

MISSION:

Customers

We continue to strengthen our partnership with our customers by innovating products that suit their needs and providing effective and efficient personalized services that exceed expectations.

Employees

We nurture a culture of integrity, professional discipline, excellence, leadership, and foster social responsibility among our associates.

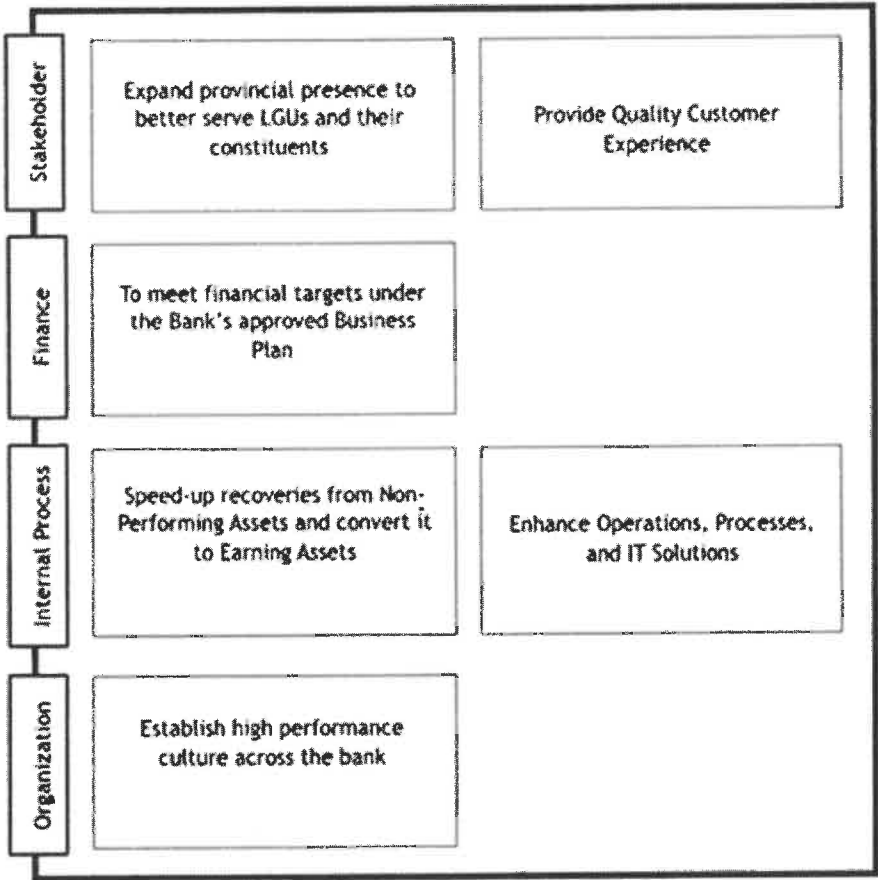
Shareholders

We exercise prudence in managing the Bank's resources and deliver proper financial returns to our shareholders.

CORE VALUES (ILLEAPP):

- I - Integrity
- L - Leadership
- L - Loyalty
- E - Esprit de Corps
- A - Altruism
- P - Professional Discipline
- P - Passion for Excellence

**UCPB SAVINGS BANK**  
VISION: To be the Bank of choice in the communities we serve and be a catalyst for financial inclusion by increasing provincial presence by at least one (1) per year.



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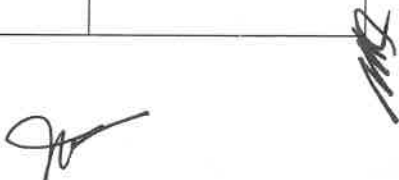
## UCPB – SAVINGS BANK (UCPB-SB)

Component					Baseline Data <sup>1</sup>		Target		
	Objective/Measure		Formula	Weight	Rating System	2021	2022	2023	2024
STAKEHOLDERS	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 <sup>2</sup> /Total No. of Provinces	10%	All or Nothing	<i>n.d.</i>	50%  1 new branch lite opened in 2022	51% (presence in 42 out of 82 provinces)	52% (Presence in 43 out of 82 provinces)
	SO 2	Provide Quality Customer Experience							
	SM 2	Percentage of Satisfied External Customers	Number of respondents who gave a rating of at least Satisfactory/ Total Number of Respondents	5%	(Actual/Target) x Weight  <i>If less than 80% = 0%</i>	<i>n.d.</i>	Individuals – 96.69%  Business Organizations – 93.8%	90%	90%
	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	<i>n.d.</i>	<i>n.d.</i>	95% of ATMs has 90% service availability	95% of ATMs has 90% service availability
		Sub-Total			20%				

<sup>1</sup> The 2021 and 2022 baseline data are based on the Validated 2021 and 2022 Performance Scorecard released by the Governance Commission.

<sup>2</sup> Includes Full-service branch, branch-lite and lending office.

Component					Baseline Data <sup>1</sup>		Target		
	Objective/Measure	Formula	Weight	Rating System	2021	2022	2023	2024	
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	15%	(Actual/Target) x Weight	<i>n.d.</i>	₱5.093 Billion	₱9.058 Billion	₱11.007 Billion
	SM 5	Increase Total CASA Deposits	Absolute amount	10%	(Actual/Target) x Weight	<i>n.d.</i>	₱9.79 Billion	₱10.592 Billion	₱10.786 Billion
	SM 6	Improve Net Income After Tax	Total Revenues less Total Expenses	25%	(Actual/Target) x Weight	<i>n.d.</i>	₱37.56 Billion	₱33.75 Billion	₱62.14 Million
	SM 7	Efficient Utilization of Corporate Budget	Total Disbursement / Board approved Corporate Operating Budget (both net of PS Cost)	5%	(Actual/Target) x Weight	<i>n.d.</i>	72.22%	90%	90%
	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 Allowance for Impairment Loss / Outstanding Gross Loan Portfolio	5%	{1-((Actual-Target)/Target)} x Weight	<i>n.d.</i>	15.8%	Not exceeding the average NPL ratio of the Thrift Bank Group as of 31 December 2023	Not exceeding the average NPL Ratio of the Philippine Banking System as of 31 December 2024
		Sub-Total		60%					



Component					Baseline Data <sup>1</sup>		Target		
	Objective/Measure	Formula	Weight	Rating System	2021	2022	2023	2024	
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	n.d.	Full implementation and roll-out of the following: 1. eFFe/FAMS 2. Internet Bandwidth Upgrade 3. Loan Originating System 4. Primary Firewall Upgrade 5. eSOA Printing	100% completion of 2023 IT projects based on Board-approved ISSP as submitted to DICT or DICT endorsed ISSP.	100% Accomplishment of 2024 IT Projects based on the submitted ISSP to the DICT
	SM 10	Percentage of Loan Applications Processed within Turnaround Time	Total number of loan applications processed within applicable processing time	5%	(Actual/Target) x Weight	n.d.	98.63%	100%	100%
	SM 11	Improve Quality Management System	Actual Accomplishment	5%	All or Nothing	n.d.	Board -approved: a. Quality Policy b. Quality Management System Manual c. Quality Management System Procedure	Surveillance Audit (move towards ISO Certification after CBS conversion)	Internal Readiness Assessment in preparation for ISO certification
		Sub-Total		15%					




Component					Baseline Data <sup>1</sup>		Target	
	Objective/Measure	Formula	Weight	Rating System	2021	2022	2023	2024
ORGANIZATION	SO 6	Establish High Performance Culture Across the Bank						
	SM 12	Improve the Competency Level of the Organization	Actual Accomplishment	5%	(Actual/Target) x Weight	n.d.	Board-Approved Competency Model with the following: a. Competency Catalogue b. Competency Framework c. Competency Tables d. Competency Matrix e. Position Profiles f. Competency Based Job Description  Competency Baseline <sup>3</sup>	Improvement in the Competency Level of the Organization from 2023 baseline
		Sub-Total		5%				
		TOTAL		100%				

For GCG:

  
**ATTY. MARIUS P. CORPUS**  
Chairperson

For UCPB-SB:

  
**HON. LIZETTE MARGARET MARY J. RACELA**  
President and CEO (PCEO)

<sup>3</sup> Assessment of all employees.

REPUBLIC OF THE PHILIPPINES)  
CITY OF MAKATI ) S.S.

SECRETARY’S CERTIFICATE

I, MELISSA L. ADAJAR, of legal age, Filipino, and with business address at the 16<sup>th</sup> Floor, Unit L2L16-11 The PSE, One Bonifacio High Street, 5<sup>th</sup> Avenue corner 28<sup>th</sup> Street, Bonifacio Global City, Taguig City, after having been duly sworn in accordance with law, depose and state that:

- 1. I am the duly elected and qualified Assistant Corporate Secretary of the UCPB SAVINGS BANK, INC. (the “Bank”), a government financial institution duly organized and existing by virtue of and under the laws of the Republic of the Philippines, with main office address at the 2<sup>nd</sup> and 3<sup>rd</sup> Floors, OFBank Center, Liwasang Bonifacio, Manila, Philippines (pending approval by the Securities and Exchange Commission of the Amended Articles of Incorporation on the change in address);
- 2. On October 27, 2023, the Board of Directors of the Bank approved via referendum the following resolution:

RESOLVED TO APPROVE the Bank’s 2024 GCG Performance Scorecard, as presented in the Memorandum dated October 25, 2023, as endorsed by the Corporate Governance Committee on October 25, 2023.

- 3. The foregoing has not been modified, repealed or otherwise superseded as of date.

IN WITNESS WHEREOF, this Certificate is executed this OCT 31 2023 in the City of Makati.

MELISSA L. ADAJAR  
Assistant Corporate Secretary

SUBSCRIBED AND SWORN to before me on this OCT 31 2023 in CITY OF MANILA, affiant exhibited her Professional Regulation Commission ID No. 0158396 valid until December 20, 2025.

PERFECTO C. NOCASCO  
Notary Public  
Commission No. 2023-021  
Valid December 31, 2024  
PTR 0647764 - Manila - I. - 2023  
IBP No. 165407 (MD2023) - Pasig City - 10/07/2021  
Rm. 327 Downtown Center Building  
316 Quintin Paredes Street, Binondo, Manila  
IBP ROLL NO. 18343  
MICR CODE NO. VI-0020548-3/18/2019

Doc. No. 331;  
Page No. 88;  
Book No. 168;  
Series of 2023.