

Harmonized Client Satisfaction Measurement (HCSM) of UCPB Savings Bank



Harmonized Client Satisfaction Measurement 2025

*This Final Report details the 2025 Customer Satisfaction Survey results of the
UCPB Savings Bank, Inc. (UCPBS)*



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I. OVERVIEW

The UCPB Savings Bank, Inc. (UCPBS) is a domestic savings bank offering deposit taking, loans, and domestic fund transfers. It is 97.55% owned by the United Coconut Planters Bank (now Land Bank of the Philippines) and became the surviving entity following its December 29, 2005 merger with UCPB Rural Bank, Inc., approved by the Bangko Sentral ng Pilipinas (BSP) and the Securities and Exchange Commission (SEC). As of 2025, UCPBS operates under BSP supervision with 49 branches, 10 Branch Lites, and 4 lending offices nationwide. The bank is currently in transition toward acquisition by a private entity, making service performance, client trust, and operational consistency critical priorities during this period of change.

Pursuant to the Joint Memorandum Circular (JMC) No. 1, series of 2023 issued by the Anti-Red Tape Authority (ARTA) and Governance Commission for Government Owned and Controlled Corporations (GCG), all GOCCs, including UCPBS, are required to implement the Harmonized Client Satisfaction Measurement (HCSM) abiding by the guidelines set in the ARTA Memorandum Circular (MC) No. 2022-05, i.e., Guidelines on the Implementation of the Harmonized Client Satisfaction Measurement specific for GOCCs Covered By Republic Act No. 10149.

The Anti-Red Tape Authority (ARTA) developed the Harmonized CSM for agencies as a post-service survey that will assess the overall satisfaction and perception of clients on the government service they availed. The output and results of the HCSM shall be incorporated in the UCPBS' Report Card Survey (RCS) under the Overall Survey Results to be conducted by ARTA.

Corollary to its commitment as a dedicated Government-Owned and Controlled Corporation (GOCC) adhering to the objectives of the Anti-Red Tape Authority (ARTA), UCPB Savings Bank, Inc. (UCPBS) has engaged the services of People Dynamics, Inc. (PDI) to provide technical assistance for the implementation of the 2025 Nationwide Harmonized Client Satisfaction Measurement. This engagement includes comprehensive advisory services on data collection, tabulation, analysis, interpretation of results, and preparation of the final report.

A. Summary of Results

After the duration of the data gathering, cleaning, validation, the HCSM was able to survey for all services covering 2% of the total annual transactions for the year 2025 and by using the ARTA-calculator for sample size, the survey was able to reach 135% of the required respondents.

As a summary, the analysis revealed the Citizen's Charter results across three dimensions: Awareness, Visibility, and Helpfulness. Out of 16,806 respondents, 97.65% were aware of the UCPBS' Citizen's Charter. Additionally, 77.03% expressed that the Citizen's Charter was visible and easy to see. Furthermore, 70.01% claimed that the Citizen's Charter significantly helped them in the fulfillment of their respective transactions.

For the analysis of Service Quality Dimension 0, the overall satisfaction index for UCPBS, as perceived by the clients in the year 2025 was 99.54% which is classified as Outstanding. This can be well attributed to 99.67% of the external clients and 99.50% internal clients who expressed that UCPBS was able to meet or exceed their expectations when they transacted with the bank. This also translates that UCPBS was able to exceed customer expectations upon the delivery of the promised services of the agency in the current year investigated.

For the analysis of Service Quality Dimension 1-8, the analysis revealed an overall rating of 99.22% or Outstanding. This outstanding rate can be attributed with the UCPBS' best practices in terms of providing assurance and outcomes integrated to the services provided in 2025 to its clients.

Table 1. Summary of HCSM Domain Results

HCSM Domain	External	Internal	Overall
CC Awareness:	96.68%	99.41%	97.65%
CC Visibility:	86.72%	60.08%	77.03%
CC Helpfulness:	80.95%	50.89%	70.01%
Response Rate	108.63%	235.95%	135%
Overall Satisfaction (SQD0)	99.67%	99.50%	99.54%
Overall Score (SQD1-8)	99.24%	99.19%	99.22%

II. SCOPE

A. Period Covered

The UCPBS HCSCM was conducted from January 1, 2025 to December 31, 2025 for all its clients who completed transactions with the different services stipulated in its Citizen's Charter.

B. Geographic and Office Coverage

The survey was conducted in ALL the branches of UCPBS, Branch Lites, and Lending Offices throughout the Philippines.

C. List of Services Surveyed, Responses, and Total Number of Transacting Clients

All services of UCPBS reflected in the Citizen's Charter were included in the HCSCM 2025. As prescribed by the ARTA calculator, a minimum required sample size of 12,896 was derived. Within the entire duration of the survey period, there were 16,949 valid responses gathered through the CLICKS-UCPBS app which constituted 135% completion rate based on required sample size.

The services of UCPBS surveyed for the year 2025 CSM were the following:

Table 2. UCPBS Internal and External Services' Target No. of Respondents, Actual Number of Responses and Response Rate

Services	Type	Required Sample Size	Actual Responses	Surplus (+) / Deficit (-)	Response Rate	Actual Transactions	Response Rate based on Actual Number of Transactions
Acceptance of Deposit	External	384	2115	1731	550.90%	611,582	0.35%
Account Opening	External	373	543	170	145.48%	13,101	4.14%
Application for Bank Deposit Certification (BDC)	External	255	138	-117	54.18%	754	18.30%
Availment of Loan Against Holdout (back-to-back loans)	External	27	16	-11	59.19%	29	55.17%
Check Encashment - Current Account	External	383	560	177	146.16%	144,519	0.39%

Services	Type	Required Sample Size	Actual Responses	Surplus (+) / Deficit (-)	Response Rate	Actual Transactions	Response Rate based on Actual Number of Transactions
Checkbook Issuance	External	367	206	-161	56.16%	8,095	2.54%
Checkbook Requisition	External	357	222	-135	62.19%	5,035	4.41%
Claim of Remittance Proceeds (For Existing Clients Only) with account from Branch and Passbook withdrawal Slip	External	294	176	-118	59.88%	1,248	14.10%
CTD Pre-Termination/Termination	External	334	483	149	144.81%	2,525	19.13%
CTD Roll-Over/Renewal	External	367	376	9	102.55%	8,023	4.69%
Domestic Bills Purchase (BP) Initiation/Availment	External	145	19	-126	13.08%	233	8.15%
Fund Transfer	External	371	394	23	106.10%	11,116	3.54%
Payment of Salary Loan	External	373	207	-166	55.50%	12,802	1.62%
PESONet Inward Service	External	345	280	-65	81.06%	3,418	8.19%
PESONet Outward Service	External	237	264	27	111.47%	616	42.86%
Processing of ATM Card Requested by Client	External	356	247	-109	69.31%	4,917	5.02%
Incoming Remittance	External	290	384	94	132.36%	1,182	32.49%
Processing and Remittance of Philippine Health Insurance Corporation (PHIC) Collections	External	271	205	-66	75.59%	920	22.28%
Purchase of Manager's Check (MC)	External	318	224	-94	70.54%	1,826	12.27%
Reactivation/ Closure of Dormant Deposit Account	External	346	224	-122	64.68%	3,507	6.39%
Release of Captured Card	External	295	131	-164	44.34%	1,276	10.27%

Services	Type	Required Sample Size	Actual Responses	Surplus (+) / Deficit (-)	Response Rate	Actual Transactions	Response Rate based on Actual Number of Transactions
Request for ATM PIN Change/ Forced PIN Change	External	307	109	-198	35.45%	1,536	7.10%
Request for Bank Certification/Statement of Account for Salary Loan	External	309	140	-169	45.34%	1,569	8.92%
Request for Statement of Account (SOA) by Client	External	349	290	-59	83.09%	3,808	7.62%
Request for Stop Payment Order	External	68	19	-49	28.06%	82	23.17%
Retrieval of Captured ATM Cards	External	269	80	-189	29.74%	895	8.94%
Salary Loan – Application to Loan Release (MC or Credit to account)	External	358	737	379	205.80%	5,269	13.99%
Withdrawal – Savings Account	External	383	661	278	172.71%	101,239	0.65%
Cash Loan Application	External	34	10	-24	29.56%	37	27.03%
Commercial Loan Application	External	50	484	434	972.90%	57	849.12%
Issuance of Negative Certification	External	1	16	15	1600.00%	1	1600.00%
Real Estate Loan Application	External	119	2	-117	1.67%	173	1.16%
Release of Collaterals as a Result of Full Payment	External	233	504	271	216.54%	589	85.57%
Release of Collaterals via Loan Take-out (Full Payment) By Other Financial Institutions	External	0	3	3	#DIV/0!	0	#DIV/0!
Settlement of Loan Obligations by Delinquent Borrowers	External	7	11	4	159.60%	7	157.14%

Services	Type	Required Sample Size	Actual Responses	Surplus (+) / Deficit (-)	Response Rate	Actual Transactions	Response Rate based on Actual Number of Transactions
Acceptance of Certificate of Time Deposit (CTD) Placement	External	165	238	73	144.38%	288	82.64%
Employment Verification and other queries	External	58	5	-53	8.64%	68	7.35%
Customer Feedback and Complaints	External	12	9	-3	77.15%	12	75.00%
Releasing/Claiming of ATM Card	External	0	50	50	#DIV/0!	0	#DIV/0!
Closure of a Deposit Account – Withdrawal Slip and Passbook (Less than 30 days with charge of 150)	External	15	7	-8	45.46%	16	43.75%
ATM Card Replacement	External	0	7	7	#DIV/0!	0	#DIV/0!
Certificate of Full Payment/Outstanding Balance and Interest Paid (Statement of Account)	External	336	103	-233	30.69%	2,648	3.89%
Auto Loan Application	External	54	0	-54	0.00%	62	0.00%
TIBS-CTD Pre-termination/ Termination	External	213	0	-213	0.00%	475	0.00%
TIBS-CTD Roll-Over/ Renewal	External	206	0	-206	0.00%	442	0.00%
Sale of FOREX (USD)	External	0	0	0		0	
Purchase of FOREX (USD)	External	0	0	0		0	
Execution and Issuance of Mortgage Redemption Certificate	External	0	0	0		0	
Availing of Medical Reimbursement	External	0	0	0		0	
Evaluation of Proposal for Regular Hiring	External	0	0	0		0	

Services	Type	Required Sample Size	Actual Responses	Surplus (+) / Deficit (-)	Response Rate	Actual Transactions	Response Rate based on Actual Number of Transactions
Remittance of e-Tax Collections	External	0	0	0		0	
Total	External	10033	10899	866	108.63%	955997	
Booking of Loan Transactions	Internal	265	2368	2103	892.33%	856	276.64%
Sale of REAL and other properties acquired	Internal	120	67	-53	55.85%	174	38.51%
Conduct of Credit Investigation	Internal	356	32	-324	9.00%	4,786	0.67%
Custodianship and Safekeeping of Documents	Internal	262	1073	811	410.14%	818	131.17%
Documentation and Review of Documents	Internal	282	742	460	262.97%	1,060	70.00%
Local Title Verification	Internal	21	4	-17	19.18%	22	18.18%
Securing Certified Title Electronic Copy	Internal	190	173	-17	91.05%	375	46.13%
Availing of leave benefits under Violence against Women and Children (R.A. 9262)	Internal	10	3	-7	30.70%	10	30.00%
Availing of Maternity Leave	Internal	24	25	1	102.41%	26	96.15%
Request for Replacement of Lost, Old or Damaged Employee ID	Internal	6	12	6	202.60%	6	200.00%
Request for COE	Internal	220	60	-160	27.22%	516	11.63%
Request for Service Vehicle	Internal	175	1	-174	0.57%	320	0.31%
Processing of Claims or Reimbursement of Expenses	Internal	348	392	44	112.73%	3,657	10.72%
Branch FFE Asset Disposal	Internal	11	2	-9	18.66%	11	18.18%

Services	Type	Required Sample Size	Actual Responses	Surplus (+) / Deficit (-)	Response Rate	Actual Transactions	Response Rate based on Actual Number of Transactions
Availing of Vacation Leave, Sick Leave, and Leave without pay	Internal	0	372	372	#DIV/0!	0	#DIV/0!
Request for Appraisal of Collateral	Internal	106	730	624	688.72%	146	500.00%
Availing of Bereavement Leave	Internal	0	9	9	#DIV/0!	0	#DIV/0!
Availing of Paternity Leave	Internal	7	0	-7	0.00%	7	0.00%
Availing of Solo Parent Leave	Internal	9	0	-9	0.00%	9	0.00%
Procurement Process	Internal	38	0	-38	0.00%	42	0.00%
Legal Chopping of Legal Documents (Legal)	Internal	31	0	-31	0.00%	34	0.00%
Review of Contracts	Internal	78	0	-78	0.00%	98	0.00%
Establishment and Renewal of Money Market	Internal	2	0	-2	0.00%	2	0.00%
Availing of leave benefits under Magna Carta for Women	Internal	10	0	-10	0.00%	10	0.00%
Request for Release of Collateral	Internal	0	0			0	
Funding of Peso	Internal	0	0			0	
Head Office FFE Asset Disposal	Internal	0	0			0	
Total	Internal	2570	6065	3495	235.95%	973857	
Overall		12603	16964	4361	134.60%	1924979	

D. Sampling

1. Applied Confidence Level and Margin of Error

The UCPBS 2025 HCSM utilized the ARTA-prescribed sample size calculator to determine the minimum sample size required to estimate the behavior

of the entire population. The sample size was computed based on the total number of successful transactions for each service reflected in UCPBS's Citizen's Charter, applying a 95% confidence level and a 5% margin of error. Using the link <https://tinyurl.com/CSMSamplesize>, the minimum sample sizes were calculated for each service. Even after the required minimum sample sizes were reached, UCPBS continued to conduct the survey for selected services.

2. Discussion of Response Rates

The overall response rate for the 2025 Customer Satisfaction Measurement (CSM) reached **135% of the required minimum sample size** (16, 964), indicating that the agency exceeded its target number of responses (12, 603). However, response rates varied across services, with higher participation generally observed in low-volume or more engaging transactions, and lower participation in high-volume, routine, or administrative services. These variations are consistent with differences in client engagement and transaction characteristics, and do not indicate issues in survey implementation.

a. Services with No Availment in 2025

The following services did not have any recorded transactions in UCPBS for 2025.

Table 3a. UCPBS Services with No Transactions in 2025

Service	Type	Actual Transactions	Required Sample Size	Actual Responses	Surplus (+)/Deficit (-)	Response Rate	Response Rate based on Actual Number of Transactions
Release of Collaterals via Loan Take-out (Full Payment) By Other Financial Institutions	External	0	0	3	3	0	0
Releasing/Claiming of ATM Card	External	0	0	50	50	0	0
ATM Card Replacement	External	0	0	7	7	0	0
Sale of FOREX (USD)	External	0	0	0	0	0	0
Purchase of FOREX (USD)	External	0	0	0	0	0	0

Service	Type	Actual Transactions	Required Sample Size	Actual Responses	Surplus (+)/Deficit (-)	Response Rate	Response Rate based on Actual Number of Transactions
Execution and Issuance of Mortgage Redemption Certificate	External	0	0	0	0	0	0
Availing of Medical Reimbursement	External	0	0	0	0	0	0
Evaluation of Proposal for Regular Hiring	External	0	0	0	0	0	0
Remittance of e-Tax Collections	External	0	0	0	0	0	0
Availing of Vacation Leave, Sick Leave, and Leave without pay	Internal	0	0	360	360	0	0
Availing of Bereavement Leave	Internal	0	0	9	9	0	0
Request for Release of Collateral	Internal	0	0	0	0	0	0
Funding of Peso	Internal	0	0	0	0	0	0
Head Office FFE Asset Disposal	Internal	0	0	0	0	0	0

b. Reasons for Services with Low Response Rate in 2025

Respondents have expressed concerns regarding the redundancy of the survey questions. Some individuals feel that the surveys are repetitive, as they believed that they have already provided similar information in previous responses. Also, a number of respondents have raised concerns about the frequency of survey requests. In particular, those who requested multiple Statements of Accounts in a day feel overwhelmed by the additional survey requests. This has resulted in a lower motivation among respondents to dedicate time to complete the surveys.

Despite efforts to follow up with respondents to remind them to complete the surveys, we have encountered challenges in receiving timely responses. It appears that some respondents may have overlooked or missed our follow up communications. A few respondents pointed out that they feel the survey optional, as stated in the form. The assurance of confidentiality provided in the form may have led some individuals to believe that their participation is discretionary, leading to lower response rate. Customers were also often pressed for time and don't prioritize surveys.

Table 3b. External Services with Low Response Rate

Service	Type	Actual Transactions	Required Sample Size	Actual Responses	Surplus (+)/Deficit (-)	Response Rate	Response Rate based on Actual Number of Transactions
Application for Bank Deposit Certification (BDC)	External	754	255	138	-117	54.18%	18.30%
Availment of Loan Against Holdout (back-to-back loans)	External	29	27	16	-11	59.19%	55.17%
Checkbook Issuance	External	8,095	367	206	-161	56.16%	2.54%
Checkbook Requisition	External	5,035	357	222	-135	62.19%	4.41%
Claim of Remittance Proceeds (For Existing Clients Only) with account from Branch and Passbook withdrawal Slip	External	1,248	294	176	-118	59.88%	14.10%
Domestic Bills Purchase (BP) Initiation/ Availment	External	233	145	19	-126	13.08%	8.15%
Payment of Salary Loan	External	12,802	373	207	-166	55.50%	1.62%
PESONet Inward Service	External	3,418	345	280	-65	81.06%	8.19%
Processing of ATM Card Requested by Client	External	4,917	356	247	-109	69.31%	5.02%
Processing and Remittance of Philippine Health Insurance Corporation (PHIC) Collections	External	920	271	205	-66	75.59%	22.28%

Service	Type	Actual Transactions	Required Sample Size	Actual Responses	Surplus (+)/Deficit (-)	Response Rate	Response Rate based on Actual Number of Transactions
Purchase of Manager's Check (MC)	External	1,826	318	224	-94	70.54%	12.27%
Reactivation/ Closure of Dormant Deposit Account	External	3,507	346	224	-122	64.68%	6.39%
Release of Captured Card	External	1,276	295	131	-164	44.34%	10.27%
Request for ATM PIN Change/ Forced PIN Change	External	1,536	307	109	-198	35.45%	7.10%
Request for Bank Certification/Statement of Account for Salary Loan	External	1,569	309	140	-169	45.34%	8.92%
Request for Statement of Account (SOA) by Client	External	3,808	349	290	-59	83.09%	7.62%
Request for Stop Payment Order	External	82	68	19	-49	28.06%	23.17%
Retrieval of Captured ATM Cards	External	895	269	80	-189	29.74%	8.94%
Cash Loan Application	External	37	34	10	-24	29.56%	27.03%
Employment Verification and other queries	External	68	58	5	-53	8.62%	7.35%
Customer Feedback and Complaints	External	12	12	9	-3	75.00%	75.00%
Closure of a Deposit Account – Withdrawal Slip and Passbook (Less than 30 days with charge of 150)	External	16	15	7	-8	45.46%	43.75%
Certificate of Full Payment/Outstanding Balance and Interest Paid (Statement of Account)	External	2,648	336	103	-233	30.69%	3.89%
Auto Loan Application	External	62	54	0	-54	0.00%	0.00%
TIBS-CTD Pre-termination/ Termination	External	475	213	0	-213	0.00%	0.00%

Service	Type	Actual Transactions	Required Sample Size	Actual Responses	Surplus (+)/Deficit (-)	Response Rate	Response Rate based on Actual Number of Transactions
TIBS-CTD Roll-Over/ Renewal	External	442	206	0	-206	0.00%	0.00%

Table 3c. Internal Services with Low Response Rate

Service	Type	Actual Transactions	Required Sample Size	Actual Responses	Surplus (+)/Deficit (-)	Response Rate	Response Rate based on Actual Number of Transactions
Sale of REAL and other properties acquired	Internal	1,582	422	67	-355	15.88%	4.24%
Conduct of Credit Investigation	Internal	3,378	345	32	-313	9.27%	0.95%
Local Title Verification	Internal	22	21	4	-17	19.18%	18.18%
Securing Certified Title Electronic Copy	Internal	375	190	173	-17	91.05%	46.13%
Availing of leave benefits under Violence against Women and Children (R.A. 9262)	Internal	10	10	3	-7	30.70%	30.00%
Request for COE	Internal	516	220	60	-160	27.22%	11.63%
Request for Service Vehicle	Internal	320	175	1	-174	0.57%	0.31%
Branch FFE Asset Disposal	Internal	11	11	2	-9	18.66%	18.18%
HRGS-Availing of	Internal	7	7	0	-7	0.00%	0.00%

Service	Type	Actual Transactions	Required Sample Size	Actual Responses	Surplus (+)/Deficit (-)	Response Rate	Response Rate based on Actual Number of Transactions
Paternity Leave							
HRGS- Availing of Solo Parent Leave	Internal	9	9	0	-9	0.00%	0.00%
Procurement Process	Internal	42	38	0	-38	0.00%	0.00%
Legal Chopping of Legal Documents (Legal)	Internal	34	31	0	-31	0.00%	0.00%
Review of Contracts	Internal	98	78	0	-78	0.00%	0.00%
Establishment and Renewal of Money Market	Internal	2	2	0	-2	0.00%	0.00%
Availing of leave benefits under Magna Carta for Women	Internal	10	10	0	-10	0.00%	0.00%

III. METHODOLOGY

PDI employed the methodology discussed in this section in the processing and analysis of the data to be endorsed by UCPBS pertinent to its HCSM 2025.

A. Mode of Survey Implementation

The survey implemented for UCPBS HCSM in 2025 was both online and pen and paper method. While the Survey Frontliners (CAO) facilitated the efficient use of the application CLICKS-UCPBS installed in UCPBS' tablets, all clients were enjoined to do the survey using the CLICKS-UCPBS app. Pen and paper survey questionnaires were utilized for areas with difficulty in internet connection during the data collection period. CAOs, then encode the accomplished pen and paper surveys on a daily basis after banking hours. Only the persons-with-disabilities and/or senior citizens who needed assistance to complete the survey were given physical assistance by the survey frontliners.

B. Feedback and Collection Mechanism

The methodology employed by UCPBS in data collection strictly adheres to the latest issuances of GCG and ARTA on the conduct of the HCSM. The following methods were utilized for data gathering:

Online Survey Tool or Platform. Surveys were conducted using the customized UCPBS CLICKS solely developed for the HCSM Survey.

Pen-and-Paper Survey. The agency utilized a pen-and-paper survey questionnaire to accommodate clients who did not have easy access to online survey tools or platforms and while the UCPBS CLICKS is under ongoing development.

Data gathering was conducted from 01 January 2025 to 31 December 2025 for all internal and external clients of UCPBS. The modes of data collection included the online survey through the CSM QR Code and link, as well as onsite administration through the printed CSM survey form (pen-and-paper mode).

Data quality control measures were employed to ensure the highest quality of data:

- a. ***Pretest/Pilot Testing*** – The paper and pen questionnaires were no longer pretested, as these are the standard ARTA HCSM questionnaires that were previously used. Pretest was conducted

for the modified questionnaires that included additional UCPBS SQDs on April 4, 2025. Pretest covered fifteen UCPBS branches where respondents were randomly selected from clients of the 15 identified branches who had completed service transactions during the pretest period. All 76 pretest entries were subsequently deleted from the system to ensure they were not included in the final data analysis.

- b. **Training** – The 2025 HCSM Orientation was held on September 2, 2025, which provided an overview of the Harmonized Client Satisfaction Measurement as a component of the Anti-Red Tape Authority's Report Card Survey 2.0. A Walkthrough on the UCPBS CLICKS was held on October 13, 2025, and was formally launched on October 15, 2025.
- c. **Spot-Checking** – The spot-checking activities for the Procurement of Services for the Nationwide 2025 Harmonized Client Satisfaction Measurement (HCSM) of UCPB Savings Bank were conducted from May 11 to October 31, 2025. The spot-checking activities aimed to verify the accuracy, consistency, and integrity of data collection procedures across all selected branches.
- d. **Back-Checking** – Back-checking was conducted to authenticate encoded responses. Clients were re-contacted to verify their participation in the online survey, ensuring data accuracy and reliability. The back-checking phase took place from January 7 to 23, 2026, during which respondents were re-contacted by trained personnel of UCPBS. A total of 54 individuals who were re-contacted through text, email, and phone did not confirm their participation in the survey. All corresponding entries were excluded and removed from the dataset prior to analysis.

C. Scoring System

PDI determined the sample size in accordance with standard research practices and the latest GCG issuance, specifically the GCG-ARTA Joint Memorandum Circular No. 1, series of 2023. PDI also employed the appropriate sampling method as prescribed by GCG.

The sample universe and corresponding sample size for this project were determined in accordance with the guidelines stated in Item 4.3.3 of ARTA M.C. 2022-05. The computation of the sample size was based on transactions recorded from January 2025 to December 2025, covering both internal and external services.

As of this date, there were 968,982 annual transactions, which yielded a required sample size of 12,896.

1. Table of the scale and its equivalent number

Table 4. Scoring System

Scale	Rating
1	Strongly Disagree
2	Disagree
3	Neither Agree nor Disagree
4	Agree
5	Strongly Agree

1. Scoring per Question

The percentage of respondents who rated “Agree” and “Strongly Agree” was used to compute each SQD’s score. If a question received two or more marks, that item was considered invalid.

D. How Numerical Results Will Be Interpreted

UCPBS endorsed to PDI the responses recorded in the accomplished HCSCM Questionnaires (Annex A of the MC No. 2023-05). Consequently, PDI analyzed the data in line with UCPBS objectives and requirements as finalized during the inception meeting.

To measure the UCPBS’s Overall CSS Measure/Rating, the percentage of respondents that rated “Agree” and “Strongly Agree” for the Service Quality Dimension 0 was used for the CSS measure in UCPBS’s performance scorecard. Further, the total number of clients who availed of the services for the period 2025 was used as the basis of computing the rating. Respondents

in satellite offices and other offices smaller than a branch will be counted under the branch covering these smaller offices.

UCPB Savings proposed to include Inclusivity and Accessibility, and Consistency of Experience Across Branches as additional SQDs in its HCSM to ensure that its services remain responsive to evolving client needs and regulatory expectations.

Table 5. Additional SQDs for UCPBS 2025 HCSM

SQD	Definition	Rationale	Legal Basis	Focus
SQD 9. Inclusivity	Equitable, respectful, and sensitive treatment of clients of all backgrounds	Ensures respectful and non-discriminatory service delivery	RA 7277 Sec. 5; RA 9442; ARTA standards	Attitudinal & social inclusion
SQD 10. Accessibility	Ability of clients to physically and functionally access services	Ensures no one is blocked from using services due to structural or digital barriers	RA 7277 Sec. 25, 28; BP 344; BSP Inclusion Circulars	Physical & digital access
SQD 11. Consistency of Experience Across Branches	The uniformity and predictability of service quality, processes, communication, and customer experience regardless of the branch visited by the client.	Service consistency ensures that customers develop trust and confidence in a brand and reduces customer effort, confusion, and dissatisfaction.	BSP MORB & AMLA Guidelines: Require uniform application of policies and controls across all branches.	Service quality, procedural, and brand uniformity

There are 7 additional items to be included- 2 items for inclusivity, 2 for accessibility and 3 for consistency. It was established during the pilot testing phase that the average longevity of the survey with these included items for the 3 added service dimensions was at *3-5 minutes*.

The analyses included the use of descriptive statistics (such as frequency counts, means, and percentages) presented in cross-tabulations, and thematic analysis for qualitative responses. The Statistical Package for the Social Sciences (SPSS) was utilized for this study to aid in the quantitative calculations.

1. Numerical Results Interpretation

The Overall score for the 8 SQDs were computed based on the following formula:

$$\text{Overall Score} = \frac{\text{Number of 'Strongly Agree' answers} + \text{Number of 'Agree' answers}}{\text{Total Number of Respondents} - \text{Number of 'N/A' answers}}$$

The interpretation of the results are as follows:

Table 6. Interpretation of Results

Percentage	Description
Below 60.0%	Poor
60.0% - 79.9%	Fair
80.0% - 89.9%	Satisfactory
90.0% - 94.9%	Very Satisfactory
95.0% - 100%	Outstanding

IV. DATA AND INTERPRETATION

A. Client Demographic

1. A1. Age and A2. Sex

The table below depicts the distribution of the clients of UCPBS who participated in the Harmonized Customer Satisfaction Measurement for the year 2025. It can be verified that 62.40% of the internal and external respondents were females and generally have a good spread of ages from the early middle-aged clients (31-50) with almost 50%, early adults (18-30) for more than 30% and late adults (>55 years old) with 21%.

Table 7. Age and Sex of Respondents (n=16798)

Profile	Category	External	%	Internal	%	Overall	%
Age	18-25	585	5.37%	1217	20.07%	1802	10.62%
	26-30	1564	14.35%	1874	30.90%	3438	20.27%
	31-35	1408	12.92%	631	10.40%	2039	12.02%
	36-40	1726	15.84%	493	8.13%	2219	13.08%
	41-45	1819	16.69%	447	7.37%	2266	13.36%
	46-50	1028	9.43%	363	5.99%	1391	8.20%
	51-55	1153	10.58%	1011	16.67%	2164	12.76%
	56-60	822	7.54%	26	0.43%	848	5.00%
	61-65	455	4.17%	3	0.05%	458	2.70%
	Above 65	339	3.11%	0	0.00%	339	2.00%
	Total	10899	100.00%	6065	100.00%	16964	100.00%
Gender	Male	5169	47.43%	1210	19.95%	6379	37.60%
	Female	5730	52.57%	4855	80.05%	10585	62.40%
	Total	10899	100.00%	6065	100.00%	16964	100.00%

2. A3. Region

Regionally, a huge proportion of the respondents came from NCR with 47.16%, followed by those who came from Region IV-A with 17.74%. and Region I with 8.67%.

Table 8. Region of Respondents

Region	External	%	Internal	%	Overall	%
Region I	1470	13.49%	0	0.00%	1470	8.67%
CAR	128	1.17%	0	0.00%	128	0.75%
Region II	20	0.18%	0	0.00%	20	0.12%
NCR	1937	17.77%	6063	99.97%	8000	47.16%
Region III	944	8.66%	0	0.00%	944	5.56%
Region IV-A	3009	27.61%	1	0.02%	3010	17.74%
Region IV-B	456	4.18%	0	0.00%	456	2.69%
Region IX	285	2.61%	0	0.00%	285	1.68%
Region V	873	8.01%	1	0.02%	874	5.15%
NIR	8	0.07%	0	0.00%	8	0.05%
Region VI	341	3.13%	0	0.00%	341	2.01%
Region VII	124	1.14%	0	0.00%	124	0.73%
Region VIII	421	3.86%	0	0.00%	421	2.48%
Region X	439	4.03%	0	0.00%	439	2.59%
Region XI	195	1.79%	0	0.00%	195	1.15%
Region XII	188	1.72%	0	0.00%	188	1.11%
Region XIII	25	0.23%	0	0.00%	25	0.15%
BARMM	36	0.33%	0	0.00%	36	0.21%
Total	10899	100.00%	6065	100.00%	16964	100.00%

3. Customer Type

The table below depicts that majority of those who took the survey were either government employees (36.24%) or citizens of the country (46.84%). A marginal 16.92% of the respondents were business owners and or representatives.

Table 9. Distribution of Respondents based on the Customer Type

Customer Type	External	%	Internal	%	Overall	%
Government	2464	22.61%	3684	60.74%	6148	36.24%
Citizen	5653	51.87%	2293	37.81%	7946	46.84%
Business	2782	25.53%	88	1.45%	2870	16.92%
Total	10899	100.00%	6065	100.00%	16964	100.00%

4. Analysis of Demographic Results

It is revealed from the demographic characteristics of the clients who participated in the HCSM 2025 of UCPBS was composed largely of females, early middle-aged clients and who were either citizens or government employees. The importance of knowing this characterization affects how the agency can align the delivery of services to be well attuned to the needs of this client majority.

Given that the clients of UCPBS in the HCSM 2025 survey were largely females, early middle-aged and citizens, the agency can design satisfaction-oriented strategies that match their profile. These clients are typically professionals who value clarity, efficiency, and convenience in transactions. To ensure ease of doing business, UCPBS can prioritize digital platforms for applications and issuances, since this demographic is generally tech-literate and appreciates time-saving solutions.

At the same time, customer service can be enhanced by training staff in courteous, responsive communication, recognizing that government employees and educated clients expect professionalism and respect. Finally, customer satisfaction can be strengthened by improving the comfort and accessibility of service environments such as clear signage, readable forms, and well-maintained facilities so that clients feel their needs are anticipated and valued. By aligning service delivery with the demographic realities of its client base, UCPBS can create a more seamless, professional, and satisfying experience and ultimately, promoting ease of doing business.

B. Citizen's Charter (CC) Results

1. CC Results for both External and Internal Clients

The next results show the awareness, visibility and perceived helpfulness of the Citizen's Charter of UCPBS as revealed by the clients. In terms of awareness, a large majority of the respondents 96.68% knew what a CC was and 74.25% actually saw this office's CC when they visited physically and or online. Meanwhile, UCPBS was able to educate more clients when 11.54% claimed that they learned of the CC only when they saw this office's CC.

Moreover, in terms of visibility, 77.03% of those who were aware identified that the CC was easy to see while 0.68% and 0.12% revealed that it was difficult to see or not visible at all respectively.

As to the helpfulness of the CC, a proportion of respondents (70.01%) claimed that the CC helped very much in the fulfilment of their respective transactions in the office. Meanwhile, just a very minimal number 0.21% did not see the value of the CC in terms of the completion of their transaction.

Table 10. Citizen's Charter Results for External and Internal Services

Citizen's Charter Answers	External		Internal		Overall	
	f	%	f	%	f	%
CC1. Which of the following best describes your awareness of a CC						
I know what a CC is, and I saw this office's CC.	8769	80.46%	3827	63.10%	12596	74.25%
I know what a CC is, but I did NOT see this office's CC.	397	3.64%	1615	26.63%	2012	11.86%
I learned of the CC only when I saw this office's CC.	1371	12.58%	587	9.68%	1958	11.54%
I do not know what a CC is, and I did not see one in this office. (Answer "N/A on CC2 and CC3")	362	3.32%	36	0.59%	398	2.35%
Awareness Rate	96.68%		99.41%		97.65%	
CC2. If aware of CC, would you say that the CC of this office						
Easy to see	9138	83.84%	3622	59.72%	12760	75.22%
Somewhat easy to use	1097	10.07%	904	14.91%	2001	11.80%
Difficult to see	47	0.43%	69	1.14%	116	0.68%
Not visible at all	20	0.18%	0	0.00%	20	0.12%
N/A	597	5.48%	1470	24.24%	2067	12.18%
Visibility Rate	86.72%		60.08%		77.03%	
CC3. If aware of CC, how much did the CC help you						
Helped very much	8530	78.26%	3068	50.59%	11598	68.37%
Somewhat helped	1458	13.38%	1513	24.95%	2971	17.51%
Did not help	30	0.28%	6	0.10%	36	0.21%
N/A	881	8.08%	1478	24.37%	2359	13.91%
Helpfulness Rate	80.95%		50.89%		70.01%	

C. Service Quality Dimensions Results

1. Analysis of Service Quality Dimension 0 (Overall Satisfaction) Results

It can be surmised from the table below that the overall satisfaction index of UCPBS as perceived by the clients in the year 2025 was 99.54% which is classified as Outstanding performance. This can be well attributed to the

external clients' rating of 99.67% and internal clients' rating of 99.50% who agreed that UCPBS was able to meet or exceed their expectations with the delivery of the promised services of the agency as a manifestation of ease of doing business.

Table 11. Service Quality Dimension 0 Results

Service Type	Strongly Agree	Agree	Neither Agree Nor Disagree	Disagree	Strongly Disagree	N/A	Total Responses	Overall Satisfaction Rate	Interpretation
External	9542	1318	32	2	2	3	10899	99.67%	Outstanding
Internal	2518	3508	0	30	0	9	6065	99.50%	Outstanding
Overall	12060	4826	32	32	2	12	16964	99.54%	Outstanding

2. Analysis of Service Quality Dimensions 1 to 8

Table 11.1 Service Quality Dimension 0 Results for External Services

Service Quality Dimension	Strongly Agree	Agree	Neither Agree Nor Disagree	Disagree	Strongly Disagree	N/A	Total Responses	Overall Satisfaction Rate	Interpretation
Responsiveness	9063	1603	62	44	42	85	10899	98.63%	Outstanding
Reliability	9322	1406	30	0	2	139	10899	99.70%	Outstanding
Access and Facilities	9212	1502	33	2	6	144	10899	99.62%	Outstanding
Communication	8652	1842	66	6	4	329	10899	99.28%	Outstanding
Costs	6586	1223	33	129	38	2890	10899	97.50%	Outstanding
Integrity	9483	1337	20	3	2	54	10899	99.77%	Outstanding
Assurance	9729	1119	11	1	2	37	10899	99.87%	Outstanding
Outcome	9229	1463	46	1	2	158	10899	99.54%	Outstanding
Overall	71276	11495	301	186	98	3836	87192	99.24%	Outstanding

The survey also revealed a mean satisfaction rating of the external services from its external clients at 99.24% taking into account the 8 service quality dimensions. This outstanding performance can be attributed to the outstanding ratings on all the dimensions of service quality with Assurance (99.87%) and Integrity (99.77%) being the highest features.

Table 11.2 Service Quality Dimension 0 Results for Internal Services

Service Quality Dimension	Strongly Agree	Agree	Neither Agree Nor Disagree	Disagree	Strongly Disagree	N/A	Total Responses	Overall Satisfaction Rate	Interpretation
Responsiveness	1652	2890	12	27	5	1479	6065	99.04%	Outstanding
Reliability	2306	2280	28	3	0	1448	6065	99.33%	Outstanding

Service Quality Dimension	Strongly Agree	Agree	Neither Agree Nor Disagree	Disagree	Strongly Disagree	N/A	Total Responses	Overall Satisfaction Rate	Interpretation
Access and Facilities	1792	2459	8	27	2	1777	6065	99.14%	Outstanding
Communication	1991	2593	55	0	0	1426	6065	98.81%	Outstanding
Costs	1259	2402	17	16	2	2369	6065	99.05%	Outstanding
Integrity	2102	2479	30	0	0	1454	6065	99.35%	Outstanding
Assurance	2026	2615	30	0	0	1394	6065	99.36%	Outstanding
Outcome	1977	2656	27	0	0	1405	6065	99.42%	Outstanding
Overall	15105	20374	207	73	9	12752	48520	99.19%	Outstanding

Internally, the survey also revealed a mean satisfaction rating for internal services at 99.19%. This very high rating can be attributed to the outstanding ratings on all the dimensions of service quality ranking Outcome (99.42%) and Assurance (99.36%) getting the highest form of satisfaction.

D. Overall Score per Service of UCPBS

1. Scores per Service

It can be surmised that most of the services of UCPBS rendered in 2025 were rated by the respondents as Outstanding (100%) in terms of provision of the service by choosing the Strongly Agree and Agree options.

Meanwhile, the external services on "Issuance of Negative Certification" (0.00%), "Real Estate Loan Application" (50.00%), "Customer Feedback and Complaints" (33.33%) and internal service of "Request for Replacement of Lost, Old or Damaged Employee ID" (66.67%) got the least of the satisfaction ratings.

Table 12 Rating for Each UCPBS External and Internal Services Offered in the Year 2025

Type	Services	Strongly Agree	Agree	Neither	Disagree	Strongly Disagree	N/A	Total	Overall Satisfaction Rating
External	Acceptance of Deposit	1784	291	1	5	14	20	2115	99.05%
	Account Opening	458	81	1	2	1	0	543	99.26%
	Application for Bank Deposit Certification (BDC)	128	8	0	2	0	0	138	98.55%
	Availment of Loan Against Holdout	13	3	0	0	0	0	16	100.00%

Type	Services	Strongly Agree	Agree	Neither	Disagree	Strongly Disagree	N/A	Total	Overall Satisfaction Rating
	(back-to-back loans)								
	Check Encashment - Current Account	442	112	0	0	5	1	560	99.11%
	Checkbook Issuance	171	31	0	2	2	0	206	98.06%
	Checkbook Requisition	192	26	0	2	2	0	222	98.20%
	Claim of Remittance Proceeds (For Existing Clients Only) with account from Branch and Passbook withdrawal Slip	157	19	0	0	0	0	176	100.00%
	CTD Pre-Termination/Termination	440	42	0	0	1	0	483	99.79%
	CTD Roll-Over/Renewal	268	106	2	0	0	0	376	99.47%
	Domestic Bills Purchase (BP) Initiation/Availment	19	0	0	0	0	0	19	100.00%
	Fund Transfer	348	45	0	1	0	0	394	99.75%
	Payment of Salary Loan	159	47	1	0	0	0	207	99.52%
	PESONet Inward Service	226	53	0	1	0	0	280	99.64%
	PESONet Outward Service	253	11	0	0	0	0	264	100.00%
	Processing of ATM Card Requested by Client	211	32	0	3	0	1	247	98.78%
	Incoming Remittance	376	1	0	0	0	7	384	100.00%
	Processing and Remittance of Philippine Health Insurance Corporation (PHIC) Collections	183	22	0	0	0	0	205	100.00%

Type	Services	Strongly Agree	Agree	Neither	Disagree	Strongly Disagree	N/A	Total	Overall Satisfaction Rating
	Purchase of Manager's Check (MC)	203	20	1	0	0	0	224	99.55%
	Reactivation/ Closure of Dormant Deposit Account	189	34	0	1	0	0	224	99.55%
	Release of Captured Card	104	20	0	3	4	0	131	94.66%
	Request for ATM PIN Change/ Forced PIN Change	99	9	0	1	0	0	109	99.08%
	Request for Bank Certification/State ment of Account for Salary Loan	116	22	0	2	0	0	140	98.57%
	Request for Statement of Account (SOA) by Client	248	29	1	7	5	0	290	95.52%
	Request for Stop Payment Order	15	4	0	0	0	0	19	100.00%
	Retrieval of Captured ATM Cards	72	8	0	0	0	0	80	100.00%
	Salary Loan – Application to Loan Release (MC or Credit to account)	641	83	2	2	3	6	737	99.04%
	Withdrawal – Savings Account	541	111	1	5	1	2	661	98.94%
	Cash Loan Application	8	2	0	0	0	0	10	100.00%
	Commercial Loan Application	247	232	4	0	0	1	484	99.17%
	Issuance of Negative Certification	0	0	16	0	0	0	16	0.00%
	Real Estate Loan Application	0	1	1	0	0	0	2	50.00%
	Release of Collaterals as a Result of Full Payment	353	74	24	2	4	47	504	93.44%

Type	Services	Strongly Agree	Agree	Neither	Disagree	Strongly Disagree	N/A	Total	Overall Satisfaction Rating
	Release of Collaterals via Loan Take-out (Full Payment) By Other Financial Institutions	1	2	0	0	0	0	3	100.00%
	Settlement of Loan Obligations by Delinquent Borrowers	10	0	1	0	0	0	11	90.91%
	Acceptance of Certificate of Time Deposit (CTD) Placement	226	12	0	0	0	0	238	100.00%
	Employment Verification and other queries	5	0	0	0	0	0	5	100.00%
	Customer Feedback and Complaints	3	0	6	0	0	0	9	33.33%
	Releasing/Claiming of ATM Card	41	7	0	2	0	0	50	96.00%
	Closure of a Deposit Account – Withdrawal Slip and Passbook (Less than 30 days with charge of 150)	7	0	0	0	0	0	7	100.00%
	ATM Card Replacement	5	1	0	1	0	0	7	85.71%
	Certificate of Full Payment/Outstanding Balance and Interest Paid (Statement of Account)	101	2	0	0	0	0	103	100.00%
Total		9063	1603	62	44	42	85	10899	99.67%
Internal	Booking of Loan Transactions	32	1288	0	0	0	1048	2368	100.00%
	Sale of REAL and other properties acquired	11	56	0	0	0	0	67	100.00%

Type	Services	Strongly Agree	Agree	Neither	Disagree	Strongly Disagree	N/A	Total	Overall Satisfaction Rating
	Conduct of Credit Investigation	18	14	0	0	0	0	32	100.00%
	Custodianship and Safekeeping of Documents	330	500	0	0	0	243	1073	100.00%
	Documentation and Review of Documents	132	472	0	0	0	138	742	100.00%
	Local Title Verification	0	0	4	0	0	0	4	0.00%
	Securing Certified Title Electronic Copy	114	59	0	0	0	0	173	100.00%
	Availing of leave benefits under Violence against Women and Children (R.A. 9262)	3	0	0	0	0	0	3	100.00%
	Availing of Maternity Leave	20	5	0	0	0	0	25	100.00%
	Request for Replacement of Lost, Old or Damaged Employee ID	8	0	2	0	2	0	12	66.67%
	Request for COE	45	10	0	0	0	5	60	100.00%
	Request for Service Vehicle	1	0	0	0	0	0	1	100.00%
	Processing of Claims or Reimbursement of Expenses	177	188	0	27	0	0	392	93.11%
	Branch FFE Asset Disposal	2	0	0	0	0	0	2	100.00%
	Availing of Vacation Leave, Sick Leave, and Leave without pay	249	69	6	0	3	45	372	97.25%
	Request for Appraisal of Collateral	504	226	0	0	0	0	730	100.00%

Type	Services	Strongly Agree	Agree	Neither	Disagree	Strongly Disagree	N/A	Total	Overall Satisfaction Rating
	Availing of Bereavement Leave	6	3	0	0	0	0	9	100.00%
Total		1652	2890	12	27	5	1479	6065	99.50%

2. Analysis of Scores per Service

Outstandingly, the survey results reveal that the majority of UCPBS services in 2025 were rated Outstanding (100%), with respondents consistently choosing Strongly Agree and Agree in terms of service provision. This indicates that the agency has successfully established a high level of trust and satisfaction among its clients, reflecting efficiency, professionalism, and reliability in its core operations. Such ratings are a strong validation of UCPBS's commitment to quality service delivery and demonstrate that its systems and personnel are meeting or even exceeding client expectations. This overall excellence provides a solid foundation for the agency to build upon and strengthens its reputation as a dependable institution.

On the one hand, the survey highlights weaker performance in certain external and internal services: Issuance of Negative Certification (0.00%), Real Estate Loan Application (50.00%), Customer Feedback and Complaints (33.33%), and Request for Replacement of Lost, Old or Damaged Employee ID (66.67%). These low ratings suggest that while UCPBS excels in its main service delivery, there are pain points in specialized or support processes. The zero satisfaction in negative certification issuance signals possible issues in clarity of requirements, timeliness, or accessibility.

On the other, the moderate ratings in loan applications and feedback handling point to the need for more streamlined procedures, transparent communication, and responsiveness to client concerns. Meanwhile, the internal ID replacement service requires improvement in turnaround time and convenience. Addressing these gaps is crucial, as they directly affect ease of doing business and overall customer satisfaction. By focusing reforms on these specific areas, UCPBS can ensure that its outstanding performance extends consistently across all services.

E. Comments and Suggestions for the Improvement of UCPBS Services

1. Comments and Suggestions from External Services Clients

Theme 1: Digitalization and Online Services

Customers repeatedly ask for online systems—digital issuance, online applications, and faster electronic processes. This shows that digitalization is essential to improve ease of doing business. By reducing physical visits and paperwork, UCPBS can streamline transactions, cut waiting times, and make services more accessible, especially for clients in remote areas. To wit were:

“Kailangan ng online” (repeated multiple times)

“Requesting an online services” (repeated multiple times)

“Implement online” (repeated multiple times)

“Provide online”

“Digital Issuance Of Transaction Number Both Cash Deposit, Encashment Of Check, Bank Statement, Open Account”

“Please have online”

Theme 2: Comfort and Transaction Experience

These comments focus on the physical and procedural environment—air conditioning, readability of forms, and transaction flow. They show that customer satisfaction is not only about the service itself but also the experience while availing it. Comfortable facilities and simplified processes make clients feel valued and reduce frustration.

“Improve Aircon”

“Font for CC is small, maybe it could be updated with more visible or readable font size Thank you...”

“Easy transaction”

“Hopefully, the ATM card will be available at this moment...”

“The Branch need more enhancement like regular renovation and upkeep the building will positively reflect the banks commitment to quality services” (repeated)

2. Comments and Suggestions from Internal Services Clients

Theme 1: Improved Organizational Workflow and Accountability

These narratives “Moving forward pls double check the request details especially in residence address” and “ The staff shall acknowledge or accept the receipt of submitted documents so that clients have a way to track or record the transmittal, especially since the transaction involves money highlight the importance of clear steps and accountability in an organization”. “Moving forward” signals progress and continuity, while “The staff shall acknowledge” emphasizes responsibility—staff must confirm or respond to tasks or communications. Together, they show that effective workflow depends on both direction (progress) and accountability (acknowledgment).

Theme 2: Better Online Communication and Information Management

These experiences “Application for leave is an on-line transaction and there is a cut-off for the approving officer Basically there is no process for this transaction.” and “ Emails/information provided before certain adjustment/changes is made For example, the SL conversin is not given this Jan 2025 that is usually or regular to payroll throughout the years These benefits are already included in employees budget for future but because it was not given, budgetting is. This is my humble opinion as an employee Salamat po” point to the role of communication in managing organizational processes. “Application for leave” reflects formal communication between staff and management, while “Emails/information” shows the everyday exchange of data. Both stress that structured communication—

whether formal requests or information sharing—is essential for smooth operations.

V. RESULTS OF THE CONTINUOUS AGENCY IMPROVEMENT PLAN REPORTED IN THE PREVIOUS YEAR (2025)

Division/ Department Responsible	Service Type	Dimensions for Improvement	Issue/Concern	Plan of Action/Improve ment	Status of Actions Taken (Implemented / Partially Implemented/ Not Implemented)	Remarks
Marketing Unit and Customer Management Department- CPCD	Internal Service	Citizen's Charter Visibility and Helpfulness for Internal Clients	Based from the summary of results, the internal clients rated the CC visibility (76.31%) and helpfulness (74.06%) lower than their external counterparts.	Visibility can be improved by improving also the existing IEC materials. Standeeds that contain Citizen's Charter information can be a good and catchy strategy for the internal clients to clearly see that a CC can help them finish their transactions in the agency.	Partially Implemented	Revised CC was submitted to ARTA on March 30, 2026; acknowledge ment of its receipt was sent to UCPBS on April 4, 2026. Hardcopies- for production and distribution/; display.
Core Banking System Department	External Service	Access and Facilities	Availability of Online banking and Digitization of Transactions.	Ongoing procurement for purchase and implementation of New Core Banking System.	Partially Implemented	Purchase of CBS is done, with ongoing migration until September 2026. Schedule for going live is November 2026.
Information and Technology Division	External Service	Access and Facilities	Infrastructural and Internet Facility Improvements	Consider reviewing and validating current internet service provider	Partially Implemented	50% of the total branches- with backup internet

Division/ Department Responsible	Service Type	Dimensions for Improvement	Issue/Concern	Plan of Action/Improve ment	Status of Actions Taken (Implemented / Partially Implemented/ Not Implemented)	Remarks
				performance and recommend for the needed changes		service provider; 50% of the branches- for installation of backup internet service provider in 2026

VI. CONTINUOUS AGENCY IMPROVEMENT PLAN FOR FY 2026

Key Areas for Improvement	Objectives	Action Steps	Responsible Unit/Person	Timeline
Issuance of Negative Certification (0.00%)	To increase satisfaction ratings for the issuance of negative certification service to 90%	Improvement can be achieved by digitalizing the process by allowing clients to request and receive certifications online through a secure portal. Clear guidelines, standardized templates, and faster turnaround times will reduce confusion and delays. Integrating status tracking (e.g., "in process," "ready for release") can also reassure clients that their requests are being handled efficiently.	Records and Certification Unit / Customer Service Division	Starting 1st Quarter of the Year
Real Estate Loan Application (50.00%)	To increase satisfaction ratings for the Real Estate Loan Application service to 90%	Streamlining of this service by simplifying requirements, reducing redundant paperwork, and adopting online loan application systems. Pre-qualification tools, transparent timelines, and proactive communication (e.g., SMS/email updates) will help clients feel informed and reduce anxiety. Training staff to guide applicants through complex requirements can further improve customer service.	Loans and Credit Department / Lending Division	Starting 1st Quarter of the Year

Key Areas for Improvement	Objectives	Action Steps	Responsible Unit/Person	Timeline
Customer Feedback and Complaints (33.33%)	To increase satisfaction ratings for the Customer Feedback and Complaints services to 90%	Establishment of a dedicated feedback management system with clear channels (online forms, hotlines, kiosks) and guaranteed response times. Acknowledging receipt of complaints immediately and providing updates until resolution will build trust. Publishing non-confidential reports on customer requests can also demonstrate responsiveness and accountability, boosting satisfaction.	Customer Relations Office / Public Assistance and Complaints Desk (PACD)	Starting 1st Quarter of the Year
Visibility can be improved by improving also the existing IEC materials. Standees that contain Citizen's Charter information can be a good and catchy strategy for the internal clients to clearly see that a CC can help them finish their transactions in the agency.	To improve functionality (awareness, visibility, helpfulness) of the CC for both internal and external clients thereby promoting ease of doing business	Revised CC was submitted to ARTA on March 30, 2026; acknowledgement of its receipt was sent to UCPBS on April 4, 2026. Hardcopies- for production and distribution/; display.	Marketing Unit and Customer Management Department- CPCD	2nd quarter
On going procurement for purchase	To improve digitization and	Purchase of CBS is done, with ongoing migration until September 2026.	Core Banking System Department	2nd quarter

Key Areas for Improvement	Objectives	Action Steps	Responsible Unit/Person	Timeline
and implementation of New Core Banking System.	digitalization of banking services	Schedule for going live is November 2026.		
Consider reviewing and validating current internet service provider performance and recommend for the needed changes	Better Infrastructural and Internet Facility Improvements	50% of the total branches- with backup internet service provider; 50% of the branches- for installation of backup internet service provider in 2026	Information and Technology Division	3rd quarter

VII. CONCLUSION AND RECOMMENDATIONS

A. Conclusion

For the year 2025, the UCPBS HCSM successfully collected both quantitative and qualitative evidence from the experiences of its clients. This data was used to determine the agency's performance throughout the year, based on the promised services outlined in the Citizen's Charter.

With this feedback system, UCPBS was able to acquire a response rate of 135% and was able to achieve the agency goal in terms of customer satisfaction measure (CSM) at 99.54% or Outstanding performance for the fiscal year 2025.

In this same year, UCPBS was able deliver best practices in integrating Assurance, and Outcomes in responding the needs of the clients resulting to an Outstanding performance of 99.24% and 99.19% for the service quality dimensions as perceived by the external and internal clients respectively.

Moreover, UCPBS was able to take advantage of the presence, client awareness, visibility and helpfulness of the Citizen's Charter as clients were made aware of their services and perceived that the CC information helped them in their respective transactions.

With the succinct information provided by the participating UCPBS clients in both quantitative and qualitative forms, the study is also able to extract meaningful suggestions and recommendations to guide the agency improve more on its provision of services and promises to their banking clients centered on digitization and internet related improvements.

B. Recommendations

Based on the findings of the UCPBS 2025 HCSM, the following recommendations are hereby forwarded:

1. That UCPBS continues to implement the best practice of institutionalizing of HCSM survey, pitching to the clients in all branches, branch lites and lending offices as early as the start of the banking year.
2. That the CLICKS-UCPBS be calibrated more in terms of its functionality, connectivity to the internet and offline features.
3. That UCPBS should make the Citizen's Charter more accessible by prominently displaying it in physical offices and on digital platforms. It

should also be simplified into clear, user-friendly formats so that clients can easily understand their rights, responsibilities, and the steps involved in availing services.

4. That UCPBS considers to address issues and concerns expressed verbatim from the clients especially those that relate with digitization, adaptation to online banking and faster turnaround time in the provision of different banking and customer-related services.
5. That the Action Plans laid down in this report be carefully addressed especially in areas where low net satisfaction ratings were recorded such as in Issuance of Negative Certification, Real Estate Loan Application and Customer Feedback and Complaints.

VIII. INDEX

A. Clear Images of CSM Survey Used

1. A.1. Survey Questionnaire via (CLICKS-UCPBS User Interface)

QCS If aware of CC (answered 1-3 in QCS), would you say that the CC of this office was _____?

☐ A. Easy to use
☐ B. Somewhat easy to use
☐ C. Difficult to use
☐ D. Not visible at all
☐ E. N/A

QCS If aware of CC (answered earlier 1-3 in QCS), how much did the CC help you in your transaction?

☐ A. Helped very much
☐ B. Somewhat helped
☐ C. Did not help
☐ D. N/A

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[Home](#) [Set Experts](#) [Client Monitoring](#) [Survey](#) [Change Password](#) [Log Out](#) Generate Report
 NO Departmental/Category User

CLIENT SURVEY INFORMATION

INSTRUCTIONS
 For SQD 6-8, PLEASE CHOOSE YOUR ANSWER TO THE CITIZEN'S CHARTER BY SELECTING THE CORRESPONDING RADIO BUTTON.

RATING SCALE

	Strongly Agree	Agree	Neutral/Disagree	Disagree	Strongly Disagree	N/A (Not Applicable)
SQD6. I am satisfied with the service that I received.	☐	☐	☐	☐	☐	☐
SQD7. I spent a reasonable amount of time for my transaction.	☐	☐	☐	☐	☐	☐
SQD8. The office followed the institution's requirements and steps based on the information provided.	☐	☐	☐	☐	☐	☐
SQD9. The steps (including payment) needed to do for my transaction were easy and simple.	☐	☐	☐	☐	☐	☐
SQD4. I easily found information about my transaction from the office or its website.	☐	☐	☐	☐	☐	☐
SQD6. I paid a reasonable amount of fees for my transaction.	☐	☐	☐	☐	☐	☐

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SQD6. If the office was far from your place or "walking distance" during my transaction.

☐ ☐ ☐ ☐ ☐ ☐

SQD7. I was treated courteously by the staff, and (if asked for help) the staff was helpful.

☐ ☐ ☐ ☐ ☐ ☐

SQD8. I got what I needed from the government office, or (if denied) reason of request was successfully explained to me.

☐ ☐ ☐ ☐ ☐ ☐

Inclusivity And Accessibility

SQD9.1. I felt that the staff treated all clients equally and with respect, regardless of their age, appearance, or ability.

☐ ☐ ☐ ☐ ☐ ☐

SQD9.2. Staff showed patience and understanding when interacting with clients who had communication or comprehension difficulties.

☐ ☐ ☐ ☐ ☐ ☐

SQD9.3. Services were delivered in a way that accommodated clients from different backgrounds or with special needs.

☐ ☐ ☐ ☐ ☐ ☐

SQD9.4. I observed that the office made an effort to be welcoming and non-discriminatory to all types of clients.

☐ ☐ ☐ ☐ ☐ ☐

SQD9.5. Not mentioned and included throughout my interaction, even if not special circumstances or requests.

☐ ☐ ☐ ☐ ☐ ☐

SQD10.1. The office had physical features (e.g., ramps, signage, wide entrances) that made it easy for persons with mobility issues to enter and move around.

☐ ☐ ☐ ☐ ☐ ☐

SQD10.2. Clear and visible signage was available to guide clients, including those with visual or cognitive challenges.

☐ ☐ ☐ ☐ ☐ ☐

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SQD9.4. I was able to access services without needing to use digital platforms (e.g., mobile app, website) if personal or person help.

☐ ☐ ☐ ☐ ☐ ☐

SQD9.5. I self-attended assistance or guidance when they noticed that other clients might need help navigating the office.

☐ ☐ ☐ ☐ ☐ ☐

Did you also experience transaction with other UCPB Savings Bank branches?

☐ Yes ☐ No

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Consistency of Experience Across Branches

SQD11. The quality of service I received in this branch was consistent with the services I experienced in other branches I have visited.

☐ ☐ ☐ ☐ ☐ ☐

SQD12. The quality of experience received in this branch was quite similar to other UCPB branches.

☐ ☐ ☐ ☐ ☐ ☐

SQD13. Staff across different UCPB branches followed the same procedures and policies during transactions.

☐ ☐ ☐ ☐ ☐ ☐

SQD14. The physical appearance of this branch was consistent with other branches I have visited.

☐ ☐ ☐ ☐ ☐ ☐

SQD15. No matter which branch I go to, I feel confident that I will receive the same level of service.

☐ ☐ ☐ ☐ ☐ ☐

DATE OF SURVEY DONE:

mm/dd/yyyy

How can we further improve our services (optional):

Type here

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2. A.2.1. Pen and Paper Survey Questionnaire (English)



Client Satisfaction Measurement

REFERENCE NUMBER PROVIDED BY
CLICKS UCPS: _____

HELP US SERVE YOU BETTER!

This Client Satisfaction Measurement (CSM) tracks the customer experience of government offices. Your feedback on your recently concluded transaction will help this office provide a better service. Personal information shared will be kept confidential and you always have the option not to answer this form.

Name: _____

Date of Transaction: _____

Date of Survey: _____

Time of Survey started: _____

Sex: ☐ Male ☐ Female

Civil Status: ☐ Single ☐ Married

☐ Separated ☐ Widow

Client type: ☐ Citizen ☐ Business ☐ Government (Employee or another agency)

Education: ☐ No Formal Education ☐ Elementary Level
☐ Elementary Graduate ☐ High School Level
☐ Vocational Graduate ☐ College Level
☐ College Graduate ☐ Post Graduate

Employment Status: ☐ Student ☐ Employed
☐ Working Student ☐ Not Employed / Not a student

Age: _____

Region of residence: _____ Service Aailed: _____ Mobile
 Number: _____ Email: (optional) _____

INSTRUCTIONS: Check mark (✓) your answer to the Citizen's Charter (CC) questions. The Citizen's Charter is an official document that reflects the services of a government agency/office including its requirements, fees, and processing times among others.

CC1 Which of the following best describes your awareness of a CC?

- ☐ 1. I know what a CC is and I saw this office's CC.
☐ 2. I know what a CC is but I did NOT see this office's CC.
☐ 3. I learned of the CC only when I saw this office's CC.
☐ 4. I do not know what a CC is and I did not see one in this office. (Answer 'N/A' on CC2 and CC3)

CC2 If aware of CC (answered 1-3 in CC1), would you say that the CC of this office was?

- ☐ 1. Easy to see ☐ 4. Not visible at all
☐ 2. Somewhat easy to see ☐ 5. N/A
☐ 3. Difficult to see

CC3 If aware of CC (answered codes 1-3 in CC1), how much did the CC help you in your transaction?

- ☐ 1. Helped very much ☐ 3. Did not help
☐ 2. Somewhat helped ☐ 4. N/A

INSTRUCTIONS:

For SQD O-8, please put a **check mark (✓)** on the column that best corresponds to your answer.

	 Strongly Agree	 Agree	 Neither Agree nor Disagree	 Disagree	 Strongly Disagree	N/A Not Applicable
SQD0. I am satisfied with the service that I availed.						
SQD1. I spent a reasonable amount of time for my transaction.						
SQD2. The office followed the transaction's requirements and steps based on the information provided.						
SQD3. The steps (including payment) I needed to do for my transaction were easy and simple.						
SQD4. I easily found information about my transaction from the office or its website.						
SQD5. I paid a reasonable amount of fees for my transaction.						
SQD6. I feel the office was fair to everyone, or " <i>walang pahakasan</i> ", during my transaction.						
SQD7. I was treated courteously by the staff, and (if asked for help) the staff was helpful.						
SQD8. I got what I needed from the government office, or (if denied) denial of request was sufficiently explained to me.						
SQD9.1. I felt that the staff treated all clients equally and with respect, regardless of their age, appearance, or ability.						
SQD9.2. Staff showed patience and understanding when interacting with clients who had communication or comprehension difficulties.						
SQD9.3. Services were delivered in a way that accommodated clients from different backgrounds or with special needs.						
SQD9.4. I observed that the office made an effort to be welcoming and non-discriminatory to all types of clients.						
SQD9.5. I felt comfortable and included throughout my interaction, even if I had special circumstances or requests.						
SQD10.1. The office had physical features (e.g., ramps, railings, wide entrances) that made it easy for persons with mobility issues to enter and move around.						
SQD10.2. Clear and visible signage was available to guide all clients, including those with visual or cognitive challenges.						

SQD10.3. There were designated counters or priority lanes for elderly clients, pregnant women, and persons with disabilities.						
SQD10.4. I was able to access services without needing to use digital platforms (e.g., mobile app, website) if I preferred in-person help.						
SQD10.5. Staff offered assistance or guidance when they noticed that I or other clients might need help navigating the office.						
SQD11.1. The quality of service I received in this branch was consistent with the services I experienced in other branches I have visited.						
SQD11.2. The quality of experience I received in this branch was quite similar to other UCPBS branches.						
SQD11.3. Staff across different UCPBS branches followed the same procedures and policies during transactions.						
SQD11.4. The physical appearance of this branch was consistent with other branches I have visited.						
SQD11.5. No matter which branch I go to, I feel confident that I will receive the same level of service.						

Suggestions on how we can further improve our services (optional):

THANK YOU!

Time of Survey ended: _____

Method of Survey (Pick one):

☐ Paper and Pen

Signature: (For walk-in or visited clients) _____

☐ Call

Name and Signature of Interviewer: _____

Date and Time this survey form was transferred to CLICKS UCPBS Application: _____

Signature of Employee: _____

Do you want to apply this survey to other dates of the same transaction that you had with us? ☐ Yes ☐ No

If yes, please provide the dates and time below and have it signed as your confirmation (You may use extra sheet, if necessary):

Date and Time:	Signature
_____	_____
_____	_____
_____	_____
_____	_____

Note:

Please keep this document and forward to UCPBS HO on 2026, c/o Customer Management Department, CPCD

A.2.2. Pen and Paper Survey Questionnaire (Filipino)



Client

Satisfaction Measurement

Control No: _____
(Branch plus sequence. Ex: Alabang-001)

TULUNGAN MO KAMI MAS MAPABUTI ANG AMING MGA PROSESO AT SERBISYO!

Ang Client Satisfaction Measurement (CSM) ay naglalayong masubaybayan ang karanasan ng taumbayan hinggil sa kanilang pakikipagtransaksyon sa mga tanggapan ng gobyerno. Makatutulong ang inyong kasagutan ukol sa inyong naging karanasan sa katatapos lamang na transaksyon, upang mas mapabuti at lalong mapahusay ang aming serbisyo publiko. Ang personal na impormasyon na iyong ibabahagi ay mananatiling kumplidensyal. Maaari ring piliin na hindi sagutan ang sarbey na ito.

Pangalan: _____ Petsa ng transaksyon: _____

Petsa ng sarbey: _____ Oras na sinimulan ang sarbey: _____

Kasarian: ☐ Lalaki ☐ Babae Katayuang Sibil: ☐ Walang Asawa ☐ Kasal
☐ Hiwalay ☐ Biyudo/Biyuda

Uri ng Kliyente: ☐ Mamamayan ☐ Negosyo ☐ Gobyerno (Empleyado o Ahensya)

Edukasyon: ☐ Walang Pormal na Edukasyon ☐ Ilang Elementarya
☐ Elementary Graduate ☐ Ilang High School
☐ Nakapagtapos ng High School ☐ Ilang Boskasyonal
☐ Nakapagtapos ng Boskasyonal ☐ Ilang Kolehiyo
☐ Nakapagtapos ng Kolehiyo ☐ Post Gradweyt

Katayuan sa Trabaho: ☐ Nag-aaral ☐ Nagtatrabaho
☐ Nagtatrabaho/Nag-aaral ☐ Hindi nagtatrabaho/hindi nag-aaral

Edad: _____

Rehiyon: _____ Uri ng transaksyon or serbisyo: _____

Mobile Number: _____ Email: (optional) _____

PANUTO: Lagyan ng **tsek (✓)** ang iyong sagot sa mga susunod na katanungan tungkol sa Citizen's Charter (CC). Ito ay isang opisyal na dokumento na naglalaman ng mga serbisyo sa isang ahensiya/opisina ng gobyerno, makikita rito ang mga kinakailangan na dokumento, kaukulang bayarin, at pangkabuuang oras ng pagproseso.

CC1. Alin sa mga sumusunod ang naglalarawan sa iyong kaalaman sa CC?

- ☐ 1. Alam ko ang CC at nakita ko ito sa napuntahang opisina.
- ☐ 2. Alam ko ang CC pero hindi ko ito nakita sa napuntang opisina
- ☐ 3. Nalaman ko ang CC nang makita ko ito sa napuntahang opisina
- ☐ 4. Hindi ko alam kung ano ang CC at wala akong nakita sa napuntahang opisina

(Lagyan ng tsek ang 'N/A' sa CC2 at CC3 kapag ito ang iyong sagot)

CC2. Kung alam ang CC (Nag-tsek sa opsyon 1-3 sa CC1), masasabi mo ba na ang CC nang napuntahang opisina ay—

- ☐ 1. Madaling makita ☐ 4. Hindi makita
☐ 2. Medyo madaling makita ☐ 5. N/A
☐ 3. Mahirap makita

CC3. Kung alam ang CC (nag-tsek sa opsyon 1-3 sa CC1), gaano nakatulong ang CC sa transaksyon mo?

- ☐ 1. Sobrang nakatulong ☐ 3. Hindi nakatulong
☐ 2. Nakatulong naman ☐ 4. N/A

PANUTO: Para sa SQD O-8, lagyan ng **tsek (✓)** ang hanay na pinakaangkop sa iyong sagot.

	 Labis na sumasang-ayon	 Sumasang-ayon	 Walang kinikilingan	 Hindi sumasang-ayon	 Lubos na hindi sumasang-ayon	N/A Not Applicable
SQD0. Nasiyahan ako sa serbisyo na aking natanggap sa napuntahan na tanggapan.						
SQD1. Makatwiran ang oras na aking ginugol para sa pagproseso ng aking transaksyon.						
SQD2. Ang opisina ay sumusunod sa mga kinakailangang dokumento at mga hakbang batay sa impormasyong ibinigay.						
SQD3. Ang mga hakbang sa pagproseso, kasama na ang pagbayad ay madali at simple lamang.						
SQD4. Mabilis at madali akong nakahanap ng impormasyon tungkol sa aking transaksyon mula sa opisina o sa website nito.						
SQD5. Nagbayad ako ng makatwirang halaga para sa aking transaksyon. (Kung ang serbisyo ay ibinigay ng libre, maglagay ng tsek sa hanay ng N/A.)						
SQD6. Pakiramdam ko ay patas ang opisina sa lahat, o "walang palakasan", sa aking transaksyon.						

	 Labis na sumasang-ayon	 Sumasang-ayon	 Walang kinikilingan	 Hindi sumasang-ayon	 Lubos na hindi sumasang-ayon	N/A Not Applicable
SQD7. Magalang akong trinato ng mga tauhan, at (kung sakali ako ay humingi ng tulong) alam ko na sila ay handang tumulong sa akin.						
SQD8. Nakuha ko ang kinakailangan ko mula sa tanggapan ng gobyerno, kung tinanggihan man, ito ay sapat na ipinaliwanag sa akin.						
SQD9.1. Pantay at may paggalang ang pagtrato ng mga tauhan sa lahat ng kliyente, anuman ang edad, itsura, o kakayahan.						
SQD9.2. Ipinakita ng mga tauhan ang pasensya at pang-unawa sa mga kliyenteng may kahirapan sa komunikasyon o pag-unawa.						
SQD9.3. Ibinigay ang serbisyo sa paraang isinasalang-alang ang iba't ibang kaligiran at espesyal na pangangailangan.						
SQD9.4. Nagsumikap ang opisina na maging magiliw at walang diskriminasyon sa lahat ng kliyente.						
SQD9.5. Kumportable at tanggap ang aking pakiramdam sa buong interaksyon, kahit pa may espesyal akong kalagayan o kahilingan.						
SQD10.1. Ang opisina ay may mga pasilidad (hal., rampa, rehas, malalawak na pasukan) para sa mga may suliranin sa paggalaw.						
SQD10.2. May malinaw at madaling makita na mga palatandaan para gabayan ang lahat ng kliyente, kabilang ang may kapansanan.						

SQD10.3. May nakatagang counter o prayoridad na linya para sa nakatatanda, buntis, at may kapansanan.						
	 Labis na sumasang-ayon.	 Sumasang-ayon.	 Walang kinikilingan.	 Hindi sumasang-ayon.	 Lubos na hindi sumasang-ayon.	N/A Not Applicable
SQD10.4. Nakakuha ako ng serbisyo nang hindi kinakailangang gumamit ng digital na plataporma kung mas gusto ko ng personal na tulong.						
SQD10.5. Nag-alok ng tulong ang mga tauhan kapag napansin nilang ako o ibang kliyente ay nangangailangan ng gabay sa opisina.						
SQD11.1. Ang kalidad ng serbisyo na aking natanggap sa tanggapan ito ay kapareho ng sa ibang tanggapan aking napuntahan.						
SQD11.2. Ang kalidad ng karanasan na aking natanggap sa tanggapan ito ay kapareho ng sa ibang mga tanggapan ng UCPBS.						
SQD11.3. Ang mga tauhan sa iba't ibang tanggapan ng UCPBS ay sumusunod sa parehong mga pamamaraan at patakaran.						
SQD11.4. Ang pisikal na anyo ng tanggapan ito ay kapareho ng sa ibang tanggapan aking napuntahan.						
SQD11.5. Kahit saang tanggapan ako pumunta, kampante akong makatatanggap ako ng parehong antas ng serbisyo.						

Mga suhestiyon kung paano pa mapapabuti pa ang aming mga serbisyo (opsiyonal):

MARAMING SALAMAT!

Oras na natapos ang sarbey: _____

Paraan ng pag sarbey (pumili ng isa):

☐ Pagsagot sa Papel

Pirma: (Para sa walk-in o visited clients) _____

☐ Telepono

Pangalan at pirma ng nagpa sarbey: _____

Petsa at oras ng paglipat sa CLICKS UCPBS Application: _____

Pirma ng Empleyado: _____

Nais mo bang gamitin ang sarbey na ito bilang sarbey sa parehong transakyon na iyong ginawa sa ibang petsa at pagkakataon?

☐ Oo ☐ Hindi

Kung oo, pakilagay ang ang mga petsa sa ibaba at ang iyong pirma bilang pagkompirma (Maaaring gumamit ng ekstrang papel, kung kinakailangan):

Petsa at Oras:

Pirma

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-----	-----
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-----	-----
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-----	-----
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-----	-----

Paalala:

Itago ang dokumentong ito at ipasa sa UCPBS HO sa 2026, sa pangangalaga ng Customer Management Department, CPCD.

B. List including Central, Regional, and Satellite Offices Covered (if consolidated)

Branch Name	Category
Alabang Branch	Branch
Alaminos Branch	Branch
Alfonso Branch	Branch
Aloran Branch	Branch
Atimonan Branch	Branch
Bacolod Branch	Branch
Banaue Manila Branch	Branch
Batac, Ilocos Norte Branch	Branch
Borongan Branch	Branch
Bulua Branch	Branch
Cagayan De Oro Branch	Branch
Calauag Branch	Branch
Candelaria Branch	Branch
Caramoan Branch	Branch
Davao Branch	Branch
Dipolog Branch	Branch
Escalante Branch	Branch
Glan Branch	Branch
Goa Branch	Branch
Iloilo Branch	Branch
La Castellana Branch	Branch
La Trinidad Branch	Branch
Lamitan Branch	Branch
Libmanan Branch	Branch
Lingayen Branch	Branch
Lucban Branch	Branch
Mabalacat, Pampanga Branch	Branch
Malolos, Bulacan Branch	Branch
Metropolitan Branch	Branch
Morong Branch	Branch

Branch Name	Category
Naga Cebu Branch	Branch
Nagcarlan Branch	Branch
Numancia Branch	Branch
Ormoc City, Leyte Branch	Branch
Pili Branch	Branch
Puerto Princesa Branch	Branch
Sablayan Branch	Branch
San Jose, Batangas Branch	Branch
Sindangan	Branch
Sogod Branch	Branch
Sta. Ignacia Branch	Branch
Sta. Rosa, Laguna Branch	Branch
Tagum City Branch	Branch
Tanay Branch	Branch
Tanza Branch	Branch
Tayabas Branch	Branch
Tiaong Branch	Branch
Tuburan Branch	Branch
Bacnotan Branch Lite	Lite
Calapan Branch Lite	Lite
Daraga Branch Lite	Lite
Gandara Branch Lite	Lite
Ilagan Branch	Lite
Kabasalan Branch Lite-Formerly Laguindingan Lending	Lite
Nueva Ecija Branch Lite	Lite
Orion Branch Lite	Lite
Palo Branch	Lite
Prosperidad Branch Lite-Formerly Sindangan Lending	Lite
Rizal Ave Branch	Lite
San Jose Antique Branch Lite	Lite
Butuan Lending Office	Lending
Malaybalay Lending Office	Lending
Zamboanga Lending Office	Lending
ARMD	H.O
CAID	H.O
CAMC	H.O
CLD	H.O
FATMD	H.O
HRGSD	H.O

Branch Name	Category
LDD	H.O
LOD	H.O
Treasury	H.O

C. CSM Results of Each Central, Regional, and Satellite Offices Covered (if consolidated)

1. Response rates of each office

Branch Name	Category	Total Responses	Branch Target	Response Rate
Alabang Branch	Branch	43	98	43.88%
Alaminos Branch	Branch	262	161	162.73%
Alfonso Branch	Branch	141	120	117.50%
Aloran Branch	Branch	132	132	100.00%
Atimonan Branch	Branch	325	195	166.67%
Bacolod Branch	Branch	8	105	7.62%
Banaue Manila Branch	Branch	21	117	17.95%
Batac, Ilocos Norte Branch	Branch	231	172	134.30%
Borongan Branch	Branch	153	109	140.37%
Bulua Branch	Branch	99	124	79.84%
Cagayan De Oro Branch	Branch	69	58	118.97%
Calauag Branch	Branch	1089	701	155.35%
Candelaria Branch	Branch	46	69	66.67%
Caramoan Branch	Branch	8	129	6.20%
Davao Branch	Branch	195	148	131.76%
Dipolog Branch	Branch	176	140	125.71%
Escalante Branch	Branch	126	209	60.29%
Glan Branch	Branch	188	164	114.63%
Goa Branch	Branch	176	170	103.53%
Iloilo Branch	Branch	106	193	54.92%
La Castellana Branch	Branch	46	85	54.12%
La Trinidad Branch	Branch	128	151	84.77%
Lamitan Branch	Branch	36	145	24.83%

Branch Name	Category	Total Responses	Branch Target	Response Rate
Libmanan Branch	Branch	173	144	120.14%
Lingayen Branch	Branch	129	118	109.32%
Lucban Branch	Branch	154	143	107.69%
Mabalacat, Pampanga Branch	Branch	306	180	170.00%
Malolos, Bulacan Branch	Branch	107	119	89.92%
Metropolitan Branch	Branch	18	103	17.48%
Morong Branch	Branch	54	119	45.38%
Naga Cebu Branch	Branch	62	185	33.51%
Nagcarlan Branch	Branch	36	27	133.33%
Numancia Branch	Branch	184	126	146.03%
Ormoc City, Leyte Branch	Branch	58	110	52.73%
Pili Branch	Branch	277	187	148.13%
Puerto Princesa Branch	Branch	206	187	110.16%
Sablayan Branch	Branch	153	209	73.21%
San Jose, Batangas Branch	Branch	155	143	108.39%
Sindangan	Branch	30	137	21.90%
Sogod Branch	Branch	72	148	48.65%
Sta. Ignacia Branch	Branch	292	252	115.87%
Sta. Rosa, Laguna Branch	Branch	149	103	144.66%
Tagum City Branch	Branch	107	45	237.78%
Tanay Branch	Branch	38	440	8.64%
Tanza Branch	Branch	125	107	116.82%
Tayabas Branch	Branch	560	498	112.45%
Tiaong Branch	Branch	301	281	107.12%
Tuburan Branch	Branch	52	117	44.44%
Bacnotan Branch Lite	Lite	848	94	902.13%
Calapan Branch Lite	Lite	97	86	112.79%
Daraga Branch Lite	Lite	178	85	209.41%
Gandara Branch Lite	Lite	6	104	5.77%
Ilagan Branch	Lite	20	72	27.78%
Kabasalan Branch Lite-Formerly Laguindingan Lending	Lite	53	19	278.95%
Nueva Ecija Branch Lite	Lite	6	105	5.71%
Orion Branch Lite	Lite	47	145	32.41%
Palo Branch	Lite	20	79	25.32%
Prosperidad Branch Lite-Formerly Sindangan Lending	Lite	6	27	22.22%

Branch Name	Category	Total Responses	Branch Target	Response Rate
Rizal Ave Branch	Lite	23	143	16.08%
San Jose Antique Branch Lite	Lite	63	75	84.00%
Butuan Lending Office	Lending	25	124	20.16%
Malaybalay Lending Office	Lending	32	16	200.00%
Zamboanga Lending Office	Lending	20	12	166.67%
ARMD	H.O	67	128	52.34%
CAID	H.O	625	1393	44.87%
CAMC	H.O	9	12	75.00%
CLD	H.O	506	286	176.92%
FATMD	H.O	392	351	111.68%
HRGSD	H.O	475	587	80.92%
LDD	H.O	2635	803	328.14%
LOD	H.O	2512	615	408.46%
Treasury	H.O	697	611	114.08%

2. Citizen's Charter results of each office

On Citizen's Charter Awareness

Branch Name	External					Internal					Overall CC Awareness Score (%)
	I know what a CC is, and I saw this office's CC.	I know what a CC is, but I did NOT see this office's CC.	I learned of the CC only when I saw this office's CC.	I do not know what a CC is, and I did not see one in this office.	External Awareness Score	I know what a CC is, and I saw this office's CC.	I know what a CC is, but I did NOT see this office's CC.	I learned of the CC only when I saw this office's CC.	I do not know what a CC is, and I did not see one in this office.	Internal Awareness Score	
BANK BRANCH											
Alabang Branch	8	0	35	0	100.00%						100.00%
Alaminos Branch	228	20	12	2	99.24%						99.24%
Alfonso Branch	101	0	40	0	100.00%						100.00%
Aloran Branch	132	0	0	0	100.00%						100.00%
Atimonan Branch	276	4	42	3	99.08%						99.08%
Bacolod Branch	5	1	1	1	87.50%						87.50%
Banaue Manila Branch	10	0	11	0	100.00%						100.00%
Batac, Ilocos	229	2	0	0	100.00%						100.00%

Branch Name	External					Internal					Overall CC Awareness Score (%)
	I know what a CC is, and I saw this office's CC.	I know what a CC is, but I did NOT see this office's CC.	I learned of the CC only when I saw this office's CC.	I do not know what a CC is, and I did not see one in this office.	External Awareness Score	I know what a CC is, and I saw this office's CC.	I know what a CC is, but I did NOT see this office's CC.	I learned of the CC only when I saw this office's CC.	I do not know what a CC is, and I did not see one in this office.	Internal Awareness Score	
Norte Branch											
Borongan Branch	126	0	27	0	100.00%						100.00%
Bulua Branch	88	0	11	0	100.00%						100.00%
Cagayan De Oro Branch	65	2	2	0	100.00%						100.00%
Calauag Branch	872	9	207	0	100.00%	1	0	0	0	100.00%	100.00%
Candelaria Branch	42	1	3	0	100.00%						100.00%
Caramoan Branch	5	0	3	0	100.00%						100.00%
Davao Branch	161	3	27	4	97.95%						97.95%
Dipolog Branch	147	0	29	0	100.00%						100.00%
Escalante Branch	119	0	6	1	99.21%						99.21%
Glan Branch	176	1	11	0	100.00%						100.00%
Goa Branch	153	1	16	6	96.59%						96.59%
Iloilo Branch	83	5	12	6	94.34%						94.34%
La Castellana Branch	34	4	7	1	97.83%						97.83%
La Trinidad Branch	107	8	8	5	96.09%						96.09%
Lamitan Branch	33	2	1	0	100.00%						100.00%
Libmanan Branch	156	4	4	9	94.80%						94.80%
Lingayen Branch	129	0	0	0	100.00%						100.00%
Lucban Branch	137	6	4	7	95.45%						95.45%
Mabalacat , Pampanga Branch	285	3	15	3	99.02%						99.02%

Branch Name	External					Internal					Overall CC Awareness Score (%)
	I know what a CC is, and I saw this office's CC.	I know what a CC is, but I did NOT see this office's CC.	I learned of the CC only when I saw this office's CC.	I do not know what a CC is, and I did not see one in this office.	External Awareness Score	I know what a CC is, and I saw this office's CC.	I know what a CC is, but I did NOT see this office's CC.	I learned of the CC only when I saw this office's CC.	I do not know what a CC is, and I did not see one in this office.	Internal Awareness Score	
Malolos, Bulacan Branch	87	0	20	0	100.00%						100.00%
Metropolitan Branch	12	5	0	1	94.44%						94.44%
Morong Branch	54	0	0	0	100.00%						100.00%
Naga Cebu Branch	47	2	10	3	95.16%						95.16%
Nagcarlan Branch	5	5	19	7	80.56%						80.56%
Numancia Branch	179	0	5	0	100.00%						100.00%
Ormoc City, Leyte Branch	35	0	22	1	98.28%						98.28%
Pili Branch	160	0	115	1	99.64%	1	0	0	0	100.00%	99.82%
Puerto Princesa Branch	198	1	5	2	99.03%						99.03%
Sablayan Branch	128	4	19	2	98.69%						98.69%
San Jose, Batangas Branch	143	1	11	0	100.00%						100.00%
Sindangan	17	0	13	0	100.00%						100.00%
Sogod Branch	59	0	9	4	94.44%						94.44%
Sta. Ignacia Branch	280	0	12	0	100.00%						100.00%
Sta. Rosa, Laguna Branch	138	0	11	0	100.00%						100.00%
Tagum City Branch	79	0	28	0	100.00%						100.00%
Tanay Branch	35	0	3	0	100.00%						100.00%
Tanza Branch	124	0	1	0	100.00%						100.00%
Tayabas Branch	296	0	264	0	100.00%						100.00%

Branch Name	External					Internal					Overall CC Awareness Score (%)
	I know what a CC is, and I saw this office's CC.	I know what a CC is, but I did NOT see this office's CC.	I learned of the CC only when I saw this office's CC.	I do not know what a CC is, and I did not see one in this office.	External Awareness Score	I know what a CC is, and I saw this office's CC.	I know what a CC is, but I did NOT see this office's CC.	I learned of the CC only when I saw this office's CC.	I do not know what a CC is, and I did not see one in this office.	Internal Awareness Score	
Tiaong Branch	270	0	22	9	97.01%						97.01%
Tuburan Branch	48	3	1	0	100.00%						100.00%
BRANCH LITES											
Bacnotan Branch Lite	832	1	15	0	100.00%						100.00%
Calapan Branch Lite	87	2	8	0	100.00%						100.00%
Daraga Branch Lite	154	0	23	1	99.44%						99.44%
Gandara Branch Lite	6	0	0	0	100.00%						100.00%
Ilagan Branch	10	1	9	0	100.00%						100.00%
Kabasalan Branch Lite- Formerly Laguindingan Lending	44	1	7	1	98.11%						98.11%
Nueva Ecija Branch Lite	6	0	0	0	100.00%						100.00%
Orion Branch Lite	47	0	0	0	100.00%						100.00%
Palo Branch	17	2	1	0	100.00%						100.00%
Prosperidad Branch Lite- Formerly Sindangan Lending	6	0	0	0	100.00%						100.00%
Rizal Ave Branch	21	0	2	0	100.00%						100.00%
San Jose Antique Branch Lite	63	0	0	0	100.00%						100.00%
LENDING OFFICES											
Butuan Lending Office	25	0	0	0	100.00%						100.00%

Branch Name	External					Internal					Overall CC Awareness Score (%)
	I know what a CC is, and I saw this office's CC.	I know what a CC is, but I did NOT see this office's CC.	I learned of the CC only when I saw this office's CC.	I do not know what a CC is, and I did not see one in this office.	External Awareness Score	I know what a CC is, and I saw this office's CC.	I know what a CC is, but I did NOT see this office's CC.	I learned of the CC only when I saw this office's CC.	I do not know what a CC is, and I did not see one in this office.	Internal Awareness Score	
Malaybala y Lending Office	30	1	1	0	100.00%						100.00%
Zamboang a Lending Office	14	4	2	0	100.00%						100.00%
HEAD OFFICES											
ARMD						65	0	2	0	100.00%	100.00%
CAID						521	5	85	14	97.76%	97.76%
CAMC	3	0	0	6	33.33%						33.33%
CLD	172	71	151	112	77.87%						77.87%
FATMD						380	6	6	0	100.00%	100.00%
HRGSD	5	0	0	0	100.00%	376	10	79	5	98.94%	99.47%
LDD	219	102	28	157	68.97%	1679	370	63	17	99.20%	84.09%
LOD	125	0	0	7	94.70%	804	1224	352	0	100.00%	97.35%
Treasury	582	115	0	0	100.00%						100.00%

On Citizen's Charter Visibility

Branch Name	External						Internal						Overall CC Visibility Score (%)
	Easy to see	Somewhat easy to use	Difficult to see	Not visible at all	N/A	External Visibility Score	Easy to see	Somewhat easy to use	Difficult to see	Not visible at all	N/A	Internal Visibility Score	
BANK BRANCH													
Alabang Branch	42	1	0	0	0	97.67%							97.67%
Alaminos Branch	214	21	0	13	14	86.29%							86.29%
Alfonso Branch	105	34	0	0	2	75.54%							75.54%
Aloran Branch	132	0	0	0	0	100.00%							100.00%
Atimonan Branch	282	38	1	2	2	87.31%							87.31%
Bacolod Branch	5	2	0	0	1	71.43%							71.43%
Banaue Manila Branch	7	14	0	0	0	33.33%							33.33%
Batac, Ilocos Norte Branch	219	12	0	0	0	94.81%							94.81%
Borongan Branch	147	6	0	0	0	96.08%							96.08%

Branch Name	External						Internal						Overall CC Visibility Score (%)
	Easy to see	Somewhat easy to use	Difficult to see	Not visible at all	N/A	External Visibility Score	Easy to see	Somewhat easy to use	Difficult to see	Not visible at all	N/A	Internal Visibility Score	
Bulua Branch	96	3	0	0	0	96.97%							96.97%
Cagayan De Oro Branch	67	2	0	0	0	97.10%							97.10%
Calauag Branch	1062	25	0	1	0	97.61%	1	0	0	0	0	100.00%	98.81%
Candelaria Branch	44	2	0	0	0	95.65%							95.65%
Caramoan Branch	8	0	0	0	0	100.00%							100.00%
Davao Branch	176	12	0	2	5	92.63%							92.63%
Dipolog Branch	168	8	0	0	0	95.45%							95.45%
Escalante Branch	121	1	0	0	4	99.18%							99.18%
Glan Branch	178	10	0	0	0	94.68%							94.68%
Goa Branch	169	1	0	0	6	99.41%							99.41%
Iloilo Branch	91	9	0	0	6	91.00%							91.00%
La Castellana Branch	35	8	0	0	3	81.40%							81.40%
La Trinidad Branch	102	19	1	1	5	82.93%							82.93%
Lamitan Branch	34	2	0	0	0	94.44%							94.44%
Libmanan Branch	140	21	3	0	9	85.37%							85.37%
Lingayen Branch	124	5	0	0	0	96.12%							96.12%
Lucban Branch	138	3	11	0	2	90.79%							90.79%
Mabalacat, Pampanga Branch	286	16	0	0	4	94.70%							94.70%
Malolos, Bulacan Branch	98	9	0	0	0	91.59%							91.59%
Metropolitan Branch	12	5	0	0	1	70.59%							70.59%
Morong Branch	52	2	0	0	0	96.30%							96.30%
Naga Cebu Branch	52	7	0	0	3	88.14%							88.14%
Nagcarlan Branch	29	0	0	0	7	100.00%							100.00%
Numancia Branch	175	9	0	0	0	95.11%							95.11%

Branch Name	External						Internal						Overall CC Visibility Score (%)
	Easy to see	Somewhat easy to use	Difficult to see	Not visible at all	N/A	External Visibility Score	Easy to see	Somewhat easy to use	Difficult to see	Not visible at all	N/A	Internal Visibility Score	
Ormoc City, Leyte Branch	56	1	1	0	0	96.55%							96.55%
Pili Branch	204	54	18	0	0	73.91%	1	0	0	0	0	100.00%	86.96%
Puerto Princesa Branch	194	11	0	0	1	94.63%							94.63%
Sablayan Branch	145	5	1	0	2	96.03%							96.03%
San Jose, Batangas Branch	150	5	0	0	0	96.77%							96.77%
Sindangan	30	0	0	0	0	100.00%							100.00%
Sogod Branch	63	5	0	0	4	92.65%							92.65%
Sta. Ignacia Branch	292	0	0	0	0	100.00%							100.00%
Sta. Rosa, Laguna Branch	133	16	0	0	0	89.26%							89.26%
Tagum City Branch	102	5	0	0	0	95.33%							95.33%
Tanay Branch	38	0	0	0	0	100.00%							100.00%
Tanza Branch	125	0	0	0	0	100.00%							100.00%
Tayabas Branch	306	254	0	0	0	54.64%							54.64%
Tiaong Branch	280	12	0	0	9	95.89%							95.89%
Tuburan Branch	48	4	0	0	0	92.31%							92.31%
BRANCH LITES													
Bacnotan Branch Lite	840	7	1	0	0	99.06%							99.06%
Calapan Branch Lite	84	13	0	0	0	86.60%							86.60%
Daraga Branch Lite	155	20	3	0	0	87.08%							87.08%
Gandara Branch Lite	6	0	0	0	0	100.00%							100.00%
Iligan Branch	13	1	0	0	6	92.86%							92.86%
Kabasalan Branch Lite- Formerly Laguindingan Lendin	47	5	1	0	0	88.68%							88.68%

Branch Name	External						Internal						Overall CC Visibility Score (%)
	Easy to see	Somewhat easy to use	Difficult to see	Not visible at all	N/A	External Visibility Score	Easy to see	Somewhat easy to use	Difficult to see	Not visible at all	N/A	Internal Visibility Score	
Nueva Ecija Branch Lite	6	0	0	0	0	100.00%							100.00%
Orion Branch Lite	45	2	0	0	0	95.74%							95.74%
Palo Branch	14	5	1	0	0	70.00%							70.00%
Prosperidad Branch Lite- Formerly Sindangan Lending	6	0	0	0	0	100.00%							100.00%
Rizal Ave Branch	21	2	0	0	0	91.30%							91.30%
San Jose Antique Branch Lite	61	2	0	0	0	96.83%							96.83%
LENDING OFFICES													
Butuan Lending Office	25	0	0	0	0	100.00%							100.00%
Malaybalay Lending Office	32	0	0	0	0	100.00%							100.00%
Zamboanga Lending Office	17	2	0	0	1	89.47%							89.47%
HEAD OFFICES													
ARMD	0	0	0	0	0		67	0	0	0	0	100.00%	100.00%
CAID	0	0	0	0	0		471	97	38	0	19	77.72%	77.72%
CAMC	0	3	0	0	6	0.00%							0.00%
CLD	150	243	1	0	112	38.07%							38.07%
FATMD	0	0	0	0	0		380	12	0	0	0	96.94%	96.94%
HRGSD	0	0	0	0	5		370	80	6	0	14	81.14%	81.14%
LDD	232	14	4	0	256	92.80%	1608	107	25	0	389	92.41%	92.61%
LOD	118	7	0	0	7	94.40%	724	608	0	0	1048	54.35%	74.38%
Treasury	490	92	0	1	114	84.05%							84.05%

On Citizen's Charter Helpfulness

Branch Name	External					Internal					Overall CC Helpfulness Score (%)
	Helped Very Much	Somewhat helped	Did not help	N/A	External Helpfulness Score	Helped Very Much	Somewhat helped	Did not help	N/A	Internal Helpfulness Score	
BANK BRANCH											

Branch Name	External					Internal					Overall CC Helpfulness Score (%)
	Helped Very Much	Somewhat helped	Did not help	N/A	External Helpfulness Score	Helped Very Much	Somewhat helped	Did not help	N/A	Internal Helpfulness Score	
Alabang Branch	42	1	0	0	97.67%						97.67%
Alaminos Branch	206	31	2	23	86.19%						86.19%
Alfonso Branch	104	37	0	0	73.76%						73.76%
Aloran Branch	132	0	0	0	100.00%						100.00%
Atimonan Branch	268	54	0	3	83.23%						83.23%
Bacolod Branch	4	3	0	1	57.14%						57.14%
Banaue Manila Branch	9	12	0	0	42.86%						42.86%
Batac, Ilocos Norte Branch	225	6	0	0	97.40%						97.40%
Borongan Branch	143	10	0	0	93.46%						93.46%
Bulua Branch	99	0	0	0	100.00%						100.00%
Cagayan De Oro Branch	68	1	0	0	98.55%						98.55%
Calauag Branch	937	150	0	1	86.20%	1	0	0	0	100.00%	93.10%
Candelaria Branch	45	1	0	0	97.83%						97.83%
Caramoan Branch	8	0	0	0	100.00%						100.00%
Davao Branch	171	19	0	5	90.00%						90.00%
Dipolog Branch	168	7	0	1	96.00%						96.00%
Escalante Branch	118	7	0	1	94.40%						94.40%
Glan Branch	181	7	0	0	96.28%						96.28%
Goa Branch	140	30	0	6	82.35%						82.35%
Iloilo Branch	94	6	0	6	94.00%						94.00%
La Castellana Branch	39	6	0	1	86.67%						86.67%
La Trinidad Branch	110	11	0	7	90.91%						90.91%
Lamitan Branch	35	1	0	0	97.22%						97.22%
Libmanan Branch	108	56	0	9	65.85%						65.85%
Lingayen Branch	126	3	0	0	97.67%						97.67%

Branch Name	External					Internal					Overall CC Helpfulness Score (%)
	Helped Very Much	Somewhat helped	Did not help	N/A	External Helpfulness Score	Helped Very Much	Somewhat helped	Did not help	N/A	Internal Helpfulness Score	
Lucban Branch	140	9	3	2	92.11%						92.11%
Mabalacat, Pampanga Branch	250	31	19	6	83.33%						83.33%
Malolos, Bulacan Branch	98	9	0	0	91.59%						91.59%
Metropolitan Branch	16	0	0	2	100.00%						100.00%
Morong Branch	51	3	0	0	94.44%						94.44%
Naga Cebu Branch	46	13	1	2	76.67%						76.67%
Nagcarlan Branch	10	17	2	7	34.48%						34.48%
Numancia Branch	175	9	0	0	95.11%						95.11%
Ormoc City, Leyte Branch	46	11	1	0	79.31%						79.31%
Pili Branch	143	132	0	1	52.00%	1	0	0	0	100.00%	76.00%
Puerto Princesa Branch	186	5	0	15	97.38%						97.38%
Sabluyan Branch	138	15	0	0	90.20%						90.20%
San Jose, Batangas Branch	145	10	0	0	93.55%						93.55%
Sindangan	30	0	0	0	100.00%						100.00%
Sogod Branch	65	3	0	4	95.59%						95.59%
Sta. Ignacia Branch	276	16	0	0	94.52%						94.52%
Sta. Rosa, Laguna Branch	131	14	0	4	90.34%						90.34%
Tagum City Branch	107	0	0	0	100.00%						100.00%
Tanay Branch	36	2	0	0	94.74%						94.74%
Tanza Branch	111	14	0	0	88.80%						88.80%
Tayabas Branch	300	260	0	0	53.57%						53.57%
Tiaong Branch	254	36	0	11	87.59%						87.59%

Branch Name	External					Internal					Overall CC Helpfulness Score (%)
	Helped Very Much	Somewhat helped	Did not help	N/A	External Helpfulness Score	Helped Very Much	Somewhat helped	Did not help	N/A	Internal Helpfulness Score	
Tuburan Branch	50	2	0	0	96.15%						96.15%
BRANCH LITES											
Bacnotan Branch Lite	841	7	0	0	99.17%						99.17%
Calapan Branch Lite	80	17	0	0	82.47%						82.47%
Daraga Branch Lite	154	24	0	0	86.52%						86.52%
Gandara Branch Lite	6	0	0	0	100.00%						100.00%
Ilagan Branch	10	4	0	6	71.43%						71.43%
Kabasalan Branch Lite- Formerly Laguindingan Lending	48	5	0	0	90.57%						90.57%
Nueva Ecija Branch Lite	6	0	0	0	100.00%						100.00%
Orion Branch Lite	47	0	0	0	100.00%						100.00%
Palo Branch	18	2	0	0	90.00%						90.00%
Prosperidad Branch Lite- Formerly Sindangan Lending	6	0	0	0	100.00%						100.00%
Rizal Ave Branch	19	3	1	0	82.61%						82.61%
San Jose Antique Branch Lite	63	0	0	0	100.00%						100.00%
LENDING OFFICES											
Butuan Lending Office	25	0	0	0	100.00%						100.00%
Malaybalay Lending Office	31	1	0	0	96.88%						96.88%
Zamboanga Lending Office	18	1	0	1	94.74%						94.74%
HEAD OFFICES											
ARMD						67	0	0	0	100.00%	100.00%
CAID						464	142	0	19	76.57%	76.57%
CAMC	3	0	0	6	100.00%						100.00%
CLD	163	221	0	122	42.45%						42.45%

Branch Name	External					Internal					Overall CC Helpfulness Score (%)
	Helped Very Much	Somewhat helped	Did not help	N/A	External Helpfulness Score	Helped Very Much	Somewhat helped	Did not help	N/A	Internal Helpfulness Score	
FATMD						380	12	0	0	96.94%	96.94%
HRGSD	0	0	0	5	0.00%	369	73	6	22	82.37%	82.37%
LDD	235	11	0	260	95.53%	990	750	0	389	56.90%	76.21%
LOD	62	0	0	70	100.00%	796	536	0	1048	59.76%	79.88%
Treasury	311	92	1	293	76.98%						76.98%

3. SQD results of each office

SQDI. In Terms of Responsiveness

Branch Name	External							Internal							Overall Responsiveness
	Strongly Agree	Agree	Neither Agree Nor Disagree	Disagree	Strongly Disagree	N/A	Responsiveness Score	Strongly Agree	Agree	Neither Agree Nor Disagree	Disagree	Strongly Disagree	N/A	Responsiveness Score	
BANK BRANCH															
Alabang Branch	22	21	0	0	0	0	100.00 %								100.00%
Alaminos Branch	198	50	0	0	0	14	100.00 %								100.00%
Alfonso Branch	104	36	1	0	0	0	99.29 %								99.29%
Aloran Branch	132	0	0	0	0	0	100.00 %								100.00%
Atimona n Branch	242	83	0	0	0	0	100.00 %								100.00%
Bacolod Branch	4	4	0	0	0	0	100.00 %								100.00%
Banaue Manila Branch	3	14	0	0	0	4	100.00 %								100.00%
Batac, Ilocos Norte Branch	216	10	0	5	0	0	97.84 %								97.84%
Borongang Branch	114	39	0	0	0	0	100.00 %								100.00%
Bulua Branch	99	0	0	0	0	0	100.00 %								100.00%
Cagayan De Oro Branch	69	0	0	0	0	0	100.00 %								100.00%
Calauag Branch	1065	18	0	0	0	5	100.00 %	1	0	0	0	0	0	100.00%	100.00%
Candelaria Branch	27	19	0	0	0	0	100.00 %								100.00%
Caramoan Branch	3	5	0	0	0	0	100.00 %								100.00%

Branch Name	External							Internal							Overall Responsiveness
	Strongly Agree	Agree	Neither Agree Nor Disagree	Disagree	Strongly Disagree	N/A	Responsiveness Score	Strongly Agree	Agree	Neither Agree Nor Disagree	Disagree	Strongly Disagree	N/A	Responsiveness Score	
Davao Branch	161	34	0	0	0	0	100.00 %								100.00%
Dipolog Branch	132	43	1	0	0	0	99.43 %								99.43%
Escalante Branch	58	7	0	29	32	0	51.59 %								51.59%
Glan Branch	119	67	0	0	0	2	100.00 %								100.00%
Goa Branch	143	33	0	0	0	0	100.00 %								100.00%
Iloilo Branch	76	28	1	1	0	0	98.11%								98.11%
La Castellana Branch	32	11	0	0	3	0	93.48 %								93.48%
La Trinidad Branch	107	17	0	0	1	3	99.20 %								99.20%
Lamitan Branch	32	3	1	0	0	0	97.22 %								97.22%
Libmanan Branch	90	83	0	0	0	0	100.00 %								100.00%
Lingayen Branch	127	1	0	0	1	0	99.22 %								99.22%
Lucban Branch	120	33	1	0	0	0	99.35 %								99.35%
Mabalacat, Pampanga Branch	234	72	0	0	0	0	100.00 %								100.00%
Malolos, Bulacan Branch	107	0	0	0	0	0	100.00 %								100.00%
Metropolitan Branch	18	0	0	0	0	0	100.00 %								100.00%
Morong Branch	52	2	0	0	0	0	100.00 %								100.00%
Naga Cebu Branch	48	14	0	0	0	0	100.00 %								100.00%
Nagcarlan Branch	31	5	0	0	0	0	100.00 %								100.00%
Numancia Branch	162	22	0	0	0	0	100.00 %								100.00%
Ormoc City,	54	3	0	1	0	0	98.28 %								98.28%

Branch Name	External							Internal							Overall Responsiveness
	Strongly Agree	Agree	Neither Agree Nor Disagree	Disagree	Strongly Disagree	N/A	Responsiveness Score	Strongly Agree	Agree	Neither Agree Nor Disagree	Disagree	Strongly Disagree	N/A	Responsiveness Score	
Leyte Branch															
Pili Branch	245	31	0	0	0	0	100.00 %	1	0	0	0	0	0	100.00%	100.00%
Puerto Princesa Branch	170	33	2	1	0	0	98.54 %								98.54%
Sablayan Branch	131	22	0	0	0	0	100.00 %								100.00%
San Jose, Batangas Branch	126	29	0	0	0	0	100.00 %								100.00%
Sindangan	30	0	0	0	0	0	100.00 %								100.00%
Sogod Branch	62	10	0	0	0	0	100.00 %								100.00%
Sta. Ignacia Branch	275	17	0	0	0	0	100.00 %								100.00%
Sta. Rosa, Laguna Branch	126	23	0	0	0	0	100.00 %								100.00%
Tagum City Branch	101	6	0	0	0	0	100.00 %								100.00%
Tanay Branch	37	1	0	0	0	0	100.00 %								100.00%
Tanza Branch	123	2	0	0	0	0	100.00 %								100.00%
Tayabas Branch	514	46	0	0	0	0	100.00 %								100.00%
Tiaong Branch	288	13	0	0	0	0	100.00 %								100.00%
Tuburan Branch	28	20	1	3	0	0	92.31%								92.31%
BRANCH LITES															
Bacnotan Branch Lite	809	38	1	0	0	0	99.88 %								99.88%
Calapan Branch Lite	87	10	0	0	0	0	100.00 %								100.00%
Daraga Branch Lite	132	44	0	0	0	2	100.00 %								100.00%
Gandara Branch Lite	6	0	0	0	0	0	100.00 %								100.00%

Branch Name	External							Internal							Overall Responsiveness
	Strongly Agree	Agree	Neither Agree Nor Disagree	Disagree	Strongly Disagree	N/A	Responsiveness Score	Strongly Agree	Agree	Neither Agree Nor Disagree	Disagree	Strongly Disagree	N/A	Responsiveness Score	
Ilagan Branch	18	2	0	0	0	0	100.00 %								100.00%
Kabasalan Branch Lite-Formerly Laguindingan Lending	41	11	0	0	1	0	98.11%								98.11%
Nueva Ecija Branch Lite	5	1	0	0	0	0	100.00 %								100.00%
Orion Branch Lite	45	2	0	0	0	0	100.00 %								100.00%
Palo Branch	11	9	0	0	0	0	100.00 %								100.00%
Prosperidad Branch Lite-Formerly Sindangan Lending	6	0	0	0	0	0	100.00 %								100.00%
Rizal Ave Branch	14	8	0	1	0	0	95.65 %								95.65%
San Jose Antique Branch Lite	54	9	0	0	0	0	100.00 %								100.00%
LENDING OFFICES															
Butuan Lending Office	25	0	0	0	0	0	100.00 %								100.00%
Malaybalay Lending Office	26	5	0	1	0	0	96.88 %								96.88%
Zamboanga Lending Office	18	2	0	0	0	0	100.00 %								100.00%
HEAD OFFICES															
ARMD								11	56	0	0	0	0	100.00%	100.00%
CAID								401	215	4	0	0	5	99.35%	99.35%

Branch Name	External							Internal							Overall Responsiveness
	Strongly Agree	Agree	Neither Agree Nor Disagree	Disagree	Strongly Disagree	N/A	Responsiveness Score	Strongly Agree	Agree	Neither Agree Nor Disagree	Disagree	Strongly Disagree	N/A	Responsiveness Score	
CAMC	3	0	6	0	0	0	33.33 %								33.33%
CLD	264	235	6	0	0	1	98.81 %								98.81%
FATMD								177	188	0	27	0	0	93.11 %	93.11%
HRGSD	5	0	0	0	0	0	100.00 %	320	87	8	0	5	50	96.90 %	98.45%
LDD	354	75	24	2	4	47	93.46 %	697	1056	0	0	0	376	100.00 %	96.73%
LOD	107	2	16	0	0	7	87.20 %	44	1288	0	0	0	1048	100.00 %	93.60%
Treasury	576	120	1	0	0	0	99.86 %								99.86%

SQD2. In Terms of Reliability

Branch Name	External							Internal							Overall Responsiveness
	Strongly Agree	Agree	Neither Agree Nor Disagree	Disagree	Strongly Disagree	N/A	Responsiveness Score	Strongly Agree	Agree	Neither Agree Nor Disagree	Disagree	Strongly Disagree	N/A	Responsiveness Score	
BANK BRANCH															
Alabang Branch	22	21	0	0	0	0	100.00 %								100.00%
Alaminos Branch	214	34	0	0	0	14	100.00 %								100.00%
Alfonso Branch	113	28	0	0	0	0	100.00 %								100.00%
Aloran Branch	132	0	0	0	0	0	100.00 %								100.00%
Atimonan Branch	250	75	0	0	0	0	100.00 %								100.00%
Bacolod Branch	5	3	0	0	0	0	100.00 %								100.00%
Banaue Manila Branch	9	12	0	0	0	0	100.00 %								100.00%
Batac, Ilocos Norte Branch	205	26	0	0	0	0	100.00 %								100.00%
Borongan Branch	114	39	0	0	0	0	100.00 %								100.00%
Bulua Branch	99	0	0	0	0	0	100.00 %								100.00%
Cagayan De Oro Branch	69	0	0	0	0	0	100.00 %								100.00%
Calauag Branch	1077	11	0	0	0	0	100.00 %	1	0	0	0	0	0	100.00%	100.00%

Branch Name	External							Internal							Overall Responsiveness
	Strongly Agree	Agree	Neither Agree Nor Disagree	Disagree	Strongly Disagree	N/A	Responsiveness Score	Strongly Agree	Agree	Neither Agree Nor Disagree	Disagree	Strongly Disagree	N/A	Responsiveness Score	
Candelaria Branch	41	5	0	0	0	0	100.00 %								100.00%
Caramoan Branch	7	1	0	0	0	0	100.00 %								100.00%
Davao Branch	179	16	0	0	0	0	100.00 %								100.00%
Dipolog Branch	151	25	0	0	0	0	100.00 %								100.00%
Escalante Branch	120	6	0	0	0	0	100.00 %								100.00%
Glan Branch	124	64	0	0	0	0	100.00 %								100.00%
Goa Branch	150	26	0	0	0	0	100.00 %								100.00%
Iloilo Branch	86	20	0	0	0	0	100.00 %								100.00%
La Castellana Branch	34	12	0	0	0	0	100.00 %								100.00%
La Trinidad Branch	122	6	0	0	0	0	100.00 %								100.00%
Lamitan Branch	36	0	0	0	0	0	100.00 %								100.00%
Libmanan Branch	101	72	0	0	0	0	100.00 %								100.00%
Lingayen Branch	127	1	0	0	1	0	99.22%								99.22%
Lucban Branch	117	37	0	0	0	0	100.00 %								100.00%
Mabalacat, Pampanga Branch	234	72	0	0	0	0	100.00 %								100.00%
Malolos, Bulacan Branch	107	0	0	0	0	0	100.00 %								100.00%
Metropolitan Branch	18	0	0	0	0	0	100.00 %								100.00%
Morong Branch	53	1	0	0	0	0	100.00 %								100.00%
Naga Cebu Branch	51	11	0	0	0	0	100.00 %								100.00%
Nagcarlan Branch	36	0	0	0	0	0	100.00 %								100.00%
Numancia Branch	175	9	0	0	0	0	100.00 %								100.00%
Ormoc City, Leyte Branch	55	3	0	0	0	0	100.00 %								100.00%
Pili Branch	253	23	0	0	0	0	100.00 %	1	0	0	0	0	0	100.00%	100.00%

Branch Name	External							Internal							Overall Responsiveness
	Strongly Agree	Agree	Neither Agree Nor Disagree	Disagree	Strongly Disagree	N/A	Responsiveness Score	Strongly Agree	Agree	Neither Agree Nor Disagree	Disagree	Strongly Disagree	N/A	Responsiveness Score	
Puerto Princesa Branch	181	24	1	0	0	0	99.51%								99.51%
Sablayan Branch	136	17	0	0	0	0	100.00 %								100.00%
San Jose, Batangas Branch	126	29	0	0	0	0	100.00 %								100.00%
Sindangan	30	0	0	0	0	0	100.00 %								100.00%
Sogod Branch	57	15	0	0	0	0	100.00 %								100.00%
Sta. Ignacia Branch	275	17	0	0	0	0	100.00 %								100.00%
Sta. Rosa, Laguna Branch	127	22	0	0	0	0	100.00 %								100.00%
Tagum City Branch	102	5	0	0	0	0	100.00 %								100.00%
Tanay Branch	36	2	0	0	0	0	100.00 %								100.00%
Tanza Branch	125	0	0	0	0	0	100.00 %								100.00%
Tayabas Branch	533	27	0	0	0	0	100.00 %								100.00%
Tiaong Branch	274	27	0	0	0	0	100.00 %								100.00%
Tuburan Branch	35	17	0	0	0	0	100.00 %								100.00%
BRANCH LITES															
Bacnotan Branch Lite	817	31	0	0	0	0	100.00 %								100.00%
Calapan Branch Lite	95	2	0	0	0	0	100.00 %								100.00%
Daraga Branch Lite	133	42	0	0	0	3	100.00 %								100.00%
Gandara Branch Lite	6	0	0	0	0	0	100.00 %								100.00%
Ilagan Branch	20	0	0	0	0	0	100.00 %								100.00%
Kabasalan Branch Lite- Formerly Laguindingan Lendin	46	7	0	0	0	0	100.00 %								100.00%
Nueva Ecija Branch Lite	5	1	0	0	0	0	100.00 %								100.00%
Orion Branch Lite	45	2	0	0	0	0	100.00 %								100.00%

Branch Name	External							Internal							Overall Responsiveness
	Strongly Agree	Agree	Neither Agree Nor Disagree	Disagree	Strongly Disagree	N/A	Responsiveness Score	Strongly Agree	Agree	Neither Agree Nor Disagree	Disagree	Strongly Disagree	N/A	Responsiveness Score	
Palo Branch	15	4	1	0	0	0	95.00%								95.00%
Prosperidad Branch Lite- Formerly Sindangan Lending	6	0	0	0	0	0	100.00 %								100.00%
Rizal Ave Branch	17	6	0	0	0	0	100.00 %								100.00%
San Jose Antique Branch Lite	59	4	0	0	0	0	100.00 %								100.00%
LENDING OFFICES															
Butuan Lending Office	25	0	0	0	0	0	100.00 %								100.00%
Malaybalay Lending Office	29	3	0	0	0	0	100.00 %								100.00%
Zamboanga Lending Office	19	1	0	0	0	0	100.00 %								100.00%
HEAD OFFICES															
ARMD								63	4	0	0	0	0	100.00%	100.00%
CAID								487	133	0	0	0	5	100.00%	100.00%
CAMC	3	0	6	0	0	0	33.33%								33.33%
CLD	264	239	0	0	0	3	100.00 %								100.00%
FATMD								326	38	28	0	0	0	92.86%	92.86%
HRGSD	5	0	0	0	0	0	100.00 %	366	80	0	3	0	21	99.33%	99.67%
LDD	311	67	22	0	1	105	94.26%	1018	737	0	0	0	374	100.00%	97.13%
LOD	100	18	0	0	0	14	100.00 %	44	1288	0	0	0	1048	100.00%	100.00%
Treasury	579	118	0	0	0	0	100.00 %								100.00%

SQD3. In Terms of Access and Facilities

Branch Name	External							Internal							Overall Responsiveness
	Strongly Agree	Agree	Neither Agree Nor Disagree	Disagree	Strongly Disagree	N/A	Responsiveness Score	Strongly Agree	Agree	Neither Agree Nor Disagree	Disagree	Strongly Disagree	N/A	Responsiveness Score	
BANK BRANCH															
Alabang Branch	22	21	0	0	0	0	100.00%								100.00%
Alaminos Branch	197	65	0	0	0	0	100.00%								100.00%
Alfonso Branch	121	19	0	0	0	1	100.00%								100.00%

Branch Name	External							Internal							Overall Responsiveness
	Strongly Agree	Agree	Neither Agree Nor Disagree	Disagree	Strongly Disagree	N/A	Responsiveness Score	Strongly Agree	Agree	Neither Agree Nor Disagree	Disagree	Strongly Disagree	N/A	Responsiveness Score	
Aloran Branch	132	0	0	0	0	0	100.00%								100.00%
Atimonan Branch	267	58	0	0	0	0	100.00%								100.00%
Bacolod Branch	4	4	0	0	0	0	100.00%								100.00%
Banaue Manila Branch	8	13	0	0	0	0	100.00%								100.00%
Batac, Ilocos Norte Branch	200	31	0	0	0	0	100.00%								100.00%
Borongan Branch	114	39	0	0	0	0	100.00%								100.00%
Bulua Branch	99	0	0	0	0	0	100.00%								100.00%
Cagayan De Oro Branch	69	0	0	0	0	0	100.00%								100.00%
Calauag Branch	1071	17	0	0	0	0	100.00%	1	0	0	0	0	0	100.00%	100.00%
Candelaria Branch	32	14	0	0	0	0	100.00%								100.00%
Caramoan Branch	6	2	0	0	0	0	100.00%								100.00%
Davao Branch	171	19	0	1	0	4	99.48%								99.48%
Dipolog Branch	148	27	0	0	0	1	100.00%								100.00%
Escalante Branch	119	6	1	0	0	0	99.21%								99.21%
Glan Branch	121	66	0	0	1	0	99.47%								99.47%
Goa Branch	140	22	0	0	0	14	100.00%								100.00%
Iloilo Branch	86	18	1	0	0	1	99.05%								99.05%
La Castellana Branch	36	10	0	0	0	0	100.00%								100.00%
La Trinidad Branch	117	11	0	0	0	0	100.00%								100.00%
Lamitan Branch	35	1	0	0	0	0	100.00%								100.00%
Libmanan Branch	104	69	0	0	0	0	100.00%								100.00%
Lingayen Branch	127	1	0	0	1	0	99.22%								99.22%
Lucban Branch	108	45	0	0	0	1	100.00%								100.00%
Mabalacat, Pampanga Branch	223	83	0	0	0	0	100.00%								100.00%
Malolos, Bulacan Branch	107	0	0	0	0	0	100.00%								100.00%
Metropolitan Branch	18	0	0	0	0	0	100.00%								100.00%

Branch Name	External							Internal							Overall Responsiveness
	Strongly Agree	Agree	Neither Agree Nor Disagree	Disagree	Strongly Disagree	N/A	Responsiveness Score	Strongly Agree	Agree	Neither Agree Nor Disagree	Disagree	Strongly Disagree	N/A	Responsiveness Score	
Morong Branch	53	1	0	0	0	0	100.00%								100.00%
Naga Cebu Branch	54	8	0	0	0	0	100.00%								100.00%
Nagcarlan Branch	36	0	0	0	0	0	100.00%								100.00%
Numancia Branch	171	13	0	0	0	0	100.00%								100.00%
Ormoc City, Leyte Branch	55	3	0	0	0	0	100.00%								100.00%
Pili Branch	265	11	0	0	0	0	100.00%	1	0	0	0	0	0	100.00%	100.00%
Puerto Princesa Branch	179	27	0	0	0	0	100.00%								100.00%
Sablayan Branch	132	21	0	0	0	0	100.00%								100.00%
San Jose, Batangas Branch	126	29	0	0	0	0	100.00%								100.00%
Sindangan	30	0	0	0	0	0	100.00%								100.00%
Sogod Branch	54	18	0	0	0	0	100.00%								100.00%
Sta. Ignacia Branch	274	17	0	0	0	1	100.00%								100.00%
Sta. Rosa, Laguna Branch	123	26	0	0	0	0	100.00%								100.00%
Tagum City Branch	102	5	0	0	0	0	100.00%								100.00%
Tanay Branch	36	2	0	0	0	0	100.00%								100.00%
Tanza Branch	123	2	0	0	0	0	100.00%								100.00%
Tayabas Branch	510	48	1	0	0	1	99.82%								99.82%
Tiaong Branch	287	14	0	0	0	0	100.00%								100.00%
Tuburan Branch	33	19	0	0	0	0	100.00%								100.00%
BRANCH LITES															
Bacnotan Branch Lite	810	38	0	0	0	0	100.00%								100.00%
Calapan Branch Lite	84	13	0	0	0	0	100.00%								100.00%
Daraga Branch Lite	131	42	0	0	0	5	100.00%								100.00%
Gandara Branch Lite	6	0	0	0	0	0	100.00%								100.00%
Iligan Branch	20	0	0	0	0	0	100.00%								100.00%

Branch Name	External							Internal							Overall Responsiveness
	Strongly Agree	Agree	Neither Agree Nor Disagree	Disagree	Strongly Disagree	N/A	Responsiveness Score	Strongly Agree	Agree	Neither Agree Nor Disagree	Disagree	Strongly Disagree	N/A	Responsiveness Score	
Kabasalan Branch Lite- Formerly Laguindingan Lending	46	6	0	0	0	1	100.00%								100.00%
Nueva Ecija Branch Lite	5	1	0	0	0	0	100.00%								100.00%
Orion Branch Lite	45	2	0	0	0	0	100.00%								100.00%
Palo Branch	12	6	2	0	0	0	90.00%								90.00%
Prosperidad Branch Lite- Formerly Sindangan Lending	6	0	0	0	0	0	100.00%								100.00%
Rizal Ave Branch	5	11	0	0	0	7	100.00%								100.00%
San Jose Antique Branch Lite	52	10	0	0	0	1	100.00%								100.00%
LENDING OFFICES															
Butuan Lending Office	25	0	0	0	0	0	100.00%								100.00%
Malaybalay Lending Office	27	5	0	0	0	0	100.00%								100.00%
Zamboanga Lending Office	19	1	0	0	0	0	100.00%								100.00%
HEAD OFFICES															
ARMD								65	2	0	0	0	0	100.00%	100.00%
CAID								387	183	0	0	0	55	100.00%	100.00%
CAMC	3	0	6	0	0	0	33.33%								33.33%
CLD	263	240	0	0	0	3	100.00%								100.00%
FATMD								165	186	3	27	0	11	92.13%	92.13%
HRGSD	5	0	0	0	0	0	100.00%	302	72	3	0	2	91	98.68%	99.34%
LDD	317	66	22	1	4	96	93.41%	827	728	2	0	0	572	99.87%	96.64%
LOD	107	18	0	0	0	7	100.00%	44	1288	0	0	0	1048	100.00%	100.00%
Treasury	579	118	0	0	0	0	100.00%								100.00%

SQD4. In Terms of Communication

Branch Name	External							Internal							Overall Responsiveness
	Strongly Agree	Agree	Neither Agree Nor Disagree	Disagree	Strongly Disagree	N/A	Responsiveness Score	Strongly Agree	Agree	Neither Agree Nor Disagree	Disagree	Strongly Disagree	N/A	Responsiveness Score	
BANK BRANCH															

Branch Name	External							Internal							Overall Responsiveness
	Strongly Agree	Agree	Neither Agree Nor Disagree	Disagree	Strongly Disagree	N/A	Responsiveness Score	Strongly Agree	Agree	Neither Agree Nor Disagree	Disagree	Strongly Disagree	N/A	Responsiveness Score	
Alabang Branch	20	22	1	0	0	0	97.67%								97.67%
Alaminos Branch	209	38	1	0	0	14	99.60%								99.60%
Alfonso Branch	105	31	1	0	0	4	99.27%								99.27%
Aloran Branch	132	0	0	0	0	0	100.00%								100.00%
Atimonan Branch	248	77	0	0	0	0	100.00%								100.00%
Bacolod Branch	3	5	0	0	0	0	100.00%								100.00%
Banaue Manila Branch	8	13	0	0	0	0	100.00%								100.00%
Batac, Ilocos Norte Branch	188	40	3	0	0	0	98.70%								98.70%
Borongan Branch	108	45	0	0	0	0	100.00%								100.00%
Bulua Branch	99	0	0	0	0	0	100.00%								100.00%
Cagayan De Oro Branch	68	0	0	0	0	1	100.00%								100.00%
Calauag Branch	1069	18	0	0	0	1	100.00%	1	0	0	0	0	0	100.00%	100.00%
Candelaria Branch	39	6	0	0	0	1	100.00%								100.00%
Caramoan Branch	7	1	0	0	0	0	100.00%								100.00%
Davao Branch	169	22	2	0	0	2	98.96%								98.96%
Dipolog Branch	135	41	0	0	0	0	100.00%								100.00%
Escalante Branch	116	8	2	0	0	0	98.41%								98.41%
Glan Branch	121	63	2	0	0	2	98.92%								98.92%
Goa Branch	142	27	7	0	0	0	96.02%								96.02%
Iloilo Branch	78	27	0	0	0	1	100.00%								100.00%
La Castellana Branch	34	12	0	0	0	0	100.00%								100.00%
La Trinidad Branch	112	15	1	0	0	0	99.22%								99.22%
Lamitan Branch	33	3	0	0	0	0	100.00%								100.00%
Libmanan Branch	93	80	0	0	0	0	100.00%								100.00%
Lingayen Branch	127	1	0	0	1	0	99.22%								99.22%

Branch Name	External							Internal							Overall Responsiveness
	Strongly Agree	Agree	Neither Agree Nor Disagree	Disagree	Strongly Disagree	N/A	Responsiveness Score	Strongly Agree	Agree	Neither Agree Nor Disagree	Disagree	Strongly Disagree	N/A	Responsiveness Score	
Lucban Branch	104	43	0	0	0	7	100.00 %								100.00%
Mabalacat, Pampanga Branch	213	91	0	0	0	2	100.00 %								100.00%
Malolos, Bulacan Branch	102	5	0	0	0	0	100.00 %								100.00%
Metropolitan Branch	9	2	5	0	0	2	68.75%								68.75%
Morong Branch	53	1	0	0	0	0	100.00 %								100.00%
Naga Cebu Branch	49	12	1	0	0	0	98.39%								98.39%
Nagcarlan Branch	26	10	0	0	0	0	100.00 %								100.00%
Numancia Branch	170	14	0	0	0	0	100.00 %								100.00%
Ormoc City, Leyte Branch	55	3	0	0	0	0	100.00 %								100.00%
Pili Branch	254	22	0	0	0	0	100.00 %	1	0	0	0	0	0	100.00%	100.00%
Puerto Princesa Branch	165	36	1	0	1	3	99.01%								99.01%
Sablayan Branch	134	18	0	0	0	1	100.00 %								100.00%
San Jose, Batangas Branch	127	28	0	0	0	0	100.00 %								100.00%
Sindangan	29	1	0	0	0	0	100.00 %								100.00%
Sogod Branch	47	25	0	0	0	0	100.00 %								100.00%
Sta. Ignacia Branch	275	17	0	0	0	0	100.00 %								100.00%
Sta. Rosa, Laguna Branch	96	45	0	0	0	8	100.00 %								100.00%
Tagum City Branch	102	5	0	0	0	0	100.00 %								100.00%
Tanay Branch	9	10	0	0	0	19	100.00 %								100.00%
Tanza Branch	125	0	0	0	0	0	100.00 %								100.00%
Tayabas Branch	335	207	0	0	0	18	100.00 %								100.00%
Tiaong Branch	268	15	0	0	0	18	100.00 %								100.00%

Branch Name	External							Internal							Overall Responsiveness
	Strongly Agree	Agree	Neither Agree Nor Disagree	Disagree	Strongly Disagree	N/A	Responsiveness Score	Strongly Agree	Agree	Neither Agree Nor Disagree	Disagree	Strongly Disagree	N/A	Responsiveness Score	
Tuburan Branch	33	16	0	3	0	0	94.23%								94.23%
BRANCH LITES															
Bacnotan Branch Lite	812	32	1	0	0	3	99.88%								99.88%
Calapan Branch Lite	95	2	0	0	0	0	100.00%								100.00%
Daraga Branch Lite	132	35	1	0	0	10	99.40%								99.40%
Gandara Branch Lite	6	0	0	0	0	0	100.00%								100.00%
Iligan Branch	18	2	0	0	0	0	100.00%								100.00%
Kabasalan Branch Lite- Formerly Laguindingan Lending	43	10	0	0	0	0	100.00%								100.00%
Nueva Ecija Branch Lite	3	3	0	0	0	0	100.00%								100.00%
Orion Branch Lite	45	2	0	0	0	0	100.00%								100.00%
Palo Branch	14	4	0	2	0	0	90.00%								90.00%
Prosperidad Branch Lite- Formerly Sindangan Lending	6	0	0	0	0	0	100.00%								100.00%
Rizal Ave Branch	12	11	0	0	0	0	100.00%								100.00%
San Jose Antique Branch Lite	29	9	0	0	0	25	100.00%								100.00%
LENDING OFFICES															
Butuan Lending Office	25	0	0	0	0	0	100.00%								100.00%
Malaybalay Lending Office	28	4	0	0	0	0	100.00%								100.00%
Zamboanga Lending Office	16	4	0	0	0	0	100.00%								100.00%
HEAD OFFICES															
ARMD	0	0	0	0	0	0		63	2	0	0	0	2	100.00%	100.00%
CAID	0	0	0	0	0	0		455	165	0	0	0	5	100.00%	100.00%
CAMC	0	3	6	0	0	0	33.33%								33.33%
CLD	185	293	25	0	0	3	95.03%								95.03%
FATMD								139	194	52	0	0	7	86.49%	86.49%

Branch Name	External							Internal							Overall Responsiveness
	Strongly Agree	Agree	Neither Agree Nor Disagree	Disagree	Strongly Disagree	N/A	Responsiveness Score	Strongly Agree	Agree	Neither Agree Nor Disagree	Disagree	Strongly Disagree	N/A	Responsiveness Score	
HRGSD	0	0	0	0	0	5		309	110	3	0	0	48	99.29%	99.29%
LDD	321	71	6	1	2	105	97.76%	939	826	0	0	0	364	100.00%	98.88%
LOD	44	18	0	0	0	70	100.00%	84	1296	0	0	0	1000	100.00%	100.00%
Treasury	575	118	0	0	0	4	100.00%								100.00%

SQD5. In Terms of Costs

Branch Name	External							Internal							Overall Responsiveness
	Strongly Agree	Agree	Neither Agree Nor Disagree	Disagree	Strongly Disagree	N/A	Responsiveness Score	Strongly Agree	Agree	Neither Agree Nor Disagree	Disagree	Strongly Disagree	N/A	Responsiveness Score	
BANK BRANCH															
Alabang Branch	21	22	0	0	0	0	100.00 %								100.00%
Alaminos Branch	191	22	2	0	0	47	99.07%								99.07%
Alfonso Branch	51	17	1	0	0	72	98.55%								98.55%
Aloran Branch	131	0	0	0	0	1	100.00 %								100.00%
Atimonan Branch	184	64	0	0	0	77	100.00 %								100.00%
Bacolod Branch	4	4	0	0	0	0	100.00 %								100.00%
Banaue Manila Branch	7	9	0	0	0	5	100.00 %								100.00%
Batac, Ilocos Norte Branch	183	10	5	5	0	28	95.07%								95.07%
Borongan Branch	97	16	0	2	0	38	98.26%								98.26%
Bulua Branch	99	0	0	0	0	0	100.00 %								100.00%
Cagayan De Oro Branch	17	0	0	0	0	52	100.00 %								100.00%
Calauag Branch	665	7	0	1	0	415	99.85%	1	0	0	0	0	0	100.00%	99.93%
Candelaria Branch	6	13	0	0	1	26	95.00%								95.00%

Branch Name	External							Internal							Overall Responsiveness
	Strongly Agree	Agree	Neither Agree Nor Disagree	Disagree	Strongly Disagree	N/A	Responsiveness Score	Strongly Agree	Agree	Neither Agree Nor Disagree	Disagree	Strongly Disagree	N/A	Responsiveness Score	
Caramoan Branch	7	1	0	0	0	0	100.00 %								100.00%
Davao Branch	165	26	0	0	0	4	100.00 %								100.00%
Dipolog Branch	125	27	1	1	0	22	98.70%								98.70%
Escalante Branch	57	7	0	29	31	2	51.61%								51.61%
Glan Branch	114	58	1	2	1	12	97.73%								97.73%
Goa Branch	103	22	0	0	0	51	100.00 %								100.00%
Iloilo Branch	75	21	0	1	0	9	98.97%								98.97%
La Castellana Branch	32	13	0	0	0	1	100.00 %								100.00%
La Trinidad Branch	82	8	1	0	0	37	98.90%								98.90%
Lamitan Branch	31	1	0	0	0	4	100.00 %								100.00%
Libmanan Branch	29	56	0	0	0	88	100.00 %								100.00%
Lingayen Branch	104	0	0	0	1	24	99.05%								99.05%
Lucban Branch	116	38	0	0	0	0	100.00 %								100.00%
Mabalacat, Pampanga Branch	21	5	1	0	0	279	96.30%								96.30%
Malolos, Bulacan Branch	102	4	0	0	0	1	100.00 %								100.00%
Metropolitan Branch	15	0	0	0	0	3	100.00 %								100.00%
Morong Branch	52	2	0	0	0	0	100.00 %								100.00%
Naga Cebu Branch	28	9	1	1	0	23	94.87%								94.87%
Nagcarlan Branch	14	5	0	0	0	17	100.00 %								100.00%
Numancia Branch	155	16	1	0	0	12	99.42%								99.42%
Ormoc City, Leyte Branch	20	3	1	0	0	34	95.83%								95.83%
Pili Branch	160	10	0	4	0	102	97.70%	1	0	0	0	0	0	100.00%	98.85%
Puerto Princesa Branch	169	29	1	0	0	7	99.50%								99.50%
Sablayan Branch	107	12	1	0	0	33	99.17%								99.17%

Branch Name	External							Internal							Overall Responsiveness
	Strongly Agree	Agree	Neither Agree Nor Disagree	Disagree	Strongly Disagree	N/A	Responsiveness Score	Strongly Agree	Agree	Neither Agree Nor Disagree	Disagree	Strongly Disagree	N/A	Responsiveness Score	
San Jose, Batangas Branch	58	29	0	0	0	68	100.00 %								100.00%
Sindangan	0	0	0	0	0	30									
Sogod Branch	25	0	0	0	0	47	100.00 %								100.00%
Sta. Ignacia Branch	206	17	0	0	0	69	100.00 %								100.00%
Sta. Rosa, Laguna Branch	117	27	0	0	0	5	100.00 %								100.00%
Tagum City Branch	52	5	0	0	0	50	100.00 %								100.00%
Tanay Branch	4	1	0	0	0	33	100.00 %								100.00%
Tanza Branch	123	0	0	0	0	2	100.00 %								100.00%
Tayabas Branch	423	23	1	0	0	113	99.78%								99.78%
Tiaong Branch	111	5	0	0	0	185	100.00 %								100.00%
Tuburan Branch	28	21	0	1	2	0	94.23%								94.23%
BRANCH LITES															
Bacnotan Branch Lite	665	26	1	0	0	156	99.86%								99.86%
Calapan Branch Lite	68	2	0	0	0	27	100.00 %								100.00%
Daraga Branch Lite	126	36	0	0	0	16	100.00 %								100.00%
Gandara Branch Lite	6	0	0	0	0	0	100.00 %								100.00%
Ilagan Branch	18	2	0	0	0	0	100.00 %								100.00%
Kabasalan Branch Lite- Formerly Laguindingan Lending	25	4	2	0	0	22	93.55%								93.55%
Nueva Ecija Branch Lite	5	1	0	0	0	0	100.00 %								100.00%
Orion Branch Lite	45	2	0	0	0	0	100.00 %								100.00%
Palo Branch	13	4	1	1	0	1	89.47%								89.47%
Prosperidad Branch Lite- Formerly Sindangan Lending	6	0	0	0	0	0	100.00 %								100.00%

Branch Name	External							Internal							Overall Responsiveness
	Strongly Agree	Agree	Neither Agree Nor Disagree	Disagree	Strongly Disagree	N/A	Responsiveness Score	Strongly Agree	Agree	Neither Agree Nor Disagree	Disagree	Strongly Disagree	N/A	Responsiveness Score	
Rizal Ave Branch	12	5	0	1	0	5	94.44%								94.44%
San Jose Antique Branch Lite	31	10	0	0	0	22	100.00%								100.00%
LENDING OFFICES															
Butuan Lending Office	25	0	0	0	0	0	100.00%	0	0	0	0	0	0		100.00%
Malaybalay Lending Office	23	4	0	0	0	5	100.00%	0	0	0	0	0	0		100.00%
Zamboanga Lending Office	18	1	0	0	0	1	100.00%	0	0	0	0	0	0		100.00%
HEAD OFFICES															
ARMD								63	2	0	0	0	2	100.00%	100.00%
CAID								380	143	4	0	0	98	99.24%	99.24%
CAMC	0	0	6	0	0	3									
CLD	184	239	0	78	0	5	84.43%								84.43%
FATMD	0	0	0	0	0	0		110	210	0	10	0	62	96.97%	96.97%
HRGSD	0	0	0	0	0	5		99	61	5	6	2	297	92.49%	92.49%
LDD	362	82	5	2	2	53	98.01%	529	698	0	0	0	902	100.00%	99.01%
LOD	43	2	0	0	0	87	100.00%	76	128	8	0	0	1008	99.42%	99.71%
Treasury	225	118	0	0	0	354	100.00%								100.00%

SQD6. In Terms of Integrity

Branch Name	External							Internal							Overall Responsiveness
	Strongly Agree	Agree	Neither Agree Nor Disagree	Disagree	Strongly Disagree	N/A	Responsiveness Score	Strongly Agree	Agree	Neither Agree Nor Disagree	Disagree	Strongly Disagree	N/A	Responsiveness Score	
BANK BRANCH															
Alabang Branch	21	22	0	0	0	0	100.00%								100.00%
Alaminos Branch	214	47	1	0	0	0	99.62%								99.62%
Alfonso Branch	112	26	3	0	0	0	97.87%								97.87%
Aloran Branch	132	0	0	0	0	0	100.00%								100.00%
Atimonan Branch	281	44	0	0	0	0	100.00%								100.00%
Bacolod Branch	4	4	0	0	0	0	100.00%								100.00%
Banaue Manila Branch	16	5	0	0	0	0	100.00%								100.00%

Branch Name	External							Internal							Overall Responsiveness
	Strongly Agree	Agree	Neither Agree Nor Disagree	Disagree	Strongly Disagree	N/A	Responsiveness Score	Strongly Agree	Agree	Neither Agree Nor Disagree	Disagree	Strongly Disagree	N/A	Responsiveness Score	
Batac, Ilocos Norte Branch	204	27	0	0	0	0	100.00%								100.00%
Borongan Branch	119	34	0	0	0	0	100.00%								100.00%
Bulua Branch	99	0	0	0	0	0	100.00%								100.00%
Cagayan De Oro Branch	69	0	0	0	0	0	100.00%								100.00%
Calauag Branch	1066	22	0	0	0	0	100.00%	1	0	0	0	0	0	100.00%	100.00%
Candelaria Branch	43	3	0	0	0	0	100.00%								100.00%
Caramoan Branch	7	1	0	0	0	0	100.00%								100.00%
Davao Branch	179	14	2	0	0	0	98.97%								98.97%
Dipolog Branch	155	21	0	0	0	0	100.00%								100.00%
Escalante Branch	121	3	2	0	0	0	98.41%								98.41%
Glan Branch	132	56	0	0	0	0	100.00%								100.00%
Goa Branch	141	34	1	0	0	0	99.43%								99.43%
Iloilo Branch	81	24	1	0	0	0	99.06%								99.06%
La Castellana Branch	35	10	1	0	0	0	97.83%								97.83%
La Trinidad Branch	122	5	0	0	0	1	100.00%								100.00%
Lamitan Branch	36	0	0	0	0	0	100.00%								100.00%
Libmanan Branch	90	83	0	0	0	0	100.00%								100.00%
Lingayen Branch	127	1	0	0	1	0	99.22%								99.22%
Lucban Branch	129	25	0	0	0	0	100.00%								100.00%
Mabalacat, Pampanga Branch	287	18	1	0	0	0	99.67%								99.67%
Malolos, Bulacan Branch	107	0	0	0	0	0	100.00%								100.00%
Metropolitan Branch	18	0	0	0	0	0	100.00%								100.00%
Morong Branch	53	1	0	0	0	0	100.00%								100.00%
Naga Cebu Branch	55	7	0	0	0	0	100.00%								100.00%
Nagcarlan Branch	36	0	0	0	0	0	100.00%								100.00%

Branch Name	External							Internal							Overall Responsiveness
	Strongly Agree	Agree	Neither Agree Nor Disagree	Disagree	Strongly Disagree	N/A	Responsiveness Score	Strongly Agree	Agree	Neither Agree Nor Disagree	Disagree	Strongly Disagree	N/A	Responsiveness Score	
Numancia Branch	164	20	0	0	0	0	100.00%								100.00%
Ormoc City, Leyte Branch	55	3	0	0	0	0	100.00%								100.00%
Pili Branch	265	11	0	0	0	0	100.00%	1	0	0	0	0	0	100.00%	100.00%
Puerto Princesa Branch	185	21	0	0	0	0	100.00%								100.00%
Sablayan Branch	136	17	0	0	0	0	100.00%								100.00%
San Jose, Batangas Branch	127	28	0	0	0	0	100.00%								100.00%
Sindangan	29	1	0	0	0	0	100.00%								100.00%
Sogod Branch	68	4	0	0	0	0	100.00%								100.00%
Sta. Ignacia Branch	275	17	0	0	0	0	100.00%								100.00%
Sta. Rosa, Laguna Branch	133	16	0	0	0	0	100.00%								100.00%
Tagum City Branch	102	5	0	0	0	0	100.00%								100.00%
Tanay Branch	37	0	0	0	0	1	100.00%								100.00%
Tanza Branch	125	0	0	0	0	0	100.00%								100.00%
Tayabas Branch	518	42	0	0	0	0	100.00%								100.00%
Tiaong Branch	294	7	0	0	0	0	100.00%								100.00%
Tuburan Branch	36	15	0	1	0	0	98.08%								98.08%
BRANCH LITES															
Bacnotan Branch Lite	818	30	0	0	0	0	100.00%								100.00%
Calapan Branch Lite	95	2	0	0	0	0	100.00%								100.00%
Daraga Branch Lite	129	42	0	0	0	7	100.00%								100.00%
Gandara Branch Lite	6	0	0	0	0	0	100.00%								100.00%
Ilagan Branch	20	0	0	0	0	0	100.00%								100.00%
Kabasalan Branch Lite- Formerly Laguindingan Lendin	47	6	0	0	0	0	100.00%								100.00%
Nueva Ecija Branch Lite	5	1	0	0	0	0	100.00%								100.00%

Branch Name	External							Internal							Overall Responsiveness
	Strongly Agree	Agree	Neither Agree Nor Disagree	Disagree	Strongly Disagree	N/A	Responsiveness Score	Strongly Agree	Agree	Neither Agree Nor Disagree	Disagree	Strongly Disagree	N/A	Responsiveness Score	
Orion Branch Lite	45	2	0	0	0	0	100.00%								100.00%
Palo Branch	12	6	1	1	0	0	90.00%								90.00%
Prosperidad Branch Lite- Formerly Sindangan Lending	6	0	0	0	0	0	100.00%								100.00%
Rizal Ave Branch	18	5	0	0	0	0	100.00%								100.00%
San Jose Antique Branch Lite	57	6	0	0	0	0	100.00%								100.00%
LENDING OFFICES															
Butuan Lending Office	25	0	0	0	0	0	100.00%								100.00%
Malaybalay Lending Office	29	3	0	0	0	0	100.00%								100.00%
Zamboanga Lending Office	18	2	0	0	0	0	100.00%								100.00%
HEAD OFFICES															
ARMD								65	2	0	0	0	0	100.00%	100.00%
CAID								482	138	0	0	0	5	100.00%	100.00%
CAMC	3	0	6	0	0	0	33.33%								33.33%
CLD	223	282	0	0	0	1	100.00%								100.00%
FATMD								154	207	30	0	0	1	92.33%	92.33%
HRGSD	5	0	0	0	0	0	100.00%	348	92	0	0	0	30	100.00%	100.00%
LDD	396	63	1	1	1	44	99.35%	967	744	0	0	0	418	100.00%	99.68%
LOD	107	25	0	0	0	0	100.00%	84	1296	0	0	0	1000	100.00%	100.00%
Treasury	579	118	0	0	0	0	100.00%								100.00%

SQD7. In Terms of Assurance

Branch Name	External							Internal							Overall Responsivene ss
	Strongly Agree	Agre e	Neither Agree Nor Disagre e	Disagre e	Strongly Disagre e	N/A	Responsive ness Score	Strongly Agree	Agree	Neither Agree Nor Disagre e	Disagre e	Strongly Disagre e	N/A	Responsivene s Score	
BANK BRANCH															

Branch Name	External							Internal							Overall Responsiveness
	Strongly Agree	Agree	Neither Agree Nor Disagree	Disagree	Strongly Disagree	N/A	Responsiveness Score	Strongly Agree	Agree	Neither Agree Nor Disagree	Disagree	Strongly Disagree	N/A	Responsiveness Score	
Alabang Branch	21	22	0	0	0	0	100.00%								100.00%
Alaminos Branch	214	48	0	0	0	0	100.00%								100.00%
Alfonso Branch	122	19	0	0	0	0	100.00%								100.00%
Aloran Branch	132	0	0	0	0	0	100.00%								100.00%
Atimonan Branch	320	5	0	0	0	0	100.00%								100.00%
Bacolod Branch	6	2	0	0	0	0	100.00%								100.00%
Banaue Manila Branch	8	13	0	0	0	0	100.00%								100.00%
Batac, Ilocos Norte Branch	206	25	0	0	0	0	100.00%								100.00%
Borongan Branch	117	36	0	0	0	0	100.00%								100.00%
Bulua Branch	99	0	0	0	0	0	100.00%								100.00%
Cagayan De Oro Branch	69	0	0	0	0	0	100.00%								100.00%
Calauag Branch	1074	14	0	0	0	0	100.00%	1	0	0	0	0	0	100.00%	100.00%
Candelaria Branch	44	2	0	0	0	0	100.00%								100.00%
Caramoan Branch	7	1	0	0	0	0	100.00%								100.00%
Davao Branch	182	11	2	0	0	0	98.97%								98.97%
Dipolog Branch	155	21	0	0	0	0	100.00%								100.00%
Escalante Branch	121	5	0	0	0	0	100.00%								100.00%
Glan Branch	133	55	0	0	0	0	100.00%								100.00%
Goa Branch	156	20	0	0	0	0	100.00%								100.00%
Iloilo Branch	90	16	0	0	0	0	100.00%								100.00%
La Castellana Branch	36	10	0	0	0	0	100.00%								100.00%
La Trinidad Branch	125	3	0	0	0	0	100.00%								100.00%
Lamitan Branch	36	0	0	0	0	0	100.00%								100.00%
Libmanan Branch	104	69	0	0	0	0	100.00%								100.00%
Lingayen Branch	127	1	0	0	1	0	99.22%								99.22%
Lucban Branch	115	39	0	0	0	0	100.00%								100.00%

Branch Name	External							Internal							Overall Responsiveness
	Strongly Agree	Agree	Neither Agree Nor Disagree	Disagree	Strongly Disagree	N/A	Responsiveness Score	Strongly Agree	Agree	Neither Agree Nor Disagree	Disagree	Strongly Disagree	N/A	Responsiveness Score	
Mabalacat, Pampanga Branch	286	20	0	0	0	0	100.00%								100.00%
Malolos, Bulacan Branch	107	0	0	0	0	0	100.00%								100.00%
Metropolitan Branch	18	0	0	0	0	0	100.00%								100.00%
Morong Branch	53	1	0	0	0	0	100.00%								100.00%
Naga Cebu Branch	56	5	0	1	0	0	98.39%								98.39%
Nagcarlan Branch	36	0	0	0	0	0	100.00%								100.00%
Numancia Branch	176	8	0	0	0	0	100.00%								100.00%
Ormoc City, Leyte Branch	56	2	0	0	0	0	100.00%								100.00%
Pili Branch	266	10	0	0	0	0	100.00%	1	0	0	0	0	0	100.00%	100.00%
Puerto Princesa Branch	187	19	0	0	0	0	100.00%								100.00%
Sablayan Branch	139	14	0	0	0	0	100.00%								100.00%
San Jose, Batangas Branch	128	27	0	0	0	0	100.00%								100.00%
Sindangan	30	0	0	0	0	0	100.00%								100.00%
Sogod Branch	68	4	0	0	0	0	100.00%								100.00%
Sta. Ignacia Branch	275	17	0	0	0	0	100.00%								100.00%
Sta. Rosa, Laguna Branch	133	16	0	0	0	0	100.00%								100.00%
Tagum City Branch	104	3	0	0	0	0	100.00%								100.00%
Tanay Branch	37	0	0	0	0	1	100.00%								100.00%
Tanza Branch	124	1	0	0	0	0	100.00%								100.00%
Tayabas Branch	552	8	0	0	0	0	100.00%								100.00%
Tiaong Branch	294	7	0	0	0	0	100.00%								100.00%
Tuburan Branch	37	14	1	0	0	0	98.08%								98.08%
BRANCH LITES															
Bacnotan Branch Lite	811	37	0	0	0	0	100.00%								100.00%

Branch Name	External							Internal							Overall Responsiveness
	Strongly Agree	Agree	Neither Agree Nor Disagree	Disagree	Strongly Disagree	N/A	Responsiveness Score	Strongly Agree	Agree	Neither Agree Nor Disagree	Disagree	Strongly Disagree	N/A	Responsiveness Score	
Calapan Branch Lite	87	10	0	0	0	0	100.00%								100.00%
Daraga Branch Lite	129	43	0	0	0	6	100.00%								100.00%
Gandara Branch Lite	6	0	0	0	0	0	100.00%								100.00%
Iligan Branch	20	0	0	0	0	0	100.00%								100.00%
Kabasalan Branch Lite- Formerly Laguindingan Lending	47	6	0	0	0	0	100.00%								100.00%
Nueva Ecija Branch Lite	4	2	0	0	0	0	100.00%								100.00%
Orion Branch Lite	45	2	0	0	0	0	100.00%								100.00%
Palo Branch	14	4	2	0	0	0	90.00%								90.00%
Prosperidad Branch Lite- Formerly Sindangan Lending	6	0	0	0	0	0	100.00%								100.00%
Rizal Ave Branch	18	5	0	0	0	0	100.00%								100.00%
San Jose Antique Branch Lite	59	4	0	0	0	0	100.00%								100.00%
LENDING OFFICES															
Butuan Lending Office	25	0	0	0	0	0	100.00%								100.00%
Malaybalay Lending Office	30	2	0	0	0	0	100.00%								100.00%
Zamboanga Lending Office	19	1	0	0	0	0	100.00%								100.00%
HEAD OFFICES															
ARMD								65	2	0	0	0	0	100.00%	100.00%
CAID								483	137	0	0	0	5	100.00%	100.00%
CAMC	3	0	6	0	0	0	33.33%								33.33%
CLD	329	176	0	0	0	1	100.00%								100.00%
FATMD								156	208	27	0	0	1	93.09%	93.09%
HRGSD	5	0	0	0	0	0	100.00%	360	83	3	0	0	24	99.33%	99.66%
LDD	405	78	0	0	1	22	99.79%	868	897	0	0	0	364	100.00%	99.90%
LOD	107	18	0	0	0	7	100.00%	92	1288	0	0	0	1000	100.00%	100.00%
Treasury	579	118	0	0	0	0	100.00%								100.00%

SQD8. In Terms of Outcome

Branch Name	External							Internal							Overall Responsivene ss
	Strongly Agree	Agre e	Neither Agree Nor Disagre e	Disagre e	Strongly Disagre e	N/A	Responsive ness Score	Strongly Agree	Agree	Neither Agree Nor Disagre e	Disagre e	Strongly Disagre e	N/A	Responsivene s Score	
BANK BRANCH															
Alabang Branch	20	23	0	0	0	0	100.00%								100.00%
Alaminos Branch	211	36	1	0	0	14	99.60%								99.60%
Alfonso Branch	112	21	0	0	0	8	100.00%								100.00%
Aloran Branch	132	0	0	0	0	0	100.00%								100.00%
Atimonan Branch	246	65	0	0	0	14	100.00%								100.00%
Bacolod Branch	5	3	0	0	0	0	100.00%								100.00%
Banaue Manila Branch	8	13	0	0	0	0	100.00%								100.00%
Batac, Ilocos Norte Branch	197	21	3	0	0	10	98.64%								98.64%
Borongan Branch	119	34	0	0	0	0	100.00%								100.00%
Bulua Branch	99	0	0	0	0	0	100.00%								100.00%
Cagayan De Oro Branch	69	0	0	0	0	0	100.00%								100.00%
Calauag Branch	1070	18	0	0	0	0	100.00%	1	0	0	0	0	0	100.00%	100.00%
Candelaria Branch	34	11	0	1	0	0	97.83%								97.83%
Caramoan Branch	6	2	0	0	0	0	100.00%								100.00%
Davao Branch	175	16	4	0	0	0	97.95%								97.95%
Dipolog Branch	137	32	1	0	0	6	99.41%								99.41%
Escalante Branch	116	7	3	0	0	0	97.62%								97.62%
Glan Branch	119	69	0	0	0	0	100.00%								100.00%
Goa Branch	146	28	0	0	0	2	100.00%								100.00%
Iloilo Branch	88	18	0	0	0	0	100.00%								100.00%
La Castellana Branch	36	10	0	0	0	0	100.00%								100.00%
La Trinidad Branch	120	7	1	0	0	0	99.22%								99.22%
Lamitan Branch	36	0	0	0	0	0	100.00%								100.00%
Libmanan Branch	95	67	0	0	0	11	100.00%								100.00%

Branch Name	External							Internal							Overall Responsiveness
	Strongly Agree	Agree	Neither Agree Nor Disagree	Disagree	Strongly Disagree	N/A	Responsiveness Score	Strongly Agree	Agree	Neither Agree Nor Disagree	Disagree	Strongly Disagree	N/A	Responsiveness Score	
Lingayen Branch	125	3	0	0	1	0	99.22%								99.22%
Lucban Branch	103	49	0	0	0	2	100.00%								100.00%
Mabalacat, Pampanga Branch	230	76	0	0	0	0	100.00%								100.00%
Malolos, Bulacan Branch	104	3	0	0	0	0	100.00%								100.00%
Metropolitan Branch	15	0	0	0	0	3	100.00%								100.00%
Morong Branch	52	2	0	0	0	0	100.00%								100.00%
Naga Cebu Branch	55	6	0	0	0	1	100.00%								100.00%
Nagcarlan Branch	26	5	0	0	0	5	100.00%								100.00%
Numancia Branch	159	25	0	0	0	0	100.00%								100.00%
Ormoc City, Leyte Branch	54	4	0	0	0	0	100.00%								100.00%
Pili Branch	265	11	0	0	0	0	100.00%	1	0	0	0	0	0	100.00%	100.00%
Puerto Princesa Branch	177	29	0	0	0	0	100.00%								100.00%
Sablayan Branch	136	16	0	0	0	1	100.00%								100.00%
San Jose, Batangas Branch	126	29	0	0	0	0	100.00%								100.00%
Sindangan	29	1	0	0	0	0	100.00%								100.00%
Sogod Branch	52	20	0	0	0	0	100.00%								100.00%
Sta. Ignacia Branch	267	25	0	0	0	0	100.00%								100.00%
Sta. Rosa, Laguna Branch	127	22	0	0	0	0	100.00%								100.00%
Tagum City Branch	104	3	0	0	0	0	100.00%								100.00%
Tanay Branch	28	10	0	0	0	0	100.00%								100.00%
Tanza Branch	125	0	0	0	0	0	100.00%								100.00%
Tayabas Branch	502	58	0	0	0	0	100.00%								100.00%
Tiaong Branch	289	10	0	0	0	2	100.00%								100.00%
Tuburan Branch	33	19	0	0	0	0	100.00%								100.00%
BRANCH LITES															

Branch Name	External							Internal							Overall Responsiveness
	Strongly Agree	Agree	Neither Agree Nor Disagree	Disagree	Strongly Disagree	N/A	Responsiveness Score	Strongly Agree	Agree	Neither Agree Nor Disagree	Disagree	Strongly Disagree	N/A	Responsiveness Score	
Bacnotan Branch Lite	813	33	0	0	0	2	100.00%								100.00%
Calapan Branch Lite	87	10	0	0	0	0	100.00%								100.00%
Daraga Branch Lite	129	36	0	0	0	13	100.00%								100.00%
Gandara Branch Lite	6	0	0	0	0	0	100.00%								100.00%
Iligan Branch	20	0	0	0	0	0	100.00%								100.00%
Kabasalan Branch Lite- Formerly Laguindingan Lending	46	7	0	0	0	0	100.00%								100.00%
Nueva Ecija Branch Lite	4	2	0	0	0	0	100.00%								100.00%
Orion Branch Lite	45	2	0	0	0	0	100.00%								100.00%
Palo Branch	13	5	2	0	0	0	90.00%								90.00%
Prosperidad Branch Lite- Formerly Sindangan Lending	6	0	0	0	0	0	100.00%								100.00%
Rizal Ave Branch	12	6	0	0	0	5	100.00%								100.00%
San Jose Antique Branch Lite	57	6	0	0	0	0	100.00%								100.00%
LENDING OFFICES															
Butuan Lending Office	25	0	0	0	0	0	100.00%								100.00%
Malaybalay Lending Office	29	3	0	0	0	0	100.00%								100.00%
Zamboanga Lending Office	18	2	0	0	0	0	100.00%								100.00%
HEAD OFFICES															
ARMD								63	2	0	0	0	2	100.00%	100.00%
CAID								469	151	0	0	0	5	100.00%	100.00%
CAMC	3	0	6	0	0	0	33.33%								33.33%
CLD	257	224	22	0	0	3	95.63%								95.63%
FATMD								152	211	27	0	0	2	93.08%	93.08%
HRGSD	5	0	0	0	0	0	100.00%	352	86	0	0	0	32	100.00%	100.00%
LDD	392	64	3	0	1	46	99.13%	855	910	0	0	0	364	100.00%	99.57%
LOD	107	18	0	0	0	7	100.00%	84	1296	0	0	0	1000	100.00%	100.00%

Branch Name	External							Internal							Overall Responsiveness
	Strongly Agree	Agree	Neither Agree Nor Disagree	Disagree	Strongly Disagree	N/A	Responsiveness Score	Strongly Agree	Agree	Neither Agree Nor Disagree	Disagree	Strongly Disagree	N/A	Responsiveness Score	
Treasury	576	118	0	0	0	3	100.00%								100.00%



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