

UCPB SAVINGS BANK

	Component				Annual Target	[1 st] Quarter																																																									
	Strategic Objective (SO)/ Strategic Measure (SM)		Formula	Weight		Rating System	Target	Actual																																																							
Stakeholder	SO 1	Expand Provincial Presence to Better Serve LGUs and their Constituents																																																													
	SM 1	Increase Provincial Presence	No. of Provinces with UCPB-SB branch network ¹ / Total No. of Provinces	10.0%	All or Nothing	Increase provincial coverage to 52% (presence in 43 out of 82 provinces)	Site Selection	Ongoing inspection to assess potential relocation site for a new full branch to increase presence to 43 out of the 82 provinces. The areas being assessed are the ff: Cabugao, Ilocos Sur, Penablanca, Cagayan and Bayombong, Nueva Vizcaya																																																							
	SO 2	Provide Quality Customer Experience																																																													
	SM 2a	Percentage of Satisfied Customers – Individuals	Number of respondents who gave a rating of less satisfactory / Total number of respondents	5.0%	(Actual / Target x Weight) if less than 80% = 0%	90%	Conduct of Survey/ Result of Survey	• 2024 HCSM survey ongoing A total of 1,277 responded the survey as of end of March 2024.																																																							
	SM 2c	Percentage of Service Availability of ATMs	Total Number of ATMs with at least 90% availability / Total Number of Onsite ATMs	5.0%	Total Number of ATMs with at least 90% availability / Total Number onsite ATMs	95% of total ATMs has 90% service availability	BANCNET Report Monitoring = 90%	<table><tr><td>Computation in hours</td><td></td><td></td><td></td><td></td></tr><tr><td>91 days x 68 ATM x 24 hours</td><td></td><td></td><td>2</td><td>148,51</td><td>100%</td></tr><tr><td>ATM offline in hours</td><td></td><td></td><td></td><td></td><td></td></tr><tr><td>Out of Cash</td><td>2</td><td>1,411.4</td><td>0.95 %</td><td></td><td></td></tr><tr><td>ATM Down (Billable Parts, IP Configuration)</td><td></td><td>484.67</td><td>0.33 %</td><td></td><td></td></tr><tr><td>For Service (Beyond SLA</td><td></td><td>154.32</td><td>0.10 %</td><td></td><td></td></tr><tr><td>Total ATM offline in hours</td><td></td><td></td><td>0</td><td>2,050.4</td><td>1.38%</td></tr><tr><td>ATM Availability</td><td></td><td></td><td>2</td><td>146,46</td><td>98.62 %</td></tr><tr><td colspan="6">98.62% ATM Availability</td></tr></table>			Computation in hours					91 days x 68 ATM x 24 hours			2	148,51	100%	ATM offline in hours						Out of Cash	2	1,411.4	0.95 %			ATM Down (Billable Parts, IP Configuration)		484.67	0.33 %			For Service (Beyond SLA		154.32	0.10 %			Total ATM offline in hours			0	2,050.4	1.38%	ATM Availability			2	146,46	98.62 %	98.62% ATM Availability					
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Finance	SO 3	To meet with the Financial Targets under the Bank’s approved Business Plan						
	SM 3	Increase Total Loan Portfolio (Consumer and Corporate loans)	Absolute Amount of outstanding loans	15%	(Actual / Target x Weight)	P10.458Bn Outstanding Commercial/ Corporate Loans and Consumer Loans	P9.218 Bn	8.757 Bn 95% attainment
	SM 5	Increase Total Deposits	Absolute Amount	10%	(Actual / Target x Weight)	P16.482Bn	P14.532 Bn	13.906 Bn 96% attainment
	SM 6	Improved Net Income after Tax	Total Revenues less Total Expenses	25%	(Actual / Target x Weight)	P62.14 MM	P7.28 MM	10.95 MM 150% attainment
	SM 7	Efficient Utilization of Corporate Budget	Total Disbursement / Board approved Corporate Operating Budget (both net of PS Cost)	5%	(Actual / Target x Weight)	90% of P591.06 MM	90%	Actual: P 133.68 MM
Internal Process	SO 4	Speed Up Recoveries from Non-Performing Assets and Convert it to Earning Assets						
	SM 8	Improve Portfolio Quality: Net Non-Performing Loans Ratio	Outstanding NPL – Specific Allowances for Impairment Loss/ Outstanding Gross loan Portfolio	5%	(Actual – Target) / Target) x Weight	Not exceeding the average NPL ratio of the Thrift Bank Group as of 31 December 2024	Not exceeding the average NPL ratio of the Thrift Bank Group as of 31 March 2024	Gross NPL 26.77% Net NPL Ratio 15.37%
	Sub-total			60%				

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Internal Process	SO 5	Enhance Operations, Processes and IT Solutions						
	SM 9	Number of new IT Projects implemented	Total number of IT projects completed / Total IT Projects for completion based on the ISSP	5%	(Actual / Target x Weight)	100% completion of 2024 Five (5) IT Projects based on board approved ISSP as submitted to DICT	Market Research = 10% Approval = 5% Procurement = 30% Implementation = 50% Post Implementation = 5%	<ul style="list-style-type: none">On-going market research – Web Site Upgrade, 365 Migration, ATM OutsourcingOn-going procurement – Disaster Recovery Relocation, Core Banking System Project
	SM 10	Percentage of Loan Applications processed within Turnaround Time	Total number of loans applications processed within applicable processing time ² / Total number of loan applications received	5%	(Actual / Target x Weight)	100%	100%	<ul style="list-style-type: none">AUTO – 21 accounts processed within TAT out of 21 applications receivedReal Estate – 80 accounts processed within TAT out of 80 applications receivedCommercial – 8 accounts processed within TAT out of 8 applications receivedSBL – 14 accounts processed within TAT out of 14 applications receivedSalary Loans – 1,814 accounts processed within TAT out of 1,814 applications received <p>A total of 1,937 accounts processed within TAT out of 1,937 applications received, for a 100% TAT</p>

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	SM 11	Improve Quality Management System	Actual Accomplishment	5%	All or Nothing	Internal Readiness Assessment in preparation for ISO certification	Organize a core group based on applicable skills and competency requirements 10% of the FY Target	Representative/s from each division were nominated by division head to be part of the core team to monitor and continuously improve/update the processes in preparation for ISO Certification. On-target
Organization	SM 12	Improve Competency Level of the Organization	Actual Accomplishment	5%	(Actual / Target x Weight)	100% Competency Assessment of employees	25% of total number of employees	Learning sessions were offered by HR CFL as part of the Training and Development Program. For January to March 2024, a total of 22 courses were offered for 438 attended and assessed out of the 705 employees as of March 31, 2024. Actual = 62.13% of the employees (Please see Annex A for the trainings and courses offered in Q1 Y2024)
	Sub-total			20%				
				100%				

³ Assessment of all employees

Annex A: Training Programs offered in Q1 Y2024

TD Program	Course Name
Bank Compliance Course	New Employees Orientation Program
	AMLA (Refresher Course, Updates)
	Signature Verification
	Basic Identification and Documentation
	Corporate Governance Orientation Program for GOCCs
	Code of Conduct and Ethical Standards for Public Officials and Employees
	Occupational First Aid Training
Build-Up Skills Program	Effective Business Writing: Level Up
	BBD Learning Series
	Learning Session offered by: Philippine Institute of Certified Public Accountants
	QA: Structured Software Testing training
	Certification Programs
Managers and Leaders Program	Leadership for Supervisor
Professional Development Program	Malayo pa pero Malayo na (Goal Setting)
Directives from the Division and Top Management	Webinar on BSP Cir 1153: Regulatory Sandbox Framework
	Employee Retention Strategies That Work: Proven Employee Retention Strategies for Thriving Workplace
	2024 Philippine Economic Outlook
	IT Security in Banking Operations
	LARES Virtual Briefing on the LRA eSerbisyo Portal
	Overview of ICAAP
	Independent Assurance Assessment of Retail Branch Banking's AML Regulatory Compliance Culture and Their AML Risk Governance & Controls
	Cloud Privacy – Securing Data on Public Cloud