

**UCPB SAVINGS BANK, INC.  
RISK OVERSIGHT COMMITTEE  
2025 ACCOMPLISHMENT REPORT**

<b>RISK OVERSIGHT COMMITTEE (ROC)</b>			
<b>Reporting Date</b>	<b>NOTED</b>	<b>APPROVED</b>	<b>ENDORSED</b>
<b>December 2025</b>	Summary of Risk Rating	-	-
	Update on CAR	-	-
	Report on Credit Risk	-	-
	Credit Risk Rating Validation	-	-
	Report on Market & Liquidity Risks	-	-
	Report on Operational Risk	-	-
	Report on Information Security & Cyber Risks	-	-
	-	ROC Minutes of Meeting – Nov. 2025	Amendments to the Allowance for Credit Losses (ACL) Provisioning of Accounts Receivable (AR)
<b>November 2025</b>	Summary of Risk Rating	-	-
	Update on CAR	-	-
	Report on Credit Risk	-	-
	Credit Risk Rating Validation	-	-
	Report on Market & Liquidity Risks	-	-

	Report on Operational Risk	-	-
	Report on Information Security & Cyber Risks	-	-
	-	-	Public Service Continuity Plan (PSCP)
	-	ROC Minutes of Meeting – Oct. 2025	-
<b>October 2025</b>	Summary of Risk Rating	-	-
	Update on CAR	-	-
	Report on Credit Risk	-	-
	Credit Risk Rating Validation	-	-
	Credit Risk Quarterly Test	-	-
	Report on Market & Liquidity Risks	-	-
	Market Risk Quarterly Stress Test	-	-
	- MCO and EaR	-	-
	Report on Operational Risk	-	-
	Report on Information Security & Cyber Risks	-	-
	Re-tagging of Financial Institutions	-	-
	-	-	Operational Resiliency Framework, Self-Assessment Questionnaire (SAQ)
	-	-	Expired Guidance Line of RCBC

	-	UCPBS Initiatives on the Issuance of BSP Cir 1218- Large Value Transactions Including the Implementing Guidelines	-
	-	ROC Minutes of Meeting – Sept. 2025	-
<b>September 2025</b>	Summary of Risk Rating	-	-
	Update on CAR	-	-
	Report on Credit Risk	-	-
	Credit Risk Rating Validation	-	-
	Report on Market & Liquidity Risks	-	-
	Report on Operational Risk	-	-
	Report on Information Security & Cyber Risks	-	-
	-	Proposed Amendment to CTMU Risk Assessment Criteria for Branches/Branch Lites/Branch Lending Office and HO Units	-
	-	ROC Minutes of Meeting – Aug. 2025	-
<b>August 2025</b>	Summary of Risk Rating	-	-
	Update on CAR	-	-

	Report on Credit Risk	-	-
	Credit Risk Rating Validation	-	-
	Report on Market & Liquidity Risks	-	-
	Report on Operational Risk	-	-
	Report on Information Security & Cyber Risks	-	-
	-	ROC Minutes of Meeting – July 2025	-
<b>July 2025</b>	Summary of Risk Rating	-	-
	Update on CAR	-	-
	Report on Credit Risk	-	-
	Credit Risk Rating Validation	-	-
	Credit Risk Quarterly Test	-	-
	Report on Market & Liquidity Risks	-	-
	Market Risk Quarterly Stress Test - MCO and EaR	-	-
	Report on Operational Risk	-	-
	Report on Information Security & Cyber Risks	-	-
	Amendments on Firewall Guidelines	-	-
	-	ROC Minutes of Meeting – June 2025	-

<b>June 2025</b>	Summary of Risk Rating	-	-
	Update on CAR	-	-
	Report on Credit Risk	-	-
	ECL Report	-	-
	Credit Risk Rating Validation	-	-
	Report on Market & Liquidity Risks	-	-
	Report on Operational Risk	-	-
	Report on Information Security & Cyber Risks	-	-
	-	ROC Minutes of Meeting – May 2025	Bank’s Recovery Plan (BRP)
<b>May 2025</b>	Summary of Risk Rating	-	-
	Update on CAR	-	-
	Report on Credit Risk	-	-
	Credit Risk Rating Validation	-	-
	Report on Market & Liquidity Risks	-	-
	Report on Operational Risk	-	-
	Report on Information Security & Cyber Risks	-	-
	-	-	Bank signatories for Lending Center
	-	-	Retention of Existing Market and Liquidity Risk Limits.

	-	-	Proposal to Consolidate Trading (FVTPL) and Balance Sheet Spread Limits.
	-	ROC Minutes of Meeting – April 2025	-
<b>April 2025</b>	Summary of Risk Rating	-	-
	Update on CAR	-	-
	Report on Credit Risk	-	-
	Report on Quarterly Stress Test- Credit Risk	-	-
	Report on Market & Liquidity Risks	-	-
	Report on Quarterly Stress Test- Market Risk	-	-
	Report on Operational Risk	-	-
	Report on Information Security & Cyber Risks	-	-
	Credit Risk Rating Validation	-	-
	-	ROC Minutes of Meeting – March 2025	-
<b>March 2025</b>	Summary of Risk Rating	-	-
	Update on CAR	-	-
	Report on Credit Risk	-	-
	ECL as of Dec. 2024	-	-

	Report on Market & Liquidity Risks	-	-
	Report on Operational Risk	-	-
	Report on Information Security & Cyber Risks	-	-
	Credit Risk Rating Validation	-	-
	Temporary Deactivation of UCPBS' Participation in Instapay as a Receiving Financial Institution (RFI)	-	-
	-	ROC Minutes of Meeting – Feb. 2025	-
<b>February 2025</b>	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	-	-
	Credit Risk Rating Validation	-	-
	-	ROC Minutes of Meeting – Jan. 2025	-
<b>January 2025</b>	Summary of Risk Rating	-	-
	Update on CAR	-	-
	Report on Credit Risk	-	-

	Report on Quarterly Stress Test- Credit Risk	-	-
	Report on Market & Liquidity Risks	-	-
	Report on Quarterly Stress Test- Market Risk	-	-
	Report on Operational Risk	-	-
	Report on Information Security & Cyber Risks	-	-
	Credit Risk Rating Validation	-	-
	-	ROC Minutes of Meeting – Dec. 2024	Proposed Amendment to the Bank Self-Assessment Scorecard for CY 2024
	BSP -ROE Monitoring for RMD with Updates as of Jan. 17, 2025 – Independent Third-Party Validator	-	-