

UCPB SAVINGS BANK INC.
RISK OVERSIGHT COMMITTEE
2024 ACCOMPLISHMENT REPORT

RISK OVERSIGHT COMMITTEE (ROC)			
Reporting Date	NOTED	APPROVED	ENDORSED
Dec. 2024	Summary of Risk Rating		
	Update on CAR		
	Expected Credit Loss (ECL)		
	Report on Credit Risk		
	Report on Market & Liquidity Risks		
	Report on Operational Risk		
	Report on Information Security & Cyber Risks		
	Commercial Accounts for CRR and Review		
	Summary of Risk Rating		
Nov. 2024	Summary of Risk Rating		BSP ROE Monitoring with RMD Updates as of 11/14/24 Report to ROC 11/21/24
	Update on CAR		Proposed Action Steps on Expected Credit Loss Guidelines and Internal Credit Risk Review Guidelines (Draft)
	Report on Credit Risk		
	Report on Market & Liquidity Risks		
	Report on Operational Risk		
	Report on Information Security & Cyber Risks		
	Commercial Accounts for CRR and Review		
Oct. 2024	Summary of Risk Rating		
	Update on CAR		
	Report on Credit Risk		
	Report on Market & Liquidity Risks		
	Report on Operational Risk		
	Report on Information Security & Cyber Risks		
	Commercial Accounts for CRR and Review		

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Sept. 2024	Summary of Risk Rating		
	Update on CAR		
	Expected Credit Losses (ECL)		
	Report on Credit Risk		
	Report on Market and Liquidity Risk		
	Report on Operational Risk		
	Report on Information Security & Cyber Risks		
	Commercial Accounts for CRR Validation		
Aug. 2024	Summary of Risk Rating		Bank's Recovery Plan (BRP)
	Update on CAR		
	Report on Credit Risk		
	Report on Operational Risk		
	Report on Information Security & Cyber Risks		
	Commercial Accounts for CRR Validation		
	BSP Assessment /Remarks on UCPBS' reply on the Report of Examination (ROE)		
July 2024	Summary of Risk Rating		
	Update on CAR		
	Report on Credit Risk		
	Quarterly Stress Test Report		
	Report on Market and Liquidity Risk		
	Report on Operational Risk		
	DOU and Buyback Report as of June 2024		
	Report on Information Security & Cyber Risks		
	Commercial Accounts for CRR Validation		

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June 2024	Expected Credit Loss (ECL) as of March 31, 2024	Amended Information Security and Information Management (ISIM) Manual	
	Update on Capital Adequacy Ratio (including effect on ECL)		
	Summary of Risk Rating		
	Update on CAR		
	Report on Credit Risk		
	Report on Market & Liquidity Risks		
	Report on Operational Risk		
	Report on Information Security & Cyber Risks		
	Commercial Accounts for CRR and review		
	BSP ROE on Retail and Commercial Banking		
May 2024	Summary of Risk Rating		
	Update on CAR		
	Report on Credit Risk		
	Report on Market & Liquidity Risks		
	Report on Operational Risk		
	Report on Information Security & Cyber Risks		
	Call Tree Results		
	Commercial Accounts for CRR and review		
April 29, 2024	Summary of Risk Rating		
	Commercial Accounts for CRR and review		
	Update on CAR		
	Report on Credit Risk		
	Report on Market & Liquidity Risks		
	Report on Operational Risk		
	Report on Information Security & Cyber Risks		

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April 17, 2024	Summary of Risk Rating		
	Commercial Accounts for CRR and review		
	Update on CAR		
	Report on Credit Risk		
	Report on Market & Liquidity Risks		
	Report on Operational Risk		
	Report on Information Security & Cyber Risks		
March 2024	Summary of Risk Rating		
	Commercial Accounts for CRR and review		
	Update on CAR		
	Report on Credit Risk		
	Report on Market & Liquidity Risks		
	Report on Operational Risk		
	Report on Information Security & Cyber Risks		

Note: ROC Report for January 2024 taken up in March 2024