

UCPB – SAVINGS BANK (UCPB-SB)

		Component			Baseline Data		Target			
		Objective/Measure	Formula	Weight	Rating System	2022	2023	2024		2025
								Target	Reported Actual Accomplishment ¹	
STAKEHOLDERS	SO 1	Expand Provincial Presence to Better Serve LGUs and their Constituents								
	SM 1	Increase Provincial Presence	Total No. of UCPB-SB branch network ² in Provinces	10%	All or Nothing	50% 1 new branch lite opened in 2022	48.78% 1 new branch lite opened in 2022	52% (Presence in 43 out of 82 provinces)	52% (Presence in 43 out of 82 provinces)	1 New Branch opened in province/municipality without UCPB presence
	SO 2	Provide Quality Customer Experience								
	SM 2	Percentage of Satisfied External Customers	Number of respondents who gave a rating of at least Satisfactory/ Total Number of Respondents	5%	(Actual/Target) x Weight <i>If less than 80% = 0%</i>	Individuals – 96.69% Business Organizations – 93.8%	99.61%	90%	For submission to ARTA in April 2025	90%
	SM 3	Service Availability of ATMs	Total number of ATMs with at least 90% availability / Total Number of Onsite ATMs	5%	(Actual/Target) x Weight	<i>n.d.</i>	80.85% of ATMs have 90% service availability	95% of ATMs have 90% service availability	91% of ATMs have 90% service availability	95% of ATMs have 90% service availability
	Sub-Total				20%					

¹ Based on the 2024 4th Quarter Monitoring Report of UCPB-SB.

² Includes Full-service branch, branch-lite and lending office.

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SO 3 To Meet Financial Targets under the Bank's Approved Business Plan										
FINANCE	SM 4	Increase Total Current Loan Portfolio	Absolute amount of outstanding loans	10%	(Actual/Target) x Weight	₱5.093 Billion	₱8.289 Billion	₱11.007 Billion	₱8.559 Billion	₱10.863 Billion
	SM 5	Increase Total CASA Deposits	Absolute amount	20%	(Actual/Target) x Weight	₱9.79 Billion	₱9.139 Billion	₱10.786 Billion	₱8.948 Billion	₱9.211 Billion
	SM 6	Improve Net Income After Tax	Total Revenues less Total Expenses	22.5%	(Actual/Target) x Weight	₱37.56 Million	₱34.183Million	₱62.14 Million	₱73.44 Million	₱100 Million
	SM 7	Efficient Utilization of Corporate Budget	Total Disbursement / Board approved Corporate Operating Budget (both net of PS Cost)	5%	(Actual/Target) x Weight	72.22%	43.53%	90%	88.19%	90%

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SO 4 Speed Up Recoveries from Non-Performing Assets and Convert it to Earning Assets										
SM 8	Improve Portfolio Quality: Non-Performing Loans Ratio	Outstanding NPL- Specific Allowance for Impairment Loss / Outstanding Gross Loan Portfolio	2.5%	{1-{(Actual-Target)/Target}} x Weight	15.8%	14.63%	Not exceeding the average NPL ratio of the Thrift Bank Group as of 31 December 2024	UCPB-SB Net NPL 17.99% Industry Level Net NPL 6.76%	Not exceeding the average NPL ratio of the Thrift Bank Group as of 31 December 2025	
Sub-Total			60%							
SO 5 Enhance Operations, Processes, and IT Solutions										
INTERNAL PROCESS	SM 9	Number of New IT Projects Implemented	Total number of IT projects completed/ Total IT Projects for Completion based on the ISSP	5%	(Actual/Target) x Weight	50% or 5 out of 10 ICT projects were completed	40% or 2 out of 5 ICT projects were completed	100% Accomplishment of 2024 IT Projects based on the submitted ISSP to the DICT	74% Accomplishment	100% Accomplishment of 2025 IT Projects based on the submitted ISSP to the DICT
	SM 10	Percentage of Loan Applications Processed within Turnaround Time	Total number of loan applications processed within applicable processing time	5%	(Actual/Target) x Weight	n.d.	98.63%	100%	100%	100%

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SM 11	Improve Quality Management System	Actual Accomplishment	5%	All or Nothing	Board approved: a. Quality Policy b. Quality Management System Manual c. Quality Management System Procedure	-	Not able to complete Surveillance Audit	Internal Readiness Assessment in preparation for ISO certification	Target not met.	Internal Readiness Assessment in preparation for ISO certification
Sub-Total			15%							

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SO 6 Establish High Performance Culture Across the Bank										
ORGANIZATION	SM 12	Percentage of Employees Meeting Required Competencies	Actual Accomplishment	2.5%	(Actual/Target) x Weight	Board-Approved Competency Model with the following: a. Competency Catalogue b. Competency Framework c. Competency Tables d. Competency Matrix e. Position Profiles f. Competency Based Job Description	Unverifiable	Improvement in the Competency Level of the Organization from 2023 baseline	57.78%	100% of Employees Meeting All the Required Competencies
	SM 13	Development of Disaster-Risk Reduction and Management	Actual Accomplishment	2.5%	All or Nothing	N/A	N/A	N/A	N/A	Board-Approved Public Service Continuity Plan

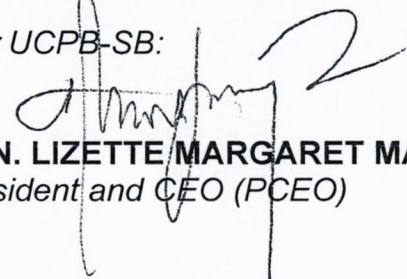
Component				Baseline Data		Target		
Objective/Measure	Formula	Weight	Rating System	2022	2023	2024		2025
						Target	Reported Actual Accomplishment ¹	
	t (DRRM) Plan							
	Sub-Total	5%						
	TOTAL	100%						
BONUS STRATEGIC MEASURE:								
GAD Budget Utilization		1%	All or Nothing					5% of Total COB
ISO Certification on any of the following standards:								
a. Environmental Management System Certification		1%	All or Nothing					ISO 14001:2015 Certification
b. Business Continuity Management System								ISO 22301:2019 Certification

For GCG:



ATTY. MARIUS P. CORPUS
Chairperson

For UCPB-SB:



HON. LIZETTE MARGARET MARY J. RACELA
President and CEO (PCEO)