UCPB SAVINGS BANK

	Component					Annual Target	[1st] 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	13%	All or Nothing	1 New Branch opened in a province/municipality without UCPB presence	Site Selection	Municipality of Maria Aurora, located in the Province of Aurora, as the proposed site for a new branch and scheduled for presentation to the EXCOM on Mar 23 for endorsement to the Board of Directors for approval.	13%
	SO 2	Provide Quality Customer Experience							
	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%	On-going Survey	• Survey- done • Ongoing analysis, interpretation of data and technical writing.	5%
	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)	90% Average Service Availability of ATMs	90% Average Service Availability of ATMs	94.20% 65 out of 69 ATMs with 90% and above **– See Annex A**	5%
	Sub-total			***23%***					**23%**

[1st] Quarter Y2026 2a Monitoring Report

	Component					Annual Target	[1st] Quarter		
	Objective/Measure		Formula	Weight	Rating System		Target	Actual	% of Accomplishment
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	11.5%	(Actual / Target x Weight)	P12.445 Billion	P10.217 Billion	P 10.146Bn **99.31% attainment**	11.42%
	SM 5	Increase Total CASA Deposits	Absolute Amount	11.5%	(Actual / Target x Weight)	P8.60 Billion	P8.39 Billion	P 8.36Bn **99.64% attainment**	11.46%
	SM 6	Improved Net Income after Tax	Total Revenues less Total Expenses	20%	(Actual / Target x Weight)	P120.30 Million	P14.64 Million	BSP FS = P 6.38Mn **43.58% attainment**	8.72%
	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% of P635 Mn	22% of P635 Mn	Actual: P 140.69Mn **22.16% utilization**	5%
Internal Process	**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 Allowances for Impairment Loss / Outstanding Gross Loan Portfolio	2.5%	"{1-[(Actual – Target) / Target)} x Weight	Not exceeding the average NPL ratio of the Thrift Bank Group as of 31 December 2026	INDUSTRY as of Dec 2025 Net NPL Ratio Dec = 6.01%	Net NPL = 12.50%	0%
	Sub-total			***50.5%***					**36.6%**

[1st] Quarter Y2026 2a Monitoring Report

<table>
<tr><th></th><th colspan="4">Component</th><th rowspan="2">Annual Target</th><th colspan="3">[1st] Quarter</th></tr>
<tr><th></th><th>Objective/Measure</th><th>Formula</th><th>Weight</th><th>Rating System</th><th>Target</th><th>Actual</th><th>% of Accomplishment</th></tr>
<tr><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></tr>
<tr><td rowspan="2">Internal Process</td><td colspan="8">SO 5 Enhance Operations, Processes and IT Solutions</td></tr>
<tr><td>SM 9 Number of new IT Projects Implemented</td><td>Total number of IT projects completed/ Total IT Projects for Completion based on the ISSP</td><td>7.5%</td><td>(Actual / Target x Weight)</td><td>100% Accomplishment of 2025 IT Projects based on the submitted ISSP</td><td>25%</td><td>NEW CORE BANKING SYSTEM
• Issuance of NOA
• Approval of Contract
• Issuance of NTP
25% Accomplishment
SMALL SCALE SERVERS
• Procurement
• Issuance of NOA
• Approval of Contract
• Issuance of NTP
25% Accomplishment
PRIVILEGED ACCESS MANAGEMENT (PAM)
• Market Research
• Project Approval
10% Accomplishment</td><td>7.5%</td></tr>
</table>

[1st] Quarter Y2026 2a Monitoring Report

	Component					Annual Target	[1st] Quarter		
	Objective/Measure		Formula	Weight	Rating System		Target	Actual	% of Accomplishment
	SM 10	Percentage of Loan Applications Processed within Turnaround Time	Total number of loans applications processed within applicable processing time	7.5%	(Actual / Target x Weight)	100%	100%	100% loan applications were processed within the given turnaround time • AUTO – 17 accounts processed within TAT out of 17 applications received. • Real Estate – 148 accounts processed within TAT out of 148 applications received. • Commercial – 20 accounts processed within TAT out of 20 applications received. • SBL – 18 accounts processed within TAT out of 18 applications received. • CASH – 8 accounts processed within TAT out of 8 applications received. • Salary Loans – 2,499 accounts processed within TAT out of 2,499 applications received	7.5%

	Component					Annual Target	[1st] Quarter		
	Objective/Measure		Formula	Weight	Rating System		Target	Actual	% of Accomplishment
								Processed a total of 2,710 loan applications within TAT.	
	SO 6	**Establish High Performance Culture Across the Bank**							
Organization	SM 11	Improve Competency Level of the Organization	Actual Accomplishment	5%	(Actual / Target x Weight)	100% of total number of regular employees with 50% meeting the required competency rating	25% of total number of employees	Actual = 49% or 369 of the 757 employees have at least attended one required training for Q1**– See Annex B**	5%
	SM 12	Development of Disaster-Risk Reduction and Management	Actual Accomplishment	2.5%	All or Nothing	Public Service Continuity Plan Monitoring, improvements, if needed to be incorporated to plan	Public Service Continuity Plan Monitoring, propose improvements, if needed	During Q1 2026, the bank did not experience any major incidents affecting operations. Monitoring activities focused on routine oversight and preparatory steps for the upcoming BIA/BCRA exercises. No disruptions were recorded, and resilience metrics remain stable.	2.5%

	Component					Annual Target	[1st] Quarter		
	Objective/Measure		Formula	Weight	Rating System		Target	Actual	% of Accomplishment
	SM 13	ISO Internal Readiness	Actual Accomplishment	4%	All or Nothing	Issuance of UCPBS 2026 Internal Audit Annual Report		Internal Audit activities in support of internal readiness and quality improvement remain ongoing, consistent with the approved Annual Audit Plan and risk-based audit methodology. The UCPBS 2026 IAAR, which will reflect the corresponding audit results and improvement opportunities for the year, will be finalized and submitted upon Audit Committee approval in Q1 2027.	0%
	Sub-total			***26.5%***					**22.50%**
				100%					***82.10%***

	BONUS STRATEGIC MEASURE:					
	GAD Budget Utilization	1%	All or Nothing	5% OF Total COB		
	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 1st Quarter of Y2026

Branch name	Terminal Number	Total No. of Hours	ATM Availability	Controllable			
				Out of Cash	ATM Down	Total	ATM Availability
Rizal Avenue	00492100	2,160	100%	0.00%	0.00%	0.00%	**100.00%**
Banaue	00492800	2,160	100%	0.00%	0.06%	0.06%	**99.94%**
Kalayaan	00492900	2,160	100%	0.00%	0.00%	0.00%	**100.00%**
Pili	00493100	2,160	100%	2.61%	2.29%	4.89%	**95.11%**
Daraga	00493110	2,160	100%	0.00%	4.38%	4.38%	**95.62%**
Goa	00493200	2,160	100%	0.07%	0.15%	0.22%	**99.78%**
Libmanan	00493300	2,160	100%	0.00%	1.37%	1.37%	**98.63%**
Libmanan 2	00493301	2,160	100%	0.00%	1.13%	1.13%	**98.87%**
Caramoan	00493400	2,160	100%	1.12%	3.31%	4.44%	**95.56%**
Sablayan	00494100	2,160	100%	0.00%	2.39%	2.39%	**97.61%**
Puerto Princesa	00494200	2,160	100%	0.00%	1.96%	1.96%	**98.04%**
Alabang	00494300	2,160	100%	0.00%	0.55%	0.55%	**99.45%**
Tanay	00495000	2,160	100%	0.63%	2.38%	3.01%	**96.99%**
Morong	00495100	2,160	100%	0.00%	0.00%	0.00%	**100.00%**
Mabalacat	00495200	2,160	100%	0.00%	2.62%	2.62%	**97.38%**
Rizal Nueva Ecija	00495210	2,160	100%	0.00%	1.20%	1.20%	**98.80%**
Sta. Ignacia	00495300	2,160	100%	0.00%	0.02%	0.02%	**99.98%**
Ilagan	00495310	2,160	100%	0.00%	0.86%	0.86%	**99.14%**
San Jose Batangas	00495400	2,160	100%	1.51%	0.00%	1.51%	**98.49%**
Malolos	00495500	2,160	100%	0.00%	3.18%	3.18%	**96.82%**
Orion	00495550	2,160	100%	1.54%	2.51%	4.06%	**95.94%**
Sta. Rosa	00495600	2,160	100%	0.00%	0.00%	0.00%	**100.00%**
Lingayen	00495700	2,160	100%	0.00%	0.00%	0.00%	**100.00%**
Batac	00495800	2,160	100%	0.00%	0.00%	0.00%	**100.00%**
Candelaria	00495900	2,160	100%	0.73%	2.14%	2.87%	**97.13%**
La Trinidad	00496000	2,160	100%	0.00%	5.97%	5.97%	**94.03%**
Bacnotan	00496010	2,160	100%	0.00%	9.23%	9.23%	**90.77%**
Tayabas	00496100	2,160	100%	0.00%	0.06%	0.06%	**99.94%**
Tayabas 2	00496101	2,160	100%	0.63%	0.06%	0.69%	**99.31%**
Lucban	00496200	2,160	100%	0.00%	0.59%	0.59%	**99.41%**
Lucban 2	00496201	2,160	100%	0.00%	2.67%	2.67%	**97.33%**
Atimonan	00496300	2,160	100%	0.00%	0.20%	0.20%	**99.80%**
Alaminos	00496400	2,160	100%	0.00%	9.18%	9.18%	**90.82%**
Calapan	00496410	2,160	100%	0.00%	2.88%	2.88%	**97.12%**
Calauag	00496500	2,160	100%	0.00%	2.78%	2.78%	**97.22%**
Calauag 2	00496501	2,160	100%	0.00%	5.40%	5.40%	**94.60%**
Tiaong	00496600	2,160	100%	0.00%	2.53%	2.53%	**97.47%**
Tiaong 2	00496601	2,160	100%	0.00%	2.70%	2.70%	**97.30%**
Tanza	00497000	2,160	100%	0.00%	0.00%	0.00%	**100.00%**
Alfonso	00497100	2,160	100%	0.00%	11.15%	11.15%	**88.85%**
Alfonso 2	00497101	2,160	100%	1.78%	0.93%	2.72%	**97.28%**
CDO	00498000	2,160	100%	0.00%	0.31%	0.31%	**99.69%**
Sindangan	00498100	2,160	100%	4.15%	5.36%	9.51%	**90.49%**
Kabasalan	00498110	2,160	100%	9.37%	2.26%	11.63%	**88.37%**
Bulua	00498200	2,160	100%	0.00%	10.12%	10.12%	**89.88%**
Aloran	00498300	2,160	100%	0.00%	3.08%	3.08%	**96.92%**
Aloran 2	00498310	2,160	100%	0.00%	0.00%	0.00%	**100.00%**
Glan	00498500	2,160	100%	0.00%	0.07%	0.07%	**99.93%**
Lamitan	00498600	2,160	100%	1.55%	5.21%	6.76%	**93.24%**
Lamitan 2	00498602	2,160	100%	0.65%	2.56%	3.21%	**96.79%**
Dipolog	00498700	2,160	100%	0.00%	1.95%	1.95%	**98.05%**
Properidad	00498710	2,160	100%	0.00%	0.00%	0.00%	**100.00%**
Davao	00498800	2,160	100%	0.00%	0.52%	0.52%	**99.48%**
Tagum	00498900	2,160	100%	1.52%	3.50%	5.02%	**94.98%**
Bacolod	00499000	2,160	100%	0.00%	0.31%	0.31%	**99.69%**
Iloilo	00499100	2,160	100%	0.00%	1.71%	1.71%	**98.29%**
Nagcarlan	00499200	2,160	100%	0.66%	3.46%	4.12%	**95.88%**
La Castellana	00499300	2,160	100%	0.00%	2.72%	2.72%	**97.28%**
Escalante	00499400	2,160	100%	1.58%	0.00%	1.58%	**98.42%**
Numancia	00499500	2,160	100%	2.49%	0.17%	2.66%	**97.34%**
Antique	00499510	2,160	100%	0.00%	0.00%	0.00%	**100.00%**
Sogod	00499600	2,160	100%	0.00%	0.29%	0.29%	**99.71%**
Tuburan	00499700	2,160	100%	1.13%	3.06%	4.19%	**95.81%**
Borongan	00499800	2,160	100%	1.21%	1.58%	2.79%	**97.21%**
Ormoc	00499810	2,160	100%	0.00%	0.20%	0.20%	**99.80%**
Palo	00499820	2,160	100%	2.39%	0.03%	2.41%	**97.59%**
Gandara	00499830	2,160	100%	0.92%	0.00%	0.92%	**99.08%**
Naga Cebu	00499900	2,160	100%	6.41%	6.42%	12.83%	**87.17%**
Naga Cebu 2	00499901	2,160	100%	2.78%	2.21%	5.00%	**95.00%**
		149,040		0.69%	2.11%	2.80%	**97.20%**

ANNEX B

Training Programs offered in Q1 Y2026

Training Summary
January - March 2026

Training and Development Program		No. of Programs	Total Participation Count			Total Training Expense		
			Officer	Non-Officer	Total	Officer	Non-Officer	Total
Internal Learning	a. Bank Compliance/Regulatory Training - NEOP (3) - Data Privacy Act and Anti Money Laundering Act Training(1)	2	11	36	47	558.40	1,174.60	1,733.00
	b. Technical Skills Development Program - Risk and Control Self-Assessment (RCSA) Roll-out for Head Office (1) - Operational Risk Awareness Training for Risk Officer Designates (1)	2	64	17	81			-
External Learning	a.Technical Skills Development Program (23) b. Bank Compliance/Regulatory Training (3) c. Professional Development Program (3) d. Leadership Development Program (2) e.Conferences/Convention (5) f. Behavioral Development Program (1)	37	209	175	384	61,503.44	106,529.54	168,032.98
Total		41	284	228	512	62,061.84	107,704.14	169,765.98