

UCPB SAVINGS BANK

	Component					Annual Target	[2 nd] 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	Board Approval	The establishment of the Maria Aurora Branch lite was approved by the Board of Directors on April 13, 2026. The project is currently in the procurement stage, with its targeted opening in December 2026.	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	On-going Survey	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	97.10% 67 out of 69 ATMs with 90% and above – See Annex A	5%
	Sub-total			23%					23%

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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	P11.104 Billion	P 10.478Bn 94.36% attainment	10.85%
	SM 5	Increase Total CASA Deposits	Absolute Amount	11.5%	(Actual / Target x Weight)	P8.60 Billion	P8.48 Billion	P 8.45Bn 99.65% attainment	11.46%
	SM 6	Improved Net Income after Tax	Total Revenues less Total Expenses	20%	(Actual / Target x Weight)	P120.30 Million	P70.25 Million	PFRS = P 32.78Mn 46.66% attainment	9.33%
	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	43% of P635 Mn	Actual: P 271.92Mn 42.82% 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 Mar 2026 Net NPL Ratio Dec = 6.13%	Net NPL = 10.42%	0%
	Sub-total			50.5%					36.64%

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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	7.5%	(Actual / Target x Weight)	100% Accomplishment of 2025 IT Projects based on the submitted ISSP	50%	NEW CORE BANKING SYSTEM • Project Kick-Off • System Design 10% Accomplishment SMALL SCALE SERVERS • Delivery • Implementation • Knowledge Transfer • Post Implementation • Project Closure 75% Accomplishment PRIVILEGED ACCESS MANAGEMENT (PAM) • Procurement • Issuance of NOA • Approval of Contract • Issuance of NTP • Delivery	7.5%

[2nd] Quarter Y2026 2a Monitoring Report

	Component					Annual Target	[2 nd] Quarter		
	Objective/Measure		Formula	Weight	Rating System		Target	Actual	% of Accomplishment
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	50% of total number of employees	Actual = 67.98% or 516 of the 759 employees have at least attended one required training for Q2 – 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	Public Service Continuity Plan (PSCP) monitoring is in progress through a Cycle 1 tabletop exercise (walkthrough tier) with the Continuity Core Team (CCT), targeted for conduct in July–August 2026. Exercise materials — scenario script, evaluation criteria, and pre-/post-assessment — have been prepared. Findings will be logged and evaluated for incorporation into the PSCP and/or BCP v4.0.	2.5%

[2nd] Quarter Y2026 2a Monitoring Report

	Component					Annual Target	[2 nd] 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%					82.14%

	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		

ATM AVAILABILITY
For the 2nd 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	2,184	100%	0.00%	0.96%	0.96%	99.04%
Banaue	00492800	2,184	100%	0.00%	0.63%	0.63%	99.37%
Kalayaan	00492900	2,184	100%	0.00%	1.57%	1.57%	98.43%
Pili	00493100	2,184	100%	1.21%	2.85%	4.06%	95.94%
Daraga	00493110	2,184	100%	0.00%	5.67%	5.67%	94.33%
Goa	00493200	2,184	100%	0.00%	0.20%	0.20%	99.80%
Libmanan	00493300	2,184	100%	0.00%	0.43%	0.43%	99.57%
Libmanan 2	00493301	2,184	100%	0.00%	0.83%	0.83%	99.17%
Caramoan	00493400	2,184	100%	1.33%	6.19%	7.52%	92.48%
Sablayan	00494100	2,184	100%	0.00%	0.96%	0.96%	99.04%
Puerto Princesa	00494200	2,184	100%	0.00%	0.00%	0.00%	100.00%
Alabang	00494300	2,184	100%	0.00%	0.46%	0.46%	99.54%
Tanay	00495000	2,184	100%	0.00%	1.82%	1.82%	98.18%
Morong	00495100	2,184	100%	0.00%	1.16%	1.16%	98.84%
Mabalacat	00495200	2,184	100%	0.00%	1.65%	1.65%	98.35%
Rizal Nueva Ecija	00495210	2,184	100%	1.73%	4.79%	6.52%	93.48%
Sta. Ignacia	00495300	2,184	100%	0.00%	0.04%	0.04%	99.96%
Ilagan	00495310	2,184	100%	0.00%	0.78%	0.78%	99.22%
San Jose Batangas	00495400	2,184	100%	0.00%	1.11%	1.11%	98.89%
Malolos	00495500	2,184	100%	0.00%	0.62%	0.62%	99.38%
Orion	00495550	2,184	100%	0.00%	4.86%	4.86%	95.14%
Sta. Rosa	00495600	2,184	100%	0.00%	3.67%	3.67%	96.33%
Lingayen	00495700	2,184	100%	1.06%	0.00%	1.06%	98.94%
Batac	00495800	2,184	100%	0.00%	0.60%	0.60%	99.40%
Candelaria	00495900	2,184	100%	0.00%	2.92%	2.92%	97.08%
La Trinidad	00496000	2,184	100%	0.00%	3.82%	3.82%	96.18%
Bacnotan	00496010	2,184	100%	0.00%	5.58%	5.58%	94.42%
Tayabas	00496100	2,184	100%	0.00%	0.70%	0.70%	99.30%
Tayabas 2	00496101	2,184	100%	0.00%	4.80%	4.80%	95.20%
Lucban	00496200	2,184	100%	0.76%	2.28%	3.03%	96.97%
Lucban 2	00496201	2,184	100%	0.00%	6.44%	6.44%	93.56%
Atimonan	00496300	2,184	100%	0.00%	0.66%	0.66%	99.34%
Alaminos	00496400	2,184	100%	0.00%	6.71%	6.71%	93.29%
Calapan	00496410	2,184	100%	0.00%	0.07%	0.07%	99.93%
Calauag	00496500	2,184	100%	0.00%	5.57%	5.57%	94.43%
Calauag 2	00496501	2,184	100%	0.00%	12.65%	12.65%	87.35%
Tiaong	00496600	2,184	100%	0.00%	4.02%	4.02%	95.98%
Tiaong 2	00496601	2,184	100%	0.00%	1.94%	1.94%	98.06%
Tanza	00497000	2,184	100%	0.79%	3.67%	4.46%	95.54%
Alfonso	00497100	2,184	100%	2.07%	5.42%	7.50%	92.50%
Alfonso 2	00497101	2,184	100%	4.07%	3.85%	7.92%	92.08%
CDO	00498000	2,184	100%	0.00%	0.38%	0.38%	99.62%
Sindangan	00498100	2,184	100%	0.08%	0.07%	0.15%	99.85%
Kabasalan	00498110	2,184	100%	11.26%	4.33%	15.60%	84.40%
Bulua	00498200	2,184	100%	0.00%	0.80%	0.80%	99.20%
Aloran	00498300	2,184	100%	0.00%	1.40%	1.40%	98.60%
Aloran 2	00498310	2,184	100%	0.00%	0.21%	0.21%	99.79%
Glan	00498500	2,184	100%	0.00%	4.44%	4.44%	95.56%
Lamitan	00498600	2,184	100%	3.84%	3.69%	7.53%	92.47%
Lamitan 2	00498602	2,184	100%	2.13%	0.24%	2.37%	97.63%
Dipolog	00498700	2,184	100%	0.00%	0.31%	0.31%	99.69%
Properidad	00498710	2,184	100%	0.43%	0.96%	1.39%	98.61%
Davao	00498800	2,184	100%	0.00%	0.03%	0.03%	99.97%
Tagum	00498900	2,184	100%	0.00%	5.03%	5.03%	94.97%
Bacolod	00499000	2,184	100%	0.00%	3.81%	3.81%	96.19%
Iloilo	00499100	2,184	100%	0.00%	1.18%	1.18%	98.82%
Nagcarlan	00499200	2,184	100%	0.06%	1.46%	1.53%	98.47%
La Castellana	00499300	2,184	100%	1.80%	1.61%	3.41%	96.59%
Escalante	00499400	2,184	100%	0.00%	1.51%	1.51%	98.49%
Numancia	00499500	2,184	100%	0.00%	2.42%	2.42%	97.58%
Antique	00499510	2,184	100%	0.00%	0.00%	0.00%	100.00%
Sogod	00499600	2,184	100%	0.00%	0.00%	0.00%	100.00%
Tuburan	00499700	2,184	100%	0.00%	2.07%	2.07%	97.93%
Borongan	00499800	2,184	100%	0.00%	1.62%	1.62%	98.38%
Ormoc	00499810	2,184	100%	0.00%	3.12%	3.12%	96.88%
Palo	00499820	2,184	100%	1.28%	0.82%	2.10%	97.90%
Gandara	00499830	2,184	100%	0.00%	5.60%	5.60%	94.40%
Naga Cebu	00499900	2,184	100%	3.29%	0.25%	3.54%	96.46%
Naga Cebu 2	00499901	2,184	100%	0.56%	2.31%	2.87%	97.13%

Training Programs offered in Q2 Y2026

Training Summary April - June 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) - Annual Business Continuity Management (BCM) Orientation(1)	2	58	36	94	-	1,268.50	1,268.50
	b. Technical Skills Development Program-(1)	1	6	48	54	408.00	3,759.00	4,167.00
External Learning	a. Bank Compliance/Regulatory Training (11) b. Technical Skills Development (10) c. Leadership Development Program (1) d. Conference / Convention (1)	23	85	103	188	102,740.45	117,081.55	219,822.00
Total		26	149	187	336	103,148.45	122,109.05	225,257.50