

UCPB SAVINGS BANK

	Component				Annual Target	[1 st] Quarter																																																											
	Objective/Measure	Formula	Weight	Rating System		Target	Actual																																																										
Stakeholder	SO 1	Expand Provincial Presence to Better Serve LGUs and their Constituents																																																															
	SM 1	Increase Provincial Presence	Total No. of Provinces with UCPB-SB branch network in Provinces	10%	All or Nothing	1 New Branch opened in the province/municipality without UCPB presence	Site Selection - Shortlist provinces aim to meet the 2025 target of increasing provincial presence to 44 out of 82 without a UCPBS branch	Shortlist of Provinces for the proposed new site. 1. Province of Ilocos Sur: San Juan, Magsingal, Sto Domingo, Sta Maria; Cabugao 2. Province of Masbate 3. Province of Sorsogon 4. Province of Bohol																																																									
	SO 2	Provide Quality Customer Experience																																																															
	SM 2	Percentage of Satisfied External Customers	Number of respondents who gave a rating of at less Satisfactory/ Total Number of Respondents	5%	(Actual / Target x Weight) if less than 80% = 0%	90%	Conduct of Survey/ Result of Survey	Ongoing GAP analysis for the UCPBS Citizens’ Charter amendment before procuring services and reconstruction of the digital platform.																																																									
	SM 3	Service Availability of ATMs	Total Number of ATMs with at least 90% availability / Total Number of Onsite ATMs	5%	(Actual / Target x Weight)	95% of the total ATMs have 90% service availability	95% of the total ATMs have 90% service availability	95.65% or 66 of the total 69 ATMs have 90% and above availability. (See Annex B) <table><tr><th rowspan="2">Branch name</th><th rowspan="2">Terminal Number</th><th rowspan="2">Total No. of Hours</th><th rowspan="2">ATM Availability</th><th colspan="2">Controllable</th><th rowspan="2">Total</th><th rowspan="2">ATM Availability</th></tr><tr><th>Out of Cash</th><th>ATM Down (Dispenser Error, Cash Jam, Card Reader, Blank Screen, Cassette Error etc)</th></tr><tr><td>Ormoc</td><td>00499810</td><td>2,160.00</td><td>100%</td><td>0.00%</td><td>0.73%</td><td>0.73%</td><td>99.27%</td></tr><tr><td>Palo</td><td>00499820</td><td>2,160.00</td><td>100%</td><td>4.38%</td><td>1.32%</td><td>5.70%</td><td>94.30%</td></tr><tr><td>Gandara</td><td>00499830</td><td>2,160.00</td><td>100%</td><td>0.00%</td><td>10.11%</td><td>10.11%</td><td>89.89%</td></tr><tr><td>Naga Cebu</td><td>00499900</td><td>2,160.00</td><td>100%</td><td>3.29%</td><td>0.11%</td><td>3.41%</td><td>96.59%</td></tr><tr><td>Naga Cebu 2</td><td>00499901</td><td>2,160.00</td><td>100%</td><td>3.27%</td><td>1.23%</td><td>4.50%</td><td>95.50%</td></tr><tr><td></td><td></td><td>149,040</td><td></td><td></td><td></td><td></td><td></td></tr></table>	Branch name	Terminal Number	Total No. of Hours	ATM Availability	Controllable		Total	ATM Availability	Out of Cash	ATM Down (Dispenser Error, Cash Jam, Card Reader, Blank Screen, Cassette Error etc)	Ormoc	00499810	2,160.00	100%	0.00%	0.73%	0.73%	99.27%	Palo	00499820	2,160.00	100%	4.38%	1.32%	5.70%	94.30%	Gandara	00499830	2,160.00	100%	0.00%	10.11%	10.11%	89.89%	Naga Cebu	00499900	2,160.00	100%	3.29%	0.11%	3.41%	96.59%	Naga Cebu 2	00499901	2,160.00	100%	3.27%	1.23%	4.50%	95.50%			149,040				
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	Component					Annual Target	[1 st] Quarter	
	Objective/Measure		Formula	Weight	Rating System		Target	Actual
	Sub-total			20%				
Finance	SO 3	To Meet Financial Targets under the Bank’s Approved Business Plan						
	SM 4	Increase Total Current Loan Portfolio	Absolute Amount of outstanding loans	10%	(Actual / Target x Weight)	P10.863 Billion	P9.990 Bn	P8.641 Bn 86.50 % attainment
	SM 5	Increase Total CASA Deposits	Absolute Amount	20%	(Actual / Target x Weight)	P9.211 Billion	P8.913 Bn	P8.613 Bn 96.63% attainment
	SM 6	Improved Net Income after Tax	Total Revenues less Total Expenses	22.5%	(Actual / Target x Weight)	P100 Million	P12.537 Mn	P13.506 Mn 107.73% 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 P640 Mn	20% of P640 Mn	Actual: P87.65Mn 13.69% utilization
Internal Process	SO 4	Speed Up Recoveries from Non-Performing Assets and Convert it to Earning Assets						
	SM 8	Improve Portfolio Quality: Non-Performing Loans Ratio	Outstanding NPL – Specific Allowances for Impairment Loss / Outstanding Gross Loan Portfolio	2.5%	“{1-[(Actual – Target) / Target]} x Weight	Not exceeding the average NPL ratio of the Thrift Bank Group as of 31 December 2025	INDUSTRY of September 2024, Gross NPL Sept = 30.61%; Net NPL Ratio Sept = 17.65%;	Gross NPL = 31.04% Net NPL = 17.46%
	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% Accomplishment of 2025 IT Projects based on the submitted ISSP to the DICT	37.50% CBS- 1) Posting Request, Eligibility check and shortlisting 2) 3) Pre-bid conference 4) Bid Opening 5) Bid Evaluation Website Upgrade – 1) Pre implementation 2) Approval of Design 3) Website Development	37.50% <table border="1"><thead><tr><th rowspan="2"></th><th colspan="4">2025 PROJECT MILESTONE</th><th rowspan="2">TOTAL (100%)</th></tr><tr><th>Q1 (25%)</th><th>Q2 (25%)</th><th>Q3 (25%)</th><th>Q4 (25%)</th></tr></thead><tbody><tr><td rowspan="3">NEW CORE BANKING SYSTEM</td><td>Posting of Request Eligibility Check and Shortlisting</td><td>Post Qualification Approval of Board/Issuance of NOA</td><td>Creation/ Amendment of actual Test Script and FSD Review</td><td>Vendor's Development Systems Configuration</td><td></td></tr><tr><td>Pre-Bid Conference</td><td>Contract Preparation/OGCC Review</td><td></td><td></td><td></td></tr><tr><td>Bid Opening</td><td>Approval of Contract Issuance of NTP</td><td></td><td></td><td></td></tr><tr><td>ACCOMPLISHMENT</td><td colspan="4">25%</td><td>25%</td></tr><tr><td rowspan="3">UCPBS WEBSITE UPGRADE</td><td>Pre Implementation Requirements</td><td>Quality Assurance Test (QAT)</td><td></td><td></td><td></td></tr><tr><td>Approval of Design</td><td>User Acceptance Test (UAT)</td><td></td><td></td><td></td></tr><tr><td>Website Development</td><td>Implementation/Deployment</td><td></td><td></td><td></td></tr><tr><td>ACCOMPLISHMENT</td><td colspan="4">50%</td><td>50%</td></tr><tr><td rowspan="3">ATM OUTSOURCING</td><td colspan="4">2025 PROJECT MILESTONE</td><td></td></tr><tr><td>Q1</td><td>Q2</td><td>Q3</td><td>Q4</td><td>TOTAL</td></tr><tr><td colspan="4">With CBS Project Dependency/ Will only proceed upon implementation of the CBS Project</td><td></td></tr><tr><td>ACCOMPLISHMENTS</td><td colspan="4"></td><td>N/A</td></tr></tbody></table>		2025 PROJECT MILESTONE				TOTAL (100%)	Q1 (25%)	Q2 (25%)	Q3 (25%)	Q4 (25%)	NEW CORE BANKING SYSTEM	Posting of Request Eligibility Check and Shortlisting	Post Qualification Approval of Board/Issuance of NOA	Creation/ Amendment of actual Test Script and FSD Review	Vendor's Development Systems Configuration		Pre-Bid Conference	Contract Preparation/OGCC Review				Bid Opening	Approval of Contract Issuance of NTP				ACCOMPLISHMENT	25%				25%	UCPBS WEBSITE UPGRADE	Pre Implementation Requirements	Quality Assurance Test (QAT)				Approval of Design	User Acceptance Test (UAT)				Website Development	Implementation/Deployment				ACCOMPLISHMENT	50%				50%	ATM OUTSOURCING	2025 PROJECT MILESTONE					Q1	Q2	Q3	Q4	TOTAL	With CBS Project Dependency/ Will only proceed upon implementation of the CBS Project					ACCOMPLISHMENTS					N/A
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SM 10	Percentage of Loan Applications Processed within Turnaround Time	Total number of loans applications processed within applicable processing time	5%	(Actual / Target x Weight)	100%	100%	A total of 2,355 accounts were processed within TAT out of 2,355 applications received, resulting in a 100% TAT. 1. AUTO – 25 accounts processed within TAT out of 25 applications received 2. Real Estate – 131 accounts processed within TAT out of 131 applications received 3. Commercial – 18 accounts processed within TAT out of 18 applications received 4. SBL – 22 accounts processed within TAT out of 22 applications received 5. Salary Loans – 2,159 accounts processed within TAT out of 2,159 applications received																																																																													

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	Objective/Measure		Formula	Weight	Rating System		Target	Actual
	SM 11	Improve Quality Management System	Actual Accomplishment	5%	All or Nothing	Internal Readiness Assessment in preparation for ISO certification	Review and identify the existing UCBS end-to-end processes that need updating and determine a workable SLA per bucket	Ongoing collaboration between HRD and SMD on the updating of UCBS end-to-end processes and determining a workable SLA per bucket. The following processes/activities were coordinated with the product owners/Divisions. 1. Auto Loan – Retail Lending Division 2. Salary Loan – Branch Banking Division 3. Request for Appraisal and Credit Investigation – Credit Management Division
	Sub-total			15%				
	SO 6	Establish High Performance Culture Across the Bank						
Organization	SM 12	Percentage of Employees Meeting Required Competencies	Actual Accomplishment	2.5%	(Actual / Target x Weight)	100% of Employees Meeting All the Required Competencies	25%	Learning sessions were offered by HR CFL as part of the Training and Development Program. From January to March 2025, a total of 27 courses were offered and attended by 342 employees. Total assessed 264 out of the 751 employees as of March 31, 2025. Actual = 35.15% of the employees Target = 25% (Please see Annex A for the trainings and courses offered in Q1 Y2025)

	Component					Annual Target	[1 st] Quarter	
	Objective/Measure		Formula	Weight	Rating System		Target	Actual
	SM 13	Development of Disaster-Risk Reduction and Management (DRRM) Plan	Actual Accomplishment	2.5%	All or Nothing	Board-Approved Public Service Continuity Plan	Review the Bank’s Business Continuity Plan (BCP) for various disasters and calamities, and align with the Bank’s Crisis Contingency Plan	The Risk Management Division (RMD), in coordination with the Human Resource & General Services Division and Crisis Management Team, is conducting a review to update the Bank’s Crisis Contingency Plan.
	Sub-total			5%				
				100%				

BONUS STRATEGIC MEASURE:								
	GAD Budget Utilization		1%	All or Nothing	5% OF Total COB	Update Focal Point System	<p>The updated Focal Point System will be presented to the Board of Directors for approval.</p> <p>The UCPB Savings Bank recognized the importance of fostering an inclusive and equitable environment both within the organization and in the communities we serve.</p> <p>UCPBS Gender Distribution as of March 2025:</p> <p>Female = 410/54.59%</p> <p>Male = 341/41.81%</p> <p>Our Gender and Development initiatives are the following during the 2025 Women's Month:</p> <p>1. National Women's Month Flag Ceremony (March 5, 2025) – Women's Month Orientation</p>	

						2. Special Lane Para kay Juana 3. Serbisyo para kay Juana – HR Advisory regarding free services and special discounts offered by private and public sectors. 4. Purple Wednesday – All UCPBS Employees wear purple shirts every Wednesday 5. JuanaSays – Empowering words/statements from UCPBS female leaders Tula ni Juana – Poetry Writing Contest
	ISO Certification on any of the following standards: a. Environmental Management System Certification b. Business Continuity Management System	1%	All or Nothing	ISO 14001:2015 Certification ISO 22301:2019 Certification		

ANNEX A

Training Programs offered in Q1 Y2025

Training Program	Course Title
Bank Compliance/Regulatory Training	<div><div>1.</div>New Employees Orientation Program</div> <div><div>2.</div>BSP Guidelines on the Implementation of the Environmental and Social Risk Management System</div> <div><div>3.</div>BSP- CTB AML Webinar on Institutional Risk Assessment and Ultimate Beneficial Ownership</div> <div><div>4.</div></div>
Technical Skills Development Program	<div><div>5.</div>BBD Learning Series: The How's of Account Opening</div> <div><div>6.</div>BBD Learning Series: Teller's Function</div> <div><div>7.</div>BBD Learning Series: Cash Operations</div> <div><div>8.</div>2025 Philippine Economic Outlook</div> <div><div>9.</div>Fundamentals of Credit: Credit Lending Process</div> <div><div>10.</div>Executive Assistant Training Program</div> <div><div>11.</div>8th Compliance Period - Mandatory Continuing Legal Education Seminar</div> <div><div>12.</div>Briefing on the First Polymer Banknote Series</div> <div><div>13.</div>IT Project Management</div> <div><div>14.</div>Property Appraisal (with CPD Credit Units)</div> <div><div>15.</div>Know Your Money and Counterfeit Detection</div> <div><div>16.</div>Colliers' Q4 2024 Philippine Property Market Briefing</div> <div><div>17.</div>Philippine Currency Notes and Coins (Legal, Technical and Practical Exercises)</div> <div><div>18.</div>Credit Investigation Techniques</div> <div><div>19.</div>Completed Staff Work</div> <div><div>20.</div>Mandatory Continuing Legal Education (MCLE)</div> <div><div>21.</div>Attaining Justice: Integrating Forensic Science and Investigative Techniques</div>

ANNEX B

Branch name	Terminal Number	Total No. of Hours	ATM Availability	Controllable			
				Out of Cash	ATM Down (Dispenser Error Cash Jam, Card Reader, Blank Screen, Cassette Error etc)	Total	ATM Availability
Rizal Avenue	00492100	2,160.00	100%	0.00%	0.00%	0.00%	100.00%
Banaue	00492800	2,160.00	100%	0.00%	0.00%	0.00%	100.00%
Kalayaan	00492900	2,160.00	100%	0.00%	0.45%	0.45%	99.55%
Pili	00493100	2,160.00	100%	0.65%	1.70%	2.34%	97.66%
Daraga	00493110	2,160.00	100%	0.00%	2.67%	2.67%	97.33%
Goa	00493200	2,160.00	100%	0.00%	0.04%	0.04%	99.96%
Libmanan	00493300	2,160.00	100%	0.00%	5.47%	5.47%	94.53%
Libmanan 2	00493301	2,160.00	100%	0.00%	1.57%	1.57%	98.43%
Caramoan	00493400	2,160.00	100%	0.96%	10.01%	10.97%	89.03%
Sablayan	00494100	2,160.00	100%	0.66%	1.22%	1.88%	98.12%
Puerto Princesa	00494200	2,160.00	100%	0.00%	0.67%	0.67%	99.33%
Alabang	00494300	2,160.00	100%	0.00%	0.00%	0.00%	100.00%
Tanay	00495000	2,160.00	100%	0.00%	3.02%	3.02%	96.98%
Morong	00495100	2,160.00	100%	1.56%	3.00%	4.56%	95.44%
Mabalacat	00495200	2,160.00	100%	0.00%	0.74%	0.74%	99.26%
Rizal Nueva Ecija	00495210	2,160.00	100%	1.52%	0.00%	1.52%	98.48%
Sta. Ignacia	00495300	2,160.00	100%	0.00%	3.80%	3.80%	96.20%
Ilagan	00495310	2,160.00	100%	0.94%	0.64%	1.57%	98.43%
San Jose Batangas	00495400	2,160.00	100%	1.17%	3.03%	4.21%	95.79%
Malolos	00495500	2,160.00	100%	0.00%	2.44%	2.44%	97.56%
Orion	00495550	2,160.00	100%	0.76%	3.55%	4.31%	95.69%
Sta. Rosa	00495600	2,160.00	100%	0.85%	2.97%	3.82%	96.18%
Lingayen	00495700	2,160.00	100%	0.00%	2.17%	2.17%	97.83%
Batac	00495800	2,160.00	100%	0.00%	2.18%	2.18%	97.82%
San Jose del Monte	00495900	2,160.00	100%	0.04%	5.01%	5.05%	94.95%

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La Trinidad	00496000	2,160.00	100%	0.00%	2.64%	2.64%	97.36%
Bacnotan	00496010	2,160.00	100%	0.00%	1.53%	1.53%	98.47%
Tayabas	00496100	2,160.00	100%	1.99%	3.00%	4.99%	95.01%
Tayabas 2	00496101	2,160.00	100%	2.13%	2.21%	4.34%	95.66%
Lucban	00496200	2,160.00	100%	2.14%	0.37%	2.51%	97.49%
Lucban 2	00496201	2,160.00	100%	2.23%	3.15%	5.38%	94.62%
Atimonan	00496300	2,160.00	100%	0.82%	1.73%	2.55%	97.45%
Alaminos	00496400	2,160.00	100%	0.00%	5.72%	5.72%	94.28%
Calapan	00496410	2,160.00	100%	0.00%	0.00%	0.00%	100.00%
Calauag	00496500	2,160.00	100%	0.00%	0.00%	0.00%	100.00%
Calauag 2	00496501	2,160.00	100%	0.00%	5.26%	5.26%	94.74%
Tiaong	00496600	2,160.00	100%	0.88%	2.74%	3.62%	96.38%
Tiaong 2	00496601	2,160.00	100%	0.00%	3.30%	3.30%	96.70%
Tanza	00497000	2,160.00	100%	2.10%	0.00%	2.10%	97.90%
Alfonso	00497100	2,160.00	100%	4.72%	0.64%	5.36%	94.64%
Alfonso 2	00497101	2,160.00	100%	0.96%	2.70%	3.66%	96.34%
CDO	00498000	2,160.00	100%	0.00%	0.00%	0.00%	100.00%
Lapasan	00498100	2,160.00	100%	3.57%	0.11%	3.68%	96.32%
Kabasalan	00498110	2,160.00	100%	12.65%	0.03%	12.68%	87.32%
Bulua	00498200	2,160.00	100%	0.00%	2.05%	2.05%	97.95%
Aloran	00498300	2,160.00	100%	0.00%	2.69%	2.69%	97.31%
Aloran 2	00498310	2,160.00	100%	0.00%	2.18%	2.18%	97.82%
Glan	00498500	2,160.00	100%	0.00%	1.49%	1.49%	98.51%
Lamitan	00498600	2,160.00	100%	1.54%	0.25%	1.79%	98.21%
Lamitan 2	00498602	2,160.00	100%	1.63%	1.97%	3.60%	96.40%
Dipolog	00498700	2,160.00	100%	2.12%	3.68%	5.80%	94.20%

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Davao	00498800	2,160.00	100%	0.00%	2.71%	2.71%	97.29%
Tagum	00498900	2,160.00	100%	0.00%	0.00%	0.00%	100.00%
Bacolod	00499000	2,160.00	100%	0.00%	1.35%	1.35%	98.65%
Iloilo	00499100	2,160.00	100%	0.00%	1.44%	1.44%	98.56%
Nagcarlan	00499200	2,160.00	100%	0.79%	2.64%	3.44%	96.56%
La Castellana	00499300	2,160.00	100%	0.91%	1.38%	2.29%	97.71%
Escalante	00499400	2,160.00	100%	2.37%	3.42%	5.79%	94.21%
Numancia	00499500	2,160.00	100%	1.11%	3.36%	4.47%	95.53%
Antique	00499510	2,160.00	100%	0.00%	0.00%	0.00%	100.00%
Sogod	00499600	2,160.00	100%	0.08%	8.63%	8.71%	91.29%
Tuburan	00499700	2,160.00	100%	2.32%	3.32%	5.64%	94.36%
Borongan	00499800	2,160.00	100%	3.27%	5.64%	8.91%	91.09%
Ormoc	00499810	2,160.00	100%	0.00%	0.73%	0.73%	99.27%
Palo	00499820	2,160.00	100%	4.38%	1.32%	5.70%	94.30%
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