

UCPB SAVINGS BANK

	Component				Annual Target	[4 <sup>th</sup> ] Quarter			
	Objective/Measure	Formula	Weight	Rating System		Target	Actual	% of Accomplishment	
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 a province/municipality without UCPB presence	1 New Branch opened in a province/municipality without UCPB presence	The plan to open a new branch in another province was set aside due to budget reallocation. The Iloilo Branch required urgent relocation after the lessor declined to renew the lease, while the Tanay Branch needed immediate renovation because of termite damage. Therefore, the budget originally intended for the new branch were redirected to address these urgent requirements. Moving forward, we will provide contingency funds for possible increase on leased for branches under renewal.	0%
	SO 2								
	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%	90%	82%  • HCSM Survey • To start back checking • For submission to the 3rd party for analysis and interpretation of data	4.56%

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	Objective/Measure	Formula	Weight	Rating System		Target	Actual	% of Accomplishment	
	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 ATMs have 90% service availability	91.30%  63 out of 69 ATMs with 90% or above – <b>See Annex A</b>	4.81%	
	<b>Sub-total</b>			<b>20%</b>				9.37%	
<b>Finance</b>	<b>SO 3</b>								
	SM 4	Increase Total Current Loan Portfolio	Absolute Amount of outstanding loans	10%	(Actual / Target x Weight)	P10.863 Billion	P10.863 Billion	P 9.882Bn <b>90.97% attainment</b>	9.10%
	SM 5	Increase Total CASA Deposits	Absolute Amount	20%	(Actual / Target x Weight)	P9.211 Billion	P9.211 Billion	P 8.336Bn <b>90.50% attainment</b>	18.10%
	SM 6	Improved Net Income after Tax	Total Revenues less Total Expenses	22.5%	(Actual / Target x Weight)	P100 Million	P100 Million	BSP FS = P 60.597Mn COA UAFS = P 105Mn <b>105% attainment</b>	22.5%
	SM 7	Efficient Utilization of Corporate Budget	Total Disbursement / Board approved Corporate Operating	5%	(Actual / Target x Weight)	90% of P640 Mn	88% of P640 Mn	Actual: P 563.11Mn <b>88% utilization</b>	4.40%

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		Budget (both net of PS Cost)							
<b>Internal Process</b>	<b>SO 4</b>	<b>Speed Up Recoveries from Non-Performing Assets and Convert it to Earning Assets</b>							
	SM 8	Improve Portfolio Quality: Non-Performing Loans Ratio	Outstanding NPL – Specific Allowances for Impairment Loss / Outstanding Gross Loan Portfolio	2.5%	$\{1 - \frac{\text{Actual} - \text{Target}}{\text{Target}}\} \times \text{Weight}$	Not exceeding the average NPL ratio of the Thrift Bank Group as of 31 December 2025	INDUSTRY as of Sep 2025  Net NPL Ratio Sep = 6.56%	Net NPL = 13.71%	0%
	<b>Sub-total</b>			<b>60%</b>					54.10%
	<b>SO 5</b>								

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Objective/Measure		Formula	Weight	Rating System	Target		Actual	% of Accomplishment	
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	100% Accomplishment of 2025 IT Projects based on the submitted ISSP to the DICT	<p><b>UCPBS WEBSITE UPGRADE</b></p> <p>1. Post Implementation / Project Closure</p> <p>10% - for 4th quarter</p> <p>100% - overall accomplishment</p>	5%	
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%	<p>100% loan applications were processed within the given turnaround time</p> <ul style="list-style-type: none"> <li>AUTO – 14 accounts processed within TAT out of 14 applications received.</li> <li>Real Estate – 122 accounts processed within TAT out of 122 applications received.</li> </ul>	5%	

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Objective/Measure		Formula	Weight	Rating System	Target		Actual	% of Accomplishment	
							<ul style="list-style-type: none"> <li>Commercial – 7 accounts processed within TAT out of 7 applications received.</li> <li>SBL – 10 accounts processed within TAT out of 10 applications received.</li> <li>CASH – 5 accounts processed within TAT out of 5 applications received.</li> <li>Salary Loans – 1,085 accounts processed within TAT out of 1,085 applications received</li> </ul> <p>Processed a total of 1,243 loan applications within TAT.</p>		
	SM 11	Improve Quality Management System	Actual Accomplishment	5%	All or Nothing	Internal Readiness Assessment in preparation for ISO certification	Internal Readiness Assessment in preparation for ISO certification	Issuance of UCPBS 2025 Internal Audit Annual Report (IAAR) in the Q1 2026 upon approval of the Bank’s Audit Committee.	5%

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	Objective/Measure	Formula	Weight	Rating System		Target	Actual	% of Accomplishment	
	<b>Sub-total</b>			<b>15%</b>				15%	
	<b>SO 6</b>	Establish High Performance Culture Across the Bank							
<b>Organization</b>	SM 12	Percentage of Employees Meeting Required Competencies	Actual Accomplishment	2.5%	(Actual / Target x Weight)	100% of Employees Meeting All the Required Competencies	100% of Employees Meeting All the Required Competencies	Actual = 100% or all of the 759 employees have at least attended one required training for the year. On-going annual assessment for the required competencies for the year 2025. – See Annex B	2.5%
	SM 13	Development of Disaster-Risk Reduction and Management (DRRM) Plan	Actual Accomplishment	2.5%	All or Nothing	Board-Approved Public Service Continuity Plan	Board-Approved Public Service Continuity Plan	UCPBS PSCP Manual was approved by the BOD on 26 Nov 2025.	2.5%
	<b>Sub-total</b>			<b>5%</b>				5%	
				<b>100%</b>				<b>83.5%</b>	

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BONUS STRATEGIC MEASURE:					
GAD Budget Utilization	1%	All or Nothing	5% OF Total COB	Update Focal Point System	The new composition of the GAD Focal Point System will still be presented to the Board of Directors for approval.
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

**ATM AVAILABILITY**  
For the Quarter-ending December 31, 2025

Branch name	TerminalNumber	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	2,208.00	100%	0.00%	0.00%	0.00%	100.00%
Banaue	00492800	2,208.00	100%	0.00%	1.14%	1.14%	98.86%
Kalayaan	00492900	2,208.00	100%	0.00%	0.00%	0.00%	100.00%
Pili	00493100	2,208.00	100%	2.78%	3.75%	6.52%	93.48%
Daraga	00493110	2,208.00	100%	1.07%	1.77%	2.84%	97.16%
Goa	00493200	2,208.00	100%	2.02%	2.94%	4.96%	95.04%
Libmanan	00493300	2,208.00	100%	0.74%	0.01%	0.74%	99.26%
Libmanan 2	00493301	2,208.00	100%	0.61%	0.75%	1.36%	98.64%
Caramoan	00493400	2,208.00	100%	6.19%	1.41%	7.60%	92.40%
Sabluyan	00494100	2,208.00	100%	3.72%	2.88%	6.60%	93.40%
Puerto Princesa	00494200	2,208.00	100%	0.00%	0.95%	0.95%	99.05%
Alabang	00494300	2,208.00	100%	0.00%	0.35%	0.35%	99.65%
Tanay	00495000	2,208.00	100%	0.00%	1.19%	1.19%	98.81%
Morong	00495100	2,208.00	100%	0.61%	2.57%	3.18%	96.82%
Mabalacat	00495200	2,208.00	100%	0.00%	5.79%	5.79%	94.21%
Rizal Nueva Ecija	00495210	2,208.00	100%	0.59%	1.46%	2.06%	97.94%
Sta. Ignacia	00495300	2,208.00	100%	0.00%	1.33%	1.33%	98.67%
Ilagan	00495310	2,208.00	100%	0.00%	2.57%	2.57%	97.43%
San Jose Batangas	00495400	2,208.00	100%	5.22%	3.06%	8.27%	91.73%
Malolos	00495500	2,208.00	100%	0.14%	6.25%	6.39%	93.61%
Orion	00495550	2,208.00	100%	1.65%	2.92%	4.57%	95.43%
Sta. Rosa	00495600	2,208.00	100%	0.11%	3.95%	4.06%	95.94%
Lingayen	00495700	2,208.00	100%	0.69%	4.99%	5.68%	94.32%
Batac	00495800	2,208.00	100%	0.76%	0.00%	0.76%	99.24%
San Jose del Monte	00495900	2,208.00	100%	2.68%	0.00%	2.68%	97.32%
La Trinidad	00496000	2,208.00	100%	0.00%	2.24%	2.24%	97.76%
Bacnotan	00496010	2,208.00	100%	0.00%	10.73%	10.73%	89.27%
Tayabas	00496100	2,208.00	100%	1.43%	4.04%	5.47%	94.53%
Tayabas 2	00496101	2,208.00	100%	0.98%	2.91%	3.89%	96.11%
Lucban	00496200	2,208.00	100%	0.97%	0.17%	1.14%	98.86%
Lucban 2	00496201	2,208.00	100%	0.27%	2.42%	2.70%	97.30%
Atimonan	00496300	2,208.00	100%	0.52%	0.00%	0.52%	99.48%
Alaminos	00496400	2,208.00	100%	0.00%	5.15%	5.15%	94.85%
Calapan	00496410	2,208.00	100%	0.00%	0.12%	0.12%	99.88%
Calauag	00496500	2,208.00	100%	0.91%	3.35%	4.26%	95.74%
Calauag 2	00496501	2,208.00	100%	0.80%	1.73%	2.53%	97.47%
Tiaong	00496600	2,208.00	100%	2.75%	1.06%	3.81%	96.19%
Tiaong 2	00496601	2,208.00	100%	2.16%	5.85%	8.02%	91.98%
Tanza	00497000	2,208.00	100%	0.15%	3.25%	3.41%	96.59%
Alfonso	00497100	2,208.00	100%	0.82%	4.58%	5.39%	94.61%
Alfonso 2	00497101	2,208.00	100%	0.00%	4.62%	4.62%	95.38%
CDO	00498000	2,208.00	100%	0.00%	0.00%	0.00%	100.00%
Lapasan	00498100	2,208.00	100%	3.20%	1.01%	4.21%	95.79%
Kabasalan	00498110	2,208.00	100%	12.99%	2.34%	15.33%	84.67%
Bulua	00498200	2,208.00	100%	1.78%	2.92%	4.70%	95.30%
Aloran	00498300	2,208.00	100%	0.00%	5.67%	5.67%	94.33%
Aloran 2	00498310	2,208.00	100%	0.00%	4.10%	4.10%	95.90%
Glan	00498500	2,208.00	100%	1.08%	1.60%	2.68%	97.32%
Lamitan	00498600	2,208.00	100%	4.10%	2.70%	6.81%	93.19%
Lamitan 2	00498602	2,208.00	100%	0.00%	0.00%	0.00%	100.00%
Dipolog	00498700	2,208.00	100%	1.15%	0.10%	1.24%	98.76%
Dipolog	00498700	2,208.00	100%	0.06%	0.24%	0.31%	99.69%
Davao	00498800	2,208.00	100%	0.00%	0.32%	0.32%	99.68%
Tagum	00498900	2,208.00	100%	1.11%	2.23%	3.34%	96.66%
Bacolod	00499000	2,208.00	100%	1.13%	0.62%	1.75%	98.25%
Iloilo	00499100	2,208.00	100%	0.00%	0.48%	0.48%	99.52%
Nagcarlan	00499200	2,208.00	100%	0.07%	3.39%	3.46%	96.54%
La Castellana	00499300	2,208.00	100%	2.28%	5.29%	7.58%	92.42%
Escalante	00499400	2,208.00	100%	3.90%	3.75%	7.64%	92.36%
Numancia	00499500	2,208.00	100%	3.15%	1.44%	4.59%	95.41%
Antique	00499510	2,208.00	100%	0.00%	0.37%	0.37%	99.63%
Sogod	00499600	2,208.00	100%	3.18%	0.00%	3.18%	96.82%
Tuburan	00499700	2,208.00	100%	2.37%	0.65%	3.03%	96.97%
Borongan	00499800	2,208.00	100%	1.83%	9.90%	11.72%	88.28%
Ormoc	00499810	2,208.00	100%	0.00%	0.04%	0.04%	99.96%
Palo	00499820	2,208.00	100%	3.67%	0.07%	3.74%	96.26%
Gandara	00499830	2,208.00	100%	9.43%	0.97%	10.40%	89.60%
Naga Cebu	00499900	2,208.00	100%	7.34%	5.04%	12.38%	87.62%
Naga Cebu 2	00499901	2,208.00	100%	5.47%	5.49%	10.96%	89.04%
		152,352		1.60%	2.39%	3.99%	96.01%

**ANNEX B**

Training Programs offered in Q4 Y2025

<p style="text-align: center;"><b>Training Summary</b> <b>October - December 2025</b></p>								
<p style="text-align: center;"><b>Training and Development Program</b></p>		<p style="text-align: center;"><b>No. of Programs</b></p>	<p style="text-align: center;"><b>Total Participation Count</b></p>			<p style="text-align: center;"><b>Total Training Expense</b></p>		
			<p style="text-align: center;"><b>Officer</b></p>	<p style="text-align: center;"><b>Non-Officer</b></p>	<p style="text-align: center;"><b>Total</b></p>	<p style="text-align: center;"><b>Officer</b></p>	<p style="text-align: center;"><b>Non-Officer</b></p>	<p style="text-align: center;"><b>Total</b></p>
<p style="text-align: center;"><b>Internal Learning</b></p>	a. Bank Compliance/Regulatory Training(4)	<p style="text-align: center;"><b>8</b></p>	<p style="text-align: center;">130</p>	<p style="text-align: center;">84</p>	<p style="text-align: center;">214</p>	<p style="text-align: center;">-</p>	<p style="text-align: center;">402.00</p>	<p style="text-align: center;">402.00</p>
	b. Technical Skills Development Program (4)							
<p style="text-align: center;"><b>External Learning</b></p>	a. Technical Skills Development Program (16)	<p style="text-align: center;"><b>24</b></p>	<p style="text-align: center;">184</p>	<p style="text-align: center;">39</p>	<p style="text-align: center;">223</p>	<p style="text-align: center;">247,737.00</p>	<p style="text-align: center;">147,824.00</p>	<p style="text-align: center;">395,561.00</p>
	b. Bank Compliance / Regulatory Training (2)							
	c. Professional Development Program (4)							
	d. Behavioral Development Program (1)							
	e. Conferences/Conventions (1)							
<b>Total</b>		<p style="text-align: center;"><b>32</b></p>	<p style="text-align: center;"><b>314</b></p>	<p style="text-align: center;"><b>123</b></p>	<p style="text-align: center;"><b>437</b></p>	<p style="text-align: center;"><b>247,737.00</b></p>	<p style="text-align: center;"><b>148,226.00</b></p>	<p style="text-align: center;"><b>395,963.00</b></p>