIBS-Acceptance of Certificate of Time Deposit (CTD) Placement	0	0
39	TIBS-Account Opening	0	0



## LIBMANAN

40	ASS-Employment verification and other queries	0	0
	TOTAL	68	94841

## 26. Branch - Lingayen

Branch - Lingayen		
Citizen Charter Awareness		
CC1. Which of the following describes your awareness of the CC?		
1. I know what a CC is and I saw this office's CC.	388	98.73
2. I know what a CC is but I did not see this office's CC.	1	0.25
3. I learned of the CC only when I saw this office's CC.	4	1.02
4. I do not know what a CC is and I did not see this office's CC.	0	0.00
Total	393	100.00
CC2. If aware of CC, would you say that the CC of this office was...?		
1. Easy to see	377	96.17
2. Somewhat easy to see	16	4.08
3. Difficult to see	0	0.00
4. Not visible at all	0	0.00
5. N/A	0	0.00
CC3. If aware of CC, how much did the CC help you in your transaction?		
1. Helped very much	374	95.41
2. Somewhat helped	18	4.59
3. Did not help	0	0.00
4. N/A	1	0.26

Service Quality Dimension	Strongly Agree	Agree	Neither Agree nor Disagree	Disagree	Strongly Disagree	N/A	Total Responses	Overall
Responsiveness	345	48	0	0	0	0	393	100.00%
Reliability	351	42	0	0	0	0	393	100.00%
Access and Facilities	348	45	0	0	0	0	393	100.00%
Communication	345	48	0	0	0	0	393	100.00%

Costs	351	42	0	0	0	0	393	100.00%
Integrity	345	48	0	0	0	0	393	100.00%
Assurance	351	42	0	0	0	0	393	100.00%
Outcome	348	45	0	0	0	0	393	100.00%
Overall	2784	360	0	0	0	0	3144	100.00%

LINGAYEN			
External Services		Responses	Total Transactions
1	BBPS-Acceptance of Deposit	106	120
2	BBPS-Account Opening	41	50
3	BBPS-Application for Bank Deposit Certification (BDC)	0	0
4	BBPS-ATM Card Replacement	1	10
5	BBPS-Availment of Loan Against Holdout (back-to-back loans)	0	0
6	BBPS-Check Encashment - Current Account	20	30
7	BBPS-Checkbook Issuance	8	14
8	BBPS-Checkbook Requisition	3	7
9	BBPS-Claim of Remittance Proceeds (For Existing Clients Only) with account from Branch and Passbook withdrawal Slip	1	7
10	BBPS-Closure of a Deposit Account - Withdrawal Slip and Passbook (Less than 30 days with charge of 150)	0	0
11	BBPS-CTD Pre-Termination/Termination	1	3
12	BBPS-CTD Roll-Over/Renewal	2	8
13	BBPS-Domestic Bills Purchase (BP) Initiation/Availment	0	0
14	BBPS-Fund Transfer	4	5
15	BBPS-Payment of Salary Loan	3	6
16	BBPS-Processing of ATM Card Requested by Client	10	10
17	BBPS-Purchase of Manager's Check (MC)	1	4
18	BBPS-Reactivation/ Closure of Dormant Deposit Account	7	7
19	BBPS-Release of Captured Card	6	7
20	BBPS-Releasing/Claiming of ATM Card	39	45

LINGAYEN			
21	BBPS-Request for ATM PIN Change/ Forced PIN Change	3	6
22	BBPS-Request for Bank Certification/Statement of Account for Salary Loan	4	6
23	BBPS-Request for Statement of Account (SOA) by Client	34	49
24	BBPS-Request for Stop Payment Order	0	0
25	BBPS-Salary Loan – Application to Loan Release (MC or Credit to account)	46	52
26	BBPS-Withdrawal – Savings Account	43	50
27	RS-Incoming Remittance	0	0
28	LPS- Auto Loan Application	2	1
29	LPS- Cash Loan Application	0	0
30	LPS- Commercial Loan Application	0	0
31	LPS- REL Application	0	0
32	LPS-Certificate of Full Payment/Outstanding Balance and Interest Paid (Statement of Account)	1	4
33	LPS-Issuance of Negative Certification	0	0
34	LPS-Release of Collaterals as a Result of Full Payment	0	3
35	LPS-Release of Collaterals via Loan Take-out (Full Payment) By Other Financial Institutions	0	0
36	LPS-Settlement of Loan Obligations by Delinquent Borrowers	0	3
37	ASS-Procurement Process	0	0
38	TIBS-Acceptance of Certificate of Time Deposit (CTD) Placement	1	0
39	TIBS-Account Opening	5	0
40	ASS-Employment verification and other queries	0	0
	TOTAL	393	507

## 27. Branch - Lucban

Branch - Lucban		
Citizen Charter Awareness		
CCI. Which of the following describes your awareness of the CC?		
1. I know what a CC is and I saw this office's CC.	44	38.60
2. I know what a CC is but I did not see this office's CC.	4	3.51

3. I learned of the CC only when I saw this office's CC.	47	41.23
4. I do not know what a CC is and I did not see this office's CC.	19	16.67
Total	114	100.00
CC2. If aware of CC, would you say that the CC of this office was...?		
1. Easy to see	65	71.43
2. Somewhat easy to see	35	38.46
3. Difficult to see	5	5.49
4. Not visible at all	2	2.20
5. N/A	7	7.69
CC3. If aware of CC, how much did the CC help you in your transaction?		
1. Helped very much	53	58.24
2. Somewhat helped	42	46.15
3. Did not help	8	8.79
4. N/A	11	12.09

Service Quality Dimension	Strongly Agree	Agree	Neither Agree nor Disagree	Disagree	Strongly Disagree	N/A	Total Responses	Overall
Responsiveness	72	39	1	1	1	0	114	97.37%
Reliability	80	32	2	0	0	0	114	98.25%
Access and Facilities	79	32	2	0	0	1	114	98.23%
Communication	72	39	1	1	1	0	114	97.37%
Costs	80	32	2	0	0	0	114	98.25%
Integrity	79	32	2	0	0	1	114	98.23%
Assurance	80	32	2	0	0	0	114	98.25%
Outcome	79	32	2	0	0	1	114	98.23%
Overall	621	270	14	2	2	3	912	98.02%

LUCBAN			
External Services		Responses	Total Transactions
1	BBPS-Acceptance of Deposit	28	33736
2	BBPS-Account Opening	17	833

# LUCBAN

3	BBPS-Application for Bank Deposit Certification (BDC)	9	0
4	BBPS-ATM Card Replacement	0	33
5	BBPS-Availment of Loan Against Holdout (back-to-back loans)	0	0
6	BBPS-Check Encashment - Current Account	0	8364
7	BBPS-Checkbook Issuance	0	483
8	BBPS-Checkbook Requisition	9	530
9	BBPS-Claim of Remittance Proceeds (For Existing Clients Only) with account from Branch and Passbook withdrawal Slip	0	0
10	BBPS-Closure of a Deposit Account - Withdrawal Slip and Passbook (Less than 30 days with charge of 150)	1	2
11	BBPS-CTD Pre-Termination/Termination	3	4
12	BBPS-CTD Roll-Over/Renewal	1	0
13	BBPS-Domestic Bills Purchase (BP) Initiation/Availment	0	0
14	BBPS-Fund Transfer	0	31
15	BBPS-Payment of Salary Loan	0	251
16	BBPS-Processing of ATM Card Requested by Client	17	33
17	BBPS-Purchase of Manager's Check (MC)	0	66
18	BBPS-Reactivation/ Closure of Dormant Deposit Account	8	184
19	BBPS-Release of Captured Card	4	17
20	BBPS-Releasing/Claiming of ATM Card	10	352
21	BBPS-Request for ATM PIN Change/ Forced PIN Change	0	22
22	BBPS-Request for Bank Certification/Statement of Account for Salary Loan	0	5
23	BBPS-Request for Statement of Account (SOA) by Client	0	103
24	BBPS-Request for Stop Payment Order	2	2
25	BBPS-Salary Loan - Application to Loan Release (MC or Credit to account)	8	66
26	BBPS-Withdrawal - Savings Account	13	6239

LUCBAN			
27	RS-Incoming Remittance	0	0
28	LPS- Auto Loan Application	0	5
29	LPS- Cash Loan Application	1	0
30	LPS- Commercial Loan Application	0	0
31	LPS- REL Application	0	7
32	LPS-Certificate of Full Payment/Outstanding Balance and Interest Paid (Statement of Account)	0	5
33	LPS-Issuance of Negative Certification	0	0
34	LPS-Release of Collaterals as a Result of Full Payment	0	23
35	LPS-Release of Collaterals via Loan Take-out (Full Payment) By Other Financial Institutions	0	0
36	LPS-Settlement of Loan Obligations by Delinquent Borrowers	0	0
37	ASS-Procurement Process	0	0
38	TIBS-Acceptance of Certificate of Time Deposit (CTD) Placement	2	0
39	TIBS-Account Opening	5	0
40	ASS-Employment verification and other queries	0	0
	TOTAL	114	51396

## 28. Branch - Mabalacat

Branch - Mabalacat		
Citizen Charter Awareness		
CC1. Which of the following describes your awareness of the CC?		
1. I know what a CC is and I saw this office's CC.	42	34.43
2. I know what a CC is but I did not see this office's CC.	4	3.28
3. I learned of the CC only when I saw this office's CC.	74	60.66
4. I do not know what a CC is and I did not see this office's CC.	2	1.64
Total	122	100.00
CC2. If aware of CC, would you say that the CC of this office was...?		
1. Easy to see	97	83.62
2. Somewhat easy to see	23	19.83
3. Difficult to see	0	0.00



4. Not visible at all	0	0.00
5. N/A	2	1.72
CC3. If aware of CC, how much did the CC help you in your transaction?		
1. Helped very much	63	54.31
2. Somewhat helped	52	44.83
3. Did not help	0	0.00
4. N/A	7	6.03

Service Quality Dimension	Strongly Agree	Agree	Neither Agree nor Disagree	Disagree	Strongly Disagree	N/A	Total Responses	Overall
Responsiveness	97	24	0	0	0	1	122	100.00%
Reliability	99	23	0	0	0	0	122	100.00%
Access and Facilities	103	19	0	0	0	0	122	100.00%
Communication	97	24	0	0	0	1	122	100.00%
Costs	99	23	0	0	0	0	122	100.00%
Integrity	103	19	0	0	0	0	122	100.00%
Assurance	99	23	0	0	0	0	122	100.00%
Outcome	103	19	0	0	0	0	122	100.00%
Overall	800	174	0	0	0	2	976	100.00%

MABALACAT			
External Services		Responses	Total Transactions
1	BBPS-Acceptance of Deposit	18	2976
2	BBPS-Account Opening	4	46
3	BBPS-Application for Bank Deposit Certification (BDC)	5	0
4	BBPS-ATM Card Replacement	0	0
5	BBPS-Availment of Loan Against Holdout (back-to-back loans)	0	0
6	BBPS-Check Encashment - Current Account	4	853
7	BBPS-Checkbook Issuance	0	46
8	BBPS-Checkbook Requisition	5	71

# MABALACAT

9	BBPS-Claim of Remittance Proceeds (For Existing Clients Only) with account from Branch and Passbook withdrawal Slip	0	0
10	BBPS-Closure of a Deposit Account – Withdrawal Slip and Passbook (Less than 30 days with charge of 150)	0	0
11	BBPS-CTD Pre-Termination/Termination	1	64
12	BBPS-CTD Roll-Over/Renewal	5	72
13	BBPS-Domestic Bills Purchase (BP) Initiation/Availment	0	0
14	BBPS-Fund Transfer	0	6
15	BBPS-Payment of Salary Loan	7	319
16	BBPS-Processing of ATM Card Requested by Client	0	21
17	BBPS-Purchase of Manager's Check (MC)	1	1
18	BBPS-Reactivation/ Closure of Dormant Deposit Account	0	18
19	BBPS-Release of Captured Card	0	3
20	BBPS-Releasing/Claiming of ATM Card	1	21
21	BBPS-Request for ATM PIN Change/ Forced PIN Change	0	2
22	BBPS-Request for Bank Certification/Statement of Account for Salary Loan	1	43
23	BBPS-Request for Statement of Account (SOA) by Client	0	0
24	BBPS-Request for Stop Payment Order	0	9
25	BBPS-Salary Loan – Application to Loan Release (MC or Credit to account)	11	52
26	BBPS-Withdrawal – Savings Account	10	476
27	RS-Incoming Remittance	0	0
28	LPS- Auto Loan Application	2	2
29	LPS- Cash Loan Application	0	0
30	LPS- Commercial Loan Application	1	1
31	LPS- REL Application	0	2
32	LPS-Certificate of Full Payment/Outstanding Balance and Interest Paid (Statement of Account)	1	0
33	LPS-Issuance of Negative Certification	0	0

MABALACAT			
34	LPS-Release of Collaterals as a Result of Full Payment	0	5
35	LPS-Release of Collaterals via Loan Take-out (Full Payment) By Other Financial Institutions	0	0
36	LPS-Settlement of Loan Obligations by Delinquent Borrowers	0	4
37	ASS-Procurement Process	0	0
38	TIBS-Acceptance of Certificate of Time Deposit (CTD) Placement	9	87
39	TIBS-Account Opening	1	0
40	ASS-Employment verification and other queries	0	0
	TOTAL	122	5200

## 29. Branch - Malolos

Branch - Malolos		
Citizen Charter Awareness		
CC1. Which of the following describes your awareness of the CC?		
1. I know what a CC is and I saw this office's CC.	167	86.98
2. I know what a CC is but I did not see this office's CC.	3	1.56
3. I learned of the CC only when I saw this office's CC.	22	11.46
4. I do not know what a CC is and I did not see this office's CC.	0	0.00
Total	192	100.00
CC2. If aware of CC, would you say that the CC of this office was...?		
1. Easy to see	147	77.78
2. Somewhat easy to see	42	22.22
3. Difficult to see	2	1.06
4. Not visible at all	0	0.00
5. N/A	1	0.53
CC3. If aware of CC, how much did the CC help you in your transaction?		
1. Helped very much	186	98.41
2. Somewhat helped	4	2.12
3. Did not help	0	0.00
4. N/A	2	1.06

Service Quality Dimension	Strongly Agree	Agree	Neither Agree nor Disagree	Disagree	Strongly Disagree	N/A	Total Responses	Overall
Responsiveness	165	26	0	1	0	0	192	99.48%
Reliability	167	24	0	1	0	0	192	99.48%
Access and Facilities	175	15	0	1	0	1	192	99.48%
Communication	165	26	0	1	0	0	192	99.48%
Costs	167	24	0	1	0	0	192	99.48%
Integrity	175	15	0	1	0	1	192	99.48%
Assurance	165	26	0	1	0	0	192	99.48%
Outcome	167	24	0	1	0	0	192	99.48%
Overall	1346	180	0	8	0	2	1536	99.48%

MALOLOS			
External Services		Responses	Total Transactions
1	BBPS-Acceptance of Deposit	106	5600
2	BBPS-Account Opening	9	74
3	BBPS-Application for Bank Deposit Certification (BDC)	0	0
4	BBPS-ATM Card Replacement	0	1
5	BBPS-Availment of Loan Against Holdout (back-to-back loans)	0	0
6	BBPS-Check Encashment - Current Account	16	1299
7	BBPS-Checkbook Issuance	1	45
8	BBPS-Checkbook Requisition	3	35
9	BBPS-Claim of Remittance Proceeds (For Existing Clients Only) with account from Branch and Passbook withdrawal Slip	0	2
10	BBPS-Closure of a Deposit Account - Withdrawal Slip and Passbook (Less than 30 days with charge of 150)	1	0
11	BBPS-CTD Pre-Termination/Termination	1	40
12	BBPS-CTD Roll-Over/Renewal	2	95
13	BBPS-Domestic Bills Purchase (BP) Initiation/Availment	0	0

# MALOLOS

14	BBPS-Fund Transfer	0	17
15	BBPS-Payment of Salary Loan	3	59
16	BBPS-Processing of ATM Card Requested by Client	2	26
17	BBPS-Purchase of Manager's Check (MC)	1	11
18	BBPS-Reactivation/ Closure of Dormant Deposit Account	0	34
19	BBPS-Release of Captured Card	0	2
20	BBPS-Releasing/Claiming of ATM Card	1	27
21	BBPS-Request for ATM PIN Change/ Forced PIN Change	0	0
22	BBPS-Request for Bank Certification/Statement of Account for Salary Loan	0	5
23	BBPS-Request for Statement of Account (SOA) by Client	0	6
24	BBPS-Request for Stop Payment Order	0	1
25	BBPS-Salary Loan – Application to Loan Release (MC or Credit to account)	4	43
26	BBPS-Withdrawal – Savings Account	14	592
27	RS-Incoming Remittance	0	0
28	LPS- Auto Loan Application	0	5
29	LPS- Cash Loan Application	0	3
30	LPS- Commercial Loan Application	0	2
31	LPS- REL Application	0	5
32	LPS-Certificate of Full Payment/Outstanding Balance and Interest Paid (Statement of Account)	0	0
33	LPS-Issuance of Negative Certification	0	0
34	LPS-Release of Collaterals as a Result of Full Payment	0	5
35	LPS-Release of Collaterals via Loan Take-out (Full Payment) By Other Financial Institutions	0	0
36	LPS-Settlement of Loan Obligations by Delinquent Borrowers	0	0
37	ASS-Procurement Process	0	0
38	TIBS-Acceptance of Certificate of Time Deposit (CTD) Placement	0	35

### MALOLOS

39	TIBS-Account Opening	0	0
40	ASS-Employment verification and other queries	0	0
	TOTAL	192	8069

### 30. Branch - Morong

Branch - Morong		
Citizen Charter Awareness		
CC1. Which of the following describes your awareness of the CC?		
1. I know what a CC is and I saw this office's CC.	19	39.58
2. I know what a CC is but I did not see this office's CC.	4	8.33
3. I learned of the CC only when I saw this office's CC.	18	37.50
4. I do not know what a CC is and I did not see this office's CC.	7	14.58
Total	48	100.00
CC2. If aware of CC, would you say that the CC of this office was...?		
1. Easy to see	29	78.38
2. Somewhat easy to see	10	27.03
3. Difficult to see	1	2.70
4. Not visible at all	0	0.00
5. N/A	8	21.62
CC3. If aware of CC, how much did the CC help you in your transaction?		
1. Helped very much	34	91.89
2. Somewhat helped	5	13.51
3. Did not help	1	2.70
4. N/A	8	21.62

Service Quality Dimension	Strongly Agree	Agree	Neither Agree nor Disagree	Disagree	Strongly Disagree	N/A	Total Responses	Overall
Responsiveness	29	18	0	0	1	0	48	97.92%
Reliability	34	13	0	0	1	0	48	97.92%
Access and Facilities	32	15	0	0	1	0	48	97.92%
Communication	29	18	0	0	1	0	48	97.92%



Costs	34	13	0	0	1	0	48	97.92%
Integrity	32	15	0	0	1	0	48	97.92%
Assurance	34	13	0	0	1	0	48	97.92%
Outcome	32	15	0	0	1	0	48	97.92%
Overall	256	120	0	0	8	0	384	97.92%

MORONG					
External Services			Responses	Total Transactions	
1	BBPS-Acceptance of Deposit		7	23529	
2	BBPS-Account Opening		14	237	
3	BBPS-Application for Bank Deposit Certification (BDC)		2	0	
4	BBPS-ATM Card Replacement		0	4	
5	BBPS-Availment of Loan Against Holdout (back-to-back loans)		0	0	
6	BBPS-Check Encashment - Current Account		0	2956	
7	BBPS-Checkbook Issuance		0	78	
8	BBPS-Checkbook Requisition		0	68	
9	BBPS-Claim of Remittance Proceeds (For Existing Clients Only) with account from Branch and Passbook withdrawal Slip		0	0	
10	BBPS-Closure of a Deposit Account - Withdrawal Slip and Passbook (Less than 30 days with charge of 150)		0	0	
11	BBPS-CTD Pre-Termination/Termination		0	56	
12	BBPS-CTD Roll-Over/Renewal		0	655	
13	BBPS-Domestic Bills Purchase (BP) Initiation/Availment		0	0	
14	BBPS-Fund Transfer		0	24	
15	BBPS-Payment of Salary Loan		0	57	
16	BBPS-Processing of ATM Card Requested by Client		1	0	
17	BBPS-Purchase of Manager's Check (MC)		1	62	
18	BBPS-Reactivation/ Closure of Dormant Deposit Account		0	88	
19	BBPS-Release of Captured Card		0	1	
20	BBPS-Releasing/Claiming of ATM Card		0	174	

MORONG			
21	BBPS-Request for ATM PIN Change/ Forced PIN Change	0	0
22	BBPS-Request for Bank Certification/Statement of Account for Salary Loan	1	69
23	BBPS-Request for Statement of Account (SOA) by Client	0	0
24	BBPS-Request for Stop Payment Order	0	0
25	BBPS-Salary Loan – Application to Loan Release (MC or Credit to account)	4	79
26	BBPS-Withdrawal – Savings Account	13	2617
27	RS-Incoming Remittance	0	0
28	LPS- Auto Loan Application	1	0
29	LPS- Cash Loan Application	0	0
30	LPS- Commercial Loan Application	1	0
31	LPS- REL Application	0	0
32	LPS-Certificate of Full Payment/Outstanding Balance and Interest Paid (Statement of Account)	0	4
33	LPS-Issuance of Negative Certification	0	0
34	LPS-Release of Collaterals as a Result of Full Payment	0	0
35	LPS-Release of Collaterals via Loan Take-out (Full Payment) By Other Financial Institutions	0	0
36	LPS-Settlement of Loan Obligations by Delinquent Borrowers	0	0
37	ASS-Procurement Process	0	0
38	TIBS-Acceptance of Certificate of Time Deposit (CTD) Placement	0	142
39	TIBS-Account Opening	0	0
40	ASS-Employment verification and other queries	0	0
	TOTAL	49	30900

### 31. Branch – Naga Cebu

Branch – Naga Cebu		
Citizen Charter Awareness		
CC1. Which of the following describes your awareness of the CC?		
1. I know what a CC is and I saw this office's CC.	48	21.92

2. I know what a CC is but I did not see this office's CC.	1	0.46
3. I learned of the CC only when I saw this office's CC.	169	77.17
4. I do not know what a CC is and I did not see this office's CC.	1	0.46
Total	219	100.00
CC2. If aware of CC, would you say that the CC of this office was...?		
1. Easy to see	213	98.16
2. Somewhat easy to see	4	1.84
3. Difficult to see	0	0.00
4. Not visible at all	0	0.00
5. N/A	2	0.92
CC3. If aware of CC, how much did the CC help you in your transaction?		
1. Helped very much	215	99.08
2. Somewhat helped	2	0.92
3. Did not help	1	0.46
4. N/A	1	0.46

Service Quality Dimension	Strongly Agree	Agree	Neither Agree nor Disagree	Disagree	Strongly Disagree	N/A	Total Responses	Overall
Responsiveness	211	6	0	0	0	2	219	100.00%
Reliability	212	7	0	0	0	0	219	100.00%
Access and Facilities	211	8	0	0	0	0	219	100.00%
Communication	211	6	0	0	0	2	219	100.00%
Costs	212	7	0	0	0	0	219	100.00%
Integrity	211	8	0	0	0	0	219	100.00%
Assurance	212	7	0	0	0	0	219	100.00%
Outcome	211	8	0	0	0	0	219	100.00%
Overall	1691	57	0	0	0	4	1752	100.00%

NAGA CEBU			
External Services		Responses	Total Transactions
1	BBPS-Acceptance of Deposit	54	5000
2	BBPS-Account Opening	17	2000

# NAGA CEBU

3	BBPS-Application for Bank Deposit Certification (BDC)	3	30
4	BBPS-ATM Card Replacement	4	30
5	BBPS-Availment of Loan Against Holdout (back-to-back loans)	0	0
6	BBPS-Check Encashment - Current Account	56	6000
7	BBPS-Checkbook Issuance	0	3000
8	BBPS-Checkbook Requisition	4	30
9	BBPS-Claim of Remittance Proceeds (For Existing Clients Only) with account from Branch and Passbook withdrawal Slip	0	0
10	BBPS-Closure of a Deposit Account - Withdrawal Slip and Passbook (Less than 30 days with charge of 150)	0	5
11	BBPS-CTD Pre-Termination/Termination	0	0
12	BBPS-CTD Roll-Over/Renewal	2	0
13	BBPS-Domestic Bills Purchase (BP) Initiation/Availment	0	0
14	BBPS-Fund Transfer	0	0
15	BBPS-Payment of Salary Loan	1	50
16	BBPS-Processing of ATM Card Requested by Client	1	300
17	BBPS-Purchase of Manager's Check (MC)	1	50
18	BBPS-Reactivation/ Closure of Dormant Deposit Account	2	60
19	BBPS-Release of Captured Card	6	30
20	BBPS-Releasing/Claiming of ATM Card	18	200
21	BBPS-Request for ATM PIN Change/ Forced PIN Change	0	30
22	BBPS-Request for Bank Certification/Statement of Account for Salary Loan	1	20
23	BBPS-Request for Statement of Account (SOA) by Client	3	150
24	BBPS-Request for Stop Payment Order	0	5
25	BBPS-Salary Loan - Application to Loan Release (MC or Credit to account)	14	80
26	BBPS-Withdrawal - Savings Account	26	1500
27	RS-Incoming Remittance	0	0

NAGA CEBU			
28	LPS- Auto Loan Application	0	20
29	LPS- Cash Loan Application	0	0
30	LPS- Commercial Loan Application	1	5
31	LPS- REL Application	0	5
32	LPS-Certificate of Full Payment/Outstanding Balance and Interest Paid (Statement of Account)	0	10
33	LPS-Issuance of Negative Certification	0	0
34	LPS-Release of Collaterals as a Result of Full Payment	2	5
35	LPS-Release of Collaterals via Loan Take-out (Full Payment) By Other Financial Institutions	0	0
36	LPS-Settlement of Loan Obligations by Delinquent Borrowers	3	2
37	ASS-Procurement Process	0	0
38	TIBS-Acceptance of Certificate of Time Deposit (CTD) Placement	0	15
39	TIBS-Account Opening	0	0
40	ASS-Employment verification and other queries	0	0
	TOTAL	219	18632

### 32. Branch - Nagcarlan

Branch - Nagcarlan		
Citizen Charter Awareness		
CC1. Which of the following describes your awareness of the CC?		
1. I know what a CC is and I saw this office's CC.	187	90.34
2. I know what a CC is but I did not see this office's CC.	1	0.48
3. I learned of the CC only when I saw this office's CC.	19	9.18
4. I do not know what a CC is and I did not see this office's CC.	0	0.00
Total	207	100.00
CC2. If aware of CC, would you say that the CC of this office was...?		
1. Easy to see	182	88.35
2. Somewhat easy to see	22	10.68
3. Difficult to see	3	1.46
4. Not visible at all	0	0.00

5. N/A	0	0.00
CC3. If aware of CC, how much did the CC help you in your transaction?		
1. Helped very much	158	76.70
2. Somewhat helped	49	23.79
3. Did not help	0	0.00
4. N/A	0	0.00

Service Quality Dimension	Strongly Agree	Agree	Neither Agree nor Disagree	Disagree	Strongly Disagree	N/A	Total Responses	Overall
Responsiveness	145	62	0	0	0	0	207	100.00%
Reliability	161	46	0	0	0	0	207	100.00%
Access and Facilities	153	52	0	0	0	2	207	100.00%
Communication	145	62	0	0	0	0	207	100.00%
Costs	161	46	0	0	0	0	207	100.00%
Integrity	153	52	0	0	0	2	207	100.00%
Assurance	153	52	0	0	0	2	207	100.00%
Outcome	153	52	0	0	0	2	207	100.00%
Overall	1224	424	0	0	0	8	1656	100.00%

NAGCARLAN			
External Services		Responses	Total Transactions
1	BBPS-Acceptance of Deposit	29	39332
2	BBPS-Account Opening	20	432
3	BBPS-Application for Bank Deposit Certification (BDC)	8	0
4	BBPS-ATM Card Replacement	1	0
5	BBPS-Availment of Loan Against Holdout (back-to-back loans)	0	0
6	BBPS-Check Encashment - Current Account	19	5269
7	BBPS-Checkbook Issuance	9	289
8	BBPS-Checkbook Requisition	17	272



## NAGCARLAN

9	BBPS-Claim of Remittance Proceeds (For Existing Clients Only) with account from Branch and Passbook withdrawal Slip	1	6
10	BBPS-Closure of a Deposit Account – Withdrawal Slip and Passbook (Less than 30 days with charge of 150)	0	0
11	BBPS-CTD Pre-Termination/Termination	5	147
12	BBPS-CTD Roll-Over/Renewal	4	73
13	BBPS-Domestic Bills Purchase (BP) Initiation/Availment	0	0
14	BBPS-Fund Transfer	5	0
15	BBPS-Payment of Salary Loan	0	143
16	BBPS-Processing of ATM Card Requested by Client	0	135
17	BBPS-Purchase of Manager's Check (MC)	2	56
18	BBPS-Reactivation/ Closure of Dormant Deposit Account	3	113
19	BBPS-Release of Captured Card	4	12
20	BBPS-Releasing/Claiming of ATM Card	18	135
21	BBPS-Request for ATM PIN Change/ Forced PIN Change	1	144
22	BBPS-Request for Bank Certification/Statement of Account for Salary Loan	2	18
23	BBPS-Request for Statement of Account (SOA) by Client	6	85
24	BBPS-Request for Stop Payment Order	1	9
25	BBPS-Salary Loan – Application to Loan Release (MC or Credit to account)	0	19
26	BBPS-Withdrawal – Savings Account	27	5315
27	RS-Incoming Remittance	0	0
28	LPS- Auto Loan Application	0	1
29	LPS- Cash Loan Application	0	0
30	LPS- Commercial Loan Application	0	0
31	LPS- REL Application	0	0
32	LPS-Certificate of Full Payment/Outstanding Balance and Interest Paid (Statement of Account)	0	0
33	LPS-Issuance of Negative Certification	0	0

NAGCARLAN			
34	LPS-Release of Collaterals as a Result of Full Payment	0	0
35	LPS-Release of Collaterals via Loan Take-out (Full Payment) By Other Financial Institutions	0	0
36	LPS-Settlement of Loan Obligations by Delinquent Borrowers	0	0
37	ASS-Procurement Process	0	0
38	TIBS-Acceptance of Certificate of Time Deposit (CTD) Placement	1	0
39	TIBS-Account Opening	23	0
40	ASS-Employment verification and other queries	0	0
	TOTAL	207	52005

### 33. Branch - Numancia

Branch - Numancia		
Citizen Charter Awareness		
CC1. Which of the following describes your awareness of the CC?		
1. I know what a CC is and I saw this office's CC.	123	90.44
2. I know what a CC is but I did not see this office's CC.	1	0.74
3. I learned of the CC only when I saw this office's CC.	12	8.82
4. I do not know what a CC is and I did not see this office's CC.	0	0.00
Total	136	100.00
CC2. If aware of CC, would you say that the CC of this office was...?		
1. Easy to see	123	91.11
2. Somewhat easy to see	12	8.89
3. Difficult to see	0	0.00
4. Not visible at all	0	0.00
5. N/A	1	0.74
CC3. If aware of CC, how much did the CC help you in your transaction?		
1. Helped very much	128	94.81
2. Somewhat helped	8	5.93
3. Did not help	0	0.00

4. N/A	0	0.00
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Service Quality Dimension	Strongly Agree	Agree	Neither Agree nor Disagree	Disagree	Strongly Disagree	N/A	Total Responses	Overall
Responsiveness	105	31	0	0	0	0	136	100.00%
Reliability	110	26	0	0	0	0	136	100.00%
Access and Facilities	102	32	1	0	0	1	136	99.26%
Communication	105	31	0	0	0	0	136	100.00%
Costs	110	26	0	0	0	0	136	100.00%
Integrity	102	32	1	0	0	1	136	99.26%
Assurance	110	26	0	0	0	0	136	100.00%
Outcome	102	32	1	0	0	1	136	99.26%
Overall	846	236	3	0	0	3	1088	99.72%

NUMANCIA			
External Services		Responses	Total Transactions
1	BBPS-Acceptance of Deposit	15	10375
2	BBPS-Account Opening	10	216
3	BBPS-Application for Bank Deposit Certification (BDC)	0	0
4	BBPS-ATM Card Replacement	3	8
5	BBPS-Availment of Loan Against Holdout (back-to-back loans)	0	0
6	BBPS-Check Encashment - Current Account	11	1814
7	BBPS-Checkbook Issuance	10	9
8	BBPS-Checkbook Requisition	11	107
9	BBPS-Claim of Remittance Proceeds (For Existing Clients Only) with account from Branch and Passbook withdrawal Slip	2	0
10	BBPS-Closure of a Deposit Account - Withdrawal Slip and Passbook (Less than 30 days with charge of 150)	0	0
11	BBPS-CTD Pre-Termination/Termination	0	17
12	BBPS-CTD Roll-Over/Renewal	5	42

NUMANCIA			
13	BBPS-Domestic Bills Purchase (BP) Initiation/ Availment	0	0
14	BBPS-Fund Transfer	0	0
15	BBPS-Payment of Salary Loan	5	632
16	BBPS-Processing of ATM Card Requested by Client	1	31
17	BBPS-Purchase of Manager's Check (MC)	4	235
18	BBPS-Reactivation/ Closure of Dormant Deposit Account	7	28
19	BBPS-Release of Captured Card	4	42
20	BBPS-Releasing/Claiming of ATM Card	3	19
21	BBPS-Request for ATM PIN Change/ Forced PIN Change	1	39
22	BBPS-Request for Bank Certification/Statement of Account for Salary Loan	4	43
23	BBPS-Request for Statement of Account (SOA) by Client	1	9
24	BBPS-Request for Stop Payment Order	1	9
25	BBPS-Salary Loan – Application to Loan Release (MC or Credit to account)	6	189
26	BBPS-Withdrawal – Savings Account	18	2912
27	RS-Incoming Remittance	0	0
28	LPS- Auto Loan Application	0	0
29	LPS- Cash Loan Application	0	0
30	LPS- Commercial Loan Application	1	0
31	LPS- REL Application	0	0
32	LPS-Certificate of Full Payment/Outstanding Balance and Interest Paid (Statement of Account)	0	0
33	LPS-Issuance of Negative Certification	0	0
34	LPS-Release of Collaterals as a Result of Full Payment	0	1
35	LPS-Release of Collaterals via Loan Take-out (Full Payment) By Other Financial Institutions	0	0
36	LPS-Settlement of Loan Obligations by Delinquent Borrowers	1	0
37	ASS-Procurement Process	0	0

NUMANCIA			
38	TIBS-Acceptance of Certificate of Time Deposit (CTD) Placement	6	11
39	TIBS-Account Opening	0	0
40	ASS-Employment verification and other queries	0	0
	TOTAL	136	16788

### 34. Branch - Ormoc City

Branch - Ormoc City		
Citizen Charter Awareness		
CC1. Which of the following describes your awareness of the CC?		
1. I know what a CC is and I saw this office's CC.	90	88.24
2. I know what a CC is but I did not see this office's CC.	5	4.90
3. I learned of the CC only when I saw this office's CC.	6	5.88
4. I do not know what a CC is and I did not see this office's CC.	1	0.98
Total	102	100.00
CC2. If aware of CC, would you say that the CC of this office was...?		
1. Easy to see	92	95.83
2. Somewhat easy to see	9	9.38
3. Difficult to see	0	0.00
4. Not visible at all	0	0.00
5. N/A	1	1.04
CC3. If aware of CC, how much did the CC help you in your transaction?		
1. Helped very much	94	97.92
2. Somewhat helped	7	7.29
3. Did not help	0	0.00
4. N/A	1	1.04

Service Quality Dimension	Strongly Agree	Agree	Neither Agree nor Disagree	Disagree	Strongly Disagree	N/A	Total Responses	Overall
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Responsiveness	77	21	1	3	0	0	102	96.08%
Reliability	83	19	0	0	0	0	102	100.00%
Access and Facilities	86	16	0	0	0	0	102	100.00%
Communication	77	21	1	3	0	0	102	96.08%
Costs	83	19	0	0	0	0	102	100.00%
Integrity	77	21	1	3	0	0	102	96.08%
Assurance	83	19	0	0	0	0	102	100.00%
Outcome	86	16	0	0	0	0	102	100.00%
Overall	652	152	3	9	0	0	816	98.53%

ORMOC			
External Services		Responses	Total Transactions
1	BBPS-Acceptance of Deposit	16	7231
2	BBPS-Account Opening	10	127
3	BBPS-Application for Bank Deposit Certification (BDC)	4	0
4	BBPS-ATM Card Replacement	0	0
5	BBPS-Availment of Loan Against Holdout (back-to-back loans)	0	0
6	BBPS-Check Encashment - Current Account	5	2403
7	BBPS-Checkbook Issuance	3	0
8	BBPS-Checkbook Requisition	1	54
9	BBPS-Claim of Remittance Proceeds (For Existing Clients Only) with account from Branch and Passbook withdrawal Slip	0	6
10	BBPS-Closure of a Deposit Account - Withdrawal Slip and Passbook (Less than 30 days with charge of 150)	0	0
11	BBPS-CTD Pre-Termination/Termination	0	28
12	BBPS-CTD Roll-Over/Renewal	1	231
13	BBPS-Domestic Bills Purchase (BP) Initiation/Availment	0	0
14	BBPS-Fund Transfer	1	0
15	BBPS-Payment of Salary Loan	3	0



ORMOC			
16	BBPS-Processing of ATM Card Requested by Client	1	52
17	BBPS-Purchase of Manager's Check (MC)	1	5
18	BBPS-Reactivation/ Closure of Dormant Deposit Account	6	41
19	BBPS-Release of Captured Card	0	0
20	BBPS-Releasing/Claiming of ATM Card	2	48
21	BBPS-Request for ATM PIN Change/ Forced PIN Change	1	8
22	BBPS-Request for Bank Certification/Statement of Account for Salary Loan	3	15
23	BBPS-Request for Statement of Account (SOA) by Client	2	0
24	BBPS-Request for Stop Payment Order	1	6
25	BBPS-Salary Loan – Application to Loan Release (MC or Credit to account)	9	71
26	BBPS-Withdrawal – Savings Account	19	640
27	RS-Incoming Remittance	0	0
28	LPS- Auto Loan Application	1	1
29	LPS- Cash Loan Application	1	0
30	LPS- Commercial Loan Application	0	0
31	LPS- REL Application	0	0
32	LPS-Certificate of Full Payment/Outstanding Balance and Interest Paid (Statement of Account)	1	0
33	LPS-Issuance of Negative Certification	0	0
34	LPS-Release of Collaterals as a Result of Full Payment	1	0
35	LPS-Release of Collaterals via Loan Take-out (Full Payment) By Other Financial Institutions	0	0
36	LPS-Settlement of Loan Obligations by Delinquent Borrowers	0	0
37	ASS-Procurement Process	0	0
38	TIBS-Acceptance of Certificate of Time Deposit (CTD) Placement	0	0
39	TIBS-Account Opening	0	0

ORMOC			
40	ASS-Employment verification and other queries	0	0
	TOTAL	102	10967

### 35. Branch - Pili

Branch - Pili		
Citizen Charter Awareness		
CC1. Which of the following describes your awareness of the CC?		
1. I know what a CC is and I saw this office's CC.	14	51.85
2. I know what a CC is but I did not see this office's CC.	1	3.70
3. I learned of the CC only when I saw this office's CC.	9	33.33
4. I do not know what a CC is and I did not see this office's CC.	3	11.11
Total	27	100.00
CC2. If aware of CC, would you say that the CC of this office was...?		
1. Easy to see	20	86.96
2. Somewhat easy to see	4	17.39
3. Difficult to see	1	4.35
4. Not visible at all	1	4.35
5. N/A	1	4.35
CC3. If aware of CC, how much did the CC help you in your transaction?		
1. Helped very much	18	78.26
2. Somewhat helped	7	30.43
3. Did not help	1	4.35
4. N/A	1	4.35

Service Quality Dimension	Strongly Agree	Agree	Neither Agree nor Disagree	Disagree	Strongly Disagree	N/A	Total Responses	Overall
Responsiveness	19	7	1	0	0	0	27	96.30%
Reliability	22	4	1	0	0	0	27	96.30%
Access and Facilities	20	6	1	0	0	0	27	96.30%

Communication	19	7	1	0	0	0	27	96.30%
Costs	22	4	1	0	0	0	27	96.30%
Integrity	20	6	1	0	0	0	27	96.30%
Assurance	22	4	1	0	0	0	27	96.30%
Outcome	20	6	1	0	0	0	27	96.30%
Overall	164	44	8	0	0	0	216	96.30%

PILI			
External Services		Responses	Total Transactions
1	BBPS-Acceptance of Deposit	3	31014
2	BBPS-Account Opening	10	195
3	BBPS-Application for Bank Deposit Certification (BDC)	0	0
4	BBPS-ATM Card Replacement	0	2
5	BBPS-Availment of Loan Against Holdout (back-to-back loans)	0	1
6	BBPS-Check Encashment - Current Account	0	2734
7	BBPS-Checkbook Issuance	2	314
8	BBPS-Checkbook Requisition	0	314
9	BBPS-Claim of Remittance Proceeds (For Existing Clients Only) with account from Branch and Passbook withdrawal Slip	0	0
10	BBPS-Closure of a Deposit Account - Withdrawal Slip and Passbook (Less than 30 days with charge of 150)	0	1
11	BBPS-CTD Pre-Termination/Termination	0	3
12	BBPS-CTD Roll-Over/Renewal	0	729
13	BBPS-Domestic Bills Purchase (BP) Initiation/Availment	0	0
14	BBPS-Fund Transfer	0	0
15	BBPS-Payment of Salary Loan	0	510
16	BBPS-Processing of ATM Card Requested by Client	4	0
17	BBPS-Purchase of Manager's Check (MC)	0	23
18	BBPS-Reactivation/ Closure of Dormant Deposit Account	1	108
19	BBPS-Release of Captured Card	0	23
20	BBPS-Releasing/Claiming of ATM Card	6	93

PILI			
21	BBPS-Request for ATM PIN Change/ Forced PIN Change	0	0
22	BBPS-Request for Bank Certification/Statement of Account for Salary Loan	0	57
23	BBPS-Request for Statement of Account (SOA) by Client	1	36
24	BBPS-Request for Stop Payment Order	0	0
25	BBPS-Salary Loan – Application to Loan Release (MC or Credit to account)	0	106
26	BBPS-Withdrawal – Savings Account	0	2556
27	RS-Incoming Remittance	0	0
28	LPS- Auto Loan Application	0	0
29	LPS- Cash Loan Application	0	0
30	LPS- Commercial Loan Application	0	6
31	LPS- REL Application	0	3
32	LPS-Certificate of Full Payment/Outstanding Balance and Interest Paid (Statement of Account)	0	0
33	LPS-Issuance of Negative Certification	0	0
34	LPS-Release of Collaterals as a Result of Full Payment	0	0
35	LPS-Release of Collaterals via Loan Take-out (Full Payment) By Other Financial Institutions	0	0
36	LPS-Settlement of Loan Obligations by Delinquent Borrowers	0	0
37	ASS-Procurement Process	0	0
38	TIBS-Acceptance of Certificate of Time Deposit (CTD) Placement	0	0
39	TIBS-Account Opening	0	0
40	ASS-Employment verification and other queries	0	0
	TOTAL	27	38828

### 36. Branch – Puerto Princesa

Branch – Puerto Princesa		
Citizen Charter Awareness		
CC1. Which of the following describes your awareness of the CC?		
1. I know what a CC is and I saw this office's CC.	168	48.00
2. I know what a CC is but I did not see this office's CC.	9	2.57

3. I learned of the CC only when I saw this office's CC.	109	31.14
4. I do not know what a CC is and I did not see this office's CC.	64	18.29
Total	350	100.00
CC2. If aware of CC, would you say that the CC of this office was...?		
1. Easy to see	237	85.56
2. Somewhat easy to see	29	10.47
3. Difficult to see	21	7.58
4. Not visible at all	6	2.17
5. N/A	57	20.58
CC3. If aware of CC, how much did the CC help you in your transaction?		
1. Helped very much	209	75.45
2. Somewhat helped	80	28.88
3. Did not help	3	1.08
4. N/A	58	20.94

Service Quality Dimension	Strongly Agree	Agree	Neither Agree nor Disagree	Disagree	Strongly Disagree	N/A	Total Responses	Overall
Responsiveness	158	168	12	8	2	2	350	93.68%
Reliability	183	162	0	3	1	1	350	98.85%
Access and Facilities	173	154	8	2	1	12	350	96.75%
Communication	158	168	12	8	2	2	350	93.68%
Costs	183	162	0	3	1	1	350	98.85%
Integrity	173	154	8	2	1	12	350	96.75%
Assurance	183	162	0	3	1	1	350	98.85%
Outcome	173	154	8	2	1	12	350	96.75%
Overall	1384	1284	48	31	10	43	2800	96.77%

PUERTO PRINCESA			
External Services		Responses	Total Transactions
1	BBPS-Acceptance of Deposit	68	5011
2	BBPS-Account Opening	16	54

PUERTO PRINCESA			
3	BBPS-Application for Bank Deposit Certification (BDC)	3	0
4	BBPS-ATM Card Replacement	11	32
5	BBPS-Availment of Loan Against Holdout (back-to-back loans)	0	0
6	BBPS-Check Encashment - Current Account	10	512
7	BBPS-Checkbook Issuance	11	28
8	BBPS-Checkbook Requisition	12	31
9	BBPS-Claim of Remittance Proceeds (For Existing Clients Only) with account from Branch and Passbook withdrawal Slip	11	8
10	BBPS-Closure of a Deposit Account - Withdrawal Slip and Passbook (Less than 30 days with charge of 150)	4	0
11	BBPS-CTD Pre-Termination/Termination	3	3
12	BBPS-CTD Roll-Over/Renewal	4	14
13	BBPS-Domestic Bills Purchase (BP) Initiation/Availment	0	0
14	BBPS-Fund Transfer	0	0
15	BBPS-Payment of Salary Loan	15	437
16	BBPS-Processing of ATM Card Requested by Client	8	30
17	BBPS-Purchase of Manager's Check (MC)	2	7
18	BBPS-Reactivation/ Closure of Dormant Deposit Account	17	124
19	BBPS-Release of Captured Card	3	3
20	BBPS-Releasing/Claiming of ATM Card	15	53
21	BBPS-Request for ATM PIN Change/ Forced PIN Change	1	0
22	BBPS-Request for Bank Certification/Statement of Account for Salary Loan	18	30
23	BBPS-Request for Statement of Account (SOA) by Client	17	31
24	BBPS-Request for Stop Payment Order	0	0
25	BBPS-Salary Loan - Application to Loan Release (MC or Credit to account)	9	11



PUERTO PRINCESA			
26	BBPS-Withdrawal – Savings Account	23	745
27	RS-Incoming Remittance	11	0
28	LPS- Auto Loan Application	0	0
29	LPS- Cash Loan Application	0	0
30	LPS- Commercial Loan Application	0	0
31	LPS- REL Application	0	0
32	LPS-Certificate of Full Payment/Outstanding Balance and Interest Paid (Statement of Account)	12	0
33	LPS-Issuance of Negative Certification	0	0
34	LPS-Release of Collaterals as a Result of Full Payment	21	0
35	LPS-Release of Collaterals via Loan Take-out (Full Payment) By Other Financial Institutions	1	0
36	LPS-Settlement of Loan Obligations by Delinquent Borrowers	5	0
37	ASS-Procurement Process	1	0
38	TIBS-Acceptance of Certificate of Time Deposit (CTD) Placement	3	0
39	TIBS-Account Opening	2	0
40	ASS-Employment verification and other queries	0	0
	TOTAL	350	7164

### 37. Branch – Rizal Avenue

Branch – Rizal Avenue		
Citizen Charter Awareness		
CC1. Which of the following describes your awareness of the CC?		
1. I know what a CC is and I saw this office's CC.	41	53.25
2. I know what a CC is but I did not see this office's CC.	13	16.88
3. I learned of the CC only when I saw this office's CC.	20	25.97
4. I do not know what a CC is and I did not see this office's CC.	3	3.90
Total	77	100.00
CC2. If aware of CC, would you say that the CC of this office was...?		
1. Easy to see	54	88.52
2. Somewhat easy to see	20	32.79
3. Difficult to see	1	1.64

4. Not visible at all	0	0.00
5. N/A	2	3.28
CC3. If aware of CC, how much did the CC help you in your transaction?		
1. Helped very much	35	57.38
2. Somewhat helped	38	62.30
3. Did not help	0	0.00
4. N/A	4	6.56

Service Quality Dimension	Strongly Agree	Agree	Neither Agree nor Disagree	Disagree	Strongly Disagree	N/A	Total Responses	Overall
Responsiveness	64	11	0	0	1	1	77	98.68%
Reliability	68	7	0	0	1	1	77	98.68%
Access and Facilities	65	10	0	0	1	1	77	98.68%
Communication	64	11	0	0	1	1	77	98.68%
Costs	68	7	0	0	1	1	77	98.68%
Integrity	65	10	0	0	1	1	77	98.68%
Assurance	68	7	0	0	1	1	77	98.68%
Outcome	65	10	0	0	1	1	77	98.68%
Overall	527	73	0	0	8	8	616	98.68%

RIZAL AVENUE			
External Services		Responses	Total Transactions
1	BBPS-Acceptance of Deposit	12	2714
2	BBPS-Account Opening	9	69
3	BBPS-Application for Bank Deposit Certification (BDC)	2	0
4	BBPS-ATM Card Replacement	0	2
5	BBPS-Availment of Loan Against Holdout (back-to-back loans)	0	0
6	BBPS-Check Encashment - Current Account	3	593
7	BBPS-Checkbook Issuance	0	28
8	BBPS-Checkbook Requisition	0	32

RIZAL AVENUE			
9	BBPS-Claim of Remittance Proceeds (For Existing Clients Only) with account from Branch and Passbook withdrawal Slip	1	0
10	BBPS-Closure of a Deposit Account – Withdrawal Slip and Passbook (Less than 30 days with charge of 150)	1	30
11	BBPS-CTD Pre-Termination/Termination	0	1
12	BBPS-CTD Roll-Over/Renewal	3	784
13	BBPS-Domestic Bills Purchase (BP) Initiation/Availment	0	0
14	BBPS-Fund Transfer	0	12
15	BBPS-Payment of Salary Loan	1	6
16	BBPS-Processing of ATM Card Requested by Client	3	44
17	BBPS-Purchase of Manager's Check (MC)	3	40
18	BBPS-Reactivation/ Closure of Dormant Deposit Account	2	42
19	BBPS-Release of Captured Card	0	7
20	BBPS-Releasing/Claiming of ATM Card	1	51
21	BBPS-Request for ATM PIN Change/ Forced PIN Change	1	1
22	BBPS-Request for Bank Certification/Statement of Account for Salary Loan	0	17
23	BBPS-Request for Statement of Account (SOA) by Client	0	30
24	BBPS-Request for Stop Payment Order	2	19
25	BBPS-Salary Loan – Application to Loan Release (MC or Credit to account)	7	51
26	BBPS-Withdrawal – Savings Account	4	706
27	RS-Incoming Remittance	0	0
28	LPS- Auto Loan Application	1	2
29	LPS- Cash Loan Application	5	0
30	LPS- Commercial Loan Application	0	2
31	LPS- REL Application	0	0
32	LPS-Certificate of Full Payment/Outstanding Balance and Interest Paid (Statement of Account)	2	7
33	LPS-Issuance of Negative Certification	0	0

RIZAL AVENUE			
34	LPS-Release of Collaterals as a Result of Full Payment	2	2
35	LPS-Release of Collaterals via Loan Take-out (Full Payment) By Other Financial Institutions	0	4
36	LPS-Settlement of Loan Obligations by Delinquent Borrowers	0	0
37	ASS-Procurement Process	0	0
38	TIBS-Acceptance of Certificate of Time Deposit (CTD) Placement	2	118
39	TIBS-Account Opening	0	0
40	ASS-Employment verification and other queries	0	0
	TOTAL	77	5414

### 38. Branch - Sablayan

Branch - Sablayan		
Citizen Charter Awareness		
CC1. Which of the following describes your awareness of the CC?		
1. I know what a CC is and I saw this office's CC.	303	66.30
2. I know what a CC is but I did not see this office's CC.	5	1.09
3. I learned of the CC only when I saw this office's CC.	148	32.39
4. I do not know what a CC is and I did not see this office's CC.	1	0.22
Total	457	100.00
CC2. If aware of CC, would you say that the CC of this office was...?		
1. Easy to see	428	94.90
2. Somewhat easy to see	29	6.43
3. Difficult to see	0	0.00
4. Not visible at all	0	0.00
5. N/A	0	0.00
CC3. If aware of CC, how much did the CC help you in your transaction?		
1. Helped very much	421	93.35
2. Somewhat helped	36	7.98
3. Did not help	0	0.00
4. N/A	0	0.00

Service Quality Dimension	Strongly Agree	Agree	Neither Agree nor Disagree	Disagree	Strongly Disagree	N/A	Total Responses	Overall
Responsiveness	429	27	0	0	0	1	457	100.00%
Reliability	435	22	0	0	0	0	457	100.00%
Access and Facilities	435	22	0	0	0	0	457	100.00%
Communication	429	27	0	0	0	1	457	100.00%
Costs	435	22	0	0	0	0	457	100.00%
Integrity	435	22	0	0	0	0	457	100.00%
Assurance	435	22	0	0	0	0	457	100.00%
Outcome	435	22	0	0	0	0	457	100.00%
Overall	3468	186	0	0	0	2	3656	100.00%

SABLAYAN			
External Services		Responses	Total Transactions
1	BBPS-Acceptance of Deposit	195	16578
2	BBPS-Account Opening	28	126
3	BBPS-Application for Bank Deposit Certification (BDC)	3	0
4	BBPS-ATM Card Replacement	0	26
5	BBPS-Availment of Loan Against Holdout (back-to-back loans)	0	0
6	BBPS-Check Encashment - Current Account	22	4789
7	BBPS-Checkbook Issuance	4	61
8	BBPS-Checkbook Requisition	2	61
9	BBPS-Claim of Remittance Proceeds (For Existing Clients Only) with account from Branch and Passbook withdrawal Slip	0	5
10	BBPS-Closure of a Deposit Account - Withdrawal Slip and Passbook (Less than 30 days with charge of 150)	0	0
11	BBPS-CTD Pre-Termination/Termination	0	0
12	BBPS-CTD Roll-Over/Renewal	0	16
13	BBPS-Domestic Bills Purchase (BP) Initiation/Availment	0	0
14	BBPS-Fund Transfer	0	50

SABLAYAN			
15	BBPS-Payment of Salary Loan	8	269
16	BBPS-Processing of ATM Card Requested by Client	2	73
17	BBPS-Purchase of Manager's Check (MC)	0	27
18	BBPS-Reactivation/ Closure of Dormant Deposit Account	10	248
19	BBPS-Release of Captured Card	1	56
20	BBPS-Releasing/Claiming of ATM Card	12	216
21	BBPS-Request for ATM PIN Change/ Forced PIN Change	0	253
22	BBPS-Request for Bank Certification/Statement of Account for Salary Loan	0	82
23	BBPS-Request for Statement of Account (SOA) by Client	1	15
24	BBPS-Request for Stop Payment Order	0	19
25	BBPS-Salary Loan – Application to Loan Release (MC or Credit to account)	46	367
26	BBPS-Withdrawal – Savings Account	64	7069
27	RS-Incoming Remittance	0	0
28	LPS- Auto Loan Application	0	5
29	LPS- Cash Loan Application	0	0
30	LPS- Commercial Loan Application	0	0
31	LPS- REL Application	0	0
32	LPS-Certificate of Full Payment/Outstanding Balance and Interest Paid (Statement of Account)	0	0
33	LPS-Issuance of Negative Certification	0	0
34	LPS-Release of Collaterals as a Result of Full Payment	0	0
35	LPS-Release of Collaterals via Loan Take-out (Full Payment) By Other Financial Institutions	0	0
36	LPS-Settlement of Loan Obligations by Delinquent Borrowers	0	0
37	ASS-Procurement Process	0	0
38	TIBS-Acceptance of Certificate of Time Deposit (CTD) Placement	4	19
39	TIBS-Account Opening	0	0
40	ASS-Employment verification and other queries	0	0
	TOTAL	457	30430



### 39. Branch – San Jose-Batangas

Branch – San Jose-Batangas		
Citizen Charter Awareness		
CC1. Which of the following describes your awareness of the CC?		
1. I know what a CC is and I saw this office's CC.	226	86.26
2. I know what a CC is but I did not see this office's CC.	6	2.29
3. I learned of the CC only when I saw this office's CC.	25	9.54
4. I do not know what a CC is and I did not see this office's CC.	5	1.91
Total	262	100.00
CC2. If aware of CC, would you say that the CC of this office was...?		
1. Easy to see	240	95.62
2. Somewhat easy to see	16	6.37
3. Difficult to see	0	0.00
4. Not visible at all	0	0.00
5. N/A	6	2.39
CC3. If aware of CC, how much did the CC help you in your transaction?		
1. Helped very much	247	98.41
2. Somewhat helped	5	1.99
3. Did not help	2	0.80
4. N/A	8	3.19

Service Quality Dimension	Strongly Agree	Agree	Neither Agree nor Disagree	Disagree	Strongly Disagree	N/A	Total Responses	Overall
Responsiveness	145	115	1	1	0	0	262	99.24%
Reliability	164	96	1	1	0	0	262	99.24%
Access and Facilities	151	110	0	1	0	0	262	99.62%
Communication	145	115	1	1	0	0	262	99.24%
Costs	164	96	1	1	0	0	262	99.24%
Integrity	151	110	0	1	0	0	262	99.62%
Assurance	164	96	1	1	0	0	262	99.24%
Outcome	151	110	0	1	0	0	262	99.62%
Overall	1235	848	5	8	0	0	2096	99.38%

SAN JOSE BATANGAS			
External Services		Responses	Total Transactions
1	BBPS-Acceptance of Deposit	127	1142
2	BBPS-Account Opening	8	76
3	BBPS-Application for Bank Deposit Certification (BDC)	2	0
4	BBPS-ATM Card Replacement	0	2
5	BBPS-Availment of Loan Against Holdout (back-to-back loans)	0	0
6	BBPS-Check Encashment - Current Account	26	55
7	BBPS-Checkbook Issuance	2	14
8	BBPS-Checkbook Requisition	6	14
9	BBPS-Claim of Remittance Proceeds (For Existing Clients Only) with account from Branch and Passbook withdrawal Slip	2	0
10	BBPS-Closure of a Deposit Account – Withdrawal Slip and Passbook (Less than 30 days with charge of 150)	1	0
11	BBPS-CTD Pre-Termination/Termination	0	17
12	BBPS-CTD Roll-Over/Renewal	0	57
13	BBPS-Domestic Bills Purchase (BP) Initiation/Availment	0	0
14	BBPS-Fund Transfer	1	779
15	BBPS-Payment of Salary Loan	0	7
16	BBPS-Processing of ATM Card Requested by Client	2	42
17	BBPS-Purchase of Manager's Check (MC)	0	0
18	BBPS-Reactivation/ Closure of Dormant Deposit Account	1	12
19	BBPS-Release of Captured Card	2	12
20	BBPS-Releasing/Claiming of ATM Card	2	42
21	BBPS-Request for ATM PIN Change/ Forced PIN Change	1	2
22	BBPS-Request for Bank Certification/Statement of Account for Salary Loan	1	0
23	BBPS-Request for Statement of Account (SOA) by Client	1	4
24	BBPS-Request for Stop Payment Order	0	0

SAN JOSE BATANGAS			
25	BBPS-Salary Loan – Application to Loan Release (MC or Credit to account)	2	20
26	BBPS-Withdrawal – Savings Account	28	175
27	RS-Incoming Remittance	0	0
28	LPS- Auto Loan Application	0	1
29	LPS- Cash Loan Application	0	0
30	LPS- Commercial Loan Application	0	0
31	LPS- REL Application	0	0
32	LPS-Certificate of Full Payment/Outstanding Balance and Interest Paid (Statement of Account)	4	7
33	LPS-Issuance of Negative Certification	0	0
34	LPS-Release of Collaterals as a Result of Full Payment	0	3
35	LPS-Release of Collaterals via Loan Take-out (Full Payment) By Other Financial Institutions	0	0
36	LPS-Settlement of Loan Obligations by Delinquent Borrowers	1	0
37	ASS-Procurement Process	0	0
38	TIBS-Acceptance of Certificate of Time Deposit (CTD) Placement	1	8
39	TIBS-Account Opening	1	0
40	ASS-Employment verification and other queries	0	0
	TOTAL	262	2491

#### 40. Branch – San Jose Del Monte

Branch – San Jose Del Monte		
Citizen Charter Awareness		
CC1. Which of the following describes your awareness of the CC?		
1. I know what a CC is and I saw this office's CC.	32	58.18
2. I know what a CC is but I did not see this office's CC.	4	7.27
3. I learned of the CC only when I saw this office's CC.	19	34.55
4. I do not know what a CC is and I did not see this office's CC.	0	0.00
Total	55	100.00
CC2. If aware of CC, would you say that the CC of this office was...?		
1. Easy to see	44	86.27
2. Somewhat easy to see	10	19.61

3. Difficult to see	0	0.00
4. Not visible at all	1	1.96
5. N/A	0	0.00
CC3. If aware of CC, how much did the CC help you in your transaction?		
1. Helped very much	44	86.27
2. Somewhat helped	9	17.65
3. Did not help	0	0.00
4. N/A	2	3.92

Service Quality Dimension	Strongly Agree	Agree	Neither Agree nor Disagree	Disagree	Strongly Disagree	N/A	Total Responses	Overall
Responsiveness	40	14	1	0	0	0	55	98.18%
Reliability	42	13	0	0	0	0	55	100.00%
Access and Facilities	43	11	0	1	0	0	55	98.18%
Communication	40	14	1	0	0	0	55	98.18%
Costs	42	13	0	0	0	0	55	100.00%
Integrity	43	11	0	1	0	0	55	98.18%
Assurance	42	13	0	0	0	0	55	100.00%
Outcome	43	11	0	1	0	0	55	98.18%
Overall	335	100	2	3	0	0	440	98.86%

SAN JOSE DEL MONTE			
External Services		Responses	Total Transactions
1	BBPS-Acceptance of Deposit	4	3821
2	BBPS-Account Opening	10	190
3	BBPS-Application for Bank Deposit Certification (BDC)	2	0
4	BBPS-ATM Card Replacement	0	2
5	BBPS-Availment of Loan Against Holdout (back-to-back loans)	0	0
6	BBPS-Check Encashment - Current Account	6	797
7	BBPS-Checkbook Issuance	0	129
8	BBPS-Checkbook Requisition	5	102

SAN JOSE DEL MONTE			
9	BBPS-Claim of Remittance Proceeds (For Existing Clients Only) with account from Branch and Passbook withdrawal Slip	0	0
10	BBPS-Closure of a Deposit Account – Withdrawal Slip and Passbook (Less than 30 days with charge of 150)	0	0
11	BBPS-CTD Pre-Termination/Termination	0	0
12	BBPS-CTD Roll-Over/Renewal	1	25
13	BBPS-Domestic Bills Purchase (BP) Initiation/ Availment	0	0
14	BBPS-Fund Transfer	2	0
15	BBPS-Payment of Salary Loan	1	4
16	BBPS-Processing of ATM Card Requested by Client	0	1
17	BBPS-Purchase of Manager's Check (MC)	0	4
18	BBPS-Reactivation/ Closure of Dormant Deposit Account	2	30
19	BBPS-Release of Captured Card	0	0
20	BBPS-Releasing/Claiming of ATM Card	1	73
21	BBPS-Request for ATM PIN Change/ Forced PIN Change	0	0
22	BBPS-Request for Bank Certification/Statement of Account for Salary Loan	1	4
23	BBPS-Request for Statement of Account (SOA) by Client	3	38
24	BBPS-Request for Stop Payment Order	0	0
25	BBPS-Salary Loan – Application to Loan Release (MC or Credit to account)	0	0
26	BBPS-Withdrawal – Savings Account	16	3163
27	RS-Incoming Remittance	0	0
28	LPS- Auto Loan Application	1	1
29	LPS- Cash Loan Application	0	0
30	LPS- Commercial Loan Application	0	0
31	LPS- REL Application	0	1
32	LPS-Certificate of Full Payment/Outstanding Balance and Interest Paid (Statement of Account)	0	0
33	LPS-Issuance of Negative Certification	0	0

SAN JOSE DEL MONTE			
34	LPS-Release of Collaterals as a Result of Full Payment	0	0
35	LPS-Release of Collaterals via Loan Take-out (Full Payment) By Other Financial Institutions	0	0
36	LPS-Settlement of Loan Obligations by Delinquent Borrowers	0	0
37	ASS-Procurement Process	0	0
38	TIBS-Acceptance of Certificate of Time Deposit (CTD) Placement	0	0
39	TIBS-Account Opening	0	0
40	ASS-Employment verification and other queries	0	0
	TOTAL	55	8385

#### 41. Branch - Sogod

Branch - Sogod		
Citizen Charter Awareness		
CC1. Which of the following describes your awareness of the CC?		
1. I know what a CC is and I saw this office's CC.	68	83.95
2. I know what a CC is but I did not see this office's CC.	1	1.23
3. I learned of the CC only when I saw this office's CC.	10	12.35
4. I do not know what a CC is and I did not see this office's CC.	2	2.47
Total	81	100.00
CC2. If aware of CC, would you say that the CC of this office was...?		
1. Easy to see	73	93.59
2. Somewhat easy to see	6	7.69
3. Difficult to see	1	1.28
4. Not visible at all	0	0.00
5. N/A	1	1.28
CC3. If aware of CC, how much did the CC help you in your transaction?		
1. Helped very much	47	60.26
2. Somewhat helped	33	42.31
3. Did not help	0	0.00
4. N/A	1	1.28



Service Quality Dimension	Strongly Agree	Agree	Neither Agree nor Disagree	Disagree	Strongly Disagree	N/A	Total Responses	Overall
Responsiveness	57	22	1	0	1	0	81	97.53%
Reliability	58	22	1	0	0	0	81	98.77%
Access and Facilities	62	18	1	0	0	0	81	98.77%
Communication	57	22	1	0	1	0	81	97.53%
Costs	58	22	1	0	0	0	81	98.77%
Integrity	62	18	1	0	0	0	81	98.77%
Assurance	58	22	1	0	0	0	81	98.77%
Outcome	62	18	1	0	0	0	81	98.77%
Overall	474	164	8	0	2	0	648	98.46%

SOGOD			
External Services		Responses	Total Transactions
1	BBPS-Acceptance of Deposit	18	4684
2	BBPS-Account Opening	10	115
3	BBPS-Application for Bank Deposit Certification (BDC)	1	0
4	BBPS-ATM Card Replacement	3	9
5	BBPS-Availment of Loan Against Holdout (back-to-back loans)	0	0
6	BBPS-Check Encashment - Current Account	12	3330
7	BBPS-Checkbook Issuance	1	25
8	BBPS-Checkbook Requisition	6	25
9	BBPS-Claim of Remittance Proceeds (For Existing Clients Only) with account from Branch and Passbook withdrawal Slip	0	0
10	BBPS-Closure of a Deposit Account - Withdrawal Slip and Passbook (Less than 30 days with charge of 150)	0	0
11	BBPS-CTD Pre-Termination/Termination	0	3
12	BBPS-CTD Roll-Over/Renewal	0	19
13	BBPS-Domestic Bills Purchase (BP) Initiation/Availment	0	0

SOGOD			
14	BBPS-Fund Transfer	0	0
15	BBPS-Payment of Salary Loan	0	447
16	BBPS-Processing of ATM Card Requested by Client	0	55
17	BBPS-Purchase of Manager's Check (MC)	0	3
18	BBPS-Reactivation/ Closure of Dormant Deposit Account	2	54
19	BBPS-Release of Captured Card	0	46
20	BBPS-Releasing/Claiming of ATM Card	0	79
21	BBPS-Request for ATM PIN Change/ Forced PIN Change	0	6
22	BBPS-Request for Bank Certification/Statement of Account for Salary Loan	0	19
23	BBPS-Request for Statement of Account (SOA) by Client	2	5
24	BBPS-Request for Stop Payment Order	0	0
25	BBPS-Salary Loan – Application to Loan Release (MC or Credit to account)	4	142
26	BBPS-Withdrawal – Savings Account	14	1827
27	RS-Incoming Remittance	0	0
28	LPS- Auto Loan Application	1	1
29	LPS- Cash Loan Application	0	0
30	LPS- Commercial Loan Application	0	0
31	LPS- REL Application	0	1
32	LPS-Certificate of Full Payment/Outstanding Balance and Interest Paid (Statement of Account)	0	0
33	LPS-Issuance of Negative Certification	0	0
34	LPS-Release of Collaterals as a Result of Full Payment	0	0
35	LPS-Release of Collaterals via Loan Take-out (Full Payment) By Other Financial Institutions	0	0
36	LPS-Settlement of Loan Obligations by Delinquent Borrowers	0	0
37	ASS-Procurement Process	0	0
38	TIBS-Acceptance of Certificate of Time Deposit (CTD) Placement	1	0
39	TIBS-Account Opening	0	0

SOGOD			
40	ASS-Employment verification and other queries	0	0
	TOTAL	75	10895

## 42. Branch – Sta. Ignacia

Branch – Sta. Ignacia		
Citizen Charter Awareness		
CC1. Which of the following describes your awareness of the CC?		
1. I know what a CC is and I saw this office's CC.	2487	94.92
2. I know what a CC is but I did not see this office's CC.	36	1.37
3. I learned of the CC only when I saw this office's CC.	72	2.75
4. I do not know what a CC is and I did not see this office's CC.	25	0.95
Total	2620	100.00
CC2. If aware of CC, would you say that the CC of this office was...?		
1. Easy to see	2512	98.16
2. Somewhat easy to see	65	2.54
3. Difficult to see	13	0.51
4. Not visible at all	6	0.23
5. N/A	24	0.94
CC3. If aware of CC, how much did the CC help you in your transaction?		
1. Helped very much	2521	98.52
2. Somewhat helped	61	2.38
3. Did not help	8	0.31
4. N/A	30	1.17

Service Quality Dimension	Strongly Agree	Agree	Neither Agree nor Disagree	Disagree	Strongly Disagree	N/A	Total Responses	Overall
Responsiveness	2394	202	5	8	9	2	2620	99.16%
Reliability	2428	182	1	2	6	1	2620	99.66%
Access and Facilities	2421	181	3	4	6	5	2620	99.50%
Communication	2394	202	5	8	9	2	2620	99.16%
Costs	2428	182	1	2	6	1	2620	99.66%
Integrity	2421	181	3	4	6	5	2620	99.50%

Assurance	2428	182	1	2	6	1	2620	99.66%
Outcome	2421	181	3	4	6	5	2620	99.50%
Overall	19335	1493	22	34	54	22	20960	99.47%

STA. IGNACIA			
External Services		Responses	Total Transactions
1	BBPS-Acceptance of Deposit	1407	13765
2	BBPS-Account Opening	89	265
3	BBPS-Application for Bank Deposit Certification (BDC)	15	0
4	BBPS-ATM Card Replacement	3	3
5	BBPS-Availment of Loan Against Holdout (back-to-back loans)	2	1
6	BBPS-Check Encashment - Current Account	151	958
7	BBPS-Checkbook Issuance	23	176
8	BBPS-Checkbook Requisition	18	166
9	BBPS-Claim of Remittance Proceeds (For Existing Clients Only) with account from Branch and Passbook withdrawal Slip	31	21
10	BBPS-Closure of a Deposit Account - Withdrawal Slip and Passbook (Less than 30 days with charge of 150)	6	2
11	BBPS-CTD Pre-Termination/Termination	2	94
12	BBPS-CTD Roll-Over/Renewal	45	705
13	BBPS-Domestic Bills Purchase (BP) Initiation/Availment	0	0
14	BBPS-Fund Transfer	10	1214
15	BBPS-Payment of Salary Loan	18	275
16	BBPS-Processing of ATM Card Requested by Client	15	132
17	BBPS-Purchase of Manager's Check (MC)	8	12
18	BBPS-Reactivation/ Closure of Dormant Deposit Account	16	126
19	BBPS-Release of Captured Card	23	58
20	BBPS-Releasing/Claiming of ATM Card	39	190
21	BBPS-Request for ATM PIN Change/ Forced PIN Change	39	132

STA. IGNACIA			
22	BBPS-Request for Bank Certification/Statement of Account for Salary Loan	2	13
23	BBPS-Request for Statement of Account (SOA) by Client	12	41
24	BBPS-Request for Stop Payment Order	0	0
25	BBPS-Salary Loan – Application to Loan Release (MC or Credit to account)	7	44
26	BBPS-Withdrawal – Savings Account	485	2105
27	RS-Incoming Remittance	10	0
28	LPS- Auto Loan Application	2	0
29	LPS- Cash Loan Application	0	0
30	LPS- Commercial Loan Application	4	3
31	LPS- REL Application	0	3
32	LPS-Certificate of Full Payment/Outstanding Balance and Interest Paid (Statement of Account)	1	0
33	LPS-Issuance of Negative Certification	1	0
34	LPS-Release of Collaterals as a Result of Full Payment	0	0
35	LPS-Release of Collaterals via Loan Take-out (Full Payment) By Other Financial Institutions	0	0
36	LPS-Settlement of Loan Obligations by Delinquent Borrowers	0	0
37	ASS-Procurement Process	0	0
38	TIBS-Acceptance of Certificate of Time Deposit (CTD) Placement	24	0
39	TIBS-Account Opening	7	0
40	ASS-Employment verification and other queries	101	0
	TOTAL	2616	20504

#### 43. Branch – Sta. Rosa

Branch – Sta. Rosa		
Citizen Charter Awareness		
CC1. Which of the following describes your awareness of the CC?		
1. I know what a CC is and I saw this office's CC.	128	67.02
2. I know what a CC is but I did not see this office's CC.	21	10.99
3. I learned of the CC only when I saw this office's CC.	31	16.23
4. I do not know what a CC is and I did not see this office's CC.	11	5.76

Branch – Sta. Rosa		
Total	191	100.00
CC2. If aware of CC, would you say that the CC of this office was...?		
1. Easy to see	141	88.68
2. Somewhat easy to see	35	22.01
3. Difficult to see	5	3.14
4. Not visible at all	0	0.00
5. N/A	10	6.29
CC3. If aware of CC, how much did the CC help you in your transaction?		
1. Helped very much	142	89.31
2. Somewhat helped	43	27.04
3. Did not help	1	0.63
4. N/A	5	3.14

Service Quality Dimension	Strongly Agree	Agree	Neither Agree nor Disagree	Disagree	Strongly Disagree	N/A	Total Responses	Overall
Responsiveness	145	45	0	0	0	1	191	100.00%
Reliability	138	52	0	1	0	0	191	99.48%
Access and Facilities	147	42	2	0	0	0	191	98.95%
Communication	145	45	0	0	0	1	191	100.00%
Costs	138	52	0	1	0	0	191	99.48%
Integrity	147	42	2	0	0	0	191	98.95%
Assurance	138	52	0	1	0	0	191	99.48%
Outcome	147	42	2	0	0	0	191	98.95%
Overall	1145	372	6	3	0	2	1528	99.41%

STA. ROSA			
External Services		Responses	Total Transactions
1	BBPS-Acceptance of Deposit	65	7616
2	BBPS-Account Opening	9	113



STA. ROSA			
3	BBPS-Application for Bank Deposit Certification (BDC)	3	0
4	BBPS-ATM Card Replacement	3	5
5	BBPS-Availment of Loan Against Holdout (back-to-back loans)	0	1
6	BBPS-Check Encashment - Current Account	8	1611
7	BBPS-Checkbook Issuance	3	34
8	BBPS-Checkbook Requisition	2	34
9	BBPS-Claim of Remittance Proceeds (For Existing Clients Only) with account from Branch and Passbook withdrawal Slip	0	0
10	BBPS-Closure of a Deposit Account - Withdrawal Slip and Passbook (Less than 30 days with charge of 150)	0	0
11	BBPS-CTD Pre-Termination/Termination	0	0
12	BBPS-CTD Roll-Over/Renewal	0	8
13	BBPS-Domestic Bills Purchase (BP) Initiation/Availment	0	0
14	BBPS-Fund Transfer	0	30
15	BBPS-Payment of Salary Loan	9	93
16	BBPS-Processing of ATM Card Requested by Client	1	63
17	BBPS-Purchase of Manager's Check (MC)	6	39
18	BBPS-Reactivation/ Closure of Dormant Deposit Account	16	66
19	BBPS-Release of Captured Card	4	16
20	BBPS-Releasing/Claiming of ATM Card	7	87
21	BBPS-Request for ATM PIN Change/ Forced PIN Change	0	0
22	BBPS-Request for Bank Certification/Statement of Account for Salary Loan	4	7
23	BBPS-Request for Statement of Account (SOA) by Client	11	50
24	BBPS-Request for Stop Payment Order	0	2
25	BBPS-Salary Loan - Application to Loan Release (MC or Credit to account)	9	68
26	BBPS-Withdrawal - Savings Account	8	678

STA. ROSA			
27	RS-Incoming Remittance	0	0
28	LPS- Auto Loan Application	0	15
29	LPS- Cash Loan Application	0	0
30	LPS- Commercial Loan Application	0	0
31	LPS- REL Application	0	35
32	LPS-Certificate of Full Payment/Outstanding Balance and Interest Paid (Statement of Account)	3	16
33	LPS-Issuance of Negative Certification	0	0
34	LPS-Release of Collaterals as a Result of Full Payment	5	44
35	LPS-Release of Collaterals via Loan Take-out (Full Payment) By Other Financial Institutions	0	0
36	LPS-Settlement of Loan Obligations by Delinquent Borrowers	0	0
37	ASS-Procurement Process	0	10
38	TIBS-Acceptance of Certificate of Time Deposit (CTD) Placement	7	23
39	TIBS-Account Opening	1	23
40	ASS-Employment verification and other queries	0	0
	TOTAL	191	10787

#### 44. Tayabas

Citizen Charter Awareness		
CC1. Which of the following describes your awareness of the CC?		
1. I know what a CC is and I saw this office's CC.	644	99.54
2. I know what a CC is but I did not see this office's CC.	1	0.15
3. I learned of the CC only when I saw this office's CC.	1	0.15
4. I do not know what a CC is and I did not see this office's CC.	1	0.15
Total	647	100.00
CC2. If aware of CC, would you say that the CC of this office was...?		
1. Easy to see	644	99.84
2. Somewhat easy to see	1	0.16
3. Difficult to see	1	0.16
4. Not visible at all	1	0.16
5. N/A	0	0.00

CC3. If aware of CC, how much did the CC help you in your transaction?		
1. Helped very much	646	100.16
2. Somewhat helped	1	0.16
3. Did not help	0	0.00
4. N/A	0	0.00

Service Quality Dimension	Strongly Agree	Agree	Neither Agree nor Disagree	Disagree	Strongly Disagree	N/A	Total Responses	Overall
Responsiveness	645	2	0	0	0	0	647	100.00%
Reliability	647	0	0	0	0	0	647	100.00%
Access and Facilities	643	4	0	0	0	0	647	100.00%
Communication	645	2	0	0	0	0	647	100.00%
Costs	647	0	0	0	0	0	647	100.00%
Integrity	645	2	0	0	0	0	647	100.00%
Assurance	647	0	0	0	0	0	647	100.00%
Outcome	643	4	0	0	0	0	647	100.00%
Overall	5162	14	0	0	0	0	5176	100.00%

TAYABAS			
External Services		Responses	Total Transactions
1	BBPS-Acceptance of Deposit	102	25318
2	BBPS- Account Opening	27	204
3	BBPS-Application for Bank Deposit Certification (BDC)	25	0
4	BBPS-ATM Card Replacement	5	22
5	BBPS-Availment of Loan Against Holdout (back-to-back loans)	0	0
6	BBPS-Check Encashment - Current Account	73	14247
7	BBPS-Checkbook Issuance	41	687
8	BBPS-Checkbook Requisition	14	690
9	BBPS-Claim of Remittance Proceeds (For Existing Clients Only) with account from Branch and Passbook withdrawal Slip	22	2645

TAYABAS			
10	BBPS-Closure of a Deposit Account – Withdrawal Slip and Passbook (Less than 30 days with charge of 150)	16	0
11	BBPS-CTD Pre-Termination/Termination	1	170
12	BBPS-CTD Roll-Over/Renewal	13	548
13	BBPS-Domestic Bills Purchase (BP) Initiation/Availment	1	0
14	BBPS-Fund Transfer	35	4039
15	BBPS-Payment of Salary Loan	4	226
16	BBPS-Processing of ATM Card Requested by Client	12	141
17	BBPS-Purchase of Manager's Check (MC)	28	81
18	BBPS-Reactivation/ Closure of Dormant Deposit Account	21	189
19	BBPS-Release of Captured Card	11	41
20	BBPS-Releasing/Claiming of ATM Card	12	122
21	BBPS-Request for ATM PIN Change/ Forced PIN Change	0	0
22	BBPS-Request for Bank Certification/Statement of Account for Salary Loan	1	5
23	BBPS-Request for Statement of Account (SOA) by Client	25	136
24	BBPS-Request for Stop Payment Order	7	7
25	BBPS-Salary Loan – Application to Loan Release (MC or Credit to account)	31	112
26	BBPS-Withdrawal – Savings Account	43	4353
27	RS-Incoming Remittance	18	0
28	LPS- Auto Loan Application	0	1
29	LPS- Cash Loan Application	1	1
30	LPS- Commercial Loan Application	2	0
31	LPS- REL Application	2	2
32	LPS-Certificate of Full Payment/Outstanding Balance and Interest Paid (Statement of Account)	7	0
33	LPS-Issuance of Negative Certification	0	0
34	LPS-Release of Collaterals as a Result of Full Payment	0	5

TAYABAS			
35	LPS-Release of Collaterals via Loan Take-out (Full Payment) By Other Financial Institutions	0	0
36	LPS-Settlement of Loan Obligations by Delinquent Borrowers	4	0
37	ASS-Procurement Process	1	0
38	TIBS-Acceptance of Certificate of Time Deposit (CTD) Placement	13	0
39	TIBS-Account Opening	5	0
40	ASS-Employment verification and other queries	2	0
	TOTAL	625	53992

#### 45. Branch - Tanay

Branch - Tanay		
Citizen Charter Awareness		
CC1. Which of the following describes your awareness of the CC?		
1. I know what a CC is and I saw this office's CC.	894	82.47
2. I know what a CC is but I did not see this office's CC.	16	1.48
3. I learned of the CC only when I saw this office's CC.	130	11.99
4. I do not know what a CC is and I did not see this office's CC.	44	4.06
Total	1084	100.00
CC2. If aware of CC, would you say that the CC of this office was...?		
1. Easy to see	947	92.48
2. Somewhat easy to see	82	8.01
3. Difficult to see	15	1.46
4. Not visible at all	8	0.78
5. N/A	32	3.13
CC3. If aware of CC, how much did the CC help you in your transaction?		
1. Helped very much	955	93.26
2. Somewhat helped	88	8.59
3. Did not help	2	0.20
4. N/A	39	3.81

Service Quality Dimension	Strongly Agree	Agree	Neither Agree nor Disagree	Disagree	Strongly Disagree	N/A	Total Responses	Overall
Responsiveness	915	160	3	3	0	3	1084	99.44%
Reliability	932	146	3	1	0	2	1084	99.63%
Access and Facilities	935	143	1	1	0	4	1084	99.81%
Communication	915	160	3	3	0	3	1084	99.44%
Costs	932	146	3	1	0	2	1084	99.63%
Integrity	935	143	1	1	0	4	1084	99.81%
Assurance	932	146	3	1	0	2	1084	99.63%
Outcome	935	143	1	1	0	4	1084	99.81%
Overall	7431	1187	18	12	0	24	8672	99.65%

TANAY			
External Services		Responses	Total Transactions
1	BBPS-Acceptance of Deposit	582	58323
2	BBPS-Account Opening	13	341
3	BBPS-Application for Bank Deposit Certification (BDC)	30	0
4	BBPS-ATM Card Replacement	0	18
5	BBPS-Availment of Loan Against Holdout (back-to-back loans)	0	1
6	BBPS-Check Encashment - Current Account	97	6502
7	BBPS-Checkbook Issuance	17	171
8	BBPS-Checkbook Requisition	2	171
9	BBPS-Claim of Remittance Proceeds (For Existing Clients Only) with account from Branch and Passbook withdrawal Slip	3	0
10	BBPS-Closure of a Deposit Account - Withdrawal Slip and Passbook (Less than 30 days with charge of 150)	4	0
11	BBPS-CTD Pre-Termination/Termination	2	1933
12	BBPS-CTD Roll-Over/Renewal	2	1248
13	BBPS-Domestic Bills Purchase (BP) Initiation/Availment	9	222
14	BBPS-Fund Transfer	1	3936



TANAY			
15	BBPS-Payment of Salary Loan	12	86
16	BBPS-Processing of ATM Card Requested by Client	0	128
17	BBPS-Purchase of Manager's Check (MC)	1	190
18	BBPS-Reactivation/ Closure of Dormant Deposit Account	1	128
19	BBPS-Release of Captured Card	6	10
20	BBPS-Releasing/Claiming of ATM Card	8	154
21	BBPS-Request for ATM PIN Change/ Forced PIN Change	0	10
22	BBPS-Request for Bank Certification/Statement of Account for Salary Loan	1	70
23	BBPS-Request for Statement of Account (SOA) by Client	22	1888
24	BBPS-Request for Stop Payment Order	0	1
25	BBPS-Salary Loan – Application to Loan Release (MC or Credit to account)	7	0
26	BBPS-Withdrawal – Savings Account	123	3704
27	RS-Incoming Remittance	1	0
28	LPS- Auto Loan Application	2	9
29	LPS- Cash Loan Application	2	4
30	LPS- Commercial Loan Application	2	1
31	LPS- REL Application	0	1
32	LPS-Certificate of Full Payment/Outstanding Balance and Interest Paid (Statement of Account)	0	0
33	LPS-Issuance of Negative Certification	0	0
34	LPS-Release of Collaterals as a Result of Full Payment	0	0
35	LPS-Release of Collaterals via Loan Take-out (Full Payment) By Other Financial Institutions	0	0
36	LPS-Settlement of Loan Obligations by Delinquent Borrowers	0	0
37	ASS-Procurement Process	0	0
38	TIBS-Acceptance of Certificate of Time Deposit (CTD) Placement	2	0
39	TIBS-Account Opening	0	0
40	ASS-Employment verification and other queries	0	0
	TOTAL	1084	79250

#### 46. Branch – Tanza

Branch – Tanza		
Citizen Charter Awareness		
CC1. Which of the following describes your awareness of the CC?		
1. I know what a CC is and I saw this office's CC.	345	98.85
2. I know what a CC is but I did not see this office's CC.	3	0.86
3. I learned of the CC only when I saw this office's CC.	1	0.29
4. I do not know what a CC is and I did not see this office's CC.	0	0.00
Total	349	100.00
CC2. If aware of CC, would you say that the CC of this office was...?		
1. Easy to see	342	98.84
2. Somewhat easy to see	7	2.02
3. Difficult to see	0	0.00
4. Not visible at all	0	0.00
5. N/A	0	0.00
CC3. If aware of CC, how much did the CC help you in your transaction?		
1. Helped very much	343	99.13
2. Somewhat helped	6	1.73
3. Did not help	0	0.00
4. N/A	0	0.00

Service Quality Dimension	Strongly Agree	Agree	Neither Agree nor Disagree	Disagree	Strongly Disagree	N/A	Total Responses	Overall
Responsiveness	342	6	0	1	0	0	349	99.71%
Reliability	341	7	0	1	0	0	349	99.71%
Access and Facilities	341	7	0	1	0	0	349	99.71%
Communication	342	6	0	1	0	0	349	99.71%
Costs	341	7	0	1	0	0	349	99.71%
Integrity	341	7	0	1	0	0	349	99.71%
Assurance	341	7	0	1	0	0	349	99.71%
Outcome	341	7	0	1	0	0	349	99.71%
Overall	2730	54	0	8	0	0	2792	99.71%

TANZA			
External Services		Responses	Total Transactions
1	BBPS-Acceptance of Deposit	60	18830
2	BBPS-Account Opening	6	225
3	BBPS-Application for Bank Deposit Certification (BDC)	10	0
4	BBPS-ATM Card Replacement	14	33
5	BBPS-Availment of Loan Against Holdout (back-to-back loans)	2	0
6	BBPS-Check Encashment - Current Account	11	2411
7	BBPS-Checkbook Issuance	3	219
8	BBPS-Checkbook Requisition	3	243
9	BBPS-Claim of Remittance Proceeds (For Existing Clients Only) with account from Branch and Passbook withdrawal Slip	0	0
10	BBPS-Closure of a Deposit Account - Withdrawal Slip and Passbook (Less than 30 days with charge of 150)	2	0
11	BBPS-CTD Pre-Termination/Termination	1	0
12	BBPS-CTD Roll-Over/Renewal	4	768
13	BBPS-Domestic Bills Purchase (BP) Initiation/ Availment	0	0
14	BBPS-Fund Transfer	14	358
15	BBPS-Payment of Salary Loan	21	6000
16	BBPS-Processing of ATM Card Requested by Client	8	87
17	BBPS-Purchase of Manager's Check (MC)	12	401
18	BBPS-Reactivation/ Closure of Dormant Deposit Account	14	217
19	BBPS-Release of Captured Card	6	9
20	BBPS-Releasing/Claiming of ATM Card	13	146
21	BBPS-Request for ATM PIN Change/ Forced PIN Change	4	4
22	BBPS-Request for Bank Certification/Statement of Account for Salary Loan	9	30
23	BBPS-Request for Statement of Account (SOA) by Client	11	34
24	BBPS-Request for Stop Payment Order	0	0
25	BBPS-Salary Loan - Application to Loan Release (MC or Credit to account)	18	140

TANZA			
26	BBPS-Withdrawal – Savings Account	27	1546
27	RS-Incoming Remittance	0	0
28	LPS- Auto Loan Application	3	3
29	LPS- Cash Loan Application	1	0
30	LPS- Commercial Loan Application	0	0
31	LPS- REL Application	0	0
32	LPS-Certificate of Full Payment/Outstanding Balance and Interest Paid (Statement of Account)	12	36
33	LPS-Issuance of Negative Certification	0	0
34	LPS-Release of Collaterals as a Result of Full Payment	0	0
35	LPS-Release of Collaterals via Loan Take-out (Full Payment) By Other Financial Institutions	30	30
36	LPS-Settlement of Loan Obligations by Delinquent Borrowers	5	5
37	ASS-Procurement Process	0	0
38	TIBS-Acceptance of Certificate of Time Deposit (CTD) Placement	12	35
39	TIBS-Account Opening	1	0
40	ASS-Employment verification and other queries	0	0
	TOTAL	337	31810

#### 47. Branch – Tayabas

Branch – Tayabas		
Citizen Charter Awareness		
CC1. Which of the following describes your awareness of the CC?		
1. I know what a CC is and I saw this office's CC.	432	63.62
2. I know what a CC is but I did not see this office's CC.	99	14.58
3. I learned of the CC only when I saw this office's CC.	118	17.38
4. I do not know what a CC is and I did not see this office's CC.	30	4.42
Total	679	100.00
CC2. If aware of CC, would you say that the CC of this office was...?		
1. Easy to see	488	88.73
2. Somewhat easy to see	169	30.73
3. Difficult to see	4	0.73

4. Not visible at all	2	0.36
5. N/A	16	2.91
CC3. If aware of CC, how much did the CC help you in your transaction?		
1. Helped very much	528	96.00
2. Somewhat helped	131	23.82
3. Did not help	2	0.36
4. N/A	18	3.27

Service Quality Dimension	Strongly Agree	Agree	Neither Agree nor Disagree	Disagree	Strongly Disagree	N/A	Total Responses	Overall
Responsiveness	448	221	5	2	2	1	679	98.67%
Reliability	469	208	1	0	0	1	679	99.85%
Access and Facilities	449	222	5	2	0	1	679	98.97%
Communication	448	221	5	2	2	1	679	98.67%
Costs	469	208	1	0	0	1	679	99.85%
Integrity	449	222	5	2	0	1	679	98.97%
Assurance	469	208	1	0	0	1	679	99.85%
Outcome	449	222	5	2	0	1	679	98.97%
Overall	3650	1732	28	10	4	8	5432	99.23%

TAYABAS			
External Services		Responses	Total Transactions
1	BBPS-Acceptance of Deposit	102	25318
2	BBPS-Account Opening	27	204
3	BBPS-Application for Bank Deposit Certification (BDC)	25	0
4	BBPS-ATM Card Replacement	5	22
5	BBPS-Availment of Loan Against Holdout (back-to-back loans)	0	0
6	BBPS-Check Encashment - Current Account	73	14247
7	BBPS-Checkbook Issuance	41	687
8	BBPS-Checkbook Requisition	14	690



TAYABAS			
9	BBPS-Claim of Remittance Proceeds (For Existing Clients Only) with account from Branch and Passbook withdrawal Slip	22	2645
10	BBPS-Closure of a Deposit Account – Withdrawal Slip and Passbook (Less than 30 days with charge of 150)	16	0
11	BBPS-CTD Pre-Termination/Termination	1	170
12	BBPS-CTD Roll-Over/Renewal	13	548
13	BBPS-Domestic Bills Purchase (BP) Initiation/Availment	1	0
14	BBPS-Fund Transfer	35	4039
15	BBPS-Payment of Salary Loan	4	226
16	BBPS-Processing of ATM Card Requested by Client	12	141
17	BBPS-Purchase of Manager's Check (MC)	28	81
18	BBPS-Reactivation/ Closure of Dormant Deposit Account	21	189
19	BBPS-Release of Captured Card	11	41
20	BBPS-Releasing/Claiming of ATM Card	12	122
21	BBPS-Request for ATM PIN Change/ Forced PIN Change	0	0
22	BBPS-Request for Bank Certification/Statement of Account for Salary Loan	1	5
23	BBPS-Request for Statement of Account (SOA) by Client	25	136
24	BBPS-Request for Stop Payment Order	7	7
25	BBPS-Salary Loan – Application to Loan Release (MC or Credit to account)	31	112
26	BBPS-Withdrawal – Savings Account	43	4353
27	RS-Incoming Remittance	18	0
28	LPS- Auto Loan Application	0	1
29	LPS- Cash Loan Application	1	1
30	LPS- Commercial Loan Application	2	0
31	LPS- REL Application	2	2
32	LPS-Certificate of Full Payment/Outstanding Balance and Interest Paid (Statement of Account)	7	0
33	LPS-Issuance of Negative Certification	0	0



TAYABAS			
34	LPS-Release of Collaterals as a Result of Full Payment	0	5
35	LPS-Release of Collaterals via Loan Take-out (Full Payment) By Other Financial Institutions	0	0
36	LPS-Settlement of Loan Obligations by Delinquent Borrowers	4	0
37	ASS-Procurement Process	1	0
38	TIBS-Acceptance of Certificate of Time Deposit (CTD) Placement	13	0
39	TIBS-Account Opening	5	0
40	ASS-Employment verification and other queries	2	0
	TOTAL	679	53992

#### 48. Branch - Tiaong

Branch - Tiaong		
Citizen Charter Awareness		
CC1. Which of the following describes your awareness of the CC?		
1. I know what a CC is and I saw this office's CC.	95	41.13
2. I know what a CC is but I did not see this office's CC.	2	0.87
3. I learned of the CC only when I saw this office's CC.	105	45.45
4. I do not know what a CC is and I did not see this office's CC.	29	12.55
Total	231	100.00
CC2. If aware of CC, would you say that the CC of this office was...?		
1. Easy to see	161	80.50
2. Somewhat easy to see	36	18.00
3. Difficult to see	3	1.50
4. Not visible at all	2	1.00
5. N/A	29	14.50
CC3. If aware of CC, how much did the CC help you in your transaction?		
1. Helped very much	129	64.50
2. Somewhat helped	67	33.50
3. Did not help	3	1.50
4. N/A	32	16.00

Service Quality Dimension	Strongly Agree	Agree	Neither Agree nor Disagree	Disagree	Strongly Disagree	N/A	Total Responses	Overall
Responsiveness	127	102	0	2	0	0	231	99.13%
Reliability	147	80	0	0	1	3	231	99.56%
Access and Facilities	143	82	1	0	0	5	231	99.56%
Communication	127	102	0	2	0	0	231	99.13%
Costs	147	80	0	0	1	3	231	99.56%
Integrity	143	82	1	0	0	5	231	99.56%
Assurance	147	80	0	0	1	3	231	99.56%
Outcome	143	82	1	0	0	5	231	99.56%
Overall	1124	690	3	4	3	24	1848	99.45%

TIAONG			
External Services		Responses	Total Transactions
1	BBPS-Acceptance of Deposit	19	16264
2	BBPS-Account Opening	12	361
3	BBPS-Application for Bank Deposit Certification (BDC)	7	0
4	BBPS-ATM Card Replacement	9	23
5	BBPS-Availment of Loan Against Holdout (back-to-back loans)	2	0
6	BBPS-Check Encashment - Current Account	4	2766
7	BBPS-Checkbook Issuance	1	105
8	BBPS-Checkbook Requisition	11	105
9	BBPS-Claim of Remittance Proceeds (For Existing Clients Only) with account from Branch and Passbook withdrawal Slip	0	0
10	BBPS-Closure of a Deposit Account - Withdrawal Slip and Passbook (Less than 30 days with charge of 150)	0	0
11	BBPS-CTD Pre-Termination/Termination	18	25
12	BBPS-CTD Roll-Over/Renewal	1	92
13	BBPS-Domestic Bills Purchase (BP) Initiation/Availment	0	0

TIAONG			
14	BBPS-Fund Transfer	8	1
15	BBPS-Payment of Salary Loan	2	176
16	BBPS-Processing of ATM Card Requested by Client	7	185
17	BBPS-Purchase of Manager's Check (MC)	1	20
18	BBPS-Reactivation/ Closure of Dormant Deposit Account	9	102
19	BBPS-Release of Captured Card	8	21
20	BBPS-Releasing/Claiming of ATM Card	14	178
21	BBPS-Request for ATM PIN Change/ Forced PIN Change	6	34
22	BBPS-Request for Bank Certification/Statement of Account for Salary Loan	8	21
23	BBPS-Request for Statement of Account (SOA) by Client	14	79
24	BBPS-Request for Stop Payment Order	1	1
25	BBPS-Salary Loan – Application to Loan Release (MC or Credit to account)	10	108
26	BBPS-Withdrawal – Savings Account	13	2469
27	RS-Incoming Remittance	0	0
28	LPS- Auto Loan Application	1	0
29	LPS- Cash Loan Application	0	0
30	LPS- Commercial Loan Application	0	1
31	LPS- REL Application	0	0
32	LPS-Certificate of Full Payment/Outstanding Balance and Interest Paid (Statement of Account)	11	0
33	LPS-Issuance of Negative Certification	0	0
34	LPS-Release of Collaterals as a Result of Full Payment	0	0
35	LPS-Release of Collaterals via Loan Take-out (Full Payment) By Other Financial Institutions	0	0
36	LPS-Settlement of Loan Obligations by Delinquent Borrowers	0	0
37	ASS-Procurement Process	0	0
38	TIBS-Acceptance of Certificate of Time Deposit (CTD) Placement	17	0
39	TIBS-Account Opening	0	0

TIAONG			
40	ASS-Employment verification and other queries	0	0
	TOTAL	231	23137

#### 49. Branch - Tuburan

Branch - Tuburan		
Citizen Charter Awareness		
CC1. Which of the following describes your awareness of the CC?		
1. I know what a CC is and I saw this office's CC.	30	15.38
2. I know what a CC is but I did not see this office's CC.	2	1.03
3. I learned of the CC only when I saw this office's CC.	162	83.08
4. I do not know what a CC is and I did not see this office's CC.	1	0.51
Total	195	100.00
CC2. If aware of CC, would you say that the CC of this office was...?		
1. Easy to see	90	46.88
2. Somewhat easy to see	104	54.17
3. Difficult to see	0	0.00
4. Not visible at all	0	0.00
5. N/A	1	0.52
CC3. If aware of CC, how much did the CC help you in your transaction?		
1. Helped very much	35	18.23
2. Somewhat helped	104	54.17
3. Did not help	55	28.65
4. N/A	1	0.52

Service Quality Dimension	Strongly Agree	Agree	Neither Agree nor Disagree	Disagree	Strongly Disagree	N/A	Total Responses	Overall
Responsiveness	115	76	3	1	0	0	195	97.95%
Reliability	119	74	2	0	0	0	195	98.97%
Access and Facilities	121	71	3	0	0	0	195	98.46%

Communication	115	76	3	1	0	0	195	97.95%
Costs	119	74	2	0	0	0	195	98.97%
Integrity	121	71	3	0	0	0	195	98.46%
Assurance	119	74	2	0	0	0	195	98.97%
Outcome	121	71	3	0	0	0	195	98.46%
Overall	950	587	21	2	0	0	1560	98.53%

TUBURAN			
External Services		Responses	Total Transactions
1	BBPS-Acceptance of Deposit	80	907
2	BBPS-Account Opening	30	445
3	BBPS-Application for Bank Deposit Certification (BDC)	1	51
4	BBPS-ATM Card Replacement	0	24
5	BBPS-Availment of Loan Against Holdout (back-to-back loans)	0	0
6	BBPS-Check Encashment - Current Account	5	7501
7	BBPS-Checkbook Issuance	2	398
8	BBPS-Checkbook Requisition	3	127
9	BBPS-Claim of Remittance Proceeds (For Existing Clients Only) with account from Branch and Passbook withdrawal Slip	1	0
10	BBPS-Closure of a Deposit Account - Withdrawal Slip and Passbook (Less than 30 days with charge of 150)	0	0
11	BBPS-CTD Pre-Termination/Termination	0	0
12	BBPS-CTD Roll-Over/Renewal	0	8
13	BBPS-Domestic Bills Purchase (BP) Initiation/Availment	0	0
14	BBPS-Fund Transfer	2	0
15	BBPS-Payment of Salary Loan	0	60
16	BBPS-Processing of ATM Card Requested by Client	0	200
17	BBPS-Purchase of Manager's Check (MC)	7	69
18	BBPS-Reactivation/ Closure of Dormant Deposit Account	14	15
19	BBPS-Release of Captured Card	3	2
20	BBPS-Releasing/Claiming of ATM Card	19	17

TUBURAN			
21	BBPS-Request for ATM PIN Change/ Forced PIN Change	0	0
22	BBPS-Request for Bank Certification/Statement of Account for Salary Loan	1	1
23	BBPS-Request for Statement of Account (SOA) by Client	3	3
24	BBPS-Request for Stop Payment Order	0	6
25	BBPS-Salary Loan – Application to Loan Release (MC or Credit to account)	0	0
26	BBPS-Withdrawal – Savings Account	22	325
27	RS-Incoming Remittance	0	93
28	LPS- Auto Loan Application	0	0
29	LPS- Cash Loan Application	0	0
30	LPS- Commercial Loan Application	0	0
31	LPS- REL Application	0	0
32	LPS-Certificate of Full Payment/Outstanding Balance and Interest Paid (Statement of Account)	1	5
33	LPS-Issuance of Negative Certification	0	0
34	LPS-Release of Collaterals as a Result of Full Payment	0	0
35	LPS-Release of Collaterals via Loan Take-out (Full Payment) By Other Financial Institutions	0	0
36	LPS-Settlement of Loan Obligations by Delinquent Borrowers	0	0
37	ASS-Procurement Process	0	0
38	TIBS-Acceptance of Certificate of Time Deposit (CTD) Placement	0	6
39	TIBS-Account Opening	1	0
40	ASS-Employment verification and other queries	0	0
	TOTAL	195	10263

## C.2 UCBPS BRANCH LITES

### 1. Branch Lite – Bacnotan

Branch Lite – Bacnotan		
Citizen Charter Awareness	Response s	%
CC1. Which of the following describes your awareness of the CC?		



Branch Lite – Bacnotan		
1. I know what a CC is and I saw this office's CC.	79	97.53
2. I know what a CC is but I did not see this office's CC.	0	0.00
3. I learned of the CC only when I saw this office's CC.	1	1.23
4. I do not know what a CC is and I did not see this office's CC.	1	1.23
Total	81	100.00
CC2. If aware of CC, would you say that the CC of this office was...?		
1. Easy to see	80	100.00
2. Somewhat easy to see	0	0.00
3. Difficult to see	0	0.00
4. Not visible at all	0	0.00
5. N/A	1	1.25
CC3. If aware of CC, how much did the CC help you in your transaction?		
1. Helped very much	80	100.00
2. Somewhat helped	0	0.00
3. Did not help	0	0.00
4. N/A	1	1.25

Service Quality Dimension	Strongly Agree	Agree	Neither Agree nor Disagree	Disagree	Strongly Disagree	N/A	Total Responses	Overall
Responsiveness	78	3	0	0	0	0	81	100.00%
Reliability	79	2	0	0	0	0	81	100.00%
Access and Facilities	78	3	0	0	0	0	81	100.00%
Communication	79	2	0	0	0	0	81	100.00%
Costs	79	2	0	0	0	0	81	100.00%
Integrity	79	2	0	0	0	0	81	100.00%
Assurance	79	2	0	0	0	0	81	100.00%
Outcome	79	2	0	0	0	0	81	100.00%
Overall	630	18	0	0	0	0	648	100.00%

BACNOTAN BL			
External Services		Responses	Total Transactions
1	BBPS–Acceptance of Deposit	41	4513
2	BBPS–Account Opening	2	266
3	BBPS–Application for Bank Deposit Certification (BDC)	0	0
4	BBPS–ATM Card Replacement	1	0

# BACNOTAN BL

5	BBPS-Availment of Loan Against Holdout (back-to-back loans)	0	0
6	BBPS-Check Encashment - Current Account	6	2703
7	BBPS-Checkbook Issuance	5	757
8	BBPS-Checkbook Requisition	0	63
9	BBPS-Claim of Remittance Proceeds (For Existing Clients Only) with account from Branch and Passbook withdrawal Slip	0	0
10	BBPS-Closure of a Deposit Account - Withdrawal Slip and Passbook (Less than 30 days with charge of 150)	0	0
11	BBPS-CTD Pre-Termination/Termination	0	9
12	BBPS-CTD Roll-Over/Renewal	1	1
13	BBPS-Domestic Bills Purchase (BP) Initiation/Availment	0	0
14	BBPS-Fund Transfer	0	0
15	BBPS-Payment of Salary Loan	1	3289
16	BBPS-Processing of ATM Card Requested by Client	0	0
17	BBPS-Purchase of Manager's Check (MC)	0	0
18	BBPS-Reactivation/ Closure of Dormant Deposit Account	0	12
19	BBPS-Release of Captured Card	0	25
20	BBPS-Releasing/Claiming of ATM Card	5	25
21	BBPS-Request for ATM PIN Change/ Forced PIN Change	0	0
22	BBPS-Request for Bank Certification/Statement of Account for Salary Loan	0	0
23	BBPS-Request for Statement of Account (SOA) by Client	1	26
24	BBPS-Request for Stop Payment Order	0	0
25	BBPS-Salary Loan - Application to Loan Release (MC or Credit to account)	11	3571
26	BBPS-Withdrawal - Savings Account	5	652
27	RS-Incoming Remittance	0	0
28	LPS- Auto Loan Application	0	0
29	LPS- Cash Loan Application	0	0

BACNOTAN BL			
30	LPS- Commercial Loan Application	0	0
31	LPS- REL Application	0	0
32	LPS-Certificate of Full Payment/Outstanding Balance and Interest Paid (Statement of Account)	2	0
33	LPS-Issuance of Negative Certification	0	0
34	LPS-Release of Collaterals as a Result of Full Payment	0	0
35	LPS-Release of Collaterals via Loan Take-out (Full Payment) By Other Financial Institutions	0	0
36	LPS-Settlement of Loan Obligations by Delinquent Borrowers	0	0
37	ASS-Procurement Process	0	0
38	TIBS-Acceptance of Certificate of Time Deposit (CTD) Placement	0	0
39	TIBS-Account Opening	0	0
40	ASS-Employment verification and other queries	0	0
	TOTAL	81	15912

## 2. Branch Lite - Calapan

Branch Lite - Calapan			
Citizen Charter Awareness		Response s	%
CC1. Which of the following describes your awareness of the CC?			
1. I know what a CC is and I saw this office's CC.		104	77.04
2. I know what a CC is but I did not see this office's CC.		1	0.74
3. I learned of the CC only when I saw this office's CC.		1	0.74
4. I do not know what a CC is and I did not see this office's CC.		29	21.48
Total		135	100.00
CC2. If aware of CC, would you say that the CC of this office was...?			
1. Easy to see		96	91.43
2. Somewhat easy to see		9	8.57
3. Difficult to see		1	0.95
4. Not visible at all		21	20.00
5. N/A		8	7.62
CC3. If aware of CC, how much did the CC help you in your transaction?			
1. Helped very much		102	97.14

2. Somewhat helped	4	3.81
3. Did not help	0	0.00
4. N/A	29	27.62

Service Quality Dimension	Strongly Agree	Agree	Neither Agree nor Disagree	Disagree	Strongly Disagree	N/A	Total Responses	Overall
Responsiveness	115	20	0	0	0	0	135	100.00%
Reliability	117	18	0	0	0	0	135	100.00%
Access and Facilities	115	20	0	0	0	0	135	100.00%
Communication	117	18	0	0	0	0	135	100.00%
Costs	115	20	0	0	0	0	135	100.00%
Integrity	117	18	0	0	0	0	135	100.00%
Assurance	117	18	0	0	0	0	135	100.00%
Outcome	115	20	0	0	0	0	135	100.00%
Overall	928	152	0	0	0	0	1080	100.00%

CALAPAN BL			
External Services		Responses	Total Transactions
1	BBPS-Acceptance of Deposit	17	10
2	BBPS-Account Opening	6	6
3	BBPS-Application for Bank Deposit Certification (BDC)	0	0
4	BBPS-ATM Card Replacement	0	0
5	BBPS-Availment of Loan Against Holdout (back-to-back loans)	0	0
6	BBPS-Check Encashment - Current Account	0	0
7	BBPS-Checkbook Issuance	0	0
8	BBPS-Checkbook Requisition	0	0
9	BBPS-Claim of Remittance Proceeds (For Existing Clients Only) with account from Branch and Passbook withdrawal Slip	0	0
10	BBPS-Closure of a Deposit Account - Withdrawal Slip and Passbook (Less than 30 days with charge of 150)	0	0
11	BBPS-CTD Pre-Termination/Termination	0	0
12	BBPS-CTD Roll-Over/Renewal	0	0

CALAPAN BL			
13	BBPS-Domestic Bills Purchase (BP) Initiation/ Availment	0	0
14	BBPS-Fund Transfer	0	0
15	BBPS-Payment of Salary Loan	26	23
16	BBPS-Processing of ATM Card Requested by Client	0	8
17	BBPS-Purchase of Manager's Check (MC)	0	0
18	BBPS-Reactivation/ Closure of Dormant Deposit Account	0	0
19	BBPS-Release of Captured Card	0	0
20	BBPS-Releasing/Claiming of ATM Card	9	0
21	BBPS-Request for ATM PIN Change/ Forced PIN Change	1	0
22	BBPS-Request for Bank Certification/Statement of Account for Salary Loan	0	0
23	BBPS-Request for Statement of Account (SOA) by Client	1	1
24	BBPS-Request for Stop Payment Order	0	0
25	BBPS-Salary Loan – Application to Loan Release (MC or Credit to account)	17	23
26	BBPS-Withdrawal – Savings Account	56	51
27	RS-Incoming Remittance	0	0
28	LPS- Auto Loan Application	0	0
29	LPS- Cash Loan Application	0	0
30	LPS- Commercial Loan Application	0	0
31	LPS- REL Application	0	0
32	LPS-Certificate of Full Payment/Outstanding Balance and Interest Paid (Statement of Account)	0	0
33	LPS-Issuance of Negative Certification	0	0
34	LPS-Release of Collaterals as a Result of Full Payment	0	0
35	LPS-Release of Collaterals via Loan Take-out (Full Payment) By Other Financial Institutions	0	0
36	LPS-Settlement of Loan Obligations by Delinquent Borrowers	0	0
37	ASS-Procurement Process	0	0
38	TIBS-Acceptance of Certificate of Time Deposit (CTD) Placement	0	0

CALAPAN BL			
39	TIBS-Account Opening	0	0
40	ASS-Employment verification and other queries	0	0
	TOTAL	135	122

### 3. Branch Lite - Daraga

Branch Lite - Daraga		
Citizen Charter Awareness	Response s	%
CC1. Which of the following describes your awareness of the CC?		
1. I know what a CC is and I saw this office's CC.	163	80.30
2. I know what a CC is but I did not see this office's CC.	4	1.97
3. I learned of the CC only when I saw this office's CC.	31	15.27
4. I do not know what a CC is and I did not see this office's CC.	5	2.46
Total	203	100.00
CC2. If aware of CC, would you say that the CC of this office was...?		
1. Easy to see	181	93.30
2. Somewhat easy to see	14	7.22
3. Difficult to see	2	1.03
4. Not visible at all	1	0.52
5. N/A	5	2.58
CC3. If aware of CC, how much did the CC help you in your transaction?		
1. Helped very much	173	89.18
2. Somewhat helped	22	11.34
3. Did not help	1	0.52
4. N/A	7	3.61

Service Quality Dimension	Strongly Agree	Agree	Neither Agree nor Disagree	Disagree	Strongly Disagree	N/A	Total Responses	Overall
Responsiveness	161	41	0	1	0	0	203	99.51%
Reliability	175	28	0	0	0	0	203	100.00%
Access and Facilities	161	41	0	1	0	0	203	99.51%
Communication	162	40	1	0	0	0	203	99.51%
Costs	175	28	0	0	0	0	203	100.00%
Integrity	161	41	0	1	0	0	203	99.51%



Assurance	175	28	0	0	0	0	203	100.00%
Outcome	175	28	0	0	0	0	203	100.00%
Overall	1345	275	1	3	0	0	1624	99.75%

DARAGA BL			
External Services		Responses	Total Transactions
1	BBPS-Acceptance of Deposit	71	3983
2	BBPS-Account Opening	4	95
3	BBPS-Application for Bank Deposit Certification (BDC)	1	0
4	BBPS-ATM Card Replacement	1	2
5	BBPS-Availment of Loan Against Holdout (back-to-back loans)	0	0
6	BBPS-Check Encashment - Current Account	20	441
7	BBPS-Checkbook Issuance	5	64
8	BBPS-Checkbook Requisition	2	64
9	BBPS-Claim of Remittance Proceeds (For Existing Clients Only) with account from Branch and Passbook withdrawal Slip	0	0
10	BBPS-Closure of a Deposit Account - Withdrawal Slip and Passbook (Less than 30 days with charge of 150)	1	0
11	BBPS-CTD Pre-Termination/Termination	0	0
12	BBPS-CTD Roll-Over/Renewal	0	2
13	BBPS-Domestic Bills Purchase (BP) Initiation/Availment	0	0
14	BBPS-Fund Transfer	2	0
15	BBPS-Payment of Salary Loan	8	2935
16	BBPS-Processing of ATM Card Requested by Client	0	0
17	BBPS-Purchase of Manager's Check (MC)	0	3
18	BBPS-Reactivation/ Closure of Dormant Deposit Account	1	3
19	BBPS-Release of Captured Card	1	16
20	BBPS-Releasing/Claiming of ATM Card	4	88
21	BBPS-Request for ATM PIN Change/ Forced PIN Change	0	0

DARAGA BL			
22	BBPS-Request for Bank Certification/Statement of Account for Salary Loan	0	13
23	BBPS-Request for Statement of Account (SOA) by Client	5	0
24	BBPS-Request for Stop Payment Order	0	0
25	BBPS-Salary Loan – Application to Loan Release (MC or Credit to account)	5	96
26	BBPS-Withdrawal – Savings Account	47	414
27	RS-Incoming Remittance	0	0
28	LPS- Auto Loan Application	2	0
29	LPS- Cash Loan Application	17	0
30	LPS- Commercial Loan Application	0	0
31	LPS- REL Application	1	0
32	LPS-Certificate of Full Payment/Outstanding Balance and Interest Paid (Statement of Account)	0	13
33	LPS-Issuance of Negative Certification	0	0
34	LPS-Release of Collaterals as a Result of Full Payment	0	0
35	LPS-Release of Collaterals via Loan Take-out (Full Payment) By Other Financial Institutions	0	0
36	LPS-Settlement of Loan Obligations by Delinquent Borrowers	0	0
37	ASS-Procurement Process	0	0
38	TIBS-Acceptance of Certificate of Time Deposit (CTD) Placement	0	2
39	TIBS-Account Opening	1	0
40	ASS-Employment verification and other queries	0	0
	TOTAL	199	8234

#### 4. Branch Lite – Gandara

Branch Lite – Gandara		
Citizen Charter Awareness	Response s	%
CC1. Which of the following describes your awareness of the CC?		
1. I know what a CC is and I saw this office's CC.	42	95.45
2. I know what a CC is but I did not see this office's CC.	0	0.00
3. I learned of the CC only when I saw this office's CC.	2	4.55

Branch Lite - Gandara		
4. I do not know what a CC is and I did not see this office's CC.	0	0.00
Total	44	100.00
CC2. If aware of CC, would you say that the CC of this office was...?		
1. Easy to see	41	93.18
2. Somewhat easy to see	3	6.82
3. Difficult to see	0	0.00
4. Not visible at all	0	0.00
5. N/A	0	0.00
CC3. If aware of CC, how much did the CC help you in your transaction?		
1. Helped very much	43	97.73
2. Somewhat helped	1	2.27
3. Did not help	0	0.00
4. N/A	0	0.00

Service Quality Dimension	Strongly Agree	Agree	Neither Agree nor Disagree	Disagree	Strongly Disagree	N/A	Total Responses	Overall
Responsiveness	32	12	0	0	0	0	44	100.00%
Reliability	37	7	0	0	0	0	44	100.00%
Access and Facilities	36	4	0	0	0	0	40	100.00%
Communication	32	12	0	0	0	0	44	100.00%
Costs	35	5	0	0	0	0	40	100.00%
Integrity	32	12	0	0	0	0	44	100.00%
Assurance	36	4	0	0	0	0	40	100.00%
Outcome	32	12	0	0	0	0	44	100.00%
Overall	272	68	0	0	0	0	340	100.00%

GANDARA BL			
External Services		Responses	Total Transactions
1	BBPS-Acceptance of Deposit	40	3874
2	BBPS-Account Opening	0	97
3	BBPS-Application for Bank Deposit Certification (BDC)	0	0
4	BBPS-ATM Card Replacement	0	0

GANDARA BL			
5	BBPS-Availment of Loan Against Holdout (back-to-back loans)	0	0
6	BBPS-Check Encashment - Current Account	1	560
7	BBPS-Checkbook Issuance	0	93
8	BBPS-Checkbook Requisition	0	93
9	BBPS-Claim of Remittance Proceeds (For Existing Clients Only) with account from Branch and Passbook withdrawal Slip	0	6
10	BBPS-Closure of a Deposit Account - Withdrawal Slip and Passbook (Less than 30 days with charge of 150)	0	0
11	BBPS-CTD Pre-Termination/Termination	0	0
12	BBPS-CTD Roll-Over/Renewal	0	0
13	BBPS-Domestic Bills Purchase (BP) Initiation/Availment	0	0
14	BBPS-Fund Transfer	0	6
15	BBPS-Payment of Salary Loan	0	3
16	BBPS-Processing of ATM Card Requested by Client	0	64
17	BBPS-Purchase of Manager's Check (MC)	0	1
18	BBPS-Reactivation/ Closure of Dormant Deposit Account	0	3
19	BBPS-Release of Captured Card	0	7
20	BBPS-Releasing/Claiming of ATM Card	0	64
21	BBPS-Request for ATM PIN Change/ Forced PIN Change	1	0
22	BBPS-Request for Bank Certification/Statement of Account for Salary Loan	0	6
23	BBPS-Request for Statement of Account (SOA) by Client	0	5
24	BBPS-Request for Stop Payment Order	0	2
25	BBPS-Salary Loan - Application to Loan Release (MC or Credit to account)	0	17
26	BBPS-Withdrawal - Savings Account	1	1247
27	RS-Incoming Remittance	0	0
28	LPS- Auto Loan Application	0	0
29	LPS- Cash Loan Application	0	0

GANDARA BL			
30	LPS- Commercial Loan Application	0	0
31	LPS- REL Application	0	0
32	LPS-Certificate of Full Payment/Outstanding Balance and Interest Paid (Statement of Account)	0	5
33	LPS-Issuance of Negative Certification	0	0
34	LPS-Release of Collaterals as a Result of Full Payment	0	0
35	LPS-Release of Collaterals via Loan Take-out (Full Payment) By Other Financial Institutions	0	0
36	LPS-Settlement of Loan Obligations by Delinquent Borrowers	0	0
37	ASS-Procurement Process	0	2
38	TIBS-Acceptance of Certificate of Time Deposit (CTD) Placement	0	1
39	TIBS-Account Opening	1	97
40	ASS-Employment verification and other queries	0	0
	TOTAL	44	6253

## 5. Branch Lite - Ilagan

Branch Lite - Ilagan		
Citizen Charter Awareness	Responses	%
CC1. Which of the following describes your awareness of the CC?		
1. I know what a CC is and I saw this office's CC.	1	3.70
2. I know what a CC is but I did not see this office's CC.	0	0.00
3. I learned of the CC only when I saw this office's CC.	26	96.30
4. I do not know what a CC is and I did not see this office's CC.	0	0.00
Total	27	100.00
CC2. If aware of CC, would you say that the CC of this office was...?		
1. Easy to see	20	74.07
2. Somewhat easy to see	7	25.93
3. Difficult to see	0	0.00
4. Not visible at all	0	0.00
5. N/A	0	0.00
CC3. If aware of CC, how much did the CC help you in your transaction?		
1. Helped very much	18	66.67

2. Somewhat helped	9	33.33
3. Did not help	0	0.00
4. N/A	0	0.00

Service Quality Dimension	Strongly Agree	Agree	Neither Agree nor Disagree	Disagree	Strongly Disagree	N/A	Total Responses	Overall
Responsiveness	27	0	0	0	0	0	27	100.00%
Reliability	27	0	0	0	0	0	27	100.00%
Access and Facilities	26	1	0	0	0	0	27	100.00%
Communication	27	0	0	0	0	0	27	100.00%
Costs	25	2	0	0	0	0	27	100.00%
Integrity	27	0	0	0	0	0	27	100.00%
Assurance	26	1	0	0	0	0	27	100.00%
Outcome	27	0	0	0	0	0	27	100.00%
Overall	212	4	0	0	0	0	216	100.00%

ILAGAN BL			
External Services		Responses	Total Transactions
1	BBPS-Acceptance of Deposit	3	250
2	BBPS-Account Opening	5	93
3	BBPS-Application for Bank Deposit Certification (BDC)	0	0
4	BBPS-ATM Card Replacement	0	0
5	BBPS-Availment of Loan Against Holdout (back-to-back loans)	0	0
6	BBPS-Check Encashment - Current Account	0	0
7	BBPS-Checkbook Issuance	0	0
8	BBPS-Checkbook Requisition	0	0
9	BBPS-Claim of Remittance Proceeds (For Existing Clients Only) with account from Branch and Passbook withdrawal Slip	0	0
10	BBPS-Closure of a Deposit Account - Withdrawal Slip and Passbook (Less than 30 days with charge of 150)	0	0
11	BBPS-CTD Pre-Termination/Termination	0	0



ILAGAN BL			
12	BBPS-CTD Roll-Over/Renewal	3	6
13	BBPS-Domestic Bills Purchase (BP) Initiation/ Availment	0	0
14	BBPS-Fund Transfer	0	0
15	BBPS-Payment of Salary Loan	1	352
16	BBPS-Processing of ATM Card Requested by Client	0	4
17	BBPS-Purchase of Manager's Check (MC)	0	1
18	BBPS-Reactivation/ Closure of Dormant Deposit Account	2	52
19	BBPS-Release of Captured Card	0	2
20	BBPS-Releasing/Claiming of ATM Card	0	4
21	BBPS-Request for ATM PIN Change/ Forced PIN Change	0	0
22	BBPS-Request for Bank Certification/Statement of Account for Salary Loan	0	2
23	BBPS-Request for Statement of Account (SOA) by Client	0	2
24	BBPS-Request for Stop Payment Order	0	0
25	BBPS-Salary Loan – Application to Loan Release (MC or Credit to account)	7	1
26	BBPS-Withdrawal – Savings Account	5	496
27	RS-Incoming Remittance	0	0
28	LPS- Auto Loan Application	0	0
29	LPS- Cash Loan Application	0	0
30	LPS- Commercial Loan Application	0	0
31	LPS- REL Application	0	0
32	LPS-Certificate of Full Payment/Outstanding Balance and Interest Paid (Statement of Account)	0	0
33	LPS-Issuance of Negative Certification	0	0
34	LPS-Release of Collaterals as a Result of Full Payment	0	0
35	LPS-Release of Collaterals via Loan Take-out (Full Payment) By Other Financial Institutions	0	0
36	LPS-Settlement of Loan Obligations by Delinquent Borrowers	0	0
37	ASS-Procurement Process	0	0

ILAGAN BL			
38	TIBS-Acceptance of Certificate of Time Deposit (CTD) Placement	0	0
39	TIBS-Account Opening	0	0
40	ASS-Employment verification and other queries	0	0
	TOTAL	27	1265

## 6. Branch Lite - Kabasalan

Branch Lite - Kabasalan		
Citizen Charter Awareness	Responses	%
CC1. Which of the following describes your awareness of the CC?		
1. I know what a CC is and I saw this office's CC.	40	85.11
2. I know what a CC is but I did not see this office's CC.	1	2.13
3. I learned of the CC only when I saw this office's CC.	6	12.77
4. I do not know what a CC is and I did not see this office's CC.	0	0.00
Total	47	100.00
CC2. If aware of CC, would you say that the CC of this office was...?		
1. Easy to see	42	91.30
2. Somewhat easy to see	5	10.87
3. Difficult to see	0	0.00
4. Not visible at all	0	0.00
5. N/A	0	0.00
CC3. If aware of CC, how much did the CC help you in your transaction?		
1. Helped very much	40	86.96
2. Somewhat helped	7	15.22
3. Did not help	0	0.00
4. N/A	0	0.00

Service Quality Dimension	Strongly Agree	Agree	Neither Agree nor Disagree	Disagree	Strongly Disagree	N/A	Total Responses	Overall
Responsiveness	22	22	0	3	0	0	47	93.62%
Reliability	29	18	0	0	0	0	47	100.00%
Access and Facilities	23	21	0	0	0	0	44	100.00%

Communication	22	22	0	3	0	0	47	93.62%
Costs	29	18	0	0	0	0	47	100.00%
Integrity	22	22	0	3	0	0	47	93.62%
Assurance	23	21	0	0	0	0	44	100.00%
Outcome	22	22	0	3	0	0	47	93.62%
Overall	192	166	0	12	0	0	370	96.76%

KABASALAN BL			
External Services		Responses	Total Transactions
1	BBPS-Acceptance of Deposit	0	0
2	BBPS-Account Opening	8	10
3	BBPS-Application for Bank Deposit Certification (BDC)	0	0
4	BBPS-ATM Card Replacement	0	0
5	BBPS-Availment of Loan Against Holdout (back-to-back loans)	0	0
6	BBPS-Check Encashment - Current Account	0	0
7	BBPS-Checkbook Issuance	0	0
8	BBPS-Checkbook Requisition	1	1
9	BBPS-Claim of Remittance Proceeds (For Existing Clients Only) with account from Branch and Passbook withdrawal Slip	0	0
10	BBPS-Closure of a Deposit Account - Withdrawal Slip and Passbook (Less than 30 days with charge of 150)	0	0
11	BBPS-CTD Pre-Termination/Termination	0	0
12	BBPS-CTD Roll-Over/Renewal	0	0
13	BBPS-Domestic Bills Purchase (BP) Initiation/Availment	0	0
14	BBPS-Fund Transfer	0	0
15	BBPS-Payment of Salary Loan	0	0
16	BBPS-Processing of ATM Card Requested by Client	0	0
17	BBPS-Purchase of Manager's Check (MC)	0	0
18	BBPS-Reactivation/ Closure of Dormant Deposit Account	0	0
19	BBPS-Release of Captured Card	0	0
20	BBPS-Releasing/Claiming of ATM Card	1	1

KABASALAN BL			
21	BBPS-Request for ATM PIN Change/ Forced PIN Change	0	0
22	BBPS-Request for Bank Certification/Statement of Account for Salary Loan	0	0
23	BBPS-Request for Statement of Account (SOA) by Client	0	0
24	BBPS-Request for Stop Payment Order	0	0
25	BBPS-Salary Loan – Application to Loan Release (MC or Credit to account)	17	16
26	BBPS-Withdrawal – Savings Account	5	4
27	RS-Incoming Remittance	0	0
28	LPS- Auto Loan Application	1	1
29	LPS- Cash Loan Application	1	1
30	LPS- Commercial Loan Application	0	0
31	LPS- REL Application	0	0
32	LPS-Certificate of Full Payment/Outstanding Balance and Interest Paid (Statement of Account)	0	0
33	LPS-Issuance of Negative Certification	0	0
34	LPS-Release of Collaterals as a Result of Full Payment	0	0
35	LPS-Release of Collaterals via Loan Take-out (Full Payment) By Other Financial Institutions	0	0
36	LPS-Settlement of Loan Obligations by Delinquent Borrowers	0	0
37	ASS-Procurement Process	0	0
38	TIBS-Acceptance of Certificate of Time Deposit (CTD) Placement	0	0
39	TIBS-Account Opening	1	1
40	ASS-Employment verification and other queries	0	0
	TOTAL	47	35

## 7. Branch Lite – Orion

Branch Lite – Orion		
Citizen Charter Awareness	Response	%
CC1. Which of the following describes your awareness of the CC?		
1. I know what a CC is and I saw this office's CC.	166	81.37

Branch Lite – Orion		
2. I know what a CC is but I did not see this office's CC.	3	1.47
3. I learned of the CC only when I saw this office's CC.	32	15.69
4. I do not know what a CC is and I did not see this office's CC.	3	1.47
Total	204	100.00
CC2. If aware of CC, would you say that the CC of this office was...?		
1. Easy to see	188	94.95
2. Somewhat easy to see	12	6.06
3. Difficult to see	0	0.00
4. Not visible at all	1	0.51
5. N/A	3	1.52
CC3. If aware of CC, how much did the CC help you in your transaction?		
1. Helped very much	191	96.46
2. Somewhat helped	9	4.55
3. Did not help	0	0.00
4. N/A	4	2.02

Service Quality Dimension	Strongly Agree	Agree	Neither Agree nor Disagree	Disagree	Strongly Disagree	N/A	Total Responses	Overall
Responsiveness	180	22	2	0	0	0	204	99.02%
Reliability	181	23	0	0	0	0	204	100.00%
Access and Facilities	179	24	1	1	0	0	205	99.02%
Communication	181	23	0	0	0	0	204	100.00%
Costs	181	23	0	0	0	0	204	100.00%
Integrity	180	22	2	0	0	0	204	99.02%
Assurance	181	23	0	0	0	0	204	100.00%
Outcome	181	23	0	0	0	0	204	100.00%
Overall	1444	183	5	1	0	0	1633	99.63%

ORION BL			
External Services		Responses	Total Transactions
1	BBPS-Acceptance of Deposit	29	2323
2	BBPS-Account Opening	24	194
3	BBPS-Application for Bank Deposit Certification (BDC)	2	0
4	BBPS-ATM Card Replacement	1	5

ORION BL			
5	BBPS-Availment of Loan Against Holdout (back-to-back loans)	2	0
6	BBPS-Check Encashment - Current Account	15	839
7	BBPS-Checkbook Issuance	1	29
8	BBPS-Checkbook Requisition	1	29
9	BBPS-Claim of Remittance Proceeds (For Existing Clients Only) with account from Branch and Passbook withdrawal Slip	0	0
10	BBPS-Closure of a Deposit Account - Withdrawal Slip and Passbook (Less than 30 days with charge of 150)	0	1
11	BBPS-CTD Pre-Termination/Termination	0	17
12	BBPS-CTD Roll-Over/Renewal	1	34
13	BBPS-Domestic Bills Purchase (BP) Initiation/Availment	0	0
14	BBPS-Fund Transfer	0	0
15	BBPS-Payment of Salary Loan	7	164
16	BBPS-Processing of ATM Card Requested by Client	10	124
17	BBPS-Purchase of Manager's Check (MC)	0	2
18	BBPS-Reactivation/ Closure of Dormant Deposit Account	4	20
19	BBPS-Release of Captured Card	1	12
20	BBPS-Releasing/Claiming of ATM Card	17	120
21	BBPS-Request for ATM PIN Change/ Forced PIN Change	3	3
22	BBPS-Request for Bank Certification/Statement of Account for Salary Loan	1	76
23	BBPS-Request for Statement of Account (SOA) by Client	4	9
24	BBPS-Request for Stop Payment Order	0	1
25	BBPS-Salary Loan - Application to Loan Release (MC or Credit to account)	21	171
26	BBPS-Withdrawal - Savings Account	22	675
27	RS-Incoming Remittance	0	0
28	LPS- Auto Loan Application	1	1
29	LPS- Cash Loan Application	1	1



ORION BL			
30	LPS- Commercial Loan Application	0	0
31	LPS- REL Application	1	1
32	LPS-Certificate of Full Payment/Outstanding Balance and Interest Paid (Statement of Account)	6	22
33	LPS-Issuance of Negative Certification	0	0
34	LPS-Release of Collaterals as a Result of Full Payment	0	0
35	LPS-Release of Collaterals via Loan Take-out (Full Payment) By Other Financial Institutions	0	0
36	LPS-Settlement of Loan Obligations by Delinquent Borrowers	0	12
37	ASS-Procurement Process	0	0
38	TIBS-Acceptance of Certificate of Time Deposit (CTD) Placement	0	24
39	TIBS-Account Opening	0	0
40	ASS-Employment verification and other queries	0	0
	TOTAL	204	4909

## 8. Branch Lite - Palo

Branch Lite - Palo		
Citizen Charter Awareness	Response s	%
CC1. Which of the following describes your awareness of the CC?		
1. I know what a CC is and I saw this office's CC.	91	85.85
2. I know what a CC is but I did not see this office's CC.	0	0.00
3. I learned of the CC only when I saw this office's CC.	10	9.43
4. I do not know what a CC is and I did not see this office's CC.	5	4.72
Total	106	100.00
CC2. If aware of CC, would you say that the CC of this office was...?		
1. Easy to see	97	96.04
2. Somewhat easy to see	5	4.95
3. Difficult to see	0	0.00
4. Not visible at all	0	0.00
5. N/A	4	3.96
CC3. If aware of CC, how much did the CC help you in your transaction?		
1. Helped very much	98	97.03

2. Somewhat helped	2	1.98
3. Did not help	0	0.00
4. N/A	6	5.94

Service Quality Dimension	Strongly Agree	Agree	Neither Agree nor Disagree	Disagree	Strongly Disagree	N/A	Total Responses	Overall
Responsiveness	76	26	2	1	1	0	106	96.23%
Reliability	81	25	0	0	0	0	106	100.00%
Access and Facilities	79	27	0	0	0	0	106	100.00%
Communication	81	25	0	0	0	0	106	100.00%
Costs	76	26	2	1	1	0	106	96.23%
Integrity	80	26	0	0	0	0	106	100.00%
Assurance	81	25	0	0	0	0	106	100.00%
Outcome	76	26	2	1	1	0	106	96.23%
Overall	630	206	6	3	3	0	848	98.58%

PALO BL			
External Services		Responses	Total Transactions
1	BBPS-Acceptance of Deposit	14	228
2	BBPS-Account Opening	0	103
3	BBPS-Application for Bank Deposit Certification (BDC)	2	0
4	BBPS-ATM Card Replacement	0	0
5	BBPS-Availment of Loan Against Holdout (back-to-back loans)	0	0
6	BBPS-Check Encashment - Current Account	13	301
7	BBPS-Checkbook Issuance	1	0
8	BBPS-Checkbook Requisition	0	3
9	BBPS-Claim of Remittance Proceeds (For Existing Clients Only) with account from Branch and Passbook withdrawal Slip	0	0
10	BBPS-Closure of a Deposit Account - Withdrawal Slip and Passbook (Less than 30 days with charge of 150)	1	5
11	BBPS-CTD Pre-Termination/Termination	0	0
12	BBPS-CTD Roll-Over/Renewal	0	0

PALO BL			
13	BBPS-Domestic Bills Purchase (BP) Initiation/ Availment	0	0
14	BBPS-Fund Transfer	0	0
15	BBPS-Payment of Salary Loan	5	0
16	BBPS-Processing of ATM Card Requested by Client	1	0
17	BBPS-Purchase of Manager's Check (MC)	0	0
18	BBPS-Reactivation/ Closure of Dormant Deposit Account	0	0
19	BBPS-Release of Captured Card	0	0
20	BBPS-Releasing/Claiming of ATM Card	0	0
21	BBPS-Request for ATM PIN Change/ Forced PIN Change	0	0
22	BBPS-Request for Bank Certification/Statement of Account for Salary Loan	0	0
23	BBPS-Request for Statement of Account (SOA) by Client	0	0
24	BBPS-Request for Stop Payment Order	0	0
25	BBPS-Salary Loan – Application to Loan Release (MC or Credit to account)	6	0
26	BBPS-Withdrawal – Savings Account	42	0
27	RS-Incoming Remittance	0	0
28	LPS- Auto Loan Application	0	0
29	LPS- Cash Loan Application	0	0
30	LPS- Commercial Loan Application	0	0
31	LPS- REL Application	0	0
32	LPS-Certificate of Full Payment/Outstanding Balance and Interest Paid (Statement of Account)	0	0
33	LPS-Issuance of Negative Certification	0	0
34	LPS-Release of Collaterals as a Result of Full Payment	0	0
35	LPS-Release of Collaterals via Loan Take-out (Full Payment) By Other Financial Institutions	0	0
36	LPS-Settlement of Loan Obligations by Delinquent Borrowers	0	0
37	ASS-Procurement Process	0	0
38	TIBS-Acceptance of Certificate of Time Deposit (CTD) Placement	0	0

PALO BL			
39	TIBS-Account Opening	0	0
40	ASS-Employment verification and other queries	0	0
	TOTAL	106	640

## 9. Branch Lite - Prosperidad

Branch Lite - Prosperidad			
Citizen Charter Awareness		Response s	%
CC1. Which of the following describes your awareness of the CC?			
1. I know what a CC is and I saw this office's CC.		6	
2. I know what a CC is but I did not see this office's CC.		0	
3. I learned of the CC only when I saw this office's CC.		3	
4. I do not know what a CC is and I did not see this office's CC.		0	
Total		9	100.00
CC2. If aware of CC, would you say that the CC of this office was...?			
1. Easy to see		7	77.78
2. Somewhat easy to see		2	22.22
3. Difficult to see		0	0.00
4. Not visible at all		0	0.00
5. N/A		0	0.00
CC3. If aware of CC, how much did the CC help you in your transaction?			
1. Helped very much		9	100.00
2. Somewhat helped		0	0.00
3. Did not help		0	0.00
4. N/A		0	0.00

Service Quality Dimension	Strongly Agree	Agree	Neither Agree nor Disagree	Disagree	Strongly Disagree	N/A	Total Responses	Overall
Responsiveness	9	0	0	0	0	0	9	100.00%
Reliability	8	1	0	0	0	0	9	100.00%
Access and Facilities	8	1	0	0	0	0	9	100.00%
Communication	8	1	0	0	0	0	9	100.00%
Costs	9	0	0	0	0	0	9	100.00%
Integrity	9	0	0	0	0	0	9	100.00%

Assurance	8	1	0	0	0	0	9	100.00%
Outcome	9	0	0	0	0	0	9	100.00%
Overall	68	4	0	0	0	0	72	100.00%

PROSPERIDAD BL			
External Services		Responses	Total Transactions
1	BBPS-Acceptance of Deposit	0	0
2	BBPS-Account Opening	0	0
3	BBPS-Application for Bank Deposit Certification (BDC)	0	0
4	BBPS-ATM Card Replacement	0	0
5	BBPS-Availment of Loan Against Holdout (back-to-back loans)	0	0
6	BBPS-Check Encashment - Current Account	0	0
7	BBPS-Checkbook Issuance	0	0
8	BBPS-Checkbook Requisition	0	0
9	BBPS-Claim of Remittance Proceeds (For Existing Clients Only) with account from Branch and Passbook withdrawal Slip	0	0
10	BBPS-Closure of a Deposit Account - Withdrawal Slip and Passbook (Less than 30 days with charge of 150)	0	0
11	BBPS-CTD Pre-Termination/Termination	0	0
12	BBPS-CTD Roll-Over/Renewal	0	0
13	BBPS-Domestic Bills Purchase (BP) Initiation/Availment	0	0
14	BBPS-Fund Transfer	0	0
15	BBPS-Payment of Salary Loan	0	0
16	BBPS-Processing of ATM Card Requested by Client	0	0
17	BBPS-Purchase of Manager's Check (MC)	0	0
18	BBPS-Reactivation/ Closure of Dormant Deposit Account	0	0
19	BBPS-Release of Captured Card	0	0
20	BBPS-Releasing/Claiming of ATM Card	0	1
21	BBPS-Request for ATM PIN Change/ Forced PIN Change	0	0

PROSPERIDAD BL			
22	BBPS-Request for Bank Certification/Statement of Account for Salary Loan	0	0
23	BBPS-Request for Statement of Account (SOA) by Client	0	0
24	BBPS-Request for Stop Payment Order	0	0
25	BBPS-Salary Loan – Application to Loan Release (MC or Credit to account)	9	0
26	BBPS-Withdrawal – Savings Account	0	0
27	RS-Incoming Remittance	0	0
28	LPS- Auto Loan Application	0	0
29	LPS- Cash Loan Application	0	0
30	LPS- Commercial Loan Application	0	0
31	LPS- REL Application	0	0
32	LPS-Certificate of Full Payment/Outstanding Balance and Interest Paid (Statement of Account)	0	0
33	LPS-Issuance of Negative Certification	0	0
34	LPS-Release of Collaterals as a Result of Full Payment	0	0
35	LPS-Release of Collaterals via Loan Take-out (Full Payment) By Other Financial Institutions	0	0
36	LPS-Settlement of Loan Obligations by Delinquent Borrowers	0	0
37	ASS-Procurement Process	0	0
38	TIBS-Acceptance of Certificate of Time Deposit (CTD) Placement	0	0
39	TIBS-Account Opening	0	0
40	ASS-Employment verification and other queries	0	0
	TOTAL	9	1

## 10. Branch Lite – Rizal Nueva Ecija

Branch Lite – Rizal Nueva Ecija		
Citizen Charter Awareness	Response s	%
CC1. Which of the following describes your awareness of the CC?		
1. I know what a CC is and I saw this office's CC.	149	96.13
2. I know what a CC is but I did not see this office's CC.	2	1.29



3. I learned of the CC only when I saw this office's CC.	3	1.94
4. I do not know what a CC is and I did not see this office's CC.	1	0.65
Total	155	100.00
CC2. If aware of CC, would you say that the CC of this office was...?		
1. Easy to see	151	99.34
2. Somewhat easy to see	1	0.66
3. Difficult to see	0	0.00
4. Not visible at all	0	0.00
5. N/A	3	1.97
1. Helped very much	150	98.68
2. Somewhat helped	2	1.32
3. Did not help	0	0.00
4. N/A	3	1.97

Service Quality Dimension	Strongly Agree	Agree	Neither Agree nor Disagree	Disagree	Strongly Disagree	N/A	Total Responses	Overall
Responsiveness	153	2	0	0	0	0	155	100.00%
Reliability	152	3	0	0	0	0	155	100.00%
Access and Facilities	153	2	0	0	0	0	155	100.00%
Communication	152	3	0	0	0	0	155	100.00%
Costs	153	2	0	0	0	0	155	100.00%
Integrity	152	3	0	0	0	0	155	100.00%
Assurance	153	2	0	0	0	0	155	100.00%
Outcome	152	3	0	0	0	0	155	100.00%
Overall	1220	20	0	0	0	0	1240	100.00%

RIZAL NUEVA ECIJA			
External Services		Responses	Total Transactions
1	BBPS-Acceptance of Deposit	19	1502
2	BBPS-Account Opening	11	206
3	BBPS-Application for Bank Deposit Certification (BDC)	0	0

RIZAL NUEVA ECIJA			
4	BBPS-ATM Card Replacement	0	3
5	BBPS-Availment of Loan Against Holdout (back-to-back loans)	0	0
6	BBPS-Check Encashment - Current Account	4	250
7	BBPS-Checkbook Issuance	0	10
8	BBPS-Checkbook Requisition	1	20
9	BBPS-Claim of Remittance Proceeds (For Existing Clients Only) with account from Branch and Passbook withdrawal Slip	0	0
10	BBPS-Closure of a Deposit Account – Withdrawal Slip and Passbook (Less than 30 days with charge of 150)	0	0
11	BBPS-CTD Pre-Termination/Termination	0	0
12	BBPS-CTD Roll-Over/Renewal	0	1
13	BBPS-Domestic Bills Purchase (BP) Initiation/Availment	0	0
14	BBPS-Fund Transfer	0	0
15	BBPS-Payment of Salary Loan	3	250
16	BBPS-Processing of ATM Card Requested by Client	3	500
17	BBPS-Purchase of Manager's Check (MC)	0	0
18	BBPS-Reactivation/ Closure of Dormant Deposit Account	0	50
19	BBPS-Release of Captured Card	0	20
20	BBPS-Releasing/Claiming of ATM Card	1	300
21	BBPS-Request for ATM PIN Change/ Forced PIN Change	5	10
22	BBPS-Request for Bank Certification/Statement of Account for Salary Loan	1	10
23	BBPS-Request for Statement of Account (SOA) by Client	0	15
24	BBPS-Request for Stop Payment Order	0	6
25	BBPS-Salary Loan – Application to Loan Release (MC or Credit to account)	31	250
26	BBPS-Withdrawal – Savings Account	8	500
27	RS-Incoming Remittance	0	0
28	LPS- Auto Loan Application	0	0

RIZAL NUEVA ECIJA			
29	LPS- Cash Loan Application	2	0
30	LPS- Commercial Loan Application	0	0
31	LPS- REL Application	0	0
32	LPS-Certificate of Full Payment/Outstanding Balance and Interest Paid (Statement of Account)	0	0
33	LPS-Issuance of Negative Certification	0	0
34	LPS-Release of Collaterals as a Result of Full Payment	1	0
35	LPS-Release of Collaterals via Loan Take-out (Full Payment) By Other Financial Institutions	0	0
36	LPS-Settlement of Loan Obligations by Delinquent Borrowers	0	0
37	ASS-Procurement Process	0	0
38	TIBS-Acceptance of Certificate of Time Deposit (CTD) Placement	0	0
39	TIBS-Account Opening	0	0
40	ASS-Employment verification and other queries	0	0
	TOTAL	90	3903

### C.3 UCPBS LENDING OFFICES

#### 1. Lending Office - Butuan

Lending Office - Butuan		
Citizen Charter Awareness	Response s	%
CC1. Which of the following describes your awareness of the CC?		
1. I know what a CC is and I saw this office's CC.	10	83.33
2. I know what a CC is but I did not see this office's CC.	1	8.33
3. I learned of the CC only when I saw this office's CC.	1	8.33
4. I do not know what a CC is and I did not see this office's CC.	0	0.00
Total	12	100.00
CC2. If aware of CC, would you say that the CC of this office was...?		
1. Easy to see	10	90.91
2. Somewhat easy to see	2	18.18
3. Difficult to see	0	0.00
4. Not visible at all	0	0.00
5. N/A	0	0.00

CC3. If aware of CC, how much did the CC help you in your transaction?		
1. Helped very much	9	81.82
2. Somewhat helped	3	27.27
3. Did not help	0	0.00
4. N/A	0	0.00

Service Quality Dimension	Strongly Agree	Agree	Neither Agree nor Disagree	Disagree	Strongly Disagree	N/A	Total Responses	Overall
Responsiveness	9	3	0	0	0	0	12	100.00%
Reliability	9	3	0	0	0	0	12	100.00%
Access and Facilities	8	4	0	0	0	0	12	100.00%
Communication	7	5	0	0	0	0	12	100.00%
Costs	9	3	0	0	0	0	12	100.00%
Integrity	9	3	0	0	0	0	12	100.00%
Assurance	8	4	0	0	0	0	12	100.00%
Outcome	7	5	0	0	0	0	12	100.00%
Overall	66	30	0	0	0	0	96	100.00%

BUTUAN LO			
External Services		Responses	Total Transactions
1	BBPS-Acceptance of Deposit	0	0
2	BBPS-Account Opening	0	0
3	BBPS-Application for Bank Deposit Certification (BDC)	0	0
4	BBPS-ATM Card Replacement	0	0
5	BBPS-Availment of Loan Against Holdout (back-to-back loans)	0	0
6	BBPS-Check Encashment - Current Account	0	0
7	BBPS-Checkbook Issuance	0	0
8	BBPS-Checkbook Requisition	0	0
9	BBPS-Claim of Remittance Proceeds (For Existing Clients Only) with account from Branch and Passbook withdrawal Slip	0	0

BUTUAN LO			
10	BBPS-Closure of a Deposit Account – Withdrawal Slip and Passbook (Less than 30 days with charge of 150)	0	0
11	BBPS-CTD Pre-Termination/Termination	0	0
12	BBPS-CTD Roll-Over/Renewal	0	0
13	BBPS-Domestic Bills Purchase (BP) Initiation/Availment	0	0
14	BBPS-Fund Transfer	0	0
15	BBPS-Payment of Salary Loan	0	0
16	BBPS-Processing of ATM Card Requested by Client	0	0
17	BBPS-Purchase of Manager's Check (MC)	0	0
18	BBPS-Reactivation/ Closure of Dormant Deposit Account	0	0
19	BBPS-Release of Captured Card	0	0
20	BBPS-Releasing/Claiming of ATM Card	0	0
21	BBPS-Request for ATM PIN Change/ Forced PIN Change	0	0
22	BBPS-Request for Bank Certification/Statement of Account for Salary Loan	1	1
23	BBPS-Request for Statement of Account (SOA) by Client	0	0
24	BBPS-Request for Stop Payment Order	0	0
25	BBPS-Salary Loan – Application to Loan Release (MC or Credit to account)	4	6
26	BBPS-Withdrawal – Savings Account	0	0
27	RS-Incoming Remittance	0	0
28	LPS- Auto Loan Application	0	0
29	LPS- Cash Loan Application	1	0
30	LPS- Commercial Loan Application	0	0
31	LPS- REL Application	0	0
32	LPS-Certificate of Full Payment/Outstanding Balance and Interest Paid (Statement of Account)	5	0
33	LPS-Issuance of Negative Certification	0	0
34	LPS-Release of Collaterals as a Result of Full Payment	0	0

BUTUAN LO			
35	LPS-Release of Collaterals via Loan Take-out (Full Payment) By Other Financial Institutions	0	0
36	LPS-Settlement of Loan Obligations by Delinquent Borrowers	0	0
37	ASS-Procurement Process	0	0
38	TIBS-Acceptance of Certificate of Time Deposit (CTD) Placement	0	0
39	TIBS-Account Opening	0	0
40	ASS-Employment verification and other queries	0	0
	TOTAL	12	7

## 2. Lending Office - Malaybalay

Lending Office - Malaybalay		
Citizen Charter Awareness	Responses	%
CC1. Which of the following describes your awareness of the CC?		
1. I know what a CC is and I saw this office's CC.	52	86.67
2. I know what a CC is but I did not see this office's CC.	1	1.67
3. I learned of the CC only when I saw this office's CC.	6	10.00
4. I do not know what a CC is and I did not see this office's CC.	1	1.67
Total	60	100.00
CC2. If aware of CC, would you say that the CC of this office was...?		
1. Easy to see	48	82.76
2. Somewhat easy to see	9	15.52
3. Difficult to see	1	1.72
4. Not visible at all	0	0.00
5. N/A	2	3.45
CC3. If aware of CC, how much did the CC help you in your transaction?		
1. Helped very much	50	86.21
2. Somewhat helped	9	15.52
3. Did not help	0	0.00
4. N/A	1	1.72

Service Quality Dimension	Strongly Agree	Agree	Neither Agree nor Disagree	Disagree	Strongly Disagree	N/A	Total Responses	Overall
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Responsiveness	50	8	0	0	1	1	60	98.31%
Reliability	54	5	0	1	0	0	60	98.33%
Access and Facilities	53	6	0	0	0	1	60	100.00%
Communication	55	5	0	0	0	0	60	100.00%
Costs	56	3	1	0	0	0	60	98.33%
Integrity	57	2	1	0	0	0	60	98.33%
Assurance	55	5	0	0	0	0	60	100.00%
Outcome	56	4	0	0	0	0	60	100.00%
Overall	436	38	2	1	1	2	480	99.16%

MALAYBALAY LO			
External Services		Responses	Total Transactions
1	BBPS-Acceptance of Deposit	0	0
2	BBPS-Account Opening	0	0
3	BBPS-Application for Bank Deposit Certification (BDC)	0	0
4	BBPS-ATM Card Replacement	0	0
5	BBPS-Availment of Loan Against Holdout (back-to-back loans)	0	0
6	BBPS-Check Encashment - Current Account	0	0
7	BBPS-Checkbook Issuance	0	0
8	BBPS-Checkbook Requisition	0	0
9	BBPS-Claim of Remittance Proceeds (For Existing Clients Only) with account from Branch and Passbook withdrawal Slip	0	0
10	BBPS-Closure of a Deposit Account - Withdrawal Slip and Passbook (Less than 30 days with charge of 150)	0	0
11	BBPS-CTD Pre-Termination/Termination	0	0
12	BBPS-CTD Roll-Over/Renewal	0	0
13	BBPS-Domestic Bills Purchase (BP) Initiation/Availment	0	0
14	BBPS-Fund Transfer	0	0
15	BBPS-Payment of Salary Loan	0	40
16	BBPS-Processing of ATM Card Requested by Client	0	0
17	BBPS-Purchase of Manager's Check (MC)	0	0

MALAYBALAY LO			
18	BBPS-Reactivation/ Closure of Dormant Deposit Account	0	0
19	BBPS-Release of Captured Card	0	0
20	BBPS-Releasing/Claiming of ATM Card	0	0
21	BBPS-Request for ATM PIN Change/ Forced PIN Change	0	0
22	BBPS-Request for Bank Certification/Statement of Account for Salary Loan	3	0
23	BBPS-Request for Statement of Account (SOA) by Client	0	9
24	BBPS-Request for Stop Payment Order	0	0
25	BBPS-Salary Loan – Application to Loan Release (MC or Credit to account)	42	0
26	BBPS-Withdrawal – Savings Account	0	0
27	RS-Incoming Remittance	0	0
28	LPS- Auto Loan Application	1	0
29	LPS- Cash Loan Application	2	0
30	LPS- Commercial Loan Application	1	0
31	LPS- REL Application	0	0
32	LPS-Certificate of Full Payment/Outstanding Balance and Interest Paid (Statement of Account)	6	0
33	LPS-Issuance of Negative Certification	0	0
34	LPS-Release of Collaterals as a Result of Full Payment	0	0
35	LPS-Release of Collaterals via Loan Take-out (Full Payment) By Other Financial Institutions	0	0
36	LPS-Settlement of Loan Obligations by Delinquent Borrowers	0	3
37	ASS-Procurement Process	0	0
38	TIBS-Acceptance of Certificate of Time Deposit (CTD) Placement	0	0
39	TIBS-Account Opening	0	0
40	ASS-Employment verification and other queries	0	0
	TOTAL	60	52

### 3. San Jose Antique

Lending Office – San Jose Antique		
Citizen Charter Awareness	Responses	%
CC1. Which of the following describes your awareness of the CC?		
1. I know what a CC is and I saw this office's CC.	70	93.33
2. I know what a CC is but I did not see this office's CC.	0	0.00
3. I learned of the CC only when I saw this office's CC.	3	4.00
4. I do not know what a CC is and I did not see this office's CC.	2	2.67
Total	75	100.00
CC2. If aware of CC, would you say that the CC of this office was...?		
1. Easy to see	71	97.26
2. Somewhat easy to see	1	1.37
3. Difficult to see	0	0.00
4. Not visible at all	1	1.37
5. N/A	2	2.74
CC3. If aware of CC, how much did the CC help you in your transaction?		
1. Helped very much	69	94.52
2. Somewhat helped	3	4.11
3. Did not help	0	0.00
4. N/A	3	4.11

Service Quality Dimension	Strongly Agree	Agree	Neither Agree nor Disagree	Disagree	Strongly Disagree	N/A	Total Responses	Overall
Responsiveness	52	22	1	0	0	0	75	98.67%
Reliability	54	21	0	0	0	0	75	100.00%
Access and Facilities	52	23	0	0	0	0	75	100.00%
Communication	53	22	0	1	0	0	76	98.68%
Costs	50	24	1	0	0	0	75	98.67%
Integrity	52	23	0	0	0	0	75	100.00%
Assurance	53	22	0	0	0	0	75	100.00%
Outcome	53	22	0	0	0	0	75	100.00%
Overall	419	179	2	1	0	0	601	99.50%

BANAUE		
External Services	Responses	Total Transactions

BANAUE			
1	BBPS-Acceptance of Deposit	31	1079
2	BBPS-Account Opening	0	70
3	BBPS-Application for Bank Deposit Certification (BDC)	0	0
4	BBPS-ATM Card Replacement	0	5
5	BBPS-Availment of Loan Against Holdout (back-to-back loans)	0	0
6	BBPS-Check Encashment - Current Account	3	30
7	BBPS-Checkbook Issuance	0	24
8	BBPS-Checkbook Requisition	0	24
9	BBPS-Claim of Remittance Proceeds (For Existing Clients Only) with account from Branch and Passbook withdrawal Slip	0	0
10	BBPS-Closure of a Deposit Account - Withdrawal Slip and Passbook (Less than 30 days with charge of 150)	0	0
11	BBPS-CTD Pre-Termination/Termination	0	2
12	BBPS-CTD Roll-Over/Renewal	0	27
13	BBPS-Domestic Bills Purchase (BP) Initiation/Availment	0	0
14	BBPS-Fund Transfer	0	0
15	BBPS-Payment of Salary Loan	0	5
16	BBPS-Processing of ATM Card Requested by Client	0	39
17	BBPS-Purchase of Manager's Check (MC)	0	5
18	BBPS-Reactivation/ Closure of Dormant Deposit Account	0	25
19	BBPS-Release of Captured Card	0	4
20	BBPS-Releasing/Claiming of ATM Card	1	39
21	BBPS-Request for ATM PIN Change/ Forced PIN Change	2	4
22	BBPS-Request for Bank Certification/Statement of Account for Salary Loan	0	0
23	BBPS-Request for Statement of Account (SOA) by Client	0	1
24	BBPS-Request for Stop Payment Order	0	0

BANAUE			
25	BBPS-Salary Loan – Application to Loan Release (MC or Credit to account)	1	28
26	BBPS-Withdrawal – Savings Account	60	305
27	RS-Incoming Remittance	0	0
28	LPS- Auto Loan Application	0	1
29	LPS- Cash Loan Application	1	0
30	LPS- Commercial Loan Application	0	0
31	LPS- REL Application	0	0
32	LPS-Certificate of Full Payment/Outstanding Balance and Interest Paid (Statement of Account)	0	5
33	LPS-Issuance of Negative Certification	0	0
34	LPS-Release of Collaterals as a Result of Full Payment	0	0
35	LPS-Release of Collaterals via Loan Take-out (Full Payment) By Other Financial Institutions	0	0
36	LPS-Settlement of Loan Obligations by Delinquent Borrowers	0	0
37	ASS-Procurement Process	0	0
38	TIBS-Acceptance of Certificate of Time Deposit (CTD) Placement	0	0
39	TIBS-Account Opening	0	0
40	ASS-Employment verification and other queries	0	0
	TOTAL	75	1722

#### 4. Lending Office - Zamboanga

Lending Office - Zamboanga		
Citizen Charter Awareness	Response s	%
CC1. Which of the following describes your awareness of the CC?		
1. I know what a CC is and I saw this office's CC.	24	82.76
2. I know what a CC is but I did not see this office's CC.	1	3.45
3. I learned of the CC only when I saw this office's CC.	4	13.79
4. I do not know what a CC is and I did not see this office's CC.	0	0.00
Total	29	100.00
CC2. If aware of CC, would you say that the CC of this office was...?		

1. Easy to see	24	85.71
2. Somewhat easy to see	4	14.29
3. Difficult to see	1	3.57
4. Not visible at all	0	0.00
5. N/A	0	0.00
CC3. If aware of CC, how much did the CC help you in your transaction?		
1. Helped very much	22	78.57
2. Somewhat helped	6	21.43
3. Did not help	1	3.57
4. N/A	0	0.00

Service Quality Dimension	Strongly Agree	Agree	Neither Agree nor Disagree	Disagree	Strongly Disagree	N/A	Total Responses	Overall
Responsiveness	23	4	0	2	0	0	29	93.10%
Reliability	27	2	0	0	0	0	29	100.00%
Access and Facilities	28	1	0	0	0	0	29	100.00%
Communication	28	1	0	0	0	0	29	100.00%
Costs	27	2	0	0	0	0	29	100.00%
Integrity	25	3	1	0	0	0	29	96.55%
Assurance	25	3	1	0	0	0	29	96.55%
Outcome	27	2	0	0	0	0	29	100.00%
Overall	210	18	2	2	0	0	232	98.28%

ZAMBOANGA LO			
External Services		Responses	Total Transactions
1	BBPS-Acceptance of Deposit	0	0
2	BBPS-Account Opening	0	0
3	BBPS-Application for Bank Deposit Certification (BDC)	0	0
4	BBPS-ATM Card Replacement	0	0
5	BBPS-Availment of Loan Against Holdout (back-to-back loans)	0	0
6	BBPS-Check Encashment - Current Account	0	0
7	BBPS-Checkbook Issuance	0	0



ZAMBOANGA LO			
8	BBPS-Checkbook Requisition	0	0
9	BBPS-Claim of Remittance Proceeds (For Existing Clients Only) with account from Branch and Passbook withdrawal Slip	0	0
10	BBPS-Closure of a Deposit Account – Withdrawal Slip and Passbook (Less than 30 days with charge of 150)	0	0
11	BBPS-CTD Pre-Termination/Termination	0	0
12	BBPS-CTD Roll-Over/Renewal	0	0
13	BBPS-Domestic Bills Purchase (BP) Initiation/Availment	0	0
14	BBPS-Fund Transfer	0	0
15	BBPS-Payment of Salary Loan	0	0
16	BBPS-Processing of ATM Card Requested by Client	0	0
17	BBPS-Purchase of Manager's Check (MC)	0	0
18	BBPS-Reactivation/ Closure of Dormant Deposit Account	0	0
19	BBPS-Release of Captured Card	0	0
20	BBPS-Releasing/Claiming of ATM Card	0	0
21	BBPS-Request for ATM PIN Change/ Forced PIN Change	0	0
22	BBPS-Request for Bank Certification/Statement of Account for Salary Loan	2	5
23	BBPS-Request for Statement of Account (SOA) by Client	0	0
24	BBPS-Request for Stop Payment Order	0	0
25	BBPS-Salary Loan – Application to Loan Release (MC or Credit to account)	18	98
26	BBPS-Withdrawal – Savings Account	0	0
27	RS-Incoming Remittance	0	0
28	LPS- Auto Loan Application	0	0
29	LPS- Cash Loan Application	0	0
30	LPS- Commercial Loan Application	0	0
31	LPS- REL Application	0	0
32	LPS-Certificate of Full Payment/Outstanding Balance and Interest Paid (Statement of Account)	9	10

ZAMBOANGA LO			
33	LPS-Issuance of Negative Certification	0	0
34	LPS-Release of Collaterals as a Result of Full Payment	0	0
35	LPS-Release of Collaterals via Loan Take-out (Full Payment) By Other Financial Institutions	0	0
36	LPS-Settlement of Loan Obligations by Delinquent Borrowers	0	0
37	ASS-Procurement Process	0	0
38	TIBS-Acceptance of Certificate of Time Deposit (CTD) Placement	0	0
39	TIBS-Account Opening	0	0
40	ASS-Employment verification and other queries	0	0
	TOTAL	29	113



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