

UCPB SAVINGS BANK, INC. (UCBP-SB)  
Validation of 2023 Performance Scorecard

Objective/Measure		Component				UCPB-SB Submission		GCG Validation		Supporting Documents	Remarks
		Formula	Wt.	Rating System	Target	Actual	Rating	Actual	Rating		
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 / Total No. of Provinces	12.5%	All or Nothing	Increase provincial coverage to 51% (presence in 42 out of 82 provinces)	51%	n.d.	48.78%	0%	<ul style="list-style-type: none"> <li>UCPB-SB Total Loan Portfolio</li> </ul>	Target not met. The presence of UCPB-SB is only 40 out of 82 provinces.
SO 2	Provide Quality Customer Experience										
SM 2a	Percentage of Satisfied Customers - Individuals	Number of respondents who gave a rating of at least Satisfactory / Total Number of Respondents	2.50%	(Actual/Target) x Weight If less than 80% = 0%	90%	99.61%	n.d.	99.61%	2.50%	<ul style="list-style-type: none"> <li>ARTA Harmonized Client Satisfaction Measurement Result</li> </ul>	Validated actual based on the ARTA CSM Results.

STAKEHOLDERS

<sup>1</sup> Includes Full-Service Branch, Branch lite and Lending Office



Handwritten initials/signature

Component										
Objective/Measure	Formula	Wt.	Rating System	Target	UCPB-SB Submission		GCG Validation		Supporting Documents	Remarks
					Actual	Rating	Actual	Rating		
SM 2b	Percentage of Satisfied Customers – Business Organization	2.50%	Actual/Target ) x Weight If less than 80% = 0%	90%	99.61%	n.d.	99.61%	2.50%		Based on the Anti-Red Tape Authority (ARTA) SQD Results
SM 2c	Percentage of Service Availability of ATMs	2.50%	Actual/Target ) x Weight	95% of ATMs have 90% service availability	95%	n.d.	80.85%	2.13%	• ATM Availability Report 2023	Target not met.
	<b>Sub-Total</b>	<b>20%</b>						<b>7.13%</b>		
<b>SO 3 To Meet the Financial Targets Under the Bank's Approved Business Plan</b>										
SM 3	Increase Total Loan Portfolio (Customer and Corporate Loans)	10%	Actual/Target ) x Weight	₱9,058 Billion	₱ 8,870 Billion	n.d.	₱8,289 Billion	9.15%	• COA Annual Audit Report	Target not met. Validated actual based on the COA AAR.

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		Formula	Wt.	Rating System	Target	UCPB-SB Submission	Actual	Rating	Actual		
SM 4	Loan releases in accordance with Sustainable Financing Framework (SFF) guidelines	Absolute amount of SFF loans granted (part of increase in commercial loans)	0% For monitoring only	Not applicable	₱50 Million	₱ 54.59 million	n.d.	₱ 25.64 million	Not Applicable For monitoring only	<ul style="list-style-type: none"> <li>Database of Loan Releases</li> </ul>	This measure is for monitoring only. Hence, no grant of rating by GCG.
SM 5	Increase Total CASA Deposits (including government deposits)	Absolute Amount	20%	Actual/Target ) x Weight	₱10.592 Billion	₱ 9.139 billion	n.d.	₱ 9.139 billion	17.26%	<ul style="list-style-type: none"> <li>COA Annual Audit Report</li> <li>BSP Published Balance Sheet</li> <li>CASA 2023 report of UCPB-SB</li> </ul>	Target not met. Validated actual based on the COA AAR.
SM 6	Improve Net Income after Tax	Total Revenues less Total Expenses	20%	Actual/Target ) x Weight	₱33.75 Million	₱48.49 million	n.d.	₱34.183 million	20%	<ul style="list-style-type: none"> <li>COA Annual Audit Report</li> </ul>	Acceptable. Validated actual based on the COA AAR.

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Component		Formula	Wt.	Rating System	Target	UCPB-SB Submission		GCG Validation		Supporting Documents	Remarks
Objective/Measure						Actual	Rating	Actual	Rating		
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%	66.98%	n.d.	43.53%	2.42%	<ul style="list-style-type: none"> <li>COA Annual Audit Report</li> </ul>	Target not met Validated actual based on the COA AAR.
SO 4	<b>Speed-up Recoveries from Non-Performing Assets and Convert it to Earning Assets</b>										
SM 8	Improve Portfolio Quality – Net Non-Performing Loans (NPL) Ratio	Outstanding NPL – Specific Allowance for Impairment Loss / Outstanding Gross Loan Portfolio	5%	{1-[Actual-Target]/Target} x Weight	Not exceeding the average NPL ratio of the Thrift Bank Group as of 31 December 2023	15.20%	n.d.	14.63%	0%	<ul style="list-style-type: none"> <li>COA Annual Audit Report</li> <li>BSP Published Balance Sheet</li> </ul>	Target not met. Validated actual based on BSP Published Balance Sheet.
	<b>Sub-Total</b>		<b>60%</b>						<b>48.83%</b>		
SO 5	<b>Enhance Operations, Processes, and IT Solutions</b>										

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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% Completion of 2023 IT projects based on the submitted ISSP to the DICT	40%	n.d.	40%	2.00%	<ul style="list-style-type: none"> <li>UAT Sign-off sheets</li> <li>ISSP</li> </ul>	Target not met. 3 out of 5 ICT Projects were not completed.
SM 10	Percentage of Loan Applications Processed within Turnaround Time	Total Number of loan applications processed within applicable processing time <sup>2</sup> / Total Number of loan applications received	5%	(Actual / Target) x Weight	100%	100%	n.d.	Unverifiable	0%	<ul style="list-style-type: none"> <li>Loans Releases Data Base</li> <li>Accounts Release Tracker/Folders</li> </ul>	Target not met. Out of 7,860 loans processed, 2,314 accounts are unverifiable due to inconsistencies in the loan releases database.

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<sup>2</sup> Applicable processing time based on UCPB-SB's Citizen's Charter in compliance with Republic Act No. 11032 as provided in UCPB-SB's Citizen's Charter

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Objective/Measure	Formula	Wt.	Target	Actual	Rating	Actual	Rating	Actual	Rating														
SM 11	Improve Quality Management System Actual Accomplishment	5%	Surveillance Audit (move towards ISO Certification after CBS conversion)	Surveillance Audit (move towards ISO Certification on after CBS conversion)	n.d.	UCPB-SB was not able to complete the Surveillance Audit	0%	Internal Reports	Audit	Target not met Summary of Validation: <table border="1"> <thead> <tr> <th></th> <th>AUDIT TARGET</th> <th>ACCOMPLISHMENT</th> </tr> </thead> <tbody> <tr> <td>Branch Banking Units</td> <td>18</td> <td>20</td> </tr> <tr> <td>Head Office Units</td> <td>11</td> <td>1</td> </tr> <tr> <td>IT-related (Processes, Systems, Unit)</td> <td>8</td> <td>3</td> </tr> </tbody> </table>			AUDIT TARGET	ACCOMPLISHMENT	Branch Banking Units	18	20	Head Office Units	11	1	IT-related (Processes, Systems, Unit)	8	3
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	<b>Sub-Total</b>	<b>15%</b>							<b>2%</b>														
<b>SO 6 Establish High-Performance Culture Across the Bank</b>																							
SM 12	Improve Competency Level of the Organization Actual Accomplishment	5%	Competency Baseline <sup>3</sup>	100%	n.d.	Unverifiable	0%	UCPB Competency Matrix Base		Target not met.													
	<b>Sub-Total</b>	<b>5%</b>							<b>0%</b>														
	<b>TOTAL</b>	<b>100%</b>							<b>57.96%</b>														

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